2013 Adams County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Adams County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Adams County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-1.7%	$29,153,707	$1,349,059,812	4.0%
Change		-1.2%	-0.1%	
2012	0.0%	$29,511,588	$1,350,189,214	4.3%

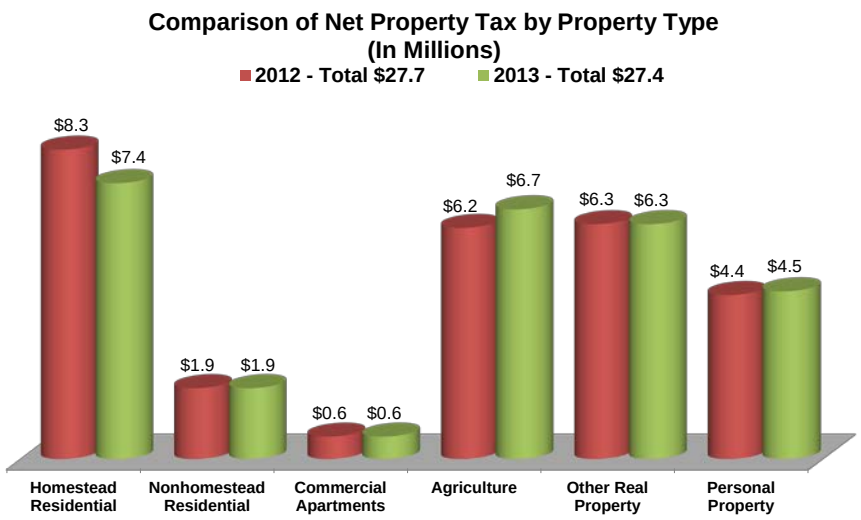
The total tax bill for all taxpayers in Adams County decreased by 1.7% in 2013. The main reason was a 1.2% decrease in the property tax levy. In this reassessment year, certified net assessed value was nearly unchanged, falling 0.1%. Lower tax bills meant that taxpayers qualified for less in tax cap credits, so credits as a percent of the tax levy decreased to 4.0% in 2013 from 4.3% in 2012.

Adams County homeowners experienced a large 11.3% decrease in property tax bills in 2013. This was due to an increase in local property tax credits and a decrease in property tax rates. Homesteads also experienced a decline in net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Adams County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	2,025	22.6%
No Change	82	0.9%
Lower Tax Bill	6,870	76.5%
Average Change in Tax Bill	**-11.3%**	
Detailed Change in Tax Bill		
20% or More	351	3.9%
10% to 19%	338	3.8%
1% to 9%	1,336	14.9%
-1% to 1%	82	0.9%
-1% to -9%	2,640	29.4%
-10% to -19%	2,305	25.7%
-20% or More	1,925	21.4%
Total	**8,977**	**100.0%**

Note: Percentages may not total due to rounding.



In Adams County most net property taxes were paid by business (other real and personal), homestead, and agriculture property owners in 2013. Total net property taxes decreased 1.7%, compared to an average 2.1% increase statewide. Agriculture saw the biggest increase, while homestead net taxes decreased by the largest percentage.

Property tax rates decreased in 14 of 23 Adams County tax districts in 2013. The average tax rate fell by 1.1%, because a small levy decrease more than offset a small decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Adams County decreased by 1.2%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Adams County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$1,113,590,900	$1,066,874,399	-4.2%	$444,610,994	$413,290,031	-7.0%
Other Residential	127,824,500	123,821,900	-3.1%	127,026,546	123,256,656	-3.0%
Ag Business/Land	379,343,600	411,241,201	8.4%	378,217,126	410,006,117	8.4%
Business Real/Personal	522,403,552	520,319,517	-0.4%	408,224,332	412,553,717	1.1%
Total	**$2,143,162,552**	**$2,122,257,017**	**-1.0%**	**$1,358,078,998**	**$1,359,106,521**	**0.1%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Adams County's total billed net assessed value was nearly unchanged, increasing slightly by 0.1% in 2013. Increases in agricultural assessments offset decreases in homestead assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$463,592	$315,811	-$147,781	-31.9%
2%	788,637	805,046	16,409	2.1%
3%	11,092	28,666	17,574	158.4%
Elderly	28,765	15,357	-13,408	-46.6%
Total	$1,292,086	$1,164,881	-$127,206	-9.8%
% of Levy	4.3%	4.0%		

Total tax cap credits in Adams County were $1.2 million, which was 4.0% of the levy. This was less than the state average of 10.9%, and slightly less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Adams County's average tax rate was near the median rate statewide. Most of the tax cap credits in Adams County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Adams County decreased $127,206 between 2012 and 2013. Credits as a share of the total levy fell from 4.3% in 2012 to 4.0% in 2013.

Adams County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*27,589,611*	*28,854,887*	*29,330,518*	*29,511,588*	*29,153,707*	*4.6%*	*1.6%*	*0.6%*	*-1.2%*
Adams County	7,300,403	7,556,030	7,744,911	8,133,540	8,213,075	3.5%	2.5%	5.0%	1.0%
Blue Creek Township	19,361	20,101	20,572	21,235	21,848	3.8%	2.3%	3.2%	2.9%
French Township	21,409	22,185	22,727	23,475	24,165	3.6%	2.4%	3.3%	2.9%
Hartford Township	30,932	32,109	32,938	33,963	34,922	3.8%	2.6%	3.1%	2.8%
Jefferson Township	21,042	21,812	22,347	23,073	23,733	3.7%	2.5%	3.2%	2.9%
Kirkland Township	27,984	45,494	46,410	47,126	48,750	62.6%	2.0%	1.5%	3.4%
Monroe Township	23,069	23,871	56,179	21,692	61,572	3.5%	135.3%	-61.4%	183.8%
Preble Township	38,007	39,019	40,341	41,659	42,792	2.7%	3.4%	3.3%	2.7%
Root Township	59,980	62,381	63,667	66,028	67,887	4.0%	2.1%	3.7%	2.8%
St. Marys Township	32,265	33,446	34,313	35,369	36,419	3.7%	2.6%	3.1%	3.0%
Union Township	37,260	38,655	39,616	41,133	41,213	3.7%	2.5%	3.8%	0.2%
Wabash Township	50,022	51,983	53,041	55,067	56,642	3.9%	2.0%	3.8%	2.9%
Washington Township	194,056	200,674	206,205	212,795	218,984	3.4%	2.8%	3.2%	2.9%
Decatur Civil City	3,180,147	3,295,157	3,373,161	3,469,685	3,568,193	3.6%	2.4%	2.9%	2.8%
Berne Civil City	991,899	1,040,805	1,117,611	1,116,650	1,181,269	4.9%	7.4%	-0.1%	5.8%
Geneva Civil Town	443,544	462,675	475,328	489,153	489,153	4.3%	2.7%	2.9%	0.0%
Monroe Civil Town	162,637	169,083	173,402	178,221	182,164	4.0%	2.6%	2.8%	2.2%
Adams Central Community School Corp	2,454,179	2,593,601	3,043,223	2,755,731	2,727,294	5.7%	17.3%	-9.4%	-1.0%
North Adams Community School Corp	8,052,962	7,836,150	7,523,952	7,305,281	6,599,342	-2.7%	-4.0%	-2.9%	-9.7%
South Adams School Corp	3,067,116	3,884,922	3,771,369	3,913,978	4,019,690	26.7%	-2.9%	3.8%	2.7%
Berne Public Library	321,133	325,095	342,198	362,430	313,589	1.2%	5.3%	5.9%	-13.5%
Decatur Public Library	0	0	0	0	0				
Geneva Public Library	0	0	0	0	0				
Adams Public Library System	517,982	536,804	550,788	568,871	568,538	3.6%	2.6%	3.3%	-0.1%
Adams County Solid Waste Mgmt Dist	542,222	562,835	576,219	595,433	612,473	3.8%	2.4%	3.3%	2.9%

Adams County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
01001	North Blue Creek Township	1.4364	--	--	11.0979%	--	--	--	1.2770
01002	South Blue Creek Township	1.7752	--	--	11.0979%	--	--	--	1.5782
01003	North French Township	1.4385	--	--	11.0979%	--	--	--	1.2789
01004	South French Township	1.7773	--	--	11.0979%	--	--	--	1.5801
01005	Hartford Township	1.8077	--	--	11.0979%	--	--	--	1.6071
01006	Jefferson Township	1.7850	--	--	11.0979%	--	--	--	1.5869
01007	Kirkland Township	1.4832	--	--	11.0979%	--	--	--	1.3186
01008	North Monroe Township	1.4474	--	--	11.0979%	--	--	--	1.2868
01009	South Monroe Township	1.7862	--	--	11.0979%	--	--	--	1.5880
01010	Berne City-Monroe Township	3.0378	--	--	11.0979%	--	--	--	2.7007
01011	Monroe Town-Monroe Township	2.0920	--	--	11.0979%	--	--	--	1.8598
01012	Preble Township	1.8145	--	--	11.0979%	--	--	--	1.6131
01013	Root Township	1.7768	--	--	11.0979%	--	--	--	1.5796
01014	Decatur City-Root Township	2.8703	--	--	11.0979%	--	--	--	2.5518
01015	St Marys Township	1.4647	--	--	11.0979%	--	--	--	1.3021
01016	Union Township	1.8207	--	--	11.0979%	--	--	--	1.6186
01017	Wabash Township	1.7798	--	--	11.0979%	--	--	--	1.5823
01018	Berne City-Wabash Township	3.0535	--	--	11.0979%	--	--	--	2.7146
01019	Geneva Town	3.0847	--	--	11.0979%	--	--	--	2.7424
01020	South Washington Township	1.4791	--	--	11.0979%	--	--	--	1.3150
01021	North Washington Township	1.8202	--	--	11.0979%	--	--	--	1.6182
01022	Decatur City-Washington Township	2.9172	--	--	11.0979%	--	--	--	2.5935
01023	Monroe Town-Washington Township	2.1467	--	--	11.0979%	--	--	--	1.9085

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Adams County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*315,811*	*804,844*	*28,666*	*15,357*	*1,164,679*	*29,153,707*	*4.0%*
TIF Total	*0*	*202*	*0*	*0*	*202*	*272,987*	*0.1%*
County Total	*315,811*	*805,046*	*28,666*	*15,357*	*1,164,881*	*29,426,694*	*4.0%*
Adams County	64,581	166,022	5,710	4,145	240,459	8,213,075	2.9%
Blue Creek Township	0	0	0	6	6	21,848	0.0%
French Township	0	0	0	2	2	24,165	0.0%
Hartford Township	0	0	0	15	15	34,922	0.0%
Jefferson Township	0	0	0	6	6	23,733	0.0%
Kirkland Township	0	0	0	25	25	48,750	0.1%
Monroe Township	19	188	34	20	262	61,572	0.4%
Preble Township	0	0	0	8	8	42,792	0.0%
Root Township	446	984	0	25	1,455	67,887	2.1%
St. Marys Township	0	0	0	55	55	36,419	0.2%
Union Township	0	0	0	4	4	41,213	0.0%
Wabash Township	1,246	1,727	126	56	3,155	56,642	5.6%
Washington Township	1,518	7,366	0	96	8,980	218,984	4.1%
Decatur Civil City	50,617	173,459	0	1,221	225,297	3,568,193	6.3%
Berne Civil City	45,930	67,118	6,653	1,035	120,736	1,181,269	10.2%
Geneva Civil Town	11,134	33,419	3,412	1,006	48,972	489,153	10.0%
Monroe Civil Town	0	975	0	158	1,133	182,164	0.6%
Adams Central Community School Corp	0	1,052	0	1,670	2,722	2,727,294	0.1%
North Adams Community School Corp	56,092	192,221	0	2,011	250,324	6,599,342	3.8%
South Adams School Corp	58,656	101,339	10,136	2,918	173,050	4,019,690	4.3%
Berne Public Library	12,193	17,818	1,766	275	32,052	313,589	10.2%
Adams Public Library System	8,560	28,775	402	293	38,031	568,538	6.7%
Adams County Solid Waste Mgmt Dist	4,816	12,381	426	309	17,932	612,473	2.9%
TIF - Berne City-Monroe Township	0	0	0	0	0	264,436	0.0%
TIF - Decatur City - Root Township	0	0	0	0	0	0	
TIF - Decatur City - Washington Township	0	202	0	0	202	8,551	2.4%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Allen County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Allen County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Allen County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	2.3%	$361,311,614	$12,780,412,897	10.9%
Change		4.2%	0.3%	
2012	-1.1%	$346,798,301	$12,741,704,078	9.8%

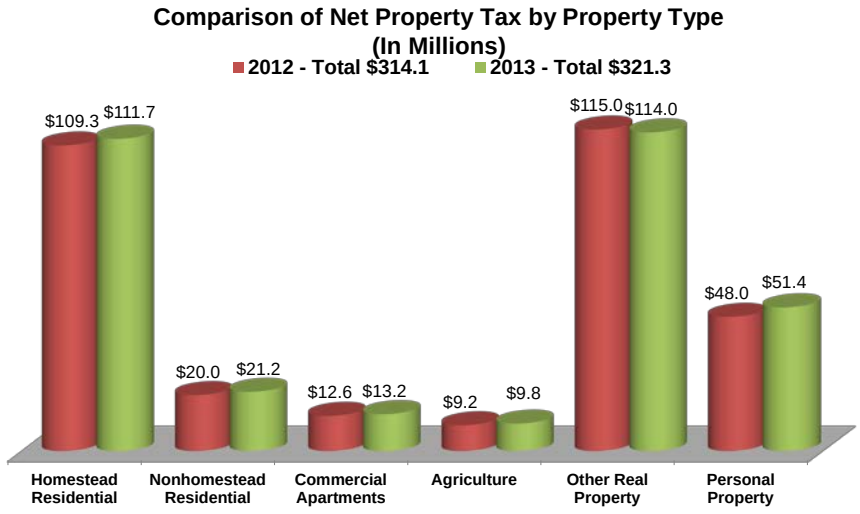
The total tax bill for all taxpayers in Allen County increased by 2.3% in 2013. The main reasons were a 4.2% increase in the levy and a 0.3% reassessment year increase in certified net assessed value. The levy increase exceeded the assessed value rise, which caused tax rates to rise, and the higher tax rates caused the tax cap credits to increase to 10.9% in 2013 from 9.8% in 2012.

Allen County homeowners experienced a small 1.1% increase in property tax bills in 2013. This was due to an increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Allen County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	54,262	56.1%
No Change	2,892	3.0%
Lower Tax Bill	39,520	40.9%
Average Change in Tax Bill	**1.1%**	
Detailed Change in Tax Bill		
20% or More	10,491	10.9%
10% to 19%	10,974	11.4%
1% to 9%	32,797	33.9%
-1% to 1%	2,892	3.0%
-1% to -9%	25,866	26.8%
-10% to -19%	7,590	7.9%
-20% or More	6,064	6.3%
Total	**96,674**	**100.0%**

Note: Percentages may not total due to rounding.



In Allen County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes increased 2.3%, similar to the average 2.1% increase statewide. Personal property saw the biggest increase, while business real net taxes decreased by the largest percentage.

Property tax rates increased in all 47 Allen County tax districts in 2013. The average tax rate rose by 3.9%, because a levy increase more than offset a small increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Allen County increased by 4.2%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Allen County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$12,421,442,306	$12,407,073,259	-0.1%	$5,188,242,219	$5,167,446,765	-0.4%
Other Residential	1,648,353,928	1,653,988,263	0.3%	1,616,890,367	1,624,270,968	0.5%
Ag Business/Land	507,762,998	529,395,931	4.3%	506,041,600	527,976,504	4.3%
Business Real/Personal	7,403,460,794	7,322,117,948	-1.1%	5,923,081,783	5,884,707,669	-0.6%
Total	**$21,981,020,026**	**$21,912,575,401**	**-0.3%**	**$13,234,255,969**	**$13,204,401,906**	**-0.2%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Allen County's total billed net assessed value was nearly unchanged, decreasing slightly by 0.2% in 2013. Net assessments in all categories of property changed little. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$15,526,736	$17,042,390	$1,515,654	9.8%
2%	16,182,245	17,161,321	979,077	6.1%
3%	3,075,123	6,097,559	3,022,436	98.3%
Elderly	481,362	547,740	66,378	13.8%
Total	$35,265,465	$40,849,010	$5,583,544	15.8%
% of Levy	9.8%	10.9%		

Total tax cap credits in Allen County were $40.8 million, which was 10.9% of the levy. This was the same as the state average, but more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Allen County's average tax rate was above the statewide average rate. Tax cap credits as a percentage of the levy were near the statewide average, a lower percentage given the average tax rate, because the county had few credits in the 3% category. Most of the tax cap credits in Allen County were in the 2% nonhomestead residential/farmland category and the 1% homestead category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Allen County increased $5,583,544 between 2012 and 2013. Credits as a share of the total levy rose from 9.8% in 2012 to 10.9% in 2013.

Allen County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*330,401,193*	*341,617,406*	*345,711,310*	*346,798,301*	*361,311,614*	*3.4%*	*1.2%*	*0.3%*	*4.2%*
Allen County	61,581,259	68,016,841	65,339,408	67,263,457	69,065,351	10.5%	-3.9%	2.9%	2.7%
Aboite Township	737,982	610,412	563,314	573,519	595,774	-17.3%	-7.7%	1.8%	3.9%
Adams Township	515,148	534,487	548,122	548,269	544,885	3.8%	2.6%	0.0%	-0.6%
Cedar Creek Township	215,734	176,629	175,074	184,341	191,559	-18.1%	-0.9%	5.3%	3.9%
Eel River Township	12,667	13,055	11,525	13,588	14,083	3.1%	-11.7%	17.9%	3.6%
Jackson Township	16,716	17,226	17,579	18,236	18,749	3.1%	2.0%	3.7%	2.8%
Jefferson Township	107,648	111,733	113,930	117,866	120,944	3.8%	2.0%	3.5%	2.6%
Lafayette Township	5,709	5,425	5,311	45,981	42,286	-5.0%	-2.1%	765.8%	-8.0%
Lake Township	78,731	81,185	82,588	84,026	87,226	3.1%	1.7%	1.7%	3.8%
Madison Township	55,022	119,768	96,095	99,472	101,131	117.7%	-19.8%	3.5%	1.7%
Marion Township	89,706	92,976	94,744	95,485	101,078	3.6%	1.9%	0.8%	5.9%
Maumee Township	72,587	121,269	111,016	137,125	121,787	67.1%	-8.5%	23.5%	-11.2%
Milan Township	95,378	96,800	98,019	98,643	101,999	1.5%	1.3%	0.6%	3.4%
Monroe Township	47,173	48,818	49,720	51,343	51,292	3.5%	1.8%	3.3%	-0.1%
Perry Township	607,693	630,617	645,260	628,250	896,937	3.8%	2.3%	-2.6%	42.8%
Pleasant Township	23,154	24,041	24,603	25,246	25,618	3.8%	2.3%	2.6%	1.5%
Scipio Township	10,775	11,184	11,459	11,819	12,154	3.8%	2.5%	3.1%	2.8%
Springfield Township	173,684	186,710	215,439	188,401	221,367	7.5%	15.4%	-12.6%	17.5%
St. Joseph Township	635,593	666,579	681,516	652,278	614,454	4.9%	2.2%	-4.3%	-5.8%
Washington Township	334,233	347,727	353,305	359,041	371,113	4.0%	1.6%	1.6%	3.4%
Wayne Township	3,282,585	2,734,449	2,837,416	2,918,931	2,997,263	-16.7%	3.8%	2.9%	2.7%
Fort Wayne Civil City	99,532,973	103,327,209	106,024,105	106,017,165	106,014,996	3.8%	2.6%	0.0%	0.0%
New Haven Civil City	5,039,673	5,232,578	5,543,730	5,612,301	5,881,182	3.8%	5.9%	1.2%	4.8%
Woodburn Civil City	163,189	169,098	173,252	177,932	183,222	3.6%	2.5%	2.7%	3.0%
Zanesville Civil Town	6,455	4,917	4,200	4,478	4,786	-23.8%	-14.6%	6.6%	6.9%
Grabill Civil Town	267,872	277,806	281,574	305,172	316,071	3.7%	1.4%	8.4%	3.6%
Huntertown Civil Town	269,531	373,936	310,967	298,861	309,990	38.7%	-16.8%	-3.9%	3.7%
Monroeville Civil Town	200,244	207,852	205,713	220,346	226,743	3.8%	-1.0%	7.1%	2.9%
Leo-Cedarville Civil Town	379,597	392,148	400,851	410,167	424,758	3.3%	2.2%	2.3%	3.6%
M.S.D. SW Allen County School Corp	22,673,220	24,166,122	22,622,464	24,770,344	24,827,322	6.6%	-6.4%	9.5%	0.2%
Northwest Allen County School Corp	18,486,746	19,266,978	21,426,422	21,521,299	23,429,589	4.2%	11.2%	0.4%	8.9%
Fort Wayne Community School Corp	59,650,698	58,417,853	60,276,386	56,507,773	64,710,022	-2.1%	3.2%	-6.3%	14.5%
East Allen County School Corp	18,684,319	18,802,213	19,445,736	18,483,963	19,683,176	0.6%	3.4%	-4.9%	6.5%
Allen County Public Library	23,935,709	24,534,319	25,159,792	26,018,560	26,417,113	2.5%	2.5%	3.4%	1.5%
Fort Wayne Public Transportation	4,590,398	4,756,981	4,814,812	5,029,685	5,168,612	3.6%	1.2%	4.5%	2.8%
Fort Wayne-Allen County Airport Authority	6,502,534	5,769,696	5,665,706	5,963,118	6,019,575	-11.3%	-1.8%	5.2%	0.9%
Southwest Allen County Fire	1,206,768	1,269,769	1,280,157	1,341,820	1,397,407	5.2%	0.8%	4.8%	4.1%
Allen County Solid Waste	0	0	0	0	0				
Allen County Redevelopment Commission	92,064	0	0	0	0	-100.0%			
Fort Wayne Redevelopment Commission	0	0	0	0	0				
Monroeville Redevelopment Commission	20,026	0	0	0	0	-100.0%			

Allen County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
02038	Aboite Township (11)	1.8635	--	7.9649%	--	--	--	--	1.7151
02039	Adams Township (12)	2.1608	--	7.9649%	--	--	--	--	1.9887
02040	Adams Township-Transportation	2.2211	--	7.9649%	--	--	--	--	2.0442
02041	New Haven City Adams Twp Trans	3.0116	--	7.9649%	--	--	--	--	2.7717
02042	Cedar Creek Township (13)	1.7280	--	7.9649%	--	--	--	--	1.5904
02043	Grabill Town (40)	2.5523	--	7.9649%	--	--	--	--	2.3490
02044	Eel River Township (14)	2.4251	--	7.9649%	--	--	--	--	2.2319
02045	Jackson Township (15)	1.7152	--	7.9649%	--	--	--	--	1.5786
02046	Jefferson Township (16)	1.7834	--	7.9649%	--	--	--	--	1.6414
02047	New Haven Jefferson Twp Trans	2.9872	--	7.9649%	--	--	--	--	2.7493
02048	Lafayette Township (17)	1.9906	--	7.9649%	--	--	--	--	1.8321
02049	Lake Township (18)	2.4187	--	7.9649%	--	--	--	--	2.2261
02050	Madison Township (19)	1.7975	--	7.9649%	--	--	--	--	1.6543
02051	Marion Township (20)	1.7497	--	7.9649%	--	--	--	--	1.6103
02052	Maumee Township (21)	1.8193	--	7.9649%	--	--	--	--	1.6744
02053	Woodburn City (55)	2.5066	--	7.9649%	--	--	--	--	2.3070
02054	Milan Township (22)	1.7275	--	7.9649%	--	--	--	--	1.5899
02055	Monroe Township (23)	1.7716	--	7.9649%	--	--	--	--	1.6305
02056	Monroeville Town (45)	2.9280	--	7.9649%	--	--	--	--	2.6948
02057	Perry Township (24)	2.4216	--	7.9649%	--	--	--	--	2.2287
02058	Huntertown Town (42)	2.6215	--	7.9649%	--	--	--	--	2.4127
02059	Pleasant Township (25)	1.9471	--	7.9649%	--	--	--	--	1.7920
02060	Pleasant Township-Trans (47)	2.0074	--	7.9649%	--	--	--	--	1.8475
02061	Scipio Township (26)	1.7288	--	7.9649%	--	--	--	--	1.5911
02062	Springfield Township (27)	1.8274	--	7.9649%	--	--	--	--	1.6818
02063	St Joseph Township (28)	1.8792	--	7.9649%	--	--	--	--	1.7295
02064	St Joseph Township-Trans (77)	1.9395	--	7.9649%	--	--	--	--	1.7850
02065	Washington Township (29)	1.9019	--	7.9649%	--	--	--	--	1.7504
02066	Washington Township-Trans (87)	1.9622	--	7.9649%	--	--	--	--	1.8059
02067	Wayne Township (31)	2.0745	--	7.9649%	--	--	--	--	1.9093
02068	Wayne Township-Trans (30)	2.1348	--	7.9649%	--	--	--	--	1.9648
02069	Fort Wayne Adams Twp Ft Wayne	3.2163	--	7.9649%	--	--	--	--	2.9601
02070	Fort Wayne Adams Twp EACS (65)	3.1230	--	7.9649%	--	--	--	--	2.8743
02071	Fort Wayne Pleasant Twp (70)	3.1850	--	7.9649%	--	--	--	--	2.9313
02072	Fort Wayne St Joseph Twp (75)	3.1955	--	7.9649%	--	--	--	--	2.9410
02073	Ft Wayne Washington Twp (80)	3.1821	--	7.9649%	--	--	--	--	2.9286
02074	Fort Wayne Wayne Twp (91-95)	3.3124	--	7.9649%	--	--	--	--	3.0486
02075	Fort Wayne Aboite Twp (59)	3.2288	--	7.9649%	--	--	--	--	2.9716
02076	Fort Wayne Wayne Fire Dist (96)	2.9335	--	7.9649%	--	--	--	--	2.6998
02077	Ft Wayne Adams Twp NH-Park-EAC	3.1548	--	7.9649%	--	--	--	--	2.9035
02079	Zanesville Town (44)	2.1619	--	7.9649%	--	--	--	--	1.9897
02080	Ft Wayne Pleasant - Fire (71)	2.8061	--	7.9649%	--	--	--	--	2.5826
02082	Leo-Cedarville-Cedar Creek Twp	2.0626	--	7.9649%	--	--	--	--	1.8983
02085	New Haven St Joe	3.0841	--	7.9649%	--	--	--	--	2.8385
02087	Eel River Huntertown	2.6250	--	7.9649%	--	--	--	--	2.4159
02091	Ft Wayne Perry	3.7450	--	7.9649%	--	--	--	--	3.4467
02097	Ft Wayne Milan	3.0917	--	7.9649%	--	--	--	--	2.8454

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Allen County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type						
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total	Levy	Circuit Breaker as % of Levy
Non-TIF Total	*17,041,843*	*17,110,721*	*5,512,948*	*547,740*	*40,213,252*	*361,311,614*	*11.1%*
TIF Total	*547*	*50,600*	*584,611*	*0*	*635,758*	*13,807,612*	*4.6%*
County Total	*17,042,390*	*17,161,321*	*6,097,559*	*547,740*	*40,849,010*	*375,119,226*	*10.9%*
Allen County	2,960,983	2,959,816	926,587	103,139	6,950,525	69,065,351	10.1%
Aboite Township	24,834	7,581	1,059	315	33,789	595,774	5.7%
Adams Township	6,612	24,145	3,347	1,112	35,215	544,885	6.5%
Cedar Creek Township	59	66	0	357	482	191,559	0.3%
Eel River Township	389	578	0	29	996	14,083	7.1%
Jackson Township	0	0	0	27	27	18,749	0.1%
Jefferson Township	60	295	0	230	584	120,944	0.5%
Lafayette Township	27	1	0	41	68	42,286	0.2%
Lake Township	1,303	5,108	0	209	6,620	87,226	7.6%
Madison Township	0	0	0	92	92	101,131	0.1%
Marion Township	0	0	0	194	194	101,078	0.2%
Maumee Township	289	1,685	0	260	2,234	121,787	1.8%
Milan Township	2	3	1	197	203	101,999	0.2%
Monroe Township	96	635	0	139	870	51,292	1.7%
Perry Township	66,412	20,003	834	908	88,157	896,937	9.8%
Pleasant Township	1	11	144	54	210	25,618	0.8%
Scipio Township	0	0	0	3	3	12,154	0.0%
Springfield Township	0	0	0	267	267	221,367	0.1%
St. Joseph Township	27,968	29,238	5,093	1,280	63,579	614,454	10.3%
Washington Township	4,106	6,781	5,111	550	16,548	371,113	4.5%
Wayne Township	44,307	285,133	93,715	4,897	428,052	2,997,263	14.3%
Fort Wayne Civil City	6,123,619	6,555,827	2,285,412	164,510	15,129,368	106,014,996	14.3%
New Haven Civil City	167,466	285,158	14,435	14,088	481,148	5,881,182	8.2%
Woodburn Civil City	1,399	8,169	0	481	10,049	183,222	5.5%
Zanesville Civil Town	0	10	0	54	64	4,786	1.3%
Grabill Civil Town	505	6,976	0	740	8,222	316,071	2.6%
Huntertown Civil Town	13,638	9,052	0	380	23,070	309,990	7.4%
Monroeville Civil Town	2,297	15,148	0	1,084	18,530	226,743	8.2%
Leo-Cedarville Civil Town	1,798	934	0	901	3,634	424,758	0.9%
M.S.D. SW Allen County School Corp	1,597,206	491,284	68,585	19,705	2,176,781	24,827,322	8.8%
Northwest Allen County School Corp	2,442,116	628,092	225,877	25,628	3,321,711	23,429,589	14.2%
Fort Wayne Community School Corp	1,743,445	3,589,006	1,279,845	110,411	6,722,707	64,710,022	10.4%
East Allen County School Corp	135,645	474,576	64,338	36,987	711,546	19,683,176	3.6%
Allen County Public Library	1,132,559	1,132,113	354,414	39,450	2,658,537	26,417,113	10.1%
Fort Wayne Public Transportation	283,640	309,619	103,392	8,277	704,928	5,168,612	13.6%
Fort Wayne-Allen County Airport Authority	258,072	257,971	80,759	8,989	605,792	6,019,575	10.1%
Southwest Allen County Fire	990	5,704	0	1,756	8,450	1,397,407	0.6%
Allen County Solid Waste	0	0	0	0	0	0	
Allen County Redevelopment Commission	0	0	0	0	0	0	
Fort Wayne Redevelopment Commission	0	0	0	0	0	0	
Monroeville Redevelopment Commission	0	0	0	0	0	0	
TIF - New Haven Adams Ctr - 041	0	306	46	0	352	12,941	2.7%
TIF - New Haven I469 - 041	0	221	243	0	463	66,439	0.7%
TIF - Grabill EDA - 042	0	0	0	0	0	18,555	0.0%
TIF - Grabill EDA - 043	0	146	0	0	146	36,049	0.4%
TIF - Bandalier EDA - 046	0	0	0	0	0	49,141	0.0%
TIF - Casad East - 046	0	0	0	0	0	139,070	0.0%
TIF - New Haven I469 - 047	0	1,841	0	0	1,841	232,083	0.8%
TIF - Fort Wayne Assembly - 048	0	0	0	0	0	70,276	0.0%
TIF - General Motors - 048	0	0	0	0	0	1,459,518	0.0%
TIF - Vera Bradley - 048	0	0	0	0	0	117,228	0.0%
TIF - Zubrick Rd II - 048	0	0	0	0	0	15,118	0.0%
TIF - Zubrick - 048	0	0	0	0	0	23,796	0.0%
TIF - Uniroyal Goodrich - 054	0	0	0	0	0	103,961	0.0%
TIF - Monroeville - 056	0	145	0	0	145	276,359	0.1%
TIF - Oak Crossing - 057	0	0	0	0	0	49,275	0.0%
TIF - Bluffton Road East - 059	0	0	0	0	0	21,915	0.0%
TIF - I469 Bluffton Rd Nestle - 059	0	0	0	0	0	367,194	0.0%
TIF - Baer Field EDA - 071	0	1,900	9,644	0	11,544	351,666	3.3%
TIF - Lima Rd Ley Rd EDA - 073	0	0	2,543	0	2,543	74,730	3.4%

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*17,041,843*	*17,110,721*	*5,512,948*	*547,740*	*40,213,252*	*361,311,614*	*11.1%*
TIF Total	*547*	*50,600*	*584,611*	*0*	*635,758*	*13,807,612*	*4.6%*
County Total	*17,042,390*	*17,161,321*	*6,097,559*	*547,740*	*40,849,010*	*375,119,226*	*10.9%*
TIF - Lima Wells Fernhill - 073	0	0	6,665	0	6,665	505,937	1.3%
TIF - W Hwy 30 - 073	0	0	9,059	0	9,059	488,781	1.9%
TIF - Baer Field EDA - 074	0	4,113	61,672	0	65,785	867,175	7.6%
TIF - Civic Center - 074	399	28,114	193,723	0	222,236	2,817,941	7.9%
TIF - East Illinois Rd - 074	0	0	2,048	0	2,048	28,433	7.2%
TIF - Jefferson Illinois EDA - 074	0	0	243,821	0	243,821	3,457,584	7.1%
TIF - Lima Wells Fernhill - 074	0	0	0	0	0	0	
TIF - Renaissance Pointe - 074	148	11,320	527	0	11,995	56,217	21.3%
TIF - Tillman Anthony - 074	0	197	54,620	0	54,816	779,109	7.0%
TIF - Baer Field EDA - 076	0	207	0	0	207	705	29.3%
TIF - East Illinois Rd - 076	0	0	0	0	0	589,103	0.0%
TIF - Adams Twp Industrial - 077	0	0	0	0	0	71,684	0.0%
TIF - Baer Field EDA - 080	0	2,092	0	0	2,092	659,630	0.3%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Bartholomew County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Bartholomew County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Bartholomew County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	3.0%	$83,889,342	$3,729,587,169	4.7%
Change		-1.4%	-1.8%	
2012	1.7%	$85,064,471	$3,797,145,231	4.4%

The total tax bill for all taxpayers in Bartholomew County increased by 3.0% in 2013. In this reassessment year, certified net assessed value decreased by 1.8%. Tax cap credits as a share of the levy were almost unchanged, rising from 4.4% in 2012 to 4.7% in 2013**.**

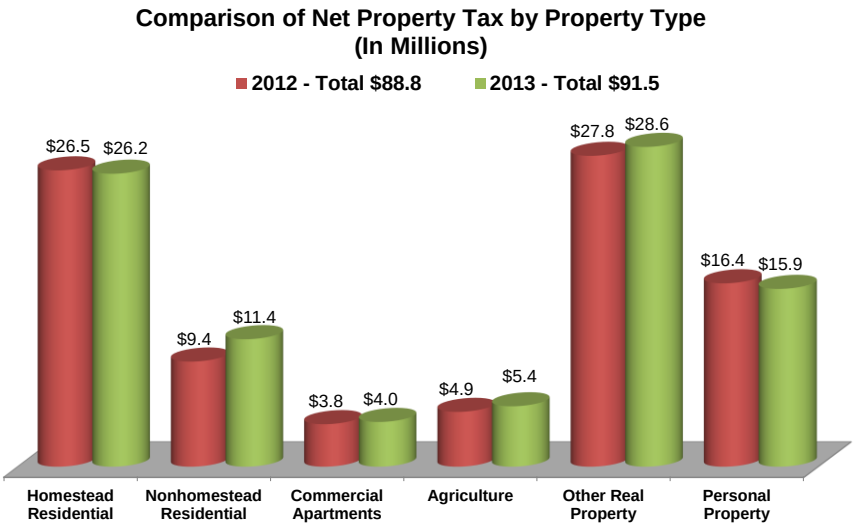
While certified net assessed value decreased, billed net assessed value, including AV allocated to TIF districts increased. The increase in billed AV combined with a small increase in tax rates caused the increase in tax bills.

Bartholomew County homeowners experienced little change in property tax bills in 2013. This was due to a small decline in homestead net assessed value which was offset by a small increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Bartholomew County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	10,211	51.9%
No Change	268	1.4%
Lower Tax Bill	9,193	46.7%
Average Change in Tax Bill	**-0.1%**	
Detailed Change in Tax Bill		
20% or More	1,808	9.2%
10% to 19%	2,227	11.3%
1% to 9%	6,176	31.4%
-1% to 1%	268	1.4%
-1% to -9%	5,834	29.7%
-10% to -19%	2,345	11.9%
-20% or More	1,014	5.2%
Total	**19,672**	**100.0%**

Note: Percentages may not total due to rounding.



In Bartholomew County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes increased 3.0%, more than the average 2.1% increase statewide. Nonhomestead residential property saw the biggest increase, while personal property net taxes decreased by the largest percentage.

Property tax rates increased in 15 of 24 Bartholomew County tax districts in 2013. The average tax rate rose by 0.4% because a small levy decrease was offset by a slightly larger decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Bartholomew County decreased by 1.4%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Bartholomew County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$3,013,550,740	$2,959,251,547	-1.8%	$1,333,316,162	$1,312,433,419	-1.6%
Other Residential	694,996,100	780,871,538	12.4%	668,165,857	755,784,511	13.1%
Ag Business/Land	295,572,300	336,334,900	13.8%	292,221,572	331,461,383	13.4%
Business Real/Personal	2,115,090,629	2,171,913,628	2.7%	1,814,707,729	1,816,454,609	0.1%
Total	**$6,119,209,769**	**$6,248,371,613**	**2.1%**	**$4,108,411,320**	**$4,216,133,922**	**2.6%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Bartholomew County's total billed net assessed value increased by 2.6% in 2013. Increases in other residential and agricultural assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$2,119,937	$2,223,941	$104,004	4.9%
2%	1,550,495	1,698,771	148,276	9.6%
3%	241,918	198,160	-43,758	-18.1%
Elderly	120,283	112,206	-8,077	-6.7%
Total	$4,032,634	$4,233,078	$200,445	5.0%
% of Levy	4.4%	4.7%		

Total tax cap credits in Bartholomew County were $4.2 million, which was 4.7% of the levy. This was less than the state average of 10.9%, but more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Bartholomew County's average tax rate was above the statewide median rate but below the statewide average rate. Tax cap credits were relatively low because the county had few credits in the 3% category. More than half of Bartholomew County's tax cap credits were in the 1% homestead category. Most of the rest were in the nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Bartholomew County increased $200,445 between 2012 and 2013. Credits as a share of the total levy rose to 4.7% in 2013 from 4.4% in 2012.

Bartholomew County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	% Change 2010 - 2011	% Change 2011 - 2012	% Change 2012 - 2013
County Total	*74,712,408*	*81,520,841*	*83,096,434*	*85,064,471*	*83,889,342*	*9.1%*	*1.9%*	*2.4%*	*-1.4%*
Bartholomew County	14,546,234	15,505,375	16,576,505	16,882,109	16,775,683	6.6%	6.9%	1.8%	-0.6%
Clay Township	70,821	36,599	71,364	106,067	73,929	-48.3%	95.0%	48.6%	-30.3%
Clifty Township	29,182	30,272	30,628	31,668	30,719	3.7%	1.2%	3.4%	-3.0%
Columbus Township	809,101	1,140,789	835,037	1,486,670	1,143,045	41.0%	-26.8%	78.0%	-23.1%
Flatrock Township	49,183	50,269	50,602	52,081	52,271	2.2%	0.7%	2.9%	0.4%
German Township	126,569	130,539	130,935	134,712	133,046	3.1%	0.3%	2.9%	-1.2%
Harrison Township	112,616	241,897	201,743	259,669	211,453	114.8%	-16.6%	28.7%	-18.6%
Hawcreek Township	108,791	111,954	113,230	117,123	116,357	2.9%	1.1%	3.4%	-0.7%
Jackson Township	34,830	26,314	49,228	30,190	37,167	-24.5%	87.1%	-38.7%	23.1%
Ohio Township	36,531	81,561	79,738	60,940	167,394	123.3%	-2.2%	-23.6%	174.7%
Rockcreek Township	27,582	28,984	28,865	28,947	28,748	5.1%	-0.4%	0.3%	-0.7%
Sandcreek Township	37,881	29,065	28,994	28,960	28,116	-23.3%	-0.2%	-0.1%	-2.9%
Wayne Township	125,981	149,200	154,882	151,289	152,777	18.4%	3.8%	-2.3%	1.0%
Columbus Civil City	23,863,130	25,136,803	24,959,250	26,268,601	25,838,870	5.3%	-0.7%	5.2%	-1.6%
Clifford Civil Town	10,568	11,033	10,999	11,031	10,788	4.4%	-0.3%	0.3%	-2.2%
Elizabethtown Civil Town	8,507	8,734	8,710	8,731	9,304	2.7%	-0.3%	0.2%	6.6%
Hartsville Civil Town	16,750	18,411	18,358	19,530	19,382	9.9%	-0.3%	6.4%	-0.8%
Hope Civil Town	238,777	248,934	255,578	263,800	261,825	4.3%	2.7%	3.2%	-0.7%
Jonesville Civil Town	6,790	6,579	6,869	7,247	7,424	-3.1%	4.4%	5.5%	2.4%
Edinburgh Civil Town	842,954	978,390	972,029	1,078,323	1,098,045	16.1%	-0.7%	10.9%	1.8%
Bartholomew Consolidated School Corp	27,416,778	31,168,558	32,123,420	32,124,767	31,736,994	13.7%	3.1%	0.0%	-1.2%
Flatrock-Hawcreek School Corp	2,867,219	2,888,595	2,796,075	2,696,052	2,784,758	0.7%	-3.2%	-3.6%	3.3%
Edinburgh Community School Corp	54,362	60,820	60,685	58,570	64,220	11.9%	-0.2%	-3.5%	9.6%
Bartholomew County Public Library	2,000,170	2,094,798	2,158,849	2,228,471	2,208,927	4.7%	3.1%	3.2%	-0.9%
Edinburgh-Wright-Hageman Public Library	64,342	80,637	79,645	70,768	47,754	25.3%	-1.2%	-11.1%	-32.5%
Bartholomew County Solid Waste Mgmt Dist	1,206,759	1,255,731	1,294,216	858,155	850,346	4.1%	3.1%	-33.7%	-0.9%

Bartholomew County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
03001	Clay Township	1.5070	--	--	--	--	--	--	1.5070
03002	Columbus City-Clay Township	2.5851	--	--	--	--	--	--	2.5851
03003	Clifty Township	1.4891	--	--	--	--	--	--	1.4891
03004	Columbus Township	1.7533	--	--	--	--	--	--	1.7533
03005	Columbus City-Columbus Township	2.6007	--	--	--	--	--	--	2.6007
03006	Flatrock Township	2.0457	--	--	--	--	--	--	2.0457
03007	Columbus City-Flatrock Township	3.1308	--	--	--	--	--	--	3.1308
03008	Clifford Town	2.2971	--	--	--	--	--	--	2.2971
03009	German Township	1.4822	--	--	--	--	--	--	1.4822
03010	Edinburgh Town	3.9744	--	--	--	--	--	--	3.9744
03011	Harrison Township	1.5279	--	--	--	--	--	--	1.5279
03012	Hawcreek Township	2.0984	--	--	--	--	--	--	2.0984
03013	Hartsville Town	2.3581	--	--	--	--	--	--	2.3581
03014	Hope Town	2.6684	--	--	--	--	--	--	2.6684
03015	Jackson Township	1.5145	--	--	--	--	--	--	1.5145
03016	Ohio Township	1.5574	--	--	--	--	--	--	1.5574
03017	Rockcreek Township	1.4735	--	--	--	--	--	--	1.4735
03018	Sandcreek Township	1.4668	--	--	--	--	--	--	1.4668
03019	Elizabethtown Town	1.5919	--	--	--	--	--	--	1.5919
03020	Wayne Township	1.5303	--	--	--	--	--	--	1.5303
03021	Columbus City-Wayne Township	2.5877	--	--	--	--	--	--	2.5877
03022	Jonesville Town	1.6648	--	--	--	--	--	--	1.6648
03023	Edinburgh Town-Bartholomew School	3.7765	--	--	--	--	--	--	3.7765
03024	Columbus City-Harrison Township	2.5791	--	--	--	--	--	--	2.5791

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Bartholomew County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*2,223,941*	*1,682,337*	*198,160*	*112,206*	*4,216,644*	*83,889,342*	*5.0%*
TIF Total	*0*	*16,435*	*0*	*0*	*16,435*	*6,676,817*	*0.2%*
County Total	*2,223,941*	*1,698,771*	*198,160*	*112,206*	*4,233,078*	*90,566,159*	*4.7%*
Bartholomew County	419,645	312,676	24,745	22,575	779,641	16,775,683	4.6%
Clay Township	187	57	0	70	314	73,929	0.4%
Clifty Township	0	0	0	13	13	30,719	0.0%
Columbus Township	24,724	20,474	0	1,997	47,195	1,143,045	4.1%
Flatrock Township	0	0	0	89	89	52,271	0.2%
German Township	22	314	1,089	162	1,588	133,046	1.2%
Harrison Township	1,213	80	0	112	1,405	211,453	0.7%
Hawcreek Township	0	0	0	239	239	116,357	0.2%
Jackson Township	0	0	0	198	198	37,167	0.5%
Ohio Township	0	0	0	131	131	167,394	0.1%
Rockcreek Township	0	0	0	56	56	28,748	0.2%
Sandcreek Township	0	0	0	36	36	28,116	0.1%
Wayne Township	0	119	0	186	305	152,777	0.2%
Columbus Civil City	1,059,579	773,008	0	32,792	1,865,379	25,838,870	7.2%
Clifford Civil Town	0	0	0	1	1	10,788	0.0%
Elizabethtown Civil Town	0	0	0	17	17	9,304	0.2%
Hartsville Civil Town	0	0	0	93	93	19,382	0.5%
Hope Civil Town	0	0	0	1,272	1,272	261,825	0.5%
Jonesville Civil Town	0	0	0	22	22	7,424	0.3%
Edinburgh Civil Town	2,575	36,284	125,737	357	164,954	1,098,045	15.0%
Bartholomew Consolidated School Corp	637,467	466,283	33,936	40,851	1,178,537	31,736,994	3.7%
Flatrock-Hawcreek School Corp	0	0	0	6,604	6,604	2,784,758	0.2%
Edinburgh Community School Corp	1,236	14,857	5,930	171	22,195	64,220	34.6%
Bartholomew County Public Library	55,910	40,756	0	3,002	99,668	2,208,927	4.5%
Edinburgh-Wright-Hageman Public Library	112	1,578	5,468	16	7,174	47,754	15.0%
Bartholomew County Solid Waste Mgmt Dist	21,271	15,849	1,254	1,144	39,519	850,346	4.6%
TIF - Airport	0	10,878	0	0	10,878	280,913	3.9%
TIF - Central - Columbus Twp	0	4,352	0	0	4,352	2,972,645	0.1%
TIF - Central - Harrison Twp	0	0	0	0	0	0	
TIF - Central - Wayne Twp	0	1,205	0	0	1,205	2,568,113	0.0%
TIF - Cummins	0	0	0	0	0	361,055	0.0%
TIF - South Commons	0	0	0	0	0	26,575	0.0%
TIF - Cummins - Personal Property	0	0	0	0	0	467,516	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Benton County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Benton County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Benton County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-10.7%	$10,976,135	$833,712,736	1.0%
Change		-4.8%	9.9%	
2012	-2.5%	$11,527,798	$758,548,741	2.0%

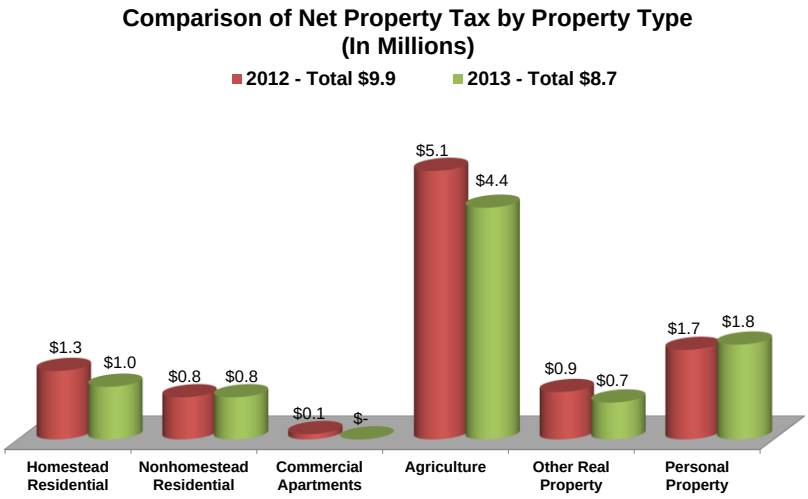
The total tax bill for all taxpayers in Benton County decreased by 10.7% in 2013. The reasons were a 4.8% decrease in the levy and a large increase in local income tax-funded property tax credit rates. In this reassessment year, certified net assessed value rose by 9.9%. Falling tax bills meant that fewer taxpayers qualified for tax cap credits, so credits as a percent of the tax levy decreased to 1.0% in 2013 from 2.0% in 2012.

Benton County homeowners experienced a large 21.9% decrease in property tax bills in 2013. This was due to a large increase in local property tax credits and a large decrease in property tax rates. Homesteads also experienced a decline in net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Benton County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	477	19.1%
No Change	115	4.6%
Lower Tax Bill	1,900	76.2%
Average Change in Tax Bill	**-21.9%**	
Detailed Change in Tax Bill		
20% or More	192	7.7%
10% to 19%	68	2.7%
1% to 9%	217	8.7%
-1% to 1%	115	4.6%
-1% to -9%	323	13.0%
-10% to -19%	440	17.7%
-20% or More	1,137	45.6%
Total	**2,492**	**100.0%**

Note: Percentages may not total due to rounding.



In Benton County most net property taxes were paid by agriculture and business (other real and personal) property owners in 2013. Total net property taxes decreased 10.7%, compared to an average 2.1% increase statewide. Nonhomestead residential property saw the biggest increase, while homestead net taxes decreased by the largest percentage.

Property tax rates decreased in all 17 Benton County tax districts in 2013. The average tax rate fell by 13.4%, because of a levy decrease and a large increase in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Benton County decreased by 4.8%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Benton County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$228,991,350	$221,595,799	-3.2%	$80,751,573	$75,601,654	-6.4%
Other Residential	45,753,600	52,424,300	14.6%	45,412,422	51,849,128	14.2%
Ag Business/Land	450,089,900	485,120,101	7.8%	449,289,112	484,489,221	7.8%
Business Real/Personal	642,341,994	604,166,990	-5.9%	189,200,478	229,642,310	21.4%
Total	**$1,367,176,844**	**$1,363,307,190**	**-0.3%**	**$764,653,585**	**$841,582,313**	**10.1%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Benton County's total billed net assessed value increased substantially, by 10.1% in 2013. Increases in agricultural and business assessments were the main reasons. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$35,659	$6,209	-$29,450	-82.6%
2%	190,185	103,429	-86,756	-45.6%
3%	0	0	0	0.0%
Elderly	1,915	1,976	61	3.2%
Total	$227,759	$111,614	-$116,145	-51.0%
% of Levy	2.0%	1.0%		

Total tax cap credits in Benton County were $111,614, which was 1.0% of the levy. This was less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Benton County's average tax rate was much less than the median rate statewide. Most of the tax cap credits in Benton County were in the 2% nonhomestead residential category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Benton County decreased $116,145 between 2012 and 2013. Credits as a share of the total levy fell from 2.0% in 2012 to 1.0% in 2013.

Benton County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*10,738,546*	*10,967,751*	*10,920,846*	*11,527,798*	*10,976,135*	*2.1%*	*-0.4%*	*5.6%*	*-4.8%*
Benton County	2,677,789	2,805,468	2,890,005	3,000,818	3,040,551	4.8%	3.0%	3.8%	1.3%
Bolivar Township	25,757	26,606	26,844	27,842	28,149	3.3%	0.9%	3.7%	1.1%
Center Township	55,658	57,872	60,331	62,930	65,310	4.0%	4.2%	4.3%	3.8%
Gilboa Township	12,792	12,584	14,451	10,657	10,541	-1.6%	14.8%	-26.3%	-1.1%
Grant Township	18,751	19,452	19,718	20,426	20,157	3.7%	1.4%	3.6%	-1.3%
Hickory Grove Township	51,183	53,793	55,391	51,558	56,328	5.1%	3.0%	-6.9%	9.3%
Oak Grove Township	32,050	33,116	33,427	34,570	34,229	3.3%	0.9%	3.4%	-1.0%
Parish Grove Township	17,554	18,317	18,566	19,222	19,395	4.3%	1.4%	3.5%	0.9%
Pine Township	16,911	17,512	17,738	18,494	18,295	3.6%	1.3%	4.3%	-1.1%
Richland Township	28,175	29,216	29,445	30,758	31,136	3.7%	0.8%	4.5%	1.2%
Union Township	11,383	11,782	11,929	12,335	12,157	3.5%	1.2%	3.4%	-1.4%
York Township	13,433	14,071	14,459	15,146	14,984	4.7%	2.8%	4.8%	-1.1%
Ambia Civil Town	23,480	24,718	24,773	26,275	26,579	5.3%	0.2%	6.1%	1.2%
Boswell Civil Town	199,417	210,249	215,330	223,615	225,979	5.4%	2.4%	3.8%	1.1%
Earl Park Civil Town	54,304	57,188	57,548	60,819	61,520	5.3%	0.6%	5.7%	1.2%
Fowler Civil Town	846,400	888,532	909,146	941,502	953,848	5.0%	2.3%	3.6%	1.3%
Otterbein Civil Town	142,983	150,700	156,796	164,502	163,426	5.4%	4.0%	4.9%	-0.7%
Oxford Civil Town	251,157	258,729	267,162	272,752	275,949	3.0%	3.3%	2.1%	1.2%
Benton Community School Corp	5,134,281	4,968,777	4,662,660	5,044,166	4,394,810	-3.2%	-6.2%	8.2%	-12.9%
South Newton School Corp	230,449	364,357	501,519	516,054	523,485	58.1%	37.6%	2.9%	1.4%
Tri County School Corp	350,451	366,065	343,921	395,896	396,091	4.5%	-6.0%	15.1%	0.0%
Boswell Public Library	111,649	117,408	117,580	107,580	106,244	5.2%	0.1%	-8.5%	-1.2%
Earl Park Public Library	26,840	28,271	28,739	30,038	30,424	5.3%	1.7%	4.5%	1.3%
Otterbein Public Library	124,844	137,043	141,110	127,223	150,311	9.8%	3.0%	-9.8%	18.1%
Oxford Public Library	98,711	103,819	106,334	110,194	111,467	5.2%	2.4%	3.6%	1.2%
Benton County Public Library	172,400	181,838	186,555	193,453	195,919	5.5%	2.6%	3.7%	1.3%
York Township Public Library	9,744	10,268	9,369	8,973	8,851	5.4%	-8.8%	-4.2%	-1.4%
Northwest Indiana Solid Waste Mgmt Dist	0	0	0	0	0				

Benton County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
04001	Bolivar Township	1.2139	18.2167%	--	11.5519%	--	--	--	0.8525
04002	Otterbein (Bolivar)	2.2373	18.2167%	--	2.6860%	--	--	--	1.7696
04003	Center Township	1.0668	18.2167%	--	30.0128%	--	--	--	0.5523
04004	Fowler (Center)	3.0559	18.2167%	--	2.4703%	--	--	--	2.4237
04005	Gilboa Township	1.1424	18.2167%	--	22.0402%	--	--	--	0.6825
04006	Grant Township	1.1536	18.2167%	--	23.1440%	--	--	--	0.6765
04007	Boswell (Grant)	2.9612	18.2167%	--	3.3134%	--	--	--	2.3237
04008	Hickory Grove Township	1.1156	18.2167%	--	16.2588%	--	--	--	0.7310
04009	Ambia (Hickory Grove)	2.0901	18.2167%	--	0.8856%	--	--	--	1.6908
04010	Oak Grove Township	1.1634	18.2167%	--	22.5253%	--	--	--	0.6894
04011	Oxford (Oak Grove)	2.5695	18.2167%	--	2.8845%	--	--	--	2.0273
04012	Parish Grove Township	1.0451	18.2167%	--	24.6007%	--	--	--	0.5976
04013	Pine Township	1.0554	18.2167%	--	13.4677%	--	--	--	0.7210
04014	Richland Township	1.0900	18.2167%	--	15.6859%	--	--	--	0.7205
04015	Earl Park (Richland)	2.0446	18.2167%	--	2.2542%	--	--	--	1.6261
04016	Union Township	1.0400	18.2167%	--	24.1542%	--	--	--	0.5993
04017	York Township	1.2304	18.2167%	--	27.1961%	--	--	--	0.6716

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Benton County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*6,209*	*103,172*	*0*	*1,976*	*111,357*	*10,976,135*	*1.0%*
TIF Total	*0*	*257*	*0*	*0*	*257*	*1,802*	*14.2%*
County Total	*6,209*	*103,429*	*0*	*1,976*	*111,614*	*10,977,937*	*1.0%*
Benton County	743	12,534	0	319	13,595	3,040,551	0.4%
Bolivar Township	0	0	0	2	2	28,149	0.0%
Center Township	26	321	0	5	352	65,310	0.5%
Gilboa Township	0	0	0	0	0	10,541	0.0%
Grant Township	0	63	0	1	64	20,157	0.3%
Hickory Grove Township	0	0	0	18	18	56,328	0.0%
Oak Grove Township	0	44	0	3	48	34,229	0.1%
Parish Grove Township	0	0	0	0	0	19,395	0.0%
Pine Township	0	0	0	0	0	18,295	0.0%
Richland Township	0	0	0	2	2	31,136	0.0%
Union Township	0	0	0	0	0	12,157	0.0%
York Township	0	0	0	0	0	14,984	0.0%
Ambia Civil Town	0	0	0	0	0	26,579	0.0%
Boswell Civil Town	0	12,881	0	170	13,051	225,979	5.8%
Earl Park Civil Town	1	0	0	21	23	61,520	0.0%
Fowler Civil Town	4,069	50,355	0	488	54,912	953,848	5.8%
Otterbein Civil Town	0	0	0	73	73	163,426	0.0%
Oxford Civil Town	33	3,500	0	260	3,794	275,949	1.4%
Benton Community School Corp	1,251	21,115	0	537	22,904	4,394,810	0.5%
South Newton School Corp	0	0	0	0	0	523,485	0.0%
Tri County School Corp	0	0	0	0	0	396,091	0.0%
Boswell Public Library	0	1,011	0	13	1,024	106,244	1.0%
Earl Park Public Library	0	0	0	2	2	30,424	0.0%
Otterbein Public Library	0	0	0	17	17	150,311	0.0%
Oxford Public Library	3	330	0	25	358	111,467	0.3%
Benton County Public Library	82	1,018	0	19	1,119	195,919	0.6%
York Township Public Library	0	0	0	0	0	8,851	0.0%
Northwest Indiana Solid Waste Mgmt Dist	0	0	0	0	0	0	
TIF - Boswell (Grant)	0	257	0	0	257	1,802	14.2%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Blackford County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Blackford County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Blackford County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	7.3%	$11,171,902	$401,984,816	14.0%
Change		12.1%	-4.0%	
2012	-1.2%	$9,967,487	$418,828,377	9.8%

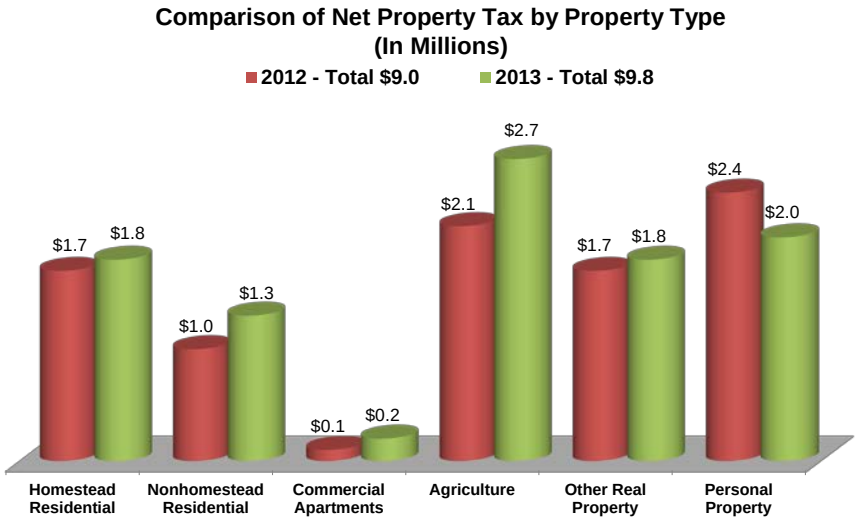
The total tax bill for all taxpayers in Blackford County increased by 7.3% in 2013. The main reason was a 12.1% increase in the levy. In this reassessment year, certified net assessed value decreased by 4.0%. This assessment decrease and levy increase caused tax rates to rise, and the higher tax rates caused an increase in tax cap credits as a percent of the levy from 9.8% in 2012 to 14.0% in 2013. Added credits held the total tax bill increase below the levy increase.

Blackford County homeowners experienced a 7.2% increase in property tax bills in 2013. This was due to a large increase in property tax rates which more than offset an increase in local property tax credits and a decline in homestead net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Blackford County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	2,243	61.2%
No Change	383	10.5%
Lower Tax Bill	1,039	28.3%
Average Change in Tax Bill	**7.2%**	
Detailed Change in Tax Bill		
20% or More	907	24.7%
10% to 19%	600	16.4%
1% to 9%	736	20.1%
-1% to 1%	383	10.5%
-1% to -9%	473	12.9%
-10% to -19%	234	6.4%
-20% or More	332	9.1%
Total	**3,665**	**100.0%**

Note: Percentages may not total due to rounding.



In Blackford County most net property taxes were paid by business (other real and personal) and agricultural property owners in 2013. Total net property taxes increased 7.3%, more than the average 2.1% increase statewide. Agriculture saw the biggest increase, while personal property net taxes decreased by the largest percentage.

Property tax rates increased in all 8 Blackford County tax districts in 2013. The average tax rate rose by 16.8%, because of a large levy increase and a decrease in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Blackford County increased by 12.1%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Blackford County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$289,747,070	$273,126,010	-5.7%	$84,344,155	$77,861,949	-7.7%
Other Residential	60,874,820	68,182,000	12.0%	58,423,554	66,531,318	13.9%
Ag Business/Land	127,368,200	137,853,700	8.2%	125,076,640	135,527,958	8.4%
Business Real/Personal	193,277,142	169,414,756	-12.3%	159,242,124	134,175,224	-15.7%
Total	**$671,267,232**	**$648,576,466**	**-3.4%**	**$427,086,473**	**$414,096,449**	**-3.0%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Blackford County's total billed net assessed value decreased by 3.0% in 2013. Declines in business real and personal property assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$65,727	$0	-$65,727	-100.0%
2%	653,114	989,241	336,127	51.5%
3%	272,065	598,606	326,541	120.0%
Elderly	6,067	16,566	10,499	173.1%
Total	$996,973	$1,604,413	$607,441	60.9%
% of Levy	9.8%	14.0%		

Total tax cap credits in Blackford County were $1.6 million, which was 14.0% of the levy. This was one of the ten largest credit percentages in the state. The state average was 10.9%, but the median or typical county saw credits equal to 4.2% of its levy. Tax rates were the main determinant of tax cap credits. Blackford County's average tax rate was higher than the statewide average rate. Most of the tax cap credits in Blackford County were in the 2% nonhomestead residential category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Blackford County increased $607,441 between 2012 and 2013. Credits as a share of the total levy rose to 14.0% in 2013 from 9.8% in 2012.

