



Michiana Area Council of Governments

ANNUAL REVIEW

20
25

INTRODUCTION

Every day across Elkhart, Kosciusko, Marshall, and St. Joseph Counties, communities are growing, evolving, and planning for the future. The Michiana Area Council of Governments (MACOG) plays a vital role in helping local governments work together to improve transportation, strengthen infrastructure, expand housing opportunities, protect natural resources, and enhance quality of life throughout the region.

In 2025, MACOG helped communities secure millions of dollars in funding, launched new transportation initiatives, supported infrastructure improvements, and engaged thousands of residents in shaping their communities' futures. From improving roadway safety and expanding public transit options to supporting housing development and environmental sustainability, MACOG works behind the scenes to turn regional collaboration into real, visible results.

This annual review highlights the projects, partnerships, and progress made possible through regional cooperation. Together with our communities and partners, MACOG continues to build a safer, stronger, and more connected Region.



VISION

The Michiana Area Council of Governments contributes to the advancement of the Region's economic vitality, enhanced quality of life, strong sense of place, and expanded opportunities that attract and retain talented individuals and organizations to the Michiana Region.

MISSION

The Michiana Area Council of Governments is a voluntary organization of local governments that studies and attempts to resolve, for the benefit of each member and the Region, areas of inter-local issues, which includes but is not limited to transportation, transit, economic development, environment, and other issues that impact the Region.

About MACOG

The Michiana Area Council of Governments (MACOG) is a regional planning organization serving Elkhart, Kosciusko, Marshall, and St. Joseph Counties in north central Indiana. MACOG helps local governments work together to solve regional challenges and plan for the future.

This includes improving transportation systems, securing grant funding, supporting housing development, protecting environmental resources, and helping communities grow responsibly.

By coordinating efforts across 35 cities and towns, MACOG helps ensure communities remain safe, connected, and economically strong.



SCAN ME

Regional Profile

Visit our online Regional Profile to learn more about the MACOG Region.

bit.ly/MACOG-regionalprofile



MICHIGAN

INDIANA



REGIONAL IMPACT AT A GLANCE

TRANSPORTATION

26 pop-up events and task force meetings were held for the Move Safe Michiana Regional Safety Action Plan, engaging over 400 people.

Over 1100 points were identified and over 750 comments provided through the web page.



\$6.8 Million

was awarded on 2 new projects through INDOT's Rural Call for Projects



\$17.4 Million

total awarded to 23 communities in the Community Crossings Matching Grant.



324.36

centerline miles of roadway pavement condition was rated for 16 communities.

The TIP included **40 local projects** (14 bridges, 10 roads, 2 intersection improvements, 6 safety projects, and 8 bike/pedestrian projects).

The TIP programmed **\$135.9 million** in federal funding over the next four fiscal years.

23 pavement asset

management plans completed to support future grant applications

1,456,549

trail users were counted from 14 trail count sites with a daily average of 3,990



SUSTAINABILITY

\$72,062

was awarded to the town of Walkerton for the region's first pursuit-capable electric law enforcement vehicle and associated fleet charging.



27 members

served in 2025 with AmeriCorps.

- 18 members completed in Fiscal Year 3
- 9 members started in Fiscal Year 4, 8 new and 1 returning.



MACOG and the St. Joseph River Basin Commission provided technical support at over

25 local stormwater/drainage meetings.

\$20,000

awarded for Level 2 EV charger projects across 2 locations in the MACOG region.



TRANSIT

377,091

Interurban Trolley Passenger Boardings.



Hosted over 5

travel trainings, serving 80-100 individuals



15,278 passes

were sold using the Token Transit app. Nearly 62% of all pre-purchased trolley passes.

Launched Go574,

a regional mobility platform that promotes sustainable, community-friendly transportation.

With 350 active members logging over 10,000 trips, the platform has achieved significant results: **35,000 miles saved, 1,500 gallons of fuel conserved, 15 tons of CO2 reduced, and \$25,000 in economic savings for local residents.**

34,348

Trolley Access Trips. A 10% increase from 2024.



COMMUNITY DEVELOPMENT

MACOG helped secure 6 grant applications for over \$1.8 million with a

total impact of \$4.5 M



Our plans and studies were shaped by the community! In 2025, we actively engaged with

over 600 people to gather valuable feedback.

MACOG partnered with Kosciusko County and the towns of Milford, Mentone, and Pierceton to leverage the state's Hoosier Enduring Legacy Program (HELP).

The communities secured \$1,000,000 in OCRA financial assistance, supporting a total investment of

over \$2 Million.



22 Sites

accepted by Brownfield Coalition



Empowered over

120 residents through homeownership education, and turned those lessons into reality by helping ten local families purchase their first homes.



Sealed a \$3,000,000 deal

to kickstart a new 57-unit housing development in South Bend with 45 dedicated affordable units.

TRANSPORTATION

Move Safe Michiana: A Regional Commitment to Transportation Safety

In 2025, MACOG and its member communities reached a major milestone with the adoption of the Move Safe Michiana Regional Safety Action Plan, a comprehensive, data-driven roadmap to reduce roadway fatalities and serious injuries across the region. Between 2019 and 2023, 377 people died, and 5,012 people were seriously injured in crashes throughout the MACOG Region. This plan provides the framework of actions our region can take to eliminate these crashes.

