

PRESENT: Messrs. Springowski, Fallis, Drwal, Kempton, Torres, Gonzalez, Bearer.
ABSENT: Messrs. Dimacchia, Carter, Arroyo, Thornsberry.

President Arredondo called the public hearing to order at 5:30p.m. Deputy Clerk Partin announced that this public hearing was called to discuss the Planning Commission's recommendation for the approval of the proposed Preliminary Development Plan, PDP 1-2026, for residential new construction that will be referred to as "The Cottages at Lighthouse Point" located at PPN's 02-02-009-101-089 and 02-02-008-107-061, Kevin Hoffman, Polaris Engineering & Surveying is the agent and applicant. The Lorain City Planning Commission met on February 5, 2026 and recommended approval of this application to Lorain City Council. Notice of this hearing was published in a local newspaper as required by State Statutes.

REMARKS: PRESIDENT ARREDONDO: Welcomed the project team to the mic for the presentation of their project.
ROB BENJAMIN, Developer: Explained they are looking to develop the site with 114 ranches, all duplex layout, with full basements. They brought along plans and elevations of the homes to show, Chris Joseph held them up for council to see.
CHRIS JOSEPH: Explained they will be offering two different paired villas, two duplex ranch units, one named Caicos, 1503 sq feet without the basement, Barbados 1369 sq feet without the basement, both are 3 bedrooms and 2.5 bathrooms with available options.
PRESIDENT ARREDONDO: Inquired what the price point will be.
CHRIS JOSEPH: Answered the Caicos will start at \$329,000 and Barbados will start at \$305,000.
PRESIDENT ARREDONDO: Inquired if these models have been used in other projects/developments.
CHRIS JOSEPH: Explained they are age targeted, not age restricted, but are marketed to 55 years plus client/buyer.
COUNCILMEMBER SPRINGOWSKI: Stated she had attended Planning Commission meetings where they had presented and concerns were ingress/egress, she mentioned she was assured that they would utilize the private road near Walmart and Kohls, adding ingress/egress. Asked if there would be an HOA and if they would be individually owned, clarifying there would not be rentals.
ROB BENJAMIN: Answered there would be no rentals, and that it would be simple ownership.
COUNCILMEMBER SPRINGOWSKI: Stated that she felt this was a good project once the ingress/egress and rental issues were discussed.
COUNCILMEMBER TORRES: Inquired with the median income of the area, if they felt they could have 100% sales.
CHRIS JOSEPH: Answered that yes, in planning for the project, they had done a lot of market research and said there is a high population in Lorain and surrounding communities to support the project. Did explain with it being in a CRA zone, that helps, people tend to be more monthly payment sensitive and concerned less with the total house cost. Also stated that with the 55 and older community, it would have a low impact on the school system.
COUNCILMEMBER FALLIS: Inquired what the tax abatement percentage is for the project.
ROB BENJAMIN: Stated there is an existing percentage, but does not have the number, he believes it is between 75-100%.
COUNCILMEMBER FALLIS: Inquired for how many years.
ROB BENJAMIN: Answered he believed 15 years, but again, didn't know for sure.
EVELISSE ATKINSON, Zoning Administrator: Stated it is in a CRA area, there is 100% tax abatement for 15 years, 100% for 10 years and 75% for last 5 years. Clarified that tax abatement does go back to the owner that buys the property, but that the homeowner still pays taxes on the land, but the abatement is on the improvement/the home.

COUNCILMEMBER FALLIS: Stated that he believes the CRA has brought people into the City of Lorain and that it is a win with them living and spending income throughout the city. Did inquire if a buyer wanted changes to the exterior if that was an option.

CHRIS JOSEPH: Answered that yes, they could to an extent.

BETH HENLEY, Resident: Stated with previously being a councilwoman she had seen the presentations and spoke highly of the project type. Inquired if it is a Homeowners Association or a Condominium Association.

CHRIS JOSEPH: Answered Fee Simple.

COUNCILMEMBER FALLIS: Inquired when they plan to break ground and when the project will be completed.

ROB BENJAMIN: Stated if they receive approvals at the next meeting, they would begin engineering which would take a few months, and then resubmit to the city and get final permits, hopefully beginning the project by the end of the year. Said the project would probably be split into two different phases.

