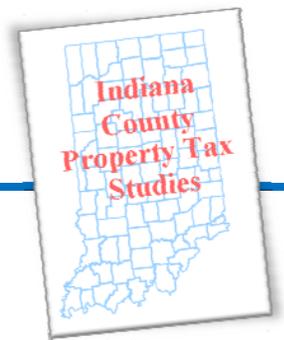


# 2010 Statewide Property Tax Report for 90 counties reporting as of September 2010 with comparisons between 2007 and 2010



Legislative Services Agency

September 2010

This report describes statewide property tax changes between 2009 and 2010, with comparison to changes between 2007 and 2010. The report is based on information available for 90 counties, because tax bill data were not available for Lake and LaPorte Counties.<sup>1</sup> The report also shows the overall changes to property tax levies and property assessments since the recent property tax reforms were implemented. Explanatory information is provided to highlight changes that have occurred throughout the state.

## 2008 Tax Reform Package

In 2008, the Indiana General Assembly enacted substantial property tax reforms, each taking effect at various times between 2009 and 2010. In 2009, property taxes for the school general funds, county welfare funds, and several smaller funds were eliminated and their costs taken over by the state. State property tax replacement credits and most state homestead credits were eliminated, with the revenue used to fund the added state school and welfare costs. In addition, the Sales Tax rate was increased from 6% to 7% to provide funding for the levy reduction. The remaining homestead credits will be eliminated after 2010. In 2009, homeowners received a new 35% supplemental deduction from their homestead assessments. Property tax caps were also effective in 2009 at rates of 1.5% for homesteads, 2.5% for rental housing and farmland, and 3.5% for all other property. In 2010, the property tax caps were reduced to their permanent levels of 1% for homesteads, 2% for rental housing and farmland, and 3% for all other property.

## Major Policy and Economic Changes in 2010

Two of the statewide policy changes affected Indiana property tax bills in 2010. First, the tighter property tax caps meant more taxpayers were eligible for more tax cap credits, which reduced local government property tax revenues by greater amounts.

Second, the remaining state homestead credit was reduced between 2009 and 2010 as part of the scheduled phaseout. The state homestead credit declined an average of 3.5 percentage points in 2010. Homestead tax bills were higher than they otherwise would have been because of this decline.

The recession has also affected Indiana property taxes in a couple of ways. First, assessed values have been impacted. New home and business construction was down, and less business equipment was purchased. Values of existing property were down in many places. The result was smaller additions to taxable property values. Higher tax rates were needed to generate particular property tax levies. Lower assessments reduced tax caps. These changes made tax cap credits higher than they would have been without the recession, resulting in reduced local government revenue.

The recession has also reduced income tax revenues in some counties. Counties with local option income taxes (LOIT) for property tax relief had less relief to distribute because of lower income tax revenues. This increased property tax bills. Because of the lag between income tax collections and distributions to counties, much of the LOIT revenue reduction will not be realized until CY 2011.

In many jurisdictions, however, statewide policy changes and recessionary impacts did not dominate the changes in local tax bills in 2010. Tax bill changes also resulted from local events, such as LOIT adoptions or changes in LOIT tax relief distribution, adoptions of referendum tax rates for capital spending or school general funds, or the expiration of debt service rates.

## Homestead Tax Bill Changes

Statewide, the average homestead tax bill declined 2.1% from 2009 to 2010, as shown in Table 1. These data compare matched homesteads, consisting only of parcels that saw no new construction or demolitions.

Of these homeowners, 58.4% saw tax bill increases, 38.6% saw tax bill decreases, and 3% of homeowners saw no change. The tax bill decreases were larger than the increases, which is why the average homeowner tax bill declined.

The tax reforms passed in March 2008 were nearly phased in as of 2010 (only the elimination of the last of the homestead credits remains). The changes from 2007 to 2010 represent almost the full effects of the reforms. Since 2007, homeowner tax bills have decreased 33.6%, and 94.3% of all homeowners have seen tax bill decreases. About two-thirds of these homeowners have seen tax bill decreases of 10% to 49%. About 4% have seen their tax bills decrease by 90% or more, which means their property taxes were eliminated, or nearly so.

<sup>1</sup> The eventual inclusion of Lake and LaPorte Counties may significantly change some state averages and totals.

**Table 1. Comparable Homestead Property Tax Changes, Statewide**

	2009 to 2010		2007 to 2010	
	Number of Homesteads	% Share of Total	Number of Homesteads	% Share of Total
<b>Summary Change in Tax Bill</b>				
Higher Tax Bill	805,691	58.4%	70,784	5.1%
No Change	40,696	3.0%	7,172	0.5%
Lower Tax Bill	532,886	38.6%	1,301,317	94.3%
<b>Average Change in Tax Bill</b>	<b>-2.1%</b>		<b>-33.6%</b>	
<b>Detailed Change in Tax Bill</b>				
20% or More	119,260	8.6%	29,576	2.1%
10% to 19%	200,477	14.5%	13,806	1.0%
1% to 9%	485,954	35.2%	27,402	2.0%
0%	40,696	3.0%	7,172	0.5%
-1% to -9%	274,687	19.9%	64,679	4.7%
-10% to -19%	142,920	10.4%	153,653	11.1%
-20% to -29%	57,948	4.2%	254,644	18.5%
-30% to -39%	23,842	1.7%	291,937	21.2%
-40% to -49%	11,034	0.8%	226,173	16.4%
-50% to -59%	5,841	0.4%	131,283	9.5%
-60% to -69%	4,233	0.3%	63,007	4.6%
-70% to -79%	3,229	0.2%	35,530	2.6%
-80% to -89%	1,783	0.1%	29,636	2.1%
-90% to -99%	1,159	0.1%	16,691	1.2%
-100%	6,210	0.5%	34,084	2.5%
<b>Total</b>	<b>1,379,273</b>	<b>100.0%</b>	<b>1,379,273</b>	<b>100.0%</b>

Note: Percentages may not total due to rounding.

The average homeowner saw a 2.1% tax bill decrease from 2009 to 2010.

Homestead taxes in 2010 were still 33.6% lower than they were in 2007, before the property tax reforms.

94.3% of homeowners saw lower tax bills in 2010 than in 2007.

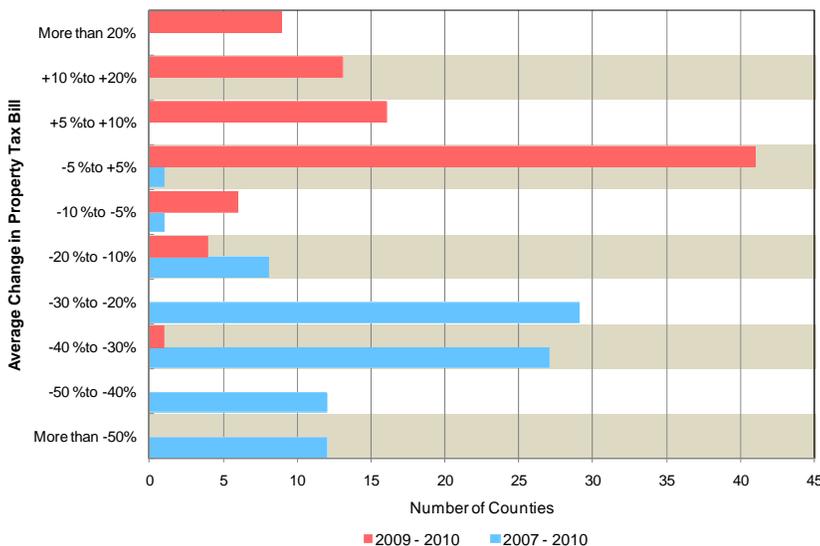
49.7% of homeowners saw tax increases of between 1% and 19% from 2009 to 2010.

The largest percentage of homeowners have seen between a 10% and 49% decrease in their tax bills from 2007 to 2010.

Figure 1 shows that 41 of the 90 counties had average homestead tax bill changes between -5% and +5% between 2009 and 2010, meaning the average change was near zero. In 11 counties homestead tax bills fell by more than 5%. In 38 counties the average tax bill increased by more than 5%.

The figure also shows the changes since 2007. Eighty-eight of 90 counties saw average homeowner tax bills drop 20% or more from 2007 to 2010. The average homestead tax bill change across the state was a reduction of 33.6%, compared to the average decrease of 2.1% from 2009 to 2010.

**Figure 1. Homestead Tax Bill Changes, Indiana County Averages, 2007-2010 and 2009-2010 (90 Counties, Matched Homesteads)**



There are several reasons why homeowners saw different tax bill changes in different counties. Homeowners had larger tax bill increases in counties with larger levy increases, most often from new debt service levies by school corporations. Carroll, Clark, Decatur, Harrison, Newton, Putnam, and Starke Counties all had increases in their levies of more than 10% and homestead tax bill increases of more than 10%. On the other hand, Brown and Ohio Counties saw double-digit *decreases* in their levies and homestead tax bill decreases of over 9%.