A Collaborative, Community-Driven Process

The development of Move Safe Michiana was rooted in collaboration. Throughout the planning process, MACOG engaged local governments, public health agencies, emergency responders, law enforcement, schools, advocacy organizations, and state and federal partners.



Over 120 individuals were invited to a series of task force meetings. This cross-sector approach ensured the plan reflected both technical analysis and real-world experience of the region's transportation network.

Public engagement was a cornerstone of the effort. Residents from across urban, suburban, and rural communities shared their concerns, priorities, and ideas through surveys, workshops, stakeholder interviews, and community meetings. Special attention was given to reaching historically underserved populations by offering multilingual materials and accessible engagement opportunities. Engagement efforts recorded over 215 surveys, 762 mapping comments, and 22 in-person pop-up events with 400 participants. The result was a plan shaped not only by data, but by the people who use the transportation system every day.

Grounded in Data and the Safe System Approach

Move Safe Michiana is built on a thorough analysis of five years of crash data, identifying where fatal and serious injury crashes are most likely to occur and who is most affected. This analysis led to the creation of a regional High-Injury Network, helping communities focus investments where they can save the most lives.

Rather than placing responsibility on individual road users alone, the plan embraces a Safe System Approach, recognizing that safer outcomes depend on roadway design, appropriate speeds, safer vehicles, effective policies, education, and strong post-crash care working together. This shift represents an important evolution in how the region approaches transportation safety.



22
pop-up
events and 4 task
force meetings
engaging over 400
people.

GOAL:
To eliminate
roadway
fatalities and
serious injuries
by 2050.



Over
1100
points identified and
over 750 comments
provided through
the web page.

Regional Adoption and a Shared Vision

In June 2025, the MACOG Policy Board formally adopted the Move Safe Michiana Regional Safety Action Plan, making a public commitment to an eventual goal of eliminating roadway fatalities and serious injuries. Adoption of the plan established a shared regional vision, clear performance measures, and a prioritized set of strategies for local communities to guide investments, policies, and projects.

The plan also positions the region to compete for federal and state safety funding, including implementation grants that will help turn planning into on-the-ground improvements.

Looking Ahead

With the plan adopted, the focus now turns to action. MACOG and its partners will move forward with implementation, monitoring progress through transparent reporting, and continuing to engage communities along the way. Move Safe Michiana is a commitment to safer streets, stronger partnerships, and a future where everyone can travel safely throughout the region.



Funding for the Transportation Network

MACOG's transportation planning efforts continue to play a critical role in securing federal funding for local transportation projects. In May, the State Fiscal Year (SFY) 2026-2030 Transportation Improvement Program (TIP) was approved. The TIP serves as a living document, providing detailed information on the schedule, development, and cost of both local and state transportation projects. At the time of adoption,

the TIP included 40 local projects (14 bridges, 10 roads, 2 intersection improvements, 6 safety projects, and 8 bike/pedestrian projects) and programmed \$135.9 million in federal funding over the next four fiscal years.

In 2025, several of these projects moved from planning to construction, with 4 projects advancing to letting. These included two Safe Routes to School projects in the City of South Bend, as well as road reconstruction projects in the Cities of Goshen and Warsaw.