Blackford County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*10,461,692*	*10,578,876*	*10,489,726*	*9,967,487*	*11,171,902*	*1.1%*	*-0.8%*	*-5.0%*	*12.1%*
Blackford County	3,067,341	3,182,766	3,325,369	3,172,204	3,455,461	3.8%	4.5%	-4.6%	8.9%
Harrison Township	58,351	60,177	62,219	56,995	42,046	3.1%	3.4%	-8.4%	-26.2%
Jackson Township	53,646	45,358	29,651	31,303	115,127	-15.4%	-34.6%	5.6%	267.8%
Licking Township	181,455	185,249	193,358	200,419	202,500	2.1%	4.4%	3.7%	1.0%
Washington Township	29,630	38,746	35,425	31,267	29,121	30.8%	-8.6%	-11.7%	-6.9%
Hartford City Civil City	1,839,880	1,879,609	2,073,201	2,074,463	2,134,749	2.2%	10.3%	0.1%	2.9%
Dunkirk Civil City	14,414	15,249	19,309	19,782	23,707	5.8%	26.6%	2.4%	19.8%
Montpelier Civil City	421,724	419,809	447,862	463,130	463,463	-0.5%	6.7%	3.4%	0.1%
Shamrock Lakes Civil Town	22,928	31,399	29,921	32,856	33,138	36.9%	-4.7%	9.8%	0.9%
Blackford County School Corp	4,415,438	4,358,901	3,882,589	3,483,013	4,263,688	-1.3%	-10.9%	-10.3%	22.4%
Jay County School Corp	12,288	12,890	15,259	13,753	16,385	4.9%	18.4%	-9.9%	19.1%
Hartford City Public Library	267,556	272,110	289,474	299,478	302,482	1.7%	6.4%	3.5%	1.0%
Montpelier Public Library	75,128	74,724	80,266	83,036	83,872	-0.5%	7.4%	3.5%	1.0%
Dunkirk Public Library	1,913	1,889	2,402	2,437	2,947	-1.3%	27.2%	1.5%	20.9%
Blackford County Solid Waste	0	0	3,421	3,351	3,216			-2.0%	-4.0%

Blackford County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
05001	Harrison Township	2.0737	--	--	12.7132%	--	--	--	1.8101
05002	Montpelier City	2.9465	--	--	12.7132%	--	--	--	2.5719
05003	Jackson Township	2.1035	--	--	12.7132%	--	--	--	1.8361
05004	Dunkirk City (Shadyside)	3.9349	--	--	12.7132%	--	--	--	3.4346
05005	Licking Township	2.0537	--	--	12.7132%	--	--	--	1.7926
05006	Hartford City	3.9428	--	--	12.7132%	--	--	--	3.4415
05007	Shamrock Lakes Town	2.7472	--	--	12.7132%	--	--	--	2.3979
05008	Washington Township	1.9872	--	--	12.7132%	--	--	--	1.7346

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Blackford County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*0*	*972,193*	*545,326*	*16,566*	*1,534,085*	*11,171,902*	*13.7%*
TIF Total	*0*	*17,047*	*53,281*	*0*	*70,328*	*265,427*	*26.5%*
County Total	*0*	*989,241*	*598,606*	*16,566*	*1,604,413*	*11,437,329*	*14.0%*
Blackford County	0	234,545	118,892	5,463	358,899	3,455,461	10.4%
Harrison Township	0	1,408	0	37	1,445	42,046	3.4%
Jackson Township	0	3,466	17	464	3,947	115,127	3.4%
Licking Township	0	20,019	13,262	273	33,554	202,500	16.6%
Washington Township	0	0	0	27	27	29,121	0.1%
Hartford City Civil City	0	330,749	231,799	2,729	565,277	2,134,749	26.5%
Dunkirk Civil City	0	8,095	1,002	0	9,098	23,707	38.4%
Montpelier Civil City	0	30,009	0	233	30,243	463,463	6.5%
Shamrock Lakes Civil Town	0	1,215	0	121	1,335	33,138	4.0%
Blackford County School Corp	0	285,290	146,582	6,764	438,636	4,263,688	10.3%
Jay County School Corp	0	5,595	693	0	6,288	16,385	38.4%
Hartford City Public Library	0	46,865	32,845	387	80,097	302,482	26.5%
Montpelier Public Library	0	3,711	0	63	3,774	83,872	4.5%
Dunkirk Public Library	0	1,006	125	0	1,131	2,947	38.4%
Blackford County Solid Waste	0	218	111	5	334	3,216	10.4%
Hartford City Redevelopment Commission	0	0	0	0	0	0	
TIF - Hartford 100	0	2,297	49,120	0	51,417	210,084	24.5%
TIF - Hartford Expasion	0	14,527	353	0	14,880	30,958	48.1%
TIF - Industrial Park	0	224	3,808	0	4,032	20,389	19.8%
TIF - Montpelier Industrial	0	0	0	0	0	3,995	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Boone County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Boone County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Boone County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	10.3%	$81,619,004	$3,796,042,481	7.5%
Change		9.5%	3.8%	
2012	4.7%	$74,537,797	$3,657,984,672	8.0%

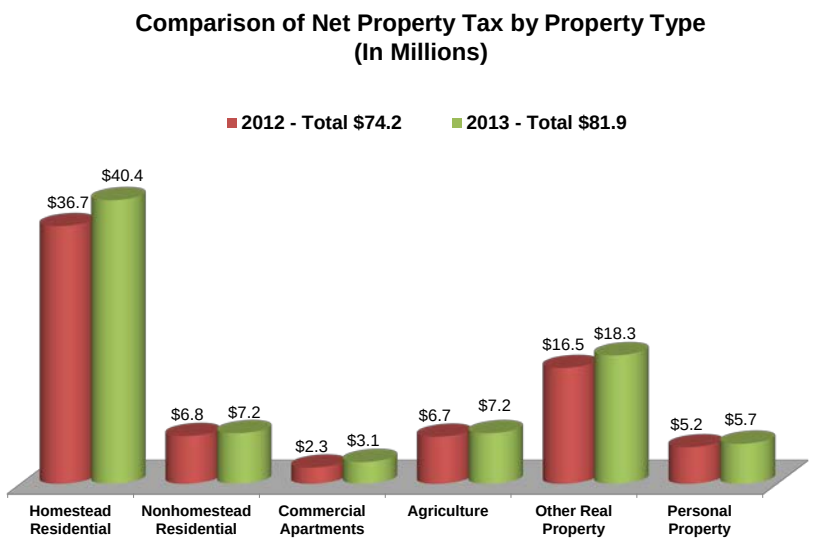
The total tax bill for all taxpayers in Boone County increased by 10.3% in 2013. The main reason was a 9.5% increase in the levy. In this reassessment year, certified net assessed value increased by 3.8% in Boone County. Tax cap credits as a percentage of the levy declined slightly to 7.5% in 2013 from 8.0% in 2012.

Boone County homeowners experienced an increase in property tax bills in 2013 of 7.3%. This was due to an increase in property tax rates and a small increase in net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Boone County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	10,667	63.1%
No Change	101	0.6%
Lower Tax Bill	6,124	36.3%
Average Change in Tax Bill	**7.3%**	
Detailed Change in Tax Bill		
20% or More	2,238	13.2%
10% to 19%	4,203	24.9%
1% to 9%	4,226	25.0%
-1% to 1%	101	0.6%
-1% to -9%	2,907	17.2%
-10% to -19%	1,959	11.6%
-20% or More	1,258	7.4%
Total	**16,892**	**100.0%**

Note: Percentages may not total due to rounding.



In Boone County most net property taxes were paid by homestead and business (other real and personal) property owners in 2013. Total net property taxes increased 10.3%, more than the average 2.1% increase statewide. Net taxes on all categories of property increased. Commercial apartment net taxes had the largest percentage increase.

Property tax rates decreased in 21 of 26 Boone County tax districts in 2013, yet the average tax rate rose by 5.4%. Big tax rate increases occurred in a few larger tax districts. For the county as a whole, a large levy increase more than offset an increase in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Boone County increased by 9.5%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Boone County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$3,926,867,700	$3,981,090,930	1.4%	$2,065,489,461	$2,093,502,591	1.4%
Other Residential	461,312,500	490,971,900	6.4%	457,939,598	488,499,278	6.7%
Ag Business/Land	450,055,100	495,681,600	10.1%	449,284,866	494,910,840	10.2%
Business Real/Personal	1,328,876,572	1,408,472,762	6.0%	990,928,555	1,078,438,548	8.8%
Total	**$6,167,111,872**	**$6,376,217,192**	**3.4%**	**$3,963,642,480**	**$4,155,351,257**	**4.8%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Boone County's total billed net assessed value increased by 4.8% in 2013. All categories of property assessments increased. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$5,752,545	$5,920,368	$167,823	2.9%
2%	683,499	750,266	66,767	9.8%
3%	0	0	0	0.0%
Elderly	6,878	14,519	7,641	111.1%
Total	$6,442,922	$6,685,153	$242,231	3.8%
% of Levy	8.0%	7.5%		

Total tax cap credits in Boone County were $6.7 million, which was 7.5% of the levy. This was less than the state average of 10.9%, but more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Boone County's average tax rate was near the median rate statewide. Tax cap credits as a share of the levy were above the state median because the county had a large number of high-valued homes, which were eligible for credits at lower tax rates. Most of the tax cap credits in Boone County were in the 1% homestead category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Boone County increased $242,231 between 2012 and 2013. Because of the large increase in the levy, however, credits as a share of the total levy fell from 8.0% in 2012 to 7.5% in 2013.

Boone County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	% Change 2010 - 2011	% Change 2011 - 2012	% Change 2012 - 2013
County Total	*64,899,215*	*68,490,068*	*68,744,707*	*74,537,797*	*81,619,004*	*5.5%*	*0.4%*	*8.4%*	*9.5%*
Boone County	7,433,881	7,713,643	7,842,743	8,128,042	8,320,924	3.8%	1.7%	3.6%	2.4%
Center Township	623,601	485,609	497,810	512,927	528,058	-22.1%	2.5%	3.0%	2.9%
Clinton Township	13,942	14,456	14,789	15,260	15,238	3.7%	2.3%	3.2%	-0.1%
Eagle Township	20,480	0	0	0	0	-100.0%			
Harrison Township	9,651	9,983	10,189	10,554	10,823	3.4%	2.1%	3.6%	2.5%
Jackson Township	35,508	37,035	38,041	39,026	59,706	4.3%	2.7%	2.6%	53.0%
Jefferson Township	17,397	17,941	18,467	19,131	19,547	3.1%	2.9%	3.6%	2.2%
Marion Township	13,762	14,174	20,219	14,992	18,139	3.0%	42.6%	-25.9%	21.0%
Perry Township	44,812	39,503	39,228	25,667	41,460	-11.8%	-0.7%	-34.6%	61.5%
Sugar Creek Township	58,865	60,596	62,270	63,808	63,926	2.9%	2.8%	2.5%	0.2%
Union Township	154,959	0	0	0	0	-100.0%			
Washington Township	12,726	13,178	13,049	13,898	13,841	3.6%	-1.0%	6.5%	-0.4%
Worth Township	464,185	309,239	312,982	321,471	324,850	-33.4%	1.2%	2.7%	1.1%
Lebanon Civil City	3,451,794	3,808,345	4,291,070	4,957,445	5,966,506	10.3%	12.7%	15.5%	20.4%
Advance Civil Town	88,176	91,351	93,740	96,511	99,296	3.6%	2.6%	3.0%	2.9%
Jamestown Civil Town	81,420	96,351	98,158	97,080	104,447	18.3%	1.9%	-1.1%	7.6%
Thorntown Civil Town	153,449	158,951	162,613	166,754	176,031	3.6%	2.3%	2.5%	5.6%
Ulen Civil Town	33,824	35,271	36,129	37,188	44,592	4.3%	2.4%	2.9%	19.9%
Whitestown Civil Town	1,147,225	2,378,436	3,106,988	3,232,760	3,580,285	107.3%	30.6%	4.0%	10.8%
Zionsville Civil Town	7,712,052	6,689,330	7,368,300	9,430,240	9,337,287	-13.3%	10.2%	28.0%	-1.0%
Western Boone County School Corp	4,336,659	5,640,140	5,342,179	5,514,638	5,392,773	30.1%	-5.3%	3.2%	-2.2%
Zionsville Community School Corp	22,811,276	25,304,338	24,630,883	25,973,122	32,087,864	10.9%	-2.7%	5.4%	23.5%
Lebanon Community School Corp	12,476,740	11,861,375	11,068,880	11,590,203	10,947,488	-4.9%	-6.7%	4.7%	-5.5%
Sheridan Community Schools	914,340	1,023,464	1,127,280	1,550,193	1,656,225	11.9%	10.1%	37.5%	6.8%
Lebanon Public Library	1,171,686	1,014,538	958,185	1,075,994	1,081,537	-13.4%	-5.6%	12.3%	0.5%
Thorntown Public Library	305,679	431,971	334,884	391,942	397,179	41.3%	-22.5%	17.0%	1.3%
Hussey - Mayfield Memorial Library	1,238,162	1,240,850	1,255,631	1,258,951	1,330,982	0.2%	1.2%	0.3%	5.7%
Boone County Solid Waste Management Dist	0	0	0	0	0				
City of Lebanon Redevelopment	0	0	0	0	0				
Zionsville Redevelopment Commission	72,964	0	0	0	0	-100.0%			
Boone County Redevelopment Commission	0	0	0	0	0				

Boone County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
06001	Center Township	1.4795	--	--	--	--	--	--	1.4795
06002	Lebanon City	2.1576	--	--	--	--	--	--	2.1576
06003	Ulen Town	1.7640	--	--	--	--	--	--	1.7640
06004	Clinton Township	1.1730	--	--	--	--	--	--	1.1730
06005	Eagle Township	2.1601	--	--	--	--	--	--	2.1601
06006	Zionsville Town	2.5584	--	--	--	--	--	--	2.5584
06007	Harrison Township	1.1706	--	--	--	--	--	--	1.1706
06008	Jackson Township	1.2049	--	--	--	--	--	--	1.2049
06009	Advance Town	2.4180	--	--	--	--	--	--	2.4180
06010	Jamestown Town	1.6744	--	--	--	--	--	--	1.6744
06011	Jefferson Township	1.2941	--	--	--	--	--	--	1.2941
06012	Marion Township	1.6408	--	--	--	--	--	--	1.6408
06013	Perry Township	1.2224	--	--	--	--	--	--	1.2224
06014	Sugar Creek Township	1.3581	--	--	--	--	--	--	1.3581
06015	Thorntown Town	1.7994	--	--	--	--	--	--	1.7994
06016	Union Township	2.2425	--	--	--	--	--	--	2.2425
06017	Washington Township	1.2908	--	--	--	--	--	--	1.2908
06018	Worth Township	1.6698	--	--	--	--	--	--	1.6698
06019	Whitestown Town	2.3834	--	--	--	--	--	--	2.3834
06020	Whitestown - Perry	2.3743	--	--	--	--	--	--	2.3743
06021	Whitestown - Eagle	3.1141	--	--	--	--	--	--	3.1141
06024	Whitestown - (TIF Memo Only)	1.2188	--	--	--	--	--	--	1.2188
06025	Whitestown - Eagle (TIF Memo Only)	1.2188	--	--	--	--	--	--	1.2188
06026	Whitestown - Perry #2 (TIF Memo Only)	1.2188	--	--	--	--	--	--	1.2188
06027	Lebanon-Perry	2.0066	--	--	--	--	--	--	2.0066
06028	Lebanon-Perry (TIF Memo Only)	0.8511	--	--	--	--	--	--	0.8511

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Boone County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*5,920,133*	*566,538*	*0*	*14,519*	*6,501,190*	*81,619,004*	*8.0%*
TIF Total	*235*	*183,728*	*0*	*0*	*183,963*	*7,877,763*	*2.3%*
County Total	*5,920,368*	*750,266*	*0*	*14,519*	*6,685,153*	*89,496,767*	*7.5%*
Boone County	574,896	51,073	0	1,630	627,599	8,320,924	7.5%
Center Township	238	0	0	159	398	528,058	0.1%
Clinton Township	0	0	0	0	0	15,238	0.0%
Harrison Township	0	0	0	3	3	10,823	0.0%
Jackson Township	6	92	0	11	109	59,706	0.2%
Jefferson Township	0	0	0	3	3	19,547	0.0%
Marion Township	0	0	0	15	15	18,139	0.1%
Perry Township	2	7	0	1	10	41,460	0.0%
Sugar Creek Township	0	0	0	30	30	63,926	0.0%
Washington Township	0	0	0	3	3	13,841	0.0%
Worth Township	66	89	0	24	179	324,850	0.1%
Lebanon Civil City	7,322	0	0	2,569	9,891	5,966,506	0.2%
Advance Civil Town	362	5,620	0	5	5,986	99,296	6.0%
Jamestown Civil Town	0	0	0	264	264	104,447	0.3%
Thorntown Civil Town	0	0	0	115	115	176,031	0.1%
Ulen Civil Town	0	0	0	0	0	44,592	0.0%
Whitestown Civil Town	216,501	76,345	0	600	293,445	3,580,285	8.2%
Zionsville Civil Town	1,358,478	109,679	0	472	1,468,629	9,337,287	15.7%
Western Boone County School Corp	271	4,208	0	1,503	5,982	5,392,773	0.1%
Zionsville Community School Corp	3,573,601	295,823	0	1,448	3,870,873	32,087,864	12.1%
Lebanon Community School Corp	11,385	9,039	0	3,684	24,109	10,947,488	0.2%
Sheridan Community Schools	0	0	0	1,379	1,379	1,656,225	0.1%
Lebanon Public Library	1,075	0	0	424	1,499	1,081,537	0.1%
Thorntown Public Library	0	0	0	115	115	397,179	0.0%
Hussey - Mayfield Memorial Library	175,930	14,564	0	61	190,555	1,330,982	14.3%
Boone County Solid Waste Mgt Dist	0	0	0	0	0	0	
City of Lebanon Redevelopment	0	0	0	0	0	0	
Zionsville Redevelopment Commission	0	0	0	0	0	0	
Boone County Redevelopment Commiss	0	0	0	0	0	0	
TIF - Eagle 005	0	0	0	0	0	586,855	0.0%
TIF - Lebanon 002	0	0	0	0	0	1,805,931	0.0%
TIF - Whitestown/Eagle 021	0	174,384	0	0	174,384	1,871,092	9.3%
TIF - Whitestown/Perry 020	0	6,877	0	0	6,877	962,688	0.7%
TIF - Whitestown 019	0	400	0	0	400	1,168,336	0.0%
TIF - Perry 013	0	0	0	0	0	4,711	0.0%
TIF - Perry/Lebanon 027	0	0	0	0	0	597	0.0%
TIF - Zionsville 006	235	2,067	0	0	2,302	1,477,552	0.2%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Brown County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Brown County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Brown County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-15.0%	$10,768,499	$1,228,128,914	0.0%
Change		-6.7%	3.0%	
2012	-10.4%	$11,540,069	$1,192,221,635	0.0%

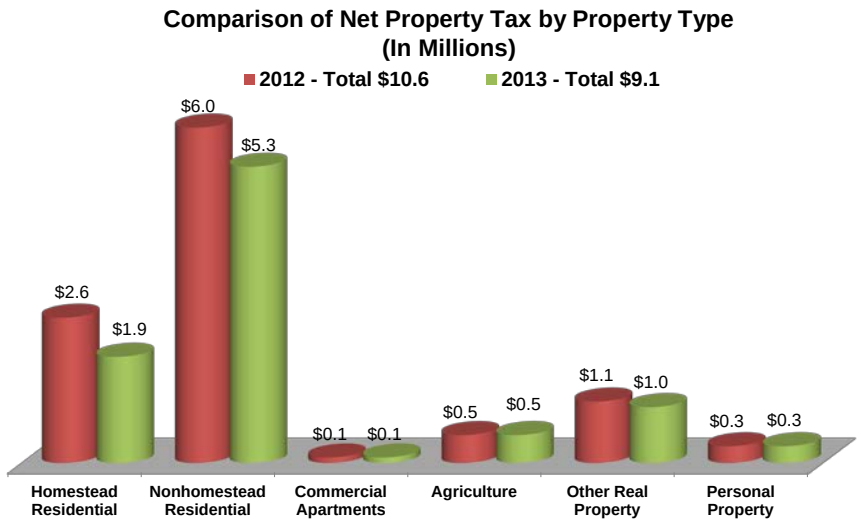
The total tax bill for all taxpayers in Brown County decreased by 15.0% in 2013. The reasons were a 6.7% decrease in the total levy and a large increase in property tax credits, funded by local income taxes. In this reassessment year, certified net assessed value increased by 3.0% in Brown County. Brown County's tax rates were too low for property owners to qualify for tax cap credits.

Brown County homeowners experienced a large 28.4% decrease in property tax bills in 2013. This was due to a large increase in local property tax credits and a large decrease in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Brown County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	242	5.1%
No Change	36	0.8%
Lower Tax Bill	4,465	94.1%
Average Change in Tax Bill	**-28.4%**	
Detailed Change in Tax Bill		
20% or More	101	2.1%
10% to 19%	48	1.0%
1% to 9%	93	2.0%
-1% to 1%	36	0.8%
-1% to -9%	186	3.9%
-10% to -19%	683	14.4%
-20% or More	3,596	75.8%
Total	**4,743**	**100.0%**

Note: Percentages may not total due to rounding.



In Brown County most net property taxes were paid by nonhomestead residential (vacation homes and small rentals) property owners in 2013. Total net property taxes decreased 15.0%, compared to an average 2.1% increase statewide. Net taxes on all categories of property decreased. Commercial apartment net taxes decreased by the largest percentage.

Property tax rates decreased in all 6 Brown County tax districts in 2013. The average tax rate fell by 9.4%, because of a large levy decrease and an increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Brown County decreased by 6.7%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Brown County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$801,619,200	$808,686,200	0.9%	$403,937,935	$405,347,608	0.3%
Other Residential	642,444,100	626,558,080	-2.5%	640,958,410	624,405,400	-2.6%
Ag Business/Land	58,233,700	60,425,000	3.8%	56,933,692	59,173,291	3.9%
Business Real/Personal	175,718,104	170,088,343	-3.2%	133,909,614	130,707,097	-2.4%
Total	**$1,678,015,104**	**$1,665,757,623**	**-0.7%**	**$1,235,739,651**	**$1,219,633,396**	**-1.3%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Brown County's total billed net assessed value decreased by 1.3% in 2013. Declines in other residential assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$0	$0	$0	0.0%
2%	0	0	0	0.0%
3%	0	0	0	0.0%
Elderly	3,987	553	-3,434	-86.1%
Total	$3,987	$553	-$3,434	-86.1%
% of Levy	0.0%	0.0%		

Total tax cap credits in Brown County were $553, which was a tiny fraction of the levy. This was one of the smallest credit percentages in the state. The state average was 10.9%, and the median or typical county saw credits equal to 4.2% of its levy. Tax rates were the main determinant of tax cap credits. Brown County's average tax rate was much less than the median rate statewide. All of Brown County's tax cap credits were in the elderly category, which limits homestead property tax increases to 2% per year for some homeowners 65 years of age or older. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Brown County decreased $3,434 between 2012 and 2013. Credits as a share of the total levy were negligible.

Brown County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*11,955,145*	*10,406,768*	*13,232,766*	*11,540,069*	*10,768,499*	*-13.0%*	*27.2%*	*-12.8%*	*-6.7%*
Brown County	3,619,191	3,756,529	3,581,976	3,675,619	3,778,953	3.8%	-4.6%	2.6%	2.8%
Hamblen Township	41,042	39,632	39,178	126,968	121,702	-3.4%	-1.1%	224.1%	-4.1%
Jackson Township	46,236	44,740	44,128	42,946	42,497	-3.2%	-1.4%	-2.7%	-1.0%
Van Buren Township	69,573	66,999	65,763	63,329	61,482	-3.7%	-1.8%	-3.7%	-2.9%
Washington Township	75,771	72,912	72,418	70,116	68,887	-3.8%	-0.7%	-3.2%	-1.8%
Nashville Civil Town	362,659	346,257	331,821	404,435	390,487	-4.5%	-4.2%	21.9%	-3.4%
Brown County School Corportation	7,104,159	5,443,504	8,401,682	6,476,148	5,812,734	-23.4%	54.3%	-22.9%	-10.2%
Brown County Public Library	423,226	425,084	527,392	388,664	234,573	0.4%	24.1%	-26.3%	-39.6%
Hamblen Township Fire Protection Dist	79,065	77,513	34,667	158,315	124,546	-2.0%	-55.3%	356.7%	-21.3%
Brown County Solid Waste Management Dist	134,223	133,598	133,741	133,529	132,638	-0.5%	0.1%	-0.2%	-0.7%

Brown County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
07001	Hamblen Township	0.8498	--	--	--	--	61.7051%	--	0.3254
07002	Jackson Township	0.8269	--	--	--	--	61.7051%	--	0.3167
07003	Van Buren Township	0.8610	--	--	--	--	61.7051%	--	0.3297
07004	Washington Township	0.8349	--	--	--	--	61.7051%	--	0.3197
07005	Nashville Town	1.1214	--	--	--	--	61.7051%	--	0.4294
07006	Hamblen Fire District	0.8887	--	--	--	--	61.7051%	--	0.3403

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Brown County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*0*	*0*	*0*	*553*	*553*	*10,768,499*	*0.0%*
TIF Total	*0*	*0*	*0*	*0*	*0*	*0*	
County Total	*0*	*0*	*0*	*553*	*553*	*10,768,499*	*0.0%*
Brown County	0	0	0	196	196	3,778,953	0.0%
Hamblen Township	0	0	0	0	0	121,702	0.0%
Jackson Township	0	0	0	4	4	42,497	0.0%
Van Buren Township	0	0	0	1	1	61,482	0.0%
Washington Township	0	0	0	6	6	68,887	0.0%
Nashville Civil Town	0	0	0	18	18	390,487	0.0%
Brown County School Corportation	0	0	0	302	302	5,812,734	0.0%
Brown County Public Library	0	0	0	12	12	234,573	0.0%
Hamblen Township Fire Protection Dist	0	0	0	7	7	124,546	0.0%
Brown County Solid Waste Mgnt Dist	0	0	0	7	7	132,638	0.0%
Brown County Fire Protection District	0	0	0	0	0	0	

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
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Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Carroll County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Carroll County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Carroll County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-7.0%	$15,079,423	$1,063,698,534	4.3%
Change		-5.2%	3.3%	
2012	1.8%	$15,911,511	$1,029,337,318	4.6%

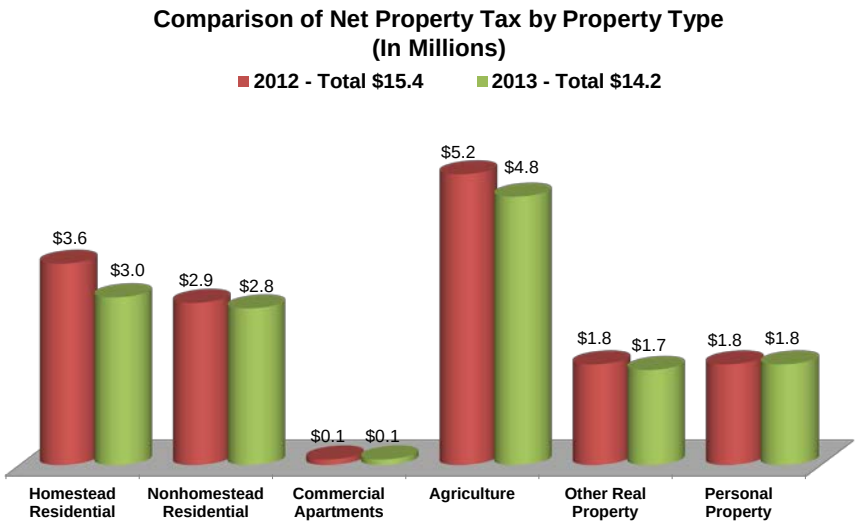
The total tax bill for all taxpayers in Carroll County decreased by 7.0% in 2013. The main reason was a 5.2% decrease in the property tax levy. In this reassessment year, certified net assessed value rose by 3.3%. Lower tax bills meant that fewer taxpayers qualified for tax cap credits, so credits as a percent of the tax levy decreased from 4.6% in 2012 to 4.3% in 2013%.

Carroll County homeowners experienced a large 14.6% decrease in property tax bills in 2013. This was due to a large decrease in property tax rates, a decrease in homestead net assessed value, and an increase in local property tax credits. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Carroll County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	1,803	30.1%
No Change	195	3.3%
Lower Tax Bill	3,983	66.6%
Average Change in Tax Bill	**-14.6%**	
Detailed Change in Tax Bill		
20% or More	771	12.9%
10% to 19%	367	6.1%
1% to 9%	665	11.1%
-1% to 1%	195	3.3%
-1% to -9%	948	15.9%
-10% to -19%	941	15.7%
-20% or More	2,094	35.0%
Total	**5,981**	**100.0%**

Note: Percentages may not total due to rounding.



In Carroll County most net property taxes were paid by agriculture and business (other real and personal) property owners in 2013. Total net property taxes decreased 7.0%, compared to an average 2.1% increase statewide. Commercial apartments saw the biggest percentage increase, while homestead net taxes decreased by the largest percentage.

Property tax rates decreased in 17 of 19 Carroll County tax districts in 2013. The average tax rate fell by 8.3%, because of a levy decrease and an increase in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Carroll County decreased by 5.2%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Carroll County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$625,109,800	$592,617,600	-5.2%	$239,386,347	$222,071,050	-7.2%
Other Residential	224,116,760	237,602,900	6.0%	222,874,992	235,781,053	5.8%
Ag Business/Land	402,857,600	435,795,700	8.2%	401,937,428	434,773,457	8.2%
Business Real/Personal	254,423,535	265,519,757	4.4%	210,440,739	219,428,357	4.3%
Total	**$1,506,507,695**	**$1,531,535,957**	**1.7%**	**$1,074,639,506**	**$1,112,053,917**	**3.5%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Carroll County's total billed net assessed value increased by 3.5% in 2013. Increases in agricultural assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$119,402	$178,416	$59,014	49.4%
2%	492,326	395,067	-97,259	-19.8%
3%	148,554	98,993	-49,561	-33.4%
Elderly	2,808	4,088	1,280	45.6%
Total	$763,089	$676,564	-$86,525	-11.3%
% of Levy	4.6%	4.3%		

Total tax cap credits in Carroll County were about $676,564, which was 4.3% of the levy. This was less than the state average of 10.9%, but near the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Carroll County's average tax rate was less than the median rate statewide, but tax cap credits as a share of the levy were near the statewide median. This was because two big tax districts have tax rates greater than $3 per $100 assessed value. More than half of Carroll County's tax cap credits were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Carroll County decreased $86,525 between 2012 and 2013. Credits as a share of the total levy fell to 4.3% in 2013 from 4.6% in 2012.

Carroll County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*14,662,220*	*16,805,119*	*15,818,123*	*15,911,511*	*15,079,423*	*14.6%*	*-5.9%*	*0.6%*	*-5.2%*
Carroll County	3,812,834	3,739,686	3,756,814	3,777,839	3,551,420	-1.9%	0.5%	0.6%	-6.0%
Adams Township	10,767	10,600	10,612	10,651	10,184	-1.6%	0.1%	0.4%	-4.4%
Burlington Township	110,932	108,212	108,394	108,629	104,448	-2.5%	0.2%	0.2%	-3.8%
Carrollton Township	14,084	13,812	13,840	13,913	13,322	-1.9%	0.2%	0.5%	-4.2%
Clay Township	43,615	82,008	66,367	65,752	63,071	88.0%	-19.1%	-0.9%	-4.1%
Deer Creek Township	157,339	153,677	63,805	65,392	64,493	-2.3%	-58.5%	2.5%	-1.4%
Democrat Township	44,186	43,424	36,934	37,130	42,778	-1.7%	-14.9%	0.5%	15.2%
Jackson Township	64,860	63,475	63,235	63,752	61,009	-2.1%	-0.4%	0.8%	-4.3%
Jefferson Township	59,426	58,089	57,998	58,131	156,308	-2.2%	-0.2%	0.2%	168.9%
Liberty Township	31,398	30,689	30,700	30,818	29,512	-2.3%	0.0%	0.4%	-4.2%
Madison Township	20,336	20,204	4,637	4,932	4,603	-0.6%	-77.0%	6.4%	-6.7%
Monroe Township	43,327	42,395	42,454	42,527	40,964	-2.2%	0.1%	0.2%	-3.7%
Rock Creek Township	33,984	33,217	33,209	33,378	31,946	-2.3%	0.0%	0.5%	-4.3%
Tippecanoe Township	42,602	41,516	20,946	21,220	20,688	-2.5%	-49.5%	1.3%	-2.5%
Washington Township	20,858	21,140	21,605	21,815	21,343	1.4%	2.2%	1.0%	-2.2%
Delphi Civil City	1,437,555	1,443,229	1,538,407	1,530,615	1,480,092	0.4%	6.6%	-0.5%	-3.3%
Burlington Civil Town	114,088	112,068	111,791	112,092	107,421	-1.8%	-0.2%	0.3%	-4.2%
Camden Civil Town	125,642	127,840	127,140	127,489	122,260	1.7%	-0.5%	0.3%	-4.1%
Flora Civil Town	605,224	649,745	646,902	649,287	619,636	7.4%	-0.4%	0.4%	-4.6%
Yeoman Civil Town	8,308	8,306	9,029	0	8,075	0.0%	8.7%	-100.0%	
Carroll Consolidated School Corp	1,690,811	2,335,146	2,406,381	2,313,897	1,481,284	38.1%	3.1%	-3.8%	-36.0%
Delphi Community School Corp	3,360,861	4,924,339	3,789,765	4,164,068	4,383,977	46.5%	-23.0%	9.9%	5.3%
Rossville Consolidated School Corp	476,157	442,737	419,809	543,766	474,339	-7.0%	-5.2%	29.5%	-12.8%
Twin Lakes Community School Corp	1,616,962	1,593,350	1,726,858	1,404,981	1,497,081	-1.5%	8.4%	-18.6%	6.6%
Camden-Jackson Twp Public Library	35,232	34,448	34,428	34,610	33,109	-2.2%	-0.1%	0.5%	-4.3%
Delphi Public Library	470,577	463,599	463,148	465,606	445,540	-1.5%	-0.1%	0.5%	-4.3%
Flora Public Library	210,255	208,168	212,915	209,221	210,520	-1.0%	2.3%	-1.7%	0.6%
Northwest Indiana Solid Waste Mgmt Dist	0	0	0	0	0				

Carroll County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
08001	Adams Twp	1.0604	6.3558%	--	--	--	--	--	0.9930
08002	Burlington Township	0.8978	6.3558%	--	--	--	--	--	0.8407
08003	Burlington (Burlington)	1.6187	6.3558%	--	--	--	--	--	1.5158
08004	Carrollton Township	0.7883	6.3558%	--	--	--	--	--	0.7382
08005	Clay Township	1.3403	6.3558%	--	--	--	--	--	1.2551
08006	Deer Creek Township	1.6020	6.3558%	--	--	--	--	--	1.5002
08007	Delphi (Deer Creek)	3.6217	6.3558%	--	--	--	--	--	3.3915
08008	Democrat Township	0.8352	6.3558%	--	--	--	--	--	0.7821
08009	Jackson Township	1.5408	6.3558%	--	--	--	--	--	1.4429
08010	Camden (Jackson)	3.1440	6.3558%	--	--	--	--	--	2.9442
08011	Jefferson Township	1.0992	6.3558%	--	--	--	--	--	1.0293
08012	Yeoman (Jefferson)	1.3535	6.3558%	--	--	--	--	--	1.2675
08013	Liberty Township	1.4984	6.3558%	--	--	--	--	--	1.4032
08014	Madison Township	1.4752	6.3558%	--	--	--	--	--	1.3814
08015	Monroe Township	1.0339	6.3558%	--	--	--	--	--	0.9682
08016	Flora (Monroe)	2.5450	6.3558%	--	--	--	--	--	2.3832
08017	Rock Creek Township	1.6636	6.3558%	--	--	--	--	--	1.5579
08018	Tippecanoe Township	1.4913	6.3558%	--	--	--	--	--	1.3965
08019	Washington Township	0.8017	6.3558%	--	--	--	--	--	0.7507

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Carroll County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*178,416*	*395,067*	*98,993*	*4,088*	*676,564*	*15,079,423*	*4.5%*
TIF Total	*0*	*0*	*0*	*0*	*0*	*726,104*	*0.0%*
County Total	*178,416*	*395,067*	*98,993*	*4,088*	*676,564*	*15,805,527*	*4.3%*
Carroll County	21,737	38,872	9,129	920	70,658	3,551,420	2.0%
Adams Township	0	0	0	4	4	10,184	0.0%
Burlington Township	146	0	0	26	172	104,448	0.2%
Carrollton Township	0	0	0	5	5	13,322	0.0%
Clay Township	237	0	0	20	257	63,071	0.4%
Deer Creek Township	1,326	3,169	1,011	10	5,516	64,493	8.6%
Democrat Township	0	0	0	11	11	42,778	0.0%
Jackson Township	307	633	0	20	961	61,009	1.6%
Jefferson Township	44	0	0	55	98	156,308	0.1%
Liberty Township	57	0	0	0	57	29,512	0.2%
Madison Township	18	0	0	1	18	4,603	0.4%
Monroe Township	242	650	0	7	899	40,964	2.2%
Rock Creek Township	255	0	0	1	256	31,946	0.8%
Tippecanoe Township	240	0	0	9	250	20,688	1.2%
Washington Township	0	0	0	0	0	21,343	0.0%
Delphi Civil City	68,694	178,910	57,088	402	305,094	1,480,092	20.6%
Burlington Civil Town	1,405	0	0	20	1,425	107,421	1.3%
Camden Civil Town	3,662	16,715	0	74	20,451	122,260	16.7%
Flora Civil Town	11,827	31,776	0	329	43,933	619,636	7.1%
Yeoman Civil Town	78	0	0	0	78	8,075	1.0%
Carroll Consolidated School Corp	4,084	8,884	0	329	13,296	1,481,284	0.9%
Delphi Community School Corp	56,064	101,829	29,031	997	187,920	4,383,977	4.3%
Rossville Consolidated School Corp	1,781	0	0	151	1,932	474,339	0.4%
Twin Lakes Community School Corp	501	0	0	522	1,023	1,497,081	0.1%
Camden-Jackson Twp Public Library	199	507	0	11	717	33,109	2.2%
Delphi Public Library	3,820	8,566	2,733	116	15,235	445,540	3.4%
Flora Public Library	1,695	4,555	0	47	6,297	210,520	3.0%
Northwest Indiana Solid Waste Mgmt Dist	0	0	0	0	0	0	
TIF - Deer Creek Township 006	0	0	0	0	0	726,104	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Cass County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Cass County between 2012 and 2013.
Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Cass County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	0.2%	$31,858,128	$1,199,278,943	4.9%
Change		-0.8%	0.1%	
2012	-2.6%	$32,109,561	$1,198,125,955	8.6%

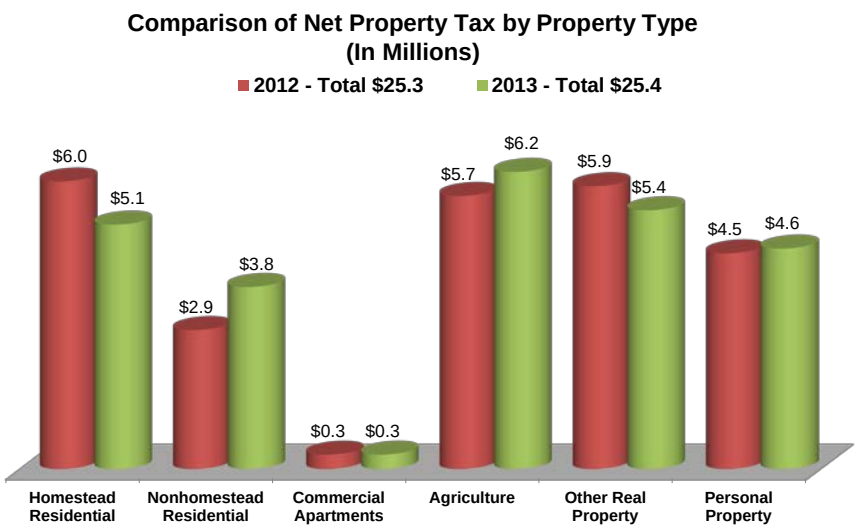
The total property tax bill for all taxpayers in Cass County increased by just 0.2% in 2013. The total levy decreased by 0.8%, but tax cap credits decreased from 8.6% to 4.9% of the levy, which offset the levy decrease for taxpayers. In this reassessment year certified net assessed value was nearly unchanged, rising 0.1%.

Cass County homeowners experienced a large 9.3% decrease in property tax bills in 2013. This was due to a large decline in net assessed value while property tax rates experienced little change. Homesteads also experienced an increase in local property tax credits. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Cass County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	2,704	27.9%
No Change	581	6.0%
Lower Tax Bill	6,397	66.1%
Average Change in Tax Bill	**-9.3%**	
Detailed Change in Tax Bill		
20% or More	665	6.9%
10% to 19%	581	6.0%
1% to 9%	1,458	15.1%
-1% to 1%	581	6.0%
-1% to -9%	2,091	21.6%
-10% to -19%	2,037	21.0%
-20% or More	2,269	23.4%
Total	**9,682**	**100.0%**

Note: Percentages may not total due to rounding.



In Cass County most net property taxes were paid by business (other real and personal) and agriculture property owners in 2013. Total net property taxes increased 0.2%, less than the average 2.1% increase statewide. Nonhomestead residential property saw the biggest increase, while homestead net taxes decreased by the largest percentage.

Property tax rates increased in 18 of 27 Cass County tax districts in 2013. Rates decreased in several large tax districts, however, so the average tax rate fell by 0.9%. The county as a whole experienced a small levy decrease and a small increase in net assessed value, which resulted in the fall in the average tax rate. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Cass County decreased by 0.8%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Cass County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$890,461,500	$789,835,850	-11.3%	$292,984,151	$253,950,685	-13.3%
Other Residential	169,548,100	215,727,100	27.2%	166,789,307	211,031,171	26.5%
Ag Business/Land	377,512,800	408,389,500	8.2%	374,356,433	404,896,265	8.2%
Business Real/Personal	515,708,157	497,624,114	-3.5%	418,089,046	412,052,886	-1.4%
Total	**$1,953,230,557**	**$1,911,576,564**	**-2.1%**	**$1,252,218,937**	**$1,281,931,007**	**2.4%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Cass County's total billed net assessed value increased by 2.4% in 2013. Increases in other residential and agricultural assessments more than offset decreases in homestead assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$295,608	$131,866	-$163,742	-55.4%
2%	1,679,558	1,378,659	-300,899	-17.9%
3%	838,496	92,310	-746,186	-89.0%
Elderly	32,995	20,651	-12,344	-37.4%
Total	$2,846,658	$1,623,486	-$1,223,171	-43.0%
% of Levy	8.6%	4.9%		

Total tax cap credits in Cass County were $1.6 million, which was 4.9% of the levy. This was less than the state average of 10.9%, but more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits, but Cass County's average tax rate was above the statewide average rate. Tax cap credits as a percentage of the levy were below the statewide average in Cass County because the county had a large property tax replacement credit rate, funded by local income taxes. Most of the tax cap credits in Cass County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Cass County decreased $1,223,171 between 2012 and 2013. Credits as a share of the total levy fell from 8.6% in 2012 to 4.9% in 2013.

Cass County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*33,218,547*	*34,326,121*	*33,503,466*	*32,109,561*	*31,858,128*	*3.3%*	*-2.4%*	*-4.2%*	*-0.8%*
Cass County	8,278,139	8,552,561	9,043,942	9,195,617	8,992,195	3.3%	5.7%	1.7%	-2.2%
Adams Township	22,647	23,447	23,943	11,049	24,932	3.5%	2.1%	-53.9%	125.6%
Bethlehem Township	29,914	30,838	31,522	32,362	32,640	3.1%	2.2%	2.7%	0.9%
Boone Township	40,348	41,304	42,042	43,034	43,617	2.4%	1.8%	2.4%	1.4%
Clay Township	75,180	77,846	79,238	80,016	0	3.5%	1.8%	1.0%	-100.0%
Clinton Township	47,207	50,047	50,394	52,707	54,627	6.0%	0.7%	4.6%	3.6%
Deer Creek Township	44,634	46,680	48,022	10,949	51,775	4.6%	2.9%	-77.2%	372.9%
Eel Township	315,753	328,077	333,297	340,847	232,316	3.9%	1.6%	2.3%	-31.8%
Harrison Township	67,194	54,824	40,712	42,736	43,611	-18.4%	-25.7%	5.0%	2.0%
Jackson Township	39,070	40,749	41,604	43,043	42,688	4.3%	2.1%	3.5%	-0.8%
Jefferson Township	27,358	29,567	27,518	30,524	30,839	8.1%	-6.9%	10.9%	1.0%
Miami Township	193,137	217,091	208,101	190,385	207,888	12.4%	-4.1%	-8.5%	9.2%
Noble Township	56,798	58,974	60,190	60,886	16,501	3.8%	2.1%	1.2%	-72.9%
Tipton Township	32,953	34,205	34,953	11,966	36,989	3.8%	2.2%	-65.8%	209.1%
Washington Township	96,687	99,410	102,283	106,577	107,297	2.8%	2.9%	4.2%	0.7%
Logansport Civil City	7,602,311	7,996,934	8,005,432	5,817,085	5,063,101	5.2%	0.1%	-27.3%	-13.0%
Galveston Civil Town	229,886	249,329	258,449	266,762	269,167	8.5%	3.7%	3.2%	0.9%
Onward Civil Town	8,990	9,128	9,097	10,229	10,229	1.5%	-0.3%	12.4%	0.0%
Royal Center Civil Town	172,131	174,755	183,134	188,352	192,454	1.5%	4.8%	2.8%	2.2%
Walton Civil Town	143,214	147,240	151,800	160,048	161,741	2.8%	3.1%	5.4%	1.1%
Pioneer Regional School Corp	2,019,038	1,986,647	2,026,128	1,803,308	1,990,606	-1.6%	2.0%	-11.0%	10.4%
Southeastern School Corp	2,739,329	3,130,199	3,382,346	2,786,553	3,401,418	14.3%	8.1%	-17.6%	22.1%
Logansport Community School Corp	8,709,575	8,634,945	6,971,732	8,641,325	7,872,262	-0.9%	-19.3%	23.9%	-8.9%
Caston School Corp	536,602	564,842	551,420	316,826	398,603	5.3%	-2.4%	-42.5%	25.8%
Logansport-Cass Public Library	920,225	955,118	979,725	1,029,470	1,040,696	3.8%	2.6%	5.1%	1.1%
Royal Center Public Library	73,809	75,809	78,365	82,346	83,314	2.7%	3.4%	5.1%	1.2%
Walton Public Library	154,936	156,796	156,276	163,883	166,992	1.2%	-0.3%	4.9%	1.9%
Cass County Solid Waste Management Dist	0	0	0	0	0				
Logansport/Cass Co Airport Authority	541,482	558,759	581,801	590,676	568,458	3.2%	4.1%	1.5%	-3.8%
Cass County Fire District #1	0	0	0	0	721,172				

Cass County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
09001	Adams Township	1.3698	20.9055%	--	--	--	--	--	1.0834
09002	Bethlehem Township	1.3704	20.9055%	--	--	--	--	--	1.0839
09003	Boone Township	1.9423	20.9055%	--	--	--	--	--	1.5363
09004	Royal Center Town	3.7167	20.9055%	--	--	--	--	--	2.9397
09005	Clay Township	2.8507	20.9055%	--	--	--	--	--	2.2547
09006	Logansport City-Clay Twp	3.7936	20.9055%	--	--	--	--	--	3.0005
09007	Clinton Township	2.4701	20.9055%	--	--	--	--	--	1.9537
09008	Deer Creek Township	1.9185	20.9055%	--	--	--	--	--	1.5174
09009	Eel Township	2.9220	20.9055%	--	--	--	--	--	2.3111
09010	Logansport City-Eel Twp	3.8649	20.9055%	--	--	--	--	--	3.0569
09011	Harrison Township	1.9283	20.9055%	--	--	--	--	--	1.5252
09012	Jackson Township	1.8882	20.9055%	--	--	--	--	--	1.4935
09013	Galveston Town	3.1088	20.9055%	--	--	--	--	--	2.4589
09014	Jefferson Township	1.9104	20.9055%	--	--	--	--	--	1.5110
09015	Miami Township-Southeastern School	2.2473	20.9055%	--	--	--	--	--	1.7775
09016	Miami Township-Logansport Comm	2.7919	20.9055%	--	--	--	--	--	2.2082
09017	Noble Township-Pioneer Regional Sch	2.3444	20.9055%	--	--	--	--	--	1.8543
09018	Noble Township-Logansport Comm	2.8790	20.9055%	--	--	--	--	--	2.2771
09019	Logansport City-Noble Twp	3.8219	20.9055%	--	--	--	--	--	3.0229
09020	Tipton Township	1.9752	20.9055%	--	--	--	--	--	1.5623
09021	Onward Town	2.6772	20.9055%	--	--	--	--	--	2.1175
09022	Walton Town	2.9681	20.9055%	--	--	--	--	--	2.3476
09023	Washington Twp-Southeastern Sch	1.9599	20.9055%	--	--	--	--	--	1.5502
09024	Washington Twp-Logansport School	2.5045	20.9055%	--	--	--	--	--	1.9809
09025	Logansport City-Washington Twp	3.8287	20.9055%	--	--	--	--	--	3.0283
09026	Logansport City-Clinton Twp	3.8249	20.9055%	--	--	--	--	--	3.0253
09027	Logansport City-Wash Twp-SE School	3.2841	20.9055%	--	--	--	--	--	2.5975

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Cass County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*131,866*	*1,370,158*	*87,827*	*20,651*	*1,610,502*	*31,858,128*	*5.1%*
TIF Total	*0*	*8,501*	*4,483*	*0*	*12,984*	*1,058,758*	*1.2%*
County Total	*131,866*	*1,378,659*	*92,310*	*20,651*	*1,623,486*	*32,916,886*	*4.9%*
Cass County	29,652	275,715	17,056	5,983	328,406	8,992,195	3.7%
Adams Township	0	0	0	2	2	24,932	0.0%
Bethlehem Township	0	0	0	51	51	32,640	0.2%
Boone Township	9	347	0	13	369	43,617	0.8%
Clay Township	0	0	0	0	0	0	
Clinton Township	0	0	27	1	28	54,627	0.1%
Deer Creek Township	0	0	0	17	17	51,775	0.0%
Eel Township	1,597	20,493	1,454	115	23,659	232,316	10.2%
Harrison Township	0	0	0	9	9	43,611	0.0%
Jackson Township	12	301	0	12	324	42,688	0.8%
Jefferson Township	0	0	0	70	70	30,839	0.2%
Miami Township	3,453	1,231	0	255	4,939	207,888	2.4%
Noble Township	18	148	4	28	198	16,501	1.2%
Tipton Township	0	111	0	7	117	36,989	0.3%
Washington Township	0	37	48	90	175	107,297	0.2%
Logansport Civil City	26,480	432,620	32,154	2,097	493,350	5,063,101	9.7%
Galveston Civil Town	616	15,948	0	324	16,888	269,167	6.3%
Onward Civil Town	0	207	0	19	227	10,229	2.2%
Royal Center Civil Town	455	18,493	0	195	19,143	192,454	9.9%
Walton Civil Town	0	7,913	0	221	8,134	161,741	5.0%
Pioneer Regional School Corp	238	9,683	0	1,611	11,532	1,990,606	0.6%
Southeastern School Corp	463	19,770	0	1,681	21,913	3,401,418	0.6%
Logansport Community School Corp	57,556	499,058	33,741	5,361	595,716	7,872,262	7.6%
Caston School Corp	0	0	0	362	362	398,603	0.1%
Logansport-Cass Public Library	3,914	34,813	2,266	740	41,733	1,040,696	4.0%
Royal Center Public Library	31	1,276	0	30	1,338	83,314	1.6%
Walton Public Library	0	1,518	0	58	1,577	166,992	0.9%
Cass County Solid Waste Mgt Dist	0	0	0	0	0	0	
Logansport/Cass Co Airport Authority	1,875	17,430	1,078	378	20,761	568,458	3.7%
Cass County Fire District #1	5,498	13,045	0	921	19,464	721,172	2.7%
TIF - Anderson Ethanol (007)	0	0	0	0	0	477,123	0.0%
TIF - Gateway 35-25 (010)	0	1,159	29	0	1,188	6,256	19.0%
TIF - East End TIF (010)	0	3,721	2,278	0	5,999	169,480	3.5%
TIF - Logans Landing (010)	0	3,294	2,171	0	5,465	164,576	3.3%
TIF - Gateway 35-18 (023)	0	0	0	0	0	206	0.0%
TIF - Gateway 35-20 (025)	0	66	4	0	70	759	9.2%
TIF - Gateway 35-27 (027)	0	262	0	0	262	5,015	5.2%
TIF - Airport/Industrial Park (027)_	0	0	0	0	0	235,342	0.0%

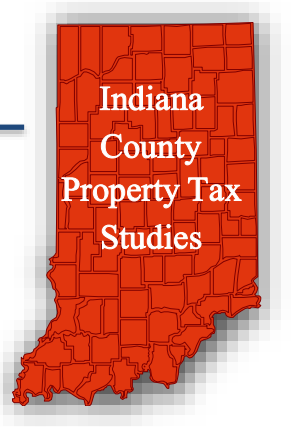
Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Clark County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**



This report describes property tax changes in Clark County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Clark County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-1.3%	$96,355,984	$3,822,752,826	7.2%
Change		-1.9%	-1.9%	
2012	4.2%	$98,203,916	$3,895,793,168	7.5%

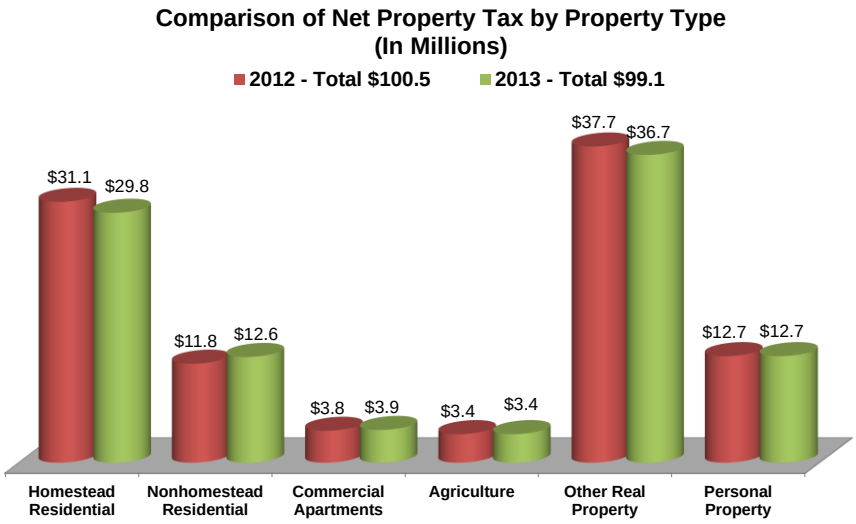
The total tax bill for all taxpayers in Clark County decreased by 1.3% in 2013. The main reason was a 1.9% decrease in the property tax levy. In this reassessment year, certified net assessed value decreased 1.9%. Since the percentage changes in the levy and certified net assessed value were the same, tax rates changed little, but higher local credits reduced tax bills. Lower tax bills caused a small decrease in tax cap credits as a share of the levy, from 7.5% in 2012 to 7.2% in 2013.

Clark County homeowners experienced a 4.2% decrease in property tax bills in 2013. This was due to an increase in local property tax credits and a decline in homestead net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Clark County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	9,299	30.4%
No Change	677	2.2%
Lower Tax Bill	20,563	67.3%
Average Change in Tax Bill	**-4.2%**	
Detailed Change in Tax Bill		
20% or More	1,805	5.9%
10% to 19%	1,454	4.8%
1% to 9%	6,040	19.8%
-1% to 1%	677	2.2%
-1% to -9%	12,719	41.6%
-10% to -19%	4,846	15.9%
-20% or More	2,998	9.8%
Total	**30,539**	**100.0%**

Note: Percentages may not total due to rounding.



In Clark County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes decreased 1.3%, compared to an average 2.1% increase statewide. Nonhomestead residential property saw the biggest increase, while homestead net taxes decreased by the largest percentage.

Property tax rates decreased in 19 of 29 Clark County tax districts in 2013. The average tax rate was nearly unchanged because a small levy decrease offset a similar small decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Clark County decreased by 1.9%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Clark County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$4,092,660,637	$4,028,821,996	-1.6%	$1,686,397,322	$1,643,282,935	-2.6%
Other Residential	811,761,777	850,182,321	4.7%	808,700,431	846,154,520	4.6%
Ag Business/Land	219,176,459	231,950,634	5.8%	215,372,499	227,921,949	5.8%
Business Real/Personal	2,300,598,686	2,231,149,298	-3.0%	1,924,356,120	1,881,459,161	-2.2%
Total	**$7,424,197,559**	**$7,342,104,249**	**-1.1%**	**$4,634,826,372**	**$4,598,818,565**	**-0.8%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Clark County's total billed net assessed value decreased slightly, by 0.8% in 2013. Declines in business property and homestead assessments exceeded increases in other residential and agricultural assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$2,556,857	$2,157,618	-$399,239	-15.6%
2%	5,675,491	5,756,762	81,272	1.4%
3%	454,010	363,676	-90,334	-19.9%
Elderly	212,418	183,107	-29,311	-13.8%
Total	$8,898,775	$8,461,164	-$437,612	-4.9%
% of Levy	7.5%	7.2%		

Total tax cap credits in Clark County were $8.5 million, which was 7.2% of the levy. This was less than the state average of 10.9%, but more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Clark County's average tax rate was above the statewide average rate. Tax cap credits as a percentage of the levy were below the statewide average because the county had few credits in the 3% category. Most of the tax cap credits in Clark County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Clark County decreased $437,612 between 2012 and 2013. Credits as a share of the total levy fell to 7.2% in 2013 from 7.5% in 2012.