Changes in local property tax credits for homeowners had large effects on homestead tax bills. Some counties adopted new local option income taxes to fund new credits. Clay, Grant, and Lawrence Counties adopted new LOITs and increased their credits for homeowners by more than ten percentage points. All had substantial decreases in homeowner tax bills. Wabash County reduced the part of its local income tax revenue allocated to homestead credits. Percentage-wise, homestead tax bills increased substantially in Wabash County, though they are still among the lowest in the state. Declines in local income tax revenue caused small decreases in local tax credits in some counties. This is likely to have a larger impact on homeowner tax bills in 2011, when local income tax revenue will decline substantially.

Posey, and Scott Counties. A few counties saw increases in nonhomestead assessed values. In Grant and Spencer Counties, for example, larger-than-average increases in commercial and industrial assessments contributed to larger-than-average decreases in homestead tax bills.

The tightening of the homestead tax cap to 1% in 2010 reduced homestead tax bills in counties where tax rates were higher and in counties with higher-valued homesteads. Table 2 shows the share of homesteads eligible for tax cap credits by the net tax rate<sup>2</sup> paid and the gross assessed value of the residence.

**Table 2. Percentage of Homesteads Eligible for Tax Cap Credits by Gross Assessed Value and Net Tax Rate, 2010 (90 Counties)**

	<u>Net Tax Rate Range</u>			Total Number of Homesteads	Homesteads with Circuit Breaker Credit
	Less than \$2	\$2 to \$3	\$3 or More		
<b>Gross Assessed Value</b>					
<b>Less than \$110,000</b>	0.2%	1.4%	13.4%	813,364	21,551 (2.6%)
<b>\$110,000 to \$250,000</b>	0.7%	44.1%	86.4%	661,160	124,215 (18.8%)
<b>More than \$250,000</b>	13.9%	81.4%	94.8%	119,643	37,339 (31.2%)
<b>Total Number of Homesteads</b>	913,380	517,956	162,831	1,594,167	183,105 (11.5%)
<b>Homesteads with Circuit Breaker Credit</b>	16,434 (1.8%)	115,854 (22.4%)	50,817 (31.2%)	183,105 (11.5%)	

Statewide, 11.5% of homesteads qualified for tax caps. Other homestead tax relief policies, like the expansion of the homestead deductions and other policy changes in 2008, reduced the number of homesteads eligible for tax cap credits.

Of homes assessed at less than \$110,000, 21,551 (or 2.6%) were eligible for tax cap credits. Almost all of these were in tax districts with net rates above \$3 per \$100 assessed value. On the other hand, 37,339 (or 31.2%) of homes assessed above \$250,000 were eligible for tax cap credits. In districts with net rates above \$3, 94.8% of the highest-valued homes were eligible.

Decreases in homestead tax bills in Delaware, Randolph, and St. Joseph Counties were due in part because these tightening tax caps were in counties with relatively high tax rates. Decreases in homestead tax bills in Boone and Hamilton Counties were partly due to the tightening tax caps for homesteads having high assessed values.

### Tax Bill Changes for All Properties

Figure 2 shows the tax bill changes for several property types over the 2009-2010 and 2007-2010 time periods. These figures include the effects of trending, levy and policy changes, and also new construction, remodeling, acquisition, demolition, and change in use.

For 90 counties, homestead tax bills increased by 0.3% in 2010<sup>3</sup>. However, since 2007, homestead tax bills have declined 26.5% in total. The new 35% supplemental standard deduction and levy reductions are the main reasons for the large decrease in homestead taxes.

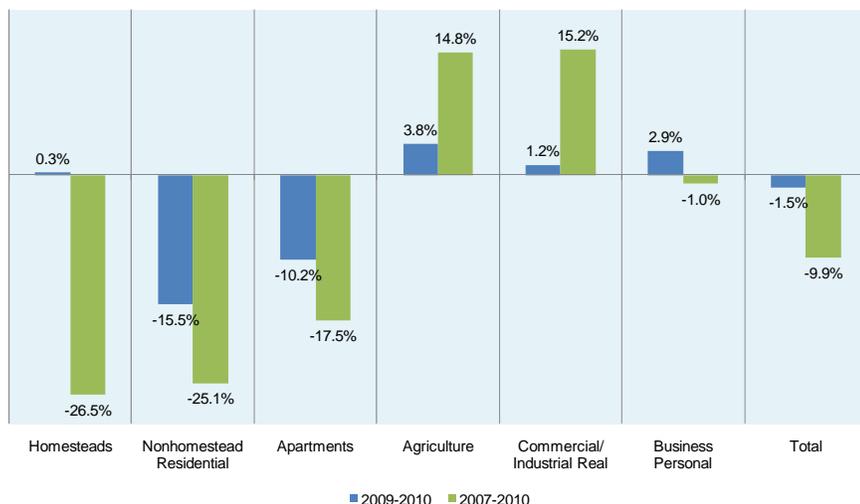
Nonhomestead residential property is dominated by small rental units, whereas apartments are large rental structures, classified as commercial property. Each category has seen substantial tax reductions since 2009 and since 2007. Rental housing has been the primary beneficiary of the tax caps. The imposition of the 2.5% cap in 2009 reduced tax bills for rental housing, and the tightening of this cap to 2% in 2010 reduced rental housing tax bills again.

Agricultural property has seen tax increases since 2007. This is primarily due to increases in the assessed value of farmland. The base rate per acre of farmland is set by a formula that includes commodity prices and interest rates. The high prices of corn and soybeans in 2007 and 2008 and declining interest rates since 2006 have contributed to an increase in the base rate of farmland from \$880 per acre for taxes in 2007 to \$1,250 for taxes in 2010. Farmland is located in rural areas where tax rates are usually less than \$2 per \$100 assessed value, so most farmland does not benefit from the 2% tax cap.

<sup>2</sup> The net tax rate is a calculated rate on homesteads after allowing for state and local credits other than the tax cap credit.

<sup>3</sup> This differs from the 2.1% decline for matched homesteads reported above, because it includes the tax payments for newly built houses.

**Figure 2. Percent Change in Property Tax Payments by Property Type between 2009 and 2010 and between 2007 and 2010 (90 Counties)**



Commercial and industrial real property includes office buildings, factories, warehouses, retail establishments, and other business property. This property has seen tax increases since 2007. The state takeover of the school general funds and county welfare funds reduced property tax rates for all property. However, this rate reduction was partly offset by the new supplemental standard deduction for homesteads, which reduced total assessed value. Tax rates fell less as a result. The elimination of state property tax replacement credits, which benefitted all property including businesses, also offset the tax rate reduction. Business property is in the 3% tax cap category, so it benefits from tax cap credits only where tax rates are particularly high.

Business personal property is business equipment. Taxes on business equipment have seen little change since 2007. The policy changes that affected business real property also affected business equipment, but the state property tax replacement credits for personal property were smaller than for real property. Less property tax relief was lost, so taxes on business equipment did not rise as much. Business equipment is also in the 3% tax cap category.

Property tax bills for all categories have declined 9.9% since 2007. This reflects the 2008 tax reforms as well as locally adopted property tax relief. Tax bills fell 1.5% from 2009 to 2010, due mainly to the tightening of the tax caps to their permanent 1%-2%-3% levels.

### Tax Cap Credits

Tax bills are calculated by multiplying the tax rate by net assessed value, which is gross assessed value less deductions, and then subtracting state and local credits. The tax caps are calculated by multiplying the tax cap rate by gross assessed value, before deductions. For homesteads, the differences between gross assessed values and net assessed value can be significant. On the other hand, when there are no deductions, gross and net assessed values are the same, and the tax rates can be compared directly to the tax caps to determine whether a property will be eligible for tax cap credits, assuming there are no local replacement credits. Nonhomestead property receives few deductions. This means that rental housing and farmland receive tax cap credits in taxing districts with rates higher than \$2 per \$100 assessed value. In counties without local credits other business property receives tax cap credits in taxing districts with rates higher than \$3 per \$100 assessed value.

## Details of Homestead Deductions and Credits

Homesteads receive substantial deductions, creating differences between gross and net assessed value (AV) for homesteads. Since tax rates apply to net AV, and tax caps apply to gross AV, homestead tax rates cannot be compared directly to the 1% tax cap to determine eligibility for a credit.

Homesteads are more likely to be eligible for credits when they are located in taxing districts with higher tax rates or when their gross AVs are greater. Less expensive homes in districts with low tax rates are almost never eligible for tax cap credits. More expensive homes in districts with high tax rates are almost always eligible.

The reason for this pattern is the homestead standard deduction, which is a fixed \$45,000 up to 60% of gross AV. Consider a homestead with a gross AV of \$90,000. The homestead standard deduction reduces the taxable value of a \$90,000 home by 50%. The 35% supplemental standard deduction and the \$3,000 mortgage deduction would reduce taxable AV to \$26,250. The homestead's tax cap is \$900, 1% of the \$90,000 gross AV. A tax rate above \$3.43 would be required to make it eligible for tax cap credits.

On the other hand, consider a homestead with a gross AV of \$300,000. The homestead standard deduction reduces the taxable value by only 15%. The 35% supplemental standard deduction and the \$3,000 mortgage deduction would reduce taxable AV to \$162,750. The homestead's cap is \$3,000, so it would only require a tax rate above \$1.84 to make it eligible for credits.

