

***Pulaski County
Economic Development Commission***

Tuesday, 14 April 2026
Pulaski County Courthouse
Winamac, Indiana

Meeting Minutes
Thursday, 5 February 2026
Pulaski County Courthouse
Winamac, Indiana

Members present: Al Breyfogle (Winamac Town Council (Town)), Parker Fox (County Council (Council)), Christian Smith (Board of Commissioners (Board)). Department of Community Development (D.C.D.) Executive Director Nathan P. Origer, D.C.D. Assistant Taylor Bailey.

Members absent: None.

Guests present: Connie Ehrlich, Brandi Larkin.

Call to Order

Director Origer called the meeting to order at 5:30 *p.m.* and introduced the members.

Consent Agenda

With no requests for extraction having been made, the agenda was approved as presented.

Motion: Mr. Breyfogle; second: Mr. Smith; no discussion; approval: all.

Election of Officers

The director noted that Mr. Breyfogle had served as president in 2025, while former member Blake Kasten had been vice-president, and Mr. Smith the secretary and then explained that whoever would be elected president would be by virtue thereof appointed to a concurrent term on the Community Development Commission (C.D.C.), while the secretary would be required to review meeting minutes drafted by staff prior to full dissemination, but would not be asked to draft them.

The following nominations were made:

Mr. Breyfogle for president by Mr. Smith, and
Mr. Fox for vice-president by Mr. Breyfogle.

Both nominees accepted, and Mr. Smith volunteered to continue serving as secretary. With no other nominations having been made, or volunteers having spoken up, nominations were closed, and the slate was elected as presented.

Motion: Mr. Smith; second: Mr. Breyfogle; no discussion; approval: all.

Old Business

Housing projects — Willow Creek Villas: Director Origer provided a final update on the Willow Creek Villas project; all units had been leased, and the last tenants were to have been moved in by the end of January. President Breyfogle was asked to share his input due to him as a neighbor; that he had nothing but positive things to report and explained that the previous parking issue had improved immensely, and the east-bound exit had been seeing frequent use. Breyfogle expressed his excitement and believes this proved that Pulaski County was in need of new housing.

Housing projects — Pleasant View Village: The county commissioners had decided against disposing of County farmland for the proposed land swap but had given the director permission to have the property surveyed and split, noting that this or other potential projects could be revisited in the future. Without the swap, the proposed “catalyst-site” housing project would not be able to proceed; Secretary Smith asked if the Board had wanted to take a “wait and see attitude” with the development; Director Origer advised that their reasoning had been unclear beyond wanting to collect rent for at least one more year.

Housing projects — Willow Creek Villas continued: President Breyfogle added that the first home on East Galbreath Drive had sold, and that construction of the second had been nearing completion; to his understanding, these would be the only homes built in the neighborhood for now. One of the developers had mentioned possibly building a few homes across from McDonald’s.

Revolving Loan Fund — program update: As of 1 January, the Revolving Loan Fund (R.L.F.) had been reactivated. The director had delivered paperwork to and discussed the application with one potential borrower and reached out to two others, having had a preliminary discussion with one and still

been waiting for a response from the other. The secretary asked how this program had been advertised; historically, it has garnered attention mostly through word of mouth. Director Origer explained that he had placed an ad in the Pulaski County *Journal* that would run quarterly, would occasionally be posting about the program on social media, and, in March, would be the guest presenter at the Uptown Project's quarterly business breakfast, at which he would speak about the program. The director hoped to work with Main Street Winamac to host a similar presentation.

President Breyfogle inquired about the balance of the fund, which had reached approximately \$374,000. In response to the president, Director Origer explained no cap exists on loan amounts, but the Commission and Board of Commissioners both reserve the right to lend less than requested based on the fund's balance, the specifics of the applicant business, and other considerations. Secretary Smith advised that setting a maximum may be advisable, suggesting that it would be better to help five businesses than just one. The director noted that he had hoped to look into opportunities to add more to the balance if needed, and that this is the healthiest the Fund had been in quite some time. The secretary contended that maintaining a healthy balance of funds available to lend would be critical, even if it required an appropriation from the County; Director Origer added that grant opportunities for funding the program exist as well.

New Business

Revolving Loan Fund — third-party-review contract: The director presented a professional-services agreement from the Regional Development Company (R.D.C.), the nonprofit lending agency that reviews and scores loan requests above \$20,000. President Breyfogle inquired if this is a reasonable cost per hour for a service like this; Director Origer advised that this is the same rate that has been charged for at least 10 years. Secretary Smith asked if, in the event of an influx of applicants, the 50-hour annual allotment would be sufficient; the director noted that each application usually requires five or six hours, so at least eight applications would have to be processed before this would become a concern. The cost is either covered by Community Development and then reimbursed by the borrower or paid directly by the borrower.

President Breyfogle asked any incentive exists for borrowers repay loans ahead of schedule; no such incentive exists other than reducing the interest owed. The secretary asked if the company would send a memo following their findings and if an analyst would be available for a discussion with the Commission; Director Origer confirmed that the R.D.C. provides memos accompanied by risk-rating worksheets and is available for discussion if necessary. The contract was approved.

