

# **Bloomington.Annexation**

***Reedy, Eric***

***3/28/2024 9:00 AM***

**Full-size Transcript**

**Prepared by:**

**BME**

**Wednesday, July 31, 2024**

1 STATE OF INDIANA )  
 ) SS:  
2 COUNTY OF MONROE )

3  
4 IN THE CIRCUIT COURT OF MONROE COUNTY

5 CAUSE NO. 53C06-2203-PL-509

6 COUNTY RESIDENTS AGAINST ANNEXATION, INC., )  
an Indiana not for profit corporation, )  
7 Representative of Those in the Territories )  
Sought to be Annexed; DON CREEK, HARRY )  
8 FERRIS, WILLIAM MANWARING, DAN DOYLE, )  
CATHERINE DENSFORD, ETHEL ANN SATLER, )  
9 MARILYN J. DANIELSON, DEAN E. HOKE, BERT )  
F. PHILLIPS, SUNNY SLATER, HOLLY HILL, )  
10 DEBORAH REED for REED QUARRIES, INC., )  
THOMAS W. McGHIE, RICKY FERGUSON, THOMAS E.)  
11 OSBORN, JIMMIE JOHNSON, RICHARD PEACH, )  
KAREN LAUCELLA, BARBARA LEININGER, RHONDA )  
12 GRAY, ARLLYS PAPKE, JOANNA HAHN; and OTHER )  
TERRITORY 1A AND 1B OWNERS OF LAND, )

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-vs-

THE COMMON COUNCIL of the City of )  
16 Bloomington, Monroe County, Indiana, )  
CITY OF BLOOMINGTON, Monroe County, )  
17 Indiana, )  
JOHN HAMILTON in his official capacity as )  
18 Mayor of Bloomington, Monroe County, )  
Indiana, and CATHERINE SMITH in her )  
19 official capacity as Auditor of Monroe )  
County, Indiana, )

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DEPOSITION OF ERIC REEDY

The deposition upon oral examination of ERIC  
REEDY, a witness produced and sworn before me,  
Colleen Brady, Notary Public in and for the County

1 of Monroe, State of Indiana, taken on behalf of the  
2 Petitioners, at the offices of Bloomington City  
3 Hall, 401 North Morton Street, Bloomington, Monroe  
4 County, Indiana, on the 28th day of March 2024, at  
5 9:06 a.m., pursuant to the Indiana Rules of Trial  
6 Procedure with written notice as to time and place  
7 thereof.  
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## 1 APPEARANCES

## 2 FOR THE PETITIONERS:

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## 24 ALSO PRESENT:

25 Margaret Clements

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Deposition Exhibit No.:	
Exhibit 82 - Reedy Financial Group expert report, dated 1/26/2024, BLOOMINGTON_REEDY_000001-8 . . . .	.57
Exhibit 83 - Reedy Financial Group expert report, dated 3/1/2024 . . . .	.57

1 (Time noted: 9:06 a.m.)

2 ERIC REEDY,

3 having been duly sworn to tell the truth, the whole

4 truth, and nothing but the truth relating to said

5 matter, was examined and testified as follows:

6

7 DIRECT EXAMINATION,

8 QUESTIONS BY WILLIAM J. BEGGS:

9 Q Will you please state your full name?

10 A Eric Franklin Reedy.

11 Q Your business address please.

12 A P.O. Box 943 Seymour, Indiana, 47274.

13 Q Have you testified in deposition before,

14 Mr. Reedy?

15 A Yes.

16 Q How many times?

17 A Probably around 10.

18 Q I suspect this will be like the other 10.

19 A Okay.

20 Q I'll ask questions; you'll give answers. If at

21 any time you don't hear me, don't understand me

22 need me to repeat the question for any reason,

23 you let me know and I will do so. Okay?

24 A Sure.

25 Q The court reporter will have difficult time

1 typing shakes or nods or "Uh-huh," or "Uh-uh,"  
2 so if you happen to respond that way and I ask  
3 you to clarify, please don't be offended. I'm  
4 just trying to get a clear record.

5 A Understand.

6 Q Another thing she'll have a difficult time doing  
7 is typing if we both speak at the same time. So  
8 I will try my best to let you finish your  
9 answers, and I would ask the same in return.

10 A Absolutely.

11 Q Do you have any office locations other than in  
12 Seymour, Indiana?

13 A Yes.

14 Q Whereabouts?

15 A Downtown Indianapolis. We're in the Hyatt  
16 Regency PNC Bank building.

17 Q Any others?

18 A No.

19 Q And your occupation is what, please?

20 A I'm a certified public accountant. Our firm  
21 provides financial advisory services to cities,  
22 towns, counties, other taxing units in the state  
23 of Indiana. We also provide municipal advisory  
24 services to the same, which is bond issues.  
25 Things of that nature. Just have two different



1 terms.

2 Q Has your Indianapolis office been in existence  
3 as long as your Seymour?

4 A No.

5 Q Which was first?

6 A Seymour.

7 Q How long has the Seymour office been in --

8 A I founded Reedy Financial Group January 1 of  
9 2009. This is the third location. Does it  
10 matter, number of offices, or --

11 Q Just curious where else you've been; where else  
12 you've don't business?

13 A Reedy Financial Group, we've always had the  
14 Seymour office. Just been three different  
15 locations. Kept getting bigger.

16 Then, the Indianapolis office -- you  
17 haven't asked that question. Do you want me  
18 to --

19 Q Yep.

20 A Okay. This is the second office in  
21 Indianapolis. We actually just moved next door  
22 in the same building.

23 Q Okay. Did you go into business in 2009? Or  
24 were you working somewhere else before you  
25 founded?

1 A Before 2009, I was with another CPA firm that I  
2 was a 50 percent partner called Reedy and  
3 Peters. We did primarily the same type of work  
4 I do now. And before that, for seven years, I  
5 was a minority partner with a company called  
6 C.L. Coonrod. Did the same type of service.  
7 And then the first two years of my professional  
8 career, I was with what's now call the  
9 Department of Local Government Finance. Back  
10 then it was called the State Board of Tax  
11 Commissioners.

12 Q I wasn't keeping up with the math, but sounds  
13 like that's somewhere in the mid to early '90s?

14 A Yes, 1993.

15 Q Where did you attend school?

16 A A Ball State University.

17 Q Graduated what year?

18 A 1992.

19 Q Where are you from originally?

20 A I was born in Omaha, Nebraska. When I was  
21 three, we moved to Brownstown, Indiana. When I  
22 was five, we moved out to the country, our home  
23 place, in Jackson County, Indiana. Stayed there  
24 until I graduated high school.

25 Q Have you lived in Jackson County, Indiana,

1 continuously since you were three?

2 A No.

3 Q Where else have you lived?

4 A Counting school, I was at Ball State for four  
5 years or so. And then for 13 years -- from 1993  
6 until 2006, July 4th weekend -- we lived in  
7 Greenwood, Indiana. Then we moved to Seymour  
8 after that.

9 Q Back to Jackson County after -- about '06?

10 A Yes.

11 Q Your degree from Ball State was in what, please?

12 A Accounting.

13 Q Have you had any advanced degrees beyond the  
14 accounting degree you received at Ball State in  
15 '92?

16 A Other than CPA, no.

17 Q When did get the CPA designation?

18 A I passed the fourth part in the fall of '96. I  
19 got notification that I passed in January of  
20 '97. That's when I got my certificate.

21 Q Have you ever been an employee of any city,  
22 town, or county?

23 A No.

24 Q Have you ever been an elected office holder?

25 A No.

1 Q Have you ever, sir, had an office in Monroe  
2 County, Indiana?

3 A No.

4 Q Have you ever lived in Monroe County, Indiana?

5 A Not me, personally, no.

6 Q When you say "Not me, personally" --

7 A I have lots of family members that went to IU.  
8 I had a son that went here for four years. So  
9 it felt like I was here quite a bit. He just  
10 graduated a year ago.

11 Q He graduated in '23?

12 A Yes.

13 Q So you had a lot of family members who have gone  
14 to IU --

15 A Strike that. He graduated in '22. Then he went  
16 to Florida for a year. Now he's back in Seymour  
17 with me.

18 Q Just want to make sure I'm following your  
19 answer. Your son graduated in '22 from IU  
20 Bloomington, and you've had family members who  
21 attended IU Bloomington?

22 A I had three brother who graduated from IU. I  
23 was over here all the time during that time.

24 Q When was that that they attended IU?

25 A My oldest brother would have been '79 through

1 '83. My third oldest brother would have been --  
2 he went to Purdue one year. Probably '84 to '86  
3 or '7. And the brother below me -- I have six  
4 brothers -- he would have been '87 to -- or '88  
5 to '92 or '3. Something like that.

6 Q Any other family members who've lived in Monroe  
7 County?

8 A Yeah, I had a great uncle with the last name  
9 Reedy. He actually ran the botanical -- the big  
10 greenhouse on 3rd Street -- for IU. It's a big  
11 glass building where the plants are. I don't  
12 know, botanical something. He ran that back in  
13 the, probably, the '50s, '60s, '70s, into the  
14 '80s. Long time.

15 Q What was his first name?

16 A John.

17 Q Have you had any other family members who have  
18 lived in Monroe County, Indiana?

19 A Probably but I can't think of any off the top of  
20 my head.

21 Q So as a part of these family members -- uncle,  
22 brothers, son -- I take it you've had occasion  
23 to spend time in Bloomington and Monroe County  
24 through the years with those associations?

25 A Absolutely.

1 Q What was the nature or reasons for why you would  
2 have come to visit your great uncle when he  
3 worked at the building on 3rd Street?

4 A That was family, and we would visit his house.  
5 He would tell us about things going on in his  
6 department. I just bought a place at Persimmon  
7 Lakes in Jackson County -- if you'd like a story  
8 that I think is neat.

9 Q Okay.

10 A The gentleman that's the developer of that  
11 place, his name's Rick Schaffsdall. He's  
12 80-something now. He went to IU, and he got --  
13 he worked for my uncle. He told me a story that  
14 if he ever needed to study, he just went to my  
15 uncle and he would say, "Go up to where the  
16 whatever flowers are and you can study there."  
17 Just a neat story.

18 I would also say, if you don't mind, that I  
19 have four partners. I'm the founder and I own  
20 way more than 50 percent, but my second largest  
21 share partner, he grew up in Monroe County, and  
22 he lived right off of Monroe Reservoir.

23 Q What's his name?

24 A Brandon Robbins.

25 Q Has Brandon Robbins worked on the Bloomington

1 annexation matter?

2 A I'm sure he has.

3 Q I take it, it hasn't been a prominent part of  
4 his work if you --

5 A The first go around, it would have been, back in  
6 2016, '17. That was like an all-hands-on-deck.  
7 This process was more automated. If you like, I  
8 can explain.

9 Q Yeah. What do you mean by that?

10 A So the DLGF now has an excellent database,  
11 department of local government finance, where  
12 they can give you in Excel, every parcel in any  
13 county, in any geographical area. So we got an  
14 Excel database from them that contained  
15 everything we needed, as far as property records  
16 go; net assessed values, property ID numbers,  
17 owner address, legal address. The works. We  
18 didn't have that back in 2016, '17.

19 We had to request every property record  
20 card. We had to request every Form 17, that is  
21 the property -- when you get the property tax  
22 bill, it has the detail of who gets what: the  
23 school, the county, that type of stuff. We had  
24 to get all that and hand enter it. It wasn't  
25 automated then.

1           Now it is. So things got much more  
2 automated since then. That's why I was saying  
3 more hands on deck, and I know that Brandon  
4 would have worked on that at that time.

5 Q You were telling me you just bought a home on  
6 Persimmon Lakes in Jackson County, Indiana.

7           Where is Persimmon Lakes within the  
8 county -- in Jackson County?

9 A You know where Freetown is?

10 Q I do.

11 A Right by Freetown. I don't know if you are  
12 familiar with Monroe, but where Monroe empties  
13 out, that forms a salt creek in Jackson County.  
14 So the overflow from Monroe goes into there, and  
15 that flows right through that area. So it's  
16 really not that far away from where the overflow  
17 is.

18           Do you know where Red Brush is by chance?  
19 Where it was back in the day?

20 Q I do not.

21 A Red Brush was just a fun place and a big lake  
22 that everyone hung out at. Do you know who the  
23 Rust Family is by chance? Rose Acres.

24 Q I do know Rose Acres.

25 A The Rust Family founded -- Dave Rust founded



1 that. They built Red -- or, I'm sorry, yeah,  
2 Red Brush for everybody to go have fun and stuff  
3 like that. Then across the road, they built  
4 something called Thousand Trails and that's for  
5 everybody to go play on and have lots of trails  
6 and lakes. And it's now Persimmon Lakes.

7 Q And how many annexations have you been hired to  
8 provide an opinion?

9 MR. MCNEIL: I'm sorry, can you say that  
10 last word?

11 MR. BEGGS: Yeah. To provide an opinion.

12 A What is your definition of an opinion? Is it  
13 preparing a fiscal plan? Is it doing what's  
14 required by statute?

15 There's involuntary and there's voluntary  
16 annexations. The combine of those two,  
17 hundreds.

18 Q So I'll let you define opinion, then, and you  
19 started to. I appreciate that.

20 So you have been involved in hundreds of  
21 annexations. And who hires you typically in  
22 those hundreds?

23 A The city or town.

24 Q Is it always the case that you work for the  
25 municipality?

1 A There's been a few exceptions. If you want,  
2 I'll explain.

3 Q Please.

4 A I was hired by the opposition party in one  
5 annexation, basically, a homeowner's group. And  
6 that was probably 15 plus years ago.

7 Q So there's just been one?

8 A That I can think of.

9 Q That you can think of, you've been involved in  
10 hundreds of annexations where you have been  
11 asked to furnish an opinion, expert opinion, and  
12 all but one of those have been on the side of or  
13 on behalf of the municipality that was doing the  
14 annexing. Do I have that right?

15 MR. MCNEIL: Object to form and undefined  
16 opinions. But go ahead.

17 Q You may answer.

18 A Correct.

19 Q What was the outcome of that one case where you  
20 worked for the remonstrators?

21 A I really don't remember. I know it went to the  
22 supreme court and, ultimately, in the supreme  
23 court, the city ended up get it. But I think at  
24 the trial court, maybe, the -- maybe my side  
25 won.

1 I really don't remember. It didn't get  
2 decided. It took years. I think, actually, it  
3 only got decided within the last 5 years. Took,  
4 like, 10 years or so to get it ultimately  
5 decided.

6 Q Was that in Carmel? Yes?

7 A Yes.

8 Q Sorry.

9 A I like dialoguing with you, by the way. I think  
10 we dialogue well.

11 Q How many of these do you have going on right  
12 now?

13 A I think I would say at least five. Maybe more.

14 Q For whom are you working now?

15 A I have to look at my notes. I'm only involved  
16 in this one directly. I can't recall who it is.  
17 We just have staff meetings and I  
18 hear: annexation, annexation.

19 I know we've got them going on, I just  
20 don't know where for sure. I know Richmond is  
21 thinking about some. I think the ones that we  
22 have going on right now are primarily voluntary.  
23 But I can't remember who's doing them for sure.  
24 I think Tipton might be doing one. I could rack  
25 my brain to figure it out. You probably want to

1 move on.

2 Q If you think of that, let me know, will you  
3 please, if it comes to you as we're talking.

4 A Yeah.

5 Q Do I correctly interpret your earlier answer to  
6 be that 100 percent of your professional work is  
7 devoted to annexation works?

8 A No.

9 Q What else do you do besides annexation?

10 A So we have about six different divisions. The  
11 Indianapolis office does municipal finance and  
12 tax increment financing work. A lot of  
13 financing bonds, things like that. That's our  
14 municipal advisory division. So we're regulated  
15 by Securities and Exchange Commissions on that.  
16 We've been audited.

17 And then the Seymour office, we do  
18 long-term operating capital improvement plans  
19 for all of our clients. We also prepare or  
20 critically review the annual budget in  
21 accordance with stature in one division. In  
22 another division, we do utility, consulting,  
23 rate studies, management reports. Things of  
24 that nature for utilities.

25 We have both city and town-owned utilities

1 and investor-owned utilities. And then we do  
2 classic accounting bookkeeping work for cities  
3 and towns and taxing units. We don't have any  
4 none government clients.

5 Q I probably wasn't clear in my question. How  
6 about you personally, Mr. Reedy, is 100 percent  
7 of your work devoted to annexations or do you  
8 work in all those areas you just listed?