In a taxing district with a net tax rate of \$3 per \$100 AV, a home must have a gross AV of \$102,000 or more to be eligible for credits. About 56% of Indiana homesteads in 90 counties have assessments greater than \$102,000. Districts with higher tax rates will have more homesteads eligible for tax cap credits. In a taxing district with a net tax rate of \$2, a home must have a gross AV of \$214,000 or more to be eligible for credits. Only about 11% of Indiana homesteads have assessments greater than \$214,000. Districts with lower tax rates will have fewer homesteads eligible for tax cap credits.

**Figure 3. Tax Cap Credits by Property Type, 2010 (90 Counties)**

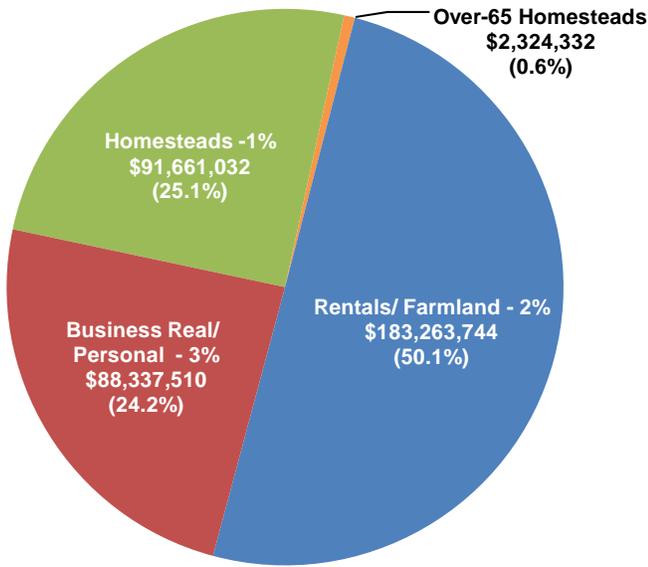


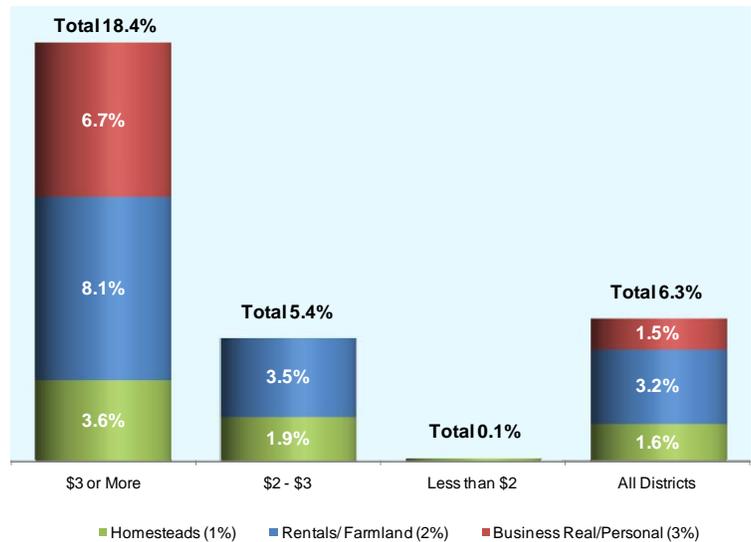
Figure 3 shows the distribution of tax cap credits by property type. Half of all credits are in the 2% tax cap category. Rental housing has been the major beneficiary of the tax cap credits because rental housing is located primarily in cities and towns, where tax rates are almost always greater than \$2. Homesteads have a tighter tax cap at 1%, but homestead tax bills are already reduced by deductions that other property does not receive. Other business property has the higher 3% tax cap, and so is eligible for credits in fewer locations. Farmland is in the 2% tax cap category and represents a very small share of the credits because tax rates are usually less than \$2 in unincorporated areas where farmland is located. Also, a small share of the credits go to low-income homeowners 65 years of age or older. This credit limits their tax bill increases to 2% each year.

Figure 4 shows tax cap credits as a percentage of the tax levy for three ranges of tax rates for 90 counties in 2010. Tax districts with rates higher than \$3 show tax

cap credits for all three categories of property cap. Credits reduced tax collections by 18.4% in districts with rates above \$3. Tax districts with rates between \$2 and \$3 show no tax cap credits in the 3% category; however, there are credits in the 2% and 1% tax cap categories. Tax collections were 5.4% lower due to the cap credits in these districts. Tax districts with rates less than \$2 had credits only for homesteads in the 1% category, and credits were 0.1% of the levy. In total across all tax districts, cap credits were 6.3% of levies.

Figure 5 shows tax cap credits by property type and unit type for 2010. These are tax reductions for taxpayers and revenue losses for local governments. Cities and towns have seen the most revenue loss, almost 10% of their tax levies. Tax rates tend to be higher in taxing districts that include cities and towns, simply because the rates include a city/town rate, while rates in unincorporated areas do not. About two-thirds of the tax rates between \$2 and \$3 are in districts that include cities and towns, and almost all tax rates above \$3 are in such districts. Less than 20% of districts with rates less than \$2 include cities or towns.

**Figure 4. Tax Cap Credits as a Percent of Total Levy by District Tax Rate and Property Type, 2010 (90 Counties)**

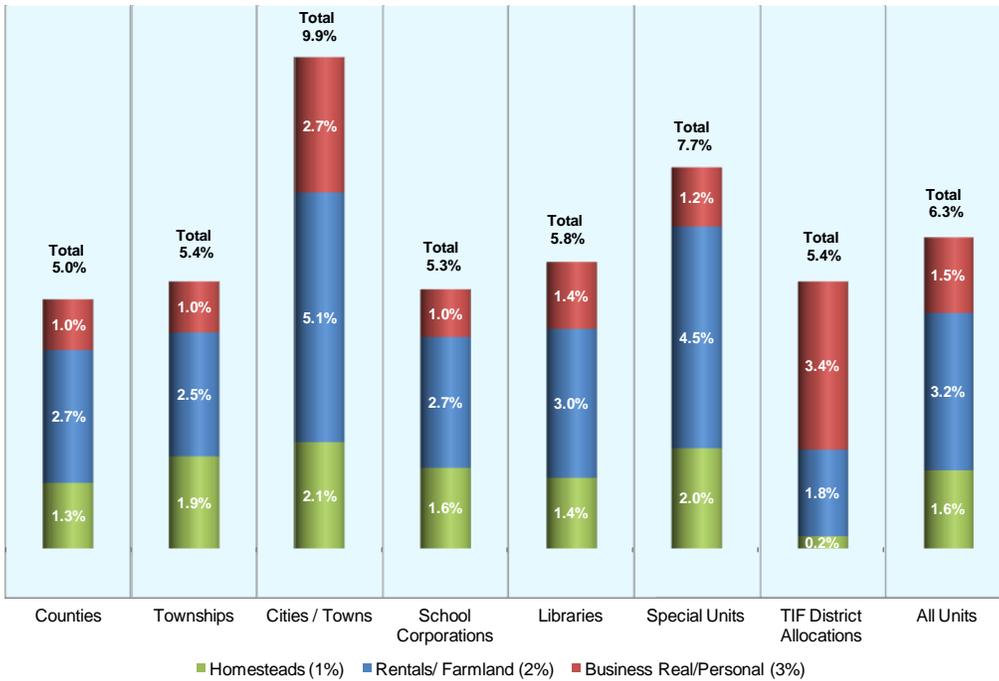


Tax cap revenue losses are divided among the overlapping units in a district, based on each unit's share in the property tax rate. This implies that units that share tax districts with cities and towns will lose more revenue to tax caps. In 2010, units in districts with cities and towns experienced 96% of all tax cap revenue losses.

Special taxing units have the second highest tax cap revenue loss percentages. Many special taxing units are organized around cities or towns, and so include these tax rates in their district rates. The addition of a special taxing unit tax rate may itself raise the overall tax district rate, making more property eligible for tax cap credits.

Counties, townships, school corporations, and library districts have tax cap credits ranging from 5% to 6% of their levies. These units are present in districts with and without cities and towns. TIF districts are also in this 5% to 6% range. Most TIF district credits are in the 3% category, which is commercial and industrial land, buildings, and equipment. That is the kind of development that TIF districts are designed to encourage, so TIF districts include more of this kind of property.

**Figure 5. Tax Cap Credits as a Percent of Total Levy by Unit Type and Property Type, 2010 (90 Counties)**



**The Effects of Recession**

Recession affects assessed value. Business investment in new facilities and equipment drops when an economy declines. Home construction falls off. Property values decrease. Changes in the total assessed value of property depends on new construction, remodeling, changes in land use, and (with trending) changes in property values. The gross assessed value of property will decline or grow more slowly during recession.

Indiana construction employment fell from 151,000 in December 2007 to 143,000 in December 2008. There were 19,265 new housing starts in Indiana in 2007, but only 11,888 in 2008. The Federal Housing Finance Agency’s index of Indiana home prices dropped one-half of one

percent from the fourth quarter of 2007 to the fourth quarter of 2008. The local economy affects property tax revenue with a two-year lag. What happened to property construction and prices in 2008 affected assessed values for 2009, which were the basis for property tax bills in 2010.

In 2008, 47 of 90 counties had unemployment rates at 6% or above, and 43 had rates under 6% (unemployment would rise a lot more in 2009). Gross assessed values increased more where unemployment rates were lower, for business property (commercial/industrial real and personal), homesteads, and other residential (rentals and second homes). The difference is most pronounced for homesteads and other residential property; gross assessments of these property categories were almost unchanged in high unemployment counties. About one-fifth of all counties saw overall declines in gross assessed value.