\$6.8 million

was awarded on 2 new projects through INDOT's Rural Call for Projects



\$135.9 Million in total funding

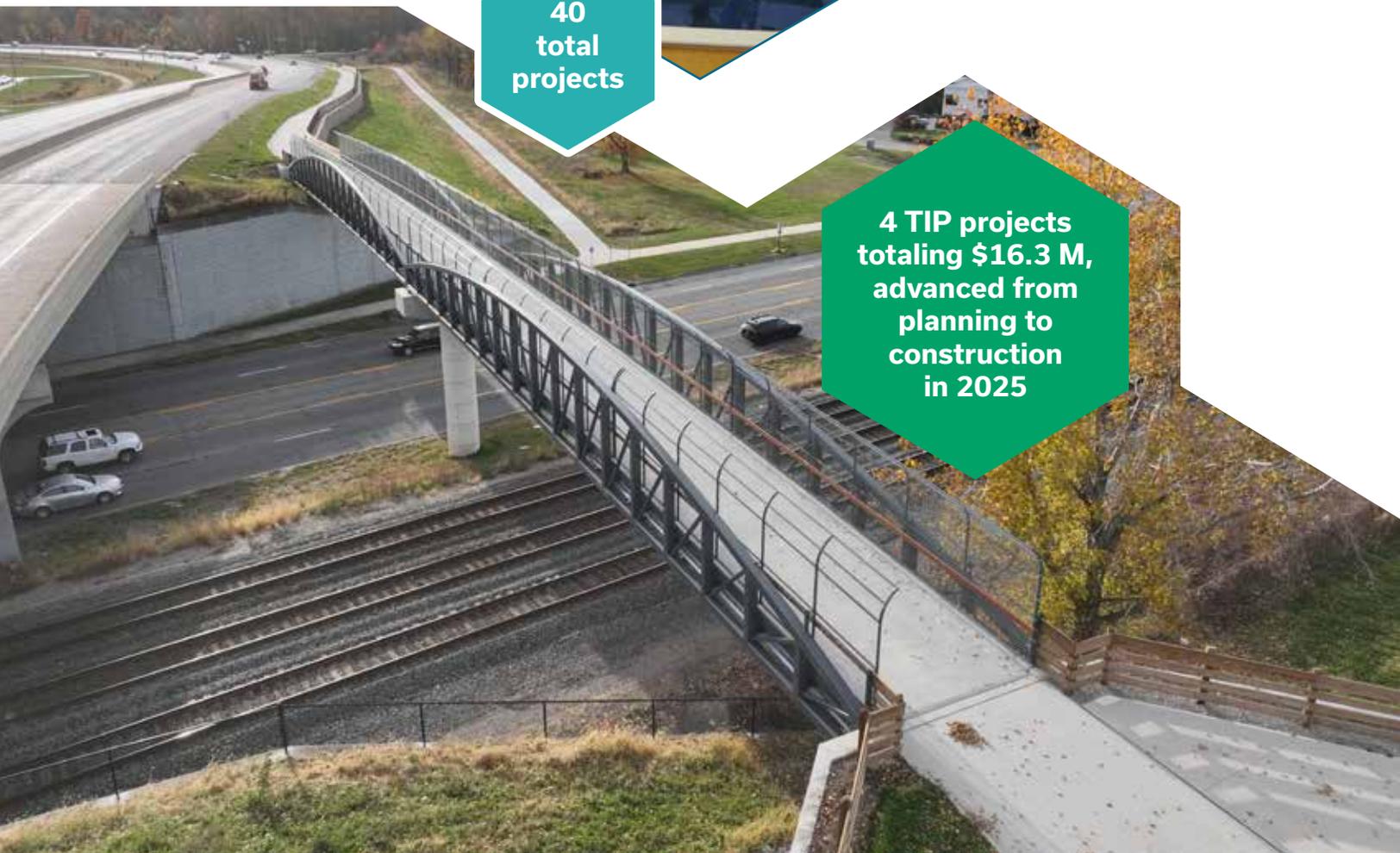


\$17.4 million

total awarded to 23 communities in the Community Crossings Matching Grant.

40 total projects

4 TIP projects totaling \$16.3 M, advanced from planning to construction in 2025



Data-Driven Transportation Decisions

MACOG continued to expand and update online dashboards for the public and our member jurisdictions, equipping them with tools needed to make informed transportation decisions. These data-driven resources provide current insights on pavement, bridge and trail conditions; bicycle, pedestrian, and vehicular counts; and fatal and serious injuries and vulnerable road user crashes, and can be used to enhance transparency, support grant applications, and guide investments across the region.

Another tool MACOG made significant progress on in 2025 was a new Travel Demand Model, which strengthens long-range planning and investment decisions. The new model will provide forecasting capabilities to evaluate future growth, analyze system performance, and assess the impacts of proposed transportation projects.



1,456,549
 trail users were counted from 14 trail count sites with a daily average of 3,990



1,306
 traffic locations were counted. 821 with video footage and 485 with road tube.

23
 pavement asset management plans completed to support future grant applications

324.36
 centerline miles of roadway pavement condition was rated for 16 communities.

The mobile bike and pedestrian counters was placed at 7 different locations, capturing an average of 79 daily counts

TRANSIT



Go574 Regional Mobility Platform: *Driving Change and Savings in the Region*

The Go574 regional mobility platform, launched in April, promotes sustainable, community-friendly transportation by connecting residents with carpool, vanpool, ADA-accessible, transit, walking, and biking options. With 350 active members logging over 10,000 trips, the platform has achieved significant results: 35,000 miles saved, 1,500 gallons of fuel conserved, 15 tons of CO2 reduced, and \$25,000 in economic savings for local residents. Initiatives like Bike Month, the “Remix Your Trips” challenge, and a year-round rewards program incentivize residents to choose alternatives to single-occupancy driving, making Go574 the go-to platform for a more sustainable future.

35,000
miles
saved

1,500
gallons
of fuel
conserved

15 tons
of CO2
reduced

\$25,000
in economic
savings



INTERURBAN TROLLEY BY-THE-NUMBERS



377,091
Interurban Trolley
Passenger Boardings.



34,348
Trolley Access Trips.
A 10% increase from
2024.



15,278
passes were sold
using the Token
Transit app. Nearly 62%
of all pre-purchased
trolley passes.

Travel Training Program Empowers Community with Public Transit Skills

A successful travel training program, implemented for Interurban Trolley and Transpo, has significantly boosted community members' confidence and ability to use the region's public transportation. The program aims to break down barriers to mobility and enhance access to essential services.

Key Achievements and Impact

This year, the MACOG hosted over 5 travel training sessions, serving 80-100 individuals from various groups. Community organizations such as RETA, ADEC, and Ivy Tech were among the groups that benefited directly from the tailored instruction.

The training focused on practical, hands-on knowledge, covering crucial aspects of public transit use, including understanding routes, deciphering schedules, managing fares and passes, and effectively using mobile apps to track buses and plan trips. This comprehensive approach successfully reduced the confusion and fear often associated with using public transit. By enhancing participants' confidence, the program has improved their independence and access to employment, education, healthcare, and vital community resources.

Success Stories Highlight Program's Value

The impact of the training is evidenced by specific success stories. Participants from the Vision Support Group gained considerable confidence after the practical sessions, which included practicing boarding the bus, following routes, and understanding schedules. The use of visual demonstrations was particularly effective, helping participants with language barriers grasp the information more easily. Additionally, the program helped parents feel confident navigating the transit system with strollers.