Clark County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*75,997,137*	*84,046,245*	*90,725,738*	*98,203,916*	*96,355,984*	*10.6%*	*7.9%*	*8.2%*	*-1.9%*
Clark County	7,879,815	8,922,352	11,746,440	13,923,565	11,460,613	13.2%	31.7%	18.5%	-17.7%
Bethlehem Township	5,002	4,977	4,921	4,907	4,837	-0.5%	-1.1%	-0.3%	-1.4%
Carr Township	32,861	32,627	32,513	32,329	19,615	-0.7%	-0.3%	-0.6%	-39.3%
Charlestown Township	119,461	133,326	134,376	136,154	141,108	11.6%	0.8%	1.3%	3.6%
Jeffersonville Township	519,669	610,565	439,444	436,352	460,409	17.5%	-28.0%	-0.7%	5.5%
Monroe Township	48,692	51,350	51,093	43,383	35,762	5.5%	-0.5%	-15.1%	-17.6%
Oregon Township	15,420	4,108	13,218	13,621	11,932	-73.4%	221.8%	3.0%	-12.4%
Owen Township	15,878	16,746	16,940	17,605	17,746	5.5%	1.2%	3.9%	0.8%
Silver Creek Township	103,029	115,258	116,227	106,991	122,713	11.9%	0.8%	-7.9%	14.7%
Union Township	14,898	15,435	15,789	16,348	16,489	3.6%	2.3%	3.5%	0.9%
Utica Township	39,009	40,627	40,238	40,033	43,692	4.1%	-1.0%	-0.5%	9.1%
Washington Township	15,806	15,775	15,661	15,650	15,423	-0.2%	-0.7%	-0.1%	-1.5%
Wood Township	72,866	73,047	61,078	64,251	64,766	0.2%	-16.4%	5.2%	0.8%
Jeffersonville Civil City	14,848,066	16,337,155	20,107,200	22,823,445	22,762,677	10.0%	23.1%	13.5%	-0.3%
Charlestown Civil City	1,637,460	1,710,564	1,801,957	1,956,312	1,969,152	4.5%	5.3%	8.6%	0.7%
Clarksville Civil Town	9,259,758	9,614,798	9,869,568	10,232,550	10,401,067	3.8%	2.6%	3.7%	1.6%
Borden Civil Town	136,428	119,001	136,143	141,067	142,151	-12.8%	14.4%	3.6%	0.8%
Sellersburg Civil Town	1,449,044	1,531,177	1,569,926	1,585,308	1,599,401	5.7%	2.5%	1.0%	0.9%
Utica Civil Town	59,616	63,082	64,697	77,820	78,066	5.8%	2.6%	20.3%	0.3%
West Clark Community School Corp	9,183,239	10,025,934	11,007,787	11,322,711	11,858,477	9.2%	9.8%	2.9%	4.7%
Clarksville Community School Corp	4,925,175	5,403,531	4,441,683	4,245,434	4,310,003	9.7%	-17.8%	-4.4%	1.5%
Greater Clark County School Corp	20,412,140	23,738,723	23,484,239	25,260,076	25,239,912	16.3%	-1.1%	7.6%	-0.1%
Jeffersonville Township Public Library	1,664,163	1,584,639	1,810,305	1,861,901	1,847,104	-4.8%	14.2%	2.9%	-0.8%
Charlestown-Clark County Contractual Library	910,840	965,723	993,129	1,037,796	1,045,086	6.0%	2.8%	4.5%	0.7%
Jeffersonville Flood Control	857,565	960,551	836,464	812,079	775,958	12.0%	-12.9%	-2.9%	-4.4%
Charlestown Fire	364,250	378,822	384,383	393,711	390,299	4.0%	1.5%	2.4%	-0.9%
Tri-Township Fire Protection District	1,001,350	1,047,460	1,009,016	1,125,267	1,063,856	4.6%	-3.7%	11.5%	-5.5%
Monroe Township Fire Protection	187,155	225,706	214,500	212,057	220,004	20.6%	-5.0%	-1.1%	3.7%
Utica Township Fire District	79,987	156,256	155,978	110,045	79,917	95.4%	-0.2%	-29.4%	-27.4%
New Washington Fire Protection District	138,495	146,930	150,825	155,148	157,749	6.1%	2.7%	2.9%	1.7%
Clark County Solid Waste Management Dist	0	0	0	0	0				
Clark County Redevelopment Commission	0	0	0	0	0				
Clarksville Redevelopment Commission	0	0	0	0	0				
Jeffersonville Redevelopment Commission	0	0	0	0	0				

Clark County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
10003	Charlestown Twp	1.5413	5.0734%	--	3.3725%	--	--	--	1.4111
10004	Charlestown City	2.5946	5.0734%	--	9.9649%	--	--	--	2.2044
10005	Jeffersonville Twp-OFW	1.5895	5.0734%	--	100.0000%	--	--	--	0.0000
10006	Jeffersonville Twp-IFW	1.6969	5.0734%	--	--	--	--	--	1.6108
10007	Jeff Twp-Clark Park-OFW	1.7212	5.0734%	--	54.5383%	--	--	--	0.6952
10008	Jeff Twp-Clark Park-IFW	1.8286	5.0734%	--	0.1108%	--	--	--	1.7338
10009	Jeffersonville City-OFW	3.1744	5.0734%	--	7.2506%	--	--	--	2.7832
10010	Jeffersonville City-IFW	3.2818	5.0734%	--	31.6153%	--	--	--	2.0778
10011	Clarksville Town-OFW	3.0765	5.0734%	--	100.0000%	--	--	--	0.0000
10012	Clarksville Town-IFW	3.1839	5.0734%	--	57.3286%	--	--	--	1.1971
10013	Clarksville Town-GCS-OFW	3.0163	5.0734%	--	38.9917%	--	--	--	1.6872
10014	Clarksville Town-GCS-IFW	3.1237	5.0734%	--	19.4245%	--	--	--	2.3585
10025	Bethlehem Township	1.5247	5.0734%	--	6.3373%	--	--	--	1.3507
10026	Carr Township	1.5776	5.0734%	--	0.2887%	--	--	--	1.4930
10027	Monroe Township	1.5954	5.0734%	--	3.8583%	--	--	--	1.4529
10028	Oregon Township - NWFPD	1.5299	5.0734%	--	1.6405%	--	--	--	1.4272
10029	Owen Township	1.5522	5.0734%	--	0.3535%	--	--	--	1.4680
10030	Silver Creek Township	1.5953	5.0734%	--	44.8015%	--	--	--	0.7996
10031	Sellersburg Town	2.2596	5.0734%	--	2.3953%	--	--	--	2.0908
10032	Union Township	1.5789	5.0734%	--	1.6397%	--	--	--	1.4729
10033	Utica Township	1.5267	5.0734%	--	10.4357%	--	--	--	1.2899
10034	Washington Township	1.5304	5.0734%	--	7.9407%	--	--	--	1.3312
10035	Wood Township	1.5028	5.0734%	--	46.8842%	--	--	--	0.7220
10036	Borden Town	2.2203	5.0734%	--	6.1701%	--	--	--	1.9707
10037	Utica Town	1.6811	5.0734%	--	6.6255%	--	--	--	1.4844
10038	Oregon Township-CFPD	1.5292	5.0734%	--	1.0720%	--	--	--	1.4352
10039	Jeff City-Utica Twp-OFW	3.1077	5.0734%	--	33.6420%	--	--	--	1.9045
10040	Clarksville Town-Sct-TFPD	2.5217	5.0734%	--	11.9038%	--	--	--	2.0936
10042	Chastwp Jeff City	3.1278	5.0734%	--	2.0114%	--	--	--	2.9062

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Clark County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type						
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total	Levy	Circuit Breaker as % of Levy
Non-TIF Total	*2,047,017*	*4,734,264*	*274,014*	*180,909*	*7,236,204*	*96,355,984*	*7.5%*
TIF Total	*110,601*	*1,022,498*	*89,662*	*2,198*	*1,224,959*	*21,904,773*	*5.6%*
County Total	*2,157,618*	*5,756,762*	*363,676*	*183,107*	*8,461,164*	*118,260,757*	*7.2%*
Clark County	197,961	454,039	25,194	19,473	696,667	11,460,613	6.1%
Bethlehem Township	0	0	0	1	1	4,837	0.0%
Carr Township	0	0	0	6	6	19,615	0.0%
Charlestown Township	3,136	2,902	0	158	6,195	141,108	4.4%
Jeffersonville Township	11,901	30,069	1,950	1,045	44,965	460,409	9.8%
Monroe Township	0	0	0	43	43	35,762	0.1%
Oregon Township	0	0	0	27	27	11,932	0.2%
Owen Township	0	0	0	2	2	17,746	0.0%
Silver Creek Township	1,069	933	0	127	2,129	122,713	1.7%
Union Township	0	0	0	16	16	16,489	0.1%
Utica Township	127	1,010	0	28	1,165	43,692	2.7%
Washington Township	0	0	0	18	18	15,423	0.1%
Wood Township	1	105	0	59	164	64,766	0.3%
Jeffersonville Civil City	983,070	1,632,090	122,727	56,982	2,794,869	22,762,677	12.3%
Charlestown Civil City	29,453	89,441	0	2,057	120,951	1,969,152	6.1%
Clarksville Civil Town	34,968	629,578	16,139	17,649	698,333	10,401,067	6.7%
Borden Civil Town	10	1,937	0	306	2,253	142,151	1.6%
Sellersburg Civil Town	6,308	19,817	0	3,459	29,583	1,599,401	1.8%
Utica Civil Town	0	0	0	173	173	78,066	0.2%
West Clark Community School Corp	44,205	51,873	0	12,384	108,462	11,858,477	0.9%
Clarksville Community School Corp	0	274,060	12,074	6,372	292,506	4,310,003	6.8%
Greater Clark County School Corp	664,805	1,314,094	78,722	51,442	2,109,063	25,239,912	8.4%
Jeffersonville Township Public Library	54,425	137,516	8,916	4,683	205,540	1,847,104	11.1%
Charlestown-Clark County Contractual Lib	7,397	10,963	0	1,045	19,404	1,045,086	1.9%
Jeffersonville Flood Control	596	70,788	8,291	1,300	80,976	775,958	10.4%
Charlestown Fire	2,405	7,303	0	439	10,146	390,299	2.6%
Tri-Township Fire Protection District	5,181	5,749	0	1,066	11,996	1,063,856	1.1%
Monroe Township Fire Protection	0	0	0	264	264	220,004	0.1%
Utica Township Fire District	0	0	0	109	109	79,917	0.1%
New Washington Fire Protection District	0	0	0	177	177	157,749	0.1%
Clark County Solid Waste Management Dist	0	0	0	0	0	0	
Clark County Redevelopment Commission	0	0	0	0	0	0	
Clarksville Redevelopment Commission	0	0	0	0	0	0	
Jeffersonville Redevelopment Commission	0	0	0	0	0	0	
TIF - River Ridge Chas Twp/IFW 003	0	0	0	0	0	0	
TIF - Central Chas Econ Develop Area - IFW	0	28,810	0	0	28,810	531,547	5.4%
TIF - River Ridge Chas City - IFW 004	0	665	0	0	665	169,249	0.4%
TIF - Falls Landing/Harbours OFW 009	85,602	212,021	1,360	474	299,457	1,335,753	22.4%
TIF - Jeff Innercity Rds OFW 009	24,836	373,500	16,535	1,581	416,452	5,404,143	7.7%
TIF - Falls Landing/Harbours IFW 010	164	42,507	37,999	78	80,746	1,423,450	5.7%
TIF - Innercity Rds IFW Gateway 010	0	21,811	33,072	0	54,883	1,030,023	5.3%
TIF - Jeff Gateway IFW 010	0	0	0	0	0	0	
TIF - Jeff Innercity Rds IFW 010	0	0	0	0	0	0	
TIF - Clarksville Town OFW Expansion 011	0	519	0	0	519	2,005	25.9%
TIF - Clarksville Town OFW 011	0	124,103	0	0	124,103	3,951,103	3.1%
TIF - Clarksville Town IFW Expansion 012	0	6	178	0	184	25,436	0.7%
TIF - Clarksville Town IFW 012	0	0	518	0	518	81,958	0.6%
TIF - Clarksville/Greater Clark OFW 013	0	199,419	0	61	199,480	3,568,915	5.6%
TIF - Clarksville Town Gcs IFW Expan 014	0	0	0	0	0	19	0.0%
TIF - Clarksville/Greater Clark IFW 014	0	0	0	0	0	78,608	0.0%
TIF - Carr Twp Perry Crossing IFW 026	0	0	0	0	0	1,047	0.0%
TIF - Henryville I-65 Corridor IFW 027	0	0	0	4	4	2,887	0.1%
TIF - Silver Creek Township TIF IFW 030	0	0	0	0	0	0	
TIF - Sellersburg Town TIF IFW 031	0	2,585	0	0	2,585	115,200	2.2%
TIF - Memphis Corridor IFW 032	0	0	0	0	0	92,960	0.0%

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*2,047,017*	*4,734,264*	*274,014*	*180,909*	*7,236,204*	*96,355,984*	*7.5%*
TIF Total	*110,601*	*1,022,498*	*89,662*	*2,198*	*1,224,959*	*21,904,773*	*5.6%*
County Total	*2,157,618*	*5,756,762*	*363,676*	*183,107*	*8,461,164*	*118,260,757*	*7.2%*
TIF - Perry Crossing Rd Union Twp IFW 032	0	0	0	0	0	26,190	0.0%
TIF - Salem Rd Utica Twp IFW 033	0	0	0	0	0	207	0.0%
TIF - Salem Rd Utica Town IFW 037	0	0	0	0	0	0	
TIF - Jeff Bethnova IFW 039	0	0	0	0	0	310,133	0.0%
TIF - Jeff Galvstar IFW 039	0	0	0	0	0	598,760	0.0%
TIF - Jeff Keystone IFW 039	0	295	0	0	295	178,901	0.2%
TIF - Jeff Vogt Valve IFW 039	0	125	0	0	125	822,348	0.0%
TIF - River Ridge Uticajeff City IFW 039	0	1,010	0	0	1,010	600,060	0.2%
TIF - Salem Rd Utica Twp Jeff City IFW 039	0	161	0	0	161	527	30.6%
TIF - Utica/Jeff Innercity Rds IFW 039	0	14,961	0	0	14,961	1,553,344	1.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Clay County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Clay County between 2012 and 2013.
Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Clay County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-9.4%	$14,335,463	$836,400,898	0.1%
Change		-4.0%	1.9%	
2012	1.0%	$14,939,944	$820,978,393	0.1%

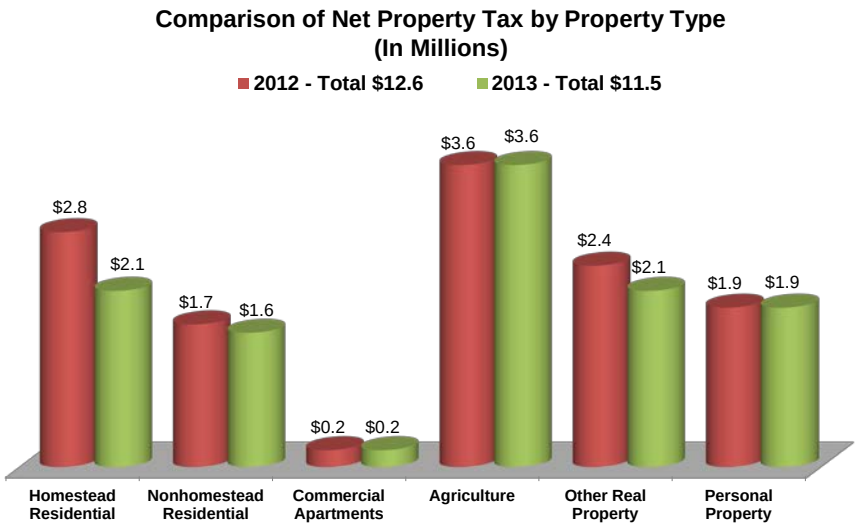
The total tax bill for all taxpayers in Clay County decreased by 9.4% in 2013. The reasons were a 4.0% decrease in the levy and a large increase in local income tax-funded property tax credit rates. In this reassessment year, certified net assessed value rose by 1.9%. Clay County's tax rates were too low for many taxpayers to qualify for tax cap credits.

Clay County homeowners experienced a large 23.3% decrease in property tax bills in 2013. This was due to a large increase in local property tax credits, a decrease in property tax rates, and a decline in homestead net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Clay County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	646	9.0%
No Change	345	4.8%
Lower Tax Bill	6,200	86.2%
Average Change in Tax Bill	**-23.3%**	
Detailed Change in Tax Bill		
20% or More	261	3.6%
10% to 19%	101	1.4%
1% to 9%	284	3.9%
-1% to 1%	345	4.8%
-1% to -9%	682	9.5%
-10% to -19%	1,434	19.9%
-20% or More	4,084	56.8%
Total	**7,191**	**100.0%**

Note: Percentages may not total due to rounding.



In Clay County most net property taxes were paid by business (other real and personal) and agriculture property owners in 2013. Total net property taxes decreased 9.4%, compared to an average 2.1% increase statewide. Personal property experienced a slight increase, while homestead net taxes decreased by the largest percentage.

Property tax rates decreased in all but one of the 20 Clay County tax districts in 2013. The average tax rate fell by 5.8%, because of a levy decrease and a small increase in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Clay County decreased by 4.0%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Clay County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$690,579,030	$648,444,390	-6.1%	$248,032,342	$233,082,988	-6.0%
Other Residential	144,005,200	167,760,800	16.5%	139,859,973	162,540,316	16.2%
Ag Business/Land	257,578,300	276,826,100	7.5%	253,686,228	273,362,663	7.8%
Business Real/Personal	259,127,615	255,267,741	-1.5%	208,423,777	206,579,689	-0.9%
Total	**$1,351,290,145**	**$1,348,299,031**	**-0.2%**	**$850,002,320**	**$875,565,656**	**3.0%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Clay County's total billed net assessed value increased by 3.0% in 2013. Increases in other residential and agricultural assessments more than offset decreases in homestead assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$66	$0	-$66	-100.0%
2%	3,274	2,760	-514	-15.7%
3%	0	0	0	0.0%
Elderly	10,866	4,611	-6,255	-57.6%
Total	$14,206	$7,372	-$6,835	-48.1%
% of Levy	0.1%	0.1%		

Total tax cap credits in Clay County were $7,372, which was only 0.1% of the levy. This was one of the smallest credit percentages in the state. The state average was 10.9%, and the median or typical county saw credits equal to 4.2% of its levy. Tax rates were the main determinant of tax cap credits. Clay County's average tax rate was less than the median rate statewide, and its high tax credits, funded by local income taxes, further reduced tax bills. Most of the tax cap credits in Clay County were in the elderly category, which limits homestead property tax increases to 2% per year for some homeowners 65 years of age or older. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Clay County decreased $6,835 between 2012 and 2013. Credits as a share of the total levy fell by a small amount.

Clay County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*14,310,246*	*14,416,800*	*14,708,005*	*14,939,944*	*14,335,463*	*0.7%*	*2.0%*	*1.6%*	*-4.0%*
Clay County	3,051,087	3,084,480	3,157,210	3,187,860	3,196,724	1.1%	2.4%	1.0%	0.3%
Brazil Township	103,962	103,794	103,319	110,687	110,455	-0.2%	-0.5%	7.1%	-0.2%
Cass Township	3,079	3,252	1,652	2,836	2,829	5.6%	-49.2%	71.7%	-0.2%
Dick Johnson Township	33,186	33,740	34,628	34,673	35,856	1.7%	2.6%	0.1%	3.4%
Harrison Township	42,110	41,678	41,873	42,795	41,329	-1.0%	0.5%	2.2%	-3.4%
Jackson Township	24,506	24,742	24,981	25,873	25,644	1.0%	1.0%	3.6%	-0.9%
Lewis Township	23,977	23,896	23,963	22,859	22,661	-0.3%	0.3%	-4.6%	-0.9%
Perry Township	21,272	21,060	20,914	20,863	19,599	-1.0%	-0.7%	-0.2%	-6.1%
Posey Township	71,748	72,130	73,675	76,220	76,041	0.5%	2.1%	3.5%	-0.2%
Sugar Ridge Township	18,511	18,585	19,033	19,687	19,665	0.4%	2.4%	3.4%	-0.1%
Van Buren Township	79,059	79,513	79,193	84,225	84,118	0.6%	-0.4%	6.4%	-0.1%
Washington Township	9,574	9,709	9,865	10,215	10,199	1.4%	1.6%	3.5%	-0.2%
Brazil Civil City	1,684,579	1,759,034	1,809,409	1,925,647	1,849,374	4.4%	2.9%	6.4%	-4.0%
Carbon Civil Town	9,672	10,702	10,775	11,080	11,075	10.6%	0.7%	2.8%	0.0%
Center Point Civil Town	13,025	13,839	15,018	15,151	15,215	6.2%	8.5%	0.9%	0.4%
Clay City Civil Town	140,287	142,663	146,869	151,923	149,722	1.7%	2.9%	3.4%	-1.4%
Knightsville Civil Town	34,089	34,790	37,278	37,901	38,181	2.1%	7.2%	1.7%	0.7%
Staunton Civil Town	22,609	22,782	23,596	24,404	24,382	0.8%	3.6%	3.4%	-0.1%
Harmony Civil Town	54,319	49,445	65,502	61,586	57,092	-9.0%	32.5%	-6.0%	-7.3%
Clay Community School Corp	7,974,506	7,866,932	7,973,675	8,178,729	7,536,962	-1.3%	1.4%	2.6%	-7.8%
M.S.D. Shakamak School Corp	525,597	620,765	657,047	532,022	590,795	18.1%	5.8%	-19.0%	11.0%
Brazil Public Library	352,411	361,377	359,965	358,243	398,813	2.5%	-0.4%	-0.5%	11.3%
Clay-Owen-Vigo Solid Waste Mgmt Dist	0	0	0	0	0				
Poland Fire Territory (Jackson Township)	17,081	17,892	18,565	4,465	18,732	4.7%	3.8%	-75.9%	319.5%
Clay County Redevelopment Commission	0	0	0	0	0				

Clay County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
11001	Brazil Township	1.7074	--	--	--	--	--	52.3631%	0.8134
11002	Brazil City - Brazil Township	2.8248	--	--	--	--	--	52.3631%	1.3456
11003	Cass Township	1.5008	--	--	--	--	--	52.3631%	0.7149
11004	Dick Johnson Township	1.4453	--	--	--	--	--	52.3631%	0.6885
11005	Harrison Township	1.4039	--	--	--	--	--	52.3631%	0.6688
11006	Clay City Town	2.3814	--	--	--	--	--	52.3631%	1.1344
11007	Jackson Township	1.3826	--	--	--	--	--	52.3631%	0.6586
11008	Brazil City - Jackson Township	2.7683	--	--	--	--	--	52.3631%	1.3187
11009	Lewis Township	1.3946	--	--	--	--	--	52.3631%	0.6643
11010	Perry Township	1.3869	--	--	--	--	--	52.3631%	0.6607
11011	Posey Township	1.4213	--	--	--	--	--	52.3631%	0.6771
11012	Brazil City - Posey Township	2.7905	--	--	--	--	--	52.3631%	1.3293
11013	Staunton Town	1.7534	--	--	--	--	--	52.3631%	0.8353
11014	Sugar Ridge Township	1.3956	--	--	--	--	--	52.3631%	0.6648
11015	Center Point Town	1.6895	--	--	--	--	--	52.3631%	0.8048
11016	Van Buren Township	1.4539	--	--	--	--	--	52.3631%	0.6926
11017	Carbon Town	1.8010	--	--	--	--	--	52.3631%	0.8579
11018	Knightsville Town	1.7809	--	--	--	--	--	52.3631%	0.8484
11019	Harmony Town	1.9109	--	--	--	--	--	52.3631%	0.9103
11020	Washington Township	1.3785	--	--	--	--	--	52.3631%	0.6567

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Clay County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*0*	*2,760*	*0*	*4,611*	*7,372*	*14,335,463*	*0.1%*
TIF Total	*0*	*0*	*0*	*0*	*0*	*189,801*	*0.0%*
County Total	*0*	*2,760*	*0*	*4,611*	*7,372*	*14,525,264*	*0.1%*
Clay County	0	377	0	935	1,312	3,196,724	0.0%
Brazil Township	0	39	0	73	112	110,455	0.1%
Cass Township	0	0	0	0	0	2,829	0.0%
Dick Johnson Township	0	0	0	34	34	35,856	0.1%
Harrison Township	0	0	0	8	9	41,329	0.0%
Jackson Township	0	0	0	5	6	25,644	0.0%
Lewis Township	0	0	0	2	2	22,661	0.0%
Perry Township	0	0	0	0	0	19,599	0.0%
Posey Township	0	0	0	20	20	76,041	0.0%
Sugar Ridge Township	0	0	0	0	0	19,665	0.0%
Van Buren Township	0	0	0	18	18	84,118	0.0%
Washington Township	0	0	0	2	2	10,199	0.0%
Brazil Civil City	0	1,149	0	612	1,762	1,849,374	0.1%
Carbon Civil Town	0	0	0	0	0	11,075	0.0%
Center Point Civil Town	0	0	0	1	1	15,215	0.0%
Clay City Civil Town	0	19	0	285	304	149,722	0.2%
Knightsville Civil Town	0	0	0	14	14	38,181	0.0%
Staunton Civil Town	0	0	0	15	15	24,382	0.1%
Harmony Civil Town	0	0	0	17	17	57,092	0.0%
Clay Community School Corp	0	958	0	2,319	3,277	7,536,962	0.0%
M.S.D. Shakamak School Corp	0	0	0	57	57	590,795	0.0%
Brazil Public Library	0	218	0	191	409	398,813	0.1%
Clay-Owen-Vigo Solid Waste Mgmt Dist	0	0	0	0	0	0	
Poland Fire Territory (Jackson Township)	0	0	0	1	1	18,732	0.0%
Clay County Redevelopment Commission	0	0	0	0	0	0	
TIF - No Central Econ Dev Orig	0	0	0	0	0	40,244	0.0%
TIF - No Central Econ Dev Exp	0	0	0	0	0	45,711	0.0%
TIF - I-70 SR 59 (Jackson)	0	0	0	0	0	29,819	0.0%
TIF - I-70 SR 59 (Posey)	0	0	0	0	0	12,659	0.0%
TIF - IVC Industrial (Van Buren)	0	0	0	0	0	61,369	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Clinton County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Clinton County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Clinton County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	9.8%	$32,100,156	$1,418,431,966	5.8%
Change		6.0%	1.9%	
2012	4.1%	$30,293,549	$1,392,473,475	9.9%

The total tax bill for all taxpayers in Clinton County increased by 9.8% in 2013. The main reason was a 6.0% increase in the tax levy. In this reassessment year, certified net assessed value increased by 1.9%. Tax cap credits as a share of the levy fell from 9.9% in 2012 to 5.8% in 2013.

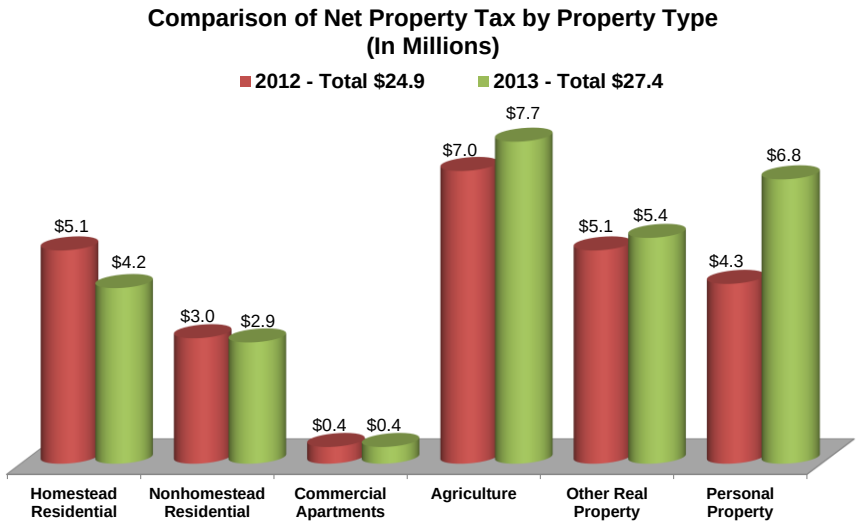
The city of Frankfort annexed an area with a significant amount of personal property assessed valuation, resulting in higher property tax bills for the annexed property and lower tax rates for the existing property in Frankfort. The lower tax rate caused a reduction in circuit breaker credits

Clinton County homeowners experienced a large 18.5% decrease in property tax bills in 2013. This was due to a large increase in local property tax credits and a decrease in homestead net assessed value, which more than offset a rise in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Clinton County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	1,359	16.0%
No Change	298	3.5%
Lower Tax Bill	6,863	80.6%
Average Change in Tax Bill	**-18.5%**	
Detailed Change in Tax Bill		
20% or More	304	3.6%
10% to 19%	337	4.0%
1% to 9%	718	8.4%
-1% to 1%	298	3.5%
-1% to -9%	1,136	13.3%
-10% to -19%	1,578	18.5%
-20% or More	4,149	48.7%
Total	**8,520**	**100.0%**

Note: Percentages may not total due to rounding.



In Clinton County most net property taxes were paid by business (other real and personal) and agriculture property owners in 2013. Total net property taxes increased 9.8%, more than the average 2.1% increase statewide. Personal property saw the biggest increase, while homestead net taxes decreased by the largest percentage.

Property tax rates increased in 13 of 21 Clinton County tax districts in 2013. The average tax rate rose by 4.0% because a levy increase exceeded a small rise in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Clinton County increased by 6.0%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Clinton County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$873,424,450	$862,480,310	-1.3%	$314,137,927	$310,312,657	-1.2%
Other Residential	185,242,800	182,661,140	-1.4%	180,228,266	177,706,966	-1.4%
Ag Business/Land	451,785,600	485,491,100	7.5%	450,268,270	484,183,911	7.5%
Business Real/Personal	592,093,142	601,466,977	1.6%	447,904,219	459,119,161	2.5%
Total	**$2,102,545,992**	**$2,132,099,527**	**1.4%**	**$1,392,538,682**	**$1,431,322,695**	**2.8%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Clinton County's total billed net assessed value increased by 2.8% in 2013. Increases in agricultural assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$159,957	$5,536	-$154,421	-96.5%
2%	1,667,300	970,900	-696,400	-41.8%
3%	1,150,483	865,686	-284,797	-24.8%
Elderly	33,848	11,402	-22,446	-66.3%
Total	$3,011,588	$1,853,523	-$1,158,065	-38.5%
% of Levy	9.9%	5.8%		

Total tax cap credits in Clinton County were $1.9 million, which was 5.8% of the levy. This was less than the state average of 10.9%, but more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Clinton County's average tax rate was higher than the statewide median rate, but less than the statewide average rate. More than half of Clinton County's tax cap credits were in the 2% nonhomestead residential/farmland category. Most of the rest were in the 3% business category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Clinton County decreased $1,158,065 between 2012 and 2013. Credits as a share of the total levy fell to 5.8% in 2013 from 9.9% in 2012.

Clinton County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	% Change 2010 - 2011	% Change 2011 - 2012	% Change 2012 - 2013
County Total	*27,590,913*	*28,500,062*	*30,270,282*	*30,293,549*	*32,100,156*	*3.3%*	*6.2%*	*0.1%*	*6.0%*
Clinton County	6,364,215	6,347,643	6,534,758	6,703,367	6,768,758	-0.3%	2.9%	2.6%	1.0%
Center Township	323,043	330,647	338,468	340,111	287,745	2.4%	2.4%	0.5%	-15.4%
Forest Township	59,355	59,682	22,784	24,276	19,367	0.6%	-61.8%	6.5%	-20.2%
Jackson Township	35,375	36,379	27,521	34,726	34,234	2.8%	-24.3%	26.2%	-1.4%
Johnson Township	78,605	79,243	48,348	53,021	38,259	0.8%	-39.0%	9.7%	-27.8%
Kirklin Township	47,013	46,998	72,843	83,055	0	0.0%	55.0%	14.0%	-100.0%
Madison Township	50,742	50,438	51,529	53,090	53,640	-0.6%	2.2%	3.0%	1.0%
Michigan Township	83,895	79,731	193,444	202,045	207,175	-5.0%	142.6%	4.4%	2.5%
Owen Township	54,620	52,517	44,972	56,943	59,201	-3.9%	-14.4%	26.6%	4.0%
Perry Township	69,541	58,482	86,446	84,376	114,170	-15.9%	47.8%	-2.4%	35.3%
Ross Township	59,453	60,304	57,215	63,613	63,553	1.4%	-5.1%	11.2%	-0.1%
Sugar Creek Township	22,838	23,233	12,682	10,032	9,687	1.7%	-45.4%	-20.9%	-3.4%
Union Township	34,336	34,884	32,109	33,476	33,442	1.6%	-8.0%	4.3%	-0.1%
Warren Township	27,746	28,166	15,192	15,232	14,861	1.5%	-46.1%	0.3%	-2.4%
Washington Township	31,867	32,582	33,364	34,620	30,123	2.2%	2.4%	3.8%	-13.0%
Frankfort Civil City	5,380,460	5,609,915	5,928,954	6,009,931	6,740,334	4.3%	5.7%	1.4%	12.2%
Colfax Civil Town	199,855	206,285	211,692	221,085	223,296	3.2%	2.6%	4.4%	1.0%
Kirklin Civil Town	121,240	121,266	124,322	131,745	133,014	0.0%	2.5%	6.0%	1.0%
Michigantown Civil Town	55,977	56,981	58,335	61,377	62,023	1.8%	2.4%	5.2%	1.1%
Mulberry Civil Town	160,714	164,694	164,193	175,925	177,977	2.5%	-0.3%	7.1%	1.2%
Rossville Civil Town	186,254	188,729	193,413	203,158	204,508	1.3%	2.5%	5.0%	0.7%
Clinton Central School Corp	1,469,660	1,968,381	1,916,673	2,854,553	2,883,407	33.9%	-2.6%	48.9%	1.0%
Clinton Prairie School Corp	3,238,288	3,231,190	3,207,547	2,999,416	3,372,114	-0.2%	-0.7%	-6.5%	12.4%
Frankfort Community School Corp	6,368,418	6,647,638	7,938,556	6,500,274	6,693,722	4.4%	19.4%	-18.1%	3.0%
Rossville Consolidated School Corp	1,399,846	1,290,488	1,187,735	1,502,779	1,446,420	-7.8%	-8.0%	26.5%	-3.8%
Colfax-Perry Township Public Library	143,640	148,499	141,505	156,398	183,563	3.4%	-4.7%	10.5%	17.4%
Frankfort Community Public Library	728,236	748,959	768,676	804,734	817,150	2.8%	2.6%	4.7%	1.5%
Kirklin Public Library	129,937	112,644	153,278	136,147	138,207	-13.3%	36.1%	-11.2%	1.5%
Clinton County Contractual Public Library	516,491	530,010	543,443	574,585	582,409	2.6%	2.5%	5.7%	1.4%
Frankfort/Clinton County Airport Authority	0	0	0	0	660,989				
Wild Cat Solid Waste Management District	0	0	0	0	46,808				
Frankfort Airport	112,386	115,791	115,208	124,900	0	3.0%	-0.5%	8.4%	-100.0%
Wildcat Creek Solid Waste Mgmt Dist	36,867	37,663	45,077	44,559	0	2.2%	19.7%	-1.1%	-100.0%

Clinton County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
12001	Center Township	2.0480	--	--	27.4446%	--	--	13.7544%	1.2042
12003	Forest Township	1.5205	--	--	27.4446%	--	--	13.7544%	0.8941
12004	Jackson Township	1.5931	--	--	27.4446%	--	--	13.7544%	0.9368
12005	Johnson Township	1.5542	--	--	27.4446%	--	--	13.7544%	0.9139
12006	Kirklin Township	1.5053	--	--	27.4446%	--	--	13.7544%	0.8851
12007	Kirlin Town	2.5164	--	--	27.4446%	--	--	13.7544%	1.4797
12008	Madison Township	1.6387	--	--	27.4446%	--	--	13.7544%	0.9636
12009	Mulberry Town	2.3287	--	--	27.4446%	--	--	13.7544%	1.3693
12010	Michigan Township	1.5044	--	--	27.4446%	--	--	13.7544%	0.8846
12011	Michigantown Town	2.0469	--	--	27.4446%	--	--	13.7544%	1.2036
12012	Owen Township	1.6213	--	--	27.4446%	--	--	13.7544%	0.9533
12013	Perry Township	1.9041	--	--	27.4446%	--	--	13.7544%	1.1196
12014	Colfax Town	4.0749	--	--	27.4446%	--	--	13.7544%	2.3961
12015	Ross Township	1.5804	--	--	27.4446%	--	--	13.7544%	0.9293
12016	Rossville Town	2.2076	--	--	27.4446%	--	--	13.7544%	1.2981
12017	Sugar Creek Township	1.4246	--	--	27.4446%	--	--	13.7544%	0.8377
12018	Union Township	1.9823	--	--	27.4446%	--	--	13.7544%	1.1656
12019	Warren Township	1.5083	--	--	27.4446%	--	--	13.7544%	0.8869
12020	Washington Township	1.5859	--	--	27.4446%	--	--	13.7544%	0.9325
12021	Frankfort City	3.3932	--	--	27.4446%	--	--	13.7544%	1.9952
12022	Frankfort City-Washington Twp	2.9955	--	--	27.4446%	--	--	13.7544%	1.7614

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Clinton County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*5,536*	*970,900*	*865,686*	*11,402*	*1,853,523*	*32,100,156*	*5.8%*
TIF Total	*0*	*0*	*0*	*0*	*0*	*0*	
County Total	*5,536*	*970,900*	*865,686*	*11,402*	*1,853,523*	*32,100,156*	*5.8%*
Clinton County	779	136,096	120,939	2,539	260,353	6,768,758	3.8%
Center Township	81	13,465	12,227	63	25,836	287,745	9.0%
Forest Township	0	0	0	12	12	19,367	0.1%
Jackson Township	0	0	0	8	8	34,234	0.0%
Johnson Township	0	0	0	6	6	38,259	0.0%
Kirklin Township	0	0	0	0	0	0	
Madison Township	0	15	0	37	51	53,640	0.1%
Michigan Township	0	0	0	64	64	207,175	0.0%
Owen Township	0	0	0	4	4	59,201	0.0%
Perry Township	0	598	311	50	959	114,170	0.8%
Ross Township	0	0	0	35	35	63,553	0.1%
Sugar Creek Township	0	0	0	1	1	9,687	0.0%
Union Township	0	0	0	34	34	33,442	0.1%
Warren Township	0	0	0	5	5	14,861	0.0%
Washington Township	0	5	0	12	17	30,123	0.1%
Frankfort Civil City	2,324	373,285	349,073	1,311	725,994	6,740,334	10.8%
Colfax Civil Town	0	37,331	19,410	86	56,826	223,296	25.4%
Kirklin Civil Town	0	3,385	0	212	3,597	133,014	2.7%
Michigantown Civil Town	0	5	0	75	80	62,023	0.1%
Mulberry Civil Town	0	373	0	452	824	177,977	0.5%
Rossville Civil Town	0	8	0	222	231	204,508	0.1%
Clinton Central School Corp	0	2,669	0	1,036	3,704	2,883,407	0.1%
Clinton Prairie School Corp	0	16,097	7,963	1,630	25,691	3,372,114	0.8%
Frankfort Community School Corp	2,023	328,455	303,889	1,963	636,331	6,693,722	9.5%
Rossville Consolidated School Corp	0	11	0	645	656	1,446,420	0.0%
Colfax-Perry Township Public Library	0	4,094	2,128	80	6,302	183,563	3.4%
Frankfort Community Public Library	247	40,097	37,098	240	77,681	817,150	9.5%
Kirklin Public Library	0	613	0	76	689	138,207	0.5%
Clinton County Contractual Public Library	0	68	0	240	307	582,409	0.1%
Frankfort/Clinton County Airport Auth	76	13,290	11,810	248	25,424	660,989	3.8%
Wild Cat Solid Waste Management District	5	941	836	18	1,800	46,808	3.8%
Wildcat Creek Solid Waste Mgmt Dist	0	0	0	0	0	0	

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Crawford County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Crawford County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Crawford County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	6.7%	$8,195,757	$296,974,120	12.8%
Change		7.4%	2.5%	
2012	-3.9%	$7,630,381	$289,769,006	10.5%

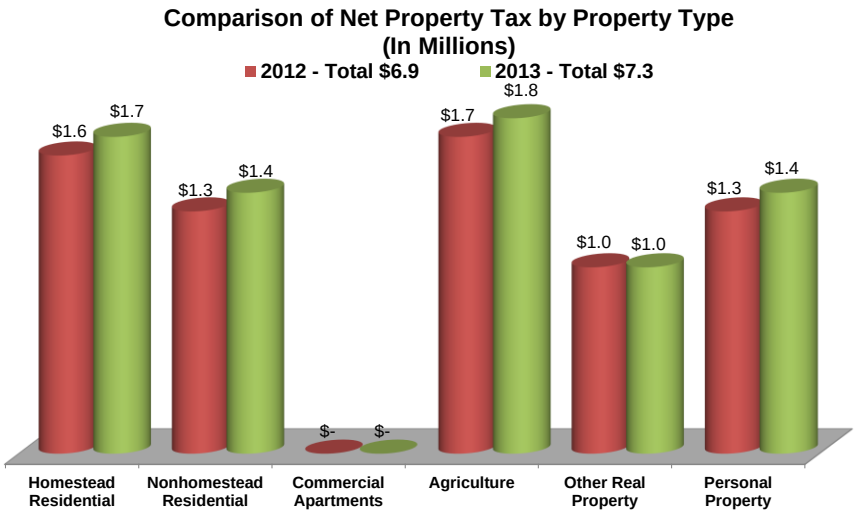
The total tax bill for all taxpayers in Crawford County increased by 6.7% in 2013. The main reason was a 7.4% increase in the total property tax levy. In this reassessment year, certified net assessed value increased by 2.5%. The levy increased more than certified net assessed value, so tax rates increased. This caused tax cap credits as a share of the levy to rise from 10.5% in 2012 to 12.8% in 2013.

Crawford County homeowners experienced a 2.8% increase in property tax bills in 2013. This was due to an increase in property tax rates. Homestead net assessed value decreased slightly. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Crawford County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	1,570	53.3%
No Change	228	7.7%
Lower Tax Bill	1,147	38.9%
Average Change in Tax Bill	**2.8%**	
Detailed Change in Tax Bill		
20% or More	336	11.4%
10% to 19%	382	13.0%
1% to 9%	852	28.9%
-1% to 1%	228	7.7%
-1% to -9%	614	20.8%
-10% to -19%	263	8.9%
-20% or More	270	9.2%
Total	**2,945**	**100.0%**

Note: Percentages may not total due to rounding.



In Crawford County net property taxes were well divided between all property classes except apartments in 2013. Total net property taxes increased 6.7%, compared to an average 2.1% increase statewide. Agricultural property saw the biggest increase, while commercial apartment net taxes experienced the only decrease.

Property tax rates increased in all 15 Crawford County tax districts in 2013. The average tax rate rose by 5.0% because a large levy increase exceeded an increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Crawford County increased by 7.4%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Crawford County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$211,987,300	$206,414,000	-2.6%	$65,254,493	$64,686,207	-0.9%
Other Residential	65,415,900	68,570,000	4.8%	63,103,341	66,138,601	4.8%
Ag Business/Land	86,820,400	94,971,700	9.4%	79,325,426	87,546,109	10.4%
Business Real/Personal	103,220,490	104,940,332	1.7%	88,537,018	90,443,432	2.2%
Total	**$467,444,090**	**$474,896,032**	**1.6%**	**$296,220,278**	**$308,814,349**	**4.3%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Crawford County's total billed net assessed value increased by 4.3% in 2013. Increases in agricultural assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$68,931	$89,142	$20,211	29.3%
2%	714,013	920,095	206,082	28.9%
3%	35,407	60,338	24,932	70.4%
Elderly	2,920	5,711	2,791	95.6%
Total	$821,271	$1,075,287	$254,016	30.9%
% of Levy	10.5%	12.8%		

Total tax cap credits in Crawford County were $1.1 million, which was 12.8% of the levy. This was more than the state average of 10.9%, and much more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Crawford County's average tax rate was higher than the statewide average rate. Most of the tax cap credits in Crawford County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Crawford County increased $254,016 between 2012 and 2013. Credits as a share of the total levy rose to 12.8% in 2013 from 10.5% in 2012.

Crawford County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*7,546,871*	*7,820,807*	*8,218,929*	*7,630,381*	*8,195,757*	*3.6%*	*5.1%*	*-7.2%*	*7.4%*
Crawford County	2,664,276	2,748,506	2,852,321	2,963,467	3,014,584	3.2%	3.8%	3.9%	1.7%
Boone Township	6,472	6,627	6,781	7,026	7,171	2.4%	2.3%	3.6%	2.1%
Jennings Township	27,966	31,591	14,359	15,676	16,085	13.0%	-54.5%	9.2%	2.6%
Johnson Township	2,437	2,602	2,667	2,763	2,813	6.8%	2.5%	3.6%	1.8%
Liberty Township	12,664	13,400	13,715	14,211	14,493	5.8%	2.4%	3.6%	2.0%
Ohio Township	10,684	11,021	4,896	5,361	5,493	3.2%	-55.6%	9.5%	2.5%
Patoka Township	15,773	16,257	16,514	17,108	17,459	3.1%	1.6%	3.6%	2.1%
Sterling Township	15,891	16,368	16,626	16,603	17,611	3.0%	1.6%	-0.1%	6.1%
Union Township	6,764	7,100	7,254	7,511	7,663	5.0%	2.2%	3.5%	2.0%
Whiskey Run Township	11,029	11,965	12,171	12,194	12,917	8.5%	1.7%	0.2%	5.9%
Alton Civil Town	0	0	0	0	0				
English Civil Town	75,169	77,701	79,162	79,234	82,477	3.4%	1.9%	0.1%	4.1%
Leavenworth Civil Town	20,287	20,935	19,860	20,621	20,612	3.2%	-5.1%	3.8%	0.0%
Marengo Civil Town	54,658	56,139	57,283	59,375	60,398	2.7%	2.0%	3.7%	1.7%
Milltown Civil Town	53,968	58,097	56,721	59,294	58,800	7.7%	-2.4%	4.5%	-0.8%
Crawford County Community School Corp	3,976,899	4,133,663	4,263,003	3,543,295	4,029,642	3.9%	3.1%	-16.9%	13.7%
Crawford County Public Library	138,932	143,511	146,423	151,839	154,427	3.3%	2.0%	3.7%	1.7%
Marengo-Liberty Township Fire	54,719	56,489	57,749	59,840	60,886	3.2%	2.2%	3.6%	1.7%
English Fire	150,706	156,189	234,245	218,153	228,859	3.6%	50.0%	-6.9%	4.9%
Whiskey Run Fire Protection District	78,620	74,086	46,583	60,710	61,844	-5.8%	-37.1%	30.3%	1.9%
Leavenworth Fire Protection District	0	0	128,474	127,460	129,381			-0.8%	1.5%
Crawford County Solid Waste Mgmt Dist	168,957	178,560	182,122	188,640	192,142	5.7%	2.0%	3.6%	1.9%
Crawford County Redevelopment Commission	0	0	0	0	0				

Crawford County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
13001	Boone Township	2.7538	--	--	--	--	--	--	2.7538
13002	Alton Town	2.7538	--	--	--	--	--	--	2.7538
13003	Jennings Township	2.6578	--	--	--	--	--	--	2.6578
13004	Leavenworth Town	2.8674	--	--	--	--	--	--	2.8674
13005	Johnson Township	2.5140	--	--	--	--	--	--	2.5140
13006	Liberty Township	2.6957	--	--	--	--	--	--	2.6957
13007	Marengo Town	3.1953	--	--	--	--	--	--	3.1953
13008	Ohio Township	2.6389	--	--	--	--	--	--	2.6389
13009	Patoka Township	2.6916	--	--	--	--	--	--	2.6916
13010	Sterling Township	2.7065	--	--	--	--	--	--	2.7065
13011	English Town	3.3877	--	--	--	--	--	--	3.3877
13012	Union Township	2.7111	--	--	--	--	--	--	2.7111
13013	Whiskey Run Township	2.6826	--	--	--	--	--	--	2.6826
13014	Milltown Town	3.7708	--	--	--	--	--	--	3.7708
13016	Johnson Township-English Fire	2.6900	--	--	--	--	--	--	2.6900

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Crawford County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*89,142*	*920,095*	*60,338*	*5,711*	*1,075,287*	*8,195,757*	*13.1%*
TIF Total	*0*	*0*	*0*	*0*	*0*	*233,748*	*0.0%*
County Total	*89,142*	*920,095*	*60,338*	*5,711*	*1,075,287*	*8,429,505*	*12.8%*
Crawford County	32,745	337,639	17,818	2,096	390,298	3,014,584	12.9%
Boone Township	0	1,161	0	0	1,161	7,171	16.2%
Jennings Township	235	1,570	0	16	1,821	16,085	11.3%
Johnson Township	7	285	0	1	293	2,813	10.4%
Liberty Township	215	1,647	158	22	2,041	14,493	14.1%
Ohio Township	38	420	0	1	458	5,493	8.3%
Patoka Township	109	2,396	0	11	2,516	17,459	14.4%
Sterling Township	137	1,795	389	5	2,327	17,611	13.2%
Union Township	69	1,120	0	5	1,194	7,663	15.6%
Whiskey Run Township	286	1,423	143	12	1,864	12,917	14.4%
Alton Civil Town	0	0	0	0	0	0	
English Civil Town	875	6,687	6,346	44	13,952	82,477	16.9%
Leavenworth Civil Town	186	2,877	0	22	3,085	20,612	15.0%
Marengo Civil Town	252	7,623	1,981	96	9,951	60,398	16.5%
Milltown Civil Town	1,374	10,245	4,650	5	16,274	58,800	27.7%
Crawford County Community School Corp	43,771	451,327	23,818	2,802	521,717	4,029,642	12.9%
Crawford County Public Library	1,677	17,296	913	107	19,994	154,427	12.9%
Marengo-Liberty Township Fire	902	6,918	663	91	8,574	60,886	14.1%
English Fire	1,567	28,386	1,640	117	31,709	228,859	13.9%
Whiskey Run Fire Protection District	1,369	6,813	685	59	8,925	61,844	14.4%
Leavenworth Fire Protection District	1,244	10,946	0	66	12,256	129,381	9.5%
Crawford County Solid Waste Mgmt Dist	2,087	21,520	1,136	134	24,877	192,142	12.9%
Crawford County Redevelopment Commission	0	0	0	0	0	0	
TIF - Jennings Township	0	0	0	0	0	233,748	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Daviess County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Daviess County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Daviess County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-2.7%	$24,696,490	$1,140,303,135	8.9%
Change		-1.6%	2.8%	
2012	1.2%	$25,109,818	$1,109,232,098	9.6%

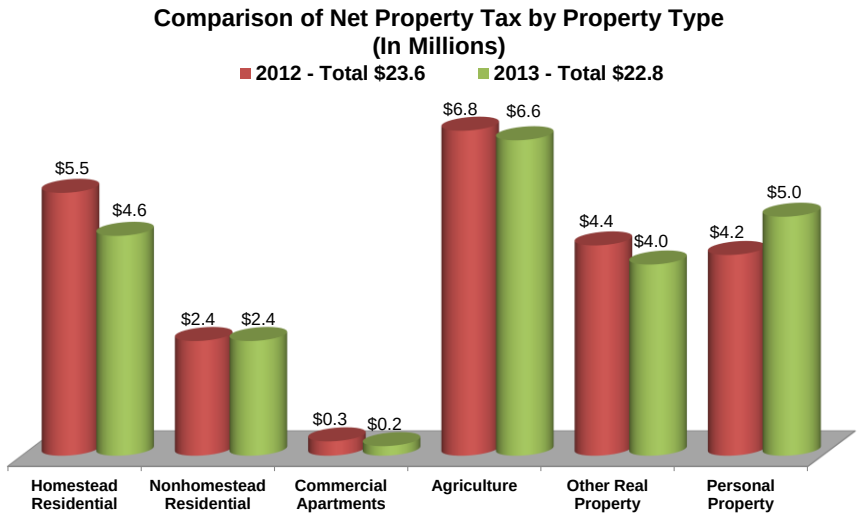
The total tax bill for all taxpayers in Daviess County decreased by 2.7% in 2013. The reasons were a 1.6% decrease in the levy and a large increase in local income tax-funded property tax credit rates. In this reassessment year, certified net assessed value rose by 2.8%. Falling tax bills also caused a decrease in tax cap credits as a percent of the levy, from 9.6% in 2012 to 8.9% in 2013.

Daviess County homeowners experienced a large 15.5% decrease in property tax bills in 2013. This was due to a large increase in local property tax credits and a decrease in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Daviess County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	1,515	19.2%
No Change	401	5.1%
Lower Tax Bill	5,980	75.7%
Average Change in Tax Bill	**-15.5%**	
Detailed Change in Tax Bill		
20% or More	215	2.7%
10% to 19%	214	2.7%
1% to 9%	1,086	13.8%
-1% to 1%	401	5.1%
-1% to -9%	1,703	21.6%
-10% to -19%	1,492	18.9%
-20% or More	2,785	35.3%
Total	**7,896**	**100.0%**

Note: Percentages may not total due to rounding.



In Daviess County most net property taxes were paid by business (other real and personal) and agriculture property owners in 2013. Total net property taxes decreased 2.7%, compared to an average 2.1% increase statewide. Personal property saw the biggest increase, while commercial apartment net taxes decreased by the largest percentage.

Property tax rates decreased in all but one of the 17 Daviess County tax districts in 2013. The average tax rate fell by 4.3% because of a small levy decrease and an increase in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Daviess County decreased by 1.6%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Daviess County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$796,521,600	$801,565,870	0.6%	$304,998,599	$305,370,429	0.1%
Other Residential	135,456,329	139,708,480	3.1%	131,110,616	135,918,149	3.7%
Ag Business/Land	383,293,791	392,533,682	2.4%	377,747,581	388,180,388	2.8%
Business Real/Personal	470,919,357	473,882,105	0.6%	399,405,537	432,791,467	8.4%
Total	**$1,786,191,077**	**$1,807,690,137**	**1.2%**	**$1,213,262,333**	**$1,262,260,433**	**4.0%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Daviess County's total billed net assessed value increased by 4.0% in 2013. Increases in business assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$471,609	$339,786	-$131,824	-28.0%
2%	1,343,210	1,344,716	1,506	0.1%
3%	711,204	682,664	-28,540	-4.0%
Elderly	23,937	19,640	-4,297	-18.0%
Total	$2,549,960	$2,386,805	-$163,155	-6.4%
% of Levy	9.6%	8.9%		

Total tax cap credits in Daviess County were $2.4 million, which was 8.9% of the levy. This was less than the state average of 10.9%, but more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Daviess County's average tax rate was higher than the statewide median rate, but less than the statewide average rate. More than half of Daviess County's tax cap credits were in the 2% nonhomestead residential/farmland category. Most of the rest were in the 3% business real and personal property category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Daviess County decreased $163,155 between 2012 and 2013. Credits as a share of the total levy fell to 8.9% in 2013 from 9.6% in 2012.

Daviess County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*24,067,079*	*24,624,439*	*25,692,712*	*25,109,818*	*24,696,490*	*2.3%*	*4.3%*	*-2.3%*	*-1.6%*
Daviess County	8,657,987	8,888,109	9,359,728	9,638,118	9,547,757	2.7%	5.3%	3.0%	-0.9%
Barr Township	51,547	53,976	55,371	57,210	56,774	4.7%	2.6%	3.3%	-0.8%
Bogard Township	23,304	23,896	24,652	25,501	25,382	2.5%	3.2%	3.4%	-0.5%
Elmore Township	27,120	27,275	27,949	28,636	28,554	0.6%	2.5%	2.5%	-0.3%
Harrison Township	3,705	3,771	4,003	3,656	4,181	1.8%	6.2%	-8.7%	14.4%
Madison Township	52,955	53,867	55,880	57,663	56,210	1.7%	3.7%	3.2%	-2.5%
Reeve Township	13,389	13,785	14,304	14,736	14,687	3.0%	3.8%	3.0%	-0.3%
Steele Township	33,278	34,074	35,329	36,445	36,238	2.4%	3.7%	3.2%	-0.6%
Van Buren Township	22,514	23,096	23,751	24,578	24,395	2.6%	2.8%	3.5%	-0.7%
Veale Township	24,821	25,402	26,513	20,713	14,858	2.3%	4.4%	-21.9%	-28.3%
Washington Township	222,458	213,294	235,514	233,776	240,618	-4.1%	10.4%	-0.7%	2.9%
Washington Civil City	3,441,148	3,666,307	3,749,441	3,859,915	3,844,505	6.5%	2.3%	2.9%	-0.4%
Alfordsville Civil Town	5,460	5,583	5,675	6,014	5,979	2.3%	1.6%	6.0%	-0.6%
Cannelburg Civil Town	8,693	9,702	10,006	10,032	10,282	11.6%	3.1%	0.3%	2.5%
Elnora Civil Town	77,372	77,724	77,513	84,161	83,804	0.5%	-0.3%	8.6%	-0.4%
Montgomery Civil Town	52,688	53,998	56,687	56,835	58,206	2.5%	5.0%	0.3%	2.4%
Odon Civil Town	171,074	173,758	181,877	186,723	186,465	1.6%	4.7%	2.7%	-0.1%
Plainville Civil Town	56,023	57,324	59,922	61,681	61,399	2.3%	4.5%	2.9%	-0.5%
Barr-Reeve Community School Corp	1,741,854	1,757,777	1,739,355	1,730,024	1,503,157	0.9%	-1.0%	-0.5%	-13.1%
North Daviess County School Corp	3,119,001	3,129,983	2,997,791	3,132,453	3,061,448	0.4%	-4.2%	4.5%	-2.3%
Washington Community School Corp	5,249,250	5,399,177	6,151,037	5,088,220	5,074,060	2.9%	13.9%	-17.3%	-0.3%
Odon-Winkelpleck Public Library	30,140	30,825	32,377	33,405	33,243	2.3%	5.0%	3.2%	-0.5%
Washington Carnegie Public Library	495,534	505,468	289,284	258,945	257,301	2.0%	-42.8%	-10.5%	-0.6%
Veale Fire District	41,483	44,693	45,682	18,495	24,437	7.7%	2.2%	-59.5%	32.1%
Southeast Daviess Fire Protection Dist	73,033	74,176	80,071	80,273	82,214	1.6%	7.9%	0.3%	2.4%
Daviess County Solid Waste District	371,248	277,399	353,000	361,610	360,336	-25.3%	27.3%	2.4%	-0.4%

Daviess County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
14001	Barr Township	1.4987	--	--	29.4071%	--	--	--	1.0580
14002	Cannelburg Town	1.8083	--	--	--	--	--	--	1.8083
14003	Montgomery Town	2.0963	--	--	58.7207%	--	--	--	0.8653
14004	Bogard Township	1.7193	--	--	27.5976%	--	--	--	1.2448
14005	Elmore Township	1.7356	--	--	79.2760%	--	--	--	0.3597
14006	Elnora Town	2.8519	--	--	42.5851%	--	--	--	1.6374
14007	Harrison Township	1.9782	--	--	10.7210%	--	--	--	1.7661
14008	Madison Township	1.7913	--	--	20.3845%	--	--	--	1.4262
14009	Odon Town	2.4639	--	--	19.6890%	--	--	--	1.9788
14010	Reeve Township	1.6160	--	--	43.3384%	--	--	--	0.9157
14011	Alfordsville Town	2.1674	--	--	--	--	--	--	2.1674
14012	Steele Township	1.7469	--	--	19.6611%	--	--	--	1.4034
14013	Plainville Town	2.5291	--	--	74.0334%	--	--	--	0.6567
14014	Van Buren Township	1.7082	--	--	89.1282%	--	--	--	0.1857
14015	Veale Township	1.9441	--	--	4.5694%	--	--	--	1.8553
14016	Washington Township	1.9248	--	--	53.5365%	--	--	--	0.8943
14017	Washington City	3.7539	--	--	13.9821%	--	--	--	3.2290

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Daviess County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*339,786*	*1,344,270*	*675,463*	*19,640*	*2,379,159*	*24,696,490*	*9.6%*
TIF Total	*0*	*446*	*7,201*	*0*	*7,647*	*1,974,978*	*0.4%*
County Total	*339,786*	*1,344,716*	*682,664*	*19,640*	*2,386,805*	*26,671,468*	*8.9%*
Daviess County	76,132	306,103	150,661	5,296	538,193	9,547,757	5.6%
Barr Township	0	7	0	4	11	56,774	0.0%
Bogard Township	0	0	0	7	7	25,382	0.0%
Elmore Township	0	114	0	3	117	28,554	0.4%
Harrison Township	0	0	0	2	2	4,181	0.0%
Madison Township	51	332	0	31	415	56,210	0.7%
Reeve Township	0	7	0	3	10	14,687	0.1%
Steele Township	0	187	0	2	189	36,238	0.5%
Van Buren Township	0	0	0	0	0	24,395	0.0%
Veale Township	2	0	0	19	21	14,858	0.1%
Washington Township	3,712	14,074	7,413	177	25,376	240,618	10.5%
Washington Civil City	156,829	594,627	313,215	6,797	1,071,468	3,844,505	27.9%
Alfordsville Civil Town	0	102	0	32	134	5,979	2.2%
Cannelburg Civil Town	0	0	0	49	49	10,282	0.5%
Elnora Civil Town	10	8,567	0	201	8,778	83,804	10.5%
Montgomery Civil Town	0	361	0	0	361	58,206	0.6%
Odon Civil Town	77	8,771	0	355	9,204	186,465	4.9%
Plainville Civil Town	0	2,834	0	1	2,836	61,399	4.6%
Barr-Reeve Community School Corp	0	466	0	189	655	1,503,157	0.0%
North Daviess County School Corp	635	18,888	0	935	20,458	3,061,448	0.7%
Washington Community School Corp	88,938	337,025	177,525	4,798	608,285	5,074,060	12.0%
Odon-Winkelpleck Public Library	27	435	0	26	488	33,243	1.5%
Washington Carnegie Public Library	10,496	39,797	20,963	455	71,710	257,301	27.9%
Veale Fire District	3	0	0	31	34	24,437	0.1%
Southeast Daviess Fire Protection Dist	0	20	0	27	48	82,214	0.1%
Daviess County Solid Waste District	2,873	11,552	5,686	200	20,312	360,336	5.6%
TIF - Madison Township	0	0	0	0	0	75,271	0.0%
TIF - Washington Township	0	0	0	0	0	1,862,772	0.0%
TIF - Washington City	0	446	7,201	0	7,647	36,935	20.7%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Dearborn County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Dearborn County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Dearborn County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	1.5%	$44,825,726	$2,207,038,431	2.1%
Change		1.3%	-5.6%	
2012	1.8%	$44,271,856	$2,337,154,108	1.3%

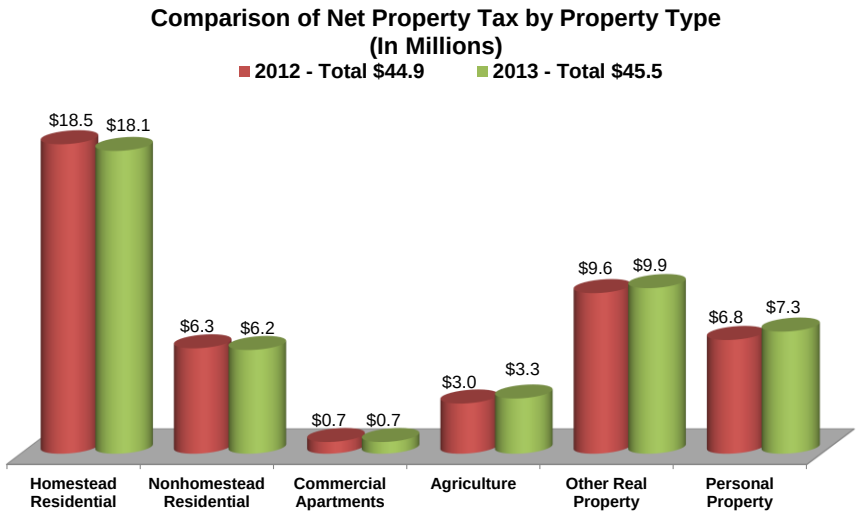
The total tax bill for all taxpayers in Dearborn County increased by 1.5% in 2013. The main reason was a 1.3% increase in the levy. In this reassessment year, certified net assessed value fell by 5.6%. Dearborn County's tax rates increased with the rising levy and falling assessments, so tax cap credits as a percent of the levy increased, from 1.3% in 2012 to 2.1% in 2013.

Dearborn County homeowners experienced a 3.2% decrease in property tax bills in 2013. This was due to a large decline in homestead net assessed value which more than offset an increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Dearborn County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	6,709	46.6%
No Change	71	0.5%
Lower Tax Bill	7,626	52.9%
Average Change in Tax Bill	**-3.2%**	
Detailed Change in Tax Bill		
20% or More	200	1.4%
10% to 19%	1,779	12.3%
1% to 9%	4,730	32.8%
-1% to 1%	71	0.5%
-1% to -9%	4,279	29.7%
-10% to -19%	2,279	15.8%
-20% or More	1,068	7.4%
Total	**14,406**	**100.0%**

Note: Percentages may not total due to rounding.



In Dearborn County most net property taxes were paid by homestead and business (other real and personal) property owners in 2013. Total net property taxes increased 1.5%, less than the average 2.1% increase statewide. Agriculture saw the biggest percentage increase, while homestead net taxes decreased by the largest percentage.

Property tax rates increased in all 24 Dearborn County tax districts in 2013. The average tax rate rose by 7.2% because of a small levy increase and a decrease in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Dearborn County increased by 1.3%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Dearborn County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$2,280,415,700	$2,137,879,300	-6.3%	$1,033,963,446	$943,433,674	-8.8%
Other Residential	389,138,800	362,496,500	-6.8%	388,540,219	361,677,742	-6.9%
Ag Business/Land	179,364,400	185,367,700	3.3%	177,927,801	183,024,875	2.9%
Business Real/Personal	944,510,633	922,130,657	-2.4%	797,784,413	795,026,183	-0.3%
Total	**$3,793,429,533**	**$3,607,874,157**	**-4.9%**	**$2,398,215,879**	**$2,283,162,474**	**-4.8%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Dearborn County's total billed net assessed value decreased by 4.8% in 2013. Declines in homestead assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$223,664	$414,663	$191,000	85.4%
2%	360,238	550,809	190,571	52.9%
3%	0	0	0	0.0%
Elderly	75	274	199	264.2%
Total	$583,977	$965,746	$381,769	65.4%
% of Levy	1.3%	2.1%		

Total tax cap credits in Dearborn County were $965,746, which was 2.1% of the levy. This was less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Dearborn County's average tax rate was near the median rate statewide, while tax cap credits as a share of the levy were below the statewide median. This was because all of the county's district rates were less than $3 per $100 assessed value, so no property in the 3% category received credits. More than half of Dearborn County's tax cap credits were in the 2% nonhomestead residential/farmland category. Almost all of the rest were in 1% homestead category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Dearborn County increased $381,769 between 2012 and 2013. Credits as a share of the total levy rose to 2.1% in 2013 from 1.3% in 2012.