Agricultural property did not show this recession pattern, mainly because of the increase in the base rate per acre of farmland, which is calculated on a statewide basis.

Declines in LOIT revenue create a second effect of recession on property taxpayers, which also has a two-year lag. LOIT distributions in 2010 were based on revenues collected in 2009, which were based on incomes earned in 2008. Excluding counties that increased their income tax rates, counties with unemployment rates above 6% saw a 2.3% drop in LOIT distributions. Those with unemployment rates below 6% saw LOIT growth of 0.4%.

In 26 counties LOIT revenues are used in part for property tax relief. In addition, 56 counties have adopted the County Adjusted Gross Income Tax (CAGIT). A portion of CAGIT revenue is used to reduce property tax levies. If county income tax revenues decline, less relief can be offered, so property tax credit rates decrease in LOIT counties and levies increase in CAGIT counties. This increases property tax bills. Higher property tax bills make more taxpayers eligible for more tax cap credits. This reduces property tax revenue received by local governments.

The recession year 2009 saw increases in unemployment and decreases in income even greater than in 2008. This means that in 2011 it is likely that local governments will see greater declines in assessed values and greater increases in tax cap credits. The LOIT distributions which have already been announced show a 16% decline for 2011.

The appendix tables contain summary information on net tax changes for matching homesteads and for all property, 2010 circuit breaker credits, and 2007-2010 property tax levy comparisons.

### Appendix 1. Change in Net Property Tax Bills, Matching Homesteads

County	2007-2008	2008-2009	2009-2010	2007-2010	County	2007-2008	2008-2009	2009-2010	2007-2010
01 Adams	-21.8%	-1.1%	5.2%	-18.7%	47 Lawrence	-19.8%	-2.7%	-10.7%	-30.3%
02 Allen	-33.9%	5.3%	-1.5%	-31.4%	48 Madison	-33.3%	18.7%	-7.7%	-26.9%
03 Bartholomew	-38.1%	22.2%	6.3%	-19.6%	49 Marion	-34.7%	0.0%	-13.8%	-43.7%
04 Benton	-61.1%	34.2%	5.4%	-45.0%	50 Marshall	-33.6%	8.4%	0.6%	-27.7%
05 Blackford	-34.6%	15.1%	3.3%	-22.3%	51 Martin	-33.0%	-8.5%	7.3%	-34.3%
06 Boone	-9.8%	-24.7%	-1.5%	-33.1%	52 Miami	-37.4%	-70.4%	25.4%	-76.8%
07 Brown	-32.0%	-41.0%	-9.1%	-63.5%	53 Monroe	-27.5%	-3.1%	11.3%	-21.9%
08 Carroll	-34.7%	-13.7%	14.5%	-35.5%	54 Montgomery	-75.0%	-67.9%	85.0%	-85.2%
09 Cass	-44.0%	3.0%	1.9%	-41.3%	55 Morgan	-55.1%	2.3%	3.7%	-52.4%
10 Clark	-31.4%	10.4%	10.9%	-15.9%	56 Newton	-34.7%	4.5%	13.5%	-22.5%
11 Clay	-41.7%	27.3%	-41.6%	-56.7%	57 Noble	-32.9%	1.3%	-5.6%	-35.8%
12 Clinton	-39.7%	-13.1%	-0.7%	-48.0%	58 Ohio	-50.2%	41.5%	-18.9%	-42.9%
13 Crawford	-33.7%	-4.3%	-2.8%	-38.3%	59 Orange	-41.9%	11.7%	14.6%	-25.7%
14 Daviess	-37.1%	23.1%	-1.1%	-23.3%	60 Owen	-16.2%	-10.0%	0.5%	-24.1%
15 Dearborn	-25.5%	2.8%	7.5%	-17.7%	61 Parke	-55.4%	2.1%	17.6%	-46.5%
16 Decatur	-29.6%	-18.1%	31.6%	-24.1%	62 Perry	-31.7%	-4.8%	8.9%	-29.3%
17 DeKalb	-34.5%	-8.1%	9.6%	-34.1%	63 Pike	-41.2%	10.0%	0.3%	-35.1%
18 Delaware	-34.6%	-7.6%	-3.8%	-41.9%	64 Porter	-20.1%	-13.0%	5.4%	-26.8%
19 Dubois	-21.9%	-3.4%	1.9%	-23.2%	65 Posey	-25.6%	7.0%	13.4%	-9.7%
20 Elkhart	-25.1%	1.2%	-1.9%	-25.6%	66 Pulaski	-52.1%	-55.7%	3.6%	-78.0%
21 Fayette	-76.1%	102.4%	18.0%	-42.9%	67 Putnam	-42.2%	-15.8%	25.2%	-39.1%
22 Floyd	-28.0%	-5.2%	9.3%	-25.4%	68 Randolph	-43.5%	6.3%	-2.1%	-41.2%
23 Fountain	-37.2%	0.0%	11.6%	-29.9%	69 Ripley	-37.4%	11.8%	7.1%	-25.1%
24 Franklin	-27.6%	7.4%	8.4%	-15.7%	70 Rush	-48.0%	30.2%	10.6%	-25.1%
25 Fulton	-33.8%	-14.0%	12.8%	-35.8%	71 St. Joseph	-37.5%	8.1%	-5.0%	-35.8%
26 Gibson	-31.8%	-2.7%	5.6%	-29.9%	72 Scott	-38.8%	12.5%	5.7%	-27.3%
27 Grant	-45.4%	7.3%	-17.8%	-51.8%	73 Shelby	-25.5%	-3.9%	4.5%	-25.2%
28 Greene	-22.2%	-20.2%	6.5%	-33.9%	74 Spencer	-34.4%	5.0%	-7.1%	-36.0%
29 Hamilton	-15.0%	-9.7%	-1.2%	-24.1%	75 Starke	-38.5%	-8.6%	20.2%	-32.5%
30 Hancock	-11.0%	-4.1%	0.2%	-14.5%	76 Steuben	-26.1%	-12.2%	-0.9%	-35.7%
31 Harrison	-40.9%	1.5%	24.3%	-25.4%	77 Sullivan	-39.9%	-5.0%	-1.0%	-43.5%
32 Hendricks	-23.0%	-5.0%	-1.6%	-28.0%	78 Switzerland	-38.7%	28.5%	0.8%	-20.5%
33 Henry	-35.7%	3.7%	1.4%	-32.4%	79 Tippecanoe	-28.9%	-6.3%	1.9%	-32.2%
34 Howard	-52.4%	-30.0%	12.3%	-62.5%	80 Tipton	-39.0%	15.6%	-0.9%	-30.1%
35 Huntington	-46.7%	21.0%	-4.7%	-38.5%	81 Union	-16.8%	-4.6%	-4.1%	-23.8%
36 Jackson	-40.5%	-7.2%	6.8%	-41.0%	82 Vanderburgh	-46.9%	33.4%	-1.6%	-30.2%
37 Jasper	-44.4%	-13.0%	-3.1%	-53.2%	83 Vermillion	-35.4%	-2.6%	-5.1%	-40.3%
38 Jay	-61.1%	-21.3%	36.2%	-58.3%	84 Vigo	-38.2%	29.3%	-8.4%	-26.8%
39 Jefferson	-34.2%	-4.9%	-1.0%	-38.1%	85 Wabash	-83.5%	-39.7%	83.9%	-81.7%
40 Jennings	-27.6%	-5.7%	8.0%	-26.3%	86 Warren	-47.2%	3.4%	10.8%	-39.5%
41 Johnson	-23.8%	-11.1%	0.7%	-31.8%	87 Warrick	-26.5%	4.0%	4.7%	-19.9%
42 Knox	-38.4%	11.6%	-4.0%	-34.0%	88 Washington	-32.5%	-0.6%	3.8%	-30.4%
43 Kosciusko	-27.8%	14.9%	-0.7%	-17.5%	89 Wayne	-39.3%	27.5%	-3.5%	-25.3%
44 LaGrange	-35.7%	7.6%	3.9%	-28.1%	90 Wells	-45.4%	-16.1%	-1.6%	-54.9%
45 Lake	Not Available				91 White	-36.1%	6.3%	1.0%	-31.4%
46 LaPorte	Not Available				92 Whitley	-26.7%	-5.5%	1.1%	-30.0%
<b>90 Counties</b>						<b>-31.4%</b>	<b>-1.1%</b>	<b>-2.1%</b>	<b>-33.6%</b>