Motion: President Breyfogle; second: Secretary Smith; no discussion; approval: all.

Tax-abatement-review criteria: Director Origer provided a brief overview of the tax-abatement process, suggesting that the application does not need to be amended, but the scoring guidelines and rubric should be in light of 2025 legislation affecting personal-property depreciation. Secretary Smith added that the process should be as generally applicable as possible, and there may be a need to custom fit some applications on a case-by-case basis. Director Origer agreed but added that the incentive recommended to the Council for any given project should be robust enough to be an adequate incentive within the newly emerging taxation framework. The director would be disseminating relevant documents to the members.

Pulaski County comprehensive plan: The director provided a brief overview of comprehensive planning and the County's current plan's history. A request for proposals had been sent to 12 firms, and seven firms confirmed receipt thus far; the director had also had it posted on the website of the Indiana Chapter of the American Planning Proposals would be due at the end of February.

Director Origer stressed that, although this project belongs to the Advisory Plan Commission, the C.D.C. and its constituent commissions should play a role in the plan-development process and even more so in implementation and encouraged members to participate in the public-engagement component of the process. Depending on negotiations, the director had hoped to have the consultants attend either a Commission meeting or a joint session of the C.D.C. and all of the constituent commissions, noting that the Redevelopment Commission likely would have an additional consultant meeting of its own. It would be late spring or early summer before the project started, and Secretary Smith shared that he is looking forward to this project's completion.

2026 Economic Development Summit: The director spoke about previous Summits and the history of the event, encouraging the members to attend this year's event if possible. The director had received minimal feedback regarding the guest-speaker, with the only topic suggested thus far having been redevelopment in a community similar to Pulaski County. Secretary Smith seconded the idea; the president emphasized the need for someone experienced in small or rural redevelopment.

Future meetings: Director Origer stressed that he does not want to schedule meetings for the sake of meetings but noted that tax-abatement rule changes need to be prioritized, hoping to address this matter and the expected R.L.F. application at the same March meeting. Otherwise, meetings would be scheduled as needed for future abatement or R.L.F. requests. Additionally, the Commission need to meet in May to discuss the 2027 budget and again whenever a meeting with the comprehensive-plan consultants would be appropriate.

The director suggested holding a meeting later in the year to check in unless other applications would be submitted and warrant a meeting sooner; the members agreed with the schedule proposal. Secretary Smith suggested herding applications to cut down on meetings; Director Origer advised that this might be possible, but that some application reviews are time-consuming and may require multiple meetings.

Other Pertinent Business

Director Origer: The director joked that, nearly every time he sees Secretary Smith at a meeting, he had recently run into the secretary's father.

President Breyfogle: The president thanked Vice-President Fox for agreeing to serve on the Commission and extolled the values that he brings to the table.

Public Comment

Brandi Larkin: Mrs. Larkin expressed excitement over the reactivation of the R.L.F. and shared suggestions regarding ensuring that a structured application process exists; publicizing not just the program, but the application criteria, as well; establishing an application-scoring rubric; measures for standardization; and related matters. Discussion ensued, with the director explaining some of the steps and requirements outlined in the application and program guidelines. The secretary enquired about the use of Small Business Administration (S.B.A.) guidelines; Director Origer explained the R.D.C., which reviews loans greater than \$20,000, is a S.B.A. lender and then read from the application checklist posted on the County's website, which the secretary noted to be standardized. Mrs. Larkin suggested special session for the purpose of program familiarization.

Connie Ehrlich: Mrs. Ehrlich recalled when Director Origer had asked the Board for permission to entertain R.L.F. applicants that could currently have funding with a bank and asked for an example of such a situation. The director described a scenario in which a hypothetical entrepreneur who had been unable to secure a commercial loan and had to take out a personal loan with a higher interest rate during the R.L.F.'s hiatus may want to refinance that personal loan through the County. He further explained that refinancing is not a goal of or high priority for the program and would be limited to appropriate situations involving existing borrowers, either in a scenario as described above or when an R.L.F. loan had been part of a capital stack with another, higher-interest loan that the applicant sought to refinance. Due to the limited available funds, Mrs. Ehrlich encouraged the Commission to prioritize first-time borrowers over repeat applicants.

Regarding Willow Creek Villas, Mrs. Ehrlich asked if any research shows where the tenants had resided previously; Director Origer explained that, to his knowledge, most residents had relocated from within the county. Mrs. Ehrlich inquired about the length of the leases; Director Origer would try to obtain an answer. President Breyfogle added that the new residents with whom he had spoken had all been very friendly. Mrs. Ehrlich asked if the project had actually drawn people to the community or just allowed for their relocation. Director Origer contended that the expectation for this project had been to create new opportunities for existing residents and to shake up the local rental-housing market.

Adjournment

Motion: President Breyfogle; second: Vice-President Fox; no discussion; approval: all.

6:31 *p.m.*

Respectfully submitted,

Taylor Bailey, Assistant /Recording Secretary

Christian Smith, Secretary