Dearborn County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	% Change 2010 - 2011	% Change 2011 - 2012	% Change 2012 - 2013
County Total	*45,058,695*	*45,457,349*	*42,932,096*	*44,271,856*	*44,825,726*	*0.9%*	*-5.6%*	*3.1%*	*1.3%*
Dearborn County	9,047,976	9,396,247	8,718,180	8,969,997	8,883,329	3.8%	-7.2%	2.9%	-1.0%
Caesar Creek Township	8,776	9,228	9,452	9,766	10,043	5.2%	2.4%	3.3%	2.8%
Center Township	33,899	35,089	35,957	37,141	38,234	3.5%	2.5%	3.3%	2.9%
Clay Township	13,661	58,912	58,310	60,224	61,856	331.2%	-1.0%	3.3%	2.7%
Harrison Township	63,178	65,473	67,145	69,211	71,184	3.6%	2.6%	3.1%	2.9%
Hogan Township	34,368	35,682	34,857	33,508	32,540	3.8%	-2.3%	-3.9%	-2.9%
Jackson Township	21,159	21,942	22,465	23,129	23,807	3.7%	2.4%	3.0%	2.9%
Kelso Township	15,092	16,200	15,962	17,187	17,541	7.3%	-1.5%	7.7%	2.1%
Lawrenceburg Township	59,944	62,586	63,618	63,409	67,708	4.4%	1.6%	-0.3%	6.8%
Logan Township	63,491	65,900	67,546	69,788	71,704	3.8%	2.5%	3.3%	2.7%
Manchester Township	113,804	118,714	121,807	125,718	129,279	4.3%	2.6%	3.2%	2.8%
Miller Township	130,843	135,579	138,864	143,189	147,501	3.6%	2.4%	3.1%	3.0%
Sparta Township	39,851	40,662	40,869	40,829	50,593	2.0%	0.5%	-0.1%	23.9%
Washington Township	32,846	36,639	37,557	38,722	12,964	11.5%	2.5%	3.1%	-66.5%
York Township	21,026	22,236	22,793	23,509	24,190	5.8%	2.5%	3.1%	2.9%
Lawrenceburg Civil City	5,265,374	5,001,174	4,986,583	5,508,439	5,507,254	-5.0%	-0.3%	10.5%	0.0%
Aurora Civil City	1,085,117	1,123,994	1,151,112	1,149,302	1,237,657	3.6%	2.4%	-0.2%	7.7%
Dillsboro Civil Town	162,254	168,424	172,962	182,031	186,032	3.8%	2.7%	5.2%	2.2%
Greendale Civil Town	2,092,455	2,169,719	2,061,480	2,163,327	2,353,269	3.7%	-5.0%	4.9%	8.8%
Moores Hill Civil Town	36,888	38,286	39,334	40,552	41,869	3.8%	2.7%	3.1%	3.2%
St. Leon Civil Town	1,521	1,551	1,580	1,567	1,542	2.0%	1.9%	-0.8%	-1.6%
West Harrison Civil Town	77,679	84,806	84,800	89,740	92,700	9.2%	0.0%	5.8%	3.3%
Sunman-Dearborn Community School Corp	11,108,139	11,948,890	11,233,385	11,802,479	12,356,133	7.6%	-6.0%	5.1%	4.7%
South Dearborn Community School Corp	6,377,345	7,727,714	6,813,024	6,273,530	5,893,883	21.2%	-11.8%	-7.9%	-6.1%
Lawrenceburg Community School Corp	6,419,703	4,655,582	4,493,184	4,814,197	4,777,077	-27.5%	-3.5%	7.1%	-0.8%
Aurora Public Library	749,625	776,803	790,901	817,724	835,716	3.6%	1.8%	3.4%	2.2%
Lawrenceburg Public Library	1,419,271	1,054,693	1,048,965	1,084,295	1,282,150	-25.7%	-0.5%	3.4%	18.2%
Dearborn County Solid Waste Mgmt Dist	563,410	584,624	599,404	619,346	617,971	3.8%	2.5%	3.3%	-0.2%
Greendale Redevelopment Commission	0	0	0	0	0				

Dearborn County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
15001	Caesar Creek Township	1.7467	--	--	--	--	--	--	1.7467
15002	Center Township	1.7017	--	--	--	--	--	--	1.7017
15003	Aurora City-Center Township	2.6153	--	--	--	--	--	--	2.6153
15004	Clay Township	1.7560	--	--	--	--	--	--	1.7560
15005	Dillsboro Town	2.2288	--	--	--	--	--	--	2.2288
15006	Harrison Township	1.9690	--	--	--	--	--	--	1.9690
15007	West Harrison Town	2.7636	--	--	--	--	--	--	2.7636
15008	Hogan Township	1.7460	--	--	--	--	--	--	1.7460
15009	Jackson Township	1.9482	--	--	--	--	--	--	1.9482
15010	Kelso Township	1.9392	--	--	--	--	--	--	1.9392
15011	St Leon Town	1.9299	--	--	--	--	--	--	1.9299
15012	Lawrenceburg Township	1.1656	--	--	--	--	--	--	1.1656
15013	Lawrenceburg City-A	2.1622	--	--	--	--	--	--	2.1622
15015	Aurora City-Lawrenceburg Twp	2.0677	--	--	--	--	--	--	2.0677
15016	Greendale Town-A	2.5316	--	--	--	--	--	--	2.5316
15018	Loagan Township	1.9751	--	--	--	--	--	--	1.9751
15019	Manchester Township	1.7744	--	--	--	--	--	--	1.7744
15020	Miller Township	1.9553	--	--	--	--	--	--	1.9553
15021	Sparta Township	1.7352	--	--	--	--	--	--	1.7352
15022	Moores Hill Town	2.1688	--	--	--	--	--	--	2.1688
15023	Washington Township	1.6794	--	--	--	--	--	--	1.6794
15024	York Township	1.9712	--	--	--	--	--	--	1.9712
15025	Greendale Town-B	2.5316	--	--	--	--	--	--	2.5316
15026	Lawrenceburg City-B	2.1622	--	--	--	--	--	--	2.1622

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Dearborn County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*414,589*	*544,889*	*0*	*273*	*959,751*	*44,825,726*	*2.1%*
TIF Total	*74*	*5,920*	*0*	*1*	*5,995*	*1,112,860*	*0.5%*
County Total	*414,663*	*550,809*	*0*	*274*	*965,746*	*45,938,586*	*2.1%*
Dearborn County	71,980	88,625	0	50	160,655	8,883,329	1.8%
Caesar Creek Township	0	0	0	0	0	10,043	0.0%
Center Township	255	1,029	0	0	1,285	38,234	3.4%
Clay Township	4	293	0	0	297	61,856	0.5%
Harrison Township	605	183	0	1	789	71,184	1.1%
Hogan Township	0	0	0	0	0	32,540	0.0%
Jackson Township	73	0	0	0	73	23,807	0.3%
Kelso Township	33	0	0	0	33	17,541	0.2%
Lawrenceburg Township	461	560	0	0	1,022	67,708	1.5%
Logan Township	291	0	0	0	291	71,704	0.4%
Manchester Township	48	0	0	0	48	129,279	0.0%
Miller Township	1,622	0	0	2	1,624	147,501	1.1%
Sparta Township	0	57	0	0	57	50,593	0.1%
Washington Township	0	0	0	0	0	12,964	0.0%
York Township	82	0	0	0	82	24,190	0.3%
Lawrenceburg Civil City	6,142	42,352	0	8	48,502	5,507,254	0.9%
Aurora Civil City	17,822	71,994	0	0	89,816	1,237,657	7.3%
Dillsboro Civil Town	128	9,542	0	0	9,670	186,032	5.2%
Greendale Civil Town	124,220	103,525	0	68	227,813	2,353,269	9.7%
Moores Hill Civil Town	0	1,244	0	0	1,244	41,869	3.0%
St. Leon Civil Town	3	0	0	0	3	1,542	0.2%
West Harrison Civil Town	180	8,160	0	0	8,340	92,700	9.0%
Sunman-Dearborn Community School Corp	91,845	13,892	0	96	105,834	12,356,133	0.9%
South Dearborn Community School Corp	20,989	103,206	0	0	124,195	5,893,883	2.1%
Lawrenceburg Community School Corp	57,509	69,829	0	34	127,372	4,777,077	2.7%
Aurora Public Library	2,976	14,634	0	0	17,610	835,716	2.1%
Lawrenceburg Public Library	12,314	9,598	0	10	21,922	1,282,150	1.7%
Dearborn County Solid Waste Mgmt Dist	5,007	6,165	0	3	11,176	617,971	1.8%
Greendale Redevelopment Commission	0	0	0	0	0	0	
TIF - St Leon-Harrison	0	0	0	0	0	1,975	0.0%
TIF - West Harrison	1	0	0	1	2	13,437	0.0%
TIF - St Leon Kelso	0	0	0	0	0	22,309	0.0%
TIF - Greendale A	73	5,920	0	0	5,993	1,012,616	0.6%
TIF - West Aurora	0	0	0	0	0	36,285	0.0%
TIF - Greendale A-Expanded	0	0	0	0	0	26,238	0.0%
TIF - Lawrenceburg Entertainment	0	0	0	0	0	0	

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Decatur County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Decatur County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Decatur County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	13.6%	$21,280,642	$1,317,372,578	1.8%
Change		1.5%	1.0%	
2012	5.3%	$20,968,259	$1,304,159,834	2.1%

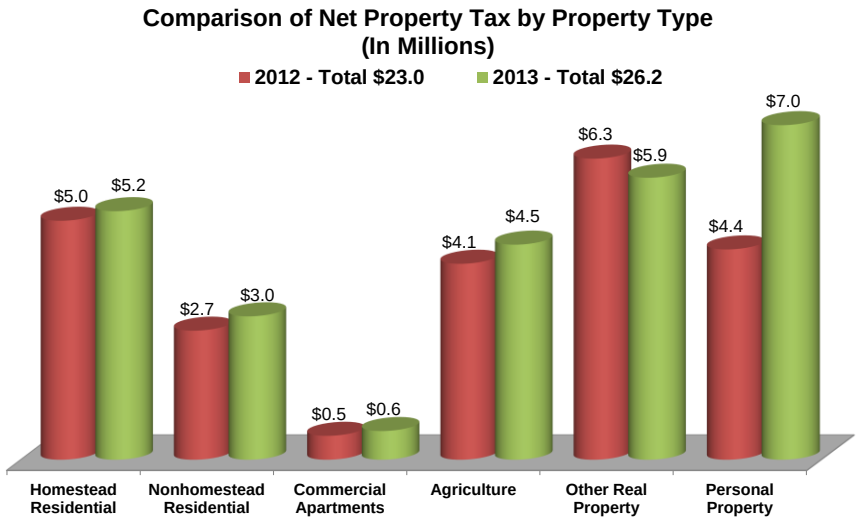
The total tax bill for all taxpayers in Decatur County increased by 13.6% in 2013. The large increase was the result of the expiration of a large property tax abatement on business equipment. This assessed value was then picked up by a tax increment finance district, so the levies of Decatur County local governments rose only 1.5%. Net assessed value rose only 1.0%, not including the TIF assessments. Tax cap credits as a percentage of the levy fell slightly from 2.1% in 2012 to 1.8% in 2013.

Decatur County homeowners experienced a 2.7% increase in property tax bills in 2013. This was due to an increase in homestead net assessed value and a small rise in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Decatur County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	4,056	58.7%
No Change	36	0.5%
Lower Tax Bill	2,817	40.8%
Average Change in Tax Bill	**2.7%**	
Detailed Change in Tax Bill		
20% or More	1,724	25.0%
10% to 19%	906	13.1%
1% to 9%	1,426	20.6%
-1% to 1%	36	0.5%
-1% to -9%	1,347	19.5%
-10% to -19%	760	11.0%
-20% or More	710	10.3%
Total	**6,909**	**100.0%**

Note: Percentages may not total due to rounding.



In Decatur County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes increased 13.6%, more than the average 2.1% increase statewide. Personal property saw the biggest increase because of the expiration of a property abatement. Business real net taxes decreased by the largest percentage.

Property tax rates increased in 15 of 17 Decatur County tax districts in 2013. The average tax rate rose by 0.5% because a small levy increase exceeded a smaller increase in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Decatur County increased by 1.5%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Decatur County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$848,870,761	$878,304,991	3.5%	$338,638,196	$353,583,942	4.4%
Other Residential	204,119,021	221,626,935	8.6%	201,673,997	219,236,974	8.7%
Ag Business/Land	356,278,136	379,512,069	6.5%	354,653,599	378,187,691	6.6%
Business Real/Personal	829,779,908	737,913,496	-11.1%	529,525,883	621,704,638	17.4%
Total	**$2,239,047,826**	**$2,217,357,491**	**-1.0%**	**$1,424,491,675**	**$1,572,713,245**	**10.4%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Decatur County's total billed net assessed value increased substantially, by 10.4% in 2013. Increases in business assessments were the main reason. This increase was mainly the result of the expiration of more than $100 million in business equipment abatements. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$102,005	$76,206	-$25,799	-25.3%
2%	355,745	364,947	9,202	2.6%
3%	0	0	0	0.0%
Elderly	32,598	43,281	10,684	32.8%
Total	$490,348	$484,435	-$5,914	-1.2%
% of Levy	2.1%	1.8%		

Total tax cap credits in Decatur County were $484,435, which was 1.8% of the levy. This was less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Decatur County's average tax rate was less than the median rate statewide. Most of the tax cap credits in Decatur County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Decatur County decreased $5,914 between 2012 and 2013. Credits as a share of the total levy fell to 1.8% in 2013 from 2.1% in 2012.

Decatur County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*15,719,243*	*20,226,906*	*20,512,343*	*20,968,259*	*21,280,642*	*28.7%*	*1.4%*	*2.2%*	*1.5%*
Decatur County	4,340,290	4,979,462	5,204,443	6,197,368	6,156,082	14.7%	4.5%	19.1%	-0.7%
Adams Township	31,879	32,402	33,121	34,330	34,576	1.6%	2.2%	3.7%	0.7%
Clay Township	51,080	51,255	52,961	54,957	55,328	0.3%	3.3%	3.8%	0.7%
Clinton Township	16,362	16,448	17,001	17,635	17,252	0.5%	3.4%	3.7%	-2.2%
Fugit Township	49,718	50,268	51,859	42,410	42,360	1.1%	3.2%	-18.2%	-0.1%
Jackson Township	37,037	37,166	38,323	39,817	40,017	0.3%	3.1%	3.9%	0.5%
Marion Township	25,750	26,004	26,356	26,787	27,391	1.0%	1.4%	1.6%	2.3%
Saltcreek Township	27,390	27,571	28,308	29,357	28,107	0.7%	2.7%	3.7%	-4.3%
Sandcreek Township	142,071	143,741	149,398	154,113	152,962	1.2%	3.9%	3.2%	-0.7%
Washington Township	145,523	180,170	182,060	187,653	189,140	23.8%	1.0%	3.1%	0.8%
Greensburg Civil City	2,704,491	3,807,943	4,099,113	4,022,246	4,091,421	40.8%	7.6%	-1.9%	1.7%
Milford Civil Town	0	0	0	0	0				
Millhousen Civil Town	4,998	6,313	6,320	6,568	6,604	26.3%	0.1%	3.9%	0.5%
New Point Civil Town	21,316	21,215	25,858	26,626	26,781	-0.5%	21.9%	3.0%	0.6%
St. Paul Civil Town	36,285	38,444	33,145	40,237	38,901	6.0%	-13.8%	21.4%	-3.3%
Westport Civil Town	176,727	175,986	184,813	191,085	192,162	-0.4%	5.0%	3.4%	0.6%
Decatur County Community School Corp	3,278,710	3,574,561	3,943,053	3,288,596	3,848,653	9.0%	10.3%	-16.6%	17.0%
Greensburg Community School Corp	3,897,961	6,065,382	5,510,863	5,544,599	5,332,472	55.6%	-9.1%	0.6%	-3.8%
Greensburg Public Library	247,996	530,173	444,018	549,321	484,698	113.8%	-16.3%	23.7%	-11.8%
Decatur County Contractual Library	208,371	208,830	220,415	228,943	229,865	0.2%	5.5%	3.9%	0.4%
Decatur County Solid Waste Mgmt Dist	222,820	253,572	260,915	285,611	285,870	13.8%	2.9%	9.5%	0.1%
Greensburg Redevelopment Commission	52,468	0	0	0	0	-100.0%			

Decatur County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
16001	Adams Township	1.1302	--	--	0.9973%	--	--	--	1.1189
16002	St Paul Town-Adams Township	1.5385	--	--	0.4727%	--	--	--	1.5312
16003	Clay Township	1.1471	--	--	7.1531%	--	--	--	1.0650
16005	Clinton Township	1.1279	--	--	2.3677%	--	--	--	1.1012
16006	Fugit Township	1.1167	--	--	1.1101%	--	--	--	1.1043
16007	Jackson Township	1.1487	--	--	5.3828%	--	--	--	1.0869
16008	Marion Township-South	1.1187	--	--	1.4066%	--	--	--	1.1030
16009	Marion Township North	1.3678	--	--	0.5697%	--	--	--	1.3600
16010	Millhousen Town-Marion Twp	1.2496	--	--	0.5583%	--	--	--	1.2426
16011	Saltcreek Township	1.1355	--	--	2.6790%	--	--	--	1.1051
16012	New Point Town	1.4133	--	--	11.3198%	--	--	--	1.2533
16013	Sandcreek Township	1.2739	--	--	2.8483%	--	--	--	1.2376
16014	Westport Town	1.9681	--	--	8.4899%	--	--	--	1.8010
16015	Washington Township	1.4512	--	--	35.8094%	--	--	--	0.9315
16016	Greensburg City	2.3607	--	--	6.8928%	--	--	--	2.1980
16017	Adams/Greensburg	2.0496	--	--	--	--	--	--	2.0496
16018	Clay-Greensburg	2.0587	--	--	--	--	--	--	2.0587

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Decatur County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*76,206*	*331,878*	*0*	*43,281*	*451,365*	*21,280,642*	*2.1%*
TIF Total	*0*	*33,070*	*0*	*0*	*33,070*	*5,471,534*	*0.6%*
County Total	*76,206*	*364,947*	*0*	*43,281*	*484,435*	*26,752,176*	*1.8%*
Decatur County	15,085	65,697	0	11,258	92,041	6,156,082	1.5%
Adams Township	0	0	0	56	56	34,576	0.2%
Clay Township	0	1	0	41	42	55,328	0.1%
Clinton Township	0	0	0	35	35	17,252	0.2%
Fugit Township	0	0	0	17	17	42,360	0.0%
Jackson Township	0	0	0	37	37	40,017	0.1%
Marion Township	0	0	0	73	73	27,391	0.3%
Saltcreek Township	0	0	0	47	47	28,107	0.2%
Sandcreek Township	0	0	0	415	415	152,962	0.3%
Washington Township	13	56	0	207	276	189,140	0.1%
Greensburg Civil City	30,238	131,690	0	10,731	172,658	4,091,421	4.2%
Millhousen Civil Town	0	0	0	49	49	6,604	0.7%
New Point Civil Town	0	0	0	120	120	26,781	0.4%
St. Paul Civil Town	0	0	0	76	76	38,901	0.2%
Westport Civil Town	0	0	0	460	460	192,162	0.2%
Decatur County Community School Corp	0	20	0	5,320	5,340	3,848,653	0.1%
Greensburg Community School Corp	26,587	115,761	0	12,216	154,563	5,332,472	2.9%
Greensburg Public Library	3,583	15,602	0	1,272	20,456	484,698	4.2%
Decatur County Contractual Library	0	1	0	330	331	229,865	0.1%
Decatur County Solid Waste Mgmt Dist	701	3,051	0	523	4,274	285,870	1.5%
Greensburg Redevelopment Commission	0	0	0	0	0	0	
TIF - Honda EDA Greensburg	0	353	0	0	353	4,455,760	0.0%
TIF - SR 3 Exp Greensburg	0	19,817	0	0	19,817	407,921	4.9%
TIF - SR Development Orginal	0	12,880	0	0	12,880	607,097	2.1%
TIF - Honda EDA Adams/Gnbg	0	18	0	0	18	757	2.4%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 DeKalb County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in DeKalb County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in DeKalb County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	3.5%	$43,249,953	$2,098,755,123	3.4%
Change		4.0%	-1.7%	
2012	6.5%	$41,568,066	$2,134,122,094	2.8%

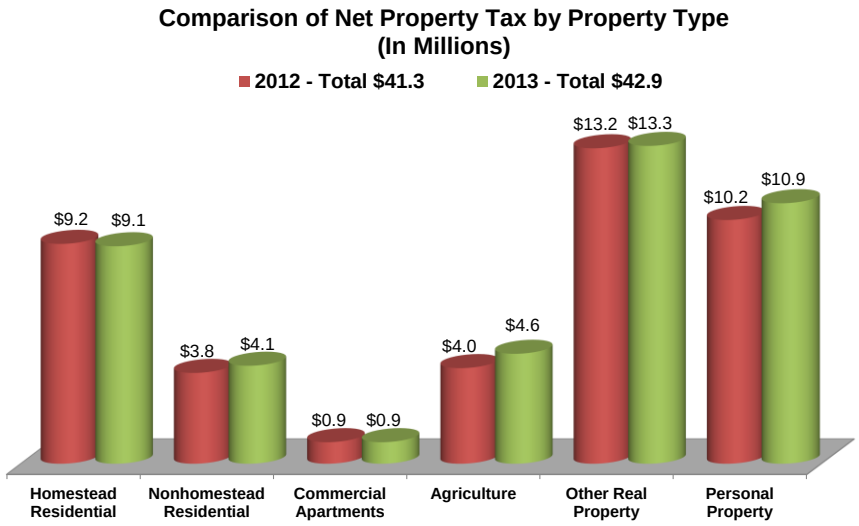
The total tax bill for all taxpayers in DeKalb County increased by 3.5% in 2013. The main reason was a 4.0% increase in the property tax levy. In this reassessment year, certified net assessed value in DeKalb dropped by 1.7%. The higher levy and lower assessed value caused a rise in tax rates, which resulted in an increase in tax cap credits as a percent of the levy, from 2.8% in 2012 to 3.4% in 2013.

DeKalb County homeowners experienced a small 1.3% decrease in property tax bills in 2013. This was due to an increase in local property tax credits and a decline in net assessed value, both of which more than offset an increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in DeKalb County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	5,290	45.8%
No Change	229	2.0%
Lower Tax Bill	6,040	52.3%
Average Change in Tax Bill	**-1.3%**	
Detailed Change in Tax Bill		
20% or More	1,482	12.8%
10% to 19%	1,233	10.7%
1% to 9%	2,575	22.3%
-1% to 1%	229	2.0%
-1% to -9%	2,931	25.4%
-10% to -19%	1,685	14.6%
-20% or More	1,424	12.3%
Total	**11,559**	**100.0%**

Note: Percentages may not total due to rounding.



In DeKalb County most net property taxes were paid by business (other real and personal) property owners in 2013. Total net property taxes increased 3.5%, more than the average 2.1% increase statewide. Agriculture saw the biggest increase, while homestead net taxes decreased by the largest percentage.

Property tax rates increased in 26 of 28 DeKalb County tax districts in 2013. The average tax rate rose by 5.8%, because of a levy increase and a small decrease in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in DeKalb County increased by 4.0%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in DeKalb County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$1,401,145,418	$1,382,592,562	-1.3%	$562,013,997	$550,476,879	-2.1%
Other Residential	250,236,946	258,769,569	3.4%	245,393,031	254,701,700	3.8%
Ag Business/Land	283,152,973	298,960,576	5.6%	280,424,417	296,538,646	5.7%
Business Real/Personal	1,302,718,757	1,261,243,654	-3.2%	1,172,265,379	1,144,818,144	-2.3%
Total	**$3,237,254,094**	**$3,201,566,361**	**-1.1%**	**$2,260,096,824**	**$2,246,535,369**	**-0.6%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

DeKalb County's total billed net assessed value decreased slightly, by 0.6% in 2013. Declines in business real and personal property assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$123,001	$108,055	-$14,947	-12.2%
2%	1,054,940	1,343,623	288,683	27.4%
3%	6,423	64,499	58,076	904.1%
Elderly	54,867	56,443	1,576	2.9%
Total	$1,239,232	$1,572,620	$333,388	26.9%
% of Levy	2.8%	3.4%		

Total tax cap credits in DeKalb County were $1.6 million, which was 3.4% of the levy. This was less than the state average of 10.9%, but near the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. DeKalb County's average tax rate was near the median rate statewide. Most of the tax cap credits in DeKalb County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in DeKalb County increased $333,388 between 2012 and 2013. Credits as a share of the total levy rose to 3.4% in 2013 from 2.8% in 2012.

DeKalb County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*35,776,593*	*37,384,548*	*39,969,400*	*41,568,066*	*43,249,953*	*4.5%*	*6.9%*	*4.0%*	*4.0%*
DeKalb County	7,203,265	7,708,143	7,494,219	7,819,423	8,781,191	7.0%	-2.8%	4.3%	12.3%
Butler Township	35,076	35,944	36,511	38,262	38,710	2.5%	1.6%	4.8%	1.2%
Concord Township	24,290	24,615	24,726	25,959	26,295	1.3%	0.5%	5.0%	1.3%
Fairfield Township	71,328	34,538	34,233	60,009	41,456	-51.6%	-0.9%	75.3%	-30.9%
Franklin Township	40,635	42,117	42,390	44,064	44,705	3.6%	0.6%	3.9%	1.5%
Grant Township	73,137	74,197	74,613	77,282	78,320	1.4%	0.6%	3.6%	1.3%
Jackson Township	72,506	74,510	73,052	74,907	77,269	2.8%	-2.0%	2.5%	3.2%
Keyser Township	23,407	24,199	18,043	25,122	25,597	3.4%	-25.4%	39.2%	1.9%
Newville Township	14,199	14,746	14,677	15,337	15,572	3.9%	-0.5%	4.5%	1.5%
Richland Township	23,593	24,352	24,259	21,767	41,073	3.2%	-0.4%	-10.3%	88.7%
Smithfield Township	47,188	48,351	48,694	50,785	51,379	2.5%	0.7%	4.3%	1.2%
Spencer Township	61,596	64,083	63,549	65,753	66,414	4.0%	-0.8%	3.5%	1.0%
Stafford Township	12,519	13,781	13,785	14,223	14,454	10.1%	0.0%	3.2%	1.6%
Troy Township	12,093	12,450	12,203	12,910	13,202	3.0%	-2.0%	5.8%	2.3%
Union Township	58,581	60,732	56,000	0	0	3.7%	-7.8%	-100.0%	
Wilmington Township	80,084	102,638	38,653	29,506	28,762	28.2%	-62.3%	-23.7%	-2.5%
Auburn Civil City	4,336,035	4,584,098	5,278,293	5,447,204	5,350,634	5.7%	15.1%	3.2%	-1.8%
Garrett Civil City	1,460,256	1,504,755	1,500,841	1,601,089	1,616,491	3.0%	-0.3%	6.7%	1.0%
Butler Civil City	1,078,218	951,754	1,270,461	1,247,466	1,285,812	-11.7%	33.5%	-1.8%	3.1%
Altona Civil Town	22,075	19,097	19,026	22,562	15,597	-13.5%	-0.4%	18.6%	-30.9%
Ashley Civil Town	402,516	393,509	389,861	400,293	424,872	-2.2%	-0.9%	2.7%	6.1%
Corunna Civil Town	67,831	70,723	69,785	73,137	73,940	4.3%	-1.3%	4.8%	1.1%
St. Joe Civil Town	73,836	77,607	72,635	77,967	81,640	5.1%	-6.4%	7.3%	4.7%
Waterloo Civil Town	779,625	705,995	714,886	734,535	757,392	-9.4%	1.3%	2.7%	3.1%
Hamilton Civil Town	23,593	22,833	21,433	23,081	23,340	-3.2%	-6.1%	7.7%	1.1%
DeKalb County Eastern Comm School Corp	4,567,651	5,212,692	6,217,190	6,414,908	6,420,552	14.1%	19.3%	3.2%	0.1%
Garrett-Keyser-Butler Comm School Corp	3,460,550	3,495,702	3,602,491	3,602,883	3,673,997	1.0%	3.1%	0.0%	2.0%
DeKalb County Central United School Corp	9,688,216	10,019,057	10,756,631	10,753,694	11,062,569	3.4%	7.4%	0.0%	2.9%
Hamilton Community School Corp	233,968	200,959	237,673	280,295	560,361	-14.1%	18.3%	17.9%	99.9%
Auburn-Eckhart Public Library	695,896	737,281	701,786	737,462	746,144	5.9%	-4.8%	5.1%	1.2%
Butler Carnegie Public Library	192,054	164,421	168,857	177,011	179,153	-14.4%	2.7%	4.8%	1.2%
Garrett Public Library	424,251	444,229	440,249	462,258	467,221	4.7%	-0.9%	5.0%	1.1%
Waterloo Public Library	201,407	192,195	190,680	200,032	202,510	-4.6%	-0.8%	4.9%	1.2%
Northeast Indiana Solid Waste Mgmt Dist	215,118	228,245	247,015	253,961	256,048	6.1%	8.2%	2.8%	0.8%
DeKalb County Airport Authority	0	0	0	682,919	707,281				3.6%
DeKalb County Redevelopment Commission	0	0	0	0	0				
Garrett City Redevelopment Commission	0	0	0	0	0				
Auburn Redevelopment Commission	0	0	0	0	0				

DeKalb County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
17001	Butler Township	1.7704	--	--	21.3724%	--	--	--	1.3920
17002	Concord Township	1.4274	--	--	21.3724%	--	--	--	1.1223
17003	St Joe Town	2.2931	--	--	21.3724%	--	--	--	1.8030
17004	Fairfield Township	1.6502	--	--	21.3724%	--	--	--	1.2975
17005	Franklin Township	1.4029	--	--	21.3724%	--	--	--	1.1031
17006	Hamilton Town	1.7832	--	--	21.3724%	--	--	--	1.4021
17007	Grant Township	1.8710	--	--	21.3724%	--	--	--	1.4711
17008	Waterloo Town-Grant Township	3.1484	--	--	21.3724%	--	--	--	2.4755
17009	Jackson Township	1.6355	--	--	21.3724%	--	--	--	1.2860
17010	Auburn City-Jackson Township	2.7454	--	--	21.3724%	--	--	--	2.1586
17011	Keyser Township	1.7498	--	--	21.3724%	--	--	--	1.3758
17012	Auburn City-Keyser Township	2.7208	--	--	21.3724%	--	--	--	2.1393
17013	Garrett City	2.7606	--	--	21.3724%	--	--	--	2.1706
17014	Altona Town	2.2302	--	--	21.3724%	--	--	--	1.7536
17015	Newville Township	1.4288	--	--	21.3724%	--	--	--	1.1234
17016	Richland Township	1.6651	--	--	21.3724%	--	--	--	1.3092
17017	Corunna Town	3.4620	--	--	21.3724%	--	--	--	2.7221
17018	Smithfield Township	1.6438	--	--	21.3724%	--	--	--	1.2925
17019	Ashley Town	2.6356	--	--	21.3724%	--	--	--	2.0723
17020	Waterloo Town-Smithfield Twp	3.1432	--	--	21.3724%	--	--	--	2.4714
17021	Spencer Township	1.4388	--	--	21.3724%	--	--	--	1.1313
17022	Stafford Township	1.4299	--	--	21.3724%	--	--	--	1.1243
17023	Troy Township	1.4345	--	--	21.3724%	--	--	--	1.1279
17024	Union Township	2.1098	--	--	21.3724%	--	--	--	1.6589
17025	Auburn City-Union Township	2.7287	--	--	21.3724%	--	--	--	2.1455
17026	Wilmington Township	1.4358	--	--	21.3724%	--	--	--	1.1289
17027	Butler City	2.7940	--	--	21.3724%	--	--	--	2.1969
17028	Auburn City - Grant Township	2.7636	--	--	21.3724%	--	--	--	2.1730

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

DeKalb County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*108,055*	*1,313,351*	*58,407*	*56,419*	*1,536,231*	*43,249,953*	*3.6%*
TIF Total	*0*	*30,273*	*6,092*	*24*	*36,389*	*2,678,490*	*1.4%*
County Total	*108,055*	*1,343,623*	*64,499*	*56,443*	*1,572,620*	*45,928,443*	*3.4%*
DeKalb County	16,476	197,754	7,666	10,633	232,529	8,781,191	2.6%
Butler Township	0	0	0	106	106	38,710	0.3%
Concord Township	0	95	0	16	111	26,295	0.4%
Fairfield Township	0	0	0	34	34	41,456	0.1%
Franklin Township	0	0	0	45	45	44,705	0.1%
Grant Township	41	1,566	555	97	2,258	78,320	2.9%
Jackson Township	2	97	0	83	181	77,269	0.2%
Keyser Township	21	684	0	51	756	25,597	3.0%
Newville Township	0	0	0	12	12	15,572	0.1%
Richland Township	0	230	79	20	329	41,073	0.8%
Smithfield Township	0	359	4	25	388	51,379	0.8%
Spencer Township	0	0	0	79	79	66,414	0.1%
Stafford Township	0	0	0	21	21	14,454	0.1%
Troy Township	0	0	0	14	14	13,202	0.1%
Union Township	0	0	0	0	0	0	
Wilmington Township	1	313	0	9	322	28,762	1.1%
Auburn Civil City	35,310	245,563	0	10,105	290,979	5,350,634	5.4%
Garrett Civil City	3,240	104,506	0	2,012	109,758	1,616,491	6.8%
Butler Civil City	121	67,493	0	587	68,202	1,285,812	5.3%
Altona Civil Town	0	894	0	64	958	15,597	6.1%
Ashley Civil Town	0	12,267	0	157	12,424	424,872	2.9%
Corunna Civil Town	0	12,379	4,235	278	16,892	73,940	22.8%
St. Joe Civil Town	0	2,572	0	84	2,656	81,640	3.3%
Waterloo Civil Town	1,592	60,590	21,609	588	84,379	757,392	11.1%
Hamilton Civil Town	0	0	0	25	25	23,340	0.1%
DeKalb County Eastern Comm School Corp	90	52,858	0	3,316	56,264	6,420,552	0.9%
Garrett-Keyser-Butler Comm School Corp	3,481	114,583	0	6,635	124,700	3,673,997	3.4%
DeKalb County Central United School Corp	40,448	347,321	20,514	16,870	425,154	11,062,569	3.8%
Hamilton Community School Corp	0	0	0	569	569	560,361	0.1%
Auburn-Eckhart Public Library	4,697	33,176	0	1,478	39,352	746,144	5.3%
Butler Carnegie Public Library	22	12,073	0	91	12,185	179,153	6.8%
Garrett Public Library	492	16,142	0	929	17,562	467,221	3.8%
Waterloo Public Library	214	8,142	2,904	218	11,478	202,510	5.7%
Northeast Indiana Solid Waste Mgmt Dist	480	5,766	224	310	6,780	256,048	2.6%
DeKalb County Airport Authority	1,327	15,928	617	856	18,729	707,281	2.6%
DeKalb County Redevelopment Commiss	0	0	0	0	0	0	
Garrett City Redevelopment Commission	0	0	0	0	0	0	
Auburn Redevelopment Commission	0	0	0	0	0	0	
TIF - Hamilton Area #1	0	0	0	0	0	124	0.0%
TIF - Us 6 & I-69 ERA-Waterloo	0	466	3,043	0	3,509	65,837	5.3%
TIF - Waterloo-Amended	0	694	3,049	0	3,743	66,596	5.6%
TIF - Amer Herit Vill - Jackson	0	0	0	0	0	0	
TIF - Amer Herit Vill - Keyser	0	0	0	0	0	55,653	0.0%
TIF - NW 2001 Aub-Kysr	0	33	0	0	33	793,691	0.0%
TIF - NW 2008 Aub-Kysr	0	297	0	0	297	46,591	0.6%
TIF - Garrett ERA	0	964	0	0	964	191,533	0.5%
TIF - Garrett ERA-Amended	0	2,418	0	0	2,418	326,017	0.7%
TIF - Ashley ERA No. 1	0	33	0	24	56	38,135	0.1%
TIF - Ashley ERA No. 2	0	0	0	0	0	34,147	0.0%
TIF - Ashley ERA No. 3	0	368	0	0	368	1,524	24.1%
TIF - Ashley ERA No. 4	0	588	0	0	588	2,438	24.1%
TIF - Ashley ERA No. 5	0	460	0	0	460	2,069	22.2%
TIF - Ashley Family Dollar	0	0	0	0	0	679,651	0.0%
TIF - NW 2001 Aub-Un	0	0	0	0	0	91,960	0.0%
TIF - NW 2008 Aub-Un	0	23,952	0	0	23,952	96,591	24.8%
TIF - Dekalb Co ERA No. 1 (Sdi)	0	0	0	0	0	18,770	0.0%
TIF - New Millennium ERA 2	0	0	0	0	0	167,161	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the

municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Delaware County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Delaware County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Delaware County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	2.5%	$115,984,401	$3,199,762,100	33.3%
Change		9.8%	-0.7%	
2012	-1.6%	$105,630,559	$3,222,659,765	25.8%

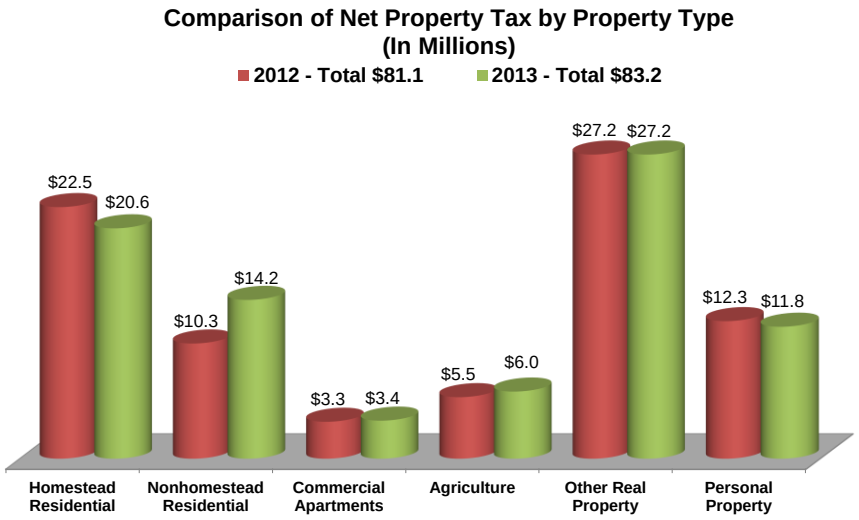
The total tax bill for all taxpayers in Delaware County increased by 2.5% in 2013. The main reason was a 9.8% increase in the levy. Since the levy increased and certified net assessed value fell, tax rates increased, and this caused a large increase in tax cap credits as a percent of the levy, from 25.8% in 2012 to 33.3% in 2013. The higher tax cap credits and an increase in local homestead credits held the tax bill increase below the levy rise.

Delaware County homeowners experienced a 2.4% decrease in property tax bills in 2013. This was due to a decrease in homestead net assessed value and an increase in local property tax credits, which offset an increase in tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Delaware County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	11,684	42.6%
No Change	2,010	7.3%
Lower Tax Bill	13,755	50.1%
Average Change in Tax Bill	**-2.4%**	
Detailed Change in Tax Bill		
20% or More	3,570	13.0%
10% to 19%	2,671	9.7%
1% to 9%	5,443	19.8%
-1% to 1%	2,010	7.3%
-1% to -9%	6,121	22.3%
-10% to -19%	3,855	14.0%
-20% or More	3,779	13.8%
Total	**27,449**	**100.0%**

Note: Percentages may not total due to rounding.



In Delaware County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes increased 2.5%, slightly more than the average 2.1% increase statewide. Nonhomestead residential property saw the biggest increase, while homestead net taxes decreased by the largest percentage.

Property tax rates increased in 33 of 45 Delaware County tax districts in 2013. The average tax rate rose by 10.6% because of a large levy increase and a small decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Delaware County increased by 9.8%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Delaware County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$2,924,839,294	$2,671,063,705	-8.7%	$1,059,317,352	$974,967,900	-8.0%
Other Residential	703,840,899	899,565,799	27.8%	671,957,884	871,141,591	29.6%
Ag Business/Land	317,663,697	342,916,850	7.9%	312,890,121	338,726,318	8.3%
Business Real/Personal	2,339,639,361	2,190,158,554	-6.4%	1,425,194,629	1,397,999,677	-1.9%
Total	**$6,285,983,251**	**$6,103,704,908**	**-2.9%**	**$3,469,359,986**	**$3,582,835,486**	**3.3%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Delaware County's total billed net assessed value increased by 3.3% in 2013. Increases in other residential assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$3,153,464	$3,436,458	$282,995	9.0%
2%	12,739,972	19,784,427	7,044,455	55.3%
3%	13,335,102	18,708,070	5,372,967	40.3%
Elderly	56,495	76,661	20,166	35.7%
Total	$29,285,033	$42,005,616	$12,720,583	43.4%
% of Levy	25.8%	33.3%		

Total tax cap credits in Delaware County were $42.0 million, which was 33.3% of the levy. This was the largest credit percentage in the state. The state average was 10.9%, but the median or typical county saw credits equal to 4.2% of its levy. Tax rates were the main determinant of tax cap credits. Delaware County's average tax rate was higher than the statewide average rate. Most of the tax cap credits in Delaware County were in the 2% nonhomestead residential/farmland and 3% business categories. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Delaware County increased $12,720,583 between 2012 and 2013. Credits as a share of the total levy rose to 33.3% in 2013 from 25.8% in 2012.

Delaware County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*104,644,926*	*107,160,946*	*106,989,155*	*105,630,559*	*115,984,401*	*2.4%*	*-0.2%*	*-1.3%*	*9.8%*
Delaware County	20,797,635	21,323,677	21,244,598	21,740,063	22,932,695	2.5%	-0.4%	2.3%	5.5%
Center Township	2,463,080	2,480,750	2,569,837	2,624,348	2,262,412	0.7%	3.6%	2.1%	-13.8%
Delaware Township	51,745	52,550	53,103	53,817	54,247	1.6%	1.1%	1.3%	0.8%
Hamilton Township	182,548	186,275	153,999	147,444	154,740	2.0%	-17.3%	-4.3%	4.9%
Harrison Township	76,001	77,054	79,111	79,583	27,474	1.4%	2.7%	0.6%	-65.5%
Liberty Township	70,344	71,510	114,669	105,333	109,625	1.7%	60.4%	-8.1%	4.1%
Monroe Township	156,370	135,081	158,399	185,637	96,006	-13.6%	17.3%	17.2%	-48.3%
Mt. Pleasant Township	241,077	282,813	272,971	271,096	70,956	17.3%	-3.5%	-0.7%	-73.8%
Niles Township	39,265	40,753	41,775	22,558	19,908	3.8%	2.5%	-46.0%	-11.7%
Perry Township	30,018	30,868	30,921	31,087	32,345	2.8%	0.2%	0.5%	4.0%
Salem Township	107,240	110,219	101,730	63,354	64,839	2.8%	-7.7%	-37.7%	2.3%
Union Township	48,782	50,381	51,165	52,401	53,876	3.3%	1.6%	2.4%	2.8%
Washington Township	34,778	36,071	36,985	38,152	39,212	3.7%	2.5%	3.2%	2.8%
Muncie Civil City	24,646,888	25,965,956	28,059,288	24,489,363	30,478,063	5.4%	8.1%	-12.7%	24.5%
Albany Civil Town	301,518	313,132	315,124	325,574	325,844	3.9%	0.6%	3.3%	0.1%
Eaton Civil Town	315,470	326,633	458,992	473,257	515,067	3.5%	40.5%	3.1%	8.8%
Gaston Civil Town	188,352	195,554	200,799	206,730	213,015	3.8%	2.7%	3.0%	3.0%
Selma Civil Town	98,919	102,391	102,204	107,914	110,786	3.5%	-0.2%	5.6%	2.7%
Yorktown Civil Town	2,132,485	2,206,422	2,047,352	2,307,569	2,293,230	3.5%	-7.2%	12.7%	-0.6%
Chesterfield Civil Town	72,946	83,964	82,920	92,570	84,714	15.1%	-1.2%	11.6%	-8.5%
Daleville Civil Town	273,913	288,669	277,510	308,568	321,394	5.4%	-3.9%	11.2%	4.2%
Delaware Community School Corp	4,609,504	5,757,179	5,666,666	5,048,771	4,971,695	24.9%	-1.6%	-10.9%	-1.5%
Wes-Del Community School Corp	1,794,975	1,853,583	1,821,975	1,738,952	1,788,930	3.3%	-1.7%	-4.6%	2.9%
Liberty-Perry Community School Corp	2,373,159	2,021,049	1,980,505	1,697,677	2,125,369	-14.8%	-2.0%	-14.3%	25.2%
Cowan Community School Corp	1,563,152	1,650,037	1,523,375	1,436,416	1,520,299	5.6%	-7.7%	-5.7%	5.8%
Yorktown Community Schools	6,256,019	5,667,654	5,500,839	4,977,612	4,880,893	-9.4%	-2.9%	-9.5%	-1.9%
Daleville Community Schools	2,123,435	2,016,264	1,976,697	1,814,782	1,916,692	-5.0%	-2.0%	-8.2%	5.6%
Muncie Community School Corp	17,201,568	17,366,960	16,271,883	19,353,005	19,970,893	1.0%	-6.3%	18.9%	3.2%
Muncie Public Library	3,989,813	3,944,610	4,210,456	3,847,505	4,461,308	-1.1%	6.7%	-8.6%	16.0%
Yorktown - Mt Pleasant Library	412,441	428,121	439,515	453,340	465,895	3.8%	2.7%	3.1%	2.8%
Muncie Sanitary	7,731,045	7,699,114	6,452,485	6,751,680	8,605,763	-0.4%	-16.2%	4.6%	27.5%
Muncie Public Transportation	3,457,378	3,578,691	3,929,471	4,052,857	4,158,680	3.5%	9.8%	3.1%	2.6%
Delaware Airport	560,435	565,588	568,966	473,731	591,956	0.9%	0.6%	-16.7%	25.0%
East Central Indiana Solid Waste	242,628	251,373	192,870	257,813	265,580	3.6%	-23.3%	33.7%	3.0%
Delaware County Redevelopment	0	0	0	0	0				
Town of Yorktown Redevelopment	0	0	0	0	0				
Muncie Redevelopment Commission	0	0	0	0	0				

Delaware County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
18001	Center Township	2.4443	--	--	18.9078%	--	--	--	1.9821
18002	Center Township - Muncie San	2.9259	--	--	18.9078%	--	--	--	2.3727
18003	Muncie City - Center Township	5.1222	--	--	18.9078%	--	--	--	4.1537
18004	Delaware Township	1.8343	--	--	18.9078%	--	--	--	1.4875
18005	Albany Town - Delaware Township	2.5709	--	--	18.9078%	--	--	--	2.0848
18006	Hamilton Township	1.8474	--	--	18.9078%	--	--	--	1.4981
18007	Hamilton Twp - Muncie Sanitary	2.3290	--	--	18.9078%	--	--	--	1.8886
18008	Harrison Township	1.4901	--	--	18.9078%	--	--	--	1.2084
18009	Harrison Twp - Muncie Sanitary	1.9717	--	--	18.9078%	--	--	--	1.5989
18010	Liberty Township	1.8743	--	--	18.9078%	--	--	--	1.5199
18011	Selma Town	2.5761	--	--	18.9078%	--	--	--	2.0890
18012	Monroe Township	2.1678	--	--	18.9078%	--	--	--	1.7579
18013	Monroe Township - Muncie San	2.6494	--	--	18.9078%	--	--	--	2.1485
18014	Mt Pleasant Township	2.1074	--	--	18.9078%	--	--	--	1.7089
18015	Mt Pleasant Twp - Muncie San	2.5890	--	--	18.9078%	--	--	--	2.0995
18016	Muncie City - Mt Pleasant Twp	4.7852	--	--	18.9078%	--	--	--	3.8804
18017	Yorktown Town	2.7096	--	--	18.9078%	--	--	--	2.1973
18018	Niles Township	1.8064	--	--	18.9078%	--	--	--	1.4648
18019	Albany Town - Niles Twp	2.5774	--	--	18.9078%	--	--	--	2.0901
18020	Perry Township	1.8237	--	--	18.9078%	--	--	--	1.4789
18021	Salem Township	2.0918	--	--	18.9078%	--	--	--	1.6963
18022	Union Township	1.8554	--	--	18.9078%	--	--	--	1.5046
18023	Eaton Town	3.3960	--	--	18.9078%	--	--	--	2.7539
18024	Washington Township	1.5293	--	--	18.9078%	--	--	--	1.2401
18025	Gaston Town	3.4699	--	--	18.9078%	--	--	--	2.8138
18026	Daleville Town	2.7921	--	--	18.9078%	--	--	--	2.2642
18027	Chesterfield Town	3.1420	--	--	18.9078%	--	--	--	2.5479
18028	Hamilton Sanitary Muncie	4.7334	--	--	18.9078%	--	--	--	3.8384
18029	Liberty Muncie	4.7540	--	--	18.9078%	--	--	--	3.8551
18030	Muncie Annex	5.1222	--	--	18.9078%	--	--	--	4.1537
18031	Mt Pleasant-Muncie-Cnty TIF	4.7852	--	--	18.9078%	--	--	--	3.8804
18032	Yorktown Annex	2.7375	--	--	18.9078%	--	--	--	2.2199
18033	Muncie Phase-In 1	5.1222	--	--	18.9078%	--	--	--	4.1537
18034	Muncie Phase-In 2	5.1222	--	--	18.9078%	--	--	--	4.1537
18035	Yorktown San	3.2191	--	--	18.9078%	--	--	--	2.6104
18036	Muncie Phase-In 3	4.6515	--	--	18.9078%	--	--	--	3.7720
18037	Muncie Phase-In 4	5.1222	--	--	18.9078%	--	--	--	4.1537
18038	Muncie Phase-In 5	5.1222	--	--	18.9078%	--	--	--	4.1537
18039	Muncie Phase-In 6	5.1222	--	--	18.9078%	--	--	--	4.1537
18040	Muncie Phase-In 7	4.4254	--	--	18.9078%	--	--	--	3.5887
18041	Harrison Sanitary Muncie	4.4254	--	--	18.9078%	--	--	--	3.5887
18042	Hamilton Eaton	3.3724	--	--	18.9078%	--	--	--	2.7348
18043	Muncie Phase In 8	2.9761	--	--	18.9078%	--	--	--	2.4134
18044	Muncie Phase In 9	3.1743	--	--	18.9078%	--	--	--	2.5741
18045	Muncie Phase In 10	2.9761	--	--	18.9078%	--	--	--	2.4134

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Delaware County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*3,435,847*	*18,322,940*	*16,788,731*	*76,661*	*38,624,179*	*115,984,401*	*33.3%*
TIF Total	*611*	*1,461,487*	*1,919,339*	*0*	*3,381,436*	*10,146,689*	*33.3%*
County Total	*3,436,458*	*19,784,427*	*18,708,070*	*76,661*	*42,005,616*	*126,131,090*	*33.3%*
Delaware County	540,691	2,731,789	2,362,609	16,450	5,651,540	22,932,695	24.6%
Center Township	74,454	456,804	458,381	1,171	990,810	2,262,412	43.8%
Delaware Township	74	610	0	45	729	54,247	1.3%
Hamilton Township	182	1,507	451	151	2,291	154,740	1.5%
Harrison Township	69	33	21	22	145	27,474	0.5%
Liberty Township	73	322	140	191	726	109,625	0.7%
Monroe Township	145	2,806	0	98	3,048	96,006	3.2%
Mt. Pleasant Township	3,911	6,329	258	90	10,588	70,956	14.9%
Niles Township	26	130	0	9	165	19,908	0.8%
Perry Township	18	0	0	38	55	32,345	0.2%
Salem Township	134	1,634	59	15	1,843	64,839	2.8%
Union Township	75	1,504	592	38	2,209	53,876	4.1%
Washington Township	11	628	122	12	772	39,212	2.0%
Muncie Civil City	1,119,671	6,471,476	6,312,578	17,982	13,921,708	30,478,063	45.7%
Albany Civil Town	1,008	24,469	0	121	25,598	325,844	7.9%
Eaton Civil Town	3,324	82,499	29,636	361	115,820	515,067	22.5%
Gaston Civil Town	886	51,233	9,927	4	62,050	213,015	29.1%
Selma Civil Town	0	10,708	0	160	10,868	110,786	9.8%
Yorktown Civil Town	116,936	135,289	2,258	2,350	256,833	2,293,230	11.2%
Chesterfield Civil Town	0	0	3,843	0	3,843	84,714	4.5%
Daleville Civil Town	1,712	24,262	0	273	26,247	321,394	8.2%
Delaware Community School Corp	7,860	109,017	71,593	3,887	192,357	4,971,695	3.9%
Wes-Del Community School Corp	14,005	25,975	8,196	1,324	49,500	1,788,930	2.8%
Liberty-Perry Community School Corp	1,238	14,914	6,486	3,194	25,831	2,125,369	1.2%
Cowan Community School Corp	2,290	44,430	0	1,549	48,268	1,520,299	3.2%
Yorktown Community Schools	227,185	465,987	55,927	4,956	754,056	4,880,893	15.4%
Daleville Community Schools	5,122	66,520	4,544	673	76,860	1,916,692	4.0%
Muncie Community School Corp	657,224	4,032,327	4,046,245	10,338	8,746,133	19,970,893	43.8%
Muncie Public Library	146,103	887,668	889,627	2,347	1,925,746	4,461,308	43.2%
Yorktown - Mt Pleasant Library	22,735	36,887	1,049	506	61,177	465,895	13.1%
Muncie Sanitary	315,686	1,650,007	1,574,505	5,239	3,545,437	8,605,763	41.2%
Muncie Public Transportation	152,777	883,022	861,341	2,454	1,899,593	4,158,680	45.7%
Delaware Airport	13,957	70,515	60,985	425	145,882	591,956	24.6%
East Central Indiana Solid Waste	6,262	31,636	27,361	191	65,450	265,580	24.6%
Delaware County Redevelopment	0	0	0	0	0	0	
Town of Yorktown Redevelopment	0	0	0	0	0	0	
Muncie Redevelopment Commission	0	0	0	0	0	0	
TIF - Center - Ind. Centre Magna 001	0	528	0	0	528	15,505	3.4%
TIF - Center Sanitary - Ind Centre Magna 002	0	269	0	0	269	5,685	4.7%
TIF - Center Sanitary - Magna 002	0	517	0	0	517	250,013	0.2%
TIF - Center Sanitary - Mid West Metal 002	0	0	0	0	0	241,065	0.0%
TIF - Center Sanitary - Prl 002	0	319	0	0	319	381,364	0.1%
TIF - Muncie - Downtown Central City 003	611	45,397	165,399	0	211,408	496,726	42.6%
TIF - Muncie - Downtown Expansion 003	0	53,041	18,617	0	71,657	132,226	54.2%
TIF - Muncie - Ind. Stamping 003	0	0	7,463	0	7,463	18,012	41.4%
TIF - Muncie - Muncie Air Park 003	0	91,309	95,334	0	186,644	398,891	46.8%
TIF - Muncie - Muncie Mall 003	0	0	879,632	0	879,632	2,123,104	41.4%
TIF - Muncie - Ontario Park Place 003	0	2,949	128,126	0	131,075	314,087	41.7%
TIF - Muncie - Spartech 003	0	0	0	0	0	1	41.0%
TIF - Hamilton Sanitary - Morrison Rd. 007	0	0	0	0	0	497	0.0%
TIF - Harrison - Nebo Rd. 008	0	0	0	0	0	118	0.0%
TIF - Harrison Sanitary - Morrison Rd. 009	0	0	0	0	0	36,100	0.0%
TIF - Monroe - Ind. Centre Magna 012	0	359	0	0	359	6,978	5.1%
TIF - Monroe Sanitary - Ind Centre Magna 013	0	82	0	0	82	552	14.8%
TIF - Mt. Pleasant - 600/332 014	0	0	0	0	0	20,187	0.0%
TIF - Mt. Pleasant - I-69 Park One 014	0	354	0	0	354	7,407	4.8%
TIF - Mt. Pleasant - Nebo Rd. 014	0	0	0	0	0	19,476	0.0%
TIF - Mt. Pleasant - New Brevini 014	0	4	0	0	4	233,937	0.0%
TIF - Mt. Pleasant - New Twoson Tool 014	0	6	0	0	6	108	5.1%
TIF - Mt. Pleasant - Park Brevini 014	0	0	0	0	0	59,978	0.0%
TIF - Mt. Pleasant - Park One 014	0	247	0	0	247	19,173	1.3%
TIF - Mt. Pleasant - Park Save-A-Lot 014	0	0	0	0	0	249,669	0.0%

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*3,435,847*	*18,322,940*	*16,788,731*	*76,661*	*38,624,179*	*115,984,401*	*33.3%*
TIF Total	*611*	*1,461,487*	*1,919,339*	*0*	*3,381,436*	*10,146,689*	*33.3%*
County Total	*3,436,458*	*19,784,427*	*18,708,070*	*76,661*	*42,005,616*	*126,131,090*	*33.3%*
TIF - Mt. Pleasant - Park Twoson 014	0	2	0	0	2	233,395	0.0%
TIF - Mt. Pleasant Muncie - Nebo Rd. 016	0	1,149	0	0	1,149	1,974	58.2%
TIF - Yorktown - Yorktown 017	0	11,989	0	0	11,989	209,311	5.7%
TIF - Niles - Bell Perch 018	0	0	0	0	0	40,003	0.0%
TIF - Eaton - Ag Park 023	0	3,673	36	0	3,709	9,243	40.1%
TIF - Daleville - Daleville 026	0	17,077	0	0	17,077	763,227	2.2%
TIF - Muncie Annex TIF - Morrison Rd. 030	0	1,204,609	491,254	0	1,695,864	3,183,232	53.3%
TIF - Mt. Pleasant Muncie TIF - Morrison Rd.	0	0	30,027	0	30,027	80,486	37.3%
TIF - Yorktown Annex - 600/332 032	0	1,307	0	0	1,307	15,361	8.5%
TIF - Yorktown Annex - Chase Trail 032	0	1,626	0	0	1,626	15,472	10.5%
TIF - Yorktown Sanitary - Nebo Rd. 035	0	1,726	0	0	1,726	4,558	37.9%
TIF - Muncie Phase In 7 - Morrison Rd. 040	0	15,249	100,230	0	115,479	339,004	34.1%
TIF - Harrison Sanitary Muncie - Morrison Rd.	0	2,964	0	0	2,964	5,408	54.8%
TIF - Hamilton Eaton - Ag Park 042	0	4,736	196	0	4,932	13,414	36.8%
TIF - Muncie Phase In 8 - Nebo Rd. 043	0	0	0	0	0	117,185	0.0%
TIF - Muncie Phase In 9 - Nebo Rd. 044	0	0	3,024	0	3,024	55,081	5.5%
TIF - Muncie Phase In 10 - Nebo Rd. 045	0	0	0	0	0	29,475	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Dubois County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Dubois County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Dubois County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	5.7%	$41,707,289	$2,039,405,697	3.6%
Change		6.8%	-1.2%	
2012	-5.7%	$39,045,259	$2,064,105,878	2.2%

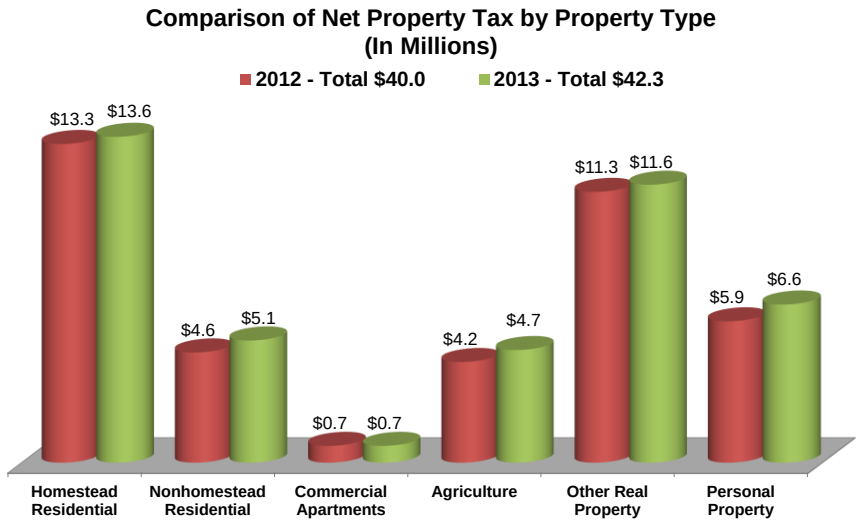
The total tax bill for all taxpayers in Dubois County increased by 5.7% in 2013. The main reason was a 6.8% increase in the levy. In this reassessment year, certified net assessed value decreased by 1.2%. The levy increase and certified net assessment decrease caused tax rates to rise, and the higher tax rates caused tax cap credits as a percent of the levy to increase from 2.2% in 2012 to 3.6% in 2013.

Dubois County homeowners experienced a 1.8% increase in property tax bills in 2013. This was due to an increase in property tax rates which was partly offset by a decline in homestead net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Dubois County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	7,874	65.1%
No Change	148	1.2%
Lower Tax Bill	4,076	33.7%
Average Change in Tax Bill	**1.8%**	
Detailed Change in Tax Bill		
20% or More	968	8.0%
10% to 19%	2,004	16.6%
1% to 9%	4,902	40.5%
-1% to 1%	148	1.2%
-1% to -9%	3,041	25.1%
-10% to -19%	755	6.2%
-20% or More	280	2.3%
Total	**12,098**	**100.0%**

Note: Percentages may not total due to rounding.



In Dubois County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes increased 5.7%, more than the average 2.1% increase statewide. Agriculture had the biggest percentage increase, while homestead and commercial apartment net taxes experienced the smallest percentage increases.

Property tax rates increased in all 22 Dubois County tax districts in 2013. The average tax rate rose by 8.1% because of a large levy increase and a small decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Dubois County increased by 6.8%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Dubois County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$1,702,299,602	$1,650,625,099	-3.0%	$748,348,725	$719,084,724	-3.9%
Other Residential	281,657,000	298,100,100	5.8%	280,359,665	295,492,588	5.4%
Ag Business/Land	285,151,400	297,383,400	4.3%	283,925,103	296,118,320	4.3%
Business Real/Personal	985,487,022	961,371,900	-2.4%	831,422,355	814,179,157	-2.1%
Total	**$3,254,595,024**	**$3,207,480,499**	**-1.4%**	**$2,144,055,848**	**$2,124,874,789**	**-0.9%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Dubois County's total billed net assessed value decreased by 0.9% in 2013. Declines in business and homestead assessments exceeded increases in other residential and agricultural assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$508,596	$787,742	$279,146	54.9%
2%	343,086	700,545	357,459	104.2%
3%	0	0	0	0.0%
Elderly	31,993	45,864	13,870	43.4%
Total	$883,675	$1,534,150	$650,475	73.6%
% of Levy	2.2%	3.6%		

Total tax cap credits in Dubois County were $1.5 million, which was 3.6% of the levy. This was less than the state average of 10.9%, but near the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Dubois County's average tax rate was near the median rate statewide. More than half of Dubois County's tax cap credits were in the 1% homestead category. Most of the rest were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Dubois County increased $650,475 between 2012 and 2013. Credits as a share of the total levy rose to 3.6% in 2013 from 2.2% in 2012.