**Hosted over 5
travel trainings,
serving 80-100
individuals**

Innovation and Addressing Challenges

A primary challenge for the trainers was accommodating the diverse needs of groups with varying abilities, language proficiency, and levels of technological comfort. To overcome this, the training was innovatively altered to prioritize simple language, clear visual demonstrations, and practical, on-the-bus instruction. This approach ensured that every participant could learn at their own pace and achieve the level of comfort needed for independent use of public transit.

KABS Deviated Fixed Route Sees Strong Ridership in Warsaw

Throughout 2025, MACOG helped Kosciusko Area Bus Service plan a new deviated fixed route in Warsaw and Winona Lake. From data analysis and route design to public engagement and operational support, MACOG has helped KABS establish this new route from the ground up. The “Lake City Loop” is quickly demonstrating its value, with 700 riders in its first three months of operation.

The creation of the Lake City Loop provides Warsaw residents with a vital upgrade to local transportation. By establishing a consistent, deviated fixed route, the service allows riders

to reach key destinations around town on a predictable schedule, removing the need to arrange individual rides for each trip.

This hybrid approach offers a dependable schedule for riders to plan their days, while still allowing for flexible pickups. This flexibility is crucial for passengers who may have difficulty walking to a standard bus stop.

The KABS route ensures that residents now have steady, reliable access to essential services across Warsaw, including medical appointments, grocery stores, job opportunities, and other important destinations. The early ridership figures indicate a strong community need for this flexible and consistent transportation option. MACOG will continue supporting KABS in promoting and enhancing the service, aiming to serve thousands more passengers in 2026.



SUSTAINABILITY

Regional Initiatives Driving Electric Vehicle Adoption

Several local initiatives are speeding up the adoption of electric vehicles (EVs) across the region through new charging stations, fleet upgrades, and public engagement events.

GOEVIN Charging Infrastructure Grant

The City of South Bend and the Tolson Center for Community Excellence in Elkhart each received \$10,000 for publicly accessible Level 2 “destination” EV chargers through the GOEVIN program.

- **South Bend:** The Level 2 station will be located at the O’Brien Center, near major roads such as US 20 and US 31, and will include amenities such as restrooms and access to a cooling center.
- **Tolson Center (Elkhart):** This community center, serving 2,500 people annually, obtained the grant to help fill a gap after a related federal program was paused.

Overall, the GOEVIN program allocated \$169,000 for 18 Level 2 projects throughout the state.



\$20,000
awarded for Level 2 EV charger projects across 2 locations in the MACOG region.

Walkerton Police Introduces First EV Cruiser

In April 2025, the Town of Walkerton introduced the region’s first pursuit-capable electric law enforcement vehicle, a Chevy Blazer EV. This pilot project was funded by a \$72,062 grant from the Energy Efficiency and Conservation Block Grant Program (EECBG) and a \$16,000 town contribution for upfittings. The project focused on the police department due to its high fuel use, aiming for notable cost savings and a decrease in greenhouse gas and particulate emissions.



\$72,062
was awarded to the town of Walkerton for the region’s first pursuit-capable electric law enforcement vehicle and associated fleet charging.





First Friday EV Display Events

Two successful “First Friday” events showcased EVs to the public in 2025:

- **Goshen (May 2025):** The event included 10 vehicles owned by local drivers.
- **South Bend (September 2025):** The event displayed 11 vehicles.

These events offer valuable opportunities for current EV owners and enthusiasts to share knowledge and experiences, helping reduce misconceptions and increasing public understanding of electric vehicle technology.



**EV DISPLAY
EVENTS:
Goshen - 10
vehicles
South Bend - 11
vehicles**



AmeriCorps Program at MACOG Secures New Grant, Expands Community Impact

MACOG has secured a new three-year AmeriCorps grant (2025-2028), ensuring the program’s continued sustainability and expansion following the successful 2022-2025 cycle.

The program is growing, with 27 members serving in 2025. 18 members in the first half of the year, and 9 starting in the second half. The new grant includes increased funding and positions, strengthening MACOG’s long-term planning and enabling the program to better address community and environmental needs.

AmeriCorps members significantly expand service site capacity, enabling local municipalities and nonprofits to implement essential programs and meet their goals. The program’s influence at MACOG has grown through new sites and



27 members

served in 2025 with AmeriCorps

- 18 members completed in Fiscal Year 3
- 9 members started in Fiscal Year 4, 8 new and 1 returning.

strategic, Serve Indiana-supported partnerships, leading to new community events, certifications, training, and greater funding awareness, all of which benefit sites and member development. By leveraging public-private partnerships and new funding, AmeriCorps has expanded MACOG’s scope and sustainability, acting as a catalyst for innovation. The focus on workforce development certifications equips members with marketable skills, leading to employment for many and demonstrating the program’s lasting impact on careers and the community.

2025 Service Sites

- Community Foundation of Elkhart County
- City of Goshen Department of Environmental Resilience
- City of Mishawaka (NEW)
- Green Bridge Growers
- MACOG
- Seed to Feed at Church Community Services
- Shirley Heinze Land Trust
- South Bend Elkhart Regional Partnership
- South Bend Bike Garage
- St. Joseph River Basin Commission
- Tolson Center for Community Excellence



SJRBC Stormwater Initiatives

The Michiana Area Council of Governments (MACOG), in support of the St. Joseph River Basin Commission (SJRBC), made significant strides in 2025 to improve stormwater management and regional collaboration through two key initiatives: a review of the Noble County Stormwater Ordinance and a Stormwater Roundtable for County Surveyors.