9 A I do. I'm one of very few in my office that can  
10 do all things.

11 Q When were you first retained by the City of  
12 Bloomington regarding this involuntary  
13 annexation in Monroe County?

14 A It was like 2016. I responded to a RFP.

15 Q And what work had you done for Bloomington prior  
16 to 2016?

17 A If anything, it was -- I would consider the  
18 other thing that we do is special project work.  
19 And I define that as things that come up from  
20 time to time. It's not ongoing. There might be  
21 some things here and there that we worked on,  
22 but nothing continuous.

23 Q Do you remember any of those -- so it's only  
24 special project work before 2016? Yes?

25 A Yes, I'm sorry.

1 Q Sorry about that.

2 A No problem.

3 Q We want to get this right. Do you recall what  
4 any of that special project work was prior to  
5 2016?

6 A Not off the top of my head.

7 Q Have you worked for any other governmental  
8 entity within Monroe County before or since  
9 2016?

10 A Yes.

11 Q Which one?

12 A Richland Township, Ellettsville.

13 Q What did you do for them?

14 A I think we did long-term planning for them. We  
15 might be doing some bookkeeping for them.  
16 Ellettsville, I know we've met with. I don't  
17 know that we have been formally engaged. I  
18 would have to look at the townships to see. In  
19 my client list, we've got townships listed, and  
20 I don't know for sure which ones, which counties  
21 they belong to. There's a lot of them.

22 Q None located in Monroe County stand out to you  
23 besides --

24 A Just Richland.

25 Q Besides Richland. How about since 2016, besides

1 City of Bloomington's annexation matter, have  
2 you worked for any other governmental entities  
3 within Monroe County?

4 A I have done more work for Bloomington.

5 Q What's that?

6 A We have maintained their long-term operating  
7 capital improvement plan, and we have done all  
8 of their redevelopment commission work relating  
9 to their tax increment financing districts.

10 Q So the client in those matters was the RDC?

11 A In the TIF matters, but in the long-term plan  
12 matters, it was the controller and the mayor.  
13 Primarily the controller, and then we would meet  
14 the mayor for high-level meetings before the  
15 budget and before any major announcements.  
16 Things like that.

17 Q So how long have you been working for  
18 Bloomington through the RDC side of that last  
19 answer?

20 A I'd say we started on the long-term plan soon  
21 after we began the annexation work. I would  
22 have to consult my records to be sure, of  
23 course. And then the RDC, probably a few years  
24 later, if I had to guess. I don't know for  
25 sure. I can consult my records.

1 Q Do you have them with you? No?

2 A I have my computer in the next room. I could  
3 access our billing system.

4 Q Sure. Would you mind?

5 MR. MCNEIL: That's extra discovery. He is  
6 here to testify as to what he knows. We're not  
7 going to go off the record and research. He can  
8 answer based on what he knows.

9 MR. BEGGS: You don't want the witness  
10 to -- you don't want to take up the witness on  
11 his offer to answer a question that was asked?

12 MR. MCNEIL: It's legally and particularly  
13 inappropriate this extra discovery mechanisms  
14 for an expert witness is not supported by the  
15 trial rules --

16 MR. BEGGS: Andy, I think you and I both  
17 know that if a witness wants to furnish an  
18 answer, there's nothing procedurally  
19 inappropriate.

20 MR. MCNEIL: We're not going to do it.  
21 Move on.

22 MR. BEGGS: Are you his lawyer?

23 MR. MCNEIL: He is the expert witness  
24 retained by the City of Bloomington.

25 MR. BEGGS: Have you entered an appearance



1 for him?

2 MR. MCNEIL: No.

3 MR. BEGGS: Then you're not his lawyer.

4 MR. MCNEIL: We're not going to look stuff  
5 up.

6 BY MR. BEGGS

7 Q Mr. Reedy, would you like to go check your  
8 records to see what other work you've done for  
9 Bloomington?

10 A I'll go with his advice.

11 Q Are you represented by Mr. McNeil?

12 A Not that I know of.

13 Q Have you ever been represented by Mr. McNeil?

14 A No. This is confusing to me; so ...

15 Q Yeah. You're caught in the middle here, and I  
16 appreciate that.

17 A I can't resolve it.

18 Q No, I understand, you can't. But you want to  
19 answer questions here today, don't you?

20 A I'll answer it at trial.

21 Q You don't want to answer questions here today?

22 A I will rely on these guys.

23 Q Do you refuse to answer that? Are you just  
24 telling you're not willing to go get that  
25 answer?

1 MR. MCNEIL: The object is there's no  
2 obligation for him to go get the answer. He's  
3 here to testify as to what he knows --

4 MR. BEGGS: I think your records clear.  
5 You've made your objection --

6 THE WITNESS: I can tell you, it was within  
7 a few years of the first annexation engagement.  
8 But I don't know that anything other than that  
9 would be that material.

10 BY MR. BEGGS

11 Q Well, I don't know. Maybe it is; maybe it  
12 isn't, but that's what we're here to find out  
13 today.

14 A Okay.

15 Q How much have you been paid by the City of  
16 Bloomington since 2016 relating to annexation?

17 A Can I answer it in two phases?

18 Q Sure.

19 A Or maybe three. So the 2016, 2017 phase, before  
20 the annexation, that legislation was passed late  
21 in that session to stop it. I would say, up  
22 until that point, 2-, 250,000. Something like  
23 that.

24 Then there was a point where I was deposed  
25 by the Indiana Solicitor General for the supreme

1 court case -- or whatever, I'm not a lawyer. I  
2 think that's -- I know it was Indiana Solicitor  
3 General. I had to review my records and get  
4 ready for that. Maybe 10,000 for that, maybe.  
5 That was several years ago.

6 I would say this one, this process for  
7 5.0: 100,000. Little bit more. Something like  
8 that.

9 Q If there's public reporting that it was north of  
10 250 for this latest versus, this latest round of  
11 work, would you dispute that?

12 A No. I'm just guessing off the top of my head.  
13 I see the monthly billings but I'm just trying  
14 to piece it together. I mean, it could be 200.  
15 200 plus. That doesn't surprise me.

16 Q So if theres public reporting out there that  
17 your firm has been paid between 750,000 and  
18 \$1 million, would you dispute that?

19 MR. MCNEIL: Objection. Lack of  
20 foundation. Assumes facts. You can answer.

21 A Whatever the actual number is, is whatever the  
22 actual number is. I wouldn't be surprised with  
23 what we've sent, been paid.

24 Q Well, I agree that whatever the actual number  
25 is, is what the actual number is.

1 A Right.

2 Q We have no disagreement there. Would you  
3 dispute that if it was said between 750 and  
4 1 million?

5 MR. MCNEIL: Same objection.

6 Q You may answer.

7 A That seems a little bit north of the high number  
8 between all phases.

9 Q You think the high number is between 5- and 750?

10 A I don't know if you're including our other work  
11 in that number, if it's everything combined for  
12 all services.

13 I would think that just for the annexation,  
14 you probably got it. If you're thinking this  
15 round might have been 200 or 250 and the last  
16 round, then we're probably north of 500 for  
17 annexation. I'd say the high number is probably  
18 750 if we get there.

19 And then other services that we provide the  
20 city would be the balance to get to a bigger  
21 number, just off the top of my head.

22 Q Your contact with respect to annexation was  
23 originally -- in Bloomington, was originally  
24 who?

25 A Probably Jeff Underwood.

1 Q Who is it now?

2 A Probably Steve Unger.

3 Q Yeah. What about within the city though? Or do  
4 you have at a contact at the City of Bloomington  
5 government now?

6 A We request data through various people. It's  
7 the controller's office.

8 Q Who's that? What's that person's name?

9 A I don't know the person's name. I just send  
10 emails. The GIS person was very helpful in the  
11 first round with information. Most of the  
12 information we get is from state agencies.  
13 Things like that.

14 Q Don't really need Bloomington information? Is  
15 that what -- is that what --

16 A Not for, like, the property tax impact side.  
17 The state has -- I mean, any tax payer can have  
18 access to it. It just makes our job a lot  
19 easier, the amount of information they put on --  
20 it's called Gateway -- makes our job a lot  
21 easier. Annual financial reports are on there,  
22 budgets are on there, budget orders are on  
23 there. This voluminous property detail is on  
24 there.

25 Q Since 2016, sir, has any client paid your firm

1 more than Bloomington has for all work combined?

2 A I'm sure they have.

3 Q How many would that be?

4 A Well, since that time, Whitestown has been our

5 biggest client, in terms of volume.

6 Martinsville was a big one, one year. It really

7 depends on who's issuing bonds is normally how

8 that goes back. So who has big projects.

9 Q So let's go back. In 2017, who would have paid  
10 your firm more than Bloomington?

11 A I'm sure Whitestown. And more.

12 Q And other? Besides -- you got to say yes, I'm  
13 sorry.

14 A Yes.

15 Q And you say "and others," meaning Whitestown and  
16 other municipality have paid more than  
17 Bloomington?

18 A That would be my guess.

19 Q How about 2018?

20 A Probably the same.

21 Q 2019?

22 A I don't think we were doing work for Bloomington  
23 annexation. Whenever that law was passed, we  
24 stopped. We had a hard stop for two, three,  
25 four years.

1 Q Do you know when you picked back up?

2 A 2021.

3 Q And was there any firms that paid your firm more  
4 in 2021 than Bloomington has?

5 A Yes.

6 Q Who was that?

7 A I'm sure, again, Whitestown and others.

8 Q Has Bloomington been a significant client to  
9 your firm since 2016?

10 A Yes.

11 Q Is it an important relationship to your firm?

12 A Yes. I mean, I value all my clients regardless  
13 of how big or small they are. I have a  
14 particular fondness to Bloomington because of  
15 Indiana University and things of that nature.

16 In this area of the state, it's the best  
17 city. Gets the highest rankings, and I just  
18 have a particular affection towards it.

19 Q I know we talked about your brothers, your  
20 uncle, and son. Are you a person that comes to  
21 Bloomington periodically?

22 A Yes.

23 Q How often do you come here?

24 A I am a big IU basketball fan. Always have been.  
25 After this, I plan on going over to Assembly

1 Hall and Cook Hall for a little bit to see if  
2 anything is going on. I'd say I get over here  
3 monthly.

4 Q Are you a season ticket holder?

5 A No. I just buy tickets.

6 Q How long have you been coming up monthly to  
7 games during IU basketball?

8 A It's not monthly. I just come over here and  
9 visit. I would love to come -- I'd love to be a  
10 season ticket holder. I was one time. That was  
11 during my Gary Gordon, D.J. White years. So  
12 it's been a while. Kelvin Sampson was coach.

13 Q I guess I want to understand your frequency of  
14 coming over here. On an annual basis, is it  
15 once a month or more than that would you say?

16 A Once a month at the most.

17 Q When you come here once a month at the most, is  
18 it just to go to IU sporting events or for other  
19 reasons?

20 A Shop, go to restaurants. When my son was here,  
21 we'd come over here once or twice a month and  
22 take him out to eat, and do what dads do with  
23 children.

24 Q Where do you like to go when you go to eat here?

25 A One point, he lived over by the Olive Garden off



1           37. He then moved over by the mall and there  
2           was a nice -- I don't know what the name of it  
3           is -- it's a newer part of town. There was a  
4           nice restaurant in there that we liked to go to.

5           Q Can you think of any others?

6           A What's the -- Little Zagreb, I really like that  
7           place. All the places close to here around the  
8           courthouse that the college kids -- I mean, my  
9           brothers and I would go there and, you know, eat  
10          and drink and be festive.

11          Q Back in the '80s and earlier '90s, you mean?

12          A No, as recently as 5, 10 years ago.

13          Q Know any of the names of those?

14          A Not off the top of my head.

15          Q I think I asked this, just in this case, do you  
16          own property in Monroe County?

17          A No.

18          Q Do you have an ownership interest in any entity  
19          that owns property in Monroe County?

20          A No.

21          Q Have you ever owned property in Monroe County?

22          A No. I have a brother that does, if that  
23          matters.

24          Q Yeah. What's his name?

25          A Matt Reedy. He's a Jackson County commissioner.

1 He owns property at -- it's a place that has  
2 fifth wheels. It's by the lake. I can't  
3 remember the name.

4 Q It has fifth wheels you said?

5 A Yeah. Like, you pull behind, but they leave  
6 them in there permanent and he can just come in  
7 on the weekend and stay there.

8 Q And you said by the lake, you mean which lake?

9 A Monroe.

10 Q Is that the only one?

11 A Only?

12 Q Is that the only lake? Is Monroe the only lake?

13 A Yeah.

14 Q In Monroe County?

15 A Oh, I don't know. It's the only one I know  
16 about -- well, I do know there's one north of  
17 town that Jeff Underwood lives by, the old  
18 controller.

19 Q You mentioned Persimmon Lake, I think. How many  
20 homes do you own?

21 A Well, I own one in Seymour. I just bought a  
22 rental in Seymour. That's two. Then out at  
23 Persimmon, we're in the process of building a  
24 home. Once that's done, we'll sell the one in  
25 Seymour, the one we live in.

1 Q You own three residential properties at present  
2 but one is under construction?

3 A Correct.

4 Q Own any more?

5 A No. Well, I mean, not in Indiana.

6 Q Whereabouts?

7 A Florida.

8 Q Where is that?

9 A Lido Key, I have a condo.

10 Q Any others?

11 A No, sorry.

12 Q You don't happen to be a patient of any  
13 physician in Monroe County, are you?

14 A No.

15 Q Do you know the names of any physicians in  
16 Monroe County?

17 A I know there was a Dr. Rink on the basketball  
18 team. I'm trying to remember the name of the  
19 guy who sits at the end of the bench, but other  
20 than that, no.

21 Q Are you a patient of any dentist in Monroe  
22 County?

23 A No.

24 Q Do you know any dentists?

25 A No.

1 Q Have you been to Areas 1A and 1B that are  
2 subject of the involuntary annexation?

3 A Yeah.

4 Q Have you been to all those areas?

5 A You mean every square inch?

6 Q Yeah.

7 A No. Just drove around a couple of times just to  
8 get familiar. I know that one of them has about  
9 three miles on I-69. The other one has a little  
10 bit over three miles, if I remember right. It's  
11 in the fiscal plan.

12 Q Do you know the names of any subdivisions in 1A  
13 or 1B?

14 A No. I know there was a Cook property in the  
15 northern one. I'd have to look at a map.

16 Q Do you know the names of any of the streets  
17 within 1A or 1B?

18 A I-69.

19 Q Any others?

20 A Not without looking.

21 Q I take it from your earlier answer -- well, let  
22 me ask it this way. Are you person who likes to  
23 go on vacations every year?

24 A Yes.

25 Q How many times?

1 A Probably, I mean, do you count going to our  
2 condo to check on it as a vacation?

3 Q Sounds like it probably isn't. Sounds like  
4 you're not counting it. Let's say no.

5 A Probably talking, maybe, four on average.

6 Q Not including trips to your Lido Key, Florida,  
7 condo?

8 A Correct.

9 Q Where do you like to go? Do you have regular  
10 vacation spots you like to --

11 A We're big Disney people. So we go there several  
12 times a year. Last year we went to Maine. Year  
13 before that, we did an Alaska cruise.

14 Q Any others in that last three-year period?

15 A We like to go to charleston. We been to New  
16 York City. I don't know. I could print out  
17 whatever you want.

18 Q Can't think of any others in the last three  
19 years besides those you just listed?

20 A I'm sure there are but, no, I can't think of any  
21 for sure.

22 Q How many times a year do you go to check on your  
23 place at Lido Key?

24 A Probably average once every month and a half or  
25 so.

1 Q How do you get there when you go?

2 A My wife can't drive so we fly.

3 Q To where? Indy to someplace?

4 A Tampa or Sarasota. We go to Sarasota if it's  
5 available. If not, Tampa.

6 Q Go from Louisville or Indy?

7 A Normally Indy, but we do both.

8 Q Mr. Reedy, were you involved in creating the  
9 boundaries of Areas 1A and 1B?

10 A No.

11 Q Who was?

12 MR. MCNEIL: Objection. Lack of  
13 foundation. You can answer.

14 A There was a map from decades ago, it was called  
15 the Monroe County Urbanization Map. And from  
16 that, my recollection was Jeff Underwood reduced  
17 the size of that. Of course they looked at  
18 waivers -- which I'm not here to speak about --  
19 and reduced that map from decades ago down, and  
20 that was the map. That's my understanding of  
21 it.