## Appendix 2. Net Property Tax Change, All Property

County	2009 - 2010							2007 - 2010						
	Ag	Apts	Home- steads	Other Res	Other Real	Pers Prop	Total	Ag	Apts	Home- steads	Other Res	Other Real	Pers Prop	Total
01 Adams	5.9%	-24.6%	8.0%	-14.5%	1.3%	5.5%	2.6%	40.9%	-4.7%	-11.4%	-18.5%	26.9%	20.0%	8.4%
02 Allen	1.2%	-20.6%	0.5%	-33.8%	5.1%	12.4%	-0.8%	17.4%	-25.6%	-25.5%	-44.0%	25.2%	5.6%	-8.7%
03 Bartholomew	7.4%	-9.0%	9.7%	-9.4%	9.3%	11.2%	6.5%	29.3%	15.5%	-10.8%	-5.5%	25.5%	5.5%	5.5%
04 Benton	4.1%	-3.7%	8.4%	-21.9%	5.3%	20.5%	3.4%	2.5%	-24.8%	-41.9%	-32.5%	-12.1%	-10.9%	-13.7%
05 Blackford	-0.3%	-18.3%	4.0%	-18.8%	-13.5%	-8.7%	-6.5%	3.4%	-16.7%	-18.6%	-38.4%	0.7%	-7.7%	-12.0%
06 Boone	12.2%	-1.6%	2.3%	-2.9%	3.2%	10.8%	2.9%	20.4%	31.5%	-20.8%	-12.0%	48.2%	7.3%	-4.9%
07 Brown	-17.6%	-41.7%	-4.2%	-14.1%	-13.1%	-23.9%	-12.7%	-20.6%	-15.5%	-60.3%	-20.0%	-16.5%	-39.7%	-34.0%
08 Carroll	20.0%	-13.3%	16.5%	0.4%	4.3%	21.4%	12.6%	14.5%	3.1%	-31.7%	-8.0%	10.1%	-7.4%	-8.0%
09 Cass	3.7%	-35.6%	2.6%	-14.9%	-11.1%	0.3%	-4.1%	20.5%	-46.1%	-38.7%	-37.4%	-17.0%	-3.2%	-19.1%
10 Clark	10.8%	-1.5%	14.9%	-14.8%	15.0%	6.4%	8.1%	9.1%	30.4%	-2.3%	-15.8%	34.4%	8.1%	10.3%
11 Clay	-1.3%	2.7%	-40.4%	-39.6%	-1.2%	-0.1%	-18.6%	21.4%	53.3%	-54.7%	-28.9%	9.2%	7.4%	-17.6%
12 Clinton	10.8%	-32.1%	-1.4%	-5.9%	-2.9%	-0.6%	-0.4%	29.9%	-19.7%	-44.9%	-29.7%	24.8%	-9.4%	-11.0%
13 Crawford	-12.7%	-32.4%	2.7%	-18.9%	0.2%	2.1%	-6.6%	-12.0%	-12.5%	-25.2%	6.2%	2.0%	-3.9%	-9.4%
14 Daviess	4.2%	-22.5%	1.0%	-15.8%	-10.8%	5.1%	-2.7%	10.3%	-12.5%	-15.9%	-26.0%	27.9%	17.2%	1.0%
15 Dearborn	9.2%	2.4%	11.5%	-12.4%	1.7%	-10.2%	1.7%	23.2%	18.3%	-5.0%	-11.1%	14.1%	3.6%	0.6%
16 Decatur	15.0%	41.6%	34.0%	18.2%	40.4%	25.6%	28.0%	19.7%	48.6%	-17.0%	5.6%	39.7%	20.5%	11.2%
17 DeKalb	5.2%	0.3%	11.7%	-10.2%	5.1%	5.7%	4.5%	6.8%	15.8%	-29.2%	-11.5%	4.1%	-22.7%	-13.0%
18 Delaware	5.2%	-18.6%	-0.8%	-21.4%	-10.7%	-13.2%	-9.9%	21.7%	-47.3%	-38.1%	-39.2%	-7.7%	-21.8%	-26.1%
19 Dubois	5.3%	-4.8%	3.5%	-4.0%	1.3%	4.3%	2.1%	18.1%	-0.3%	-17.4%	3.9%	13.5%	7.6%	-0.4%
20 Elkhart	4.2%	-13.5%	1.0%	-14.4%	-1.6%	2.8%	-1.9%	3.4%	-13.4%	-17.5%	-23.3%	25.9%	7.5%	0.0%
21 Fayette	15.8%	-46.2%	19.7%	-18.8%	-15.4%	11.8%	-1.9%	36.1%	-40.0%	-41.8%	-33.2%	2.4%	-55.1%	-28.9%
22 Floyd	5.2%	-3.3%	12.5%	-10.0%	11.9%	8.6%	6.8%	14.7%	3.3%	-17.1%	-14.2%	26.4%	1.6%	-4.5%
23 Fountain	11.2%	-12.1%	12.7%	-9.3%	2.1%	12.0%	7.0%	21.6%	-34.3%	-24.3%	-15.2%	11.5%	12.7%	0.6%
24 Franklin	6.2%	-14.9%	11.7%	-2.3%	2.7%	5.4%	6.3%	13.9%	-3.4%	-3.7%	-6.9%	20.4%	0.4%	2.2%
25 Fulton	0.4%	-2.6%	17.8%	-6.8%	-0.3%	4.5%	2.3%	-2.8%	-24.6%	-28.1%	-6.6%	-5.7%	-27.0%	-14.7%
26 Gibson	7.0%	-27.6%	7.5%	-14.0%	1.9%	31.0%	10.6%	24.7%	-22.5%	-26.3%	-15.1%	9.4%	40.1%	7.0%
27 Grant	11.1%	-26.5%	-17.4%	-22.5%	1.5%	4.3%	-4.8%	9.3%	-38.1%	-50.3%	-37.9%	14.5%	4.7%	-14.9%
28 Greene	8.4%	52.9%	9.6%	-13.1%	6.5%	4.1%	4.8%	13.8%	15.2%	-29.0%	-17.0%	-2.3%	71.8%	-5.7%
29 Hamilton	2.5%	10.3%	1.6%	-13.0%	5.1%	-1.5%	0.9%	18.7%	51.5%	-11.5%	-4.1%	41.7%	17.5%	4.3%
30 Hancock	-10.2%	-7.5%	3.5%	-27.6%	6.8%	-9.5%	-3.2%	22.4%	23.9%	-3.3%	-18.1%	59.2%	5.4%	5.7%
31 Harrison	20.8%	24.1%	28.4%	7.2%	7.2%	22.8%	18.3%	25.7%	6.6%	-16.9%	-7.4%	22.7%	-0.1%	-0.4%
32 Hendricks	1.7%	-10.4%	1.5%	-23.2%	11.2%	4.7%	1.6%	98.3%	6.1%	-17.0%	-28.3%	50.7%	34.1%	4.6%
33 Henry	0.3%	-37.4%	2.1%	-33.7%	2.2%	-2.2%	-5.9%	18.2%	-32.0%	-27.5%	-40.4%	24.8%	-0.5%	-11.5%
34 Howard	4.2%	-17.2%	14.4%	-19.3%	-5.2%	14.7%	1.4%	27.1%	-34.2%	-60.7%	-27.8%	5.1%	20.1%	-17.2%
35 Huntington	1.9%	11.4%	-3.2%	-18.5%	-14.6%	-7.1%	-8.1%	13.8%	-10.1%	-34.3%	-33.0%	0.4%	-8.8%	-16.6%
36 Jackson	7.4%	-0.6%	10.1%	-2.4%	7.7%	14.9%	8.0%	10.9%	1.0%	-34.1%	-13.6%	1.7%	18.5%	-5.6%
37 Jasper	-5.8%	-19.3%	-1.1%	-7.2%	-3.9%	4.1%	-2.4%	-29.5%	-46.4%	-46.6%	-40.7%	31.2%	-39.1%	-29.2%
38 Jay	8.4%	-33.3%	41.0%	-12.7%	-5.5%	6.4%	4.3%	30.7%	-36.0%	-54.3%	-21.4%	8.9%	32.1%	0.9%
39 Jefferson	1.7%	-13.8%	0.1%	-11.9%	-0.7%	11.0%	0.5%	14.7%	-12.0%	-34.5%	-14.3%	4.3%	-0.1%	-12.6%
40 Jennings	9.8%	-25.8%	10.1%	-11.1%	6.5%	5.9%	4.7%	29.3%	-22.3%	-22.7%	-6.3%	26.3%	3.7%	0.2%
41 Johnson	-2.0%	-13.6%	4.4%	-19.8%	4.9%	1.7%	-0.4%	12.4%	-4.8%	-20.6%	-30.6%	67.0%	19.6%	-2.9%
42 Knox	-2.7%	-18.3%	-2.4%	-16.3%	-10.3%	7.1%	-4.7%	15.0%	-23.7%	-29.9%	-31.5%	3.2%	10.0%	-9.0%
43 Kosciusko	1.0%	-9.3%	1.4%	-7.6%	0.1%	-2.9%	-2.3%	13.8%	11.5%	-9.3%	10.8%	32.1%	17.0%	9.5%
44 LaGrange	0.3%	-6.6%	7.2%	-0.9%	4.3%	-9.0%	1.6%	-7.5%	14.4%	-16.3%	-9.2%	25.9%	-5.3%	-4.5%