Noble County Stormwater Ordinance Refinement

MACOG and the SJRBC provided essential technical and financial support for a critical review of the Noble County Stormwater Ordinance. This initiative included \$5,000 in cash and in-kind technical support to facilitate the process. MACOG staff participated in the Stormwater Ordinance committee, supporting the SJRBC, and the financial assistance covered a professional review of technical standards and proposed ordinance changes. This collaborative effort was instrumental in helping the County Commissioners and the County Surveyor gain a clearer understanding of the potential impacts of the recommended changes, ultimately leading to more informed local governance.

Enhancing Local Stormwater and Drainage Decisions

In an effort to foster communication and provide necessary expertise across the region, MACOG staff dedicated considerable time to local public meetings on stormwater and drainage. They provided technical support at over 25 local stormwater/drainage meetings throughout the six-county St. Joseph River Basin service area in Indiana.

This consistent presence and technical assistance from MACOG staff, supported by the SJRBC in 2025, led to increased collaboration among various local stakeholders. By offering expert guidance and facilitating productive dialogue, MACOG directly contributed to more informed decision-making on complex stormwater and drainage issues across the basin.



\$5,000 cash
and in-kind technical
support provided for the
review of the Stormwater
Ordinance and technical
standards



Technical support was
provided at over
25 local
stormwater/drainage
meetings



COMMUNITY DEVELOPMENT

Kosciusko County: A Legacy of Strategic Investment

MACOG partnered with Kosciusko County and the towns of Milford, Mentone, and Pierceton to leverage the state's Hoosier Enduring Legacy Program (HELP). This initiative converted one-time federal COVID recovery dollars into long-term, visible improvements, guided by a Strategic Investment Plan (SIP). The SIP process led the County and the towns to identify construction and planning projects that focused on e-connectivity, community wellness, quality of place, and economic strength.

Through MACOG's technical expertise and grant management, the communities secured \$1,000,000 in OCRA financial assistance, supporting a total investment of \$2,012,520. All projects were completed in 2025, delivering tangible benefits to residents.

Individual Project Details and Investment

The strategic investments were distributed across the three participating towns:

Total investment over \$2 Million

Town of Milford

- **Installation of upgraded water meters for its customers, totaling \$460,157.**
- **Creation of a Downtown Economic Recovery Plan for \$70,800.**



Town of Mentone

- **Enhancement of Menzer Park with new playground equipment, a new pavilion, and other improvements totaling \$714,504.**
- **Creation of a Downtown Economic Recovery Plan for \$60,000.**



Town of Pierceton

- **Construction of a new sidewalk connecting residents to downtown and the elementary school and community park in the south side of town, totaling \$607,059.**
- **Creation of a Master Water Utility Plan for \$100,000.**



Targeted Investments Strengthen Safety, Health, and Infrastructure

MACOG helped Warsaw and Syracuse secure critical Community Development Block Grant (CDBG) and state funding to remove dangerous blight, modernize water infrastructure, and protect public health and safety.