Dubois County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*37,840,362*	*39,052,617*	*41,562,984*	*39,045,259*	*41,707,289*	*3.2%*	*6.4%*	*-6.1%*	*6.8%*
Dubois County	6,001,216	6,317,720	6,468,928	6,669,126	6,834,050	5.3%	2.4%	3.1%	2.5%
Bainbridge Township	85,459	90,024	91,824	66,225	76,587	5.3%	2.0%	-27.9%	15.6%
Boone Township	21,311	22,073	22,647	23,193	24,020	3.6%	2.6%	2.4%	3.6%
Cass Township	39,545	40,986	42,070	42,691	44,177	3.6%	2.6%	1.5%	3.5%
Columbia Township	16,727	17,513	17,950	18,545	19,064	4.7%	2.5%	3.3%	2.8%
Ferdinand Township	51,674	51,697	54,165	55,982	57,535	0.0%	4.8%	3.4%	2.8%
Hall Township	13,880	14,373	14,686	15,163	15,612	3.6%	2.2%	3.2%	3.0%
Harbison Township	41,711	43,523	44,620	33,894	31,528	4.3%	2.5%	-24.0%	-7.0%
Jackson Township	45,562	47,590	48,761	50,319	51,794	4.5%	2.5%	3.2%	2.9%
Jefferson Township	18,558	18,752	19,472	20,085	17,326	1.0%	3.8%	3.1%	-13.7%
Madison Township	50,995	52,998	54,255	53,403	57,699	3.9%	2.4%	-1.6%	8.0%
Marion Township	25,121	26,304	24,765	23,052	26,378	4.7%	-5.9%	-6.9%	14.4%
Patoka Township	85,395	88,714	90,948	93,939	96,515	3.9%	2.5%	3.3%	2.7%
Jasper Civil City	5,812,999	6,085,884	6,240,446	6,429,114	6,597,360	4.7%	2.5%	3.0%	2.6%
Huntingburg Civil City	1,531,257	1,597,712	1,638,542	1,609,598	1,724,519	4.3%	2.6%	-1.8%	7.1%
Birdseye Civil Town	29,708	31,000	31,861	32,876	31,301	4.3%	2.8%	3.2%	-4.8%
Ferdinand Civil Town	568,805	605,309	620,699	639,317	654,738	6.4%	2.5%	3.0%	2.4%
Holland Civil Town	119,201	126,574	129,474	133,139	137,142	6.2%	2.3%	2.8%	3.0%
Northeast Dubois County School Corp	2,187,569	2,368,563	2,883,750	2,204,807	2,650,592	8.3%	21.8%	-23.5%	20.2%
Southeast Dubois County School Corp	3,559,799	3,765,012	3,884,460	3,491,611	3,650,839	5.8%	3.2%	-10.1%	4.6%
Southwest Dubois County School Corp	3,436,600	3,208,839	4,678,523	3,619,737	4,180,592	-6.6%	45.8%	-22.6%	15.5%
Greater Jasper Consolidated School Corp	12,335,105	12,473,459	12,601,770	11,829,707	12,782,073	1.1%	1.0%	-6.1%	8.1%
Huntingburg Public Library	253,530	263,009	270,621	279,165	286,821	3.7%	2.9%	3.2%	2.7%
Jasper Public Library	555,445	585,999	602,256	620,876	638,366	5.5%	2.8%	3.1%	2.8%
Dubois County Contractual Library	721,221	871,336	738,526	741,399	766,190	20.8%	-15.2%	0.4%	3.3%
Dubois County Airport	157,771	159,610	162,485	167,193	167,231	1.2%	1.8%	2.9%	0.0%
Northeast Dubois County Fire Protection	74,198	78,044	84,480	81,103	87,240	5.2%	8.2%	-4.0%	7.6%
Dubois County Solid Waste Mgmt Dist	0	0	0	0	0				
Huntingburg Redevelopment Commission	0	0	0	0	0				

Dubois County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
19001	Bainbridge Township	1.5897	--	--	--	--	--	--	1.5897
19002	Jasper City	2.3414	--	--	--	--	--	--	2.3414
19003	Boone Township	1.6227	--	--	--	--	--	--	1.6227
19004	Cass Township	1.7799	--	--	--	--	--	--	1.7799
19005	Holland Town	2.7421	--	--	--	--	--	--	2.7421
19006	Columbia Township	1.5149	--	--	--	--	--	--	1.5149
19007	Ferdinand Township	1.6128	--	--	--	--	--	--	1.6128
19008	Ferdinand Town	2.1932	--	--	--	--	--	--	2.1932
19009	Hall Township	1.4460	--	--	--	--	--	--	1.4460
19010	Hall Township II	1.4843	--	--	--	--	--	--	1.4843
19011	Harbison Township	1.4670	--	--	--	--	--	--	1.4670
19012	Harbison Township II	1.4899	--	--	--	--	--	--	1.4899
19013	Jackson Township	1.6059	--	--	--	--	--	--	1.6059
19014	Jefferson Township	1.5921	--	--	--	--	--	--	1.5921
19015	Birdseye Town	2.0541	--	--	--	--	--	--	2.0541
19016	Madison Township	1.6383	--	--	--	--	--	--	1.6383
19017	Marion Township	1.4612	--	--	--	--	--	--	1.4612
19018	Marion Township II	1.4963	--	--	--	--	--	--	1.4963
19019	Patoka Township	1.7921	--	--	--	--	--	--	1.7921
19020	Huntingburg City	2.8775	--	--	--	--	--	--	2.8775
19021	Jasper Madison	2.3416	--	--	--	--	--	--	2.3416
19022	Jasper Boone	2.3428	--	--	--	--	--	--	2.3428

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Dubois County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type						
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total	Levy	Circuit Breaker as % of Levy
Non-TIF Total	*787,742*	*698,673*	*0*	*45,864*	*1,532,278*	*41,707,289*	*3.7%*
TIF Total	*0*	*1,872*	*0*	*0*	*1,872*	*1,279,771*	*0.1%*
County Total	*787,742*	*700,545*	*0*	*45,864*	*1,534,150*	*42,987,060*	*3.6%*
Dubois County	110,778	94,535	0	7,207	212,520	6,834,050	3.1%
Bainbridge Township	1,509	980	0	83	2,571	76,587	3.4%
Boone Township	7	4	0	3	14	24,020	0.1%
Cass Township	11	94	0	49	153	44,177	0.3%
Columbia Township	0	0	0	14	14	19,064	0.1%
Ferdinand Township	97	128	0	63	287	57,535	0.5%
Hall Township	0	0	0	18	18	15,612	0.1%
Harbison Township	0	0	0	25	25	31,528	0.1%
Jackson Township	0	0	0	42	42	51,794	0.1%
Jefferson Township	0	13	0	16	29	17,326	0.2%
Madison Township	188	6	0	29	223	57,699	0.4%
Marion Township	5	0	0	46	51	26,378	0.2%
Patoka Township	1,077	2,598	0	158	3,833	96,515	4.0%
Jasper Civil City	219,748	128,078	0	5,563	353,389	6,597,360	5.4%
Huntingburg Civil City	45,205	113,192	0	3,880	162,277	1,724,519	9.4%
Birdseye Civil Town	0	314	0	110	425	31,301	1.4%
Ferdinand Civil Town	3,668	6,291	0	1,170	11,130	654,738	1.7%
Holland Civil Town	759	6,344	0	488	7,591	137,142	5.5%
Northeast Dubois County School Corp	233	0	0	2,797	3,030	2,650,592	0.1%
Southeast Dubois County School Corp	6,942	11,901	0	4,324	23,167	3,650,839	0.6%
Southwest Dubois County School Corp	47,054	121,218	0	7,302	175,574	4,180,592	4.2%
Greater Jasper Consolidated School Corp	324,123	188,913	0	10,421	523,457	12,782,073	4.1%
Huntingburg Public Library	3,668	9,448	0	501	13,617	286,821	4.7%
Jasper Public Library	19,309	11,254	0	576	31,139	638,366	4.9%
Dubois County Contractual Library	636	1,049	0	727	2,412	766,190	0.3%
Dubois County Airport	2,711	2,313	0	176	5,200	167,231	3.1%
Northeast Dubois County Fire Protection	15	0	0	75	90	87,240	0.1%
Dubois County Solid Waste Mgmt Dist	0	0	0	0	0	0	
Huntingburg Redevelopment Commission	0	0	0	0	0	0	
TIF - Patoka Township	0	0	0	0	0	92,111	0.0%
TIF - Huntingburg City	0	1,872	0	0	1,872	1,187,660	0.2%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Elkhart County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Elkhart County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Elkhart County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-2.5%	$207,324,361	$7,389,664,542	17.5%
Change		0.8%	-3.6%	
2012	-2.8%	$205,627,713	$7,667,540,090	13.4%

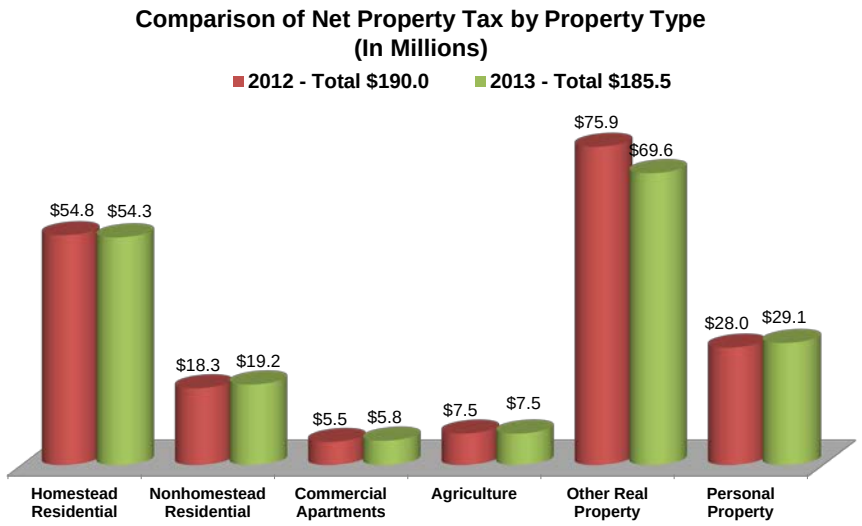
The total tax bill for all taxpayers in Elkhart County decreased by 2.5% in 2013. The main reason was a 3.6% reassessment year decrease in certified net assessed value. This increased tax rates despite the modest 0.8% increase in the levy, and the higher tax rates caused an increase in tax cap credits as a percent of the levy to 17.5% in 2013 from 13.4% in 2012.

Elkhart County homeowners experienced a small 0.9% decrease in property tax bills in 2013. This was due to an increase in property tax rates which was offset by a decline in net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Elkhart County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	23,777	50.5%
No Change	877	1.9%
Lower Tax Bill	22,404	47.6%
Average Change in Tax Bill	**-0.9%**	
Detailed Change in Tax Bill		
20% or More	5,401	11.5%
10% to 19%	6,080	12.9%
1% to 9%	12,296	26.1%
-1% to 1%	877	1.9%
-1% to -9%	12,118	25.8%
-10% to -19%	5,862	12.5%
-20% or More	4,424	9.4%
Total	**47,058**	**100.0%**

Note: Percentages may not total due to rounding.



In Elkhart County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes decreased 2.5%, compared to an average 2.1% increase statewide. Commercial apartments and nonhomestead residential property saw the biggest percentage increase, while business real net taxes decreased by the largest percentage.

Property tax rates increased in all but one of the 34 Elkhart County tax districts in 2013. The average tax rate rose by 4.6% because of a small levy increase and a decrease in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Elkhart County increased by 0.8%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Elkhart County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$6,230,638,067	$6,059,668,877	-2.7%	$2,639,258,817	$2,540,671,347	-3.7%
Other Residential	1,185,025,195	1,224,646,800	3.3%	1,178,836,628	1,217,334,253	3.3%
Ag Business/Land	430,401,100	418,226,700	-2.8%	429,549,540	417,327,086	-2.8%
Business Real/Personal	4,614,967,795	4,309,908,318	-6.6%	3,884,589,842	3,657,247,385	-5.9%
Total	**$12,461,032,157**	**$12,012,450,695**	**-3.6%**	**$8,132,234,827**	**$7,832,580,071**	**-3.7%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Elkhart County's total billed net assessed value decreased by 3.7% in 2013. Declines in business and homestead assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$6,570,035	$7,807,908	$1,237,873	18.8%
2%	9,494,706	11,843,456	2,348,750	24.7%
3%	13,301,768	18,851,365	5,549,597	41.7%
Elderly	37,034	110,002	72,969	197.0%
Total	$29,403,544	$38,612,732	$9,209,188	31.3%
% of Levy	13.4%	17.5%		

Total tax cap credits in Elkhart County were $38.6 million, which was 17.5% of the levy. This was one of the ten largest credit percentages in the state. The state average was 10.9%, but the median or typical county saw credits equal to 4.2% of its levy. Tax rates were the main determinant of tax cap credits. Elkhart County's average tax rate was higher than the statewide average rate. Most of the tax cap credits in Elkhart County were in the 3% business real and personal property category and the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Elkhart County increased $9,209,188 between 2012 and 2013. Credits as a share of the total levy rose from 13.4% in 2012 to 17.5% in 2013.

Elkhart County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*197,890,643*	*204,496,326*	*203,126,349*	*205,627,713*	*207,324,361*	*3.3%*	*-0.7%*	*1.2%*	*0.8%*
Elkhart County	31,179,051	30,634,106	31,860,292	32,934,356	32,673,138	-1.7%	4.0%	3.4%	-0.8%
Baugo Township	723,998	703,447	384,971	713,322	390,090	-2.8%	-45.3%	85.3%	-45.3%
Benton Township	135,821	139,974	142,617	145,319	148,425	3.1%	1.9%	1.9%	2.1%
Cleveland Township	557,197	591,657	962,368	486,349	1,015,970	6.2%	62.7%	-49.5%	108.9%
Clinton Township	107,735	463,029	423,446	330,868	376,614	329.8%	-8.5%	-21.9%	13.8%
Concord Township	2,288,804	1,541,827	1,362,315	1,355,493	1,431,289	-32.6%	-11.6%	-0.5%	5.6%
Elkhart Township	397,352	413,675	413,773	420,357	431,393	4.1%	0.0%	1.6%	2.6%
Harrison Township	156,589	161,025	153,584	167,673	175,724	2.8%	-4.6%	9.2%	4.8%
Jackson Township	310,333	320,148	325,848	224,502	229,209	3.2%	1.8%	-31.1%	2.1%
Jefferson Township	377,753	392,487	396,911	401,781	408,384	3.9%	1.1%	1.2%	1.6%
Locke Township	71,849	75,098	75,379	78,663	78,033	4.5%	0.4%	4.4%	-0.8%
Middlebury Township	1,527,178	1,591,168	1,621,998	1,667,880	1,692,714	4.2%	1.9%	2.8%	1.5%
Olive Township	70,247	73,048	72,571	53,828	77,807	4.0%	-0.7%	-25.8%	44.5%
Osolo Township	896,878	1,094,288	1,020,004	1,166,040	1,174,113	22.0%	-6.8%	14.3%	0.7%
Union Township	148,497	151,914	146,614	156,119	158,422	2.3%	-3.5%	6.5%	1.5%
Washington Township	258,716	254,512	256,370	351,590	403,602	-1.6%	0.7%	37.1%	14.8%
York Township	165,075	172,165	177,287	182,564	185,607	4.3%	3.0%	3.0%	1.7%
Elkhart Civil City	32,250,774	33,928,683	34,747,066	35,291,655	36,144,446	5.2%	2.4%	1.6%	2.4%
Goshen Civil City	13,049,848	13,229,238	14,028,170	14,717,267	15,023,097	1.4%	6.0%	4.9%	2.1%
Nappanee Civil City	3,172,899	3,301,232	3,391,538	3,504,628	3,572,344	4.0%	2.7%	3.3%	1.9%
Bristol Civil Town	1,015,894	1,035,719	1,105,545	1,104,490	1,145,509	2.0%	6.7%	-0.1%	3.7%
Middlebury Civil Town	1,653,655	1,713,605	1,774,185	1,808,355	1,833,859	3.6%	3.5%	1.9%	1.4%
Millersburg Civil Town	271,998	276,643	285,451	283,936	287,100	1.7%	3.2%	-0.5%	1.1%
Wakarusa Civil Town	1,154,395	1,230,876	1,214,922	1,301,889	1,318,153	6.6%	-1.3%	7.2%	1.2%
Fairfield Community School Corp	6,472,938	5,500,603	5,122,654	5,102,864	5,084,130	-15.0%	-6.9%	-0.4%	-0.4%
Baugo Community School Corp	5,537,444	6,129,180	5,817,909	5,917,320	5,506,808	10.7%	-5.1%	1.7%	-6.9%
Concord Community School Corp	15,179,919	17,073,769	16,273,874	16,721,331	17,807,503	12.5%	-4.7%	2.7%	6.5%
Middlebury Community School Corp	13,138,147	12,088,940	13,246,177	12,345,238	12,564,523	-8.0%	9.6%	-6.8%	1.8%
Wa-Nee Community School Corp	9,315,827	9,613,666	8,078,225	7,508,070	8,013,261	3.2%	-16.0%	-7.1%	6.7%
Elkhart Community School Corp	32,824,909	35,525,645	32,735,397	34,485,888	32,979,146	8.2%	-7.9%	5.3%	-4.4%
Goshen Community School Corp	15,733,324	16,865,886	17,018,261	16,197,783	16,556,597	7.2%	0.9%	-4.8%	2.2%
Bristol Public Library	181,226	190,069	196,307	202,180	205,729	4.9%	3.3%	3.0%	1.8%
Elkhart Public Library	3,931,613	4,353,962	4,486,678	4,620,299	4,699,219	10.7%	3.0%	3.0%	1.7%
Goshen Public Library	1,589,341	1,662,669	1,779,039	1,695,019	1,530,602	4.6%	7.0%	-4.7%	-9.7%
Nappanee Public Library	976,820	898,650	906,036	891,635	904,740	-8.0%	0.8%	-1.6%	1.5%
Wakarusa-Olive Twp-Harrison Twp Pub Lib	382,853	394,915	386,726	343,679	340,611	3.2%	-2.1%	-11.1%	-0.9%
Middlebury Public Library	683,746	708,808	735,841	747,483	756,450	3.7%	3.8%	1.6%	1.2%
Elkhart County Solid Waste Mgmt Dist	0	0	0	0	0				
Goshen Redevelopment Commission	0	0	0	0	0				
Elkhart City Redevelopment Commission	0	0	0	0	0				
Nappanee Redevelopment Commission	0	0	0	0	0				
Elkhart County Redevelopment Commission	0	0	0	0	0				
Bristol Redevelopment Commission	0	0	0	0	0				
Millersburg Redevelopment Commission	0	0	0	0	0				
Middlebury Redevelopment Commission	0	0	0	0	0				

Elkhart County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
20001	Baugo Township	2.0516	--	--	--	--	--	--	2.0516
20002	Elkhart City-Baugo Township	4.0009	--	--	--	--	--	--	4.0009
20003	Benton Township	1.5886	--	--	--	--	--	--	1.5886
20004	Millersburg Town-Benton Township	2.8961	--	--	--	--	--	--	2.8961
20005	Cleveland Township	2.1877	--	--	--	--	--	--	2.1877
20006	Elkhart City-Cleveland Township	3.7696	--	--	--	--	--	--	3.7696
20007	Clinton Township	1.6467	--	--	--	--	--	--	1.6467
20008	Millersburg Town-Clinton Twp	2.8835	--	--	--	--	--	--	2.8835
20009	Concord Township	2.6630	--	--	--	--	--	--	2.6630
20011	Elkhart City-Concord Twp-Concord Sch	4.3152	--	--	--	--	--	--	4.3152
20012	Elkhart City-Concord Twp-Elkhart Sch	3.7247	--	--	--	--	--	--	3.7247
20013	Goshen City-Concord Township	3.8893	--	--	--	--	--	--	3.8893
20014	Elkhart Township	2.1844	--	--	--	--	--	--	2.1844
20015	Goshen City-Elkhart Township	3.5139	--	--	--	--	--	--	3.5139
20016	Harrison Township	1.7792	--	--	--	--	--	--	1.7792
20017	Wakarusa Town-Harrison Township	2.6846	--	--	--	--	--	--	2.6846
20018	Jackson Township	1.5696	--	--	--	--	--	--	1.5696
20019	Jefferson Township	1.8851	--	--	--	--	--	--	1.8851
20020	Locke Township	1.6212	--	--	--	--	--	--	1.6212
20021	Nappanee City-Locke Township	3.5076	--	--	--	--	--	--	3.5076
20024	Olive Township	1.7503	--	--	--	--	--	--	1.7503
20025	Wakarusa Town-Olive Township	2.6908	--	--	--	--	--	--	2.6908
20026	Osolo Township	2.0310	--	--	--	--	--	--	2.0310
20027	Elkhart City-Osolo Township	3.7247	--	--	--	--	--	--	3.7247
20028	Union Township	1.9315	--	--	--	--	--	--	1.9315
20029	Nappanee City-Union Township	3.4751	--	--	--	--	--	--	3.4751
20030	Washington Township	1.9177	--	--	--	--	--	--	1.9177
20031	Bristol Town	2.6637	--	--	--	--	--	--	2.6637
20032	York Township	1.8551	--	--	--	--	--	--	1.8551
20034	Middlebury Township	2.1375	--	--	--	--	--	--	2.1375
20035	Middlebury Town	2.8801	--	--	--	--	--	--	2.8801
20036	Goshen City-Harrison Township	3.1584	--	--	--	--	--	--	3.1584
20037	Goshen City-Jefferson Twp	3.3029	--	--	--	--	--	--	3.3029
20038	Middlebury Corp-York Township	2.5316	--	--	--	--	--	--	2.5316

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Elkhart County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type						
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total	Levy	Circuit Breaker as % of Levy
Non-TIF Total	*7,798,839*	*11,554,270*	*16,911,783*	*110,002*	*36,374,895*	*207,324,361*	*17.5%*
TIF Total	*9,069*	*289,186*	*1,939,582*	*0*	*2,237,837*	*13,649,346*	*16.4%*
County Total	*7,807,908*	*11,843,456*	*18,851,365*	*110,002*	*38,612,732*	*220,973,707*	*17.5%*
Elkhart County	1,059,331	1,417,717	1,878,719	18,209	4,373,976	32,673,138	13.4%
Baugo Township	1,294	889	377	111	2,671	390,090	0.7%
Benton Township	123	56	0	34	212	148,425	0.1%
Cleveland Township	31,691	16,222	16,423	906	65,241	1,015,970	6.4%
Clinton Township	906	3,229	0	120	4,256	376,614	1.1%
Concord Township	88,557	89,802	48,429	2,242	229,029	1,431,289	16.0%
Elkhart Township	13,879	17,537	13,591	489	45,496	431,393	10.5%
Harrison Township	92	12	1	58	163	175,724	0.1%
Jackson Township	0	0	0	24	24	229,209	0.0%
Jefferson Township	3,802	32	0	178	4,012	408,384	1.0%
Locke Township	1,405	2,947	4,171	18	8,541	78,033	10.9%
Middlebury Township	63,745	40,731	0	672	105,148	1,692,714	6.2%
Olive Township	825	857	0	1	1,684	77,807	2.2%
Osolo Township	26,943	15,466	21,649	676	64,734	1,174,113	5.5%
Union Township	2,797	1,739	1,988	71	6,595	158,422	4.2%
Washington Township	3,522	324	0	257	4,103	403,602	1.0%
York Township	622	0	0	111	733	185,607	0.4%
Elkhart Civil City	1,428,112	3,248,794	6,006,037	9,630	10,692,572	36,144,446	29.6%
Goshen Civil City	935,734	1,278,022	1,568,555	9,773	3,792,085	15,023,097	25.2%
Nappanee Civil City	274,046	247,470	308,683	1,719	831,919	3,572,344	23.3%
Bristol Civil Town	22,578	25,705	0	806	49,089	1,145,509	4.3%
Middlebury Civil Town	81,648	63,692	0	719	146,059	1,833,859	8.0%
Millersburg Civil Town	6,322	21,245	0	280	27,846	287,100	9.7%
Wakarusa Civil Town	33,384	35,940	0	31	69,355	1,318,153	5.3%
Fairfield Community School Corp	5,128	17,062	0	1,086	23,276	5,084,130	0.5%
Baugo Community School Corp	18,177	12,485	12,408	1,553	44,623	5,506,808	0.8%
Concord Community School Corp	854,880	1,015,836	2,350,340	17,248	4,238,305	17,807,503	23.8%
Middlebury Community School Corp	261,844	137,733	13	5,682	405,272	12,564,523	3.2%
Wa-Nee Community School Corp	222,961	204,806	206,987	2,328	637,082	8,013,261	8.0%
Elkhart Community School Corp	1,105,455	1,917,246	2,584,697	16,533	5,623,932	32,979,146	17.1%
Goshen Community School Corp	911,370	1,254,809	1,239,979	13,338	3,419,496	16,556,597	20.7%
Bristol Public Library	2,535	1,622	0	135	4,293	205,729	2.1%
Elkhart Public Library	186,911	299,007	464,216	2,973	953,107	4,699,219	20.3%
Goshen Public Library	83,949	113,165	134,362	1,172	332,647	1,530,602	21.7%
Nappanee Public Library	45,003	40,211	50,158	421	135,793	904,740	15.0%
Wakarusa-Olive Twp-Harrison Twp Pub Lib	3,498	3,657	0	54	7,210	340,611	2.1%
Middlebury Public Library	15,769	8,203	0	342	24,315	756,450	3.2%
Elkhart County Solid Waste Mgmt Dist	0	0	0	0	0	0	
Goshen Redevelopment Commission	0	0	0	0	0	0	
Elkhart City Redevelopment Commission	0	0	0	0	0	0	
Nappanee Redevelopment Commission	0	0	0	0	0	0	
Elkhart County Redevelopment Commission	0	0	0	0	0	0	
Bristol Redevelopment Commission	0	0	0	0	0	0	
Millersburg Redevelopment Commission	0	0	0	0	0	0	
Middlebury Redevelopment Commission	0	0	0	0	0	0	
TIF - Baugo Township	0	23	0	0	23	10,351	0.2%
TIF - Benton Township	0	0	0	0	0	43,993	0.0%
TIF - Cleveland Township	0	71	0	0	71	244,184	0.0%
TIF - EC Cleveland	0	4,700	44,190	0	48,891	226,462	21.6%
TIF - Clinton Township	0	0	0	0	0	54,433	0.0%
TIF - Millersburg-Clinton	0	0	0	0	0	15,752	0.0%
TIF - Concord Township	0	5,192	0	0	5,192	298,854	1.7%
TIF - EC Concord School	0	10,372	275,282	0	285,654	940,062	30.4%
TIF - EC Concord	6,970	178,768	424,474	0	610,212	2,746,959	22.2%
TIF - Goshen Civ Concord Sch	0	0	270,003	0	270,003	1,180,840	22.9%
TIF - Goshen	1,007	33,007	420,647	0	454,662	2,971,722	15.3%
TIF - Jefferson Township	0	0	0	0	0	181,598	0.0%
TIF - Nappanee-Locke	0	2,452	63,193	0	65,645	442,978	14.8%

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*7,798,839*	*11,554,270*	*16,911,783*	*110,002*	*36,374,895*	*207,324,361*	*17.5%*
TIF Total	*9,069*	*289,186*	*1,939,582*	*0*	*2,237,837*	*13,649,346*	*16.4%*
County Total	*7,807,908*	*11,843,456*	*18,851,365*	*110,002*	*38,612,732*	*220,973,707*	*17.5%*
TIF - Osolo Township	0	199	0	0	199	965,301	0.0%
TIF - EC Osolo	0	22,789	405,207	0	427,996	2,131,927	20.1%
TIF - Nappanee-Union	0	28,776	36,586	0	65,362	335,485	19.5%
TIF - Washington Township	0	0	0	0	0	64,810	0.0%
TIF - Bristol Town	13	173	0	0	186	19,615	0.9%
TIF - York Township	0	0	0	0	0	3,167	0.0%
TIF - Middlebury Township	870	1,717	0	0	2,587	60,788	4.3%
TIF - Middlebury Corp	209	945	0	0	1,154	679,491	0.2%
TIF - Middlebury Corp York	0	0	0	0	0	30,574	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Fayette County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Fayette County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Fayette County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	2.8%	$23,218,084	$683,395,587	17.8%
Change		4.7%	3.0%	
2012	0.3%	$22,184,895	$663,251,406	19.1%

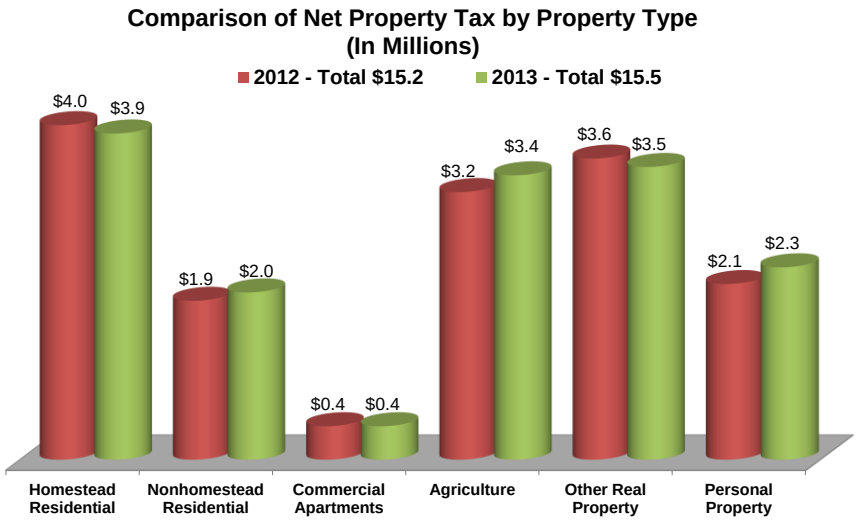
The total tax bill for all taxpayers in Fayette County increased by 2.8% in 2013. The main reason was a 4.7% increase in the levy. An increase in property tax credits, funded by local income taxes, helped hold the tax bill increase below the rise in the levy. In this reassessment year, certified net assessed value increased 3.0% in Fayette County. Tax cap credits as a percent of the levy decreased to 17.8% in 2013 from 19.1% in 2012.

Fayette County homeowners experienced a 2.8% decrease in property tax bills in 2013. This was due to an increase in local property tax credits which more than offset an increase in property tax rates. Homesteads also experienced a decline in net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Fayette County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	2,567	37.5%
No Change	475	6.9%
Lower Tax Bill	3,803	55.6%
Average Change in Tax Bill	**-2.8%**	
Detailed Change in Tax Bill		
20% or More	392	5.7%
10% to 19%	339	5.0%
1% to 9%	1,836	26.8%
-1% to 1%	475	6.9%
-1% to -9%	2,420	35.4%
-10% to -19%	849	12.4%
-20% or More	534	7.8%
Total	**6,845**	**100.0%**

Note: Percentages may not total due to rounding.



In Fayette County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes increased 2.8%, more than the average 2.1% increase statewide. Personal property saw the biggest increase, while homestead net taxes decreased by the largest percentage.

Property tax rates increased in all 13 Fayette County tax districts in 2013. The average tax rate rose by 1.6%, because a levy increase more than offset an increase in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Fayette County increased by 4.7%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Fayette County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$591,929,130	$579,367,131	-2.1%	$186,496,092	$181,247,978	-2.8%
Other Residential	118,021,850	121,161,059	2.7%	115,394,604	118,553,186	2.7%
Ag Business/Land	176,497,900	189,964,800	7.6%	173,550,817	187,306,100	7.9%
Business Real/Personal	280,991,123	281,477,835	0.2%	202,373,615	209,336,187	3.4%
Total	**$1,167,440,003**	**$1,171,970,825**	**0.4%**	**$677,815,128**	**$696,443,451**	**2.7%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Fayette County's total billed net assessed value increased by 2.7% in 2013. Increases in agricultural assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$457,211	$375,316	-$81,895	-17.9%
2%	1,888,934	1,952,684	63,750	3.4%
3%	1,812,055	1,740,670	-71,385	-3.9%
Elderly	75,944	63,414	-12,530	-16.5%
Total	$4,234,143	$4,132,084	-$102,059	-2.4%
% of Levy	19.1%	17.8%		

Total tax cap credits in Fayette County were $4.1 million, which was 17.8% of the levy. This was one of the ten largest credit percentages in the state. The state average was 10.9%, but the median or typical county saw credits equal to 4.2% of its levy. Tax rates were the main determinant of tax cap credits. Fayette County's average tax rate was higher than the statewide average rate. Most of the tax cap credits in Fayette County were in the 2% nonhomestead residential/farmland category and the 3% business category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Fayette County decreased $102,059 between 2012 and 2013. Credits as a share of the total levy fell from 19.1% in 2012 to 17.8% in 2013.

Fayette County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*20,438,374*	*21,618,092*	*21,978,006*	*22,184,895*	*23,218,084*	*5.8%*	*1.7%*	*0.9%*	*4.7%*
Fayette County	5,109,880	5,316,240	5,312,748	5,614,423	5,707,036	4.0%	-0.1%	5.7%	1.6%
Columbia Township	7,437	7,877	7,840	8,311	8,560	5.9%	-0.5%	6.0%	3.0%
Connersville Township	126,384	131,012	75,100	76,083	75,507	3.7%	-42.7%	1.3%	-0.8%
Fairview Township	11,578	12,128	12,445	12,827	13,168	4.8%	2.6%	3.1%	2.7%
Harrison Township	83,180	86,609	89,141	91,987	94,517	4.1%	2.9%	3.2%	2.8%
Jackson Township	11,665	12,088	8,690	8,833	9,030	3.6%	-28.1%	1.6%	2.2%
Jennings Township	4,412	4,558	4,668	4,846	4,946	3.3%	2.4%	3.8%	2.1%
Orange Township	11,640	12,057	12,376	12,768	13,138	3.6%	2.6%	3.2%	2.9%
Posey Township	16,738	17,468	17,931	18,495	18,982	4.4%	2.7%	3.1%	2.6%
Waterloo Township	6,077	6,190	6,502	6,696	6,877	1.9%	5.0%	3.0%	2.7%
Connersville Civil City	7,523,958	7,802,857	8,003,926	8,254,277	8,490,703	3.7%	2.6%	3.1%	2.9%
Glenwood Civil Town	14,967	16,456	17,391	18,171	17,905	9.9%	5.7%	4.5%	-1.5%
Fayette County School Corp	6,840,400	7,497,515	7,695,673	7,320,969	8,001,196	9.6%	2.6%	-4.9%	9.3%
Fayette County Public Library	670,058	695,037	713,575	736,209	756,519	3.7%	2.7%	3.2%	2.8%
Fayette County Solid Waste District	0	0	0	0	0				

Fayette County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
21001	Columbia Township	2.1515	14.7990%	--	9.5825%	--	--	--	1.6269
21002	Connersville Township	2.1539	14.7990%	--	9.5825%	--	--	--	1.6287
21003	Connersville City-Connersville	4.9135	14.7990%	--	9.5825%	--	--	--	3.7155
21005	Fairview Township	2.1655	14.7990%	--	9.5825%	--	--	--	1.6375
21006	Glenwood Town-Faiview Township	3.7231	14.7990%	--	9.5825%	--	--	--	2.8154
21007	Harrison Township	2.1859	14.7990%	--	9.5825%	--	--	--	1.6529
21008	Connersville City-Harrison Twp	4.9388	14.7990%	--	9.5825%	--	--	--	3.7346
21010	Jackson Township	2.1375	14.7990%	--	9.5825%	--	--	--	1.6163
21011	Jennings Township	2.1306	14.7990%	--	9.5825%	--	--	--	1.6111
21012	Orange Township	2.1684	14.7990%	--	9.5825%	--	--	--	1.6397
21013	Glenwood Town-Orange Township	3.7302	14.7990%	--	9.5825%	--	--	--	2.8207
21014	Posey Township	2.1617	14.7990%	--	9.5825%	--	--	--	1.6346
21015	Waterloo Township	2.1412	14.7990%	--	9.5825%	--	--	--	1.6191

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Fayette County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*375,316*	*1,952,684*	*1,740,670*	*63,414*	*4,132,084*	*23,218,084*	*17.8%*
TIF Total	*0*	*0*	*0*	*0*	*0*	*0*	
County Total	*375,316*	*1,952,684*	*1,740,670*	*63,414*	*4,132,084*	*23,218,084*	*17.8%*
Fayette County	63,718	331,550	295,152	15,968	706,389	5,707,036	12.4%
Columbia Township	0	0	0	34	34	8,560	0.4%
Connersville Township	1,220	5,338	3,839	254	10,651	75,507	14.1%
Fairview Township	1	10	3	0	15	13,168	0.1%
Harrison Township	869	6,686	8,003	307	15,866	94,517	16.8%
Jackson Township	0	0	0	43	43	9,030	0.5%
Jennings Township	0	0	0	9	9	4,946	0.2%
Orange Township	0	33	3	13	49	13,138	0.4%
Posey Township	0	0	0	3	3	18,982	0.0%
Waterloo Township	0	0	0	19	19	6,877	0.3%
Connersville Civil City	211,653	1,098,012	980,371	22,262	2,312,297	8,490,703	27.2%
Glenwood Civil Town	76	2,275	373	0	2,724	17,905	15.2%
Fayette County School Corp	89,332	464,830	413,800	22,387	990,348	8,001,196	12.4%
Fayette County Public Library	8,446	43,950	39,125	2,117	93,638	756,519	12.4%
Fayette County Solid Waste District	0	0	0	0	0	0	

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Floyd County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Floyd County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Floyd County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	3.4%	$60,246,661	$2,851,363,914	4.7%
Change		2.7%	-2.4%	
2012	-1.3%	$58,638,179	$2,920,353,409	3.5%

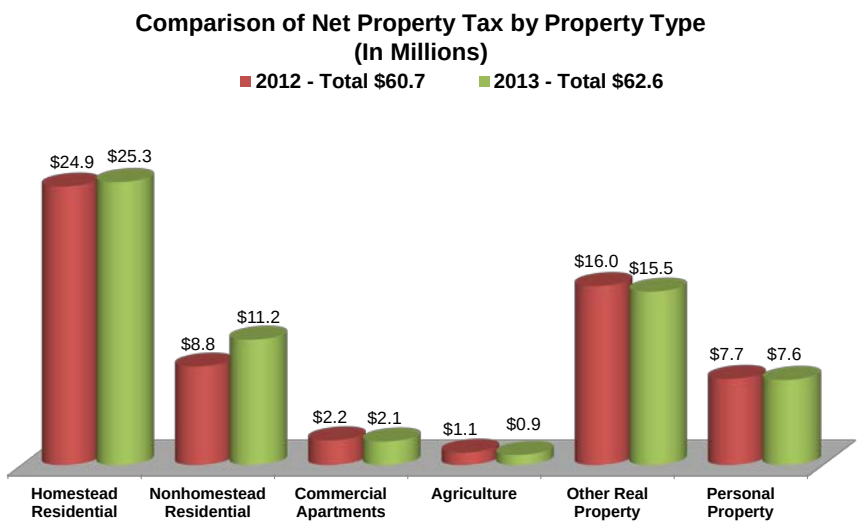
The total tax bill for all taxpayers in Floyd County increased by 3.4% in 2013. The main reason was a 2.7% increase in the levy. In this reassessment year, certified net assessed value decreased 2.4% in Floyd County. Tax cap credits as a percent of the levy increased to 4.7% in 2013 from 3.5% in 2012 because of a rise in tax rates.

Floyd County homeowners experienced a 3.0% increase in property tax bills in 2013. This was due to an increase in property tax rates which more than offset an increase in local property tax credits. Homesteads also experienced a small decline in net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Floyd County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	11,716	58.4%
No Change	295	1.5%
Lower Tax Bill	8,039	40.1%
Average Change in Tax Bill	**3.0%**	
Detailed Change in Tax Bill		
20% or More	4,064	20.3%
10% to 19%	2,875	14.3%
1% to 9%	4,777	23.8%
-1% to 1%	295	1.5%
-1% to -9%	4,264	21.3%
-10% to -19%	2,144	10.7%
-20% or More	1,631	8.1%
Total	**20,050**	**100.0%**

Note: Percentages may not total due to rounding.



In Floyd County most net property taxes were paid by homestead and business (other real and personal) property owners in 2013. Total net property taxes increased 3.4%, more than the average 2.1% increase statewide. Nonhomestead residential property saw the biggest increase, while agricultural net taxes decreased by the largest percentage.

Property tax rates increased in all eight Floyd County tax districts in 2013. The average tax rate rose by 5.4%, because of a levy increase and a decrease in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Floyd County increased by 2.7%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Floyd County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$3,281,416,450	$3,205,777,200	-2.3%	$1,483,261,006	$1,459,724,697	-1.6%
Other Residential	593,751,503	711,358,809	19.8%	591,134,965	708,025,191	19.8%
Ag Business/Land	72,516,900	58,262,100	-19.7%	71,960,179	57,948,160	-19.5%
Business Real/Personal	1,294,380,560	1,216,389,921	-6.0%	1,028,354,792	951,399,351	-7.5%
Total	**$5,242,065,413**	**$5,191,788,030**	**-1.0%**	**$3,174,710,942**	**$3,177,097,399**	**0.1%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Floyd County's total billed net assessed value was nearly unchanged, increasing slightly by 0.1% in 2013. Increases in other residential assessments were offset by decreases in other categories of assessed value. Net assessed value for all of Indiana also was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$441,379	$503,935	$62,557	14.2%
2%	1,730,869	2,487,426	756,556	43.7%
3%	0	13	13	--
Elderly	69,092	76,149	7,058	10.2%
Total	$2,241,340	$3,067,523	$826,183	36.9%
% of Levy	3.5%	4.7%		

Total tax cap credits in Floyd County were $3.1 million, which was 4.7% of the levy. This was less than the state average of 10.9%, but slightly more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Floyd County's average tax rate was near the median rate statewide. Most of the tax cap credits in Floyd County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Floyd County increased $826,183 between 2012 and 2013. Credits as a share of the total levy rose from 3.5% in 2012 to 4.7% in 2013.

Floyd County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*51,562,359*	*54,964,110*	*59,231,097*	*58,638,179*	*60,246,661*	*6.6%*	*7.8%*	*-1.0%*	*2.7%*
Floyd County	6,787,317	6,916,536	7,360,546	7,735,767	7,559,116	1.9%	6.4%	5.1%	-2.3%
Franklin Township	9,211	10,885	11,129	11,094	11,583	18.2%	2.2%	-0.3%	4.4%
Georgetown Township	0	0	0	52,284	51,314				-1.9%
Greenville Township	97,136	99,057	99,188	99,647	140,551	2.0%	0.1%	0.5%	41.0%
Lafayette Township	23,231	24,758	24,482	25,592	25,365	6.6%	-1.1%	4.5%	-0.9%
New Albany Township	170,885	197,017	211,864	220,301	219,334	15.3%	7.5%	4.0%	-0.4%
New Albany Civil City	10,578,858	12,136,405	12,122,954	13,352,615	13,112,753	14.7%	-0.1%	10.1%	-1.8%
Georgetown Civil Town	248,394	259,546	265,809	276,853	274,951	4.5%	2.4%	4.2%	-0.7%
Greenville Civil Town	12,450	17,776	17,706	19,712	22,148	42.8%	-0.4%	11.3%	12.4%
New Albany-Floyd County Cons School Corp	29,441,281	30,382,102	33,828,504	30,357,073	32,499,846	3.2%	11.3%	-10.3%	7.1%
New Albany-Floyd County Public Library	1,403,920	1,720,015	1,778,299	1,883,628	1,870,495	22.5%	3.4%	5.9%	-0.7%
New Albany Flood Control	576,667	575,858	572,851	1,473,948	1,273,721	-0.1%	-0.5%	157.3%	-13.6%
Floyd County Solid Waste Mgmt Dist	0	0	0	0	0				
Georgetown Twp Fire Distrct	814,260	938,450	1,259,388	1,298,312	1,275,555	15.3%	34.2%	3.1%	-1.8%
Lafayette Twp Fire District	560,994	613,923	629,362	828,286	830,273	9.4%	2.5%	31.6%	0.2%
New Albany Twp Fire District	837,755	1,071,782	1,049,015	1,003,067	1,079,656	27.9%	-2.1%	-4.4%	7.6%
City of New Albany Redevelopment	0	0	0	0	0				

Floyd County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
22001	Franklin Township	1.4969	--	--	8.0755%	--	--	--	1.3760
22002	Georgetown Township	1.8225	--	--	8.0755%	--	--	--	1.6753
22003	Georgetown Town	2.1198	--	--	8.0755%	--	--	--	1.9486
22004	Greenville Township	1.5338	--	--	8.0755%	--	--	--	1.4099
22005	Greenville Town	1.5766	--	--	8.0755%	--	--	--	1.4493
22006	Lafayette Township	1.6784	--	--	8.0755%	--	--	--	1.5429
22007	New Albany Township	1.6739	--	--	8.0755%	--	--	--	1.5387
22008	New Albany City	2.6785	--	--	8.0755%	--	--	--	2.4622

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Floyd County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*503,935*	*2,486,504*	*13*	*76,149*	*3,066,602*	*60,246,661*	*5.1%*
TIF Total	*0*	*921*	*0*	*0*	*921*	*5,092,182*	*0.0%*
County Total	*503,935*	*2,487,426*	*13*	*76,149*	*3,067,523*	*65,338,843*	*4.7%*
Floyd County	49,027	239,816	1	8,887	297,731	7,559,116	3.9%
Franklin Township	0	0	0	8	8	11,583	0.1%
Georgetown Township	18	155	0	47	220	51,314	0.4%
Greenville Township	54	0	0	87	141	140,551	0.1%
Lafayette Township	8	0	0	15	22	25,365	0.1%
New Albany Township	2,369	11,673	0	326	14,368	219,334	6.6%
New Albany Civil City	202,320	1,007,763	5	20,891	1,230,979	13,112,753	9.4%
Georgetown Civil Town	250	3,442	0	261	3,954	274,951	1.4%
Greenville Civil Town	0	0	0	28	28	22,148	0.1%
New Albany-Floyd County Cons School Corp	216,688	1,060,852	5	38,485	1,316,030	32,499,846	4.0%
New Albany-Floyd County Public Library	12,471	61,056	0	2,215	75,743	1,870,495	4.0%
New Albany Flood Control	19,653	97,890	1	2,029	119,572	1,273,721	9.4%
Floyd County Solid Waste Mgmt Dist	0	0	0	0	0	0	
Georgetown Twp Fire Distrct	457	3,857	0	1,163	5,477	1,275,555	0.4%
Lafayette Twp Fire District	252	0	0	480	732	830,273	0.1%
New Albany Twp Fire District	368	0	0	1,227	1,595	1,079,656	0.1%
City of New Albany Redevelopment	0	0	0	0	0	0	
TIF - New Albany Township 007	0	0	0	0	0	868,930	0.0%
TIF - New Albany City 008	0	921	0	0	921	4,223,252	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Fountain County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Fountain County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Fountain County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-5.2%	$12,433,530	$774,227,957	2.0%
Change		-4.2%	4.9%	
2012	7.1%	$12,981,869	$737,777,038	2.3%

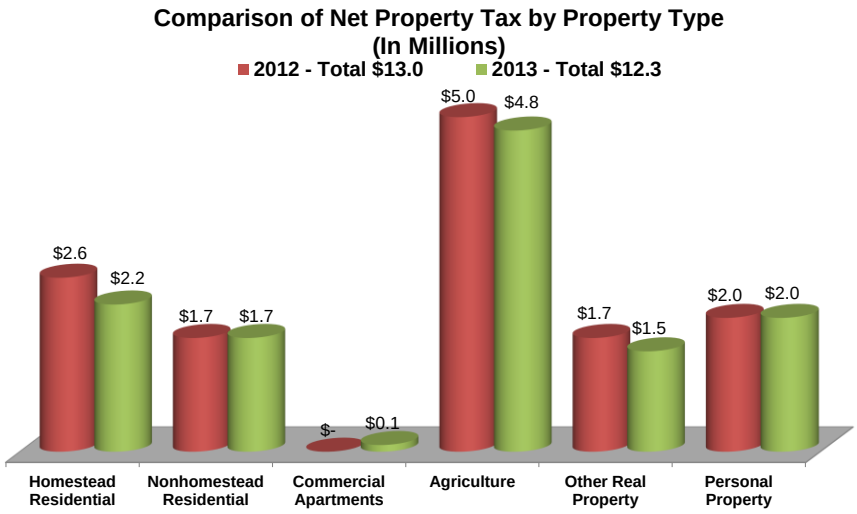
The total tax bill for all taxpayers in Fountain County decreased by 5.2% in 2013. The reasons were a 4.2% decrease in the levy and an increase in local income tax-funded property tax credit rates. In this reassessment year, certified net assessed value rose by 4.9%. Falling tax bills meant that fewer taxpayers qualified for tax cap credits, so credits as a percent of the tax levy decreased from 2.3% in 2012 to 2.0% in 2013.

Fountain County homeowners experienced a large 14.4% decrease in property tax bills in 2013. This was due to a large decrease in property tax rates and a large increase in local property tax credits. Homesteads also experienced a decline in net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Fountain County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	1,204	23.6%
No Change	225	4.4%
Lower Tax Bill	3,683	72.0%
Average Change in Tax Bill	**-14.4%**	
Detailed Change in Tax Bill		
20% or More	504	9.9%
10% to 19%	244	4.8%
1% to 9%	456	8.9%
-1% to 1%	225	4.4%
-1% to -9%	660	12.9%
-10% to -19%	842	16.5%
-20% or More	2,181	42.7%
Total	**5,112**	**100.0%**

Note: Percentages may not total due to rounding.



In Fountain County most net property taxes were paid by agriculture and business (other real and personal) property owners in 2013. Total net property taxes decreased 5.2%, compared to an average 2.1% increase statewide. Commercial apartments saw the biggest increase, while homestead net taxes decreased by the largest percentage.

Property tax rates decreased in all 19 Fountain County tax districts in 2013. The average tax rate fell by 8.7%, because of a levy decrease and an increase in net assessed value. Statewide, the average tax rate increased by 4.2%.

+The total levies of all government units in Fountain County decreased by 4.2%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Fountain County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$457,860,914	$444,114,814	-3.0%	$154,513,258	$150,992,144	-2.3%
Other Residential	92,826,200	106,285,400	14.5%	91,826,792	105,098,810	14.5%
Ag Business/Land	344,309,956	373,514,786	8.5%	342,824,350	372,109,024	8.5%
Business Real/Personal	206,003,911	205,078,665	-0.4%	180,515,821	183,722,623	1.8%
Total	**$1,101,000,981**	**$1,128,993,665**	**2.5%**	**$769,680,221**	**$811,922,601**	**5.5%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Fountain County's total billed net assessed value increased by 5.5% in 2013. Increases in agricultural assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$35,214	$22,260	-$12,954	-36.8%
2%	263,614	233,235	-30,380	-11.5%
3%	0	0	0	0.0%
Elderly	12,268	8,906	-3,362	-27.4%
Total	$311,097	$264,401	-$46,696	-15.0%
% of Levy	2.3%	2.0%		

Total tax cap credits in Fountain County were $264,401, which was 2.0% of the levy. This was less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Fountain County's average tax rate was less than the median rate statewide. Most of the tax cap credits in Fountain County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Fountain County decreased $46,696 between 2012 and 2013. Credits as a share of the total levy fell to 2.0% in 2013 from 2.3% in 2012.

Fountain County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*11,480,746*	*12,319,649*	*12,000,786*	*12,981,869*	*12,433,530*	*7.3%*	*-2.6%*	*8.2%*	*-4.2%*
Fountain County	3,134,571	3,187,098	3,326,208	3,294,174	3,335,374	1.7%	4.4%	-1.0%	1.3%
Cain Township	12,034	12,770	12,914	13,811	13,984	6.1%	1.1%	6.9%	1.3%
Davis Township	14,515	14,978	15,321	14,555	15,883	3.2%	2.3%	-5.0%	9.1%
Fulton Township	22,881	23,329	24,237	22,693	25,172	2.0%	3.9%	-6.4%	10.9%
Jackson Township	21,385	22,067	22,767	9,827	24,179	3.2%	3.2%	-56.8%	146.0%
Logan Township	37,271	37,082	38,908	40,086	40,224	-0.5%	4.9%	3.0%	0.3%
Millcreek Township	22,672	23,070	24,016	23,117	14,835	1.8%	4.1%	-3.7%	-35.8%
Richland Township	25,910	26,103	27,634	28,593	28,501	0.7%	5.9%	3.5%	-0.3%
Shawnee Township	21,583	21,831	22,573	23,246	23,277	1.1%	3.4%	3.0%	0.1%
Troy Township	46,289	47,676	48,524	48,484	13,082	3.0%	1.8%	-0.1%	-73.0%
Van Buren Township	69,145	85,000	85,895	81,226	81,787	22.9%	1.1%	-5.4%	0.7%
Wabash Township	18,922	19,492	19,880	20,478	20,535	3.0%	2.0%	3.0%	0.3%
Attica Civil City	778,049	791,499	826,554	850,116	851,313	1.7%	4.4%	2.9%	0.1%
Covington Civil City	557,481	567,729	545,792	609,359	609,934	1.8%	-3.9%	11.6%	0.1%
Hillsboro Civil Town	52,434	53,338	55,758	57,496	56,537	1.7%	4.5%	3.1%	-1.7%
Kingman Civil Town	58,037	58,709	58,524	60,961	62,846	1.2%	-0.3%	4.2%	3.1%
Mellott Civil Town	12,130	12,563	13,127	13,540	13,566	3.6%	4.5%	3.1%	0.2%
Newtown Civil Town	14,065	13,001	14,296	16,479	16,032	-7.6%	10.0%	15.3%	-2.7%
Veedersburg Civil Town	252,834	256,108	259,376	272,378	270,107	1.3%	1.3%	5.0%	-0.8%
Wallace Civil Town	733	733	765	767	791	0.0%	4.4%	0.3%	3.1%
Attica Consolidated School Corp	1,890,882	1,962,764	2,032,488	2,097,443	2,168,878	3.8%	3.6%	3.2%	3.4%
Covington Community School Corp	1,685,006	2,107,565	1,857,853	1,964,653	1,788,826	25.1%	-11.8%	5.7%	-8.9%
Southeast Fountain School Corp	2,188,269	2,397,238	2,090,309	2,818,840	2,355,551	9.5%	-12.8%	34.9%	-16.4%
Covington Public Library	184,000	187,749	193,310	202,717	203,002	2.0%	3.0%	4.9%	0.1%
Kingman-Millcreek Public Library	44,706	45,875	48,087	49,597	49,700	2.6%	4.8%	3.1%	0.2%
Attica Public Library	182,458	207,303	194,885	201,891	200,962	13.6%	-6.0%	3.6%	-0.5%
Fountain County Solid Waste Mgmt Dist	132,484	136,979	140,785	145,342	148,652	3.4%	2.8%	3.2%	2.3%
Veedersburg Redevelopment Commission	0	0	0	0	0				

Fountain County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
23001	Cain Township	1.1222	--	--	10.8928%	--	--	--	1.0000
23002	Hillsboro Town	1.7107	--	--	1.8273%	--	--	--	1.6794
23003	Davis Township	1.6067	--	--	3.1098%	--	--	--	1.5567
23004	Fulton Township	1.4517	--	--	7.6623%	--	--	--	1.3405
23005	Jackson Township	1.1484	--	--	7.1206%	--	--	--	1.0666
23006	Wallace Town	1.1654	--	--	7.8422%	--	--	--	1.0740
23007	Logan Township	1.6067	--	--	18.7465%	--	--	--	1.3055
23008	Attica City	2.4863	--	--	53.8898%	--	--	--	1.1464
23011	Richland Township	1.1357	--	--	7.5574%	--	--	--	1.0499
23012	Mellott Town	1.4787	--	--	53.3532%	--	--	--	0.6898
23013	Newtown Town	1.4123	--	--	0.1539%	--	--	--	1.4101
23014	Shawnee Township	1.4962	--	--	4.3529%	--	--	--	1.4311
23015	Troy Township	1.4806	--	--	7.1629%	--	--	--	1.3745
23016	Covington City	2.5673	--	--	2.2949%	--	--	--	2.5084
23017	Van Buren Township	1.3105	--	--	6.1575%	--	--	--	1.2298
23018	Veedersburg Town	1.8820	--	--	33.5173%	--	--	--	1.2512
23019	Wabash Township	1.4315	--	--	16.3443%	--	--	--	1.1975
23020	Millcreek Township	1.1849	--	--	11.2298%	--	--	--	1.0518
23021	Kingman Town	1.8794	--	--	13.5854%	--	--	--	1.6241

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Fountain County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*22,260*	*233,235*	*0*	*8,889*	*264,384*	*12,433,530*	*2.1%*
TIF Total	*0*	*0*	*0*	*17*	*17*	*627,091*	*0.0%*
County Total	*22,260*	*233,235*	*0*	*8,906*	*264,401*	*13,060,621*	*2.0%*
Fountain County	3,852	39,875	0	1,842	45,569	3,335,374	1.4%
Cain Township	0	0	0	2	2	13,984	0.0%
Davis Township	11	0	0	5	17	15,883	0.1%
Fulton Township	0	0	0	4	4	25,172	0.0%
Jackson Township	0	0	0	6	6	24,179	0.0%
Logan Township	0	1,449	0	9	1,457	40,224	3.6%
Millcreek Township	0	0	0	7	7	14,835	0.0%
Richland Township	0	0	0	0	0	28,501	0.0%
Shawnee Township	0	0	0	2	2	23,277	0.0%
Troy Township	90	410	0	23	523	13,082	4.0%
Van Buren Township	3	0	0	47	49	81,787	0.1%
Wabash Township	11	0	0	0	11	20,535	0.1%
Attica Civil City	0	48,509	0	265	48,774	851,313	5.7%
Covington Civil City	8,967	41,620	0	2,079	52,666	609,934	8.6%
Hillsboro Civil Town	2	0	0	114	116	56,537	0.2%
Kingman Civil Town	12	0	0	0	12	62,846	0.0%
Mellott Civil Town	0	0	0	0	0	13,566	0.0%
Newtown Civil Town	0	0	0	5	5	16,032	0.0%
Veedersburg Civil Town	40	0	0	479	519	270,107	0.2%
Wallace Civil Town	0	0	0	0	0	791	0.1%
Attica Consolidated School Corp	269	54,114	0	488	54,870	2,168,878	2.5%
Covington Community School Corp	7,950	35,484	0	2,062	45,497	1,788,826	2.5%
Southeast Fountain School Corp	60	0	0	1,011	1,071	2,355,551	0.0%
Covington Public Library	789	3,577	0	284	4,649	203,002	2.3%
Kingman-Millcreek Public Library	1	0	0	21	22	49,700	0.0%
Attica Public Library	32	6,419	0	53	6,504	200,962	3.2%
Fountain County Solid Waste Mgmt Dist	172	1,777	0	82	2,031	148,652	1.4%
Veedersburg Redevelopment Commiss	0	0	0	0	0	0	
TIF - Veedersburg	0	0	0	17	17	627,091	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Franklin County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Franklin County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Franklin County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	7.1%	$14,375,116	$943,296,422	0.8%
Change		5.1%	-3.9%	
2012	3.6%	$13,682,859	$981,387,086	0.3%

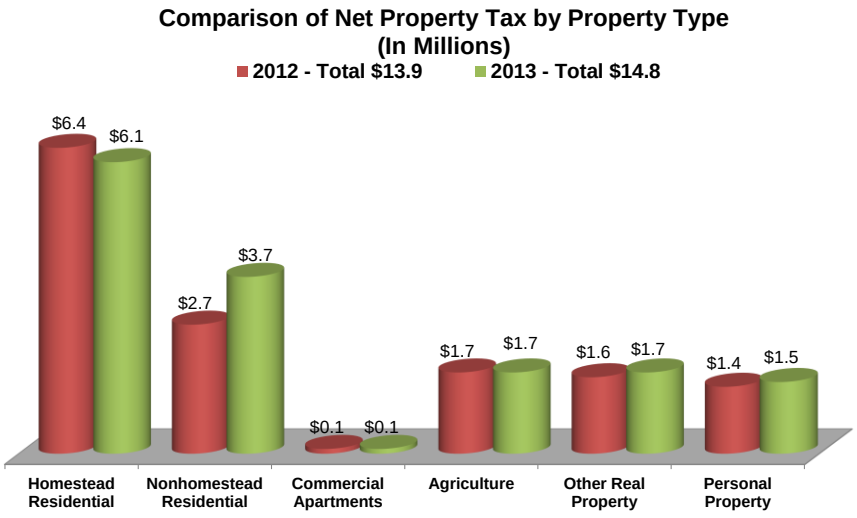
The total tax bill for all taxpayers in Franklin County increased by 7.1% in 2013. The main reason was a 5.1% increase in the levy. In this reassessment year, certified net assessed value fell by 3.9% in Franklin County. The higher levy and lower assessed value increased tax rates, so tax cap credits as a percent of the levy rose from 0.3% in 2012 to 0.8% in 2013.

Franklin County homeowners experienced little change in property tax bills in 2013. This was because a large increase in property tax rates was offset by a large decline in net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Franklin County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	3,258	53.0%
No Change	82	1.3%
Lower Tax Bill	2,802	45.6%
Average Change in Tax Bill	**0.1%**	
Detailed Change in Tax Bill		
20% or More	815	13.3%
10% to 19%	1,000	16.3%
1% to 9%	1,443	23.5%
-1% to 1%	82	1.3%
-1% to -9%	1,310	21.3%
-10% to -19%	737	12.0%
-20% or More	755	12.3%
Total	**6,142**	**100.0%**

Note: Percentages may not total due to rounding.



In Franklin County most net property taxes were paid by homestead and nonhomestead residential (small rentals and second homes) property owners in 2013. Total net property taxes increased 7.1%, more than the average 2.1% increase statewide. Nonhomestead residential property saw the biggest increase, while homestead net taxes decreased by the largest percentage.

Property tax rates increased in 17 of 26 Franklin County tax districts in 2013. The average tax rate rose by 9.3%, because of a levy increase and a decrease in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Franklin County increased by 5.1%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Franklin County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$993,546,500	$892,631,300	-10.2%	$469,999,894	$415,848,206	-11.5%
Other Residential	198,422,000	256,359,500	29.2%	196,947,464	254,206,781	29.1%
Ag Business/Land	133,418,900	122,714,800	-8.0%	132,869,694	122,359,861	-7.9%
Business Real/Personal	252,330,323	243,684,211	-3.4%	202,762,361	194,890,250	-3.9%
Total	**$1,577,717,723**	**$1,515,389,811**	**-4.0%**	**$1,002,579,413**	**$987,305,098**	**-1.5%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Franklin County's total billed net assessed value decreased by 1.5% in 2013. Declines in homestead, agricultural, and business assessments were almost offset by increases in other residential assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$8,192	$12,162	$3,969	48.5%
2%	29,671	93,120	63,449	213.8%
3%	0	0	0	0.0%
Elderly	4,620	10,405	5,785	125.2%
Total	$42,483	$115,687	$73,204	172.3%
% of Levy	0.3%	0.8%		

Total tax cap credits in Franklin County were $115,687, which was only 0.8% of the levy. This was less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Franklin County's average tax rate was much less than the median rate statewide. Most of the tax cap credits in Franklin County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Franklin County increased $73,204 between 2012 and 2013. Credits as a share of the total levy rose to 0.8% in 2013 from 0.3% in 2012.