45 Lake	Not Available													
46 LaPorte	Not Available													
47 Lawrence	-5.8%	-11.4%	-8.2%	-16.6%	-10.1%	-15.6%	-11.0%	20.8%	-15.1%	-23.6%	-17.0%	26.1%	-23.6%	-9.4%
48 Madison	0.0%	-14.0%	-6.2%	-19.0%	-4.6%	-6.1%	-7.6%	23.4%	-22.0%	-24.0%	-31.3%	9.8%	-13.7%	-13.4%
49 Marion	-15.3%	-8.5%	-12.6%	-23.1%	0.6%	1.7%	-6.4%	-24.2%	-36.3%	-39.1%	-41.3%	-3.0%	-3.7%	-23.0%
50 Marshall	0.7%	-2.8%	3.7%	-4.3%	-1.7%	-0.6%	-0.5%	4.1%	-5.1%	-19.8%	-10.5%	10.5%	-7.5%	-6.5%
51 Martin	4.6%	-10.2%	9.9%	-5.0%	1.1%	1.8%	3.3%	17.0%	-13.8%	-29.9%	-15.1%	14.2%	-0.8%	-6.0%
52 Miami	7.5%	16.6%	26.3%	-13.9%	-2.0%	-6.0%	0.2%	9.4%	-28.6%	-75.4%	-34.5%	-5.7%	-18.2%	-33.0%
53 Monroe	-4.1%	11.1%	15.2%	4.5%	8.2%	-6.3%	8.6%	-5.8%	28.4%	-11.3%	-0.1%	19.0%	-13.6%	2.2%
54 Montgomery	5.6%	-22.9%	88.8%	-7.8%	4.3%	-1.5%	4.2%	-4.6%	-42.4%	-83.8%	-43.2%	-12.8%	-5.6%	-35.5%
55 Morgan	2.9%	3.7%	6.0%	-8.6%	-7.9%	-4.6%	-1.5%	-15.8%	-17.2%	-48.3%	-35.4%	-22.8%	-39.2%	-38.7%
56 Newton	17.0%	2.1%	15.1%	4.6%	21.8%	20.6%	16.2%	20.0%	-22.2%	-14.9%	-10.6%	47.0%	-5.5%	5.5%
57 Noble	-5.3%	-26.9%	-5.0%	-9.8%	-8.9%	-9.4%	-8.2%	19.6%	-35.9%	-31.2%	-7.7%	4.3%	-2.0%	-9.4%
58 Ohio	-14.4%	-20.4%	-18.4%	-19.6%	-14.1%	-24.6%	-17.6%	-8.8%	-19.3%	-39.3%	-23.4%	-3.2%	-35.7%	-25.4%
59 Orange	12.1%	10.6%	15.7%	8.3%	13.3%	4.9%	11.3%	23.0%	12.5%	-18.6%	6.1%	72.3%	49.5%	23.0%
60 Owen	2.1%	-13.9%	4.6%	-10.3%	0.4%	1.2%	0.0%	26.1%	-9.1%	-15.4%	-2.7%	27.4%	16.6%	3.7%
61 Parke	5.6%	8.2%	20.7%	9.9%	13.5%	9.8%	10.4%	4.5%	15.2%	-39.7%	-4.4%	28.9%	1.2%	-7.6%
62 Perry	8.1%	-18.1%	9.8%	-12.5%	5.7%	0.7%	2.8%	9.6%	-25.5%	-25.6%	-13.0%	12.3%	-9.1%	-8.3%
63 Pike	-0.9%	-35.9%	2.2%	-17.0%	-8.4%	10.5%	0.8%	16.9%	-31.2%	-30.6%	-25.6%	1.9%	-1.9%	-6.9%
64 Porter	-0.3%	-4.0%	7.7%	-10.7%	2.9%	2.5%	2.1%	28.2%	21.4%	-16.1%	-21.4%	38.7%	-5.8%	-3.7%
65 Posey	1.9%	-13.6%	15.2%	-13.8%	-14.9%	2.8%	-0.1%	11.7%	-28.6%	-4.3%	-9.3%	-10.0%	-17.2%	-9.0%
66 Pulaski	1.3%	-4.7%	9.2%	-7.3%	-6.4%	0.5%	-0.6%	-19.1%	-41.5%	-75.1%	-39.8%	-32.7%	-41.3%	-39.1%
67 Putnam	15.7%	2.7%	26.6%	4.0%	21.5%	15.5%	17.5%	5.6%	-2.5%	-33.3%	-18.5%	14.3%	3.5%	-10.3%
68 Randolph	8.1%	-22.3%	-0.1%	-19.7%	-8.3%	9.8%	-0.7%	26.0%	-12.8%	-38.8%	-30.1%	2.5%	8.5%	-8.0%
69 Ripley	1.1%	0.2%	10.0%	-3.3%	1.6%	4.5%	3.7%	20.6%	-15.0%	-17.3%	0.7%	14.1%	-2.1%	-1.2%
70 Rush	3.7%	-23.1%	13.8%	-20.8%	-11.6%	-4.3%	-1.7%	38.9%	-13.2%	-24.2%	-18.4%	5.9%	-22.6%	-1.3%
71 St. Joseph	-3.5%	-27.0%	-4.0%	-18.5%	-3.8%	-5.3%	-7.4%	2.8%	-17.0%	-32.6%	-36.2%	16.5%	-14.4%	-15.8%
72 Scott	4.3%	-15.2%	7.1%	-13.8%	1.5%	2.1%	0.0%	6.9%	9.9%	-20.5%	-20.6%	13.4%	-6.5%	-7.1%
73 Shelby	2.1%	-7.9%	7.0%	-12.4%	35.8%	-4.3%	8.5%	6.3%	-8.5%	-19.1%	-24.1%	47.8%	2.2%	2.3%
74 Spencer	-10.8%	-17.5%	-3.3%	-14.3%	-10.9%	41.5%	3.7%	5.9%	-49.7%	-28.5%	-12.0%	4.7%	-14.2%	-10.7%
75 Starke	16.2%	6.0%	22.4%	10.4%	8.4%	24.0%	15.2%	16.6%	-18.3%	-27.1%	-3.2%	16.4%	1.2%	-5.6%
76 Steuben	-4.2%	0.1%	0.6%	-3.9%	2.5%	-9.7%	-2.1%	2.6%	51.7%	-29.3%	-7.9%	12.4%	-18.8%	-10.3%
77 Sullivan	-0.5%	-12.8%	1.2%	-7.9%	-2.9%	10.5%	1.9%	18.2%	-15.1%	-40.2%	-18.5%	-14.2%	9.3%	-6.9%
78 Switzerland	1.9%	0.2%	6.7%	-1.3%	10.7%	2.4%	5.0%	21.5%	64.3%	-6.1%	16.6%	59.0%	12.0%	21.6%
79 Tippecanoe	7.9%	-8.1%	5.2%	-18.2%	-1.5%	1.6%	-2.2%	20.5%	5.6%	-25.2%	-16.1%	24.9%	4.8%	-2.0%
80 Tipton	4.3%	-19.3%	-0.2%	-10.5%	11.9%	-4.0%	1.3%	33.1%	-26.4%	-29.7%	8.0%	40.9%	-5.1%	1.2%
81 Union	0.4%	-11.4%	-3.1%	-13.4%	-7.7%	-7.6%	-4.7%	33.5%	-3.5%	-18.3%	-7.9%	25.4%	11.1%	5.0%
82 Vanderburgh	2.1%	-20.3%	1.3%	-25.5%	0.5%	5.6%	-3.1%	4.0%	-21.6%	-25.0%	-31.6%	16.8%	2.6%	-7.6%
83 Vermillion	0.7%	-11.9%	-5.3%	-15.8%	-2.4%	3.2%	-1.6%	9.7%	-5.3%	-35.0%	-39.4%	-2.0%	-4.0%	-13.8%
84 Vigo	1.4%	-24.4%	-7.1%	-13.0%	-8.9%	-4.4%	-8.1%	27.6%	-10.3%	-20.5%	-28.9%	20.0%	-13.5%	-8.0%
85 Wabash	0.5%	-32.5%	79.2%	-28.2%	-0.1%	-0.3%	-1.4%	-3.0%	-42.9%	-80.8%	-42.4%	0.2%	-22.5%	-36.6%
86 Warren	-1.8%	-8.7%	7.4%	9.2%	-5.7%	11.1%	1.5%	11.0%	-22.8%	-36.5%	7.4%	-7.7%	-8.9%	-6.8%
87 Warrick	-2.7%	7.4%	8.2%	-6.0%	5.9%	1.1%	3.8%	32.0%	35.1%	-7.2%	-11.3%	16.6%	1.0%	-0.7%
88 Washington	6.1%	-32.1%	7.1%	-13.7%	-0.8%	-13.8%	-1.5%	27.6%	-40.8%	-20.4%	-22.2%	17.5%	-10.7%	-5.1%
89 Wayne	4.7%	-19.4%	-2.9%	-20.2%	-6.2%	9.8%	-4.1%	7.1%	-21.8%	-21.6%	-27.9%	18.9%	12.1%	-3.7%
90 Wells	6.7%	7.0%	0.6%	-11.0%	-2.9%	3.9%	1.2%	21.3%	-6.5%	-50.8%	-28.8%	23.1%	-1.3%	-14.7%
91 White	6.7%	-31.8%	1.5%	4.0%	-5.7%	2.0%	1.7%	11.9%	-2.0%	-23.4%	-5.2%	-1.0%	-5.8%	-6.0%
92 Whitley	2.6%	-10.0%	3.0%	-3.5%	1.8%	-2.7%	0.9%							