22 Q What's your understanding of what the purpose  
23 would be for looking at waivers? What do you  
24 mean by that?

25 A Well, if there's a waiver of no remonstrance,

1           then the owner of that property can't sign a  
2           petitions against annexation. They've waived  
3           that right.

4       Q    So you're saying that that was considered in  
5           deciding where the annexation --

6       A    I wasn't a part of it so I'm not -- I'm not  
7           sure.

8       Q    I know. I'm just trying to understand --

9       A    I just know -- I'm just -- there's a map in here  
10          that shows where the waivers are. The GIS  
11          department printed it out. So I assume somebody  
12          probably considered that, but I'm just basing it  
13          on the map I've seen.

14      Q    Nobody has told you?

15      A    No.

16      Q    Has anybody told you from the City of  
17            Bloomington at all how the map lines were  
18            derived from 1A or Area 1B, or boundaries?

19      A    Not that I recollect.

20      Q    You never asked anybody that question?

21      A    I'm sitting at a table with Jeff Underwood, the  
22            former controller, what I told you previously is  
23            my recollection, that he looked at that -- if  
24            you overlaid the maps, they looked similar.  
25            It's just the annexation areas are smaller. And

1           that's a Monroe County map, by the way.  Monroe  
2           County drew those lines decades ago.

3       Q    Do you recall Mr. Underwood telling you any  
4           other factor or consideration he made in drawing  
5           the lines besides where waivers were?

6       A    No.

7       Q    You didn't ask about any others?

8       A    No.  My role is financial, really.

9       Q    Do you know, sir, the population density of 1A  
10           or 1B?

11      A    I can do the math.  I got population in here and  
12           I got the acres.  I mean, it's in here.

13      Q    Let's come back to that.  I want to ask you to  
14           do that.  How about the percentage of 1A and 1B  
15           that are subdivided?

16      A    I have the total number of residential parcels,  
17           and I've got the total acres.  So whatever that  
18           is.

19                My stuff, I like to use the term macro and  
20           micro I've got a lot of macro level stuff.  I  
21           don't have the micro.  I was given stuff by GIS  
22           department.

23      Q    So you've never calculated population density or  
24           percent subdivided in 1A or 1B?  Is that --

25      A    No.



1 Q -- accurate?

2 A Correct.

3 Q But you think within the report that you've  
4 referred to and we're going to talk about here  
5 in a few minutes, you think you could derive  
6 those numbers from that report?

7 A I've got information in the report that I could  
8 do some math on. I don't know if it's what  
9 you're looking for, but I have information.

10 Q Let's come back to that. With regard to 1A and  
11 1B, Mr. Reedy, do you know the names of any of  
12 the schools that serve those areas?

13 A Monroe County School District would serve the  
14 entire area other than the Richland area. That  
15 would be Richland, Beanblossom.

16 Q And then how about the names of any schools?

17 A Don't know.

18 Q Don't know any?

19 A I just know the school corporations.

20 Q Do you know the names of any schools in Monroe  
21 County, Indiana?

22 A Yeah, I know Bloomington High School North and  
23 Bloomington High School South.

24 Q If you were going to drive to -- do you know the  
25 name of the building we're in right now?

1 A It was the Showers Building, or something like  
2 that.

3 Q So if you were going to drive to Bloomington  
4 High School North from the Showers Building, how  
5 would you get there?

6 A It's right off 37.

7 Q How would you get there from here where we are  
8 right now?

9 A Meander my way around up that way.

10 Q Not really sure?

11 A I can get there. Don't know the roads. Plus I  
12 do what everybody else does and just put it in  
13 phone.

14 Q How about getting to Bloomington South, how  
15 would you get there, from here, the Showers  
16 Building?

17 A It's about due south.

18 Q Do you know the names of any streets you take?

19 A I know I go down by the little convention center  
20 deal, down that way. It's right down the  
21 street. My kids all played sports at both those  
22 facilities.

23 Q Do you know the name --

24 A Bloomington is in our conference.

25 Q High school athletic conference? Yes?

1 A Yes.

2 Q Sorry. I'm not meaning to be difficult. I  
3 just -- she's going to need to know that.

4 A You're fine.

5 Q So the name of the mayor of Bloomington when you  
6 were hired was what?

7 A John Hamilton.

8 Q Who was the mayor before that?

9 A Was it Kruzan?

10 Q Do you know any other mayors before that?

11 A There was a female. I don't know. I have to  
12 think about it.

13 Q Do you know any of the elected county officials  
14 in Monroe County?

15 A No.

16 Q Do you know the name of the newspaper that  
17 serves Monroe County?

18 A Bloomington Herald-Times. I actually get emails  
19 from them everyday with up dates.

20 Q If involuntary annexation of 1A and 1B were to  
21 go through, how would the City of Bloomington  
22 derive revenue from those areas?

23 A So from property tax, the statute allows for an  
24 adjudgment to the city's property tax levy that  
25 goes like this: take the annexation territory

1 net assessed value and divide by the city's  
2 total net assessed value, get that fraction.  
3 Take it times what's called the city's maximum  
4 property tax levy. Whatever that number is, is  
5 the increase in property tax. If it is over  
6 15 percent, you have to do an appeal with the  
7 DLGF to get that number. That's how property  
8 tax works.

9 Income tax follows your property tax levy.  
10 So whatever you levy in property tax, you get  
11 the income tax benefit the next year. All units  
12 of government participate in the old -- it was  
13 called the County Option Income Tax. It was  
14 consolidated into just what's called now  
15 LIT: Local Income Tax. What was COIT, the  
16 county, the city, the towns, the townships, the  
17 fire district share in it. Then there's others.  
18 There's two other types of LIT that only the  
19 counties and the city and town benefit from. Of  
20 which, the LIT council just passed one not too  
21 long ago.

22 So that benefited both the city and county  
23 fairly well. And then a lot of the other  
24 revenues are either based on population or road  
25 miles.

1           The population based revenues, as soon as  
2           those folks are in the city, they'll be -- after  
3           the next census or if the city wants to go  
4           through a census -- the very next month, you  
5           send that up to the state, and the census based  
6           revenues will start being received that next  
7           month. Same thing with road miles. Road miles  
8           are easier because you just certify the number  
9           of road miles. You also send those up to the  
10          state, and the next month, you start getting the  
11          road mile based revenues.

12        Q    You went faster than I can write, but I'm going  
13            to do my best to ask some of those questions?

14            MR. MCNEIL: And remember, Colleen has to  
15            write everything down. So maybe take a breath  
16            here and there.

17        Q    You're fine. Ultimately, before I start asking  
18            you about the details, and I appreciate the  
19            detail. Is the ultimate answer, though, the  
20            revenue to the city is from the tax payers in 1A  
21            and 1B. Is that accurate or no?

22        A    Property tax, yes. The other taxes are  
23            basically pots of money, and those pots are  
24            going to get redistributed based on new  
25            fractions. That revenue already exists. You're

1 not going to pay more in income tax. You're not  
2 going to pay more in gasoline taxes. They're  
3 not going to pay more in cigarette tax.

4 The pot is going to stay the same. It's  
5 just going to get redistributed. All those  
6 population based revenue, it's a statewide  
7 distribution. The pot is state wide LIT, that's  
8 county.

9 Q I might not be clear in my question. Those pots  
10 of money you're talking about, whether it's road  
11 miles, whether it's whatever else, those are  
12 ultimately taxpayer dollars funding those pots,  
13 aren't they?

14 A Correct.

15 Q Whatever revenue comes in on a higher level --  
16 you gave me a lot of detail and I'm going to  
17 talk about that, but on a higher level, all the  
18 money comes from the tax payers, doesn't it?

19 A It depends on how the pot's formulate. Like,  
20 the gasoline tax, that comes from the state  
21 budget. Now, okay, now that gets distributed  
22 and it's based on this formula. So that's  
23 actually a pot of money for all cities and towns  
24 in the whole state.

25 Income tax is by county. So the folks in

1 annexation area, it get distributed up to the  
2 counties, cities, towns, the townships based on  
3 this formula. So that pots not going to change,  
4 it just it get redistributed a little bit  
5 different.

6 Q Understood. But I'm not asking the change or  
7 the distribution. I'm just well, talking about  
8 first. I'm more basic than you're answering.

9 The money's coming from tax payers; right?

10 A Correct, but they're already paying it, other  
11 than the property tax.

12 Q So they're paying it because they're buying gas  
13 at gas stations, they're buying cigarettes --

14 A Yes.

15 Q They're doing those -- paying those other  
16 things; right?

17 A Yes.

18 Q I think what you're trying to get me follow you  
19 on is the only thing you're saying that would  
20 change if involuntary annexation goes through is  
21 property tax aspect of what these folks are  
22 paying?

23 A Correct.

24 Q Maybe we ought to define change. When you say  
25 change, and I just used the word back to you,

1 change isn't -- you're talking about dollars out  
2 of their pockets; right? But not where the  
3 money goes; am I saying that right?

4 A Can I give a slow response to that.

5 Q Sure please. Slower the better by the way.

6 A So the formula exists, that I talked about  
7 before; but there are offsets to that as well.  
8 The folks in the annexation area, for example,  
9 don't pay city debt rates because they weren't  
10 here when those debts were issued. So that's  
11 excluded.

12 The folks, other than in Richland Township,  
13 aren't going to pay the city fire rate.  
14 Richland Township is going to pay the fire rate.  
15 So that is a nuance that needs to be discussed.  
16 I'm trying to get my brain wrapped around --  
17 what else would be helpful?

18 Q Let's talk about property tax, and I appreciate  
19 the formula you gave me. The property tax rate  
20 in the City of Bloomington is higher than the  
21 property tax rate in the unincorporated  
22 townships, is it not?

23 A Yes.

24 Q Do you know how much higher?

25 A It's in the fiscal plan.



1 Q You don't remember it without looking at the  
2 plan?

3 A I know the city's taxing district rates are  
4 amongst the lowest in the state. They are  
5 little over \$2, which is a very, very low taxing  
6 district rate even in unincorporated areas  
7 around the state.

8 Q Do you know what the unincorporated areas of  
9 Monroe County's taxing rates are?

10 A Probably in the 1.50 range.

11 Q Do you know how that compares to other nearby  
12 unincorporated --

13 A Monroe County both unincorporated and  
14 incorporated have very, very low tax rates  
15 compared to other areas in the state. Amongst  
16 the lowest.

17 Q When you say the City of Bloomington is low,  
18 among the lowest in the state, that's equally  
19 true of unincorporated Monroe County?

20 A Yes.

21 Q How does unincorporated Monroe County's rate  
22 compare to Jackson County, where you're from, if  
23 you know?

24 A Seymour tax rate is north of \$2.50. Might be  
25 closing in on 2.60, 2.70. So substantially

1 lower. Actually, in my significant financial  
2 impact opinion, we compare Bloomington to the  
3 surrounding areas and Seymour is one of them, so  
4 if we want to go into that, we can.

5 And in that as well, we have the other  
6 cities that are, I think -- it's between 50 and  
7 125,000 in the state of Indiana that we compare  
8 Bloomington to, and Bloomington is amongst  
9 bottom one or two in the state.

10 Q Did you, in your work for Bloomington's  
11 involuntary annexation efforts, make a  
12 comparison of unincorporated Monroe County's tax  
13 rate as compared to others?

14 I didn't see it. That's why I'm asking  
15 you.

16 A I don't think it's in the fiscal plan. It's  
17 readily -- this information I'm telling you  
18 that's in Gateway, it's all in there. It's -- I  
19 can tell you right now, both unincorporated and  
20 incorporated are very low.

21 Q So --

22 A Can you give me one other nuance?

23 Q Sure, please.

24 A I think you're familiar with the Monroe County  
25 Fire District. Their tax rate for fire is twice

1 as high as Bloomington's tax rate for fire.

2 Now when it first was established, it was  
3 on par with Bloomington's tax rate for fire, but  
4 now it's since then doubled. So if the areas in  
5 1A and 1B that aren't Richland would come into  
6 Bloomington, they would see a substantial  
7 savings from fire protection.

8 Q You're giving me that nuance because why? I'm  
9 not sure what you're --

10 A It would reduce the tax rates in 1A and 1B by  
11 about 15 cents.

12 Q Let's just go back generally. Have you  
13 calculated, sir, what the gross revenue would be  
14 to the City of Bloomington for the property tax  
15 component of 1A and 1B if involuntary annexation  
16 went through?

17 A Yes.

18 Q How much is that?

19 A It's in here. I have to look.

20 Q You want to look? Why don't we do that.

21 A Sure.

22 Q So when you say, "in here," we've made a lot of  
23 reference today to "in here," and "the report,"  
24 you're talking about Fiscal Plan 5.0?

25 A Yes.

1 Q And that's date September 10, 2021?

2 A Correct.

3 Q Why don't you take a look at that please?

4 MR. MCNEIL: Can I get the last question  
5 read back.

6 (The requested text was read by the  
7 reporter.)

8 A It's on page 181. I have 1A.

9 Q One moment please. Let me get there. I'm with  
10 you, sorry.

11 A The next page is 1B.

12 Q You're looking at page 181, the lower right  
13 corner of 181 of your Fiscal Plan 5.0?

14 A Yes.

15 Q And the gross revenue from property tax of 1A is  
16 on page 181. Can you point me to that number,  
17 please, or numbers?

18 A Do you want me to say what it is?

19 Q Yeah.

20 A So it says in Pay Year 1, for 1A, it's 2,820,301  
21 is the annexation adjudgment. Then it makes a  
22 nuance comment on the cap development fund would  
23 be 188,394. We subtract out what's called the  
24 circuit breaker, which is the tax cap credit.  
25 That's revenue that the city won't receive of

1 193,000. So the net total for the first year  
2 for 1A is 2,814,721.

3 Q And then if we --

4 A Can I make one more comment?

5 Q Please.

6 A We have to add the Bloomington Transit as well.  
7 That's in green. That's a separate entity. Has  
8 its own budget. So it's located in a separate  
9 place on the county's budget order. But they  
10 levy property tax as well. Their net impact  
11 would be 131,487 for 1A.

12 One of the things this annexation would  
13 provide is bus service to both areas.

14 Q So I take it then, if I keep going below that in  
15 the orange or yellow for year one, it would be  
16 3.405, P52 in rev?

17 A Correct. Total revenue, yes.

18 Q Total revenue. And if we keep going to the  
19 right, you're showing the years two, three, and  
20 four; correct?

21 A Correct.

22 Q 4.003, 4.226, and 4.388?

23 A Correct. That's Area 1A.

24 Q Let's go to the next page. Page 182, and that's  
25 1B?

1 A Correct.

2 Q Is the format the same, that revenue from  
3 property tax for 1B would be the -- if I go to  
4 the bottom one, plus transit -- would be 2.766,  
5 3.225, 3.398, and 3.523?

6 MR. MCNEIL: Objection mischaracterizes the  
7 record. You're talking property tax only?

8 MR. BEGGS: I meant to.

9 A That's all revenues.

10 Q That's revenue from all sources?

11 A Correct.

12 Q Not just property tax?

13 A Correct.

14 Q And that was true on page 181 as well?

15 A Correct.

16 Q So the --

17 A Can I tell you which one is property tax?

18 Q Please.

19 A So the property tax would be the equals subtotal  
20 net property tax, up at the top, the 2,151,000.

21 Q What page are you on, I'm sorry?

22 A 182. Just that first set of numbers, equals  
23 subtotal net property tax: 2,151,000. And then  
24 you jump down to transit, and that would be the  
25 equals subtotal net property tax: 100,490. It

1 would be those two together.

2 Q I take it, we do the same thing on 1A?

3 A Correct.

4 Q What page are you looking at right now?

5 A 182.

6 Q Stay right there. Let's go below to the section  
7 plus highway related -- highway/related revenue.

8 Are you with me?

9 A Yes.

10 Q What are those numbers just below that?

11 A So the motor vehicle highway distribution is in  
12 the Indiana statute; that's money you pay at  
13 pump, so is the local road and street  
14 distribution. Those two have their own  
15 statutory formulas.

16 The will tax is a local tax passed by the  
17 county. It has a separate distribution formula.  
18 The next two, motor vehicle highway -- or motor  
19 vehicle excise tax and commercial vehicle excise  
20 tax, that's what you pay when you register your  
21 vehicle at the BMV, and those get distributed  
22 based on property tax levies.