Franklin County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*12,128,545*	*12,739,280*	*13,201,594*	*13,682,859*	*14,375,116*	*5.0%*	*3.6%*	*3.6%*	*5.1%*
Franklin County	2,766,897	2,812,303	2,979,867	3,477,055	3,218,526	1.6%	6.0%	16.7%	-7.4%
Bath Township	9,234	9,423	10,048	11,092	10,989	2.0%	6.6%	10.4%	-0.9%
Blooming Grove Township	13,785	14,267	14,910	16,373	16,227	3.5%	4.5%	9.8%	-0.9%
Brookville Township	43,661	45,789	49,769	51,808	51,322	4.9%	8.7%	4.1%	-0.9%
Butler Township	8,469	8,737	9,158	9,390	9,054	3.2%	4.8%	2.5%	-3.6%
Fairfield Township	9,402	9,748	9,999	9,965	11,523	3.7%	2.6%	-0.3%	15.6%
Highland Township	14,352	14,847	15,542	16,870	16,738	3.4%	4.7%	8.5%	-0.8%
Laurel Township	17,253	17,722	18,380	18,766	20,228	2.7%	3.7%	2.1%	7.8%
Metamora Township	16,282	16,737	17,347	18,875	18,803	2.8%	3.6%	8.8%	-0.4%
Posey Township	6,869	7,013	7,981	7,930	8,226	2.1%	13.8%	-0.6%	3.7%
Ray Township	21,877	20,150	20,621	24,280	16,527	-7.9%	2.3%	17.7%	-31.9%
Salt Creek Township	9,394	8,629	10,311	10,657	10,399	-8.1%	19.5%	3.4%	-2.4%
Springfield Township	17,847	18,396	13,491	16,375	12,405	3.1%	-26.7%	21.4%	-24.2%
Whitewater Township	34,654	35,470	37,671	40,796	40,443	2.4%	6.2%	8.3%	-0.9%
Batesville Civil City	472,543	494,112	484,082	518,395	501,121	4.6%	-2.0%	7.1%	-3.3%
Cedar Grove Civil Town	2,843	2,841	2,839	3,576	776	-0.1%	-0.1%	26.0%	-78.3%
Laurel Civil Town	32,431	33,825	37,786	39,189	38,861	4.3%	11.7%	3.7%	-0.8%
Mt. Carmel Civil Town	0	0	0	0	10,000				
Oldenburg Civil Town	117,690	129,322	135,417	141,039	140,982	9.9%	4.7%	4.2%	0.0%
Brookville Civil Town	525,302	569,974	608,544	662,104	648,164	8.5%	6.8%	8.8%	-2.1%
Franklin County Community School Corp	5,171,994	5,504,281	5,955,163	5,483,182	6,643,365	6.4%	8.2%	-7.9%	21.2%
Batesville Community School Corp	1,725,543	1,876,654	1,818,744	1,919,834	1,761,230	8.8%	-3.1%	5.6%	-8.3%
Union County School Corp	347,272	341,391	363,759	381,237	372,637	-1.7%	6.6%	4.8%	-2.3%
Franklin County Public Library District	495,019	494,181	330,750	542,625	545,245	-0.2%	-33.1%	64.1%	0.5%
Batesville Public Library	128,565	130,253	131,751	140,735	134,356	1.3%	1.2%	6.8%	-4.5%
Southwest Franklin Co Fire Territory	0	0	0	0	0				
Southeastern Indiana Solid Waste Mgmt Dist	119,367	123,215	117,664	120,711	116,969	3.2%	-4.5%	2.6%	-3.1%

Franklin County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
24001	Bath Township	1.5370	--	--	--	--	--	--	1.5370
24002	Blooming Grove Township	1.5421	--	--	--	--	--	--	1.5421
24003	Brookville Township	1.5248	--	--	--	--	--	--	1.5248
24004	Brookville Town	2.3169	--	--	--	--	--	--	2.3169
24005	Butler Township-East	1.3751	--	--	--	--	--	--	1.3751
24006	Butler Township-West	1.0851	--	--	--	--	--	--	1.0851
24007	Fairfield Township	1.5393	--	--	--	--	--	--	1.5393
24008	Highland Township	1.3857	--	--	--	--	--	--	1.3857
24009	Cedar Grove Town	1.3943	--	--	--	--	--	--	1.3943
24010	Laurel Township	1.5539	--	--	--	--	--	--	1.5539
24011	Laurel Town	2.0872	--	--	--	--	--	--	2.0872
24012	Metamora Township	1.5543	--	--	--	--	--	--	1.5543
24013	Posey Township	1.5290	--	--	--	--	--	--	1.5290
24014	Ray Township	1.1472	--	--	--	--	--	--	1.1472
24015	Batesville City	1.7431	--	--	--	--	--	--	1.7431
24016	Oldenburg Town	1.4813	--	--	--	--	--	--	1.4813
24017	Salt Creek Township-North	1.3834	--	--	--	--	--	--	1.3834
24018	Salt Creek Township-South	1.0934	--	--	--	--	--	--	1.0934
24019	Springfield Township	1.3751	--	--	--	--	--	--	1.3751
24020	Mt Carmel Town	1.9325	--	--	--	--	--	--	1.9325
24021	Whitewater Township	1.3873	--	--	--	--	--	--	1.3873
24022	Ray Township Fire Terr	1.2264	--	--	--	--	--	--	1.2264
24023	Salt Creek South Fire Terr	1.1655	--	--	--	--	--	--	1.1655
24024	Butler West Fire Terr	1.1574	--	--	--	--	--	--	1.1574
24025	Butler East Fire Terr	1.4474	--	--	--	--	--	--	1.4474
24026	Salt Creek North Fire Terr	1.4555	--	--	--	--	--	--	1.4555

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.

The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Franklin County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*12,162*	*93,120*	*0*	*10,405*	*115,687*	*14,375,116*	*0.8%*
TIF Total	*0*	*0*	*0*	*0*	*0*	*14,081*	*0.0%*
County Total	*12,162*	*93,120*	*0*	*10,405*	*115,687*	*14,389,197*	*0.8%*
Franklin County	1,835	13,778	0	1,977	17,590	3,218,526	0.5%
Bath Township	0	0	0	0	0	10,989	0.0%
Blooming Grove Township	0	0	0	3	3	16,227	0.0%
Brookville Township	88	700	0	43	831	51,322	1.6%
Butler Township	0	0	0	1	1	9,054	0.0%
Fairfield Township	0	0	0	3	3	11,523	0.0%
Highland Township	0	0	0	4	4	16,738	0.0%
Laurel Township	0	75	0	14	89	20,228	0.4%
Metamora Township	0	0	0	14	14	18,803	0.1%
Posey Township	0	0	0	4	4	8,226	0.1%
Ray Township	4	0	0	15	19	16,527	0.1%
Salt Creek Township	0	0	0	0	0	10,399	0.0%
Springfield Township	0	0	0	0	0	12,405	0.0%
Whitewater Township	0	0	0	24	24	40,443	0.1%
Batesville Civil City	309	0	0	296	605	501,121	0.1%
Cedar Grove Civil Town	0	0	0	2	2	776	0.3%
Laurel Civil Town	0	1,056	0	9	1,066	38,861	2.7%
Mt. Carmel Civil Town	0	0	0	0	0	10,000	0.0%
Oldenburg Civil Town	0	0	0	404	404	140,982	0.3%
Brookville Civil Town	3,891	30,793	0	1,668	36,352	648,164	5.6%
Franklin County Community School Corp	4,868	40,443	0	4,024	49,335	6,643,365	0.7%
Batesville Community School Corp	368	0	0	1,264	1,631	1,761,230	0.1%
Union County School Corp	0	0	0	0	0	372,637	0.0%
Franklin County Public Library District	695	5,775	0	438	6,908	545,245	1.3%
Batesville Public Library	37	0	0	124	161	134,356	0.1%
Southwest Franklin Co Fire Territory	0	0	0	0	0	0	
Southeastern Indiana Solid Waste Mgt Dist	67	501	0	72	639	116,969	0.5%
TIF - Batesville 1-74	0	0	0	0	0	14,081	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Fulton County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Fulton County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Fulton County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-5.8%	$15,676,935	$984,596,451	0.5%
Change		-3.6%	0.6%	
2012	-0.1%	$16,262,378	$979,111,181	0.7%

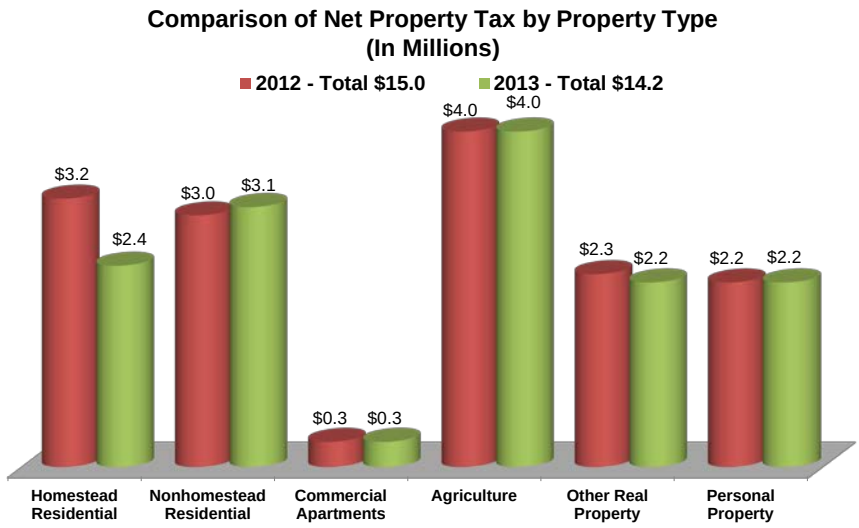
The total tax bill for all taxpayers in Fulton County decreased by 5.8% in 2013. The reasons were a 3.6% decrease in the levy and a large increase in local income tax-funded property tax credit rates. In this reassessment year, certified net assessed value rose by 0.6%. Fulton's tax rates are so low that few taxpayers qualify for tax cap credits, and falling tax bills reduced this number further.

Fulton County homeowners experienced a large 23.7% decrease in property tax bills in 2013. This was due to a large increase in local property tax credits, a decrease in property tax rates, and a decline in homestead net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Fulton County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	483	8.7%
No Change	300	5.4%
Lower Tax Bill	4,795	86.0%
Average Change in Tax Bill	**-23.7%**	
Detailed Change in Tax Bill		
20% or More	100	1.8%
10% to 19%	65	1.2%
1% to 9%	318	5.7%
-1% to 1%	300	5.4%
-1% to -9%	627	11.2%
-10% to -19%	1,089	19.5%
-20% or More	3,079	55.2%
Total	**5,578**	**100.0%**

Note: Percentages may not total due to rounding.



In Fulton County most net property taxes were paid by business (other real and personal) and agriculture property owners in 2013. Total net property taxes decreased 5.8%, compared to an average 2.1% increase statewide. Nonhomestead residential property saw the biggest increase, while homestead net taxes decreased by the largest percentage.

Property tax rates decreased in 9 of 14 Fulton County tax districts in 2013. The average tax rate fell by 4.1% because of a levy decrease and a small increase in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Fulton County decreased by 3.6%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Fulton County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$621,610,579	$580,407,050	-6.6%	$236,467,495	$216,906,729	-8.3%
Other Residential	195,125,600	212,784,700	9.1%	193,700,023	210,741,807	8.8%
Ag Business/Land	306,029,620	326,556,720	6.7%	303,927,654	324,214,190	6.7%
Business Real/Personal	296,512,394	297,755,617	0.4%	260,890,809	266,601,984	2.2%
Total	**$1,419,278,193**	**$1,417,504,087**	**-0.1%**	**$994,985,981**	**$1,018,464,710**	**2.4%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Fulton County's total billed net assessed value increased by 2.4% in 2013. Increases in agricultural and other residential assessments more than offset decreases in homestead assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$1,671	$0	-$1,671	-100.0%
2%	95,950	68,780	-27,170	-28.3%
3%	0	0	0	0.0%
Elderly	12,473	4,819	-7,655	-61.4%
Total	$110,094	$73,598	-$36,496	-33.1%
% of Levy	0.7%	0.5%		

Total tax cap credits in Fulton County were $73,598, which was only 0.5% of the levy. This was less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Fulton County's average tax rate was much less than the median rate statewide. Property tax credits funded by local income taxes further reduced property tax bills. Most of the tax cap credits in Fulton County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Fulton County decreased $36,496 between 2012 and 2013. Credits as a share of the total levy fell to 0.5% in 2013 from 0.7% in 2012.

Fulton County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*15,135,589*	*15,603,983*	*16,266,471*	*16,262,378*	*15,676,935*	*3.1%*	*4.2%*	*0.0%*	*-3.6%*
Fulton County	3,646,338	3,652,894	3,986,413	4,211,157	4,102,812	0.2%	9.1%	5.6%	-2.6%
Aubbeenaubbee Township	51,954	47,294	54,841	43,685	15,573	-9.0%	16.0%	-20.3%	-64.4%
Henry Township	70,283	72,182	72,918	76,081	74,353	2.7%	1.0%	4.3%	-2.3%
Liberty Township	40,465	41,617	43,610	45,281	45,544	2.8%	4.8%	3.8%	0.6%
Newcastle Township	46,929	46,678	37,205	40,887	43,727	-0.5%	-20.3%	9.9%	6.9%
Richland Township	29,566	31,111	30,921	31,148	30,835	5.2%	-0.6%	0.7%	-1.0%
Rochester Township	168,847	173,712	173,299	182,733	183,428	2.9%	-0.2%	5.4%	0.4%
Union Township	69,289	67,385	74,103	76,882	31,574	-2.7%	10.0%	3.8%	-58.9%
Wayne Township	47,181	45,771	48,851	50,367	49,664	-3.0%	6.7%	3.1%	-1.4%
Rochester Civil City	2,248,770	2,349,530	2,409,134	2,487,378	2,493,786	4.5%	2.5%	3.2%	0.3%
Akron Civil Town	198,872	208,234	212,848	205,685	221,168	4.7%	2.2%	-3.4%	7.5%
Fulton Civil Town	40,637	41,891	43,634	45,195	45,341	3.1%	4.2%	3.6%	0.3%
Kewanna Civil Town	172,812	178,792	185,141	192,122	193,514	3.5%	3.6%	3.8%	0.7%
Rochester Community School Corp	3,763,764	3,827,585	3,872,447	3,990,618	3,535,759	1.7%	1.2%	3.1%	-11.4%
Caston School Corp	1,054,900	1,103,712	1,087,671	630,916	751,845	4.6%	-1.5%	-42.0%	19.2%
Tippecanoe Valley School Corp	1,462,004	1,672,626	1,652,645	1,680,944	1,709,251	14.4%	-1.2%	1.7%	1.7%
Culver Community School Corp	195,345	212,273	196,908	202,919	225,869	8.7%	-7.2%	3.1%	11.3%
Eastern Pulaski Community School Corp	147,783	146,556	160,402	189,659	188,074	-0.8%	9.4%	18.2%	-0.8%
Akron Carnegie Public Library	215,848	215,634	217,283	226,567	229,703	-0.1%	0.8%	4.3%	1.4%
Kewanna Public Library	76,335	76,206	148,314	165,664	118,442	-0.2%	94.6%	11.7%	-28.5%
Fulton County Public Library	1,047,911	1,043,861	1,145,922	1,129,114	1,027,295	-0.4%	9.8%	-1.5%	-9.0%
Fulton County Solid Waste Mgmt Dist	0	0	0	0	0				
Fulton County Airport Authority	339,756	348,439	411,961	357,376	359,378	2.6%	18.2%	-13.3%	0.6%

Fulton County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
25001	Aubbeenaubbee Township	1.0302	6.3986%	--	60.0499%	--	--	--	0.3456
25002	Henry Township	1.8536	6.3986%	--	23.2171%	--	--	--	1.3046
25003	Akron Town	2.9721	6.3986%	--	34.2625%	--	--	--	1.7636
25004	Liberty Township	1.0439	6.3986%	--	27.1463%	--	--	--	0.6937
25005	Fulton Town	2.4241	6.3986%	--	4.8865%	--	--	--	2.1505
25006	Newcastle Township	1.7441	6.3986%	--	14.9733%	--	--	--	1.3714
25007	Richland Township	1.2565	6.3986%	--	77.2014%	--	--	--	0.2061
25008	Rochester Township	1.2977	6.3986%	--	29.2908%	--	--	--	0.8346
25009	Rochester City	2.0481	6.3986%	--	28.8379%	--	--	--	1.3264
25011	Kewanna Town	2.7637	6.3986%	--	56.0336%	--	--	--	1.0383
25012	Wayne Township	1.0628	6.3986%	--	100.0000%	--	--	--	0.0000
25013	Union Twp - Rochester Schools	1.2784	6.3986%	--	51.0275%	--	--	--	0.5443
25014	Union Twp - Eastern Pulaski Schools	1.3783	6.3986%	--	44.1365%	--	--	--	0.6818
25015	Union Twp - Caston Schools	1.0634	6.3986%	--	28.1884%	--	--	--	0.6956

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Fulton County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*0*	*68,780*	*0*	*4,817*	*73,597*	*15,676,935*	*0.5%*
TIF Total	*0*	*0*	*0*	*1*	*1*	*50,741*	*0.0%*
County Total	*0*	*68,780*	*0*	*4,819*	*73,598*	*15,727,676*	*0.5%*
Fulton County	0	9,930	0	1,133	11,063	4,102,812	0.3%
Aubbeenaubbee Township	0	0	0	0	0	15,573	0.0%
Henry Township	0	271	0	63	334	74,353	0.4%
Liberty Township	0	26	0	12	38	45,544	0.1%
Newcastle Township	0	0	0	11	11	43,727	0.0%
Richland Township	0	0	0	0	0	30,835	0.0%
Rochester Township	0	0	0	60	60	183,428	0.0%
Union Township	0	62	0	5	67	31,574	0.2%
Wayne Township	0	0	0	0	0	49,664	0.0%
Rochester Civil City	0	0	0	645	645	2,493,786	0.0%
Akron Civil Town	0	19,292	0	212	19,504	221,168	8.8%
Fulton Civil Town	0	1,930	0	20	1,950	45,341	4.3%
Kewanna Civil Town	0	10,821	0	0	10,821	193,514	5.6%
Rochester Community School Corp	0	0	0	890	890	3,535,759	0.0%
Caston School Corp	0	3,123	0	98	3,221	751,845	0.4%
Tippecanoe Valley School Corp	0	17,631	0	1,094	18,725	1,709,251	1.1%
Culver Community School Corp	0	0	0	0	0	225,869	0.0%
Eastern Pulaski Community School Corp	0	0	0	38	38	188,074	0.0%
Akron Carnegie Public Library	0	3,696	0	198	3,895	229,703	1.7%
Kewanna Public Library	0	954	0	16	970	118,442	0.8%
Fulton County Public Library	0	174	0	222	396	1,027,295	0.0%
Fulton County Solid Waste Mgmt Dist	0	0	0	0	0	0	
Fulton County Airport Authority	0	870	0	99	969	359,378	0.3%
TIF - Rochester Main St - Aubb	0	0	0	0	0	1,345	0.0%
TIF - Rochester Main St - Henry	0	0	0	0	0	1,011	0.0%
TIF - Rochester Main St - Akron	0	0	0	0	0	1,753	0.0%
TIF - Rochester Main St - Roch. Twp	0	0	0	0	0	5,213	0.0%
TIF - Rochester Main St - Roch. City	0	0	0	1	1	34,613	0.0%
TIF - Fourth St. Project - Richland	0	0	0	0	0	89	0.0%
TIF - Fourth St. Project -Roch. Twp.	0	0	0	0	0	1,906	0.0%
TIF - Fourth St Project - Roch. City	0	0	0	0	0	4,811	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Gibson County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Gibson County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Gibson County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	5.0%	$38,490,568	$1,889,067,126	4.6%
Change		5.2%	2.7%	
2012	6.5%	$36,584,776	$1,839,443,529	3.0%

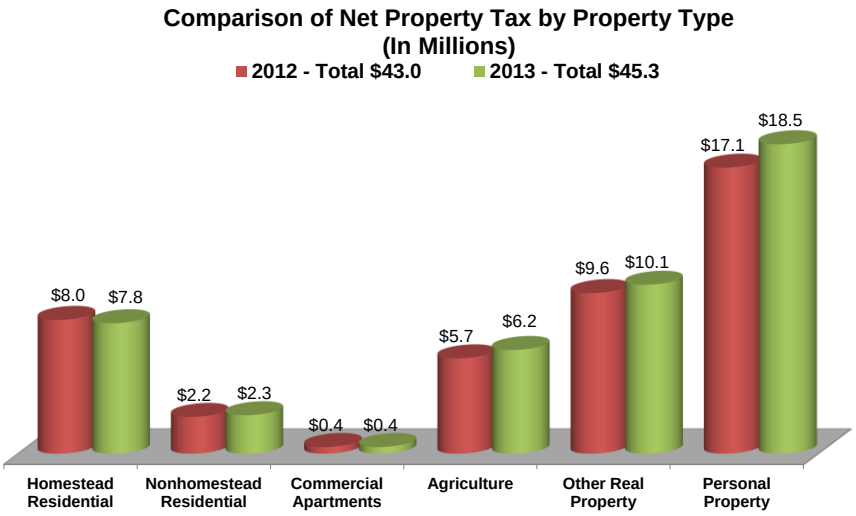
The total tax bill for all taxpayers in Gibson County increased by 5.0% in 2013. The main reason was a 5.2% increase in the levy. In this reassessment year, net assessed value rose by 2.7% in Gibson County. Since the levy increase was greater than the assessed value increase, tax rates rose and this increased tax caps as a share of the levy to 4.6% in 2013 from 3.0% in 2012.

Gibson County homeowners experienced a 3.0% decrease in property tax bills in 2013, despite an increase in the average property tax rate. Rates in several larger tax districts decreased, however, and the net assessed value of homesteads also decreased. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Gibson County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	4,708	47.6%
No Change	497	5.0%
Lower Tax Bill	4,682	47.4%
Average Change in Tax Bill	**-3.0%**	
Detailed Change in Tax Bill		
20% or More	1,490	15.1%
10% to 19%	1,225	12.4%
1% to 9%	1,993	20.2%
-1% to 1%	497	5.0%
-1% to -9%	2,136	21.6%
-10% to -19%	1,418	14.3%
-20% or More	1,128	11.4%
Total	**9,887**	**100.0%**

Note: Percentages may not total due to rounding.



In Gibson County most net property taxes were paid by business (other real and personal) property owners in 2013. Total net property taxes increased 5.0%, more than the average 2.1% increase statewide. Personal property saw the biggest increase, while homestead net taxes decreased by the largest percentage.

Property tax rates decreased in 11 of 20 Gibson County tax districts in 2013, while the average tax rate rose by 2.4%. The increase in the levy more than offset an increase in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Gibson County increased by 5.2%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Gibson County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$1,046,757,800	$1,046,564,900	0.0%	$405,335,932	$401,666,762	-0.9%
Other Residential	136,815,600	139,203,200	1.7%	135,738,336	138,269,880	1.9%
Ag Business/Land	339,736,000	377,100,300	11.0%	337,097,292	374,065,986	11.0%
Business Real/Personal	1,527,134,356	1,495,762,904	-2.1%	1,342,456,539	1,367,024,837	1.8%
Total	**$3,050,443,756**	**$3,058,631,304**	**0.3%**	**$2,220,628,099**	**$2,281,027,465**	**2.7%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Gibson County's total billed net assessed value increased by 2.7% in 2013. Increases in agricultural and business assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$294,178	$331,219	$37,041	12.6%
2%	913,607	1,271,482	357,874	39.2%
3%	75,338	498,398	423,059	561.5%
Elderly	44,295	47,056	2,761	6.2%
Total	$1,327,418	$2,148,154	$820,736	61.8%
% of Levy	3.0%	4.6%		

Total tax cap credits in Gibson County were $2.1 million, which was 4.6% of the levy. This was less than the state average of 10.9%, but near the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Gibson County's average tax rate was near the median rate statewide. Most of the tax cap credits in Gibson County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Gibson County increased $820,736 between 2012 and 2013. Credits as a share of the total levy rose from 3.0% in 2012 to 4.6% in 2013.

Gibson County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*33,066,086*	*35,994,043*	*34,913,793*	*36,584,776*	*38,490,568*	*8.9%*	*-3.0%*	*4.8%*	*5.2%*
Gibson County	9,545,732	9,956,172	10,257,541	10,587,837	10,881,027	4.3%	3.0%	3.2%	2.8%
Barton Township	52,054	53,286	55,540	57,337	39,284	2.4%	4.2%	3.2%	-31.5%
Center Township	27,551	31,493	32,264	33,451	34,352	14.3%	2.4%	3.7%	2.7%
Columbia Township	94,739	98,027	100,839	104,039	106,937	3.5%	2.9%	3.2%	2.8%
Johnson Township	27,209	27,631	28,926	29,935	19,459	1.6%	4.7%	3.5%	-35.0%
Montgomery Township	75,548	78,755	81,169	83,003	84,263	4.2%	3.1%	2.3%	1.5%
Patoka Township	2,647,986	2,749,882	207,004	103,385	102,687	3.8%	-92.5%	-50.1%	-0.7%
Union Township	173,069	179,678	184,508	189,389	194,805	3.8%	2.7%	2.6%	2.9%
Wabash Township	32,593	32,227	33,338	34,958	35,254	-1.1%	3.4%	4.9%	0.8%
Washington Township	24,542	25,003	26,118	26,889	27,654	1.9%	4.5%	3.0%	2.8%
White River Township	56,597	59,216	61,020	62,885	64,444	4.6%	3.0%	3.1%	2.5%
Princeton Civil City	2,278,151	2,238,082	2,861,609	4,114,058	5,193,971	-1.8%	27.9%	43.8%	26.2%
Oakland City Civil City	420,160	441,600	436,695	460,149	469,838	5.1%	-1.1%	5.4%	2.1%
Fort Branch Civil Town	233,177	251,336	265,797	281,681	289,194	7.8%	5.8%	6.0%	2.7%
Francisco Civil Town	42,726	44,739	45,933	47,367	48,698	4.7%	2.7%	3.1%	2.8%
Haubstadt Civil Town	569,430	580,675	333,346	625,469	643,821	2.0%	-42.6%	87.6%	2.9%
Hazelton Civil Town	14,539	15,300	15,262	16,199	16,654	5.2%	-0.2%	6.1%	2.8%
Mackey Civil Town	10,800	11,211	11,508	11,871	12,203	3.8%	2.6%	3.2%	2.8%
Owensville Civil Town	319,991	340,133	360,320	371,000	381,447	6.3%	5.9%	3.0%	2.8%
Patoka Civil Town	22,940	23,385	23,456	25,201	25,903	1.9%	0.3%	7.4%	2.8%
Somerville Civil Town	1,603	1,665	1,709	1,762	1,811	3.9%	2.6%	3.1%	2.8%
East Gibson School Corp	2,169,560	2,375,350	2,365,837	2,024,283	2,272,545	9.5%	-0.4%	-14.4%	12.3%
North Gibson School Corp	4,809,943	7,019,173	7,573,500	7,973,489	9,329,618	45.9%	7.9%	5.3%	17.0%
South Gibson School Corp	6,953,509	6,938,652	6,984,956	6,677,929	5,495,786	-0.2%	0.7%	-4.4%	-17.7%
Oakland City-Columbia Township Pub Library	126,999	131,769	135,246	139,451	143,355	3.8%	2.6%	3.1%	2.8%
Owensville Carnegie Library	232,313	111,745	181,588	182,014	192,726	-51.9%	62.5%	0.2%	5.9%
Fort Branch-Johnson Township Library	297,114	304,382	316,531	326,455	335,591	2.4%	4.0%	3.1%	2.8%
Princeton-Patoka Township Public Library	466,452	486,211	500,036	515,601	529,754	4.2%	2.8%	3.1%	2.7%
Owensville-Montgomery Township Fire	305,372	319,021	328,526	339,073	348,154	4.5%	3.0%	3.2%	2.7%
Gibson Co Solid Waste Management Dist	1,033,687	1,068,244	1,103,671	1,138,616	1,169,333	3.3%	3.3%	3.2%	2.7%
Gibson County Redevelopment Commission	0	0	0	0	0				

Gibson County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
26001	Barton Township	1.5526	--	--	--	--	--	--	1.5526
26002	Mackey Town	2.2712	--	--	--	--	--	--	2.2712
26003	Somerville Town	1.5796	--	--	--	--	--	--	1.5796
26004	Center Township	1.5421	--	--	--	--	--	--	1.5421
26005	Francisco Town	2.2488	--	--	--	--	--	--	2.2488
26006	Columbia Township	1.7618	--	--	--	--	--	--	1.7618
26007	Oakland City	3.0571	--	--	--	--	--	--	3.0571
26009	Haubstadt Town	2.1698	--	--	--	--	--	--	2.1698
26017	Washington Township	1.8780	--	--	--	--	--	--	1.8780
26018	White River Township	1.9419	--	--	--	--	--	--	1.9419
26019	Hazelton Town	2.4999	--	--	--	--	--	--	2.4999
26020	Patoka Town	2.1094	--	--	--	--	--	--	2.1094
26021	Montgomery Township	1.4562	--	--	--	--	--	--	1.4562
26022	Owensville Town	3.1876	--	--	--	--	--	--	3.1876
26023	Wabash Township	1.4537	--	--	--	--	--	--	1.4537
26024	Johnson Township	1.5905	--	--	--	--	--	--	1.5905
26025	Union Township	1.4998	--	--	--	--	--	--	1.4998
26026	Fort Branch Town	1.9672	--	--	--	--	--	--	1.9672
26027	Patoka Township	2.3222	--	--	--	--	--	--	2.3222
26028	Princeton City	3.4059	--	--	--	--	--	--	3.4059

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Gibson County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*331,219*	*1,271,482*	*498,398*	*47,056*	*2,148,154*	*38,490,568*	*5.6%*
TIF Total	*0*	*0*	*0*	*0*	*0*	*8,479,127*	*0.0%*
County Total	*331,219*	*1,271,482*	*498,398*	*47,056*	*2,148,154*	*46,969,695*	*4.6%*
Gibson County	62,263	234,587	84,497	11,104	392,452	10,881,027	3.6%
Barton Township	0	19	0	55	74	39,284	0.2%
Center Township	0	40	0	27	67	34,352	0.2%
Columbia Township	237	2,904	110	256	3,506	106,937	3.3%
Johnson Township	68	59	0	12	139	19,459	0.7%
Montgomery Township	99	396	48	21	564	84,263	0.7%
Patoka Township	1,348	4,869	2,148	134	8,498	102,687	8.3%
Union Township	84	0	0	194	278	194,805	0.1%
Wabash Township	0	0	0	0	0	35,254	0.0%
Washington Township	17	0	0	34	50	27,654	0.2%
White River Township	148	165	0	58	371	64,444	0.6%
Princeton Civil City	111,036	402,372	212,263	8,124	733,796	5,193,971	14.1%
Oakland City Civil City	5,842	71,560	2,709	2,032	82,143	469,838	17.5%
Fort Branch Civil Town	345	0	0	760	1,105	289,194	0.4%
Francisco Civil Town	0	1,281	0	281	1,562	48,698	3.2%
Haubstadt Civil Town	5,336	4,696	0	881	10,913	643,821	1.7%
Hazelton Civil Town	0	1,085	0	28	1,113	16,654	6.7%
Mackey Civil Town	0	558	0	109	667	12,203	5.5%
Owensville Civil Town	8,981	35,983	4,368	1,051	50,383	381,447	13.2%
Patoka Civil Town	123	366	0	121	611	25,903	2.4%
Somerville Civil Town	0	0	0	29	29	1,811	1.6%
East Gibson School Corp	3,685	47,306	1,709	4,346	57,047	2,272,545	2.5%
North Gibson School Corp	107,679	385,191	168,175	12,102	673,147	9,329,618	7.2%
South Gibson School Corp	8,384	17,483	1,638	2,627	30,132	5,495,786	0.5%
Oakland City-Columbia Twp Pub Library	587	7,191	272	394	8,444	143,355	5.9%
Owensville Carnegie Library	212	848	103	45	1,208	192,726	0.6%
Fort Branch-Johnson Township Library	693	551	0	264	1,508	335,591	0.4%
Princeton-Patoka Township Public Library	6,953	25,121	11,079	690	43,843	529,754	8.3%
Owensville-Montgomery Township Fire	409	1,637	199	87	2,331	348,154	0.7%
Gibson Co Solid Waste Management Dist	6,691	25,210	9,081	1,193	42,175	1,169,333	3.6%
Gibson Co Redevelopment Commission	0	0	0	0	0	0	
TIF - Montgomery Township	0	0	0	0	0	3,097	0.0%
TIF - Union Township	0	0	0	0	0	0	
TIF - Patoka Township	0	0	0	0	0	8,476,030	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Grant County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Grant County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Grant County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-0.9%	$54,292,938	$1,992,858,224	6.9%
Change		6.0%	-3.1%	
2012	-5.9%	$51,218,532	$2,055,677,954	2.6%

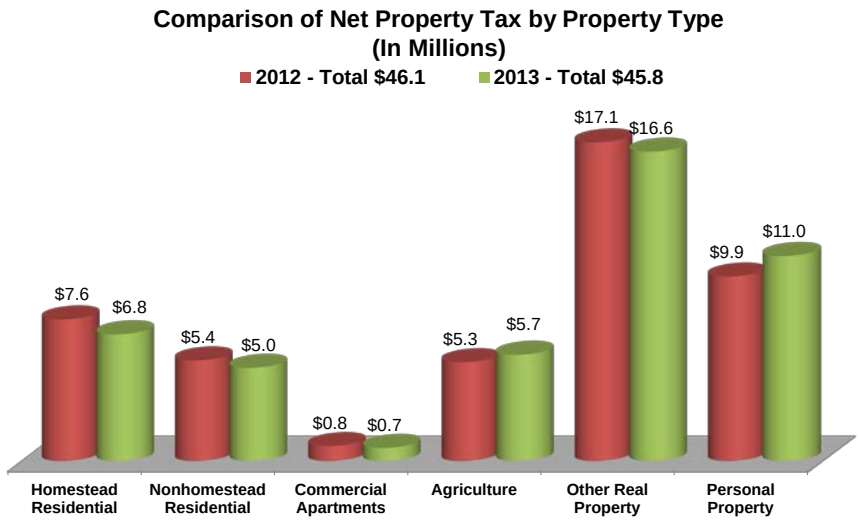
The total tax bill for all taxpayers in Grant County decreased by 0.9% in 2013. The main reason was an increase in the county's already high local income tax-funded property tax credits. This offset a 6.0% increase in the levy. In this reassessment year, certified net assessed value decreased by 3.1%. With a large levy increase and a small assessment rise, tax rates increased, and this caused a large increase in tax cap credits as a percent of the levy to 6.9% in 2013 from 2.6% in 2012.

Grant County homeowners experienced a large 10.3% decrease in property tax bills in 2013. This was due to a large increase in local property tax credits which more than offset a large increase in property tax rates. Homesteads also experienced a small decline in net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Grant County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	4,223	23.7%
No Change	1,445	8.1%
Lower Tax Bill	12,186	68.3%
Average Change in Tax Bill	**-10.3%**	
Detailed Change in Tax Bill		
20% or More	1,455	8.1%
10% to 19%	759	4.3%
1% to 9%	2,009	11.3%
-1% to 1%	1,445	8.1%
-1% to -9%	3,564	20.0%
-10% to -19%	4,023	22.5%
-20% or More	4,599	25.8%
Total	**17,854**	**100.0%**

Note: Percentages may not total due to rounding.



In Grant County most net property taxes were paid by business (other real and personal) property owners in 2013. Total net property taxes decreased 0.9%, compared to an average 2.1% increase statewide. Personal property saw the biggest increase, while commercial apartment net taxes decreased by the largest percentage.

Property tax rates increased in 28 of 38 Grant County tax districts in 2013. The average tax rate rose by 9.3% because of a large levy increase and a decrease in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Grant County increased by 6.0%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Grant County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$1,613,439,577	$1,599,256,858	-0.9%	$536,881,690	$530,445,839	-1.2%
Other Residential	373,326,599	367,912,005	-1.5%	360,829,256	357,510,657	-0.9%
Ag Business/Land	346,711,352	382,343,600	10.3%	342,127,931	377,697,773	10.4%
Business Real/Personal	1,644,663,957	1,565,640,942	-4.8%	987,873,215	966,742,558	-2.1%
Total	**$3,978,141,485**	**$3,915,153,405**	**-1.6%**	**$2,227,712,092**	**$2,232,396,827**	**0.2%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Grant County's total billed net assessed value was nearly unchanged, increasing slightly by 0.2% in 2013. Increases in agricultural assessments were almost offset by decreases in other categories of assessed value. Net assessed value for all of Indiana also was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$9,121	$866	-$8,255	-90.5%
2%	434,270	663,543	229,272	52.8%
3%	1,034,220	3,576,380	2,542,159	245.8%
Elderly	40,788	34,851	-5,937	-14.6%
Total	$1,518,400	$4,275,640	$2,757,240	181.6%
% of Levy	2.6%	6.9%		

Total tax cap credits in Grant County were $4.3 million, which was 6.9% of the levy. This was less than the state average of 10.9%, but more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Grant County's average tax rate was higher than the statewide average rate, but its large tax credits, funded by local income taxes, reduced tax bills and tax cap credits. Most of the tax cap credits in Grant County were in the 3% business real and personal property category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Grant County increased by $2.8 million between 2012 and 2013. Credits as a share of the total levy rose from 2.6% in 2012 to 6.9% in 2013.

Grant County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*53,256,451*	*53,717,950*	*53,817,619*	*51,218,532*	*54,292,938*	*0.9%*	*0.2%*	*-4.8%*	*6.0%*
Grant County	13,182,713	12,756,029	13,449,531	12,549,913	12,108,607	-3.2%	5.4%	-6.7%	-3.5%
Center Township	366,634	290,180	294,932	302,583	302,117	-20.9%	1.6%	2.6%	-0.2%
Fairmount Township	48,115	49,980	51,196	69,507	69,929	3.9%	2.4%	35.8%	0.6%
Franklin Township	115,826	120,250	119,694	126,993	70,546	3.8%	-0.5%	6.1%	-44.4%
Green Township	38,360	39,816	39,374	39,387	39,539	3.8%	-1.1%	0.0%	0.4%
Jefferson Township	69,499	71,918	73,280	75,056	77,455	3.5%	1.9%	2.4%	3.2%
Liberty Township	26,287	27,377	28,059	28,915	29,762	4.1%	2.5%	3.1%	2.9%
Mill Township	188,700	194,255	264,516	218,608	263,726	2.9%	36.2%	-17.4%	20.6%
Monroe Township	21,315	22,059	22,615	23,333	24,046	3.5%	2.5%	3.2%	3.1%
Pleasant Township	47,382	49,102	50,858	52,878	54,297	3.6%	3.6%	4.0%	2.7%
Richland Township	24,821	25,745	26,384	27,235	27,188	3.7%	2.5%	3.2%	-0.2%
Sims Township	40,648	42,176	43,087	44,526	45,863	3.8%	2.2%	3.3%	3.0%
Van Buren Township	41,838	42,372	42,125	44,803	46,268	1.3%	-0.6%	6.4%	3.3%
Washington Township	78,935	81,852	83,898	86,668	86,384	3.7%	2.5%	3.3%	-0.3%
Marion Civil City	14,619,096	14,251,620	13,985,633	14,466,265	16,053,669	-2.5%	-1.9%	3.4%	11.0%
Gas City Civil City	1,124,018	1,161,919	1,135,692	1,111,049	1,137,316	3.4%	-2.3%	-2.2%	2.4%
Fairmount Civil Town	574,679	596,346	611,884	630,875	652,575	3.8%	2.6%	3.1%	3.4%
Fowlerton Civil Town	23,619	24,982	25,635	26,453	27,192	5.8%	2.6%	3.2%	2.8%
Jonesboro Civil City	264,852	274,451	275,799	284,929	270,389	3.6%	0.5%	3.3%	-5.1%
Matthews Civil Town	95,869	99,343	99,282	99,529	102,819	3.6%	-0.1%	0.2%	3.3%
Swayzee Civil Town	131,136	135,879	139,426	142,795	147,996	3.6%	2.6%	2.4%	3.6%
Sweetser Civil Town	85,385	90,792	106,033	109,052	111,643	6.3%	16.8%	2.8%	2.4%
Upland Civil Town	327,986	340,231	349,162	332,247	357,557	3.7%	2.6%	-4.8%	7.6%
Van Buren Civil Town	205,444	233,224	199,659	246,604	230,156	13.5%	-14.4%	23.5%	-6.7%
Converse Civil Town	45,397	51,098	52,995	50,401	59,271	12.6%	3.7%	-4.9%	17.6%
Eastbrook Community School Corp	2,569,951	3,126,581	2,975,126	2,197,825	2,725,748	21.7%	-4.8%	-26.1%	24.0%
Madison-Grant United School Corp	1,686,834	1,883,531	1,866,174	1,810,121	1,835,672	11.7%	-0.9%	-3.0%	1.4%
Mississinewa Community School Corp	2,537,474	3,082,617	3,026,298	2,760,845	3,075,897	21.5%	-1.8%	-8.8%	11.4%
Marion Community School Corp	8,966,633	8,771,556	9,276,994	8,053,940	9,171,486	-2.2%	5.8%	-13.2%	13.9%
Oak Hill United School Corp	2,967,168	2,939,057	2,955,087	3,111,566	2,913,579	-0.9%	0.5%	5.3%	-6.4%
Fairmount Public Library	56,444	58,633	60,010	59,903	63,829	3.9%	2.3%	-0.2%	6.6%
Gas City-Mill Township Public Library	425,669	456,966	460,430	351,013	384,483	7.4%	0.8%	-23.8%	9.5%
Jonesboro Public Library	38,759	40,224	41,269	42,597	43,785	3.8%	2.6%	3.2%	2.8%
Marion Public Library	1,910,753	1,971,543	1,286,926	1,292,272	1,332,615	3.2%	-34.7%	0.4%	3.1%
Matthews Public Library	6,753	5,261	6,286	6,497	6,678	-22.1%	19.5%	3.4%	2.8%
Swayzee Public Library	46,348	48,051	49,222	50,795	52,309	3.7%	2.4%	3.2%	3.0%
Barton-Rees-Pogue Memorial Library	35,088	36,413	37,301	37,350	33,736	3.8%	2.4%	0.1%	-9.7%
Van Buren Public Library	77,487	77,665	80,993	85,122	87,517	0.2%	4.3%	5.1%	2.8%
Converse Public Library	3,749	3,833	3,696	3,628	3,887	2.2%	-3.6%	-1.8%	7.1%
East Central Indiana Solid Waste	138,787	143,023	121,058	164,454	165,407	3.1%	-15.4%	35.8%	0.6%
Gas City Redevelopment Comission	0	0	0	0	0				
Van Buren Town Redevelopment Commission	0	0	0	0	0				
Converse Redevelopment Commission	0	0	0	0	0				
Marion City Redevelopment Commission	0	0	0	0	0				

Grant County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
27001	Center Township	1.7580	2.0249%	--	--	--	--	52.1491%	0.8056
27002	Marion City-Center Township	3.8086	2.0249%	--	--	--	--	52.1491%	1.7453
27004	Fairmont Town	2.8714	2.0249%	--	--	--	--	52.1491%	1.3158
27006	Franklin Township-Marion School	1.5903	2.0249%	--	--	--	--	52.1491%	0.7288
27007	Franklin Township-Oak Hill School	1.8876	2.0249%	--	--	--	--	52.1491%	0.8650
27008	Marion City-Franklin Township	3.7794	2.0249%	--	--	--	--	52.1491%	1.7319
27009	Sweetser Town-Franklin Township	2.2345	2.0249%	--	--	--	--	52.1491%	1.0240
27010	Green Township	1.4894	2.0249%	--	--	--	--	52.1491%	0.6825
27011	Jefferson Township	1.5089	2.0249%	--	--	--	--	52.1491%	0.6915
27012	Matthews Town	2.5756	2.0249%	--	--	--	--	52.1491%	1.1803
27013	Upland Town	2.1239	2.0249%	--	--	--	--	52.1491%	0.9733
27015	Liberty Township	1.4472	2.0249%	--	--	--	--	52.1491%	0.6632
27016	Mill Township	2.5173	2.0249%	--	--	--	--	52.1491%	1.1536
27017	Marion City-Mill Township	4.3421	2.0249%	--	--	--	--	52.1491%	1.9898
27018	Gas City-Mill Township	3.2429	2.0249%	--	--	--	--	52.1491%	1.4861
27019	Jonesboro Town	3.6512	2.0249%	--	--	--	--	52.1491%	1.6732
27020	Monroe Township	1.4482	2.0249%	--	--	--	--	52.1491%	0.6637
27021	Pleasant Township-Marion School	1.5907	2.0249%	--	--	--	--	52.1491%	0.7290
27022	Pleasant Township-Oak Hill School	1.8880	2.0249%	--	--	--	--	52.1491%	0.8652
27023	Marion City-Pleasant Township	3.7771	2.0249%	--	--	--	--	52.1491%	1.7309
27024	Sweetser Town-Pleasant Township	2.2322	2.0249%	--	--	--	--	52.1491%	1.0229
27025	Richland Township	1.9219	2.0249%	--	--	--	--	52.1491%	0.8807
27026	Converse Town	3.9987	2.0249%	--	--	--	--	52.1491%	1.8324
27027	Sims Township	2.0185	2.0249%	--	--	--	--	52.1491%	0.9250
27028	Swayzee Town	2.8165	2.0249%	--	--	--	--	52.1491%	1.2907
27029	Van Buren Township	1.5925	2.0249%	--	--	--	--	52.1491%	0.7298
27030	Van Buren Town	2.4637	2.0249%	--	--	--	--	52.1491%	1.1290
27031	Washington Township-Eastbrook	1.5016	2.0249%	--	--	--	--	52.1491%	0.6881
27032	Washington Township-Marion School	1.6450	2.0249%	--	--	--	--	52.1491%	0.7538
27033	Marion City-Washington Township	3.7908	2.0249%	--	--	--	--	52.1491%	1.7372
27034	Fairmont Township	1.5695	2.0249%	--	--	--	--	52.1491%	0.7192
27035	Fowlerton Town	2.4899	2.0249%	--	--	--	--	52.1491%	1.1410
27036	Gas City-Jefferson Township	2.5418	2.0249%	--	--	--	--	52.1491%	1.1648
27037	Gas City-Monroe Township	2.5370	2.0249%	--	--	--	--	52.1491%	1.1626
27038	Gas City-Center Township	2.7094	2.0249%	--	--	--	--	52.1491%	1.2416
27040	Marion City-Monroe Township	3.6362	2.0249%	--	--	--	--	52.1491%	1.6663
27041	Sweetser Richland	0.0000	2.0249%	--	--	--	--	52.1491%	0.0000
27042	Marion Franklin Oak Hill	4.0925	2.0249%	--	--	--	--	52.1491%	1.8754

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Grant County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*866*	*516,520*	*2,816,716*	*34,847*	*3,368,949*	*54,292,938*	*6.2%*
TIF Total	*0*	*147,023*	*759,663*	*4*	*906,691*	*8,114,389*	*11.2%*
County Total	*866*	*663,543*	*3,576,380*	*34,851*	*4,275,640*	*62,407,327*	*6.9%*
Grant County	139	88,356	453,434	6,956	548,885	12,108,607	4.5%
Center Township	1	1,450	14,882	178	16,511	302,117	5.5%
Fairmount Township	0	10	0	44	54	69,929	0.1%
Franklin Township	0	536	3,973	23	4,532	70,546	6.4%
Green Township	0	0	0	1	1	39,539	0.0%
Jefferson Township	0	25	0	13	38	77,455	0.0%
Liberty Township	0	0	0	0	0	29,762	0.0%
Mill Township	0	6,879	2,165	334	9,378	263,726	3.6%
Monroe Township	0	5	127	2	134	24,046	0.6%
Pleasant Township	3	413	1,459	29	1,903	54,297	3.5%
Richland Township	0	4	56	13	72	27,188	0.3%
Sims Township	0	12	0	15	27	45,863	0.1%
Van Buren Township	0	0	0	15	15	46,268	0.0%
Washington Township	0	5	746	21	772	86,384	0.9%
Marion Civil City	466	213,945	1,452,375	8,791	1,675,577	16,053,669	10.4%
Gas City Civil City	0	12,497	19,820	1,626	33,943	1,137,316	3.0%
Fairmount Civil Town	0	764	0	1,150	1,914	652,575	0.3%
Fowlerton Civil Town	0	9	0	87	97	27,192	0.4%
Jonesboro Civil City	0	374	12,486	767	13,628	270,389	5.0%
Matthews Civil Town	0	125	0	257	382	102,819	0.4%
Swayzee Civil Town	0	158	0	29	187	147,996	0.1%
Sweetser Civil Town	0	1,501	0	116	1,617	111,643	1.4%
Upland Civil Town	0	637	0	204	840	357,557	0.2%
Van Buren Civil Town	0	8	0	45	53	230,156	0.0%
Converse Civil Town	0	185	2,829	228	3,242	59,271	5.5%
Eastbrook Community School Corp	0	1,184	6,165	767	8,115	2,725,748	0.3%
Madison-Grant United School Corp	0	443	0	948	1,391	1,835,672	0.1%
Mississinewa Community School Corp	0	70,017	46,707	4,482	121,206	3,075,897	3.9%
Marion Community School Corp	216	85,562	664,389	5,078	755,245	9,171,486	8.2%
Oak Hill United School Corp	0	5,488	1,776	1,017	8,281	2,913,579	0.3%
Fairmount Public Library	0	33	0	70	103	63,829	0.2%
Gas City-Mill Township Public Library	0	6,770	4,366	498	11,634	384,483	3.0%
Jonesboro Public Library	0	61	2,022	124	2,207	43,785	5.0%
Marion Public Library	39	17,760	120,562	730	139,090	1,332,615	10.4%
Matthews Public Library	0	8	0	17	25	6,678	0.4%
Swayzee Public Library	0	16	0	17	33	52,309	0.1%
Barton-Rees-Pogue Memorial Library	0	60	0	19	79	33,736	0.2%
Van Buren Public Library	0	1	0	26	27	87,517	0.0%
Converse Public Library	0	12	186	15	213	3,887	5.5%
East Central Indiana Solid Waste	2	1,207	6,194	95	7,498	165,407	4.5%
Gas City Redevelopment Comission	0	0	0	0	0	0	
Van Buren Town Redevelopment Commis	0	0	0	0	0	0	
Converse Redevelopment Commission	0	0	0	0	0	0	
Marion City Redevelopment Commission	0	0	0	0	0	0	
TIF - Expansion	0	0	1,180	0	1,180	6,142	19.2%
TIF - Emily Flinn	0	131,659	2,128	0	133,787	300,680	44.5%
TIF - Marion Center - Dunhams	0	0	37,710	0	37,710	196,347	19.2%
TIF - Marion Center	0	62	0	0	62	12,408	0.5%
TIF - Marion Dol Gen	0	0	14,967	0	14,967	1,233,646	1.2%
TIF - Marion II - 3	0	9,176	76,439	4	85,620	466,451	18.4%
TIF - Marion IV - 2	0	568	3,407	0	3,975	21,750	18.3%
TIF - South Marion	0	0	25,397	0	25,397	132,234	19.2%
TIF - General Motors	0	0	0	0	0	557,721	0.0%
TIF - Kings Group	0	0	9,615	0	9,615	51,702	18.6%
TIF - Marion II - 2	0	468	59,253	0	59,721	421,561	14.2%
TIF - University Marketplace	0	1,791	115,571	0	117,362	625,411	18.8%
TIF - Gas City - Walmart	0	2,496	705	0	3,201	1,041,902	0.3%
TIF - Gas City Corp	0	0	5,463	0	5,463	377,093	1.4%

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*866*	*516,520*	*2,816,716*	*34,847*	*3,368,949*	*54,292,938*	*6.2%*
TIF Total	*0*	*147,023*	*759,663*	*4*	*906,691*	*8,114,389*	*11.2%*
County Total	*866*	*663,543*	*3,576,380*	*34,851*	*4,275,640*	*62,407,327*	*6.9%*
TIF - Five Points Mall	0	0	41,783	0	41,783	225,255	18.5%
TIF - Marion II - 4	0	0	38,080	0	38,080	217,367	17.5%
TIF - Van Buren Corp	0	0	0	0	0	315,358	0.0%
TIF - Marion III	0	0	2,662	0	2,662	14,131	18.8%
TIF - Gas City Jefferson	0	206	0	0	206	101,404	0.2%
TIF - Gas City Monroe	0	123	0	0	123	354,445	0.0%
TIF - Mar / Mon I 69 & 18	0	0	20,458	0	20,458	135,158	15.1%
TIF - Marion IV- 1	0	474	27,818	0	28,292	183,300	15.4%
TIF - Vela Gear	0	0	0	0	0	0	
TIF - Marion 18 West	0	0	277,028	0	277,028	1,122,923	24.7%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Greene County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Greene County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Greene County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	6.8%	$20,095,882	$913,831,800	7.8%
Change		5.9%	3.0%	
2012	-1.9%	$18,967,924	$887,362,212	6.8%

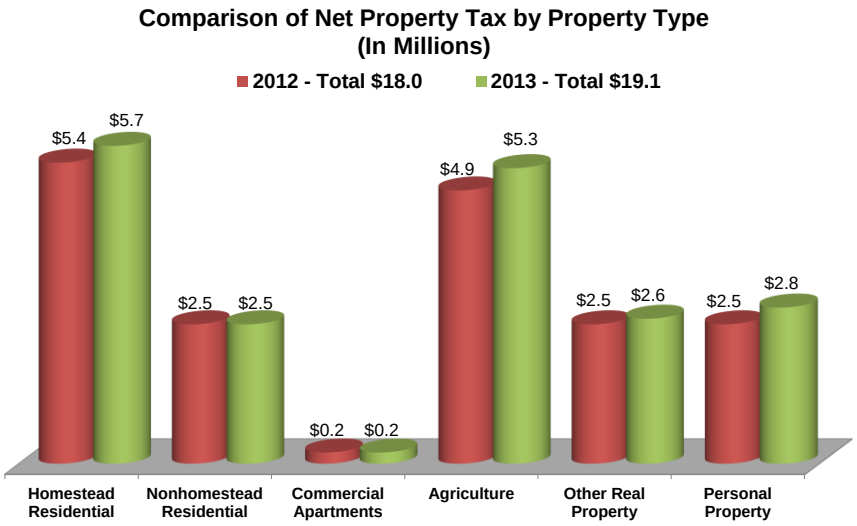
The total tax bill for all taxpayers in Greene County increased by 6.8% in 2013. The main reason was a 5.9% increase in the total property tax levy. In this reassessment year, certified net assessed value increased by 3.0%. Since the levy increase exceeded the certified net assessed value rise, tax rates increased, and this caused tax cap credits as a share of the levy to rise from 6.8% in 2012 to 7.8% in 2013.

Greene County homeowners experienced a 4.8% increase in property tax bills in 2013. This was due to an increase in homestead net assessed value and an increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Greene County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	5,799	63.0%
No Change	609	6.6%
Lower Tax Bill	2,802	30.4%
Average Change in Tax Bill	**4.8%**	
Detailed Change in Tax Bill		
20% or More	1,432	15.5%
10% to 19%	1,577	17.1%
1% to 9%	2,790	30.3%
-1% to 1%	609	6.6%
-1% to -9%	1,678	18.2%
-10% to -19%	456	5.0%
-20% or More	668	7.3%
Total	**9,210**	**100.0%**

Note: Percentages may not total due to rounding.



In Greene County net property taxes were divided among homestead, agriculture, and business (other real and personal) property owners in 2013. Total net property taxes increased 6.8%, more than the average 2.1% increase statewide. Personal property saw the biggest percentage increase, while commercial apartments is the only sector that had decreased taxes.

Property tax rates increased in 21 of 23 Greene County tax districts in 2013. The average tax rate rose by 2.9% because the levy increase exceeded the increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Greene County increased by 5.9%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Greene County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$755,549,261	$779,220,313	3.1%	$245,320,431	$257,625,938	5.0%
Other Residential	138,983,499	137,936,199	-0.8%	131,063,665	129,673,048	-1.1%
Ag Business/Land	309,875,230	322,604,308	4.1%	300,720,534	314,162,112	4.5%
Business Real/Personal	281,912,349	300,304,162	6.5%	235,596,123	253,334,256	7.5%
Total	**$1,486,320,339**	**$1,540,064,982**	**3.6%**	**$912,700,753**	**$954,795,354**	**4.6%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Greene County's total billed net assessed value increased by 4.6% in 2013. Increases in business, agricultural, and homestead assessments were the main reasons. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$246,363	$301,082	$54,720	22.2%
2%	989,478	1,029,061	39,583	4.0%
3%	46,524	205,187	158,663	341.0%
Elderly	39,468	64,042	24,575	62.3%
Total	$1,321,831	$1,599,372	$277,541	21.0%
% of Levy	6.8%	7.8%		

Total tax cap credits in Greene County were $1.6 million, which was 7.8% of the levy. This was less than the state average of 10.9%, but more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Greene County's average tax rate was higher than the statewide median rate, but less than the statewide average rate. Most of the tax cap credits in Greene County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Greene County increased $277,541 between 2012 and 2013. Credits as a share of the total levy rose to 7.8% in 2013 from 6.8% in 2012.

Greene County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	% Change 2010 - 2011	% Change 2011 - 2012	% Change 2012 - 2013
County Total	*16,563,706*	*18,448,702*	*19,406,979*	*18,967,924*	*20,095,882*	*11.4%*	*5.2%*	*-2.3%*	*5.9%*
Greene County	4,495,581	4,915,785	5,041,929	5,196,393	5,410,799	9.3%	2.6%	3.1%	4.1%
Beech Creek Township	74,667	78,612	70,906	147,092	62,248	5.3%	-9.8%	107.4%	-57.7%
Cass Township	21,111	22,471	23,063	21,885	19,591	6.4%	2.6%	-5.1%	-10.5%
Center Township	75,901	103,385	115,550	100,799	121,149	36.2%	11.8%	-12.8%	20.2%
Fairplay Township	26,953	31,361	11,944	12,335	12,700	16.4%	-61.9%	3.3%	3.0%
Grant Township	20,901	23,043	10,528	10,899	11,162	10.2%	-54.3%	3.5%	2.4%
Highland Township	21,636	22,237	22,744	23,339	24,052	2.8%	2.3%	2.6%	3.1%
Jackson Township	36,815	36,869	37,758	38,621	39,898	0.1%	2.4%	2.3%	3.3%
Jefferson Township	56,936	39,597	40,576	41,879	43,114	-30.5%	2.5%	3.2%	2.9%
Richland Township	58,824	62,826	64,476	65,703	68,203	6.8%	2.6%	1.9%	3.8%
Smith Township	25,203	12,034	12,310	12,744	13,086	-52.3%	2.3%	3.5%	2.7%
Stafford Township	10,448	11,152	11,428	11,788	12,103	6.7%	2.5%	3.2%	2.7%
Stockton Township	143,786	149,509	152,635	156,367	160,880	4.0%	2.1%	2.4%	2.9%
Taylor Township	19,680	24,136	24,369	25,502	26,457	22.6%	1.0%	4.6%	3.7%
Washington Township	29,231	30,899	31,942	28,735	28,567	5.7%	3.4%	-10.0%	-0.6%
Wright Township	96,357	106,332	108,882	112,014	115,578	10.4%	2.4%	2.9%	3.2%
Linton Civil City	942,785	989,493	1,007,697	690,580	946,744	5.0%	1.8%	-31.5%	37.1%
Jasonville Civil City	292,722	325,683	334,065	334,818	353,955	11.3%	2.6%	0.2%	5.7%
Bloomfield Civil Town	262,564	286,802	293,649	302,155	310,876	9.2%	2.4%	2.9%	2.9%
Lyons Civil Town	83,546	90,299	92,675	95,835	98,525	8.1%	2.6%	3.4%	2.8%
Newberry Civil Town	18,318	19,502	20,019	20,621	21,207	6.5%	2.7%	3.0%	2.8%
Switz City Civil Town	14,921	16,366	66,710	67,684	70,490	9.7%	307.6%	1.5%	4.1%
Worthington Civil Town	148,686	160,645	230,277	231,028	231,019	8.0%	43.3%	0.3%	0.0%
Bloomfield School District	1,753,494	1,852,780	1,953,047	1,950,555	2,184,084	5.7%	5.4%	-0.1%	12.0%
Eastern Consolidated School Corp	2,826,996	3,094,560	3,199,791	3,271,104	3,338,361	9.5%	3.4%	2.2%	2.1%
Linton-Stockton School Corp	1,907,481	2,167,489	2,604,221	2,666,565	2,605,743	13.6%	20.1%	2.4%	-2.3%
M.S.D. Shakamak School Corp	606,129	691,249	703,134	605,183	685,068	14.0%	1.7%	-13.9%	13.2%
White River Valley Cons School Corp	1,722,066	2,308,247	2,373,978	1,932,305	2,279,575	34.0%	2.8%	-18.6%	18.0%
Jasonville Public Library	29,594	31,060	32,847	32,916	34,837	5.0%	5.8%	0.2%	5.8%
Linton Public Library	344,733	321,562	275,154	311,448	354,242	-6.7%	-14.4%	13.2%	13.7%
Worthington Public Library	66,341	75,963	77,972	80,434	82,726	14.5%	2.6%	3.2%	2.8%
Bloomfield-Eastern Greene County Pub Lib	329,300	346,754	360,703	368,598	328,843	5.3%	4.0%	2.2%	-10.8%
Greene County Solid Waste Mgmt Dist	0	0	0	0	0				
Greene County Redevelopment Commission	0	0	0	0	0				

Greene County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
28001	Beech Creek Township	2.6385	--	--	--	--	--	--	2.6385
28002	Cass Township	1.4478	--	--	--	--	--	--	1.4478
28003	Newberry Town	2.3451	--	--	--	--	--	--	2.3451
28004	Center Township	2.6843	--	--	--	--	--	--	2.6843
28005	Fairplay Township	1.4369	--	--	--	--	--	--	1.4369
28006	Switz City-Fairplay Township	1.8733	--	--	--	--	--	--	1.8733
28007	Grant Township	1.4357	--	--	--	--	--	--	1.4357
28008	Switz City-Grant Township	1.8721	--	--	--	--	--	--	1.8721
28009	Highland Township	1.9024	--	--	--	--	--	--	1.9024
28010	Jackson Township	2.6150	--	--	--	--	--	--	2.6150
28011	Jefferson Township	1.6133	--	--	--	--	--	--	1.6133
28012	Worthington Town	2.4429	--	--	--	--	--	--	2.4429
28015	Smith Township	1.4545	--	--	--	--	--	--	1.4545
28016	Stafford Township	1.3915	--	--	--	--	--	--	1.3915
28017	Stockton Township	2.4362	--	--	--	--	--	--	2.4362
28018	Linton City	3.2822	--	--	--	--	--	--	3.2822
28019	Taylor Township	1.8830	--	--	--	--	--	--	1.8830
28020	Washington Township	1.4015	--	--	--	--	--	--	1.4015
28021	Lyons Town	2.5960	--	--	--	--	--	--	2.5960
28022	Wright Township	1.8238	--	--	--	--	--	--	1.8238
28023	Jasonville City	3.5383	--	--	--	--	--	--	3.5383
28024	Richland Township	1.8988	--	--	--	--	--	--	1.8988
28025	Bloomfield Town	2.4450	--	--	--	--	--	--	2.4450

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Greene County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*301,082*	*1,029,061*	*205,187*	*64,042*	*1,599,372*	*20,095,882*	*8.0%*
TIF Total	*0*	*0*	*0*	*0*	*0*	*436,513*	*0.0%*
County Total	*301,082*	*1,029,061*	*205,187*	*64,042*	*1,599,372*	*20,532,395*	*7.8%*
Greene County	66,488	212,347	36,256	15,775	330,867	5,410,799	6.1%
Beech Creek Township	1,827	4,817	0	221	6,865	62,248	11.0%
Cass Township	2	40	0	24	66	19,591	0.3%
Center Township	4,695	9,252	0	656	14,603	121,149	12.1%
Fairplay Township	3	0	0	17	20	12,700	0.2%
Grant Township	62	0	0	29	91	11,162	0.8%
Highland Township	195	0	0	42	237	24,052	1.0%
Jackson Township	895	3,791	0	117	4,803	39,898	12.0%
Jefferson Township	208	619	0	132	959	43,114	2.2%
Richland Township	131	521	0	270	922	68,203	1.4%
Smith Township	0	0	0	9	9	13,086	0.1%
Stafford Township	33	0	0	13	46	12,103	0.4%
Stockton Township	3,261	10,982	2,249	666	17,157	160,880	10.7%
Taylor Township	95	0	0	57	151	26,457	0.6%
Washington Township	56	172	0	20	248	28,567	0.9%
Wright Township	174	3,421	1,715	208	5,517	115,578	4.8%
Linton Civil City	22,384	96,680	42,306	3,482	164,852	946,744	17.4%
Jasonville Civil City	1,085	54,213	27,177	494	82,969	353,955	23.4%
Bloomfield Civil Town	2,142	12,729	0	983	15,855	310,876	5.1%
Lyons Civil Town	2,431	7,401	0	174	10,006	98,525	10.2%
Newberry Civil Town	24	608	0	206	838	21,207	4.0%
Switz City Civil Town	145	0	0	133	278	70,490	0.4%
Worthington Civil Town	2,465	8,164	0	1,313	11,942	231,019	5.2%
Bloomfield School District	9,032	24,112	0	6,735	39,879	2,184,084	1.8%
Eastern Consolidated School Corp	105,605	271,930	0	13,999	391,535	3,338,361	11.7%
Linton-Stockton School Corp	56,159	211,424	66,853	10,324	344,759	2,605,743	13.2%
M.S.D. Shakamak School Corp	1,198	33,651	16,869	1,189	52,907	685,068	7.7%
White River Valley Cons School Corp	6,402	12,061	0	3,858	22,321	2,279,575	1.0%
Jasonville Public Library	107	5,336	2,675	49	8,166	34,837	23.4%
Linton Public Library	7,635	28,742	9,088	1,404	46,869	354,242	13.2%
Worthington Public Library	399	1,187	0	253	1,839	82,726	2.2%
Bloomfield-Eastern Greene County Pub Lib	5,746	14,861	0	1,191	21,798	328,843	6.6%
Greene County Solid Waste Mgmt Dist	0	0	0	0	0	0	
Greene County Redevelopment Commission	0	0	0	0	0	0	
TIF - Fairplay Township	0	0	0	0	0	402,680	0.0%
TIF - Jefferson Township	0	0	0	0	0	28,003	0.0%
TIF - Taylor Township	0	0	0	0	0	5,830	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
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Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
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Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Hamilton County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Hamilton County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

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- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Hamilton County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	4.1%	$401,078,163	$17,264,169,509	7.2%
Change		4.0%	-1.4%	
2012	-0.1%	$385,653,234	$17,506,077,272	5.8%

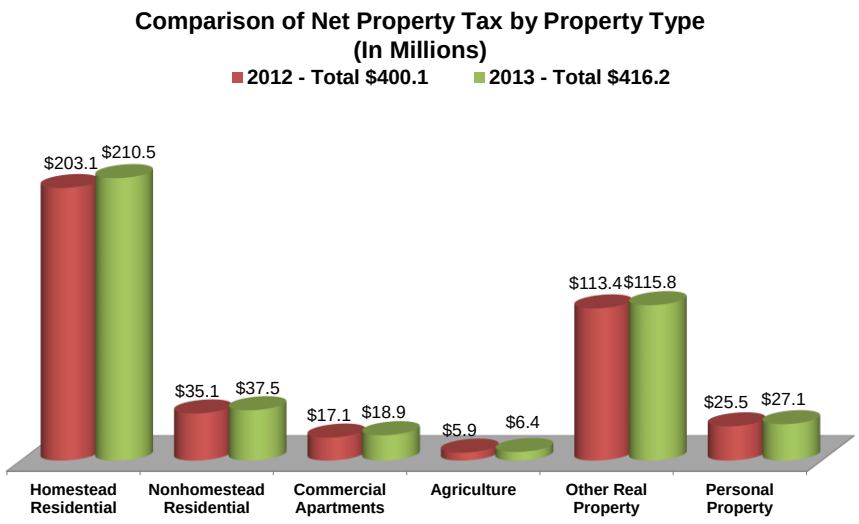
The total tax bill for all taxpayers in Hamilton County increased by 4.1% in 2013. The main reason was a 4.0% increase in the property tax levy. In this reassessment year, certified net assessed value fell by 1.4%. The increase in the levy and fall in certified assessments caused most tax rates to rise, and the rate increase made taxpayers eligible for more tax cap credits. Credits as a percentage of the levy rose from 5.8% in 2012 to 7.2% in 2013.