### Appendix 3. 2010 Actual Circuit Breaker Loss Total By County

County	1%	2%	3%	Elderly Homeowner	Total	% of Levy (Including TIF)
1 Adams	334,515	746,784	4,376	24,470	1,110,145	3.8%
2 Allen	9,834,495	14,075,631	274,692	446,894	24,631,711	7.0%
3 Bartholomew	1,620,341	1,460,569	265,103	92,775	3,438,788	4.1%
4 Benton	34,195	231,196	6,736	1,342	273,469	2.5%
5 Blackford	98,327	932,579	513,956	10,430	1,555,292	14.4%
6 Boone	2,257,511	359,072	0	5,174	2,621,757	3.6%
7 Brown	0	0	0	139	139	0.0%
8 Carroll	106,445	565,639	215,380	4,500	891,964	5.1%
9 Cass	171,003	2,771,778	2,939,214	33,543	5,915,537	16.9%
10 Clark	404,158	2,830,902	0	114,046	3,349,106	3.3%
11 Clay	367	1,695	0	391	2,452	0.0%
12 Clinton	21,394	1,329,481	887,074	6,637	2,244,586	7.9%
13 Crawford	101,583	790,589	71,744	3,331	967,247	12.0%
14 Daviess	394,565	1,469,235	799,666	16,418	2,679,883	10.3%
15 Dearborn	211,982	424,193	0	697	636,873	1.4%
16 Decatur	36,425	231,806	0	30,275	298,506	1.4%
17 DeKalb	348	582,512	897	26,174	609,930	1.6%
18 Delaware	2,048,163	12,076,609	11,344,148	5,332	25,474,251	22.6%
19 Dubois	401,050	489,463	0	31,064	921,577	2.3%
20 Elkhart	4,216,792	7,316,066	3,347,219	72,422	14,952,499	6.9%
21 Fayette	197,291	1,613,558	1,249,968	60,487	3,121,304	14.4%
22 Floyd	88,943	1,028,190	0	39,523	1,156,656	1.9%
23 Fountain	51,341	304,469	0	7,766	363,576	2.8%
24 Franklin	3,054	0	0	0	3,054	0.0%
25 Fulton	11	59,226	0	5,326	64,563	0.4%
26 Gibson	252,851	1,009,866	276,128	34,902	1,573,746	3.7%
27 Grant	1,008	413,026	948,759	18,420	1,381,212	2.3%
28 Greene	250,614	1,044,472	146,221	23,550	1,464,857	7.7%
29 Hamilton	10,677,931	4,201,795	0	15,334	14,895,060	3.9%
30 Hancock	2,808,466	2,218,416	2,021	33,712	5,062,615	7.7%
31 Harrison	20,241	37,259	579	41,241	99,320	0.5%
32 Hendricks	6,003,748	4,611,741	0	20,890	10,636,378	5.7%
33 Henry	326,148	2,119,312	1,575,349	0	4,020,809	10.7%
34 Howard	5,588	4,146,117	269,216	26,948	4,447,869	4.7%
35 Huntington	457,120	1,236,967	2,108,741	39,731	3,842,559	11.8%
36 Jackson	1,538	229,627	0	29,402	260,567	0.8%
37 Jasper	0	0	0	11	11	0.0%
38 Jay	718	199,157	261,239	19,843	480,956	2.5%
39 Jefferson	321,067	465,599	0	12,158	798,824	3.0%
40 Jennings	106,100	507,554	3,244	27,216	644,114	3.3%
41 Johnson	3,569,019	5,154,675	1,517,990	54,231	10,295,916	7.6%
42 Knox	912,183	2,181,618	2,159,128	654	5,253,582	15.9%
43 Kosciusko	304,364	552,633	0	34,465	891,463	1.3%
44 LaGrange	4,231	130,461	0	5,243	139,935	0.5%
45 Lake	Not Available					
46 LaPorte	Not Available					
47 Lawrence	502,595	1,663,839	633,625	10,236	2,810,294	7.8%
48 Madison	2,782,731	7,263,302	18,957,725	22,728	29,026,487	22.9%
49 Marion	25,878,885	41,690,591	11,650,316	25,151	79,244,942	7.9%
50 Marshall	181,780	565,315	7,255	15,238	769,587	1.9%
51 Martin	12,092	127,634	20,446	3,664	163,836	2.8%
52 Miami	1,815	1,094,403	985,548	7,723	2,089,488	8.7%
53 Monroe	99,239	0	0	75,152	174,392	0.2%
54 Montgomery	0	1,636,767	985,674	91,115	2,713,556	6.7%
55 Morgan	178	0	0	28,939	29,117	0.1%
56 Newton	36,887	262,901	17,946	14,460	332,195	2.2%
57 Noble	1,715	498,865	0	6,793	507,372	1.3%
58 Ohio	0	0	0	136	136	0.0%
59 Orange	8,350	13,685	0	10,649	32,685	0.3%
60 Owen	21,794	226,521	0	1,872	250,187	1.9%
61 Parke	751	52,785	0	12,524	66,061	0.6%
62 Perry	137,439	815,600	222,476	24,884	1,200,399	8.3%
63 Pike	23,501	271,114	56,871	6,234	357,720	2.7%
64 Porter	1,130,629	2,657,341	0	38,302	3,826,272	2.1%
65 Posey	221,853	417,224	0	7,495	646,573	2.2%
66 Pulaski	0	5,580	0	307	5,888	0.1%
67 Putnam	595	306,552	0	22,152	329,299	1.2%
68 Randolph	188,861	1,202,726	1,086,216	12,808	2,490,612	11.6%
69 Ripley	0	1,357	0	7,554	8,911	0.1%
70 Rush	52,258	862,650	586,984	49,878	1,551,770	9.6%
71 St. Joseph	4,711,442	15,727,809	15,106,015	33,705	35,578,971	10.7%
72 Scott	22,138	645,051	0	10,892	678,081	4.0%
73 Shelby	340,854	864,724	4,763	22,048	1,232,389	2.8%
74 Spencer	14,760	55,824	0	1,677	72,262	0.3%
75 Starke	32,299	319,842	0	2,102	354,243	2.0%
76 Steuben	4,916	6,818	0	3,348	15,082	0.0%
77 Sullivan	45,900	342,495	292,952	8,547	689,893	3.8%
78 Switzerland	2,150	0	0	7,830	9,979	0.2%
79 Tippecanoe	299,992	4,023,126	0	8,991	4,332,109	2.8%
80 Tipton	46,099	339,718	215	15,068	401,099	2.7%
81 Union	53,562	233,179	65,590	858	353,189	5.3%
82 Vanderburgh	988,880	5,227,679	0	22,789	6,239,348	3.7%
83 Vermillion	54,038	479,571	59,615	0	593,225	3.9%
84 Vigo	3,141,438	6,024,944	5,750,218	147,627	15,064,227	14.6%
85 Wabash	0	22,131	0	38,447	60,578	0.3%
86 Warren	3,511	12,499	0	1,894	17,904	0.2%
87 Warrick	245,683	538,310	123,500	2,033	909,526	1.9%
88 Washington	73,755	545,391	233,876	4,380	857,402	4.8%
89 Wayne	1,579,210	3,605,907	300,900	809	5,486,825	8.5%
90 Wells	0	72,836	0	1,376	74,212	0.4%
91 White	42,948	190,338	0	306	233,592	1.0%
92 Whitley	16,279	197,262	0	16,506	230,047	1.0%
<b>90 Counties</b>	<b>91,661,032</b>	<b>183,263,744</b>	<b>88,337,510</b>	<b>2,324,332</b>	<b>365,586,618</b>	<b>6.3%</b>