23 Q CVET?

24 A CVET and one above it. And actually, the one  
25 below, financial institution tax is the same

1 way.

2 Q So are those items, the 357 -- the total 357,189  
3 and the 21,287, are those all representing items  
4 that would not go to the county if 1A and 1B  
5 were -- or, I guess, in this case, 1B were  
6 involuntary annexed?

7 A Again, the MVH -- Motor Vehicle Highway Local  
8 Road and Street are formulas based in statute.  
9 The county has its formula. All 92 counties has  
10 its formula, and then all cities and towns has  
11 its formula.

12 What would happen is the pot stays the  
13 same, but the county would have a little but  
14 lest inventory and the city would have a little  
15 bit more inventory.

16 Q County get less; city get more 'cause they got  
17 more miles?

18 A Correct. And part of it is based on population.

19 Q Oh, in that formula, part of it's population?  
20 Miles and population? Yes?

21 A Yes.

22 Q How about below the 21,287, starting with ABC  
23 excise tax down?

24 A Those are all population based. Those are  
25 relating to alcohol and cigarettes, and



1 riverboat. Whenever someone goes on a  
2 riverboat, there's a fee that gets paid each  
3 time, and every city, town, county, in the state  
4 gets a share of it.

5 Q Have you at any point updated this analysis for  
6 1A and 1B?

7 MR. MCNEIL: Since 5.0?

8 Q Since 5.0, thank you. What I'm getting at, sir,  
9 while you're thinking, I'm not trying to trick  
10 you. The question is I don't see EDIT  
11 represented on here.

12 Is there an EDIT in Monroe County?

13 A They just passed a .69 percent a few years ago.  
14 And, no, it wasn't there when this report was  
15 prepared. I've looked at it.

16 Q What did you see when you looked at it?

17 A The county -- I think it's in the -- do you care  
18 if I look at my financial impact?

19 Q Not at all. What is that? Let's make sure  
20 we've got, for the record, what you're looking  
21 at.

22 A This is the January 26, two opinions that I  
23 submitted. Opinion 1 is on the fiscal plan.  
24 Then Opinion 2, I think, is on, yeah, best  
25 interest. And then the other one is March 1,

1 and it is on significant financial impact, yes.

2 MR. MCNEIL: Bill, do you mind, can we take  
3 a restroom break?

4 (Recess taken from 10:10 a.m. to  
5 10:23 a.m..)

6 (Off the record.)

7 (Deposition Exhibits 82 and 83 marked for  
8 identification.)

9 BY MR. BEGGS

10 Q So, Mr. Reedy, we just took a break, and I'm  
11 frankly not entirely sure exactly what I last  
12 asked that you were looking up. But I asked you  
13 about the EDIT and whether that was reflected in  
14 5.0. And I think you said, no, it isn't.

15 A No.

16 Q But, you were going to add to that, I think.

17 A It's in the significant financial impact expert  
18 report dated March 1 that you guys now have an  
19 83 exhibit number.

20 Q So Exhibit 83 is that March 1, 2024, report?

21 A Right.

22 Q Tell me, please, your opinion of the EDIT -- of  
23 the impact of the EDIT that wasn't accounted for  
24 in 5.0.

25 A If you go to page 3 of the opinion, the very

1 last full paragraph, it fully describes what  
2 you're asking, if you want to just read it.

3 Q Let me understand, in dollars, what's the  
4 difference to -- what's the impact, the inflow  
5 of dollars to the City of Bloomington as a  
6 result of the EDIT if 1A and 1B are  
7 involuntarily annexed?

8 A Well, I took a different angle. I've got what  
9 the impact is to Monroe County.

10 Q Can you say an answer to my question though?

11 A I have it, it's just not in here.

12 Q You have it where?

13 A From the source document that this opinion came  
14 from. It's an Excel spreadsheet.

15 Q You have it someplace else you're saying?

16 A Correct.

17 Q But not with you today?

18 A Right now I just have Monroe County's impact.  
19 It was .69 percent of 1 percent, and it was  
20 effective, Pay 2023.

21 Q So just to look at that last full paragraph on  
22 page 3 of Exhibit 83, you're saying that  
23 Monroe -- the angle you went was, Monroe County,  
24 because of the EDIT, has an additional or had an  
25 additional 11.24 million of additional revenue.

1 Is that -- am I understanding this correctly?

2 A Correct.

3 Q That's for 2023; correct?

4 A Correct.

5 Q And if 1A and 1B are --

6 A Just a moment. The common says it's '24. Based  
7 on '24. After 11.24 million.

8 Q I'm sorry. That's right. So can we -- that's  
9 for all areas of the county; right?

10 That's not limited solely to 1A and 1B?

11 A Correct.

12 Q Somewhere you've got that number, you just don't  
13 have it with you today, on what would be  
14 attributable to 1A or 1B. Is that correct? Are  
15 we on the same page?

16 A We didn't break it down that way.

17 Q So you don't know what the impact, the EDIT  
18 impact, to the City of Bloomington would be?

19 A I can calculate it.

20 Q I don't need you to do it. How would you  
21 calculate it?

22 A So can I give you a preface.

23 Q Sure.

24 A So income tax is taken out of your paycheck,  
25 right. It's sent up to the state, and the state

1 has what's call the Monroe County income tax  
2 account.

3 The state then certifies a number that gets  
4 distributed to Monroe County as a gross number,  
5 and the DLGF, Department of Local Government  
6 finance, will run it through the statutory  
7 formulas and decide who gets what.

8 So what we know is what that gross number  
9 is to Monroe County, total. To actually figure  
10 out what a geographical area is, we have to get  
11 the tax returns for each area, which we could  
12 do, but it will take a lot of time and effort.

13 Q How would you do that?

14 A We would have to create a database and dump the  
15 return information by address.

16 Q Have you ever done that before?

17 A I think so but I can't say positively one way or  
18 the other.

19 Q Under what authority would you be able to do  
20 that? How would you be entitled to that  
21 information -- or anybody, whether it's your  
22 firm, my firm, or anybody else's firm -- what's  
23 your entitlement to that information?

24 A I think we studied it on behalf of the state  
25 before. We've done it for sure on the property

1 tax side. There's a statute on the property tax  
2 side that allows any city or town or county to  
3 review even personal property returns if it's  
4 for -- if the city or town or whoever, needs it  
5 to conduct its business.

6 On the income tax side, I'm sure that we've  
7 stayed more macro level than micro level. We  
8 can pull census data and things of that nature  
9 and probably get close to what the impacts are  
10 that you're wanting.

11 But you're correct, I think, that we  
12 probably can't get income tax return information  
13 itself, if that's what you're driving at.

14 Q I can't imagine how you would. But you might  
15 tell me there's something I'm unaware of.

16 A It's probably more of a macro level report. It  
17 wouldn't disclose names.

18 Q Let me ask you about the macro level. How is  
19 that information derived? From what is that  
20 derived?

21 A Again, when the income tax is taken out of  
22 everyone's paycheck, it goes up to the Monroe --  
23 every county that has an income tax, which  
24 everyone of them do now, has accounting income  
25 tax account at the state. And we have access

1 through something called the Trust Balances, and  
2 we can see the gross numbers going in; we can  
3 see the gross numbers coming out. So we know  
4 what the gross numbers are for each county.

5 Again, we're macro level. We're not going  
6 to get -- I mean, our assumptions to get to 1A  
7 and 1B would be within the margins of error, but  
8 it wouldn't be precise.

9 Q Wouldn't there have to be some historical firm  
10 data on which to make those assumptions?

11 A For a geographical territory?

12 Q Yeah.

13 A What we have in the fiscal plan is how income  
14 taxes are distributed under a statutory formula.  
15 How they are collected is a totally different  
16 matter.

17 Q Or whether they are collected.

18 A Sure.

19 Q In some cases.

20 A Sure. The state goes through and does audits  
21 and things of that nature, but I have no idea  
22 how well they are.

23 Q What I'm trying to understand, and maybe you're  
24 telling me this and I'm just missing it in your  
25 answers.

1           What I'm trying to understand is if you  
2           don't have that historical information, you  
3           can't make a macro analysis, can you?

4       A    I can tell you what we project in the fiscal  
5           plan, as far as the numbers, are accurate.  
6           Because what you do is it's a total pot of money  
7           that gets distributed.  Doesn't matter where  
8           it's collect.  It's just the whole county and it  
9           goes through a formula, and we put it through  
10          that formula.

11       Q    You plug a numbers of people who are  
12           involuntarily annexed in order to get your  
13           macro --

14       A    No, we're using the property tax because income  
15           tax are strictly based on property tax levies.  
16           That's just how the formulas are.  I think it's  
17           weird, but that's how they're done.  That's  
18           statute.

19       Q    Now you got to walk me through that.  You just  
20           said -- I'm sorry, I didn't follow.  How would  
21           you do it again please?

22       A    Income taxes are distributed based on the prior  
23           year property tax levies.  There's one other  
24           nuance.  You also take the prior year's  
25           certified income tax distribution; there's two



1 factors to it.

2 If we're looking at Monroe County, and it's  
3 their prior year plus their prior year of income  
4 tax distribution, and then you compare it to  
5 everyone else against that and it's fraction.  
6 And then you take that times the pot. That's a  
7 DLGF function.

8 The DLGF takes what the -- so the state  
9 budget agency does the certification of the  
10 income tax. They send it to the DLGF. The DLGF  
11 then runs it through the statutory formula. And  
12 we use their formula to make calculations like  
13 this.

14 Q Back to my original question. As of today, you  
15 have not done that because you have not been  
16 asked to, I take it?

17 MR. MCNEIL: Can you clarify the "that?"

18 Q Yeah. You've not calculated the impact, the  
19 revenue impact to the City of Bloomington from  
20 the EDIT if 1A and 1B are involuntarily annexed?

21 A It's not in my expert opinion. I probably have  
22 it. I just can't say yes or no for sure. It's  
23 not a document that I looked at to prepare for  
24 this deposition. I only looked at my expert  
25 opinions.

1 Q Where would it be?

2 A In this Excel spreadsheet.

3 Q Have you --

4 A That we would have used to calculate this,  
5 (indicating) this paragraph, this Number 3  
6 paragraph on page 3.

7 We have to look at every taxing unit to  
8 determine how that number from the state budget  
9 agency gets distributed based on the DLGF  
10 formula. We would have prepared it just like --  
11 if you go to the DLGF website under county  
12 specific information, you can look at each  
13 county's numbers. And one of them is income tax  
14 distributions for the current year. That's the  
15 formula. It's public record. It's on their  
16 website.

17 Now in our impact, we've shown what  
18 Bloomington's -- I mean the numbers that we have  
19 in our revenue is what Bloomington is going to  
20 receive as a result of annexation per area.  
21 That's on page 182. For 1B, we've got Certified  
22 Shares and we've got Public Safety, we have  
23 356,000 first year received. That tells you how  
24 much Bloomington is going to receive from that  
25 area. So I guess that may answer your question.

1 Q Hold on. You're going too fast. I'm on page  
2 182 of Fiscal Plan 5.0. And you're looking at  
3 what please?

4 A The plus income tax information. So LIT stands  
5 for Local Income Tax.

6 Q Right.

7 A And Bloomington, when this was prepared, had  
8 two: Certified Shares and Public Safety. Now  
9 they have three, EDIT.

10 So here, for 1B, you can see certified  
11 shares, that goes into the general fund, and  
12 public safety has its own fund. EDIT has it's  
13 own fund.

14 Q If you were preparing this today, to be accurate  
15 you would have a third line there, which would  
16 be an EDIT line?

17 A Correct. But this was done when it was done.  
18 And it was correct when it was done.

19 Q Will you please tell me, again, how it is, by  
20 looking at these numbers on page 182, under  
21 equals: subtotal-local income tax, how you would  
22 derive the impact from 1A to 1B by way of the  
23 EDIT?

24 What would the mechanics of that  
25 calculation be?

1 A I'd have to look at the Excel file. It's very  
2 voluminous. I'd have to look at it to see what  
3 exactly we did. It would follow the formula  
4 that I explained earlier. And then -- well, I  
5 mean, actually, if you want, it would follow the  
6 property tax numbers from above.

7 So, again, income tax follows the year  
8 before property tax distribution, and it would  
9 be the -- it wouldn't include the circuit  
10 breaker, the less tax cap credits. They get the  
11 whole thing. So it would be the 2,155,000 and  
12 the 143,000. Those numbers would play into the  
13 356,000.

14 Q They would "play in," which means what please?

15 A They're how that gets distributed. That's the  
16 formula. This is 1B and 1A is on the prior  
17 page.

18 Q And I can imagine it would be the same for 1A  
19 just adjusted by the number.

20 A Correct.

21 Q The detail specific to 1A?

22 A Correct.

23 Q Let me ask a different question. Are City of  
24 Bloomington residents, as far as you know,  
25 entitled to sewer hook on?

1 A That's not my area of expertise.

2 Q So you don't know?

3 A No.

4 Q Are they entitled to water hook on?

5 A Same answer.

6 Q Are they entitled to streetlights?

7 A Same answer.

8 Q Sidewalks?

9 A Same answer.

10 Q They entitled to choose their own trash service?

11 A Same answer.

12 Q You've covered -- well, we'll come back.

13 A The thing I would say is we took the city's  
14 budget and we're supposed to provide similar  
15 services within one year for noncapital and  
16 three years with capital. So we've worked with  
17 the department heads and really detailed out.  
18 Our job was to figure out what the budget needed  
19 to be, from a big-picture standpoint. We didn't  
20 do the -- like, I've been saying -- micro level  
21 work. The detail is in here for the cost.

22 And as far as sewer and water goes, we're  
23 not projecting them because they are already  
24 receiving that particular service out in the  
25 annexation areas. But we have a provision in

1 here for streetlights. It's detailed out in  
2 department of public works area. So things I  
3 can answer, I mean, they're included in there.

4 Q They're in there so that's why I wondered if you  
5 could tell me are residents entitled to those?

6 A I didn't spend -- well, again, our job was to  
7 work with the city and the department heads and  
8 take their budget and project it forward as if  
9 these folks were in the city.

10 Q If the department heads told you the expert they  
11 hired in order to involuntarily annex these  
12 areas, that City of Bloomington residents get  
13 sewers, and sidewalks, streetlights, and these  
14 other things, you just assume that was right?

15 A Correct.

16 Q And why wouldn't you?

17 A Correct.

18 Q It wasn't your scope or job to find out if that  
19 was accurate, if they were making accurate  
20 representations?

21 A Correct. Our job was to figure out what the  
22 cost were, year one, for noncapital; year three  
23 for capital, and we work with department heads  
24 to do that.

25 Q But you didn't have a --

1 A I didn't look at the statute. I don't issue  
2 opinions on statutes and things of that nature  
3 or regulatory rules.

4 Q Or ordinances, local ordinances?

5 A Correct, correct. That's for you guys.  
6 Attorneys.

7 Q I think you've answered this indirectly, do you  
8 know the City of Bloomington's practice,  
9 procedure for the handling of cost for sewer  
10 hook ons or water hook ons?

11 A No.

12 Q Do you know, sir, if there have been any school  
13 referendums passed since you started in 2016?

14 A I don't know when they were passed, but I know  
15 the city of -- or the schools have two  
16 referendums on their budget order. They are  
17 dated. I don't have them in front of me so I  
18 can't tell you when they were passed. The  
19 budget order tells me that. So I don't know if  
20 I need to embellish this, but there's two of  
21 them.

22 Q Explain to me how a school referendum interacts  
23 with your conclusions in you 5.0?

24 A Do you want me to get into the circuit breaker?

25 Q Sure.

1 A The circuit breaker was passed in 2008. It  
2 placed caps on Indiana property taxes: 1  
3 percent on homestead, 2 percent on  
4 non-homestead, AG, agricultural, and then for  
5 whatever reason, long-term care facilities are  
6 in that. Everything else is 3 percent.

7 So commercial, industrial -- so on, so  
8 forth -- personal property is in 3 percent.  
9 There's one other. For those over 65, their  
10 property tax bills cannot go over a 2-percent  
11 increase a year.

12 So out in the annexation areas, when those  
13 folks come in, if they are over 65, they won't  
14 see over a 2 percent increase in their tax bill  
15 from annexation, period. It's the law of the  
16 land. It is now constitutional.

17 One of the exceptions to the circuit  
18 breaker, the tax caps, is referendum. If you go  
19 through the appropriate procedures to do a  
20 referendum, whether it's on debt for a capital  
21 project or schools can do one -- all unit of  
22 government can do referendum on debt. Pretty  
23 much it's only schools that do them. Only  
24 schools can have done the referendum on  
25 operating.