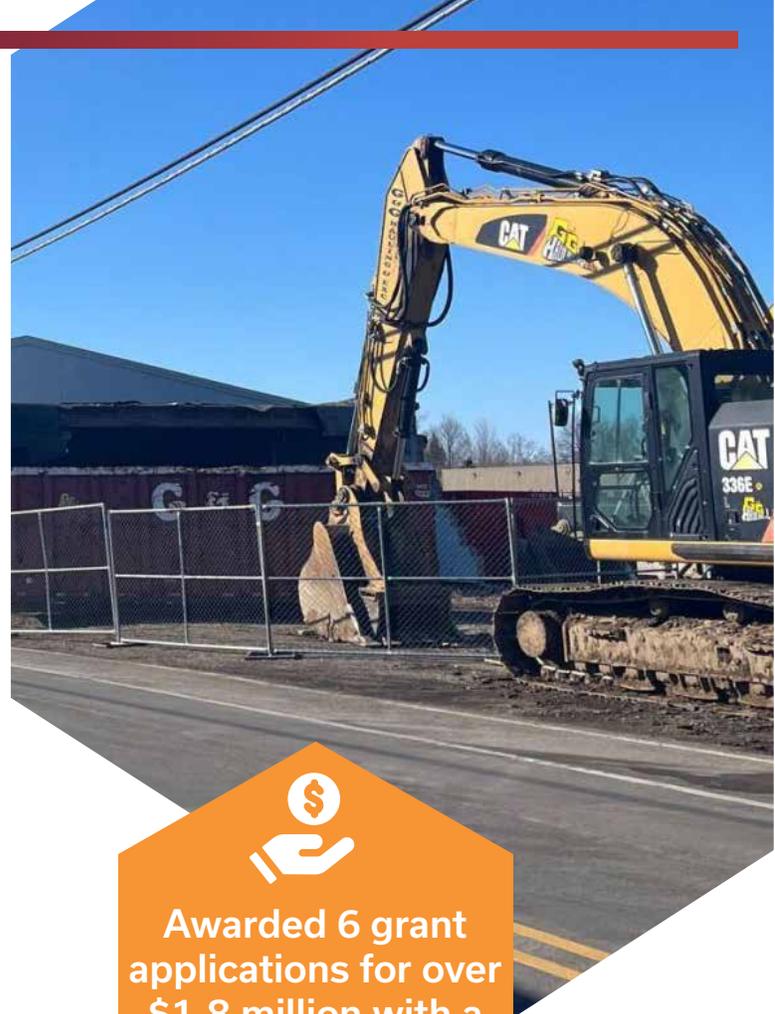
Cleaning Up Blight in Warsaw

Warsaw received \$500,000 in CDBG Blight Clearance funds to demolish two long-blighted, deteriorating buildings and safely remove asbestos-contaminated materials. An additional \$250,000 from the Indiana Brownfields Petroleum Orphan Site Initiative is funding the removal of the present storage tanks. This work reduces environmental, health, and safety risks, directly benefiting children and families using the nearby Baker Youth Club by eliminating falling debris and unsafe conditions.

Upgrading Water Infrastructure in Syracuse

Syracuse secured \$700,000 in CDBG Wastewater/Drinking Water (WDW) funding for the Huntington Street Water Improvements Project. This project replaces undersized and deteriorating water lines along Huntington Street and nearby side streets. The upgrades increase system capacity and efficiency, enhance fire protection, and remove lead gooseneck connections that pose health risks to residents. These investments are essential for safe drinking water, reliable service, and better emergency response.

Together, these projects demonstrate how leveraging CDBG and complementary state programs can eliminate environmental and structural hazards, protect vulnerable residents, modernize critical infrastructure, and build long-term community resilience. With MACOG's planning, technical support, and grant coordination, state and federal dollars are turned into visible improvements that residents experience in their neighborhoods every day.



Awarded 6 grant applications for over \$1.8 million with a total impact of \$4.5 million



Other Approved Grants

Kosciusko County - Combined Community Services (CCS) Food Pantry Assistance - \$43,524

Nappanee - Elder Haus Renovation - \$295,516

Millersburg - Bike & Pedestrian Master Plan - \$20,000

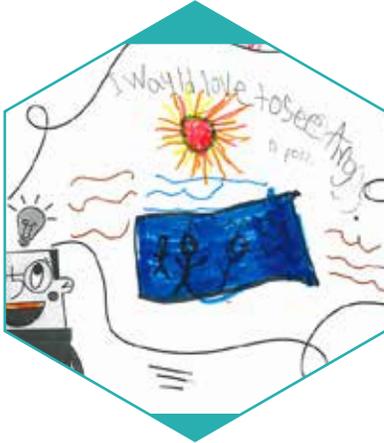
2025 Planning Projects: A Year of Strategic Development

2025 was an exciting year for strategic planning across the region, with MACOG successfully guiding multiple communities through critical development initiatives. This planning work lays the groundwork for future growth, economic stability, and improved quality of life.

Here are the highlights of the key planning projects completed or significantly advanced in 2025:

Argos Comprehensive Plan Update

Work began in February 2025 to update the Argos 2030 Comprehensive Plan, which MACOG originally helped the town complete in 2017. The year's focus included extensive public engagement and the completion of a public survey.



CEDS Update (Comprehensive Economic Development Strategy)

This vital update was approved in April 2025. It reflects a common vision for the region and ensures communities remain eligible and competitive for federal grants, such as those from the EDA, by advancing priority projects focused on a thriving economy, education, high-quality hometowns, and strengthening regional connections.

New Carlisle Unified Development Ordinance

Following the adoption of the 2040 Comprehensive Plan, a critical first project is updating the town's Zoning Ordinance. Beginning in January 2025, MACOG assisted the town in hiring a consultant and provided project management and public outreach support to create a new UDO.



Sidney Strategic Plan

A major milestone for the Town of Sidney, this was the first time the Town Council and Clerk-Treasurer worked together to create a clear vision for the future. The plan, which began in April 2025, identifies key strategic actions for the next five years to help the community achieve its vision.

Our plans and studies were shaped by the community! In 2025, we actively engaged with over 600 people to gather valuable feedback.



Middlebury Parking Study

The study identified a parking deficit of 162 spaces downtown. The plan, approved in October 2025, provided the Town Council with a balanced strategy to enhance the management of existing spaces and explore opportunities for new parking in the southeast downtown area.

Elkhart Brownfield Redevelopment Engagement: A Community-Centered Approach

In 2025, MACOG significantly expanded its commitment to environmental remediation and community revitalization through its Regional Brownfields Coalition. Following a

new EPA grant award in October 2024, the program accepted 22 brownfield sites since the Quality Assurance Project Plan (QAPP) was approved in March 2025.

22 Sites accepted by Brownfield Coalition

A key focus has been the Elkhart Roundhouse Cleanup & Community Engagement for the historic Roundhouse Site in the Benham West Neighborhood. Two public meetings were held in October 2025, engaging 32 residents and stakeholders. These sessions generated 11 public

comments that are directly informing the City of Elkhart's EPA Brownfields Cleanup Grant application and future reuse concepts. A third meeting is scheduled for early 2026 to continue this engagement.

Key Program Highlights:

- **Regional Learning Series:** Multiple public meetings and sessions were held to engage communities, including a session in St. Joseph County in December 2025, with additional sessions planned for 2026 as part of the Regional Brownfields Learning Series.
- **Increased Impact:** By balancing technical environmental assessment requirements with clearer communication and inclusive engagement, the program has increased community participation, strengthened trust, and ensured that redevelopment planning is both technically sound and locally informed.

