

Narrative

General Information

County Name: Elkhart

Person Performing Ratio Study: James E. Allen

Sales Window: 1/1/2020 to 12/31/2020

Groupings

Industrial Vacant

There are insufficient sales in this property class. Therefore, there is no submittal.

Industrial Improved

There are minimal valid sales in the townships to analyze individually so these sales have been analyzed as a single group due to the low overall representative number from the market segment as well as the similarities between these market segments.

Commercial Vacant

There are insufficient sales in this property class. Therefore, there is no submittal.

Commercial Improved

There are minimal valid sales in the townships to analyze individually so these sales have been analyzed as a single group due to the low overall representative number from the market segment as well as the similarities between these market segments.

Residential Vacant

There are minimal valid sales in the townships to analyze individually except for Osolo. Baugo/Cleveland were analyzed together based on location and school district. Concord/Elkhart were analyzed together as our most populous areas. Jackson/Jefferson/Middlebury/Union/Washington/York were analyzed together as the more rural townships with similar schools and proximity to shopping hubs.

Residential Improved

There are sufficient valid sales in each of the 16 townships to analyze individually.

AV Increases/Decreases

If applicable, please list any townships within the major property classes that either increased or decreased by more than 10% in total AV from the previous year. Additionally, please provide a reason why this occurred.

Property Type	Townships Impacted	Explanation
Commercial Improved	Clinton	2 parcels were created in 2020 with a value of \$924,800
	Locke	1 parcel had permit work increasing AV by \$339,600 and 1 parcel valued externally went up \$1,360,000
Commercial Vacant	Baugo	4 parcels with land use change causing an increase of \$81,400
	Clinton	1 parcel split from another for a decrease of \$783,000
	Locke	1 parcel was created in 2020 with a value of \$80,000
	Olive	2 parcels split from others for a decrease of \$152,600
	York	1 parcel with land use change causing a decrease of \$24000
Industrial Improved	Jefferson	1 parcel had permit work increasing AV by \$6,358,100
	Washington	3 parcels had permit work increasing AV by \$16,175,700
Industrial Vacant	Baugo	Reassessment
	Benton	Removed developer rate from 6 parcels increasing AV by \$96,000
	Osolo	1 parcel with land use change causing an increase of \$646,700
	York	Reassessment

Residential Improved	Locke	13 parcels had permit work increasing AV by \$2,504,300
Residential Vacant	Cleveland	Reassessment
	Concord	Reassessment (non-reassessment down 2.75%)

Cyclical Reassessment

Commercial parcels were reviewed in Benton and York Townships as well as Concord Township excluding Taxing District 012.

Industrial parcels were reviewed in Baugo, Cleveland, and York Townships as well as Concord Township excluding Taxing District 012.

Residential parcels were reviewed in Baugo, Benton, and Cleveland Townships as well as Concord Township excluding Taxing District 012.

Standard lot sizing and influence factor application was updated during this cycle but base rates were not adjusted due to the limited amount of vacant sales and the volatility of the market causing an extraction method to be less reliable.

Comments

Any parcel marked as having a condition change has been compared to other parcels within that neighborhood. We also review unsold properties to verify if condition changes are warranted. Many items are added per MLS review at the time of sale. We typically do not gain entry into dwellings so interior information is updated through the use of questionnaires, discussions with owners and MLS. We also use online services to conduct reviews of parcels based on active listings.

Our work permit process involves four offices. The cities of Elkhart, Goshen, and Nappanee handle their own work permits. The County office handles all other areas. We receive copies of permits for all trades (electrical, plumbing, mechanical, etc.). Once a permit is received by our office, the information is entered into our database so that we can track the progress of the work on the permit. We do verify with the four offices to guarantee that we are getting all of the permits that are issued. We receive both construction permits and demolition permits. We have specific employees that are responsible for verifying permit work within their assigned townships. It is broken down this way so that the employees can become familiar with the properties in their assigned townships and can more easily identify if something is changed on a property without a permit. The employee will conduct a site visit to verify the progress of the work specified by the permit and will sometimes visit the same property multiple times until the work is either completed or the permit is retired. If the permit is for changes to the inside of a structure, the employee will speak with the owner (sometimes calling before the visit to set up an appointment) to determine the progress of the work as well as the type of construction when necessary. They do not enter structures unless they are invited in by the owner to inspect the

progress. If the employee conducting the site visit is not able to speak with the owner about interior permit information, they will leave a business card with a request for the owner to contact the office. If a response is not received by the office, the employee will continue to make site visits to the property in an attempt to speak with the owner. In the event that an employee has been to the same property multiple times with no response from the owner, we have also contacted the inspector or contractor listed for the work permit to get descriptions and information from them. I think it is also important to point out that when an employee goes out to verify information on a work permit, they are also attempting to verify all information for that properties assessment and not just the item listed on the permit. We utilize a standard effective age calculation for properties that have been remodeled and we are able to determine the year in which the work was completed. All employees use the same calculations in an Excel spreadsheet to calculate effective age. This is done for all of our processes from permit work, sales review, listing review, appeals, etc.