1           So one of the things the circuit breaker  
2           law did is it eliminated property taxes from the  
3           school general fund. Now the state fully  
4           supports schools through its general fund budget  
5           through the state's planning budget. One of the  
6           ways that schools can get around that is by the  
7           referendum process.

8           The referendum doesn't count on the tax  
9           caps. If you have a tax cap hit on a particular  
10          home, and a school does referendum successfully,  
11          it just excludes that. The tax payer would pay  
12          that anyway. So the school has successfully  
13          done that twice now. And I think it received  
14          millions of dollars a year extra as a result of  
15          the referendum to its annual budget.

16        Q    Do you know -- and I realize you have a list  
17              with dates someplace, but do you know if those  
18              or that -- if either of those referendums  
19              existed at the time of your September 2001  
20              report called 5.0?

21        A    I don't know. I don't have it in front of me.

22        Q    What's the difference in the sewer fee for a  
23              person who lives in the city versus one who  
24              lives outside the City of Bloomington?

25        A    Indiana statute allows for what's called inside

1 outside rate. And the justification for that is  
2 there has to be a study done that shows that  
3 cost are more substantial outside the city than  
4 inside the city. The state actually passed a  
5 law, probably 10 years ago now, that limits that  
6 to 15 percent, but the regulators at the time  
7 allowed for that to be grandfathered. If you  
8 had one higher than that, it could be  
9 grandfathered in at a higher rate. And I don't  
10 know if that had a sunset provision in it or  
11 not.

12 Q What's Bloomington's?

13 A Can I look at the fiscal plan?

14 Q Course. Just tell me where you're going to  
15 look.

16 A I may have look in two places, but let's see if  
17 I get lucky on the first one. Nope, not that  
18 one.

19 I believe it's in here. If it's not, it's  
20 not. But I think it's in here. Page 70.

21 Q Fiscal Plan 5.0, page 70?

22 A Correct.

23 Q One moment while I get there please. Okay. Go  
24 ahead.

25 A Third paragraph says, "CBU imposes an additional

1 12 percent surcharge to utility customers  
2 outside the city for residential sewer."

3 Q And you go on in that same paragraph and you  
4 calculate an approximate saving of \$69.36 a year  
5 for annexed tax payers that receive CBU  
6 services. That's based on the 4,000 gallons a  
7 month estimate?

8 A Yeah. That's a national standard of what the  
9 trade organizations believe is an average  
10 utility user -- residential user: 4,000 gallons  
11 a month. That's what most folks use for  
12 average.

13 Q Just below that on the same page, the difference  
14 in the city's and the county's stormwater fees  
15 are pretty small. Are they not?

16 A \$4.37 is what it says. County has a lower  
17 rate -- or the city has a lower rate, I'm sorry.

18 Q If you would, please, turn to page 386 of Fiscal  
19 Plan 5.0.

20 A Okay.

21 Q Are you there?

22 A Yep.

23 Q If you would, please, I just want to understand  
24 what this is. It repeats itself for all of the  
25 annexation areas. And so, I'll represent to

1           you, I think this is the very first page of 1A  
2           section.

3                    What is this document, this analysis?

4   A   This shows the impact from annexation by  
5       parcels.

6   Q   So if we just take the first one, "CSX  
7       Transportation," can you walk me, from left to  
8       right, through those columns?

9   A   First column is the owner name. Second column  
10       is the parcel ID number. Third column is  
11       whether there's a waiver. The next column shows  
12       which annexation area it's in. The next column  
13       shows whether it's AG or not, agricultural.

14                   And then the next column is the Pay 2021  
15       gross assessed value for taxation. Column after  
16       that are the same year's deductions exemptions.  
17       After that is the 2021 net assessed value;  
18       that's what taxes are based on. Then we have  
19       the pre-annexation area tax rate,  
20       post-annexation area tax rate.

21                   Next column we have pre-annexation area tax  
22       bill, post-annexation tax bill -- I'm just  
23       reading across the columns. Net tax bill  
24       increase due solely to AV growth, we're assuming  
25       12 percent, which actually, the AV growth has

1           been stronger than that.

2           Q    One minute. I'm sorry to interrupt you.  Where  
3           did you get the 12 percent for your assumption?

4           A    So this is a four-year look at, and we just  
5           assumed 3 percent but the growth has been  
6           stronger than that.

7           Q    Do you know how you came up with 3 percent?

8           A    We just use an inflationary number.

9           Q    All right.  Sorry I interrupted you.  Go ahead.

10          A    No, problem.  Then, if this person were in  
11          Richland Township, the next column is  
12          applicable.

13          Q    Net tax bill increase due to difference between  
14          fire rates?  Okay.  So obviously this property  
15          is not in Richland Township you're telling me --  
16          this particular one we're looking at?

17          A    That's what it's telling me.  Up at the top, it  
18          says, "This section shows the increase/decrease  
19          in tax bill due to difference between township  
20          fire rates and Monroe Fire Protection District  
21          rates," and then that tax bill.

22                    Increase due to annexation is the next  
23          column.  Total post-annexation net and tax bill  
24          increase.  And then the next one and the next  
25          one are savings that we put in the fiscal plan.

1 Number 1 is the sewer bill that we just  
2 discussed. Number 2, there's actually a water  
3 surcharge. That would be a savings. Those are  
4 the only two savings that we projected. And  
5 then the post-annexation tax bill of \$118 is  
6 impact to this particular property.

7 Q I want to make sure I understand. The Benefit  
8 1: yearly sewer bill savings at 4,000 gallons  
9 per month is that information you just looked at  
10 on page 70 of Fiscal Plan 5.0. Is that right?

11 A Yes.

12 Q And then, Benefit 2, yearly fire protection  
13 water surcharge savings, how did you derive that  
14 column?

15 A Which one.

16 Q The second to last column. Benefit 2.

17 A We would have to go back to that same page. It  
18 would be identified there.

19 Q Well, let's find that so I can understand this.  
20 Page 70, I think.

21 A I don't see it specifically on 70 or 71. It  
22 would be in the city's ordinance. But there's a  
23 difference between inside and outside similar to  
24 the sewer. I don't see it specifically listed  
25 in the city's ordinances for water.

1 Q It's in the annexation ordinance?

2 A No, in the city ordinance on water charges.

3 Q Oh, you mean --

4 A It's an offset just like the sewer is.

5 Q -- that portion -- the ordinance would include  
6 that portion attributable to yearly fire  
7 protection.

8 Is that what you mean?

9 A Yes, there's a fire surcharge probably for like  
10 sprinklers or something. Something to help with  
11 fire protection.

12 Q I was misunderstanding your answer. So if we go  
13 back to the sixth column from the right, still  
14 on fire; see that? I take it that is derived by  
15 comparing the fire protection district's rate  
16 and the city's rate?

17 A Correct, and since then, the Monroe County Fire  
18 District rate is substantially larger. But this  
19 is dated when it's dated. At the time, it  
20 wasn't much of a difference. Now it is. But on  
21 this page, that would be the only person in  
22 Richland Township that's on this page that would  
23 pay that particular rate.

24 Q And I take it in that section for 1A, the  
25 orientation you just gave, the answer you just

1           gave would apply to all those pages. It doesn't  
2           change at some point that it's property by  
3           property --

4       A    Correct.

5       Q    -- analysis? Okay. Now if you would, please --

6       A    This is the big databases that I was telling you  
7           about that we got from the state that made this  
8           process easier than 2016 and '17.

9       Q    Got it. Now if you would, please, turn to 523.

10      A    Okay.

11      Q    The just a moment. My computer is catching up.  
12           And what is this please?

13      A    Circuit breakerrr analysis.

14      Q    Tell me what you mean by that?

15      A    Earlier, I explained that the circuit breakerrr  
16           law was passed in a special session 2008 by the  
17           Indiana General Assembly, and you can see in the  
18           one, two, three, four, five -- see where it says  
19           1 percent and 2 percent? Those would be --  
20           1 percent is on homestead properties, and  
21           2 percent is on the AG properties. This just  
22           simply shows -- can I give you another pre --

23      Q    Of course.

24      A    Going back to -- this helps explain. I don't  
25           know what page it was on. We had an offset to



1 property taxes that was a negative on each page,  
2 that said "tax cap," or something like that.  
3 This is the detail for that.

4 Q Oh, it was --

5 A This is the amount that folks won't pay in  
6 property taxes that before the circuit breaker,  
7 they would have paid.

8 Q Look at 182. Is that it? 181, 182.

9 A I wish I had a computer. It would be much  
10 easier. Can you just put it up there?

11 MR. BEGGS: I don't know if I can or not.

12 MR. MCNEIL: I wouldn't know how to start  
13 that.

14 MR. BEGGS: I'm not opposed, but I don't  
15 know if I could do it.

16 THE WITNESS: 181, 182.

17 BY MR. BEGGS

18 Q I may or may not be right, but is this the page  
19 you were taking about? It had the less the  
20 circuit breaker?

21 A Yep. That's it.

22 Q Where are you right now? Which page?

23 A Second column to the left.

24 Q Which page?

25 A 181. The negative 193,974 is the amount of

1 property taxes that the people in Annexation  
2 Area 1A, it will -- the property tax would be  
3 levied. That's what 2.188 numbers are, but they  
4 won't pay 193,000 of that because it's over tax  
5 caps.

6 Q If we go back to where we just were at 523, I  
7 think you're telling me this is the detail that  
8 makes up that 193 number. Is that right?

9 A Yeah. It would also be the Bloomington transit  
10 impact, you can see it has a number as well.  
11 This would be Bloomington's share of it.

12 Q Wait a minute, I don't see the transit part?

13 A 181, remember we talked about there's a property  
14 tax. It's a separate legal entity that has its  
15 own budget, but it's still part of Bloomington  
16 so I included it. I mean, we budget for it.

17 Q I'm back at 523.

18 A Okay.

19 Q Do I understand your testimony correctly that  
20 section that begins on 523 and the others that  
21 are area specific is the supporting data for  
22 page 181 that we just talked about? That is  
23 poorly worded question. I don't know if you  
24 know what I meant.

25 A I understand what you're saying. It's a very

1 big document. The answer to your question is,  
2 yes. But then the result would then be  
3 allocated to the overlapping taxing unit, and  
4 that's why in our impacts, we're showing an  
5 impact to be overlapping for the circuit  
6 breaker.

7 Q Got it. On the circuit breaker, what happens if  
8 a person's property is assessed? What's the  
9 number for the circuit breaker? Is there a  
10 number that's a benchmark number? Or a  
11 certificate number?

12 A It's percent. So on homestead, \$100,000 house  
13 time 1 percent, tax bill can't go over 1,000.  
14 If it's a 2 percent property, it's a \$100,000  
15 property, you just keep ticking it up.

16 Q What point does a person over 65 lose that, the  
17 assessed value, if any?

18 A The 2 percent only applies to the actual  
19 increase in tax bill.

20 Q Is \$240,000 assessed value a significant number  
21 for purposes of the cap?

22 A I don't have it in front of me.

23 Q You're not aware of that?

24 A I don't have the statute in front of me.

25 Q I know, so therefore, you don't know?

1 A How ever the report was set up, it was set up  
2 correctly. I just don't have those numbers.

3 Q I'm not challenging you're correct or you're  
4 incorrect. I'm just asking if 240 is a  
5 significant number to you for purposes of the  
6 cap?

7 A Not off the top of my head but could be.

8 Q Back to 523. I hope you got that handy. Sorry  
9 to make you keep going back and forth.

10 A Which page?

11 Q 523.

12 A I'm there.

13 Q I don't know if we finished the left to right  
14 analysis like I had you do on the other or not.  
15 We sort of got off on a tangent a little bit.  
16 Let's go down, if you would, please, to James  
17 and Glodene Floyd, because that one has figures  
18 in it. Just so I can understand what you were  
19 doing on this -- in this section here.

20 A I think the ones above are just exempt.

21 Q Yeah, exactly. Let's use James and Glodene.

22 A Uh-huh.

23 Q Going left to right, I follow; that's their name  
24 and parcel ID number, and then no waiver, and  
25 then annexation area, it's not AG property.

1           Then pick me up from the pre-annex 1percent  
2           CB credits. That's circuit breaker credit. Why  
3           is that empty?

4       A    Why what is what empty?

5       Q    That column for James and Glodene Floyd.

6       A    Which column?

7       Q    Pre-annex 1 percent CB credits.

8       A    Because they are over 65.

9       Q    Why is the next column pre-annex 2 percent CB  
10       credits, why is that empty?

11      A    They don't have any 2 percent property.

12      Q    What's the next column say about them?

13      A    Pre-annex 65 and over?

14      Q    Yes, sir.

15      A    Means they are over 65 so they get the special 2  
16       percent treatment.

17      Q    So their tax bills are lower to the tune of \$83?

18      A    Well, this is circuit breaker credits. This  
19       just feeds the tax bill. You have to look at  
20       them on the proceeding report to see what the  
21       tax bill impact is.

22      Q    Next column, just while I've got you there,  
23       let's stay on this. What's the next column,  
24       please?

25      A    Pre-annex total circuit breaker credits.

1 Q That's just all combined? Is that right?

2 A Yes.

3 Q What's next?

4 A Post-annex, 1 percent circuit breaker credits.

5 Post-annex, 2 percent circuit breaker credits.

6 So we're following the same methodology as

7 before. They are over 65; so they're in the 65

8 column to the right. So post-annex 65 and over,

9 because they're over 65 their circuit breaker

10 credits increase so their tax bill is reduced.

11 Q Next column please.

12 A Post-annex total circuit breaker credits. Same

13 thing.

14 Q That's just totaling those three up? All right.

15 Go ahead.

16 A Total post-annex circuit breaker credits

17 increase, so that the difference between the 353

18 and the 83, 270. So circuit breaker credits,

19 what they aren't going to pay in property tax

20 goes up 270 bucks.

21 Q Thank you. Mr. Reedy, when your business

22 experiences increases in costs, operational

23 costs, do you make it -- is it a practice of

24 your firm to increase the rates you charge to

25 your clients?

1 A Historically, we haven't changed our rates very  
2 much. That's something we're very proud of.

3 Q So is the answer, no?

4 A Correct.

5 Q You don't pass on increase costs -- when your  
6 business experiences increase costs, you're  
7 telling me your business does not pass that  
8 on --

9 A I only increase rates, billing rates, a few  
10 times over the years. We're fortunate enough  
11 that we grow in terms of clients and services  
12 that I don't need to have billing rate  
13 increases.

14 Q Is that common of your nonmunicipal customers?

15 A I don't have nonmunicipal customers.

16 Q Does 5.0 assume that an excess levy will be  
17 requested by the City of Bloomington if  
18 involuntary annexation goes through?

19 A If it goes over 15 percent, it would.

20 Q Is there a part of your report that speaks to  
21 that?

22 A If the answer is, yes, it's included in the  
23 impacts.

24 Q It's baked into those pages we were just on?

25 A Baked into the numbers, yes. I wish I had a

1 computer. I might be able to get to it this  
2 way. What I'm looking for is in here somewhere,  
3 I just have to find it.

4 Q If I had the page number, I'd tell you. I don't  
5 have it handy.

6 A Go to page 179. Tell me when you are there,  
7 please.

8 Q I will. Thank you for waiting. Okay. I'm  
9 there.

10 A So the column up at the top that says "NAV  
11 Estimate," EST.

12 Q Yes, sir.

13 A 1A, it says 393 million; 1B, it says 300  
14 million. Those are those areas net assessed  
15 values. So those are the numbers we divide by  
16 the city's total net assessed value to arrive at  
17 the total property adjustment.

18 I believe that the city's net assessed  
19 value is -- actually, I know that number. It's  
20 in the comparative data. It's around 3.5  
21 billion. So individually, these aren't over 15  
22 percent. Collectively, they are, both of them.

23 Now if they both go into effect the same  
24 year, then we would ask for an excess levy  
25 appeal. If they were effective different years,



1 we wouldn't have to 'cause they would both be  
2 under 15 percent.

3 Q How does requesting an excess levy work?

4 A There's a statutory process. Basically, by  
5 September -- sometime in December or September,  
6 it's like September 19 or 20, we have to  
7 formally file a request with the DLGF --  
8 Department of Local Government Finance -- they  
9 have certain documents they want you to submit  
10 to support it. You have to show the need, this  
11 and that, in the budget. So the automatic  
12 portion, 15 percent and under is automatic; you  
13 don't have to ask for an excess levy. Anything  
14 over that is what you have to ask the excess  
15 levy for.