This work demonstrates MACOG's success in turning complex environmental programs into community-centered redevelopment opportunities, aligning remediation with long-term local priorities, and supporting efforts to secure critical EPA funding.

Used more than \$300,000 on Phase I & II Assessment



Regional Housing Collaborative: Driving Attainable Housing and Long-Term Stability

The Regional Housing Collaborative (RHC) transitioned from a visionary concept to a hands-on initiative in 2025. By actively connecting local governments, developers, and residents, the RHC ensures that quality housing is an attainable reality across the region.

Empowering Neighbors and Builders: The Investment Fund

The Regional Attainable Housing Investment Fund (RAHIF) is a financial engine accelerating the creation, preservation, and accessibility of attainable housing. In 2025, RAHIF focused on three core strategies of Buy, Build, and Keep to bridge critical funding gaps, incentivize development, and support residents.

BUY

We empowered over **120 residents** through homeownership education, and turned those lessons into reality by helping ten local families purchase their first homes, reflecting **\$577,500 in HomePower loans**.

BUILD

We engaged over **50 developers** in exploring how our innovative BridgeSmart and HomeBuild programs could fuel their projects. This engagement culminated in a **\$3,000,000 deal** to kickstart a new 57-unit housing development in South Bend with **45 dedicated attainable units**.

KEEP

Through the new **EdgeRefi program**, we help current homeowners refinance their properties, ensuring they can **stay in their homes** even as economic conditions shift.

Scaling for Success: Leadership and Partnerships

In tandem with the launch of these financial tools, the RHC focused on increasing capacity and expanding its local and regional presence:

- **New Leadership:** A dedicated Director joined the RHC to champion this initiative and oversee the land bank implementation arm of the collaborative
- **Regional Growth:** Building on the success of launching the collaborative in St. Joseph County, the RHC expanded outreach into Elkhart and Marshall counties, ensuring that housing solutions are coordinated across our entire region.
- **Capacity Building:** In collaboration with Intend Indiana and Community Solutions, the RHC began hosting training and education sessions to build capacity and understanding for local nonprofit developers. These efforts empower local stakeholders to actively participate in neighborhood revitalization and create opportunities for collaboration across projects and organizations.

Looking Ahead: The Regional Land Bank

In collaboration with municipal and county partners, we are laying the groundwork to create a land bank beginning with St. Joseph County and bringing on additional counties in the coming years.

This land bank will be a powerful implementation tool for returning vacant and underutilized properties to productive use by clearing barriers to development and easing acquisition hurdles. When paired with the financial tools of RAHIF, the land bank will help create a comprehensive toolkit for residents and developers alike to access and create housing in the region.



ADMINISTRATION

Public Engagement

It is important to MACOG to stay connected to the community and give the public as many opportunities as possible to connect with us. With each new year we are working to reach more people as well as working to share the best and most relevant information.



Websites

Active Users: 17.2k
www.macog.com

Active Users: 21.6k
www.maps.macog.com



36 videos

were published with 1,851 total views

Most watched video:
Part 1: Town of Walkerton's Electric Police Vehicle, with 82 views.



60+

unique opportunities for public participation in 2025



39

MACOG and Interurban Trolley News Releases and articles were published.



MACOG Gazette

an electronic bi-weekly newsletter

Total Editions: 26
Total Emailed: 19,778

Ended the year with **760 subscribers**

Social Media



MACOG

1,722 Followers

between MACOG Facebook and LinkedIn pages. 205 more than 2024.



364 Followers

on the Trolley page. 50 more than 2024.



422 Followers

on Crossway Trails page. 3 more than 2024.



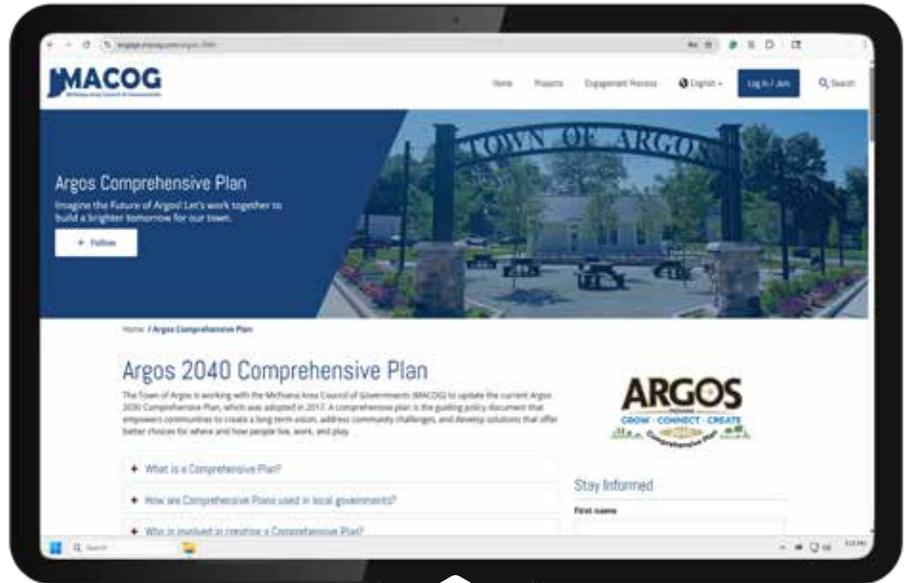
+950

informative and interactive posts were made between all 4 pages

New Online Engagement Platform

Last year, MACOG launched a new website, engage.macog.com, to centralize our various online engagement efforts in one place. This website, hosted through Social Pinpoint, assists MACOG in facilitating online public engagement through all our programs. Previously, MACOG used various tools to host project websites, conduct public surveys, create public input maps, and create email campaigns surrounding various planning efforts. This often resulted in inconsistent use across different departments and forced the public to find information in different locations. This new platform brings everything together in one place.

