

JO DAVIESS COUNTY
DEVELOPMENT & PLANNING COMMITTEE
MEETING MINUTES
JANUARY 27, 2026

I. Call to Order

Committee Chairperson Diane Gallagher called the meeting to order at 6:00 PM on Tuesday, January 27, 2026 in the Jo Daviess County Board Room, Jo Daviess County Courthouse in Galena, Illinois.

II. Roll Call

Roll Call was answered as follows: Present – Diane Gallagher, Lynn Gallagher, Robert Heuerman, John Lang, John Schultz, LaDon Trost. Present: 6. Present electronically – Michael Dittmar (arrived at 6:35 PM). Present electronically: 1. Absent: 0.

III. Approval of Minutes

A motion to approve the minutes of October 28, 2025 Development & Planning Committee meeting was made by John Lang and seconded by John Schultz. The motion carried by voice vote.

IV. Citizens' Comments

There were no citizens' comments.

V. Unfinished Business

FY2025/FY2027 Strategic Goals: Goals were discussed and rated as follows:

1. Revise the Zoning Ordinance to simplify — Active
2. Encourage commercial/industrial development — Reviewing
3. Encourage cooperative planning efforts with municipalities — Active

VI. New Business

Discussion regarding the revised document included the following summary of changes:

- *Updated structure and organization – The packet is streamlined, with a consolidated “Guidelines and Procedures” section and a simplified table of contents. The large “Uses and Sources” table was removed and replaced with a cleaner financing table.*
- *Modernized language and tone – The applicant letter and instructions were rewritten for clarity, professionalism, and ease of use. Redundant or outdated language was removed.*
- *Clearer eligibility and use of funds rules – The revised draft adds a full list of ineligible uses (e.g., refinancing debt, reimbursing prior expenses, speculative real estate, passive investment, personal expenses, general operations). Eligible uses are clarified and expanded to include technology/software tied to business growth. One goal of the revision was to eliminate the use of the RLF for refinancing debt, so this language covers that.*
- *Updated process description – The application fee reference was removed, confidentiality language was tightened, and the process section now reflects current administrative practice and meeting schedules.*
- *Stronger certification and compliance language – Applicants must now certify that their proposed use of funds is eligible and that required documentation is attached. FOIA language is clearer, and*

hazardous materials sections include updated certification requirements.

- *Loan terms clarified – Term length, collateral expectations, equity requirements, and the bank servicing fee are more clearly defined.* Member Schultz asked why hazard insurance for collateral is required if we don't require collateral; the loan terms state that collateral decisions will be determined with every loan agreement, so it's possible it would be required at some point. Member Dittmar had submitted a question of clarification regarding the bank servicing fee; in the past, the County had absorbed the .25% servicing fee to the originating bank, rather than charge it on top of the maximum rate of 2%, which is what the application says now. There was no suggested change in the revised language at this time.

- *Application checklist and evaluation criteria improved – Both sections were reorganized for clarity and now provide more direct guidance to applicants.*

A motion to recommend a revised Revolving Loan Application was made by Lynn Gallagher and seconded by John Schultz. The motion carried by voice vote.

Discussion regarding ways to streamline and economize committee meetings included comments regarding the timeline for making any committee structure change would be December 2026. Continued concerns regarding meeting length during busy times were voiced, as well as questions regarding economic benefits when many meetings are cancelled throughout the year. County Administrator Angela Kaiser asked members to consider that even when a meeting is cancelled, there is staff time and effort that went into the preparation prior to cancellation, then afterwards with notifications and moving all business to another meeting. Combining committees would reduce staff time, and restructuring the committee calendar would create periods of free time for those that have evening commitments beyond County business.

VII. Reports

Building & Zoning Monthly Report: William Meeker, Planning & Development Administrator, presented his monthly report.

Northwest Illinois Economic Development (NWILED) Monthly Report: A written report for December 2025 was provided.

Local Redevelopment Authority (LRA) Monthly Report: A written report was provided.

Ad-Hoc Zoning Committee Progress: The final report was submitted to County Board on January 13, 2026. Questions to William Meeker included next steps and timeline; the ad-hoc recommendations will be used in drafting text amendments and this will be done by Planning & Development staff. Once complete and reviewed by the State's Attorney, they will be sent to the Planning Commission/ZBA/Building Code of Appeals for review. These boards may choose to hold study sessions prior to the properly notified public hearing(s). Once the public hearings have been held, the Planning Commission/ZBA/Building Code of Appeals will formulate their recommendations for County Board consideration. The County Board may accept recommendations as presented, or send back to the Planning Commission/ZBA/Building Code of Appeals for further review. The expected timeline for final consideration is June 2026, with public hearings ideally being held in May 2026.

Economic Development Fund (018): The December 2025 financial reports were available for review. Chairperson Gallagher noted a local business owner is interested in applying as soon as the Revolving Loan Fund application is approved and the reports indicate the funding is available.

VIII. Citizens' Comments

There were no citizens' comments.

IX. Committee Member Concerns

Diane Gallagher updated members on the January 2026 activities of the Blackhawk Hills Regional Council.

X. Adjourn

Motion to adjourn was made at 7:04 AM by John Schultz and seconded by John Lang. Motion carried by voice vote.

Next committee meeting is Tuesday, February 24, 2026, at 6:00 p.m.