16 Anything over that, you would have to  
17 include in the -- in the budget advertisement,  
18 there's a number for excess levy appears. It  
19 would have to go in there, and then the city  
20 council would have to adopt an excess levy  
21 appeal resolution as part of the budget, and  
22 then that's part of the package that goes to the  
23 DLGF during the submittal process. It's  
24 ultimately up to the DLGF to approve.

25 Q And earlier you were saying "We would do this,

1 and we would do that" --

2 A City --

3 Q Are you say that in the sense that you advise  
4 the cities who do this process?

5 A Yes.

6 Q Would you expect to advise Bloomington if they  
7 were to do so?

8 A If they want me to. I mean, I'm capable.

9 Q The decider is who? DLGF?

10 A Yes.

11 Q And does DLGF have any requirement that they  
12 have to grant a request for excess levy?

13 A They have a process. They look at the fiscal  
14 plan. They look at the need, and they'll marry  
15 the two up, or at least that's how I've observed  
16 they do it. I can't speak for the DLGF.

17 Q I get that. I know you're not the DLGF anymore.  
18 But what I'm asking you is do they have to say,  
19 yes, when someone requests it?

20 A No. They can reduce it, they can say no to the  
21 whole thing. They can do whatever they want.

22 Q How recently have you been involved in a request  
23 for an excess levy?

24 A We do it every year.

25 Q For somebody?

1 A Uh-huh.

2 Q And you've done one in 2024 or '23?

3 A Yes.

4 Q In '24?

5 A Yes -- well, '24 budget, which would have been  
6 submitted in September of last year.

7 Q Has that been acted upon by DLGF yet?

8 A Yes.

9 Q What did they say?

10 A Approved.

11 Q Which entity was that, which municipality?

12 A I don't know. We do it for several around the  
13 state.

14 Q Has the DLGF given any guidance or indication as  
15 to its predilection or its feelings about excess  
16 levy for this year?

17 A Can I say that's a fancy word. I like it. At  
18 any rate --

19 Q Absolutely. I will take that.

20 A The DLGF releases memos practically every year,  
21 and which ever one is most recent, prevalent, is  
22 the one you go by. They tell you what they want  
23 you -- they tell the units that are appealing,  
24 kind of what they want in there.

25 So they release guidance. And they are the

1 ones that determine what's going to happen. So  
2 by statute, they are the determiner.

3 Q Yes, sir. Have you seen any such memo like that  
4 or guidance like that recently?

5 A I have.

6 Q What was it?

7 A I don't remember it. They release memos every  
8 week it seems. If you go to their website,  
9 there's a tab that says memo and presentations  
10 of DLGF and they do it by year. For 2024, there  
11 are probably already 30 memos that they released  
12 for last year. Each year, there's over 100.

13 DLGF does two things. They do budget  
14 order, appeals, that stuff. The other thing  
15 they do are assessments. They are in charge of  
16 personal property assessments and the real  
17 property assessment manual and they release a  
18 lot of memos on that as well.

19 Q I appreciate all that, but is the answer to the  
20 question you don't know what they said recently  
21 about their preference for --

22 A I don't have it memorized, no.

23 Q What happens to your assumptions in Fiscal Plan  
24 5.0 if the DLGF were to turn down the city's  
25 request for excess levy?

1 A Remember 15 percent is automatic so that's  
2 pretty much all of it. So we're not talking a  
3 big number. The city has been fortunate,  
4 they've increased their fund balances fairly  
5 well over the last few years and would be able  
6 to absorb any differences between 5.0 and what  
7 ever happens.

8 I would also tell you LIT, local option  
9 income tax has been substantially better than  
10 what we projected in 5.0 plus, you know have the  
11 extra EDIT we just talked about so the city  
12 would be able to absorb any difference.

13 Q Let me make sure I follow all that. So the  
14 percentage towards the 15 represented by 1A and  
15 1B, and I presume we can find this on page 179  
16 of Fiscal Plan 5.0, the percentage is what,  
17 please, if involuntary annexation goes through?

18 A Well, that shows you the total net assessed  
19 values of 1A and 1B. Now we have to find the  
20 city's. Want me to go --

21 Q Please, I'd like to know what that percentage --  
22 how far -- in your assessment, how far toward  
23 the 15 percent would be reached.

24 A Good thing I put these tabs in. It's almost  
25 like a computer now. When I first went to Ball

1 State, we didn't have computers. Then the  
2 second year we had them. Then you had to fight  
3 people over them. I digress. But anyway.

4 Q Always someone in the room who remembers.

5 A We graduated the same year.

6 MR. MCNEIL: Learned to type on a NaNo  
7 typewriter.

8 A I did too. I was pretty good at it too. The  
9 area I thought it might be in isn't there, but  
10 it's probably here somewhere. My recollection  
11 is 3.5 billion. I can't -- I don't have a  
12 document that shows me that, but that's my  
13 recollection.

14 Q Are you saying -- because I'd like to take the  
15 time to find it if it's in there. Are you  
16 testifying it's not in there? Or are you saying  
17 just you haven't found?

18 A I haven't looked through the 700 pages to see if  
19 it's on a particular page. It may be in one of  
20 my expert opinions.

21 Q Yeah, might be. Let's check those.

22 A It's certainly in our Excel spreadsheet.

23 Q While you're looking, help me understand, what  
24 is "our Excel spreadsheet" that you referred to  
25 a few times?

1 A Reedy financial Group.

2 Q Yeah. But, I mean, what's its purpose, this  
3 report?

4 A It has hundreds of tabs in it. I don't see it  
5 in the expert opinion.

6 Q What is it you're looking for that would --

7 A The city's total net assessed value. I could  
8 get on my phone and tell you.

9 Q Well, I'm sure Mr. O'Neil will have a problem  
10 with that, and you will follow his advice. But  
11 it would be nice if we could --

12 A I could tell one of you how to get to it on your  
13 computer.

14 MR. MCNEIL: I don't know what Mr. O'Neil  
15 would say.

16 MR. BEGGS: I'm sorry. McNeil. I  
17 apologize.

18 Q Yeah, tell me how to do it. I'll look, I'm  
19 sorry.

20 A Type in DLGF Indiana in your search engine.  
21 That should take you to DLGF website.

22 Q Okay.

23 A Over on the left-hand corner, one of the options  
24 is county specific information.

25 Q All right.

1 A It will pop up every county. Go to Monroe.

2 Q Yes, sir.

3 A Once you're in Monroe, the very top are budget  
4 orders. Go to the first one, 2024.

5 Q Yes, sir.

6 A And scroll down till you get to the City of  
7 Bloomington, and it will have the city's total  
8 net assessed value. It's probably halfway  
9 through. The county is first, then the  
10 townships, then Bloomington will be next.  
11 That's how that works.

12 Q I'm looking for City of Bloomington only, as  
13 opposed to townships?

14 A Correct.

15 Q Bloomington Civil City. Got it.

16 A What does it say for net assessed value in that  
17 column?

18 Q 4 million --

19 A Billion.

20 Q Sorry -850,387,514.

21 A That's much bigger than I -- so that's what it  
22 is. You would take the two numbers, which is  
23 just shy of seven -- so that's under 10 percent.  
24 So the whole thing would be automatic. We  
25 wouldn't have to ask for an excess levy appeal.



1 Q How about in on 2021 when you prepared the  
2 report, what was it?

3 A You can go back to it. It has the '21 budget  
4 order on it.

5 Q Bloomington Civil City 2021; 3,998,622,020. So  
6 what do you do with that math?

7 A What page are we on currently? What page are we  
8 looking at? What page are we looking at?

9 MS. CLEMENTS: 179.

10 A Are you all having as much fun as me?

11 MR. MCNEIL: More.

12 A Me too. We get out our pen and we start doing  
13 some numbers. What was that number again?  
14 3 billion?

15 Q 3,998,622,020?

16 A Basically 4 billion. Okay. Based on that, it  
17 was about 550 million would have been 15 percent  
18 automatic. And combined, 693. So the appeal  
19 would have been 143 million.

20 Q So are you saying in 2021, when this was  
21 prepared, there would have been an excess levy  
22 required?

23 A Correct.

24 Q To the tune of -- on 143 million assessed value?

25 A Correct. Which is typical when you do large

1 annexations.

2 Q And is looking, sir, at the 2021 budget order  
3 the correct year to look at as opposed to 2020  
4 on the DLGF website I mean?

5 A Well, this was prepared September of '21, so Pay  
6 '21 would have been what we would have used.

7 Q That's titled the 2021 Budget Order?

8 A Yes.

9 Q Have you been told of any plans by the City of  
10 Bloomington to extend either water or sewer  
11 service into 1A or 1B if they are involuntarily  
12 annexed?

13 A There's a section in here that talks about water  
14 and sewer.

15 Q I know there is, but have you been told of any  
16 plans the city has to do so?

17 A Not since the plan was put together. So  
18 whatever is in the narrative is what's in the  
19 narrative. I think one of them says something  
20 about the city will follow the IRC regulations  
21 that's in place, which is typical of any city  
22 that's regulated on extensions.

23 Q Do you know where in the county of Monroe  
24 there's the most over 65 circuit breaker  
25 residence -- resident's property are located?

1 A It's in that report that we just looked at.

2 Q That table, we could look at that table for all  
3 the areas?

4 A Yeah.

5 Q Is that what you're saying?

6 A It's there.

7 Q Then we would see which one has the most?

8 A Correct.

9 Q You said something a moment ago about the city's  
10 reserves.

11 A Yes.

12 Q What were the city's reserves in 2021 when you  
13 prepared this?

14 A I don't have it with me.

15 Q You don't have that in the report, 5.0?

16 A It may be. I'd have to look for it. I mean, I  
17 would at the top.

18 Q This is my chance to ask you. So that's fine.

19 A Do you want me to look?

20 Q Yes, please.

21 A It might be quicker to have you do what you just  
22 did.

23 Q Sure. I'm happy to. What's that?

24 A Well, I'd have to have a password and I don't  
25 know that. So that doesn't work. Let me see if

1 I can find it.

2 MR. MCNEIL: What's the date we're looking  
3 for?

4 MR. UNGER: He's looking for 2021. The  
5 reserves as of 2021 when he prepared this  
6 report.

7 A Which, to me -- we keep the city's long-term  
8 financial plan. It's definitely in there. I  
9 don't have it with me. That would be a great  
10 place to look. Don't have my computer fired up,  
11 but anyway. I don't know that it's in here, and  
12 I don't know the best place to look.

13 Q You said where? The city's what?

14 A The long-term plan that we keep for the city.  
15 The other place would be the annual financial  
16 reports that the city files every year. The  
17 source document would be the city's general  
18 ledger.

19 Q So general ledger or -- you said three --  
20 general ledger or what were the other two?

21 A The long-term plan, it would be in there, the  
22 document we prepare. The city's annual  
23 financial report, which is based on information  
24 from the general ledger. You can also get it  
25 from the general ledger.

1 Q Okay. Do you know, sir, if 1A and 1B are at the  
2 top of their maximum tax levies now?

3 A To answer that it would be you'd have to look at  
4 every unit that's within 1A and 1B. I don't do  
5 work for them, specifically. Most units take  
6 their maximum levy. I can't imagine they  
7 wouldn't. Most do. Not many don't.

8 Q How is that significant to the conclusions in  
9 5.0?

10 A It feeds the tax rates.

11 Q It -- sorry?

12 A It feeds the tax rates. Tax rates are tax  
13 levies divided by net assessed value per 100.

14 Q In your report that's been marked as Exhibit 2,  
15 which is dated January 26, 2024. Do you have  
16 that handy?

17 A Which one?

18 Q Exhibit 82. Right here. On your right.

19 A Got it.

20 Q You got it?

21 A Yep.

22 Q Explain to me how it is you arrived at the  
23 opinion, sir, that Bloomington has made a  
24 credible commitment to provide noncapital and  
25 capital services to the annexation territories

1           within one year and three years, respectively,  
2           in the same manner those are provided in  
3           comparable areas in Bloomington?

4       A    We spent several months meeting with department  
5           heads looking at city budgets, and then  
6           extrapolating that to what would be necessary in  
7           each of the annexation areas, and that's  
8           detailed in here.  Each department we looked at,  
9           it's very details in the annexation fiscal plan.

10      Q    Are you saying, sir -- I'm not trying to put  
11           words in your mouth -- you said "we looked at  
12           these things very thorough," I understand that's  
13           your impression of it, but how is that a  
14           credible commitment?

15                   Why is that a credible commitment in your  
16           opinion?

17      A    Well, if we're able --

18                   MR. MCNEIL:  Object to the extent it calls  
19           for legal conclusion and statute.  You can  
20           answer.

21      Q    You can answer.

22                   MR. MCNEIL:  That's what I said --

23                   MR. BEGGS:  You just rendered the opinion.

24      A    So we're supposed to --

25                   MR. MCNEIL:  Hang on.  There's a legal

1 definition of credible commitment in the  
2 statute. It's not defined the same, but it's a  
3 statutory term. So what is sufficient under the  
4 law is ultimately a legal determination. He is  
5 offering his opinion as to the facts that  
6 support that legal determination. That's my  
7 objection.

8 Q Mr. Reedy, maybe you can answer, maybe you  
9 can't. Go ahead.

10 A Repeat.

11 Q Yeah. I understand you feel this was a thorough  
12 review and you talked to a lot of department  
13 heads. Why do you think it's a credible  
14 commitment to provide those capital and  
15 noncapital services?

16 MR. MCNEIL: Same objection. You can  
17 answer.

18 A We're going to provide services levels of both  
19 capital and noncapital within the specified  
20 periods of time in the same manner that the city  
21 currently does. And I believe that's what  
22 required for -- I could recite the statute. I  
23 think I have it in my expert opinion.

24 Q Okay. Go ahead.

25 A I know it's section 13 of -- yeah, it's in the

1 opinion.

2 Yeah, 36-4-3-13(d)(1) "The city  
3 administration and our firm worked with all  
4 department heads for several months beginning  
5 with Fiscal Plan 3.0, 2017, to produce cost  
6 estimates for the extension of services to each  
7 annexation area." It's in the opinion.

8 "Annexation Area were considered  
9 individually and comprehensively."

10 If you want to read, you can; if you want  
11 me to keep reading, I can.

12 Q That's all right. That's going to be your  
13 answer? Just all the text in that paragraph  
14 you're reading right now?

15 A Yeah, we're providing the service equivalent to  
16 what we provide current to the citizens of  
17 Bloomington. That's the credible commitment.

18 Q Let's talk about some of those. With regard to  
19 police service, your report includes a section,  
20 I think, that forecasts or projects hiring that  
21 would need to be done if 1A is annexed and 1B is  
22 annexed -- and when I say "hiring," I mean of  
23 sworn officers. Do you remember?

24 It's 211 if you need refreshing. That's  
25 not it. Not the one I had in mind. Hold on.



1 MR. UNGER: Are you looking for page 62,  
2 Bill?

3 MR. BEGGS: Probably, thank you. Yeah, 62.  
4 Thank you.

5 Q Do you have that handy?

6 A Yes, I'm on the page.

7 Q So help me understand what the column for 1A is  
8 from left to right, please.

9 A Do you want me to just read it?

10 Q No, I want you to -- okay. Where did this  
11 information come from?

12 A The city.

13 Q Who at the city?

14 A The police department.

15 Q Do you know who at the police department?

16 A Whoever is assigned to work on budgeting  
17 matters.

18 Q You think the person that's assigned to work on  
19 budgeting matters for the City of Bloomington  
20 furnished all that information that's shown on  
21 the table on page 62?

22 I mean, is that your understanding is what  
23 I'm asking you?

24 A On the proceeding, on page 61, the last full  
25 paragraph says, "The Police department has

1 studied the annexation areas and calls for  
2 services and based on current levels and manner  
3 of service, generally estimates that it would  
4 add the following sworn officers for the  
5 annexation."

6 Q Sir, was your company's task simply to pass on  
7 in this report what somebody told you from the  
8 police department, or what you were told they  
9 told you?

10 A We projected the cost, and they gave us what  
11 they needed.

12 Q You didn't make any analysis of how many sworn  
13 officers they have now?

14 A No.

15 Q Didn't make any analysis of how long -- how  
16 short or overstaffed they are of sworn officers?

17 A We just made sure that for noncapital, they  
18 could provide the service within a year. And  
19 based on this information, that's what they told  
20 us they needed, and we projected it.