Hamilton County homeowners experienced a 1.7% increase in property tax bills in 2013. This was due to an increase in tax rates. Homestead assessed values were nearly unchanged. Many more homeowners reached their tax caps, and this prevented a larger increase in homestead tax bills.

Comparable Homestead Property Tax Changes in Hamilton County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	48,449	59.7%
No Change	144	0.2%
Lower Tax Bill	32,618	40.2%
Average Change in Tax Bill	**1.7%**	
Detailed Change in Tax Bill		
20% or More	4,050	5.0%
10% to 19%	9,907	12.2%
1% to 9%	34,492	42.5%
-1% to 1%	144	0.2%
-1% to -9%	27,366	33.7%
-10% to -19%	3,613	4.4%
-20% or More	1,639	2.0%
Total	**81,211**	**100.0%**

Note: Percentages may not total due to rounding.



In Hamilton County most net property taxes were paid by homestead and business (other real and personal) property owners in 2013. Total net property taxes increased 4.1%, compared to an average 2.1% increase statewide. Commercial apartments experienced the largest percentage increase, while business real property (other real) experienced the smallest percentage increase.

Property tax rates increased in all but two of the 27 Hamilton County tax districts in 2013. The average tax rate rose by 6.4%, because of the levy increase and a small decrease in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Hamilton County increased by 4.0%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Hamilton County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$19,933,217,450	$19,936,757,660	0.0%	$10,455,473,687	$10,441,101,776	-0.1%
Other Residential	2,614,492,900	2,685,870,500	2.7%	2,602,942,500	2,675,252,862	2.8%
Ag Business/Land	335,847,500	353,161,770	5.2%	334,303,255	350,821,995	4.9%
Business Real/Personal	7,426,630,665	7,280,170,814	-2.0%	6,448,046,119	6,254,555,137	-3.0%
Total	**$30,310,188,515**	**$30,255,960,744**	**-0.2%**	**$19,840,765,561**	**$19,721,731,770**	**-0.6%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Hamilton County's total billed net assessed value fell by 0.6% in 2013. Increases in other residential assessments were more than offset by decreases in homestead and business assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$19,765,789	$26,392,297	$6,626,508	33.5%
2%	5,196,027	6,166,291	970,265	18.7%
3%	75,744	39,393	-36,351	-48.0%
Elderly	109,640	123,552	13,912	12.7%
Total	$25,147,199	$32,721,533	$7,574,334	30.1%
% of Levy	5.8%	7.2%		

Total tax cap credits in Hamilton County were $32.7 million, which was 7.2% of the levy. This was less than the state average of 10.9%, but more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Hamilton County's average tax rate was higher than the statewide median rate, but less than the statewide average rate. Most of the tax cap credits in Hamilton County were in the 1% homestead category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Hamilton County increased $7,574,334 between 2012 and 2013. Credits as a share of the total levy rose to 7.2% in 2013 from 5.8% in 2012.

Hamilton County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*334,073,937*	*337,478,685*	*376,058,285*	*385,653,234*	*401,078,163*	*1.0%*	*11.4%*	*2.6%*	*4.0%*
Hamilton County	46,523,742	48,111,673	48,994,709	50,785,129	53,070,058	3.4%	1.8%	3.7%	4.5%
Adams Township	164,246	170,705	175,014	179,368	184,950	3.9%	2.5%	2.5%	3.1%
Clay Township	9,128,230	6,066,515	7,320,515	4,837,271	5,245,952	-33.5%	20.7%	-33.9%	8.4%
Delaware Township	766,115	675,969	641,031	671,503	694,295	-11.8%	-5.2%	4.8%	3.4%
Fall Creek Township	1,504,652	1,486,737	940,983	667,235	595,497	-1.2%	-36.7%	-29.1%	-10.8%
Jackson Township	230,775	205,287	253,189	389,452	780,433	-11.0%	23.3%	53.8%	100.4%
Noblesville Township	919,294	821,399	773,390	1,008,260	1,036,509	-10.6%	-5.8%	30.4%	2.8%
Washington Township	636,224	662,870	715,899	694,008	723,463	4.2%	8.0%	-3.1%	4.2%
Wayne Township	122,559	130,360	214,725	178,479	186,332	6.4%	64.7%	-16.9%	4.4%
White River Township	190,265	201,673	209,681	208,092	201,440	6.0%	4.0%	-0.8%	-3.2%
Carmel Civil City	36,092,579	36,193,490	35,993,200	43,399,780	43,391,737	0.3%	-0.6%	20.6%	0.0%
Noblesville Civil City	22,106,645	22,588,466	23,724,790	26,431,683	26,670,522	2.2%	5.0%	11.4%	0.9%
Arcadia Civil Town	275,327	284,348	292,562	293,179	301,204	3.3%	2.9%	0.2%	2.7%
Atlanta Civil Town	79,780	81,671	84,083	85,007	87,387	2.4%	3.0%	1.1%	2.8%
Cicero Civil Town	1,313,186	1,386,276	1,303,963	1,339,640	1,372,309	5.6%	-5.9%	2.7%	2.4%
Fishers Civil Town	19,487,880	22,000,725	25,634,781	28,367,702	32,074,656	12.9%	16.5%	10.7%	13.1%
Sheridan Civil Town	980,395	981,580	1,030,687	1,125,054	1,014,013	0.1%	5.0%	9.2%	-9.9%
Westfield Civil City	11,536,049	11,715,227	13,459,401	13,155,689	14,418,541	1.6%	14.9%	-2.3%	9.6%
Hamilton Southeastern School Corp	62,150,234	63,147,110	64,781,415	64,769,287	66,656,474	1.6%	2.6%	0.0%	2.9%
Hamilton Heights School Corp	7,311,145	7,427,069	6,948,852	6,841,153	7,047,286	1.6%	-6.4%	-1.5%	3.0%
Westfield-Washington School Corp	29,734,762	30,015,777	35,986,124	36,550,244	36,023,542	0.9%	19.9%	1.6%	-1.4%
Sheridan Community Schools	1,906,911	2,104,177	2,361,145	3,034,000	3,108,976	10.3%	12.2%	28.5%	2.5%
Carmel-Clay School Corp	42,695,321	43,449,658	60,011,471	54,381,725	57,011,697	1.8%	38.1%	-9.4%	4.8%
Noblesville School Corp	25,149,996	26,408,447	32,788,388	33,613,276	36,456,491	5.0%	24.2%	2.5%	8.5%
Hamilton North Public Library	406,008	428,053	420,429	399,673	460,709	5.4%	-1.8%	-4.9%	15.3%
Carmel-Clay Public Library	4,401,511	4,418,951	4,385,711	4,475,061	4,864,902	0.4%	-0.8%	2.0%	8.7%
Hamilton East Public Library	4,900,673	4,936,300	5,010,690	6,146,517	5,694,357	0.7%	1.5%	22.7%	-7.4%
Sheridan Public Library	219,477	142,766	213,028	222,564	211,893	-35.0%	49.2%	4.5%	-4.8%
Westfield Public Library	728,891	705,542	857,609	843,009	922,820	-3.2%	21.6%	-1.7%	9.5%
Hamilton County Solid Waste Mgmt Dist	508,936	529,864	530,820	560,194	569,718	4.1%	0.2%	5.5%	1.7%
City of Noblesville Redevelopment	845,299	0	0	0	0	-100.0%			
Carmel Redevelopment Commission	0	0	0	0	0				
Sheridan Redevelopment Commission	0	0	0	0	0				
Hamilton County Redevelopment Comm	1,056,830	0	0	0	0	-100.0%			

Hamilton County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
29001	Adams Township	1.9171	--	--	--	--	--	--	1.9171
29002	Sheridan Town	3.3563	--	--	--	--	--	--	3.3563
29003	Clay Township	1.4688	--	--	--	--	--	--	1.4688
29005	Delaware Township	1.7374	--	--	--	--	--	--	1.7374
29006	Fishers Town - Delaware Twp	2.2194	--	--	--	--	--	--	2.2194
29007	Fall Creek Township	1.8105	--	--	--	--	--	--	1.8105
29008	Jackson Township	1.7196	--	--	--	--	--	--	1.7196
29009	Arcadia Town	2.4176	--	--	--	--	--	--	2.4176
29010	Atlanta Town	2.2784	--	--	--	--	--	--	2.2784
29011	Cicero Town	2.1313	--	--	--	--	--	--	2.1313
29012	Noblesville Township	2.0819	--	--	--	--	--	--	2.0819
29013	Noblesville City	3.0005	--	--	--	--	--	--	3.0005
29014	Washington Township	2.6084	--	--	--	--	--	--	2.6084
29015	Westfield Town	3.0947	--	--	--	--	--	--	3.0947
29016	Wayne Township	1.6660	--	--	--	--	--	--	1.6660
29017	White River Township	1.4796	--	--	--	--	--	--	1.4796
29018	Carmel City	2.0251	--	--	--	--	--	--	2.0251
29019	Noblesville-Delaware-HSE	2.7330	--	--	--	--	--	--	2.7330
29020	Fishers - Fall Creek Twp	2.2003	--	--	--	--	--	--	2.2003
29021	Noblesville Fall Creek	2.7139	--	--	--	--	--	--	2.7139
29022	Noblesville Wayne	2.7247	--	--	--	--	--	--	2.7247
29023	Carmel - County TIF	2.0251	--	--	--	--	--	--	2.0251
29025	Westfield Ag Abatement	2.2523	--	--	--	--	--	--	2.2523
29031	Carmel Washington Township	2.9530	--	--	--	--	--	--	2.9530
29033	Fishers FC Geist Annexed	2.2003	--	--	--	--	--	--	2.2003
29034	Carmel Abated	1.6748	--	--	--	--	--	--	1.6748

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Hamilton County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*26,369,665*	*5,644,601*	*36,495*	*123,038*	*32,173,799*	*401,078,163*	*8.0%*
TIF Total	*22,632*	*521,691*	*2,898*	*514*	*547,734*	*52,313,749*	*1.0%*
County Total	*26,392,297*	*6,166,291*	*39,393*	*123,552*	*32,721,533*	*453,391,912*	*7.2%*
Hamilton County	3,315,855	650,978	3,541	15,666	3,986,041	53,070,058	7.5%
Adams Township	948	3,273	430	135	4,786	184,950	2.6%
Clay Township	120,299	0	0	1,318	121,617	5,245,952	2.3%
Delaware Township	7,179	3,477	0	209	10,865	694,295	1.6%
Fall Creek Township	14,455	588	0	133	15,176	595,497	2.5%
Jackson Township	3,109	3,443	0	135	6,688	780,433	0.9%
Noblesville Township	23,556	6,845	0	1,372	31,773	1,036,509	3.1%
Washington Township	55,315	29,969	0	219	85,503	723,463	11.8%
Wayne Township	2,029	1,048	0	17	3,094	186,332	1.7%
White River Township	0	0	0	35	35	201,440	0.0%
Carmel Civil City	1,079,299	45,273	0	6,524	1,131,096	43,391,737	2.6%
Noblesville Civil City	3,302,597	1,139,715	0	19,478	4,461,789	26,670,522	16.7%
Arcadia Civil Town	395	21,183	0	531	22,109	301,204	7.3%
Atlanta Civil Town	33	3,784	0	20	3,837	87,387	4.4%
Cicero Civil Town	75,747	19,687	0	805	96,240	1,372,309	7.0%
Fishers Civil Town	1,839,998	139,272	0	5,864	1,985,134	32,074,656	6.2%
Sheridan Civil Town	37,675	132,175	17,351	883	188,083	1,014,013	18.5%
Westfield Civil City	2,749,949	533,703	0	1,820	3,285,472	14,418,541	22.8%
Hamilton Southeastern School Corp	3,125,772	342,277	0	13,336	3,481,385	66,656,474	5.2%
Hamilton Heights School Corp	124,228	61,705	0	2,423	188,356	7,047,286	2.7%
Westfield-Washington School Corp	5,535,346	1,266,292	0	5,119	6,806,756	36,023,542	18.9%
Sheridan Community Schools	30,642	106,874	14,029	2,348	153,893	3,108,976	4.9%
Carmel-Clay School Corp	1,076,835	0	0	10,280	1,087,115	57,011,697	1.9%
Noblesville School Corp	3,115,068	990,460	0	30,542	4,136,071	36,456,491	11.3%
Hamilton North Public Library	10,735	5,332	0	184	16,252	460,709	3.5%
Carmel-Clay Public Library	117,834	0	0	915	118,750	4,864,902	2.4%
Hamilton East Public Library	404,207	84,648	0	2,267	491,122	5,694,357	8.6%
Sheridan Public Library	2,416	8,425	1,106	160	12,107	211,893	5.7%
Westfield Public Library	162,549	37,185	0	132	199,866	922,820	21.7%
Hamilton County Solid Waste Mgmt Dist	35,596	6,988	38	168	42,791	569,718	7.5%
City of Noblesville Redevelopment	0	0	0	0	0	0	
Carmel Redevelopment Commission	0	0	0	0	0	0	
Sheridan Redevelopment Commission	0	0	0	0	0	0	
Hamilton County Redevelopment Comm	0	0	0	0	0	0	
TIF - Adams Twp TIF	0	0	0	0	0	226	0.0%
TIF - Delaware Twp TIF	0	0	0	0	0	182	0.0%
TIF - Fall Creek Twp TIF	0	0	0	0	0	1,533	0.0%
TIF - Noblesville Twp TIF	0	0	0	0	0	32,512	0.0%
TIF - Washington Twp TIF	0	39	0	0	39	266	14.5%
TIF - Carmel TIF	0	0	0	0	0	24,394,891	0.0%
TIF - Carmel Abated TIF	0	0	0	0	0	3,375,246	0.0%
TIF - Cicero TIF	2,089	2,585	0	0	4,674	112,190	4.2%
TIF - Fishers TIF	0	123	0	0	123	1,099,835	0.0%
TIF - Noblesville City TIF	20,530	147,575	0	514	168,620	7,733,862	2.2%
TIF - Sheridan TIF	0	2,340	2,898	0	5,238	92,160	5.7%
TIF - Westfield TIF	0	53,428	0	0	53,428	3,995,755	1.3%
TIF - Westfield Ag Abated TIF	0	43	0	0	43	4,435	1.0%
TIF - Noblesville Se TIF	0	143,652	0	0	143,652	1,812,090	7.9%
TIF - Fishers FC TIF	0	12,690	0	0	12,690	1,302,603	1.0%
TIF - Noblesville Wayne TIF	0	154,374	0	0	154,374	898,492	17.2%
TIF - Noblesville FC TIF	12	4,842	0	0	4,855	3,382,678	0.1%
TIF - Carmel County TIF	0	0	0	0	0	4,074,793	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Hancock County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Hancock County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Hancock County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-1.3%	$69,231,899	$2,850,045,318	10.3%
Change		-11.3%	0.9%	
2012	7.8%	$78,035,735	$2,824,106,816	15.8%

The total tax bill for all taxpayers in Hancock County decreased by 1.3% in 2013. The reasons were a large 11.3% decrease in the levy, partly offset by a decline in local income tax-funded property tax credit rates. A decrease in tax cap credits as a share of the levy from 15.8% in 2012 to 10.3% in 2013 also offset part of the levy decrease. In this reassessment year, certified net assessed value increased by 0.9%

Hancock County homeowners experienced a 1.6% decrease in property tax bills in 2013. This was due to a large decrease in property tax rates, which was partly offset by a decrease in local property tax credits. Statewide, the average homeowner's tax bill was almost unchanged.

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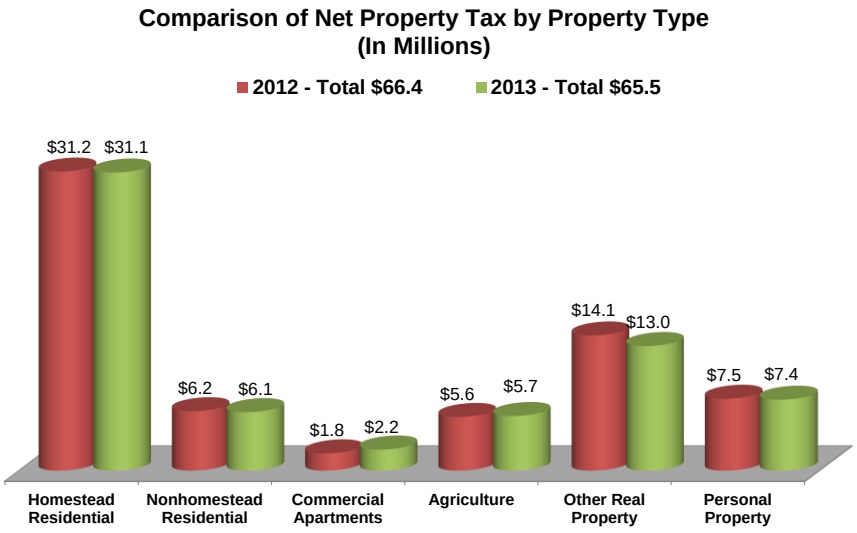
Comparable Homestead Property Tax Changes in Hancock County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	9,643	45.2%
No Change	154	0.7%
Lower Tax Bill	11,554	54.1%
Average Change in Tax Bill	**-1.6%**	
Detailed Change in Tax Bill		
20% or More	713	3.3%
10% to 19%	1,502	7.0%
1% to 9%	7,428	34.8%
-1% to 1%	154	0.7%
-1% to -9%	8,431	39.5%
-10% to -19%	2,156	10.1%
-20% or More	967	4.5%
Total	**21,351**	**100.0%**

Note: Percentages may not total due to rounding.



In Hancock County most net property taxes were paid by homestead and business (other real and personal) property owners in 2013. Total net property taxes decreased 1.3%, compared to an average 2.1% increase statewide. Commercial apartments saw the biggest increase, while business real net taxes decreased by the largest percentage.

Property tax rates decreased in all but one of the 19 Hancock County tax districts in 2013. The average tax rate fell by 12.1% because of a large levy decrease and a small increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Hancock County decreased by 11.3%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Hancock County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$3,344,536,265	$3,359,812,085	0.5%	$1,498,030,384	$1,499,696,991	0.1%
Other Residential	399,965,352	415,121,183	3.8%	397,442,094	412,289,916	3.7%
Ag Business/Land	307,396,234	322,324,331	4.9%	305,136,052	320,454,159	5.0%
Business Real/Personal	1,031,864,949	1,034,759,508	0.3%	789,598,876	811,035,449	2.7%
Total	**$5,083,762,800**	**$5,132,017,107**	**0.9%**	**$2,990,207,406**	**$3,043,476,515**	**1.8%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Hancock County's total billed net assessed value increased by 1.8% in 2013. All categories of property assessments increased. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$6,782,212	$4,320,772	-$2,461,439	-36.3%
2%	4,867,734	2,904,374	-1,963,360	-40.3%
3%	1,045,692	120,313	-925,379	-88.5%
Elderly	80,979	82,189	1,211	1.5%
Total	$12,776,616	$7,427,649	-$5,348,967	-41.9%
% of Levy	15.8%	10.3%		

Total tax cap credits in Hancock County were $7.4 million, which was 10.3% of the levy. This was near the state average of 10.9%, but more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Hancock County's average tax rate was near the statewide average rate. Most of the tax cap credits in Hancock County were in the 1% homestead category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Hancock County decreased $5,348,967 between 2012 and 2013. Credits as a share of the total levy fell to 10.3% in 2013 from 15.8% in 2012.

Hancock County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*63,034,382*	*64,124,574*	*66,993,140*	*78,035,735*	*69,231,899*	*1.7%*	*4.5%*	*16.5%*	*-11.3%*
Hancock County	11,243,313	10,950,639	11,542,471	12,395,003	10,733,271	-2.6%	5.4%	7.4%	-13.4%
Blue River Township	28,944	29,966	30,866	28,201	31,329	3.5%	3.0%	-8.6%	11.1%
Brandywine Township	87,487	85,100	80,512	63,636	92,653	-2.7%	-5.4%	-21.0%	45.6%
Brown Township	26,383	27,124	27,361	27,230	28,085	2.8%	0.9%	-0.5%	3.1%
Buck Creek Township	1,140,377	1,143,337	1,161,710	1,491,167	1,485,543	0.3%	1.6%	28.4%	-0.4%
Center Township	102,395	105,295	109,421	98,407	94,470	2.8%	3.9%	-10.1%	-4.0%
Green Township	60,970	60,210	38,419	39,263	39,479	-1.2%	-36.2%	2.2%	0.6%
Jackson Township	46,463	47,281	48,040	48,409	47,994	1.8%	1.6%	0.8%	-0.9%
Sugar Creek Township	2,813,564	2,894,735	2,873,483	3,054,768	3,363,599	2.9%	-0.7%	6.3%	10.1%
Vernon Township	736,105	654,690	638,229	738,426	747,874	-11.1%	-2.5%	15.7%	1.3%
Greenfield Civil City	6,659,775	6,739,650	6,780,229	6,866,753	6,849,080	1.2%	0.6%	1.3%	-0.3%
Fortville Civil Town	979,484	966,394	944,695	1,067,106	1,058,865	-1.3%	-2.2%	13.0%	-0.8%
New Palestine Civil Town	459,049	411,882	429,174	514,899	434,550	-10.3%	4.2%	20.0%	-15.6%
Shirley Civil Town	188,190	177,786	189,946	188,388	145,232	-5.5%	6.8%	-0.8%	-22.9%
Spring Lake Civil Town	24,027	24,893	24,776	25,579	25,588	3.6%	-0.5%	3.2%	0.0%
Wilkinson Civil Town	80,123	79,166	83,340	85,640	85,673	-1.2%	5.3%	2.8%	0.0%
Cumberland Civil Town	1,098,224	1,199,598	1,233,994	1,248,492	1,443,010	9.2%	2.9%	1.2%	15.6%
Mccordsville Civil Town	1,070,881	1,107,969	1,114,543	1,055,053	1,186,284	3.5%	0.6%	-5.3%	12.4%
Southern Hancock County Comm Schl Corp	8,287,911	8,638,440	8,940,514	9,525,766	9,471,011	4.2%	3.5%	6.5%	-0.6%
Greenfield Central Community School Corp	14,432,015	14,180,657	14,597,258	16,502,053	15,897,841	-1.7%	2.9%	13.0%	-3.7%
Mt. Vernon Community School Corp	10,760,931	12,107,993	13,470,732	20,384,308	13,339,085	12.5%	11.3%	51.3%	-34.6%
Eastern Hancock County Comm Schl Corp	2,707,771	2,491,769	2,633,427	2,587,188	2,631,383	-8.0%	5.7%	-1.8%	1.7%
Fortville Public Library	0	0	0	0	0				
Hancock County Public Library	0	0	0	0	0				
Greenfield Redevelopment Commission	0	0	0	0	0				

Hancock County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
30001	Blue River Township	1.3961	--	--	--	--	3.5527%	--	1.3465
30002	Brandeywine Township	1.8765	--	--	--	--	3.5527%	--	1.8098
30003	Brown Township	1.3900	--	--	--	--	3.5527%	--	1.3406
30004	Shirley Town	2.7446	--	--	--	--	3.5527%	--	2.6471
30005	Wilkinson Town	2.2885	--	--	--	--	3.5527%	--	2.2072
30006	Buck Creek Township	2.4804	--	--	--	--	3.5527%	--	2.3923
30007	Cumberland Town-Buck Creek Twp	3.5581	--	--	--	--	3.5527%	--	3.4317
30008	Center Township	2.0740	--	--	--	--	3.5527%	--	2.0003
30009	Greenfield City	2.6751	--	--	--	--	3.5527%	--	2.5801
30010	Green Township	1.8683	--	--	--	--	3.5527%	--	1.8019
30011	Jackson Township	1.4110	--	--	--	--	3.5527%	--	1.3609
30012	Sugar Creek Township	2.4045	--	--	--	--	3.5527%	--	2.3191
30013	New Palestine Town	2.9584	--	--	--	--	3.5527%	--	2.8533
30014	Spring Lake Town	2.3470	--	--	--	--	3.5527%	--	2.2636
30015	Cumberland Town-Sugar Creek Twp	3.3296	--	--	--	--	3.5527%	--	3.2113
30016	Vernon Township	2.1963	--	--	--	--	3.5527%	--	2.1183
30017	Fortville Town	3.2702	--	--	--	--	3.5527%	--	3.1540
30018	Town Of Mc Cordsville	2.7626	--	--	--	--	3.5527%	--	2.6645
30019	Greenfield-Brandywine	2.4017	--	--	--	--	3.5527%	--	2.3164

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Hancock County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*4,320,741*	*2,896,779*	*107,103*	*82,189*	*7,406,813*	*69,231,899*	*10.7%*
TIF Total	*31*	*7,595*	*13,210*	*0*	*20,836*	*3,081,805*	*0.7%*
County Total	*4,320,772*	*2,904,374*	*120,313*	*82,189*	*7,427,649*	*72,313,704*	*10.3%*
Hancock County	581,990	404,186	12,136	12,772	1,011,083	10,733,271	9.4%
Blue River Township	0	0	0	30	30	31,329	0.1%
Brandywine Township	430	3	0	103	536	92,653	0.6%
Brown Township	16	137	0	36	189	28,085	0.7%
Buck Creek Township	67,443	50,034	116	1,772	119,366	1,485,543	8.0%
Center Township	2,580	4,551	0	111	7,242	94,470	7.7%
Green Township	42	0	0	50	91	39,479	0.2%
Jackson Township	0	0	0	23	24	47,994	0.0%
Sugar Creek Township	290,769	126,245	131	5,459	422,604	3,363,599	12.6%
Vernon Township	67,083	40,742	4,007	655	112,488	747,874	15.0%
Greenfield Civil City	212,019	395,559	0	7,854	615,432	6,849,080	9.0%
Fortville Civil Town	77,540	131,530	24,327	1,696	235,093	1,058,865	22.2%
New Palestine Civil Town	69,669	21,439	0	719	91,828	434,550	21.1%
Shirley Civil Town	430	14,370	0	47	14,846	145,232	10.2%
Spring Lake Civil Town	63	868	0	171	1,102	25,588	4.3%
Wilkinson Civil Town	8	2,621	0	160	2,789	85,673	3.3%
Cumberland Civil Town	429,696	50,026	14,507	1,199	495,428	1,443,010	34.3%
Mccordsville Civil Town	159,876	44,183	0	319	204,378	1,186,284	17.2%
Southern Hancock County Comm Schl Corp	743,706	301,466	6,363	15,480	1,067,016	9,471,011	11.3%
Greenfield Central Community School Corp	399,075	701,541	0	18,740	1,119,356	15,897,841	7.0%
Mt. Vernon Community School Corp	1,217,597	594,255	45,516	12,403	1,869,771	13,339,085	14.0%
Eastern Hancock County Comm Schl Corp	710	13,021	0	2,390	16,121	2,631,383	0.6%
Fortville Public Library	0	0	0	0	0	0	
Hancock County Public Library	0	0	0	0	0	0	
TIF - Mt Comfort Econ Dev Area	31	5,036	0	0	5,067	790,404	0.6%
TIF - Greenfield North Econ Area	0	2,464	0	0	2,464	2,131,233	0.1%
TIF - Fortville Economic Dev Area	0	95	13,210	0	13,305	160,121	8.3%
TIF - Mccordsville Econ Dev Area	0	0	0	0	0	46	0.5%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Harrison County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Harrison County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Harrison County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-1.1%	$19,492,567	$1,605,583,805	0.3%
Change		-2.0%	1.1%	
2012	1.9%	$19,892,431	$1,587,713,106	0.2%

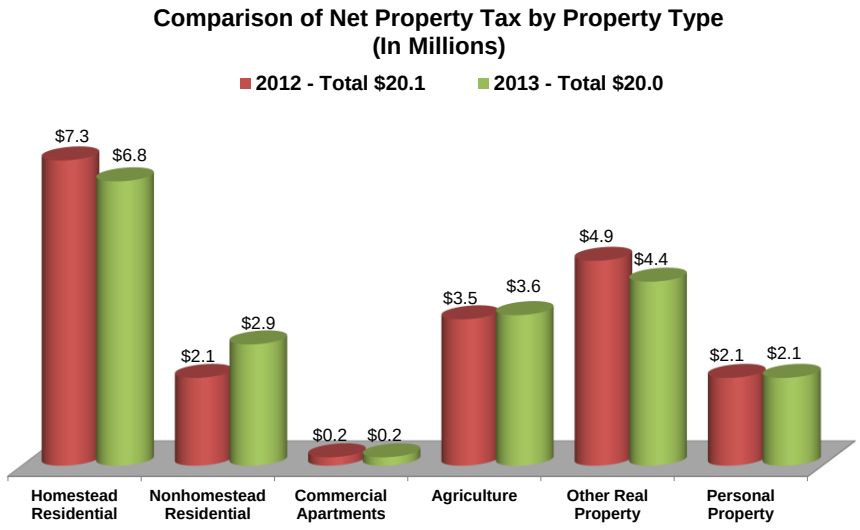
The total tax bill for all taxpayers in Harrison County decreased by 1.1% in 2013. The main reason was a 2.0% decrease in the property tax levy. In this reassessment year, certified net assessed value rose by 1.1%. Despite the decrease in overall tax bills, taxpayers qualified for slightly more tax cap credits because of tax rate increases in two big taxing districts. Tax cap credits as a percent of the levy increased to 0.3% in 2013 from 0.2% in 2012.

Harrison County homeowners experienced a 3.3% decrease in property tax bills in 2013. This was due to a decline in net assessed value and a decrease in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Harrison County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	4,371	40.7%
No Change	208	1.9%
Lower Tax Bill	6,162	57.4%
Average Change in Tax Bill	**-3.3%**	
Detailed Change in Tax Bill		
20% or More	1,504	14.0%
10% to 19%	853	7.9%
1% to 9%	2,014	18.8%
-1% to 1%	208	1.9%
-1% to -9%	2,880	26.8%
-10% to -19%	2,039	19.0%
-20% or More	1,243	11.6%
Total	**10,741**	**100.0%**

Note: Percentages may not total due to rounding.



In Harrison County most net property taxes were paid by homestead and business (other real and personal) property owners in 2013. Total net property taxes decreased 1.1%, compared to an average 2.1% increase statewide. Nonhomestead residential property saw the biggest increase, while commercial apartment net taxes decreased by the largest percentage.

Property tax rates decreased in 22 of 24 Harrison County tax districts in 2013. The average tax rate fell by 3.1% because of a levy decrease and a small increase in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Harrison County decreased by 2.0%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Harrison County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$1,416,478,939	$1,361,787,363	-3.9%	$584,258,126	$558,276,543	-4.4%
Other Residential	189,135,400	250,093,400	32.2%	179,803,860	244,428,660	35.9%
Ag Business/Land	297,523,101	320,356,980	7.7%	287,331,959	311,843,747	8.5%
Business Real/Personal	647,920,727	624,783,954	-3.6%	574,254,992	556,713,554	-3.1%
Total	**$2,551,058,167**	**$2,557,021,697**	**0.2%**	**$1,625,648,937**	**$1,671,262,504**	**2.8%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Harrison County's total billed net assessed value increased by 2.8% in 2013. Increases in other residential and agricultural assessments more than offset decreases in homestead and business assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$5,279	$4,744	-$535	-10.1%
2%	17,590	21,599	4,009	22.8%
3%	0	0	0	0.0%
Elderly	12,669	23,436	10,767	85.0%
Total	$35,537	$49,778	$14,241	40.1%
% of Levy	0.2%	0.3%		

Total tax cap credits in Harrison County were $49,778, which was only 0.3% of the levy. This was less than the state average of 10.9% and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Harrison County's average tax rate was much less than the median rate statewide. Harrison County's tax cap credits were divided mainly between the 2% nonhomestead residential/farmland category and the elderly category, which limits tax bill increases to 2% per year for some homeowners aged 65 and over. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Harrison County increased $14,241 between 2012 and 2013. Credits as a share of the total levy rose from 0.2% in 2012 to 0.3% in 2013.

Harrison County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	% Change 2010 - 2011	% Change 2011 - 2012	% Change 2012 - 2013
County Total	*18,993,186*	*22,058,721*	*18,988,326*	*19,892,431*	*19,492,567*	*16.1%*	*-13.9%*	*4.8%*	*-2.0%*
Harrison County	5,278,047	5,295,095	5,520,081	5,749,109	5,722,301	0.3%	4.2%	4.1%	-0.5%
Blue River Township	31,082	31,308	32,266	32,355	32,782	0.7%	3.1%	0.3%	1.3%
Boone Township	17,002	17,270	17,399	17,713	17,624	1.6%	0.7%	1.8%	-0.5%
Franklin Township	46,692	46,496	46,201	44,201	45,643	-0.4%	-0.6%	-4.3%	3.3%
Harrison Township	181,925	177,476	181,560	176,929	178,880	-2.4%	2.3%	-2.6%	1.1%
Heth Township	9,404	9,505	9,654	9,795	9,887	1.1%	1.6%	1.5%	0.9%
Jackson Township	66,930	66,630	67,810	66,026	67,671	-0.4%	1.8%	-2.6%	2.5%
Morgan Township	11,402	11,662	11,777	12,092	11,911	2.3%	1.0%	2.7%	-1.5%
Posey Township	23,378	23,669	23,730	24,168	24,707	1.2%	0.3%	1.8%	2.2%
Spencer Township	37,615	37,944	38,987	39,031	39,075	0.9%	2.7%	0.1%	0.1%
Taylor Township	25,354	25,580	26,375	26,860	26,943	0.9%	3.1%	1.8%	0.3%
Washington Township	9,426	9,411	9,904	10,064	9,875	-0.2%	5.2%	1.6%	-1.9%
Webster Township	22,690	23,233	23,738	24,109	20,854	2.4%	2.2%	1.6%	-13.5%
Milltown Civil Town	48,842	47,618	48,684	56,421	57,946	-2.5%	2.2%	15.9%	2.7%
Corydon Civil Town	571,565	580,252	601,835	611,869	586,982	1.5%	3.7%	1.7%	-4.1%
Crandall Civil Town	2,994	3,060	3,114	3,167	3,188	2.2%	1.8%	1.7%	0.7%
Elizabeth Civil Town	3,305	3,305	3,293	3,305	3,543	0.0%	-0.4%	0.4%	7.2%
Laconia Civil Town	958	1,034	1,071	1,086	1,094	7.9%	3.6%	1.4%	0.7%
Lanesville Civil Town	29,232	29,534	30,764	30,860	31,558	1.0%	4.2%	0.3%	2.3%
Mauckport Civil Town	3,324	3,345	3,442	3,506	3,531	0.6%	2.9%	1.9%	0.7%
New Amsterdam Civil Town	0	0	0	0	0				
New Middletown Civil Town	0	0	0	0	0				
Palmyra Civil Town	30,846	31,384	31,265	33,149	0	1.7%	-0.4%	6.0%	-100.0%
Crawford County Community School Corp	65,215	63,452	68,675	57,835	70,913	-2.7%	8.2%	-15.8%	22.6%
Lanesville School Corp	914,270	897,771	915,522	963,166	911,847	-1.8%	2.0%	5.2%	-5.3%
North Harrison Community School Corp	3,410,148	5,933,314	3,158,812	3,428,831	3,541,362	74.0%	-46.8%	8.5%	3.3%
South Harrison School Corp	6,608,224	7,123,452	6,495,744	6,818,139	6,422,021	7.8%	-8.8%	5.0%	-5.8%
Harrison County Public Library	1,143,524	1,155,150	1,193,700	1,214,601	1,215,427	1.0%	3.3%	1.8%	0.1%
Whiskey Run Fire Protection District	10,249	8,916	5,737	7,951	8,560	-13.0%	-35.7%	38.6%	7.7%
Palmyra Fire	96,397	97,569	99,988	99,903	99,564	1.2%	2.5%	-0.1%	-0.3%
Heth-Washington Twp Fire Protection Dist	47,293	47,756	49,876	49,808	49,958	1.0%	4.4%	-0.1%	0.3%
Boone Township Fire District	40,367	40,967	42,525	43,246	42,933	1.5%	3.8%	1.7%	-0.7%
Harrison County Solid Waste Mgmt Dist	168,821	178,079	184,367	192,113	192,670	5.5%	3.5%	4.2%	0.3%
Webster Twp Fire Protection	36,665	37,484	40,430	41,023	41,317	2.2%	7.9%	1.5%	0.7%

Harrison County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
31001	Blue River Township	1.3429	--	--	--	--	--	--	1.3429
31002	Milltown Town-Blue River Twp	2.9788	--	--	--	--	--	--	2.9788
31003	Boone Township	1.1749	--	--	--	--	--	--	1.1749
31004	Laconia Town	1.2953	--	--	--	--	--	--	1.2953
31005	Franklin Township	1.1275	--	--	--	--	--	--	1.1275
31006	Lanesville Town	1.2934	--	--	--	--	--	--	1.2934
31007	Harrison Township	1.0955	--	--	--	--	--	--	1.0955
31008	Corydon Town	1.5846	--	--	--	--	--	--	1.5846
31009	Heth Township	1.1543	--	--	--	--	--	--	1.1543
31010	Mauckport Town	1.3724	--	--	--	--	--	--	1.3724
31011	Jackson Township	1.3249	--	--	--	--	--	--	1.3249
31012	Crandall Town	1.4269	--	--	--	--	--	--	1.4269
31013	Morgan Township	1.3829	--	--	--	--	--	--	1.3829
31014	Palmyra Town	1.3829	--	--	--	--	--	--	1.3829
31015	Posey Township	1.0707	--	--	--	--	--	--	1.0707
31016	Elizabeth Town	1.1824	--	--	--	--	--	--	1.1824
31017	Spencer Township	1.3416	--	--	--	--	--	--	1.3416
31018	Milltown Town-Spencer Township	2.9737	--	--	--	--	--	--	2.9737
31019	Taylor Township	1.1508	--	--	--	--	--	--	1.1508
31020	Washington Township	1.1813	--	--	--	--	--	--	1.1813
31021	New Amsterdam Town	1.1813	--	--	--	--	--	--	1.1813
31022	Webster Township	1.1734	--	--	--	--	--	--	1.1734
31023	New Middletown Town	1.1734	--	--	--	--	--	--	1.1734
31024	Milltown Town-Spencer Township	2.4913	--	--	--	--	--	--	2.4913

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Harrison County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*4,744*	*21,599*	*0*	*23,436*	*49,778*	*19,492,567*	*0.3%*
TIF Total	*0*	*0*	*0*	*0*	*0*	*0*	
County Total	*4,744*	*21,599*	*0*	*23,436*	*49,778*	*19,492,567*	*0.3%*
Harrison County	581	2,584	0	6,288	9,453	5,722,301	0.2%
Blue River Township	35	181	0	81	297	32,782	0.9%
Boone Township	0	0	0	13	13	17,624	0.1%
Franklin Township	0	0	0	42	42	45,643	0.1%
Harrison Township	0	0	0	186	186	178,880	0.1%
Heth Township	0	0	0	2	2	9,887	0.0%
Jackson Township	0	0	0	180	180	67,671	0.3%
Morgan Township	0	0	0	14	14	11,911	0.1%
Posey Township	0	0	0	5	5	24,707	0.0%
Spencer Township	5	0	0	33	39	39,075	0.1%
Taylor Township	0	0	0	57	57	26,943	0.2%
Washington Township	0	0	0	6	6	9,875	0.1%
Webster Township	0	0	0	17	17	20,854	0.1%
Milltown Civil Town	1,681	7,485	0	505	9,672	57,946	16.7%
Corydon Civil Town	0	0	0	1,068	1,068	586,982	0.2%
Crandall Civil Town	0	0	0	19	19	3,188	0.6%
Elizabeth Civil Town	0	0	0	8	8	3,543	0.2%
Laconia Civil Town	0	0	0	0	0	1,094	0.0%
Lanesville Civil Town	0	0	0	10	10	31,558	0.0%
Mauckport Civil Town	0	0	0	0	0	3,531	0.0%
New Amsterdam Civil Town	0	0	0	0	0	0	
New Middletown Civil Town	0	0	0	0	0	0	
Palmyra Civil Town	0	0	0	0	0	0	
Crawford County Community School Corp	1,864	9,606	0	648	12,118	70,913	17.1%
Lanesville School Corp	0	0	0	790	790	911,847	0.1%
North Harrison Community School Corp	187	0	0	6,725	6,912	3,541,362	0.2%
South Harrison School Corp	0	0	0	4,915	4,915	6,422,021	0.1%
Harrison County Public Library	123	549	0	1,336	2,008	1,215,427	0.2%
Whiskey Run Fire Protection District	248	1,106	0	75	1,429	8,560	16.7%
Palmyra Fire	0	0	0	119	119	99,564	0.1%
Heth-Washington Twp Fire Protection Dist	0	0	0	15	15	49,958	0.0%
Boone Township Fire District	0	0	0	33	33	42,933	0.1%
Harrison County Solid Waste Mgmt Dist	20	87	0	212	318	192,670	0.2%
Webster Twp Fire Protection	0	0	0	34	34	41,317	0.1%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Hendricks County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Hendricks County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Hendricks County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-0.2%	$180,420,863	$6,896,576,477	10.8%
Change		0.2%	-0.3%	
2012	1.2%	$179,981,956	$6,917,969,818	11.0%

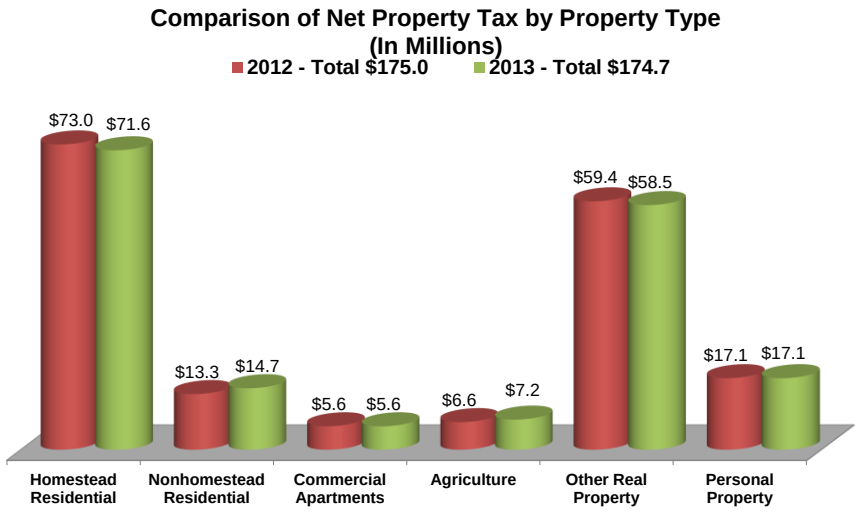
The total tax bill for all taxpayers in Hendricks County decreased by 0.2% in 2013. The main reason was a small increase in local income tax-funded property tax credits which offset a small 0.2% increase in the levy. In a reassessment year, certified net assessed value decreased by 0.3%. Tax cap credits as a percent of the levy declined slightly to 10.8% in 2013 from 11.0% in 2012.

Hendricks County homeowners experienced a 2.4% decrease in property tax bills in 2013. This was due to a decline in net assessed value, while property tax rates experienced little change. Homesteads also experienced an increase in local property tax credits. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Hendricks County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	15,272	35.8%
No Change	150	0.4%
Lower Tax Bill	27,183	63.8%
Average Change in Tax Bill	**-2.4%**	
Detailed Change in Tax Bill		
20% or More	1,074	2.5%
10% to 19%	2,261	5.3%
1% to 9%	11,937	28.0%
-1% to 1%	150	0.4%
-1% to -9%	20,757	48.7%
-10% to -19%	5,225	12.3%
-20% or More	1,201	2.8%
Total	**42,605**	**100.0%**

Note: Percentages may not total due to rounding.



In Hendricks County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes decreased 0.2%, compared to an average 2.1% increase statewide. Nonhomestead residential property saw the biggest increase, while homestead net taxes decreased by the largest percentage.

Property tax rates increased in 21 of 31 Hendricks County tax districts in 2013. The average tax rate rose by 0.6% because of a small levy increase and a small decrease in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Hendricks County increased by 0.2%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Hendricks County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$7,539,668,595	$7,400,147,376	-1.9%	$3,534,868,267	$3,447,311,172	-2.5%
Other Residential	942,466,740	1,013,616,321	7.5%	934,572,564	1,005,399,573	7.6%
Ag Business/Land	358,290,742	383,367,480	7.0%	357,314,721	382,720,540	7.1%
Business Real/Personal	3,566,092,555	3,494,667,572	-2.0%	2,895,573,602	2,890,418,344	-0.2%
Total	**$12,406,518,632**	**$12,291,798,749**	**-0.9%**	**$7,722,329,154**	**$7,725,849,629**	**0.0%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Hendricks County's total billed net assessed value was nearly unchanged in 2013. Increases in other residential and agricultural assessments were offset by decreases in homestead assessments. Net assessed value for all of Indiana also was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$14,167,177	$12,654,771	-$1,512,407	-10.7%
2%	6,481,012	7,714,287	1,233,275	19.0%
3%	1,243,496	1,253,480	9,984	0.8%
Elderly	59,083	41,096	-17,987	-30.4%
Total	$21,950,768	$21,663,633	-$287,135	-1.3%
% of Levy	11.0%	10.8%		

Total tax cap credits in Hendricks County were $21.7 million, which was 10.8% of the levy. This was near the state average of 10.9%, but more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Hendricks County's average tax rate was above the statewide average rate. Tax cap credits as a percentage of the levy were near the statewide average, a lower percentage given the average tax rate, because the county had few credits in the 3% category. Most of the tax cap credits in Hendricks County were in the 1% homestead category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Hendricks County decreased $287,135 between 2012 and 2013. Credits as a share of the total levy declined from 11.0% in 2012 to 10.8% in 2013.

Hendricks County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	% Change 2010 - 2011	% Change 2011 - 2012	% Change 2012 - 2013
County Total	*154,771,645*	*165,061,810*	*176,571,106*	*179,981,956*	*180,420,863*	*6.6%*	*7.0%*	*1.9%*	*0.2%*
Hendricks County	19,997,665	20,850,477	22,136,468	23,154,446	22,951,805	4.3%	6.2%	4.6%	-0.9%
Brown Township	217,694	199,026	172,536	191,213	164,332	-8.6%	-13.3%	10.8%	-14.1%
Center Township	749,538	481,874	467,314	675,087	956,937	-35.7%	-3.0%	44.5%	41.8%
Clay Township	58,285	60,322	60,973	63,472	76,287	3.5%	1.1%	4.1%	20.2%
Eel River Township	74,246	76,933	77,463	76,826	106,535	3.6%	0.7%	-0.8%	38.7%
Franklin Township	51,086	54,148	54,026	55,390	54,137	6.0%	-0.2%	2.5%	-2.3%
Guilford Township	464,504	479,991	453,104	506,179	502,869	3.3%	-5.6%	11.7%	-0.7%
Liberty Township	176,802	184,005	186,383	193,487	194,646	4.1%	1.3%	3.8%	0.6%
Lincoln Township	263,571	219,404	200,971	205,731	103,798	-16.8%	-8.4%	2.4%	-49.5%
Marion Township	39,012	40,682	41,168	42,759	43,000	4.3%	1.2%	3.9%	0.6%
Middle Township	960,689	930,868	1,170,219	1,117,923	1,130,379	-3.1%	25.7%	-4.5%	1.1%
Union Township	53,264	55,903	56,208	57,656	58,465	5.0%	0.5%	2.6%	1.4%
Washington Township	5,990,296	6,610,771	6,229,284	8,025,391	8,483,432	10.4%	-5.8%	28.8%	5.7%
Brownsburg Civil Town	11,463,065	10,731,533	12,510,395	13,194,653	12,840,876	-6.4%	16.6%	5.5%	-2.7%
Plainfield Civil Town	13,888,740	13,458,210	14,401,244	15,179,024	13,670,734	-3.1%	7.0%	5.4%	-9.9%
Jamestown Civil Town	4,837	3,228	3,909	4,044	4,147	-33.3%	21.1%	3.5%	2.5%
Amo Civil Town	52,391	55,249	56,047	58,220	57,520	5.5%	1.4%	3.9%	-1.2%
Clayton Civil Town	110,058	116,319	118,055	122,658	123,571	5.7%	1.5%	3.9%	0.7%
Coatsville Civil Town	86,684	91,354	92,789	96,237	96,862	5.4%	1.6%	3.7%	0.6%
Danville Civil Town	2,069,165	2,254,537	2,199,480	2,212,856	2,383,875	9.0%	-2.4%	0.6%	7.7%
Lizton Civil Town	91,392	95,048	97,856	101,775	102,261	4.0%	3.0%	4.0%	0.5%
North Salem Civil Town	107,969	114,318	114,709	120,721	119,221	5.9%	0.3%	5.2%	-1.2%
Pittsboro Civil Town	476,722	501,679	508,589	511,488	505,418	5.2%	1.4%	0.6%	-1.2%
Stilesville Civil Town	31,434	34,089	34,384	35,338	35,717	8.4%	0.9%	2.8%	1.1%
Avon Civil Town	2,481,255	2,908,813	2,914,817	3,001,469	3,216,037	17.2%	0.2%	3.0%	7.1%
Northwest Hendricks School Corp	7,219,102	7,822,384	8,502,828	9,168,371	9,053,446	8.4%	8.7%	7.8%	-1.3%
Brownsburg Community School Corp	24,375,156	27,115,618	27,991,150	28,172,618	28,179,212	11.2%	3.2%	0.6%	0.0%
Avon Community School Corp	31,712,369	34,611,050	40,358,037	37,426,161	38,132,484	9.1%	16.6%	-7.3%	1.9%
Danville Community School Corp	7,878,743	8,393,230	8,528,352	8,619,384	9,339,153	6.5%	1.6%	1.1%	8.4%
Plainfield Community School Corp	15,036,206	17,375,686	17,436,479	17,958,972	18,039,819	15.6%	0.3%	3.0%	0.5%
Mill Creek Community School Corp	3,930,471	4,006,322	4,455,343	4,311,514	4,560,191	1.9%	11.2%	-3.2%	5.8%
Washington Township Public Library	1,221,461	1,295,589	1,140,779	1,395,287	1,400,335	6.1%	-11.9%	22.3%	0.4%
Brownsburg Public Library	993,815	1,262,536	1,174,868	1,234,513	1,093,641	27.0%	-6.9%	5.1%	-11.4%
Clayton Public Library	157,871	161,159	170,417	166,869	167,592	2.1%	5.7%	-2.1%	0.4%
Coatesville-Clay Township Public Library	158,069	160,299	162,995	161,884	159,924	1.4%	1.7%	-0.7%	-1.2%
Danville Public Library	514,848	587,186	609,197	626,641	511,713	14.1%	3.7%	2.9%	-18.3%
Plainfield - Guilford Twp Public Library	1,613,170	1,661,970	1,682,270	1,735,699	1,800,492	3.0%	1.2%	3.2%	3.7%
Hendricks County Solid Waste District	0	0	0	0	0				
Hendricks County Redevelopment	0	0	0	0	0				
Brownsburg Redevelopment Commission	0	0	0	0	0				
Plainfield Redevelopment Commission	0	0	0	0	0				
Danville Redevelopment Commission	0	0	0	0	0				
Avon Redevelopment Commission	0	0	0	0	0				

Hendricks County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
32001	Brown Township	2.3871	--	--	--	--	6.7638%	--	2.2256
32002	Center Township	2.3914	--	--	--	--	6.7638%	--	2.2297
32003	Danville Town	2.6295	--	--	--	--	6.7638%	--	2.4516
32007	Eel River Township	2.2737	--	--	--	--	6.7638%	--	2.1199
32008	North Salem Town	3.2661	--	--	--	--	6.7638%	--	3.0452
32009	Franklin Township	1.3989	--	--	--	--	6.7638%	--	1.3043
32010	Stilesville Town	1.7742	--	--	--	--	6.7638%	--	1.6542
32011	Guilford Township	1.8913	--	--	--	--	6.7638%	--	1.7634
32012	Plainfield Town	2.4710	--	--	--	--	6.7638%	--	2.3039
32013	Liberty Township	1.4523	--	--	--	--	6.7638%	--	1.3541
32014	Clayton Town	1.9561	--	--	--	--	6.7638%	--	1.8238
32015	Lincoln Township	2.3683	--	--	--	--	6.7638%	--	2.2081
32016	Brownsburg Town	3.0265	--	--	--	--	6.7638%	--	2.8218
32017	Marion Township	1.8492	--	--	--	--	6.7638%	--	1.7241
32018	Middle Township	2.5711	--	--	--	--	6.7638%	--	2.3972
32019	Pittsboro Town	2.9871	--	--	--	--	6.7638%	--	2.7851
32020	Union Township	2.2327	--	--	--	--	6.7638%	--	2.0817
32021	Lizton Town	2.9770	--	--	--	--	6.7638%	--	2.7756
32022	Washington Township	2.8009	--	--	--	--	6.7638%	--	2.6115
32023	Clay Township	1.5780	--	--	--	--	6.7638%	--	1.4713
32024	Amo Town	2.2981	--	--	--	--	6.7638%	--	2.1427
32025	Coatsville Town	2.1902	--	--	--	--	6.7638%	--	2.0421
32026	Brownsburg - Brown Twp	3.0238	--	--	--	--	6.7638%	--	2.8193
32027	Plainfield - Washington Twp	3.2517	--	--	--	--	6.7638%	--	3.0318
32028	Brownsburg - Middle Twp	3.1853	--	--	--	--	6.7638%	--	2.9699
32029	Plainfield - Liberty Twp	2.2561	--	--	--	--	6.7638%	--	2.1035
32030	Eel River - Jamestown	2.6637	--	--	--	--	6.7638%	--	2.4835
32031	Avon	3.2019	--	--	--	--	6.7638%	--	2.9853
32032	Pittsboro - Brown Twp	2.8256	--	--	--	--	6.7638%	--	2.6345
32033	Danville - Washington Twp	3.1123	--	--	--	--	6.7638%	--	2.9018
32035	Brownsburg-Washington Twp	3.4137	--	--	--	--	6.7638%	--	3.1828

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Hendricks County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*12,650,908*	*7,385,959*	*990,634*	*41,096*	*21,068,596*	*180,420,863*	*11.7%*
TIF Total	*3,863*	*328,328*	*262,846*	*0*	*595,037*	*20,868,419*	*2.9%*
County Total	*12,654,771*	*7,714,287*	*1,253,480*	*41,096*	*21,663,633*	*201,289,282*	*10.8%*
Hendricks County	1,472,725	873,256	103,210	5,239	2,454,431	22,951,805	10.7%
Brown Township	14,589	3,065	1	11	17,665	164,332	10.7%
Center Township	41,551	38,503	0	296	80,350	956,937	8.4%
Clay Township	4	69	0	4	78	76,287	0.1%
Eel River Township	1,737	5,991	81	30	7,839	106,535	7.4%
Franklin Township	0	0	0	19	19	54,137	0.0%
Guilford Township	9,052	10,719	0	113	19,884	502,869	4.0%
Liberty Township	29	53	0	25	107	194,646	0.1%
Lincoln Township	4,456	3,348	62	29	7,895	103,798	7.6%
Marion Township	28	0	0	4	32	43,000	0.1%
Middle Township	102,542	60,187	1	299	163,030	1,130,379	14.4%
Union Township	1,069	2,401	0	22	3,492	58,465	6.0%
Washington Township	929,642	424,021	117,435	1,644	1,472,743	8,483,432	17.4%
Brownsburg Civil Town	1,176,429	648,522	25,437	2,634	1,853,023	12,840,876	14.4%
Plainfield Civil Town	379,746	367,068	28,502	3,138	778,454	13,670,734	5.7%
Jamestown Civil Town	649	195	0	0	843	4,147	20.3%
Amo Civil Town	8	2,756	0	19	2,782	57,520	4.8%
Clayton Civil Town	0	0	0	31	31	123,571	0.0%
Coatsville Civil Town	272	2,049	0	31	2,352	96,862	2.4%
Danville Civil Town	114,457	153,395	48	1,447	269,347	2,383,875	11.3%
Lizton Civil Town	3,367	10,191	0	135	13,693	102,261	13.4%
North Salem Civil Town	5,353	14,568	2,959	68	22,948	119,221	19.2%
Pittsboro Civil Town	59,319	29,307	0	81	88,707	505,418	17.6%
Stilesville Civil Town	0	0	0	39	39	35,717	0.1%
Avon Civil Town	308,738	152,378	99,850	264	561,230	3,216,037	17.5%
Northwest Hendricks School Corp	615,636	476,260	6,286	2,676	1,100,858	9,053,446	12.2%
Brownsburg Community School Corp	2,259,495	1,181,159	38,782	5,561	3,484,997	28,179,212	12.4%
Avon Community School Corp	4,166,368	1,920,108	546,408	7,173	6,640,057	38,132,484	17.4%
Danville Community School Corp	360,205	428,923	0	3,982	793,110	9,339,153	8.5%
Plainfield Community School Corp	324,740	384,514	0	4,055	713,309	18,039,819	4.0%
Mill Creek Community School Corp	1,755	8,749	0	847	11,350	4,560,191	0.2%
Washington Township Public Library	153,001	70,512	20,066	263	243,842	1,400,335	17.4%
Brownsburg Public Library	87,692	45,841	1,505	216	135,254	1,093,641	12.4%
Clayton Public Library	80	145	0	26	251	167,592	0.1%
Coatesville-Clay Township Public Library	65	1,031	0	17	1,113	159,924	0.7%
Danville Public Library	23,696	28,298	0	254	52,248	511,713	10.2%
Plainfield - Guilford Twp Public Library	32,411	38,377	0	405	71,193	1,800,492	4.0%
Hendricks County Solid Waste District	0	0	0	0	0	0	
Hendricks County Redevelopment	0	0	0	0	0	0	
Brownsburg Redevelopment Commission	0	0	0	0	0	0	
Plainfield Redevelopment Commission	0	0	0	0	0	0	
Danville Redevelopment Commission	0	0	0	0	0	0	
Avon Redevelopment Commission	0	0	0	0	0	0	
TIF - Danville TIF-003	0	0	0	0	0	0	
TIF - Guilford Heartland TIF-011	0	0	0	0	0	1,404,281	0.0%
TIF - Plainfield- All Points TIF-012	0	0	0	0	0	13,345	0.0%
TIF - Plainfield- I70 TIF- 012	0	2	0	0	2	1,414,571	0.0%
TIF - Plainfield- Six Points TIF-012	0	544	0	0	544	3,946,873	0.0%
TIF - Plainfield- SR267 TIF-012	0	50,327	0	0	50,327	902,993	5.6%
TIF - Plainfield- Us 40 TIF- 012	0	115,617	0	0	115,617	4,249,187	2.7%
TIF - Liberty-70 West TIF- 013	0	0	0	0	0	98,912	0.0%
TIF - Liberty-Westpoint TIF- 013	0	0	0	0	0	3,292	0.0%
TIF - Brownsburg TIF-016	0	54,116	5,816	0	59,931	827,881	7.2%
TIF - Brownsburg Wynn Farms TIF-016	3,795	41,313	757	0	45,864	234,761	19.5%
TIF - Pittsboro TIF-019	0	0	0	0	0	1,663,009	0.0%
TIF - Washington- All Points TIF-022	0	0	0	0	0	0	
TIF - Brownsburg-Brown Expand TIF-026	0	0	5,465	0	5,465	694,379	0.8%
TIF - Brownsburg- Brown TIF-026	0	51,453	9,687	0	61,140	1,382,669	4.4%
TIF - Plainfield- Wash-All Pts TIF-027	68	14,943	45,739	0	60,750	932,464	6.5%
TIF - Avon #3 TIF-031	0	0	35,678	0	35,678	565,804	6.3%

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*12,650,908*	*7,385,959*	*990,634*	*41,096*	*21,068,596*	*180,420,863*	*11.7%*
TIF Total	*3,863*	*328,328*	*262,846*	*0*	*595,037*	*20,868,419*	*2.9%*
County Total	*12,654,771*	*7,714,287*	*1,253,480*	*41,096*	*21,663,633*	*201,289,282*	*10.8%*
TIF - Avon #4 TIF-031	0	0	48,690	0	48,690	772,174	6.3%
TIF - Avon HRH TIF-031	0	0	80	0	80	1,271	6.3%
TIF - Avon TIF-031	0	12	110,935	0	110,947	1,760,553	6.3%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Henry County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Henry County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Henry County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	1.3%	$37,356,183	$1,412,329,594	16.8%
Change		4.4%	0.8%	
2012	-1.5%	$35,776,886	$1,400,619,761	14.3%

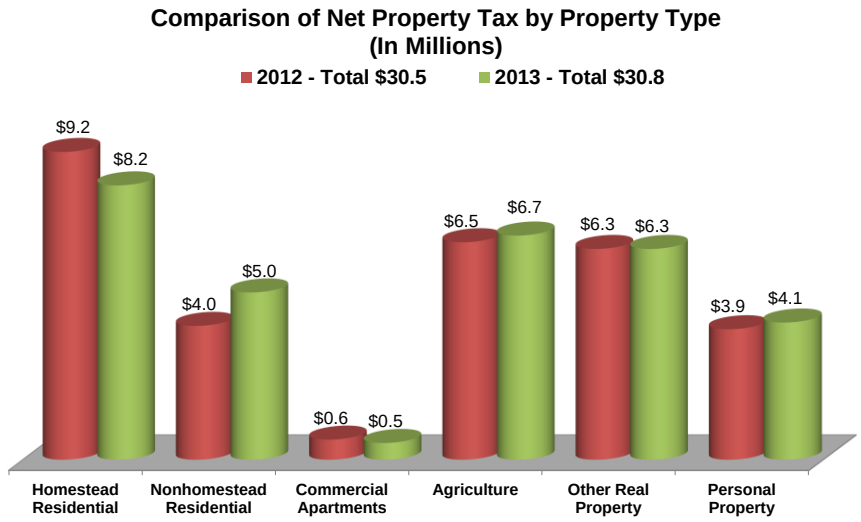
The total tax bill for all taxpayers in Henry County increased by 1.3% in 2013. The main reason was a 4.4% increase in the levy. In this reassessment year certified net assessed value increased by 0.8%. Since the levy increase exceeded the assessment rise, tax rates increased, and this caused an increase in tax cap credits as a percent of the levy from 14.3% in 2012 to 16.8% in 2013. The rise in tax cap credits helped keep the tax bill increase smaller than the levy increase.