### Appendix 4. 2007 – 2010 Property Tax Levy Totals by County

County	2007 Levy	2008 Levy	2009 Levy	2010 Levy	2007-2008 Change	2008-2009 Change	2009-2010 Change
01 Adams	34,681,655	39,207,884	27,589,611	28,854,887	13.1%	-29.6%	4.6%
02 Allen	450,690,557	468,758,513	330,401,193	341,617,406	4.0%	-29.5%	3.4%
03 Bartholomew	99,913,949	100,897,922	74,712,408	81,520,841	1.0%	-28.0%	9.1%
04 Benton	14,707,240	15,110,052	10,738,546	10,967,751	2.7%	-28.9%	2.1%
05 Blackford	13,711,190	14,285,781	10,461,692	10,578,876	4.2%	-28.8%	1.1%
06 Boone	85,818,368	93,479,518	64,899,215	68,490,068	8.9%	-30.6%	5.5%
07 Brown	18,863,071	21,155,418	11,955,145	10,406,768	12.2%	-43.5%	-13.0%
08 Carroll	22,986,912	24,319,077	14,662,220	16,805,119	5.8%	-39.7%	14.6%
09 Cass	45,682,114	44,198,745	33,218,547	34,326,121	-3.2%	-24.8%	3.3%
10 Clark	105,863,418	118,137,275	75,997,137	84,046,245	11.6%	-35.7%	10.6%
11 Clay	20,117,574	21,419,681	14,310,246	14,416,800	6.5%	-33.2%	0.7%
12 Clinton	36,314,819	39,367,312	27,590,913	28,500,062	8.4%	-29.9%	3.3%
13 Crawford	9,820,151	10,798,416	7,546,871	7,820,807	10.0%	-30.1%	3.6%
14 Daviess	29,547,322	32,385,071	24,067,079	24,624,439	9.6%	-25.7%	2.3%
15 Dearborn	60,506,963	63,144,154	45,058,695	45,457,349	4.4%	-28.6%	0.9%
16 Decatur	26,170,507	28,773,386	15,719,243	20,226,906	9.9%	-45.4%	28.7%
17 DeKalb	49,005,906	52,192,597	35,776,593	37,384,548	6.5%	-31.5%	4.5%
18 Delaware	145,156,946	150,025,223	104,644,926	107,160,946	3.4%	-30.2%	2.4%
19 Dubois	51,497,627	54,491,743	37,840,362	39,052,617	5.8%	-30.6%	3.2%
20 Elkhart	256,549,945	268,934,793	197,890,643	204,496,326	4.8%	-26.4%	3.3%
21 Fayette	27,862,844	28,535,131	20,438,374	21,618,092	2.4%	-28.4%	5.8%
22 Floyd	78,346,229	85,584,171	51,562,359	54,964,110	9.2%	-39.8%	6.6%
23 Fountain	16,750,076	17,714,164	11,480,746	12,319,649	5.8%	-35.2%	7.3%
24 Franklin	18,183,897	20,140,844	12,128,545	12,739,280	10.8%	-39.8%	5.0%
25 Fulton	23,040,269	23,651,403	15,135,589	15,603,983	2.7%	-36.0%	3.1%
26 Gibson	43,739,199	45,562,707	33,066,086	35,994,043	4.2%	-27.4%	8.9%
27 Grant	76,396,816	76,658,964	53,256,451	53,717,950	0.3%	-30.5%	0.9%
28 Greene	23,799,260	25,894,332	16,563,706	18,448,702	8.8%	-36.0%	11.4%
29 Hamilton	420,213,002	468,646,400	334,073,937	337,478,685	11.5%	-28.7%	1.0%
30 Hancock	74,478,988	85,987,664	63,034,382	64,124,574	15.5%	-26.7%	1.7%
31 Harrison	31,652,395	31,664,754	18,993,186	22,058,721	0.0%	-40.0%	16.1%
32 Hendricks	188,956,638	199,190,300	154,771,645	165,061,810	5.4%	-22.3%	6.6%
33 Henry	49,314,762	50,463,376	35,459,270	36,475,836	2.3%	-29.7%	2.9%
34 Howard	129,218,594	133,188,558	93,254,197	95,329,814	3.1%	-30.0%	2.2%
35 Huntington	42,500,755	41,576,303	31,132,689	30,566,864	-2.2%	-25.1%	-1.8%
36 Jackson	46,476,233	45,731,302	30,591,726	32,356,017	-1.6%	-33.1%	5.8%
37 Jasper	38,987,440	41,054,860	24,527,032	24,244,333	5.3%	-40.3%	-1.2%
38 Jay	22,518,943	23,128,397	17,643,913	18,386,564	2.7%	-23.7%	4.2%
39 Jefferson	35,678,609	36,952,691	24,413,782	25,368,825	3.6%	-33.9%	3.9%
40 Jennings	22,533,152	22,907,138	16,287,337	17,339,271	1.7%	-28.9%	6.5%
41 Johnson	167,604,125	172,415,216	122,618,876	127,343,565	2.9%	-28.9%	3.9%
42 Knox	40,080,699	40,885,681	30,415,060	31,603,747	2.0%	-25.6%	3.9%
43 Kosciusko	86,874,500	90,114,563	68,504,134	68,019,063	3.7%	-24.0%	-0.7%
44 LaGrange	35,217,758	37,055,992	23,103,330	23,138,574	5.2%	-37.7%	0.2%
45 Lake	Not Available						
46 LaPorte	Not Available						
47 Lawrence	41,986,026	49,006,526	33,583,406	34,869,652	16.7%	-31.5%	3.8%
48 Madison	139,110,659	148,007,485	112,635,830	114,850,975	6.4%	-23.9%	2.0%
49 Marion	1,433,394,320	1,374,759,213	931,744,879	909,563,378	-4.1%	-32.2%	-2.4%
50 Marshall	55,659,896	58,358,443	37,658,040	37,604,705	4.8%	-35.5%	-0.1%
51 Martin	8,037,392	8,448,451	5,529,124	5,751,249	5.1%	-34.6%	4.0%
52 Miami	32,939,347	35,170,602	22,243,438	23,584,392	6.8%	-36.8%	6.0%
53 Monroe	130,069,003	139,695,441	88,998,327	96,705,044	7.4%	-36.3%	8.7%
54 Montgomery	57,753,226	56,939,232	35,445,236	39,461,256	-1.4%	-37.7%	11.3%
55 Morgan	63,262,450	64,739,641	42,812,773	41,351,639	2.3%	-33.9%	-3.4%
56 Newton	19,331,737	20,934,753	12,995,535	15,150,257	8.3%	-37.9%	16.6%
57 Noble	50,839,166	53,600,868	37,212,567	35,232,896	5.4%	-30.6%	-5.3%
58 Ohio	4,486,839	4,609,901	2,584,629	2,116,753	2.7%	-43.9%	-18.1%
59 Orange	13,438,174	13,756,612	9,902,610	10,809,164	2.4%	-28.0%	9.2%
60 Owen	16,237,860	18,304,056	12,744,957	13,125,291	12.7%	-30.4%	3.0%
61 Parke	15,116,036	15,106,171	10,155,226	10,704,050	-0.1%	-32.8%	5.4%
62 Perry	16,759,621	17,525,543	11,765,993	12,843,845	4.6%	-32.9%	9.2%
63 Pike	18,045,448	17,730,171	13,202,009	13,375,669	-1.7%	-25.5%	1.3%
64 Porter	232,696,951	259,472,239	168,181,190	171,607,333	11.5%	-35.2%	2.0%
65 Posey	45,158,723	46,568,429	29,321,878	29,551,009	3.1%	-37.0%	0.8%
66 Pulaski	16,453,620	16,600,075	10,190,928	10,134,304	0.9%	-38.6%	-0.6%
67 Putnam	38,155,081	37,234,633	22,867,616	26,075,712	-2.4%	-38.6%	14.0%
68 Randolph	27,509,765	28,102,487	19,788,083	20,994,891	2.2%	-29.6%	6.1%
69 Ripley	24,499,041	26,886,103	17,045,688	17,585,519	9.7%	-36.6%	3.2%
70 Rush	19,520,119	21,589,661	15,245,852	15,741,873	10.6%	-29.4%	3.3%
71 St. Joseph	376,825,046	363,727,175	263,273,465	276,071,903	-3.5%	-27.6%	4.9%
72 Scott	20,751,854	19,566,180	14,916,528	15,070,313	-5.7%	-23.8%	1.0%
73 Shelby	53,553,658	53,132,096	36,149,027	38,701,331	-0.8%	-32.0%	7.1%
74 Spencer	29,337,539	30,689,358	19,332,841	19,595,650	4.6%	-37.0%	1.4%
75 Starke	22,830,274	22,352,358	14,908,408	17,213,889	-2.1%	-33.3%	15.5%
76 Steuben	48,966,074	52,637,845	33,190,656	32,689,385	7.5%	-36.9%	-1.5%
77 Sullivan	24,065,691	23,557,942	17,292,955	18,087,999	-2.1%	-26.6%	4.6%
78 Switzerland	6,814,739	7,526,857	5,434,736	5,498,258	10.4%	-27.8%	1.2%
79 Tippecanoe	184,329,096	194,995,158	132,242,648	133,511,829	5.8%	-32.2%	1.0%
80 Tipton	18,762,104	19,830,120	13,912,529	14,367,815	5.7%	-29.8%	3.3%
81 Union	7,908,601	9,057,896	6,827,796	6,691,291	14.5%	-24.6%	-2.0%
82 Vanderburgh	224,338,903	222,695,334	152,738,507	155,863,770	-0.7%	-31.4%	2.0%
83 Vermillion	21,626,801	21,799,168	15,087,193	15,173,321	0.8%	-30.8%	0.6%
84 Vigo	122,885,843	127,368,502	98,329,769	99,042,059	3.6%	-22.8%	0.7%
85 Wabash	34,687,235	34,850,276	22,534,547	22,575,193	0.5%	-35.3%	0.2%
86 Warren	10,712,087	11,023,355	7,606,423	7,564,504	2.9%	-31.0%	-0.6%
87 Warrick	65,064,483	67,515,689	44,422,738	45,433,418	3.8%	-34.2%	2.3%
88 Washington	23,351,699	25,118,110	17,686,658	17,793,579	7.6%	-29.6%	0.6%
89 Wayne	81,576,603	82,868,889	58,480,756	61,283,040	1.6%	-29.4%	4.8%
90 Wells	27,357,019	29,168,567	17,795,686	18,225,963	6.6%	-39.0%	2.4%
91 White	34,379,262	34,661,502	23,299,158	23,600,765	0.8%	-32.8%	1.3%
92 Whitley	32,630,846	35,547,274	21,153,126	21,638,415	8.9%	-40.5%	2.3%
<b>90 Counties</b>	<b>7,311,247,374</b>	<b>7,528,623,859</b>	<b>5,208,009,601</b>	<b>5,335,541,500</b>	<b>3.0%</b>	<b>-30.8%</b>	<b>2.4%</b>