21 Q What does it mean "provide the service"? What  
22 do you mean by that when you say that in your  
23 report?

24 A The police services from the police department.

25 Q At what level or levels?

1 A Same level the city provides now.

2 Q So if the city -- under your analysis, here in  
3 this report, if the city is presently between 20  
4 and 40 sworn officers short of what it should  
5 have, you're saying it will prepare or provide  
6 police services within the first year at that  
7 same level. Is that right?

8 A So the city has a budget that it prepares and  
9 every city does this. It has a total number of  
10 police officers that it can hire, and then it's  
11 up to the city administration and police  
12 department to determine how many officers are  
13 going to be hired for that year.

14 Q Yeah. But I think you just said you don't have  
15 any idea if they are -- if the City of  
16 Bloomington is currently furnishing police  
17 service at the budget level, do you?

18 A I only concentrate on the budget level.

19 Q So you don't know if they're actually furnishing  
20 police service at the budget level. Is that  
21 right?

22 A I'm aware that they have what's called unused  
23 appropriations, they don't spend all of their  
24 budget. I don't pay attention to the  
25 individual line item. I pay attention to the

1 macro levels; they pay attention to the micro  
2 level.

3 Q How much in unused appropriations do they have?

4 A It's not in the report.

5 Q Do you know what comprises those unused  
6 appropriations?

7 A No. It's not in the report.

8 Q You know, were you in Bloomington at all in 2023  
9 during election campaign seasons?

10 A Was I in Bloomington?

11 Q Yes, sir.

12 A No, I may have paid attention to it on social  
13 media.

14 Q Have you followed any local news or local  
15 information about police services in the City of  
16 Bloomington, Indiana, in the last 10 years?

17 A I saw one article that talked about the police  
18 not hiring all the budgeted personnel.

19 Q Why not?

20 A I don't remember what the article said. I just  
21 remember the gist of it.

22 Q You didn't have any reason to explore that in  
23 preparing your fiscal plan. Is that correct?

24 A No, because in my expert opinion analysis,  
25 there's an organization that says Bloomington is

1 in the top 5 percent of all police departments  
2 in the country, and that's a pretty good  
3 statistic.

4 Q It is.

5 A So how they are currently doing it works for  
6 them.

7 Q Excuse me for interrupting you. I think you  
8 said -- so you're just passing on what some  
9 organization has published. You told me you  
10 didn't investigate or analyze police services;  
11 right?

12 A What do you mean?

13 Q You don't know how well or how poorly the police  
14 services are furnished by Bloomington Police  
15 Department because that wasn't your scope, was  
16 it?

17 A My scope was to take their current budget and  
18 apply it to the annexation area to make sure  
19 they would have service equivalent to what the  
20 city currently provides its residents.

21 Q I'm going to try to ask my question again. I  
22 appreciate you answered a question. Let me try  
23 to ask -- get an answer to what I'm asking.

24 You don't know how well or how poorly  
25 Bloomington police department furnishes police

1 services because that wasn't within your scope,  
2 was it?

3 A I'm not here, I don't follow -- you asked me  
4 question about the news, and I don't follow it,  
5 no.

6 Q So it wasn't in your scope was it?

7 A No. My scope was to project costs.

8 MR. MCNEIL: Can we take a five-minute  
9 break?

10 MR. BEGGS: One minute.

11 MR. MCNEIL: Sure.

12 MR. BEGGS: Yeah, that's fine.

13 (Off the record.)

14 BY MR. BEGGS

15 Q Mr. Reedy, is it your contention that the City  
16 of Bloomington will construct a park within 1A  
17 and 1B if those territory are involuntarily  
18 annexed?

19 A I believe that is somewhat correct, but I would  
20 rather read the plan. Is that okay?

21 Q Please.

22 A Page 41, continuing on to page 42. The park was  
23 very detailed in their services levels. So  
24 these are the -- this is the capital expense  
25 analysis for them.

1           The first part, the first three lines are  
2           trails, and the second part below is facility  
3           upgrades. And you can see, the second one,  
4           under facility types is a community park of 10  
5           to 50 acres.

6       Q    And do you know where that is?

7       A    No.

8       Q    Does the city own the land?

9       A    I don't know.

10      Q    I'm sorry?

11      A    I don't know. My job was to project the cost.

12      Q    The fact of the matter is you have no idea if  
13           the City of Bloomington is going to build parks  
14           or trails if 1A and 1B are involuntarily  
15           annexed. Is that right?

16      A    They've made the commitment to do it here --

17      Q    Well, they said that?

18      A    It's in the cost estimates.

19      Q    They told you that. That's the extent of your  
20           knowledge?

21      A    Yes.

22      Q    And, again, you didn't ask where; you didn't ask  
23           when -- any of those questions?

24      A    I don't think that is in here, no.

25      Q    I haven't seen it if it is.

1 A Well, you'd have to ask the park folks and the  
2 administration that.

3 I mean, if I was them, what I would do, if  
4 this goes through within one year -- this would  
5 be within three years -- I don't know if you  
6 read, the city is planning on doing a bond issue  
7 to fully fund these capital costs. That's what  
8 on the next page.

9 Q What do you mean? Explain it to me?

10 A Page 42 "Capital Assigned Annexation Areas." In  
11 annexations, we always do minimum/maximum costs.  
12 So for 1A, we're looking at 1.2 million on a  
13 minimum; 2.7 million max.

14 1B, 766,000. Almost 2 million max. So  
15 that is how we projected the parks.

16 Q And you made that projection based on something  
17 parks told you?

18 A Based on the proceeding schedule, yes.

19 Q But without any details about where, when, what  
20 it looks like, anything like that?

21 A I did not get involved in any specifics.

22 Q Are there any parks or trails in 1A or 1B now  
23 that you know of?

24 A I don't know unless it's listed in here.

25 Q With regards to the impoundment fund, who



1 controls that for either 1A or 1B if they are  
2 involuntarily annexed?

3 A It's a two-step process. The statute requires  
4 an impoundment board to be approved, I mean, as  
5 part of it. They are more advisory. And then,  
6 ultimately, it is up to the city council.

7 Q Does the impoundment board have any voting power  
8 with regard to whatever work they're assigned?

9 A That's a legal question. I believe it's just  
10 advisory. I know the impoundment fund money has  
11 to be spent in each area. Can't be spent  
12 elsewhere.

13 Q How does an impoundment fund compare to a TIF?

14 A I suppose they are similar. Can I explain?

15 Q Please.

16 A Sounds like you're going to ask me. In a TIF,  
17 you have an allocation area. In an annexation,  
18 you have annexation territory. In a TIF, the  
19 property taxes that are greater than the  
20 incremental assessed value, which -- I'm sorry  
21 for talking fast.

22 The incremental assessed value that's  
23 greater than the base AD, the base AD goes to  
24 the overlapping units of government -- that is  
25 how the tax rates are set -- is multiplied by

1 the taxing district rate and that's how the TIF  
2 revenue is generated.

3 That revenue has to be spent for the  
4 benefit of each economic development area.  
5 Period. One of our jobs is we create economic  
6 development plans, and if they want to spend  
7 something different than what was in that plan,  
8 it has to be amended. It's very, very detailed.

9 Impoundment fund, similar  
10 principal: anything that's greater than -- any  
11 revenue generated greater than what we projected  
12 as cost, goes into the impoundment fund, and  
13 whatever that number is, has to be spent --  
14 similar to a TIF -- to benefit only that area.

15 Q Are you saying that if revenue exceed costs,  
16 then there's money left over to go into the  
17 impoundment fund?

18 A Correct.

19 Q And if they don't, there's no money for the  
20 impoundment fund?

21 A Correct.

22 Q You can't predict if there will be money left  
23 for the impoundment fund, in this case, 1A and  
24 1B, can you?

25 A I have projections.

1 Q You have projections, and that's all they are.  
2 That's based on the information you were given  
3 by others; correct?

4 A The revenues are my projections. The costs are  
5 the city's projections.

6 Q Sort of like the police or the parks and the  
7 other departments?

8 A Yes.

9 Q What do you know about the HAND Department of  
10 the City of Bloomington?

11 A I met with the director a few times. I know  
12 it's a department that's specific to larger  
13 cities. They get money from, I believe, the  
14 federal -- we can go through what I wrote down  
15 in the fiscal plan, I'm just giving you my  
16 general knowledge of it.

17 They do inspections of homes and things of  
18 that nature. So what we've done is we've look  
19 at what they currently provide to the city and  
20 extrapolated it into 1A and 1B. It's in the  
21 fiscal plan.

22 Q Have you made an analysis of specifically what  
23 they do?

24 A I believe so.

25 Q The reason I ask that is, in earlier questions

1       you said -- I don't want to put words in your  
2       mouth -- but effectively, "That's outside my  
3       scope. I didn't analyze their work; for  
4       example, the police, the parks, I don't know  
5       where they're going to build them. That's not  
6       my job. They just told me they were going to."

7               So is that the same -- does the same hold  
8       true with HAND?

9       A    Yes.

10      Q    When you given the opinion in Exhibit 82, that  
11       residents and owners of 1A and 1B would be --  
12       it's in their best interest because HAND would  
13       be in their lives, you don't know what HAND  
14       does, do you?

15      A    That's part of why I express that opinion and  
16       many other factors. That's just one of them.

17      Q    But that one factor, you don't know anything --  
18       you have not analyzed that, have you?

19      A    I believe I have analyzed it enough to know  
20       there's going to be some residents that will  
21       greatly benefit from HAND. There will be many  
22       that won't.

23      Q    Wait a minute. I can't figure out where you're  
24       coming from. Either you know what they do or  
25       you don't. So which is it?

1 A I know it's a service that they don't currently  
2 receive.

3 Q What service? What is the service?

4 A I can go through it. I have to find it. It's  
5 on page 52.

6 Q Okay. The information for 52 came from where  
7 please?

8 A HAND.

9 Q Nothing of your own analysis?

10 A It came from the department.

11 Q Was any of your own analysis used coming up with  
12 the text on page 52 that concerns HAND?

13 A No.

14 Q Do you have any personal --

15 A That wasn't my job.

16 Q Okay. That's what I thought. That's outside  
17 your scope; right?

18 A But I can read.

19 Q You can read, so --

20 A And if I'm looking at this, I'm like, "Oh, I  
21 think some people would definitely benefit from  
22 that."

23 Q Okay. So your opinion that it's in the best  
24 interest of owners and residents of Area 1A and  
25 1B to be involuntarily annexed, in part, because

1 of HAND is based solely on what the City of  
2 Bloomington has told you that you repeated on  
3 page 25. Is that right?

4 A HAND would be a smaller department --

5 Q Hold on. Is that correct? I want to let you  
6 answer, but is that correct?

7 A State it again.

8 Q Your opinion that the residents and owners in 1A  
9 and 1B, it would be in their best interest to be  
10 involuntarily annexed, in part, because they  
11 would then be subject to the HAND Department is  
12 based solely on what the HAND Department itself  
13 told you.

14 A I would say the answer to that is, yes, to the  
15 extent that it's a very small department and  
16 probably not many people would use it. I would  
17 agree to that as well.

18 Q Do you have personal experience with HAND?

19 A No. I just know bigger cities have programs  
20 like this that are -- like this says, it's  
21 administered through Title 6, 8, and 16. It's  
22 something that's particular to larger cities.  
23 And it's throughout the country.

24 Q And am I understanding from that answer you have  
25 given a couple of times that if departments like

1 HAND are present in bigger cities, then that's  
2 in the best interest of the owners and residents  
3 of 1A and 1B?

4 A For those that need those services, absolutely.

5 Q Have you analyzed the -- strike that.

6 A Can I make an analysis?

7 Q Sure.

8 A So police, everybody needs police. So hands  
9 down, police is a better service. Best  
10 interest. HAND, not everybody needs it. But  
11 those that do are going to greatly benefit from  
12 it. And that's the way it is inside the city  
13 currently.

14 Q Let's go back to police a moment. You said,  
15 hands down, residents and owners in 1A and 1B,  
16 it's in their best interest because of the  
17 Bloomington Police Department?

18 A Yes.

19 Q Why is that your opinion?

20 A Go back to the rating; they are in the top  
21 5 percent of every department in the United  
22 States. That means they are a very good police  
23 department.

24 Q Mr. Reedy, if your accounting firm were  
25 20 percent short staffed, would it be as good

1 and effective as it is when it's fully staff?

2 MR.MCNEIL: Objection. Incomplete  
3 hypothetical.

4 Q You can answer.

5 THE WITNESS: Did you say I can't?

6 MR. MCNEIL: You can answer.

7 A Yes, it would be just as good because the people  
8 that aren't there would be lower level people,  
9 and the senior people would be there, and the  
10 brain power and the people that have all the  
11 institutional knowledge would continue.

12 Q How about 30 percent?

13 MR. MCNEIL: Same objection. You can  
14 answer.

15 A Same. I'd say you have to get to 25 percent on  
16 the other side.

17 Q You mean your testimony is that if Reedy  
18 Financial Group were missing 75 percent of it's  
19 staff, that's the first time it would notice any  
20 drop off in its effectiveness?

21 A We may not be able to handle the volume, but as  
22 a far as the work goes, it's our institutional  
23 knowledge that makes us what we are.

24 Q Why couldn't you handle the volume?

25 A 'Cause of what's staffed.



1 Q Didn't have enough people did you -- or wouldn't  
2 you, in that hypothetical?

3 A I don't know. I don't care to think about that.

4 Q That would be a bad thing, wouldn't it?

5 A I'm just telling you in my firm, we would be  
6 able to do a lot with what we have. Would I  
7 want that, no.

8 Q It would be a bad thing to be short staffed to  
9 the tune of that percentage, wouldn't it?

10 MR.MCNEIL: Asked and answered. You can  
11 answer again.

12 Q I don't think he did answer it. That would be  
13 bad, wouldn't it?

14 A I'm not really qualified to say how many police  
15 officers folks need. I just project costs.

16 Q You have no idea -- okay. So you have no  
17 opinion with respect to police services and the  
18 best interests of people in 1A and 1B. Is that  
19 right?

20 A I know that Bloomington has a superior police  
21 service, as evidence in my expert opinion.  
22 Therefore, you can draw the conclusion that they  
23 would be much better off to have Bloomington  
24 police service. And I know Bloomington does  
25 detective reporting for Monroe County Sheriff's

1 Department. So seems like with those two  
2 things, folks would be better off to have  
3 Bloomington patrolling.

4 Q Mr. Reedy, you have no background in police  
5 services, do you?

6 You have never been a police officer, have  
7 you?

8 A I do work all around the state for many cities  
9 and towns and counties, and I can form an  
10 opinion based on my many years of experience.

11 Q You can form an opinion based on whatever your  
12 client tells, can't you?

13 A They didn't tell me to say that. I form my own  
14 opinions. I wasn't influenced on that.

15 Q No, wait a minute. A moment ago you said you're  
16 not qualified to give an opinion about police  
17 service --

18 A This paper, right here, (indicating) I wrote it.  
19 Nobody told me what to write.

20 Q So you are or are not qualified to give an  
21 opinion about quality of police services?

22 A I'm qualified to talk about best interests and  
23 to compare to other departments and things of  
24 that nature.

25 Q Yes, sir. But I'm asking about police services.

1           You have no qualification in police work, do  
2           you, Mr. Reedy?

3       A    You just say "but." I just said I can compare  
4           them to other police departments and I can look  
5           at these national standards and see that  
6           Bloomington has a good police department.

7       Q    I don't know why this is an argument. You have  
8           no qualification in police work, do you  
9           Mr. Reedy?

10      A    No, qualification in police work.

11      Q    Yes, sir.

12      A    I've worked amongst police chiefs every week.

13      Q    Where?

14      A    In every city, town, county, client that I have.

15      Q    For what purpose?

16      A    To help them with their budgets. To help them  
17           with their projections. To help them fund  
18           capital. To help them fund operating costs.

19      Q    And make a living?

20      A    And what?

21      Q    And to make your living, to get paid.

22      A    Me?

23      Q    Yes, sir.

24      A    Sure. That's an easy one.

25      Q    So let's -- we better get this out of the way.

1           You've never been a police officer. Is  
2           that right?

3       A    Nope.

4       Q    You've never studied police work of any kind.  
5           Is that right?

6       A    From what angle? Financial, 100 percent I have.

7       Q    How about from police services, from furnishing  
8           police services?

9       A    No.

10      Q    Ever attend a class on furnishing police  
11          services?

12      A    No.

13      Q    Is it your understanding with regard to trash  
14          service that, if 1A and 1B are involuntarily  
15          annexed, that residents and owners in those  
16          areas will have the choice of whether to use the  
17          city's trash removal service?