CHRIS JOSEPH: Explained their goal would be sales of 48 units per year. They would launch the product in spring and would expect it to take 2.5 years to be fully built.

PRESIDENT ARREDONDO: Stated that the economic development of the project will be an asset to the city.

Without further comment, President Arredondo adjourned the public hearing at 5:45pm.

Council President


Maggie Partin, Deputy Clerk of Council

Accepted: April 6, 2026

**FINANCE COMMITTEE &
ALL OF COUNCIL
March 23, 2026**

Vice-Chairperson Springowski called the meeting to order at 5:49pm

Present – Springowski*, Bearer*, Fallis*, Gonzalez*, Drwal, Kempton, Torres, Arroyo (*arrived at 6:08*), Arredondo.

Absent- Carter*, Dimacchia, Thornsberry.

*Denotes committee member

a) Discussion/review of the 2026 permanent budget ordinance.

b) Supplemental Information

- **1- 2026 Estimated Unencumbered Fund Balances**
- **2- 2026 Permanent Budget Certificate Worksheet**
- **3- 2026 Revenue Budget Detail**
- **4- 2026 Temporary to Permanent Budget Adjustment for Council**
- **5- 2026 Budget – Employee Count**
- **6- GF Expense Budget Detail by Dept.**
- **7- Expense Budget Detail- All Other Funds**
- **8- Public Properties Request**

VICE-CHAIRPERSON SPRINGOWSKI: Asked Auditor Harper to explain changes that had been made.

AUDITOR HARPER: The General Fund and additions approved by Council, as well as the Street Fund for temporary help. Discussed the WPCF and the deficit, but stated she would increase revenue sources to cover the deficit, which would result in a balanced budget and give Council time to discuss the rates. She gave the caveat that we will return in three months to examine the revenue and come up with a plan, adjusting the revenues she had increased and Council will have to de-appropriate funds to bring the accounts back into balance. The current estimates had come from Director Carbonaro, she felt as though he estimated lower than what was brought in during 2025, therefore she increased the fund by \$600,000. Also, discussed the revenue sources from the OWDA loans, money that was encumbered, but would not be received until the following year, essentially setting aside the money ahead of time. She explained for a two- or three-year project, a purchase order will be opened covering the entire amount of the project (money spent before requesting reimbursement from the loan).

VICE-CHAIR SPRINGOWSKI: Mrs. Carter indicated there will be monthly meetings to stay on top of it. Inquired about the meter account, money would go into and interest will be applied to the General Fund, asked if that is still an entity.

AUDITOR HARPER: Yes, that it is per ORC. She explained regardless of the source, any interest earned on any funds goes to the General Fund.

VICE-CHAIR SPRINGOWSKI: What is the money in the meter fund used for?

AUDITOR HARPER: General operations in the General Fund.

VICE-CHAIR SPRINGOWSKI: She is concerned is the sustainability of the budget. When looking at the budget, we need to look at further years. She explained it is the mayor's budget; brought to council after the department heads submit their wants/needs even though it is said to council, "well, you voted for it." It is important to ask as many questions as possible so that an informed vote could be had. Also said that it is

everyone's budget, everyone working together. Another consideration she mentioned, the shortfall in the sewer funds and contract negotiations.

COUNCILMEMBER FALLIS: There is a \$2.7M deficit in WPCF, Auditor Harper determined there was \$600,000 that could be added to revenue, and we will apply for OWDA money for future, but inquired it will not be able to be used for 2026.

AUDITOR HARPER: At the end of 2025, over \$6M was encumbered for OWDA projects (already approved by council & the state), the revenue needs to be in the current year budget to cover the prior year encumbrances.

COUNCILMEMBER FALLIS: Of the \$6,813,000 that has been encumbered, how much will be spent in 2026?

AUDITOR HARPER: She does not know because some projects are two- or three-year projects.

COUNCILMEMBER FALLIS: Asked if she could obtain the information from Director Carbonaro as to how much he will spend in 2026.

AUDITOR HARPER: He may not know either, that it depends on the project and contractors.

COUNCILMEMBER FALLIS: He feels as though that information is helpful to council and offered to reach out and try to get the information himself.

AUDITOR HARPER: It is offset by the revenue from the loan, said there may be a timing issue at the end of the year if we spend in December but do not receive the revenue from the loan until the next calendar year.