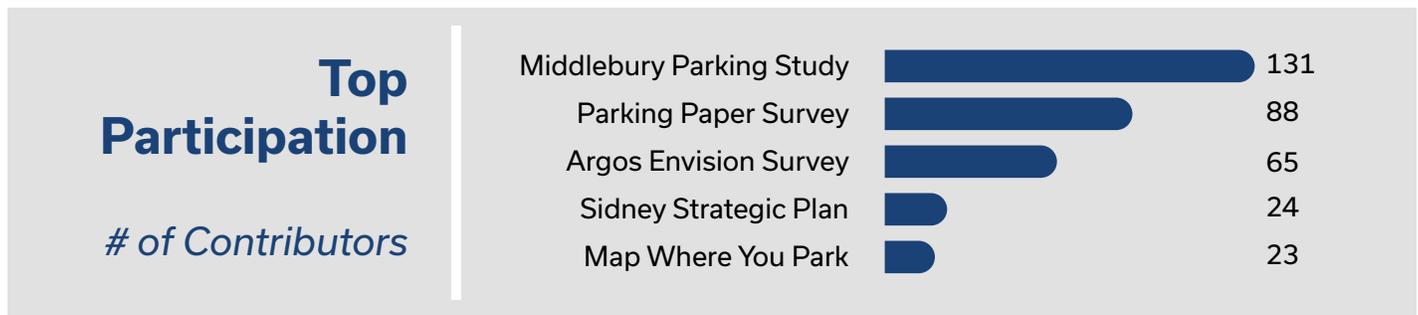
The site launched in August of 2024 and began with two initial projects. In 2025 13 total projects were hosted on the site. We are excited to see the expansion of this platform and our public engagement improve across all our programs.



13 total projects in 2025

418 contributions from 232 contributors/participants.

4,797 visits from 3,736 different visitors.



MACOG Team Member Updates



Lisa Slomka

MACOG Team Member Updates

This year MACOG welcomed Lisa Slomka to the team. At MACOG, Lisa is the first to take on a new position as Director of the Regional Housing Collaborative and is focusing on attainable housing in the region.

We also recognize the departure of our Director of Sustainability, Leah Thill. Leah worked at MACOG for nearly 8 years and was an integral part of the team. We appreciate her many years of service to the Region. Her role has since been divided among staff as roles have grown and evolved.

Years Of Service Milestone

Congratulations to Donny for 10 years of service and to Carla for 15 years. A big thank you to all staff, whether it be one year or 30 years, MACOG is grateful for all of their employees and the hard work they do.



2025 MACOG POLICY BOARD MEMBERS

David Wood - Chair
Mayor, City of Mishawaka

Phil Jenkins - 1st Vice-Chair
Mayor, City of Nappanee

Rod Roberson - 2nd Vice-Chair
Mayor, City of Elkhart

Kathy Groninger - Secretary
Councilwoman, Kosciusko County

Jesse Bohannon - Treasurer
Councilman, Marshall County

Carl Baxmeyer
Commissioner, St. Joseph County

Matt Deitchley
Deputy District Commissioner, INDOT
LaPorte

Dwight Fish
Councilman, City of Elkhart

Douglas Graham
Councilman, Elkhart County

Cary Groninger
Councilman, Kosciusko County

Jeff Grose
Mayor, City of Warsaw

Tim Harman
Councilman, Marshall County

Jason Kaiser
Deputy District Commissioner, INDOT
Ft. Wayne

Canneth Lee
Councilman, City of South Bend

Gina Leichty
Mayor, City of Goshen

Robert Listenberger
Mayor, City of Plymouth

James Mueller
Mayor, City of South Bend

Bryan Tanner
Councilman, St. Joseph County

Anthony Violi
Councilman, City of Mishawaka

Suzanne Weirick
Commissioner, Elkhart County

Michael Trippel
MACOG's Attorney
Partner

MACOG STAFF

EXECUTIVE DIRECTOR
James Turnwald

DIRECTOR OF OPERATIONS
Zach Dripps

ADMINISTRATIVE
Carla Herwarth
Ashley Matthews
Russ Ragimbekov
Katie Dominguez

ACCOUNTING
Debbie Gardner
Molly Chenoweth

TRANSPORTATION
Caitlin Stevens
Dustin New
Raj Parikh
Kelsey Triebold

ENVIRONMENTAL
Matt Meersman
Amber Werner

COMMUNITY DEVELOPMENT
Donny Ritsema
Olivia Nix
Lisa Slomka

TRAFFIC DATA
Greg Slater
David Harker

TRANSIT
Jeremiah Cox
Gauri Mhatre
Aidan McHugh







2025 ANNUAL REVIEW