18      A    My understanding would be they would receive the  
19          same service and options as those inside the  
20          city.

21      Q    You don't know, do you?

22      A    No.

23      Q    Have you ever been served by the City of  
24          Bloomington's trash and recycling services?

25      A    Just family. Not me, personally.

1 Q Your son?

2 A Yes.

3 Q He was in an apartment?

4 A Correct.

5 Q Is that right?

6 A Correct.

7 Q Was it in the city or the county?

8 A City.

9 Q What was the name of it?

10 A He was over by College Mall off Clarizz. There  
11 four our five unites in there. I can't remember  
12 what it was called.

13 Q Did you mean to say Clarizz?

14 A Clarizz. There you go, I know a street.

15 Q You do know one street in the city, don't you?

16 A Oh, I know a bunch. 3rd Street. I know a bunch  
17 of them, anyway. In the annexation area, I  
18 could name the state roads I suppose.

19 Q You said it would also be in the best interest  
20 of residents and owners of 1A to be annexed  
21 because they would experience lower prices for  
22 parks and recreation programs.

23 How much lower? What are we talking about  
24 there?

25 A Care if I go back and answer something else?

1 Q Sure.

2 A So this is regarding park locations.

3 Q You're on page what please?

4 A 40. Says "The final location and specific  
5 capital improvements will be determined as part  
6 of an ongoing discussion with annexed residents  
7 and landowners with construction anticipated to  
8 begin the first three years following the  
9 effective date of the annexations."

10 So they intend on speaking to the citizens  
11 in those areas and coming up with a plan.

12 I don't see in here where it specifically  
13 talks about fee reduction and we didn't include  
14 that in offset to the fiscal plan or, yeah, the  
15 fiscal impacts by each parcel. I remember that  
16 being discussed during meetings. I don't have  
17 the fee schedules in front of me though.

18 Q Why, then, is it your opinion that it's in the  
19 best interest of folk in 1A and 1B to be  
20 involuntarily annexed because they would receive  
21 lower prices for parks and rec programs if you  
22 don't know any?

23 A I believe when I wrote that, I had something in  
24 front of me that showed me that. I just don't  
25 see it on these few pages.

1 Q It's not in the Fiscal Plan 5.0?

2 A I don't know. I would have to read the whole  
3 thing. I'm looking at one specific area that I  
4 thought might contain it.

5 Q Do the property owners and residents of 1A and  
6 1B receive seasonal snow removal now, in other  
7 words, pre-annexation?

8 A Sometimes -- to answer your question, I don't  
9 know. Sometimes in subdivisions HOAs will  
10 provide that service. Some of them don't.

11 Q Do you have any idea what the City of  
12 Bloomington's requirements are for accepting  
13 streets and roads into its inventory?

14 A No.

15 Q Do you residents and owners of 1A and 1B receive  
16 street maintenance now, pre-annexation?

17 A I'm sure the county provides some type of street  
18 maintenance.

19 Q You've stated that one of the reasons it's in  
20 the best interest of folks that don't want to be  
21 annexed to be annexed is that they would receive  
22 seasonal snow removal and street maintenance;  
23 but they already receive those, don't they?

24 A The county receives less money than the City of  
25 Bloomington, and the county has three or four

1 times more road miles than the City of  
2 Bloomington. So they have many more miles that  
3 they have to take care of than the City of  
4 Bloomington.

5 Q Therefore, what?

6 A Therefore, the City of Bloomington can pay  
7 attention to the needs of roads inside their  
8 city better than the county can.

9 Q Is that your sole reason for saying it's in the  
10 best interest to be annexed with regard to snow  
11 removal and street maintenance? Do you have any  
12 other basis for that opinion?

13 A What do you mean?

14 Q Do you have any other basis, besides the city --  
15 the county has larger number of miles?

16 A Again, my expert opinion talks about my 30 years  
17 of service and me studying many counties and  
18 cities and towns all around the state. And my  
19 observation, from a financial standpoint,  
20 working on budgets observing cities and towns  
21 and counties is cities provide a better service.

22 Q Without respect to any observation you're just  
23 saying, because they are cities, they provide  
24 better services. Is that accurate?

25 A I know that the relationship between road miles



1 and -- the road miles the county has and road  
2 miles cities have is a big difference, and the  
3 revenue difference isn't that much. So the city  
4 has more money to pay attention to their road  
5 miles.

6 Q You stated in your report, marked as exhibit 82,  
7 that the city has made a substantial investment  
8 in utility infrastructure in 1A and 1B.

9 A Yes.

10 Q When did it do that?

11 A Over the years.

12 Q In what form or forms?

13 A Well, as I put in my expert opinion, there's  
14 over 100 miles of pipes in the ground. There  
15 are more pipes in the ground outside the city  
16 than there are inside the city.

17 Q Who put those in?

18 A Utilities.

19 Q The city did that?

20 A And developers.

21 Q Which is it? City or developers?

22 A I don't know the breakdown.

23 Q You don't know who did what?

24 A I know the total number of miles is significant.

25 Q You know the total number of miles of what?

1 A Pipes.

2 Q Yes, sir. But my question is who put those in?

3 You don't know that, do you?

4 A I don't know for sure.

5 Q Well, you don't know at all, do you?

6 A I just know the total number of miles is

7 significant.

8 Q You don't know at all who put those in, do you?

9 A No.

10 Q Early on in the deposition you told me you could

11 figure out the population density, and you said

12 would have to look at the fiscal plan and we

13 weren't into it yet. Let me direct your

14 attention -- I think you were going to say you

15 would simply do the math between the acreage you

16 were told is in the areas and the population you

17 were told was in the areas. Is that right?

18 A That's pretty much what I was going to do. I

19 would rely on the GIS folks to figure that out.

20 Q So you're not giving an expert opinion on that.

21 Is that what you're saying?

22 A No.

23 Q That's not what you're saying?

24 A It's just an observation of doing math.

25 Q I got to make sure we're clear there. You are

1 or are not giving an expert opinion on the  
2 population density in 1A and 1B in this case?

3 A No.

4 Q Same question with regard to percentages of  
5 subdivided properties in 1A and 1B. You're not  
6 giving expert opinion on that, are you?

7 A No.

8 Q Do you know of any need the City of Bloomington  
9 has for 1A and 1B despite opposition to  
10 involuntarily annexation?

11 A The big one would be the development of the I-69  
12 area. That's always significant to any city.  
13 When a major thoroughfare goes through, they  
14 want to control that 6 miles of roads and the  
15 development on it.

16 Q Any others? Have you been asked to give an  
17 expert opinion on this?

18 A On what?

19 Q Bloomington's need or not for the Annexation  
20 Areas 1A or 1B?

21 A No.

22 Q So you have no opinion on that; correct?

23 A The only thing I have is a chart that shows me  
24 by acres what each classification has. And I  
25 know one of them is, like, 99 percent

1 residential, commercial, industrial; and the  
2 other is, like, 95 percent.

3 Q What is the point of that? What is your  
4 observation from that?

5 A They are already very developed. There's not  
6 much AG ground in either one of them.

7 Q Meaning there's not a need for them. Is that  
8 the conclusion?

9 A Meaning they are already being developed.  
10 They're already the classification of non-AG,  
11 which to me means it's already developed.

12 Q I see. So they're not needed for development.  
13 Is that right?

14 A There's still land there, particularly, along  
15 the I-69 corridor. I don't the annexation areas  
16 particularly. I've already established that. I  
17 would have to go around and drive each one or  
18 talk to people from Bloomington and figure that  
19 one out.

20 Q Which you have not done?

21 A No.

22 Q So the answer is -- I don't know why we're  
23 struggling with this. You don't have any  
24 opinion on whether Bloomington has a need for 1A  
25 and 1B. Is that right?

1 A Other than what we talked about, the I-69  
2 corridor. And that was with the first round of  
3 annexations back in '16, '17 and this round.

4 Q Mr. Reedy, do you know of any economic  
5 development projects issued by the City of  
6 Bloomington in 1A or 1B?

7 A Yes, they're listed in the fiscal plan.

8 Q Where is that please?

9 A I'm sorry. It's not that. They've listed  
10 projects that are going to happen in 1A and 1B.

11 Q And where would I find that?

12 MR. UNGER: If I can help, it's on page 12.

13 A Thank you. Wish I had my computer. Real quick,  
14 before I go there, can I go to page 16 first?

15 Q Sure.

16 A So page 16 deals with planning and  
17 transportation, specifically, I-69 expansion and  
18 lists where the interchanges and overpasses are  
19 going to go, which would spur economic  
20 development. Eight and a half miles of roads,  
21 five interchanges, four overpasses.

22 So as Steve said, on page 12, and it's a  
23 long list as it stands. Several pages, "Current  
24 and recent projects." The annexation area is  
25 receiving CBU service. And beginning on

1 page 12, you have 1A and we've got 10 projects  
2 listed there. And then on 13, is 1B and we have  
3 5 projects listed there. This is a  
4 comprehensive report and lists the other  
5 annexation areas as well.

6 Q Those are economic development projects --

7 A No.

8 Q -- installed by --

9 A No. I said they were utility projects.

10 Q Not economic development projects. Utility  
11 projects?

12 A They could certainly be part of an economic  
13 development project.

14 Q But they are utility projects, in your mind as a  
15 professional, because you work for utilities all  
16 the time; right? Yes?

17 A Yeah. Whenever you do a road project or a  
18 utility project, it may be as a result of  
19 economic development, and may be a result of  
20 repairs and maintenance, may be a result of  
21 paving or replacing a line or a main.

22 I'm not sure of the specifics, if any of  
23 these are economic development related.

24 Q Did you work with any county official or  
25 executives in creating any of the fiscal plans

1           you've created for --

2       A    No.

3       Q    -- involuntarily annexed in Bloomington?

4       A    No.

5       Q    Explain to me something, if the annexation were  
6           to go through, will there be any sections of  
7           waterlines that are owned by somebody else, such  
8           as small water corps?

9       A    I don't know.

10      Q    You have no idea?

11      A    No.

12      Q    You have done this hundreds of times, when that  
13           does happen, who pays from those?  What happens  
14           to the ownership of those lines?

15      A    Who pays for what.

16      Q    The lines?

17      A    My understanding -- and Steve knows the law; so  
18           he can tell you but I know you're not going to  
19           ask him.  My understanding is on utilities, in  
20           specific, it's really who gets there first, and  
21           they create geographical maps.  I don't think  
22           that typically changes.  I think the one that  
23           does is electric, and electric doesn't apply  
24           here.

25                   In the electric world, electric can

1 purchase the electric infrastructure and take it  
2 over if they have the electric utility.

3 Q That's only electric as you understand?

4 A Only electric in my understanding.

5 Q You weren't asked to furnish an expert opinion  
6 on that?

7 A No.

8 Q Correct?

9 A No.

10 MR. BEGGS: I have no further questions.  
11 Thank you, sir.

12 THE WITNESS: Thank you. It's been a  
13 pleasure.

14 MR. MCNEIL: I don't think we have any, but  
15 we're going to talk a few minutes off the  
16 record.

17 (Off the record.)

18 MR. MCNEIL: For the record, we have no  
19 questions. We would like to review and sign.

20 (Time noted: 12:31 p.m.)

21 AND FURTHER THE DEPONENT SAITH NOT.

22

23

24

---

ERIC REEDY

25



1 STATE OF INDIANA )  
 ) SS:  
2 COUNTY OF MONROE )

3 I, Colleen Brady, a Notary Public in and for  
4 the County of Monroe, State of Indiana at large, do  
5 hereby certify that ERIC REEDY, the deponent  
6 herein, was by me first duly sworn to tell the  
7 truth, the whole truth, and nothing but the truth  
8 in the aforementioned matter;

9 That the foregoing deposition was taken on  
10 behalf of the Petitioners, at the offices of  
11 Bloomington City Hall, 401 North Morton Street,  
12 Bloomington, Monroe County, Indiana, on the  
13 28th day of March 2024, commencing at the hour of  
14 9:06 a.m., pursuant to the Indiana Rules of Trial  
15 Procedure;

16 That said deposition was taken down  
17 stenographically and transcribed under my  
18 direction, and that the typewritten transcript is a  
19 true record of the testimony given by the said  
20 deponent; and thereafter presented to said deponent  
21 for his signature;

22 That the parties were represented by their  
23 counsel as aforementioned.

24 I do further certify that I am a disinterested  
25 person in this cause of action; that I am not a

1 relative or attorney of any party, or otherwise  
2 interested in the event of this action, and am not  
3 in the employ of the attorneys for any party.

4 IN WITNESS WHEREOF, I have hereunto set my  
5 hand and affixed my notarial seal on this 15th  
6 day of April 2024.

7

8

9

<%25563,Signature%>  
Colleen Brady

10

11

12

Seal, Notary Public  
State of Indiana

My Commission Expires:  
March 8, 2029

13

14

Colleen Brady  
Commission No. NP0732235

County of Residence:  
Monroe

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23

24

25

1 Veritext Legal Solutions  
2 1100 Superior Ave  
3 Suite 1820  
4 Cleveland, Ohio 44114  
5 Phone: 216-523-1313

6 April 15, 2024

7 To: Andrew M. McNeil

8 Case Name: County Residents Against Annexation Inc., et al. v. The  
9 Common Council Of The City Of Bloomington, et al.

10 Veritext Reference Number: 6503328

11 Witness: Eric Reedy Deposition Date: 3/28/2024

12 Dear Sir/Madam:

13 Enclosed please find a deposition transcript. Please have the witness  
14 review the transcript and note any changes or corrections on the  
15 included errata sheet, indicating the page, line number, change, and  
16 the reason for the change. Have the witness' signature notarized and  
17 forward the completed page(s) back to us at the Production address  
18 shown  
19 above, or email to [production-midwest@veritext.com](mailto:production-midwest@veritext.com).

20 If the errata is not returned within thirty days of your receipt of  
21 this letter, the reading and signing will be deemed waived.

22 Sincerely,

23 Production Department

24  
25 NO NOTARY REQUIRED IN CA

DEPOSITION REVIEW  
CERTIFICATION OF WITNESS

ASSIGNMENT REFERENCE NO: 6503328

CASE NAME: County Residents Against Annexation Inc., et al.  
v. The Common Council Of The City Of Bloomington, et al.

DATE OF DEPOSITION: 3/28/2024

WITNESS' NAME: Eric Reedy

In accordance with the Rules of Civil Procedure, I have read the entire transcript of my testimony or it has been read to me.

I have made no changes to the testimony as transcribed by the court reporter.

\_\_\_\_\_  
Date Eric Reedy

Sworn to and subscribed before me, a Notary Public in and for the State and County, the referenced witness did personally appear and acknowledge that:

They have read the transcript;  
They signed the foregoing Sworn Statement; and  
Their execution of this Statement is of their free act and deed.

I have affixed my name and official seal  
this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Notary Public

\_\_\_\_\_  
Commission Expiration Date

DEPOSITION REVIEW  
CERTIFICATION OF WITNESS

ASSIGNMENT REFERENCE NO: 6503328

CASE NAME: County Residents Against Annexation Inc., et al.  
v. The Common Council Of The City Of Bloomington, et al.

DATE OF DEPOSITION: 3/28/2024

WITNESS' NAME: Eric Reedy

In accordance with the Rules of Civil Procedure, I have read the entire transcript of my testimony or it has been read to me.

I have listed my changes on the attached Errata Sheet, listing page and line numbers as well as the reason(s) for the change(s).

I request that these changes be entered as part of the record of my testimony.

I have executed the Errata Sheet, as well as this Certificate, and request and authorize that both be appended to the transcript of my testimony and be incorporated therein.

\_\_\_\_\_  
Date Eric Reedy

Sworn to and subscribed before me, a Notary Public in and for the State and County, the referenced witness did personally appear and acknowledge that:

They have read the transcript;  
They have listed all of their corrections in the appended Errata Sheet;  
They signed the foregoing Sworn Statement; and  
Their execution of this Statement is of their free act and deed.

I have affixed my name and official seal this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Notary Public

\_\_\_\_\_  
Commission Expiration Date



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