COUNCILMEMBER FALLIS: His thoughts were if we spent \$4M and received \$4M from the loan, we may not have a deficit at the end of the year.

AUDITOR HARPER: We are at a tipping point, that we have been spending down. When the rates were frozen we had \$18-20M in the fund balance, upon determining that is more than we needed, the fees were reduced. It has gone down each year, to where we need to adjust the rate.

COUNCILMEMBER FALLIS: If we adjust the fees, assumed that being the middle of the year, we would not receive a full year. It feels as though that puts pressure on City Council. Asked that Mr. Carbonaro explain what might be able to be postponed to give a more gradual...

AUDITOR HARPER: There is a meeting on April 6th and a further discussion could be had with Mr. Carbonaro at that point.

VICE-CHAIR SPRINGOWSKI: She already sent an email to Mr. Carbonaro with multiple questions and offered to send those out to Mr. Fallis and the rest of council. The email answered the number of delinquencies, total amount of delinquent amount, how many customers inside and outside of the city, what are the fixed charges per bill, if there is a ten-year forecast of rates, if we are planning on raising the water rates, what we are actively doing to get more customers, and what we are doing to obtain business with surrounding communities.

COUNCILMEMBER FALLIS: He would like a copy of the email, but also would like answers to the questions he asked Auditor Harper.

SAFETY/SERVICE DIRECTOR CARRION: They had received the same information from Mr. Carbonaro. Also, they had additional questions for Mr. Carbonaro, and had received answers regarding the delinquent amount, the administration suggested reaching out to the Attorney General's Office. Those charges would not be pursued by the OAG, utilities are not a charge that they will go after. They could possibly look into a third-party source to go after these accounts. Conversations will begin on April 6th to discuss revenue, expenditures, capital projects, phasing of projects and different options regarding the needs of the people in the community. This will be a long process, but agreed with Vice-Chair Springowski that this is everybody's budget. One way to bring in revenue is with housing projects as was mentioned in the public hearing prior. The housing on the west side is a big contributor to the increase in revenue over the last few years.

VICE-CHAIR SPRINGOWSKI: Hopes her suggestion will be acted upon with New Russia Township, Amherst Township and Brownhelm Township with the commissioners wanting to put in a new sewer system, which wouldn't be necessary because they could tie into PQM in Lorain.

COUNCILMEMBER GONZALEZ: Is there grant money or any kind of assistance for residents that need the help with utilities?

VICE-CHAIR SPRINGOWSKI: Can Mr. Carrion or someone from the administration provide that information?

AUDITOR HARPER: \$25,000 of the Energy Harbor Community Grant goes towards helping people with utility bills; it is administered through the United Way to help.

COUNCILMEMBER GONZALEZ: Is interested in learning about any federal, county, state, any programs to help.

COUNCILMEMBER FALLIS: How can residents learn about the money that is available to help?

SAFETY/SERVICE DIRECTOR CARRION: The administration will get that information. United Way, El Centro and some of the other non-profits do have programs available to help people in the arrears. BHP was promoting that information on the city's website. With the delinquency of \$2.25M-\$2.5M, many of those are 31 days and over, many are delinquencies that have been written off where no one is living in the units, and many people are actively staying in those units, as well as many of those are well past the 30 days to a year. The delinquent amount has been about the same for the last three or four years. In response to Mrs. Springowski's email referenced, in meetings with Mr. Carbonaro and Auditor Harper, it was mentioned there are about 20-30 shut offs a week, which is about 80-100 shut offs per month.

VICE-CHAIR SPRINGOWSKI: Those are usually reconnected within a few days, it spurs people on to come make arrangements when their water is shut off.

COUNCILMEMBER KEMPTON: With deaths or abandoned homes, during Demo meetings, it had been mentioned some homes have been vacant and are being torn down, if there is a water bill attached to it, what happens?

SAFETY/SERVICE DIRECTOR CARRION: He is unsure, but will find out.

VICE-CHAIR SPRINGOWSKI: Believes it is liened to the property through the county. Demolitions, back taxes, etc., are assessed to the properties.

AUDITOR HARPER: There was an a request between meetings, Water Pollution and Engineering requested an additional \$50,000 in the Operation, Maintenance and Repair / Sewer Fund. There is a wall

along the Black River that needs emergency repairs, by doing so, it would leave a balance in that fund of \$1.4M.

TOM SPRINGOWSKI, 2122 Skyline: The additional funds for the Black River, who requested that?

AUDITOR HARPER: It was via email, and that it was an emergency repair.

TOM SPRINGOWSKI: Would like to know what those repairs are and what is being purchased.

AUDITOR HARPER: It was going to Board of Control from Engineering.

DEPUTY SAFETY/SERVICE DIRECTOR TIM WILLIAMS: There is a project at the Harbor Yacht Club that is leased from us, the sidewalk is in disrepair and parking lot adjacent, but mainly to support the wall inside of the retaining wall.

TOM SPRINGOWSKI: Is the reinforcement being done from the water side?

MR. WILLIAMS: It would not; the fence, concrete, etc. is rotting. It is a safety issue, and it has been in discussions for a year. It is being done with cooperation with Mr. Kauffman, who owns the site and will be finished in the next few weeks.

TOM SPRINGOWSKI: Questioned further about repairing the wall.

VICE-CHAIR SPRINGOWSKI: She believes he is referencing the repairs at Hot Waters, and that they are not using the rocks to shore up the wall.

TOM SPRINGOWSKI: Would caution against the reinforcement to the Hot Waters Project.

VICE-CHAIR SPRINGOWSKI: Is adding that question to ask on April 6th at the Utilities meeting.

MR. WILLIAMS: This is the Yacht Club right next to the Coast Guard building.

AUDITOR HARPER: Is Council amenable to the changes made to the budget, as an update would need made to the ordinance from last meeting as well as this one.

COUNCILMEMBER FALLIS: Any items spoken about prior, in terms of adding, he is in favor of adding them as well as tonight's items.

VICE-CHAIR SPRINGOWSKI: Regarding the sewer rates possibly being increased to get rid of the deficit on that account, she has concerns about utilities asking for additional positions and wage increases. We cannot look at wage increases, all employees are valued, but when we are looking to raise rates on sewer and water possibly following, we need to cut expenses as much as possible. With negotiations happening, we have to be careful, especially with the shortfall.

Moved by Mrs. Springowski, supported by Mr. Fallis, to refer to council for consideration after the updates have been made by the Auditors Office. Motion carried unanimously.

AUDITOR HARPER: During a ratings call with Moody's in conjunction with the bond sale, they confirmed the city's rating at an A-2, meaning we are doing well (*at this time she read their summary*). With the matrix they use, we were an A-1, but they gave us an A-2 to be conservative. Income Tax collections have increased 23% since 2021. Asked Robyn from BHP to explain their update.

ROBYN DAVEY, BHP Comptroller: BHP was released from their special conditions from HUD, which no longer requires the city to get preapproval from them to do HUD funded projects.

VICE-CHAIR SPRINGOWSKI: How long has this taken us?

MS. DAVEY: About ten years, a lot of work has gone into fixing problems.

AUDITOR HARPER: That is the program that had to be paid out of the General Fund and would get reimbursed from HUD; which will not have to happen now.

PRESIDENT ARREDONDO: Auditor Harper's suggestion to give council a few months' time to review, he feels is cautious conservatism. He has learned, if we have the money we can spend it, if we don't we can't, he appreciates her comment and assistance. Feels council is cautious and doesn't want us to go through hard times like the schools with layoffs, but we need to be good stewards. We need to be positive but also realistic.

AUDITOR HARPER: On April 13th, we will have our first Finance Meeting to discuss the first quarter to see how we are doing. Around July, that is when we will focus on the WPC rates and how revenues have been coming in and if adjustments need made; we will have a better idea of what will need done. Through her time in the city, she has noticed we typically appropriate more funds than we need.

SAFETY/SERVICE DIRECTOR CARRION: We need to place the intellect before the emotion. In years past, he has seen where we were projected to have a deficit and did not come close. Approves of meeting regularly and agreed with Mr. Fallis, what projects could be delayed, etc., and feels as though that will get us where we need to be. We need to be mindful of our expenditures.

VICE-CHAIR SPRINGOWSKI: Forwarded the email that she had sent with questions and answers from Director Carbonaro to all of council.

Vice-Chairperson Springowski adjourned the meeting at 6:34pm.