Henry County homeowners experienced a 6.3% decrease in property tax bills in 2013. This was due to a decline in homestead net assessed value, which offset an increase in the average tax rate. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Henry County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	4,214	32.1%
No Change	647	4.9%
Lower Tax Bill	8,266	63.0%
Average Change in Tax Bill	**-6.3%**	
Detailed Change in Tax Bill		
20% or More	506	3.9%
10% to 19%	717	5.5%
1% to 9%	2,991	22.8%
-1% to 1%	647	4.9%
-1% to -9%	4,279	32.6%
-10% to -19%	2,529	19.3%
-20% or More	1,458	11.1%
Total	**13,127**	**100.0%**

Note: Percentages may not total due to rounding.



In Henry County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes increased 1.3%, less than the average 2.1% increase statewide. Nonhomestead residential property saw the biggest increase, while homestead net taxes decreased by the largest percentage.

Property tax rates increased in 16 of 30 Henry County tax districts in 2013. The average tax rate rose by 3.5% because a levy increase exceeded a small increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Henry County increased by 4.4%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Henry County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$1,325,816,872	$1,243,887,307	-6.2%	$465,929,623	$429,774,384	-7.8%
Other Residential	224,252,504	271,985,460	21.3%	222,295,932	269,021,214	21.0%
Ag Business/Land	359,679,265	377,200,482	4.9%	355,104,991	374,381,179	5.4%
Business Real/Personal	568,653,677	538,131,140	-5.4%	429,716,806	429,859,934	0.0%
Total	**$2,478,402,318**	**$2,431,204,389**	**-1.9%**	**$1,473,047,352**	**$1,503,036,711**	**2.0%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Henry County's total billed net assessed value increased by 2.0% in 2013. Increases in other residential and agricultural assessments more than offset decreases in homestead assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$545,685	$418,967	-$126,718	-23.2%
2%	2,855,162	3,869,574	1,014,412	35.5%
3%	1,825,758	2,162,285	336,527	18.4%
Elderly	18,352	32,615	14,263	77.7%
Total	$5,244,957	$6,483,441	$1,238,484	23.6%
% of Levy	14.3%	16.8%		

Total tax cap credits in Henry County were $6.5 million, which was 16.8% of the levy. This was one of the ten largest credit percentages in the state. The state average was 10.9%, but the median or typical county saw credits equal to 4.2% of the levy. Tax rates were the main determinant of tax cap credits, and Henry County's average tax rate was higher than the statewide average rate. Most of the tax cap credits in Henry County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Henry County increased $1,238,484 between 2012 and 2013. Credits as a share of the total levy rose to 16.8% in 2013 from 14.3% in 2012.

Henry County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*35,459,270*	*36,475,836*	*36,893,294*	*35,776,886*	*37,356,183*	*2.9%*	*1.1%*	*-3.0%*	*4.4%*
Henry County	8,358,171	8,496,714	8,799,373	9,615,253	9,184,380	1.7%	3.6%	9.3%	-4.5%
Blue River Township	32,241	33,061	33,676	34,425	35,590	2.5%	1.9%	2.2%	3.4%
Dudley Township	10,496	11,004	46,879	28,073	28,979	4.8%	326.0%	-40.1%	3.2%
Fall Creek Township	65,454	66,984	67,813	69,041	71,132	2.3%	1.2%	1.8%	3.0%
Franklin Township	30,470	31,419	31,945	32,849	33,446	3.1%	1.7%	2.8%	1.8%
Greensboro Township	20,647	21,365	21,138	22,630	23,239	3.5%	-1.1%	7.1%	2.7%
Harrison Township	27,400	28,430	29,137	28,065	28,352	3.8%	2.5%	-3.7%	1.0%
Henry Township	511,348	531,605	545,304	215,628	578,382	4.0%	2.6%	-60.5%	168.2%
Jefferson Township	44,236	45,182	46,050	41,770	42,847	2.1%	1.9%	-9.3%	2.6%
Liberty Township	30,712	31,847	50,179	50,457	52,353	3.7%	57.6%	0.6%	3.8%
Prairie Township	111,293	103,702	86,890	38,554	39,578	-6.8%	-16.2%	-55.6%	2.7%
Spiceland Township	37,814	38,769	39,304	40,778	39,225	2.5%	1.4%	3.8%	-3.8%
Stoney Creek Township	27,001	27,775	28,312	28,872	29,851	2.9%	1.9%	2.0%	3.4%
Wayne Township	90,682	100,382	99,983	106,280	109,300	10.7%	-0.4%	6.3%	2.8%
New Castle Civil City	6,726,932	6,926,725	7,210,549	7,154,051	7,549,600	3.0%	4.1%	-0.8%	5.5%
Shirley Civil Town	57,090	56,636	58,797	58,020	48,774	-0.8%	3.8%	-1.3%	-15.9%
Blountsville Civil Town	7,355	7,684	7,885	8,135	8,134	4.5%	2.6%	3.2%	0.0%
Cadiz Civil Town	3,811	3,955	4,058	4,188	4,304	3.8%	2.6%	3.2%	2.8%
Dunreith Civil Town	32,403	33,783	34,676	35,771	36,772	4.3%	2.6%	3.2%	2.8%
Greensboro Civil Town	7,708	8,418	8,639	8,913	9,162	9.2%	2.6%	3.2%	2.8%
Kennard Civil Town	31,612	32,814	33,679	34,741	35,716	3.8%	2.6%	3.2%	2.8%
Knightstown Civil Town	360,154	372,759	381,745	393,163	404,356	3.5%	2.4%	3.0%	2.8%
Lewisville Civil Town	30,222	32,489	33,334	34,402	35,361	7.5%	2.6%	3.2%	2.8%
Middletown Civil Town	400,517	485,362	483,615	436,034	478,020	21.2%	-0.4%	-9.8%	9.6%
Mooreland Civil Town	25,720	27,126	27,803	27,782	29,415	5.5%	2.5%	-0.1%	5.9%
Mount Summit Civil Town	6,043	6,271	6,437	6,640	6,823	3.8%	2.6%	3.2%	2.8%
Spiceland Civil Town	55,835	45,318	53,135	54,841	56,292	-18.8%	17.2%	3.2%	2.6%
Springport Civil Town	12,978	13,472	13,825	14,265	14,662	3.8%	2.6%	3.2%	2.8%
Straughn Civil Town	19,165	19,808	20,312	20,841	21,433	3.4%	2.5%	2.6%	2.8%
Sulphur Springs Civil Town	21,752	22,563	23,057	23,738	24,872	3.7%	2.2%	3.0%	4.8%
Blue River Valley School Corp	1,821,487	1,905,726	1,910,622	1,913,133	2,218,333	4.6%	0.3%	0.1%	16.0%
South Henry School Corp	2,037,411	1,882,152	2,387,441	1,582,960	1,342,427	-7.6%	26.8%	-33.7%	-15.2%
Shenandoah School Corp	2,627,023	3,041,633	2,114,586	2,133,176	2,240,456	15.8%	-30.5%	0.9%	5.0%
New Castle Community School Corp	7,017,366	6,860,805	6,950,686	6,274,661	7,057,132	-2.2%	1.3%	-9.7%	12.5%
Charles A. Beard Memorial School Corp	2,152,510	2,528,799	2,400,084	2,404,274	2,556,174	17.5%	-5.1%	0.2%	6.3%
Union School Corp	227,337	218,583	228,685	216,467	242,044	-3.9%	4.6%	-5.3%	11.8%
Nettle Creek School Corp	293,349	314,401	295,679	322,378	331,006	7.2%	-6.0%	9.0%	2.7%
Knightstown Public Library	50,559	52,502	52,343	55,618	57,170	3.8%	-0.3%	6.3%	2.8%
Middletown-Fall Creek Twp Public Library	69,340	71,936	122,937	117,759	118,084	3.7%	70.9%	-4.2%	0.3%
Spiceland Public Library	14,474	15,018	15,360	15,885	16,312	3.8%	2.3%	3.4%	2.7%
New Castle-Henry County Public Library	1,905,096	1,920,859	2,087,342	2,072,375	2,116,695	0.8%	8.7%	-0.7%	2.1%
Three Rivers Solid Waste Mgmt Dist	0	0	0	0	0				
Middletown Redevelopment Commission	0	0	0	0	0				
Henry County Redevelopment Commission	46,056	0	0	0	0	-100.0%			

Henry County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
33001	Blue River Township	2.5461	--	--	8.0316%	--	--	--	2.3416
33002	Mooreland Town	3.1820	--	--	0.6203%	--	--	--	3.1623
33003	Dudley Township	1.6363	--	--	36.3949%	--	--	--	1.0408
33004	Straughn Town	2.1555	--	--	--	--	--	--	2.1555
33005	Fall Creek Township	1.6506	--	--	0.9513%	--	--	--	1.6349
33006	Middletown Town	2.4874	--	--	22.7613%	--	--	--	1.9212
33007	Franklin Township	1.6526	--	--	15.3696%	--	--	--	1.3986
33008	Lewisville Town	2.2456	--	--	2.6476%	--	--	--	2.1861
33009	Greensboro Township	2.2604	--	--	0.9869%	--	--	--	2.2381
33010	Shirley Town	3.7723	--	--	0.0147%	--	--	--	3.7717
33011	Greensboro Town	2.7809	--	--	--	--	--	--	2.7809
33012	Kennard Town	2.8811	--	--	0.4395%	--	--	--	2.8684
33013	Harrison Township	1.6328	--	--	41.2568%	--	--	--	0.9592
33014	Cadiz Town	1.8161	--	--	3.9024%	--	--	--	1.7452
33015	Henry Township	2.3379	--	--	53.7605%	--	--	--	1.0810
33016	New Castle City	4.2368	--	--	24.1429%	--	--	--	3.2139
33017	Jefferson Township	1.6719	--	--	3.5220%	--	--	--	1.6130
33018	Sulpher Springs Town	1.9721	--	--	21.9666%	--	--	--	1.5389
33019	West Liberty Township	2.1698	--	--	16.9284%	--	--	--	1.8025
33020	East Liberty Township	1.9600	--	--	5.1516%	--	--	--	1.8590
33021	Prairie Township	2.4979	--	--	5.5366%	--	--	--	2.3596
33022	Mount Summit Town	2.5772	--	--	1.0844%	--	--	--	2.5493
33023	Springport Town	3.0820	--	--	0.0108%	--	--	--	3.0817
33024	Spiceland Township	1.4985	--	--	24.2406%	--	--	--	1.1353
33025	Dunreith Town	2.8563	--	--	0.1857%	--	--	--	2.8510
33026	Spiceland Town	1.9102	--	--	3.9464%	--	--	--	1.8348
33027	Stoney Creek Township	1.7393	--	--	4.7202%	--	--	--	1.6572
33028	Blountsville Town	2.1568	--	--	17.5450%	--	--	--	1.7784
33029	Wayne Township	2.2973	--	--	19.7903%	--	--	--	1.8427
33030	Knightstown Town	3.2581	--	--	16.9583%	--	--	--	2.7056

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Henry County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*418,967*	*3,865,643*	*2,037,377*	*32,615*	*6,354,602*	*37,356,183*	*17.0%*
TIF Total	*0*	*3,931*	*124,909*	*0*	*128,839*	*1,214,352*	*10.6%*
County Total	*418,967*	*3,869,574*	*2,162,285*	*32,615*	*6,483,441*	*38,570,535*	*16.8%*
Henry County	71,420	692,848	314,940	7,595	1,086,803	9,184,380	11.8%
Blue River Township	175	4,355	30	18	4,579	35,590	12.9%
Dudley Township	0	18	0	7	25	28,979	0.1%
Fall Creek Township	0	1,002	0	28	1,031	71,132	1.4%
Franklin Township	0	56	0	20	76	33,446	0.2%
Greensboro Township	221	1,824	98	21	2,164	23,239	9.3%
Harrison Township	0	0	0	12	12	28,352	0.0%
Henry Township	3,439	43,442	19,606	219	66,707	578,382	11.5%
Jefferson Township	0	0	0	54	54	42,847	0.1%
Liberty Township	0	1,238	0	57	1,294	52,353	2.5%
Prairie Township	745	3,064	3	51	3,863	39,578	9.8%
Spiceland Township	6	61	0	24	91	39,225	0.2%
Stoney Creek Township	0	18	0	121	139	29,851	0.5%
Wayne Township	247	8,666	1,028	71	10,013	109,300	9.2%
New Castle Civil City	172,968	1,418,071	986,095	7,617	2,584,751	7,549,600	34.2%
Shirley Civil Town	299	8,822	4,797	99	14,017	48,774	28.7%
Blountsville Civil Town	0	294	0	43	337	8,134	4.1%
Cadiz Civil Town	0	0	0	2	2	4,304	0.0%
Dunreith Civil Town	265	2,754	0	90	3,108	36,772	8.5%
Greensboro Civil Town	0	998	0	77	1,075	9,162	11.7%
Kennard Civil Town	290	4,919	0	24	5,234	35,716	14.7%
Knightstown Civil Town	2,684	59,642	12,339	473	75,138	404,356	18.6%
Lewisville Civil Town	9	1,633	0	75	1,717	35,361	4.9%
Middletown Civil Town	0	34,495	0	280	34,775	478,020	7.3%
Mooreland Civil Town	157	5,368	450	42	6,018	29,415	20.5%
Mount Summit Civil Town	65	424	0	27	515	6,823	7.5%
Spiceland Civil Town	0	0	0	68	68	56,292	0.1%
Springport Civil Town	193	1,706	143	26	2,068	14,662	14.1%
Straughn Civil Town	19	729	0	32	781	21,433	3.6%
Sulphur Springs Civil Town	0	0	0	54	54	24,872	0.2%
Blue River Valley School Corp	31,780	203,565	1,449	2,580	239,375	2,218,333	10.8%
South Henry School Corp	180	4,406	0	781	5,367	1,342,427	0.4%
Shenandoah School Corp	0	28,139	0	1,437	29,575	2,240,456	1.3%
New Castle Community School Corp	103,195	941,507	588,316	4,932	1,637,949	7,057,132	23.2%
Charles A. Beard Memorial School Corp	10,985	205,275	21,432	1,923	239,615	2,556,174	9.4%
Union School Corp	0	484	0	992	1,476	242,044	0.6%
Nettle Creek School Corp	0	0	0	681	681	331,006	0.2%
Knightstown Public Library	379	8,432	1,745	67	10,623	57,170	18.6%
Middletown-Fall Creek Twp Public Library	0	3,316	0	53	3,369	118,084	2.9%
Spiceland Public Library	5	49	0	12	66	16,312	0.4%
New Castle-Henry County Public Library	19,241	174,023	84,905	1,827	279,995	2,116,695	13.2%
Three Rivers Solid Waste Mgmt Dist	0	0	0	0	0	0	
Middletown Redevelopment Commission	0	0	0	0	0	0	
Henry County Redevelopment Commission	0	0	0	0	0	0	
TIF - Middletown TIF	0	26	0	0	26	52,262	0.0%
TIF - Industrial Park -Franklin	0	0	0	0	0	860	0.0%
TIF - Spiceland II --Frank	0	0	0	0	0	41,405	0.0%
TIF - Industrial Park - Henry	0	721	0	0	721	429,781	0.2%
TIF - New Castle NW - Henry	0	5	0	0	5	11,152	0.0%
TIF - Indiana Ave	0	0	9,843	0	9,843	33,719	29.2%
TIF - Industrial Park - NC	0	0	23,191	0	23,191	79,443	29.2%
TIF - New Castle NW - NC	0	1,037	35,034	0	36,071	121,978	29.6%
TIF - New Castle SE	0	2,142	56,840	0	58,982	199,140	29.6%
TIF - I-70 Quad--Spiceland Twp	0	0	0	0	0	0	
TIF - Spiceland II - Sptwp	0	0	0	0	0	100,066	0.0%
TIF - Spiceland TIF	0	0	0	0	0	144,545	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the

municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Howard County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Howard County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Howard County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	1.9%	$104,640,459	$3,539,196,472	9.8%
Change		9.4%	-3.4%	
2012	3.5%	$95,608,640	$3,662,847,626	4.7%

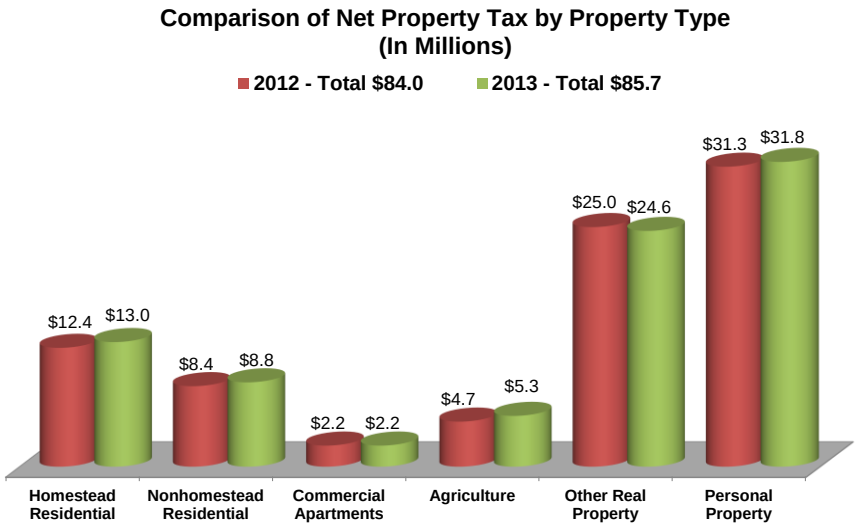
The total tax bill for all taxpayers in Howard County increased by 1.9% in 2013. The main reason was a 9.4% increase in the levy, which was partly offset by an increase in local property tax credits. An increase in tax cap credits as a share of the levy from 4.7% in 2012 to 9.8% in 2013 also held the tax bill increase below the levy rise. In this reassessment year, certified net assessed value decreased by 3.4%.

Howard County homeowners experienced a 3.9% decrease in property tax bills in 2013. A decrease in homestead net assessed value and an increase in local homestead credits more than offset an increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Howard County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	7,851	40.6%
No Change	957	5.0%
Lower Tax Bill	10,524	54.4%
Average Change in Tax Bill	**-3.9%**	
Detailed Change in Tax Bill		
20% or More	1,206	6.2%
10% to 19%	2,013	10.4%
1% to 9%	4,632	24.0%
-1% to 1%	957	5.0%
-1% to -9%	5,844	30.2%
-10% to -19%	2,953	15.3%
-20% or More	1,727	8.9%
Total	**19,332**	**100.0%**

Note: Percentages may not total due to rounding.



In Howard County most net property taxes were paid by business (other real and personal) property owners in 2013. Total net property taxes increased 1.9%, slightly less than the 2.1% increase statewide. Agriculture saw the biggest percentage increase, while business real net taxes decreased by the largest percentage.

Property tax rates increased in all 18 Howard County tax districts in 2013. The average tax rate rose by 13.3% because of a large levy increase and a decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Howard County increased by 9.4%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Howard County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$2,392,019,389	$2,337,718,110	-2.3%	$857,189,308	$825,012,630	-3.8%
Other Residential	546,552,582	551,416,900	0.9%	541,193,001	546,669,105	1.0%
Ag Business/Land	271,957,700	292,328,000	7.5%	270,896,049	291,094,570	7.5%
Business Real/Personal	2,358,319,754	2,249,453,862	-4.6%	1,977,479,940	1,876,603,911	-5.1%
Total	**$5,568,849,425**	**$5,430,916,872**	**-2.5%**	**$3,646,758,298**	**$3,539,380,216**	**-2.9%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Howard County's total billed net assessed value decreased by 2.9% in 2013. Declines in business real and personal property assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$25,764	$90,388	$64,624	250.8%
2%	4,147,152	6,931,771	2,784,619	67.1%
3%	317,153	3,211,746	2,894,594	912.7%
Elderly	14,616	63,286	48,671	333.0%
Total	$4,504,684	$10,297,191	$5,792,507	128.6%
% of Levy	4.7%	9.8%		

Total tax cap credits in Howard County were $10.3 million, which was 9.8% of the levy. This was less than the state average of 10.9%, but more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Howard County's average tax rate was above the statewide average rate. Tax cap credits as a percentage of the levy were below the statewide average because the county offers homeowners large property tax credits, funded by local income taxes. Most of the tax cap credits in Howard County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Howard County increased $5,792,507 between 2012 and 2013. Credits as a share of the total levy rose to 9.8% in 2013 from 4.7% in 2012.

Howard County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*93,254,197*	*95,329,814*	*94,915,602*	*95,608,640*	*104,640,459*	*2.2%*	*-0.4%*	*0.7%*	*9.4%*
Howard County	17,929,142	18,090,015	19,344,737	17,713,532	18,421,518	0.9%	6.9%	-8.4%	4.0%
Center Township	1,436,254	1,599,628	1,622,151	1,684,072	1,485,245	11.4%	1.4%	3.8%	-11.8%
Clay Township	39,595	40,882	42,031	43,184	8,304	3.3%	2.8%	2.7%	-80.8%
Ervin Township	54,433	56,526	57,950	57,691	55,331	3.8%	2.5%	-0.4%	-4.1%
Harrison Township	196,236	199,219	175,734	208,164	189,482	1.5%	-11.8%	18.5%	-9.0%
Honey Creek Township	49,211	50,159	46,036	46,931	54,073	1.9%	-8.2%	1.9%	15.2%
Howard Township	61,443	63,729	62,744	61,648	68,832	3.7%	-1.5%	-1.7%	11.7%
Jackson Township	20,221	20,955	20,836	20,008	19,941	3.6%	-0.6%	-4.0%	-0.3%
Liberty Township	64,839	67,225	69,056	69,851	73,137	3.7%	2.7%	1.2%	4.7%
Monroe Township	31,717	32,905	33,752	33,648	35,814	3.7%	2.6%	-0.3%	6.4%
Taylor Township	177,167	174,707	170,113	170,641	153,408	-1.4%	-2.6%	0.3%	-10.1%
Union Township	30,898	32,010	27,213	33,914	33,832	3.6%	-15.0%	24.6%	-0.2%
Kokomo Civil City	33,346,830	34,606,835	35,510,301	36,644,527	42,173,839	3.8%	2.6%	3.2%	15.1%
Greentown Civil Town	363,920	377,754	387,936	387,890	387,829	3.8%	2.7%	0.0%	0.0%
Russiaville Civil Town	239,430	247,886	251,558	259,284	268,133	3.5%	1.5%	3.1%	3.4%
Taylor Community School Corp	3,709,299	3,448,145	3,378,569	2,967,484	3,579,954	-7.0%	-2.0%	-12.2%	20.6%
Northwestern School Corp	5,625,590	5,808,605	5,105,129	5,630,706	6,040,977	3.3%	-12.1%	10.3%	7.3%
Eastern Howard Community School Corp	3,754,277	3,716,276	3,770,309	3,838,068	4,026,006	-1.0%	1.5%	1.8%	4.9%
Western School Corp	5,318,621	5,587,524	5,135,607	5,270,982	5,138,658	5.1%	-8.1%	2.6%	-2.5%
Kokomo-Center Township Cons School Corp	15,868,325	15,983,560	14,446,215	15,040,771	16,853,051	0.7%	-9.6%	4.1%	12.0%
Greentown Public Library	242,675	251,777	258,411	266,361	274,032	3.8%	2.6%	3.1%	2.9%
Kokomo-Howard County Public Library	3,990,437	4,143,368	4,250,737	4,386,422	4,506,283	3.8%	2.6%	3.2%	2.7%
Howard County Solid Waste Mgmt Dist	703,637	730,124	748,477	772,861	792,780	3.8%	2.5%	3.3%	2.6%

Howard County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
34001	Center Township	1.7317	--	--	--	--	43.3487%	--	0.9810
34002	Kokomo City - Center Township	3.2779	--	--	--	--	43.3487%	--	1.8570
34003	Kokomo City - Clay Township	3.1934	--	--	--	--	43.3487%	--	1.8091
34006	Kokomo City - Harrison Township	3.4982	--	--	--	--	43.3487%	--	1.9818
34007	Kokomo City - Howard Township	3.1965	--	--	--	--	43.3487%	--	1.8109
34010	Jackson Township	2.3647	--	--	--	--	43.3487%	--	1.3396
34011	Liberty Township	2.3724	--	--	--	--	43.3487%	--	1.3440
34012	Greentown Town	3.2019	--	--	--	--	43.3487%	--	1.8139
34015	Kokomo City - Taylor Township	3.8414	--	--	--	--	43.3487%	--	2.1762
34016	Union Township	2.3720	--	--	--	--	43.3487%	--	1.3438
34017	Clay Township	1.5524	--	--	--	--	43.3487%	--	0.8795
34018	Ervin Township	1.5939	--	--	--	--	43.3487%	--	0.9030
34019	Harrison Township	1.9270	--	--	--	--	43.3487%	--	1.0917
34020	Honey Creek Township	1.9363	--	--	--	--	43.3487%	--	1.0969
34021	Russiaville Town	3.0157	--	--	--	--	43.3487%	--	1.7084
34022	Howard Township	1.5845	--	--	--	--	43.3487%	--	0.8976
34023	Monroe Township	1.8939	--	--	--	--	43.3487%	--	1.0729
34024	Taylor Township	2.2899	--	--	--	--	43.3487%	--	1.2973

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Howard County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*90,388*	*6,931,771*	*3,211,746*	*63,286*	*10,297,191*	*104,640,459*	*9.8%*
TIF Total	*0*	*0*	*0*	*0*	*0*	*0*	
County Total	*90,388*	*6,931,771*	*3,211,746*	*63,286*	*10,297,191*	*104,640,459*	*9.8%*
Howard County	13,636	1,106,354	498,856	10,519	1,629,365	18,421,518	8.8%
Center Township	468	109,643	53,681	830	164,622	1,485,245	11.1%
Clay Township	0	40	7	4	51	8,304	0.6%
Ervin Township	0	0	0	37	37	55,331	0.1%
Harrison Township	395	6,231	3,334	117	10,077	189,482	5.3%
Honey Creek Township	13	759	13	7	792	54,073	1.5%
Howard Township	0	6	398	25	429	68,832	0.6%
Jackson Township	3	2,040	0	4	2,047	19,941	10.3%
Liberty Township	50	5,438	282	24	5,794	73,137	7.9%
Monroe Township	3	0	0	2	5	35,814	0.0%
Taylor Township	170	10,604	2,208	137	13,119	153,408	8.6%
Union Township	3	2,537	0	5	2,545	33,832	7.5%
Kokomo Civil City	39,343	3,034,705	1,558,962	26,656	4,659,665	42,173,839	11.0%
Greentown Civil Town	846	52,878	6,833	228	60,785	387,829	15.7%
Russiaville Civil Town	335	25,760	452	170	26,718	268,133	10.0%
Taylor Community School Corp	8,096	363,165	132,630	5,293	509,185	3,579,954	14.2%
Northwestern School Corp	30	6,144	38,043	1,832	46,049	6,040,977	0.8%
Eastern Howard Community School Corp	2,232	336,726	13,299	1,125	353,382	4,026,006	8.8%
Western School Corp	15,202	263,969	127,972	3,617	410,761	5,138,658	8.0%
Kokomo-Center Township Cons School Corp	5,428	1,271,427	622,483	9,454	1,908,792	16,853,051	11.3%
Greentown Public Library	152	22,919	905	77	24,053	274,032	8.8%
Kokomo-Howard County Public Library	3,397	262,813	129,920	2,670	398,800	4,506,283	8.8%
Howard County Solid Waste Mgmt Dist	587	47,613	21,469	453	70,121	792,780	8.8%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
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All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Huntington County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Huntington County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Huntington County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	1.6%	$31,433,327	$1,320,688,014	13.0%
Change		0.8%	1.5%	
2012	-1.1%	$31,178,907	$1,301,739,745	14.1%

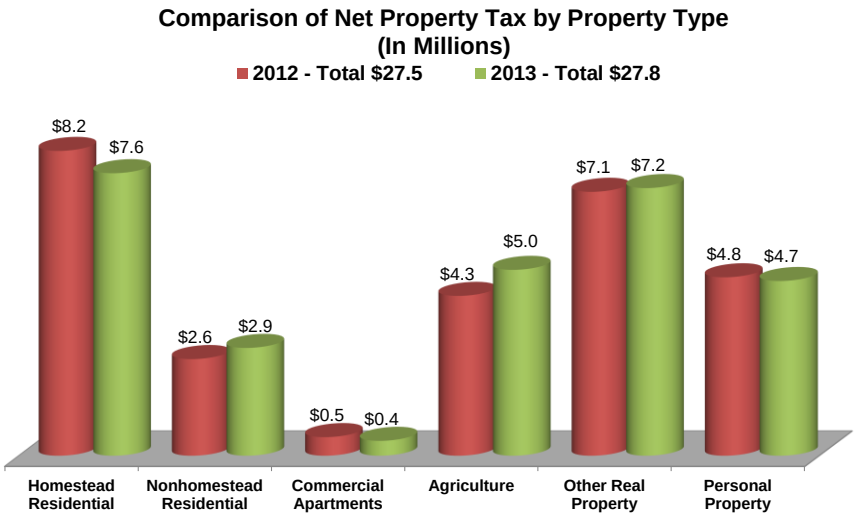
The total tax bill for all taxpayers in Huntington County increased by 1.6% in 2013. The main reasons were a 0.8% increase in the levy and a 1.0% decrease in tax cap credits as a percent of the levy. In this reassessment year, certified net assessed value increased by 1.5%. Tax cap credits as a share of the levy decreased to 13.0% in 2013 from 14.1% in 2012.

Huntington County homeowners experienced a 5.3% decrease in property tax bills in 2013. This was due to an increase in local property tax credits. Property tax rates experienced little change. Homesteads also experienced a decline in net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Huntington County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	3,871	36.9%
No Change	471	4.5%
Lower Tax Bill	6,136	58.6%
Average Change in Tax Bill	**-5.3%**	
Detailed Change in Tax Bill		
20% or More	1,468	14.0%
10% to 19%	779	7.4%
1% to 9%	1,624	15.5%
-1% to 1%	471	4.5%
-1% to -9%	2,308	22.0%
-10% to -19%	1,646	15.7%
-20% or More	2,182	20.8%
Total	**10,478**	**100.0%**

Note: Percentages may not total due to rounding.



In Huntington County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes increased 1.6%, less than the average 2.1% increase statewide. Agriculture saw the biggest increase, while homestead net taxes decreased by the largest percentage.

Property tax rates increased in 17 of 22 Huntington County tax districts in 2013. The average tax rate fell by 0.6% because tax rates decreased in several large tax districts. For the county as a whole, the average tax rate fell because a small levy increase was offset by a slightly larger increase in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Huntington County increased by 0.8%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Huntington County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$1,172,464,930	$1,138,653,900	-2.9%	$440,356,421	$427,341,563	-3.0%
Other Residential	169,509,900	183,394,300	8.2%	166,708,678	179,175,058	7.5%
Ag Business/Land	289,630,700	332,197,500	14.7%	287,911,555	330,772,525	14.9%
Business Real/Personal	678,587,820	695,795,790	2.5%	473,176,583	468,496,884	-1.0%
Total	**$2,310,193,350**	**$2,350,041,490**	**1.7%**	**$1,368,153,237**	**$1,405,786,030**	**2.8%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Huntington County's total billed net assessed value increased by 2.8% in 2013. Increases in agricultural assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$707,740	$544,390	-$163,350	-23.1%
2%	1,587,565	1,529,163	-58,402	-3.7%
3%	2,396,231	2,308,346	-87,885	-3.7%
Elderly	44,992	47,704	2,713	6.0%
Total	$4,736,528	$4,429,603	-$306,924	-6.5%
% of Levy	14.1%	13.0%		

Total tax cap credits in Huntington County were $4.4 million, which was 13.0% of the levy. This was above the state average of 10.9%, and much more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Huntington County's average tax rate was near the average rate statewide, but tax cap credits were higher than average because rates were greater than $4 per $100 assessed value in two larger districts. More than half of Huntington County's tax cap credits were in the 3% business real and personal property category. Most of the rest were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Huntington County decreased $306,924 between 2012 and 2013. Credits as a share of the total levy fell from 14.1% in 2012 to 13.0% in 2013.

Huntington County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*31,132,689*	*30,566,864*	*31,534,661*	*31,178,907*	*31,433,327*	*-1.8%*	*3.2%*	*-1.1%*	*0.8%*
Huntington County	6,355,566	6,428,174	6,736,784	6,991,643	7,030,022	1.1%	4.8%	3.8%	0.5%
Clear Creek Township	54,689	55,193	56,335	76,168	70,043	0.9%	2.1%	35.2%	-8.0%
Dallas Township	44,296	46,079	46,547	47,657	47,889	4.0%	1.0%	2.4%	0.5%
Huntington Township	292,830	302,075	100,753	89,028	87,966	3.2%	-66.6%	-11.6%	-1.2%
Jackson Township	42,372	43,751	44,789	46,389	46,618	3.3%	2.4%	3.6%	0.5%
Jefferson Township	31,351	32,504	32,947	18,864	18,362	3.7%	1.4%	-42.7%	-2.7%
Lancaster Township	25,683	25,893	26,066	26,489	26,931	0.8%	0.7%	1.6%	1.7%
Polk Township	20,859	21,517	22,186	22,954	23,010	3.2%	3.1%	3.5%	0.2%
Rock Creek Township	25,156	45,020	32,237	39,707	39,505	79.0%	-28.4%	23.2%	-0.5%
Salamonie Township	21,062	33,345	34,138	34,922	35,665	58.3%	2.4%	2.3%	2.1%
Union Township	14,068	33,098	19,074	24,296	24,969	135.3%	-42.4%	27.4%	2.8%
Warren Township	41,586	42,762	43,883	45,909	46,374	2.8%	2.6%	4.6%	1.0%
Wayne Township	22,908	23,318	23,795	23,193	25,257	1.8%	2.0%	-2.5%	8.9%
Huntington Civil City	7,967,639	8,486,539	8,753,796	9,269,017	9,086,051	6.5%	3.1%	5.9%	-2.0%
Andrews Civil Town	296,396	309,171	315,978	323,541	239,552	4.3%	2.2%	2.4%	-26.0%
Markle Civil Town	214,669	227,173	228,044	224,764	205,918	5.8%	0.4%	-1.4%	-8.4%
Mount Etna Civil Town	52	4,326	4,293	4,499	4,735	8219.2%	-0.8%	4.8%	5.2%
Roanoke Civil Town	458,887	488,713	510,428	528,554	532,109	6.5%	4.4%	3.6%	0.7%
Warren Civil Town	265,294	269,600	286,624	277,300	299,175	1.6%	6.3%	-3.3%	7.9%
Huntington County Community School Corp	13,105,714	11,769,647	12,285,380	11,067,391	11,907,324	-10.2%	4.4%	-9.9%	7.6%
Andrews Public Library	48,043	49,637	51,698	53,582	53,933	3.3%	4.2%	3.6%	0.7%
Roanoke Public Library	49,196	54,512	56,528	58,523	58,937	10.8%	3.7%	3.5%	0.7%
Warren Public Library	75,834	78,547	81,234	84,942	85,582	3.6%	3.4%	4.6%	0.8%
Huntington Library	1,492,260	1,524,818	1,564,820	1,612,124	1,248,542	2.2%	2.6%	3.0%	-22.6%
Huntington County Solid Waste Mgmt Dist	166,279	171,452	176,304	187,451	188,858	3.1%	2.8%	6.3%	0.8%
Huntington City Redevelopment Commission	0	0	0	0	0				

Huntington County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
35001	Clear Creek Township	1.5244	--	--	--	--	--	14.0717%	1.3099
35002	Dallas Township	1.6627	--	--	--	--	--	14.0717%	1.4287
35003	Andrews Town	3.6906	--	--	--	--	--	14.0717%	3.1713
35004	Huntington Township	1.7509	--	--	--	--	--	14.0717%	1.5045
35005	Huntington City	4.0000	--	--	--	--	--	14.0717%	3.4371
35006	Jackson Township	1.4800	--	--	--	--	--	14.0717%	1.2717
35007	Roanoke Town	2.8045	--	--	--	--	--	14.0717%	2.4099
35008	Jefferson Township	1.4814	--	--	--	--	--	14.0717%	1.2729
35009	Mount Etna Town-Jefferson Town	1.7552	--	--	--	--	--	14.0717%	1.5082
35010	Lancaster Township	1.4933	--	--	--	--	--	14.0717%	1.2832
35011	Mount Etna Town-Lancaster Town	1.7497	--	--	--	--	--	14.0717%	1.5035
35012	Polk Township	1.5330	--	--	--	--	--	14.0717%	1.3173
35013	Mount Etna Town-Polk Township	1.7833	--	--	--	--	--	14.0717%	1.5324
35014	Rock Creek Township	1.5143	--	--	--	--	--	14.0717%	1.3012
35015	Markle Town	2.8618	--	--	--	--	--	14.0717%	2.4591
35016	Salamonie Township	1.5966	--	--	--	--	--	14.0717%	1.3719
35017	Warren Town	2.4964	--	--	--	--	--	14.0717%	2.1451
35018	Union Township	1.4749	--	--	--	--	--	14.0717%	1.2674
35019	Warren Township	1.5535	--	--	--	--	--	14.0717%	1.3349
35020	Wayne Township	1.5055	--	--	--	--	--	14.0717%	1.2937
35021	Mount Etna Town-Wayne Township	1.7684	--	--	--	--	--	14.0717%	1.5196
35022	Markle Union	2.8434	--	--	--	--	--	14.0717%	2.4433

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Huntington County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type						
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total	Levy	Circuit Breaker as % of Levy
Non-TIF Total	*544,390*	*1,484,623*	*1,829,425*	*47,704*	*3,906,142*	*31,433,327*	*12.4%*
TIF Total	*0*	*44,539*	*478,922*	*0*	*523,461*	*2,517,597*	*20.8%*
County Total	*544,390*	*1,529,163*	*2,308,346*	*47,704*	*4,429,603*	*33,950,924*	*13.0%*
Huntington County	75,497	201,253	243,691	9,626	530,067	7,030,022	7.5%
Clear Creek Township	15	0	0	70	85	70,043	0.1%
Dallas Township	48	426	135	48	657	47,889	1.4%
Huntington Township	66	0	0	136	201	87,966	0.2%
Jackson Township	162	137	0	103	401	46,618	0.9%
Jefferson Township	5	0	0	17	22	18,362	0.1%
Lancaster Township	0	0	0	11	11	26,931	0.0%
Polk Township	17	0	0	7	24	23,010	0.1%
Rock Creek Township	9	105	0	15	128	39,505	0.3%
Salamonie Township	35	32	0	19	85	35,665	0.2%
Union Township	5	1	0	31	37	24,969	0.1%
Warren Township	5	0	0	66	71	46,374	0.2%
Wayne Township	18	0	0	10	27	25,257	0.1%
Huntington Civil City	291,298	793,034	1,048,015	14,850	2,147,198	9,086,051	23.6%
Andrews Civil Town	942	39,001	12,364	634	52,941	239,552	22.1%
Markle Civil Town	409	5,163	0	88	5,661	205,918	2.7%
Mount Etna Civil Town	0	0	0	0	0	4,735	0.0%
Roanoke Civil Town	13,096	11,378	0	2,678	27,152	532,109	5.1%
Warren Civil Town	1,567	3,561	0	346	5,475	299,175	1.8%
Huntington Co Community School Corp	127,875	340,879	412,760	16,304	897,817	11,907,324	7.5%
Andrews Public Library	81	1,908	605	69	2,663	53,933	4.9%
Roanoke Public Library	1,451	1,260	0	297	3,007	58,937	5.1%
Warren Public Library	190	351	0	61	602	85,582	0.7%
Huntington Library	29,572	80,727	105,308	1,963	217,570	1,248,542	17.4%
Huntington County Solid Waste Mgmt Dist	2,028	5,407	6,547	259	14,240	188,858	7.5%
Huntington City Redevelopment Commis	0	0	0	0	0	0	
TIF - Hunt Twp RE 004	0	0	0	0	0	93,962	0.0%
TIF - Htgn Corp. 005	0	44,243	478,922	0	523,164	2,098,281	24.9%
TIF - Roanoke Corp 007	0	143	0	0	143	32,983	0.4%
TIF - Markle Corp RE 015	0	0	0	0	0	0	
TIF - Sala Twp RE 016	0	0	0	0	0	90,467	0.0%
TIF - Union Twp RE 018	0	0	0	0	0	118,696	0.0%
TIF - Markle Union RE 022	0	154	0	0	154	83,208	0.2%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Jackson County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Jackson County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Jackson County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-2.2%	$33,986,556	$1,772,737,569	2.5%
Change		-0.7%	-2.4%	
2012	0.6%	$34,240,777	$1,815,454,523	1.7%

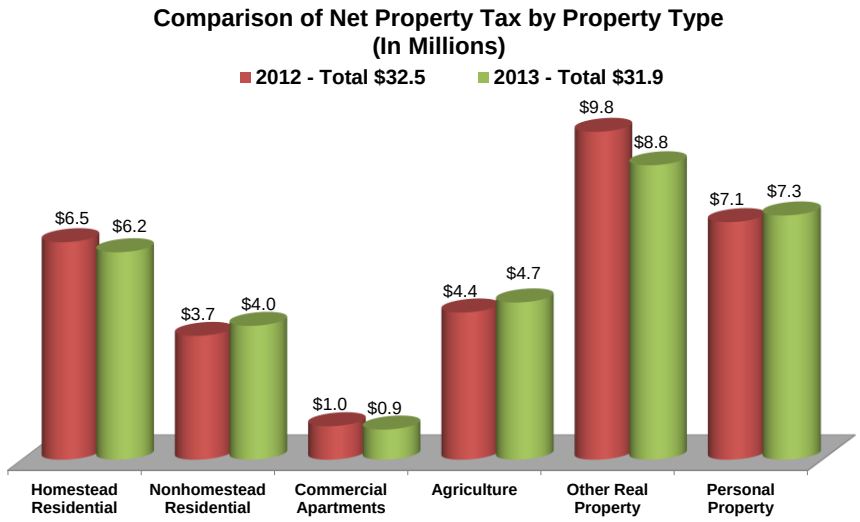
The total tax bill for all taxpayers in Jackson County decreased by 2.2% in 2013. The reasons were a 0.7% decrease in the levy and an increase in local income tax-funded property tax credit rates. In this reassessment year, certified net assessed value fell by 2.4%. The assessment decrease was more than the decrease in levies, so the average tax rate increased. This made taxpayers eligible for more tax cap credits and caused tax cap credits as a percent of the levy to increase from 1.7% in 2012 to 2.5% in 2013.

Jackson County homeowners experienced a 6.0% decrease in property tax bills in 2013. This was due to an increase in local property tax credits which more than offset small increases in property tax rates and homestead net assessed values. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Jackson County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	4,579	39.6%
No Change	302	2.6%
Lower Tax Bill	6,686	57.8%
Average Change in Tax Bill	**-6.0%**	
Detailed Change in Tax Bill		
20% or More	2,002	17.3%
10% to 19%	793	6.9%
1% to 9%	1,784	15.4%
-1% to 1%	302	2.6%
-1% to -9%	1,915	16.6%
-10% to -19%	1,954	16.9%
-20% or More	2,817	24.4%
Total	**11,567**	**100.0%**

Note: Percentages may not total due to rounding.



In Jackson County most net property taxes were paid by business (other real and personal) property owners in 2013. Total net property taxes decreased 2.2%, compared to an average 2.1% increase statewide. Business real property net taxes decreased the most, while agriculture increased by the largest percentage.

Property tax rates increased in 9 of 17 Jackson County tax districts in 2013. The average tax rate rose by 1.6% because a small levy decrease was offset by a larger decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Jackson County decreased by 0.7%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Jackson County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$1,240,058,229	$1,261,869,600	1.8%	$468,549,216	$478,643,638	2.2%
Other Residential	260,353,800	267,634,400	2.8%	252,942,254	261,274,322	3.3%
Ag Business/Land	301,732,000	323,299,300	7.1%	295,444,477	317,571,985	7.5%
Business Real/Personal	999,131,638	949,355,384	-5.0%	820,127,204	757,372,410	-7.7%
Total	**$2,801,275,667**	**$2,802,158,684**	**0.0%**	**$1,837,063,151**	**$1,814,862,355**	**-1.2%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Jackson County's total billed net assessed value decreased by 1.2% in 2013. Declines in business real and personal property assessments more than offset increases in other property categories. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$24,567	$7,581	-$16,985	-69.1%
2%	507,486	748,303	240,817	47.5%
3%	10,095	17,556	7,460	73.9%
Elderly	68,132	96,218	28,086	41.2%
Total	$610,280	$869,658	$259,378	42.5%
% of Levy	1.7%	2.5%		

Total tax cap credits in Jackson County were $869,658, which was 2.5% of the levy. This was less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Jackson County's average tax rate was less than the median rate statewide. Most of the tax cap credits in Jackson County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Jackson County increased $259,378 between 2012 and 2013. Credits as a share of the total levy rose to 2.5% in 2013, from 1.7% in 2012.

Jackson County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*30,591,726*	*32,356,017*	*33,939,267*	*34,240,777*	*33,986,556*	*5.8%*	*4.9%*	*0.9%*	*-0.7%*
Jackson County	6,582,287	6,487,331	6,805,063	7,688,450	7,229,224	-1.4%	4.9%	13.0%	-6.0%
Brownstown Township	78,455	80,572	35,555	40,311	40,563	2.7%	-55.9%	13.4%	0.6%
Carr Township	60,909	66,459	66,265	70,608	74,180	9.1%	-0.3%	6.6%	5.1%
Driftwood Township	24,816	27,395	13,840	15,209	15,909	10.4%	-49.5%	9.9%	4.6%
Grassy Fork Township	24,954	25,846	13,300	14,435	14,497	3.6%	-48.5%	8.5%	0.4%
Hamilton Township	50,928	48,245	19,267	20,925	21,884	-5.3%	-60.1%	8.6%	4.6%
Jackson Township	115,297	119,497	123,098	127,676	128,655	3.6%	3.0%	3.7%	0.8%
Owen Township	31,598	26,931	17,552	18,945	18,992	-14.8%	-34.8%	7.9%	0.2%
Pershing Township	17,371	18,598	18,898	19,445	19,738	7.1%	1.6%	2.9%	1.5%
Redding Township	18,444	18,992	20,145	20,722	20,913	3.0%	6.1%	2.9%	0.9%
Salt Creek Township	10,748	10,740	7,458	4,622	4,612	-0.1%	-30.6%	-38.0%	-0.2%
Vernon Township	63,708	62,249	62,002	62,624	63,219	-2.3%	-0.4%	1.0%	1.0%
Washington Township	10,902	11,356	11,821	12,280	12,380	4.2%	4.1%	3.9%	0.8%
Seymour Civil City	7,499,642	7,886,894	8,401,470	8,605,662	9,022,859	5.2%	6.5%	2.4%	4.8%
Brownstown Civil Town	437,627	590,816	596,031	625,977	665,249	35.0%	0.9%	5.0%	6.3%
Crothersville Civil Town	202,204	219,796	225,294	233,160	233,749	8.7%	2.5%	3.5%	0.3%
Medora Civil Town	53,386	55,821	56,420	60,229	60,200	4.6%	1.1%	6.8%	0.0%
Medora Community School Corp	504,520	444,421	697,067	682,468	735,691	-11.9%	56.8%	-2.1%	7.8%
Seymour Community School Corp	8,661,758	9,197,266	9,151,465	9,055,947	8,522,792	6.2%	-0.5%	-1.0%	-5.9%
Brownstown Central Comm School Corp	3,140,671	3,739,019	3,481,815	3,377,115	3,488,604	19.1%	-6.9%	-3.0%	3.3%
Crothersville Community School Corp	1,266,672	1,454,603	1,656,862	1,258,189	1,470,237	14.8%	13.9%	-24.1%	16.9%
Brownstown Public Library	261,924	271,161	298,117	271,859	256,412	3.5%	9.9%	-8.8%	-5.7%
Jackson County Public Library	1,432,406	1,449,189	1,480,739	1,273,738	1,191,308	1.2%	2.2%	-14.0%	-6.5%
Seymour Airport Authority	0	0	0	0	0				
Jackson County Solid Waste Mgmt Dist	0	0	0	0	0				
Pershing Fire District	40,499	42,820	45,357	47,550	47,787	5.7%	5.9%	4.8%	0.5%
Driftwood Township Fire Protection Dist	0	0	36,534	54,172	49,580			48.3%	-8.5%
Brownstown Township Fire Protection Dist	0	0	176,793	165,593	165,069			-6.3%	-0.3%
Grassy Fork Twp Fire Protection Dist	0	0	35,947	33,667	34,303			-6.3%	1.9%
Redding Township Fire Protection Dist	0	0	85,497	79,084	81,574			-7.5%	3.1%
Owen Salt Creek Fire Protection District	0	0	68,041	83,285	78,930			22.4%	-5.2%
Hamilton Township Fire Protection Dist	0	0	87,896	83,373	84,342			-5.1%	1.2%
Jackson Washington Fire Protection Dist	0	0	143,658	133,457	133,104			-7.1%	-0.3%

Jackson County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
36001	Brownstown Township	1.5496	--	--	6.6783%	--	--	--	1.4461
36002	Brownstown Town	2.5151	--	--	10.3172%	--	--	--	2.2556
36003	Carr Township	2.6173	--	--	4.6713%	--	--	--	2.4950
36004	Medora Town	3.3561	--	--	7.1086%	--	--	--	3.1175
36005	Driftwood Township	1.6027	--	--	1.7821%	--	--	--	1.5741
36006	Grassy Fork Township	1.5458	--	--	7.0303%	--	--	--	1.4371
36007	Hamilton Township	1.2637	--	--	26.0278%	--	--	--	0.9348
36008	Jackson Township	1.2618	--	--	10.7719%	--	--	--	1.1259
36009	Seymour City-Jackson Township	2.3080	--	--	57.7096%	--	--	--	0.9761
36010	Owen Township	1.5824	--	--	1.9903%	--	--	--	1.5509
36011	Pershing Township	1.6406	--	--	0.8379%	--	--	--	1.6269
36012	Redding Township	1.2453	--	--	2.9396%	--	--	--	1.2087
36013	Seymour City-Redding Township	2.3036	--	--	20.6200%	--	--	--	1.8286
36014	Salt Creek Township	1.5792	--	--	4.2642%	--	--	--	1.5119
36015	Vernon Township	1.7462	--	--	2.3372%	--	--	--	1.7054
36016	Crothersville Town	2.1731	--	--	33.1846%	--	--	--	1.4520
36017	Washington Township	1.2650	--	--	4.0570%	--	--	--	1.2137

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Jackson County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*7,581*	*745,804*	*17,556*	*96,218*	*867,159*	*33,986,556*	*2.6%*
TIF Total	*0*	*2,499*	*0*	*0*	*2,499*	*797,503*	*0.3%*
County Total	*7,581*	*748,303*	*17,556*	*96,218*	*869,658*	*34,784,059*	*2.5%*
Jackson County	1,218	126,840	2,133	21,379	151,570	7,229,224	2.1%
Brownstown Township	53	846	0	143	1,042	40,563	2.6%
Carr Township	101	9,332	1,021	393	10,847	74,180	14.6%
Driftwood Township	0	0	0	109	109	15,909	0.7%
Grassy Fork Township	0	0	0	41	41	14,497	0.3%
Hamilton Township	0	0	0	51	51	21,884	0.2%
Jackson Township	0	2,923	0	254	3,178	128,655	2.5%
Owen Township	0	0	0	76	76	18,992	0.4%
Pershing Township	0	0	0	22	22	19,738	0.1%
Redding Township	0	226	0	81	307	20,913	1.5%
Salt Creek Township	0	0	0	94	94	4,612	2.0%
Vernon Township	1	406	0	270	678	63,219	1.1%
Washington Township	0	0	0	35	35	12,380	0.3%
Seymour Civil City	0	241,960	0	17,357	259,318	9,022,859	2.9%
Brownstown Civil Town	2,373	37,807	0	3,108	43,288	665,249	6.5%
Crothersville Civil Town	0	3,344	0	359	3,703	233,749	1.6%
Medora Civil Town	25	6,183	3,865	307	10,380	60,200	17.2%
Medora Community School Corp	1,002	92,553	10,121	3,896	107,572	735,691	14.6%
Seymour Community School Corp	0	148,450	0	20,099	168,549	8,522,792	2.0%
Brownstown Central Comm School Corp	2,307	36,762	0	14,954	54,023	3,488,604	1.5%
Crothersville Community School Corp	14	9,454	0	6,290	15,757	1,470,237	1.1%
Brownstown Public Library	230	3,661	0	997	4,888	256,412	1.9%
Jackson County Public Library	42	21,614	416	3,320	25,392	1,191,308	2.1%
Seymour Airport Authority	0	0	0	0	0	0	
Jackson County Solid Waste Mgmt Dist	0	0	0	0	0	0	
Pershing Fire District	0	0	0	53	53	47,787	0.1%
Driftwood Township Fire Protection Dist	0	0	0	339	339	49,580	0.7%
Brownstown Township Fire Protection Dist	216	3,442	0	581	4,239	165,069	2.6%
Grassy Fork Twp Fire Protection Dist	0	0	0	96	96	34,303	0.3%
Redding Township Fire Protection Dist	0	0	0	375	375	81,574	0.5%
Owen Salt Creek Fire Protection District	0	0	0	588	588	78,930	0.7%
Hamilton Township Fire Protection Dist	0	0	0	198	198	84,342	0.2%
Jackson Washington Fire Protection Dist	0	0	0	351	351	133,104	0.3%
TIF - Burkhart-Jackson 009	0	2,499	0	0	2,499	554,794	0.5%
TIF - Burkhart-Redding 013	0	0	0	0	0	242,709	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Jasper County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Jasper County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Jasper County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-16.6%	$26,427,098	$2,230,987,899	0.0%
Change		3.7%	2.3%	
2012	12.8%	$25,492,145	$2,180,976,357	0.0%

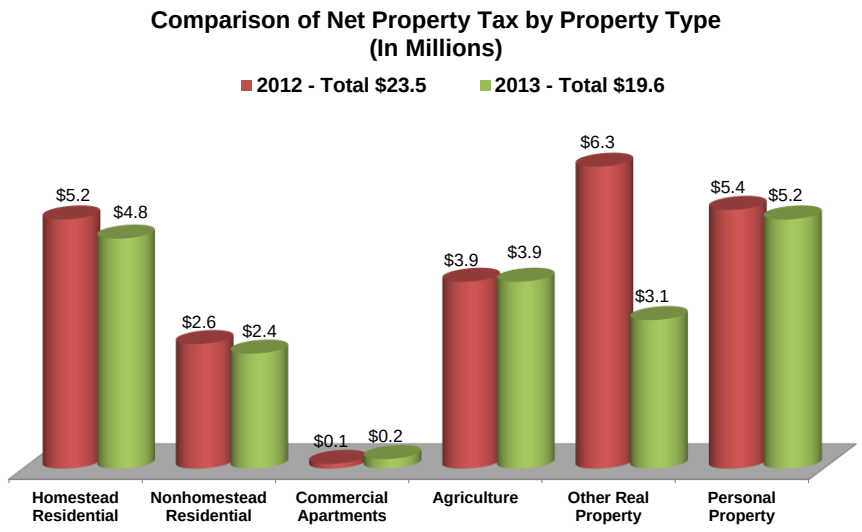
The total tax bill for all taxpayers in Jasper County fell by 16.6% in 2013. In this reassessment year, certified net assessed value rose by 2.3% but billed net AV declined by 11.2%. Jasper County had almost no tax cap credits because its tax rates were so low and its local property tax credits were so high.

Jasper County homeowners experienced a 7.4% decrease in property tax bills in 2013. This was due to an increase in local property tax credits which more than offset an increase in property tax rates. Homesteads also experienced a small increase in net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Jasper County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	1,854	21.0%
No Change	57	0.6%
Lower Tax Bill	6,918	78.4%
Average Change in Tax Bill	**-7.4%**	
Detailed Change in Tax Bill		
20% or More	462	5.2%
10% to 19%	340	3.9%
1% to 9%	1,052	11.9%
-1% to 1%	57	0.6%
-1% to -9%	3,425	38.8%
-10% to -19%	2,527	28.6%
-20% or More	966	10.9%
Total	**8,829**	**100.0%**

Note: Percentages may not total due to rounding.



In Jasper County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes decreased 16.6%, compared to an average 2.1% increase statewide. Commercial apartments saw the biggest increase, while business real net taxes decreased by the largest percentage.

Property tax rates increased in 14 of 19 Jasper County tax districts in 2013. The average tax rate rose by 1.3% because the levy increase exceeded the increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Jasper County increased by 3.7%, the same as the 3.7% statewide levy increase. Detailed levy changes for local governments in Jasper County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$1,262,436,700	$1,272,148,500	0.8%	$562,642,899	$568,304,432	1.0%
Other Residential	271,969,100	282,159,400	3.7%	271,038,601	280,960,293	3.7%
Ag Business/Land	491,677,100	534,995,400	8.8%	491,042,322	534,401,021	8.8%
Business Real/Personal	1,413,738,891	1,062,556,151	-24.8%	1,333,826,235	977,708,701	-26.7%
Total	**$3,439,821,791**	**$3,151,859,451**	**-8.4%**	**$2,658,550,057**	**$2,361,374,447**	**-11.2%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Jasper County's total billed net assessed value decreased substantially, by 11.2% in 2013. Declines in business real property assessments due to successful assessment appeals were the reason. These appeals were already reflected in the prior year certified net AV so there was no decline in the current certified net AV. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$0	$0	$0	0.0%
2%	0	0	0	0.0%
3%	0	0	0	0.0%
Elderly	6,975	4,461	-2,514	-36.0%
Total	$6,975	$4,461	-$2,514	-36.0%
% of Levy	0.0%	0.0%		

Total tax cap credits in Jasper County were $4,461, which was a very small fraction of the levy. This was one of the smallest credit percentages in the state. The state average was 10.9%, and the median or typical county saw credits equal to 4.2% of its levy. Tax rates were the main determinant of tax cap credits. Jasper County's average tax rate was much less than the median rate statewide. Jasper County also had large local property tax credits, which further reduced tax bills. All of Jasper County's tax cap credits were in the elderly category, which limits homestead property tax increases to 2% per year for some homeowners 65 years of age or older. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Jasper County decreased $2,514 between 2012 and 2013. Credits as a share of the total levy rounded to zero in both years.

Jasper County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*24,527,032*	*24,244,333*	*24,224,545*	*25,492,145*	*26,427,098*	*-1.2%*	*-0.1%*	*5.2%*	*3.7%*
Jasper County	6,050,272	5,729,390	5,571,406	5,986,780	5,905,424	-5.3%	-2.8%	7.5%	-1.4%
Barkley Township	11,220	11,103	10,669	10,794	18,033	-1.0%	-3.9%	1.2%	67.1%
Carpenter Township	80,737	77,178	80,500	81,068	76,757	-4.4%	4.3%	0.7%	-5.3%
Gillam Township	36,969	25,852	32,693	36,466	33,669	-30.1%	26.5%	11.5%	-7.7%
Hanging Grove Township	16,358	16,453	15,642	15,913	15,823	0.6%	-4.9%	1.7%	-0.6%
Jordan Township	18,465	18,458	17,453	17,836	18,011	0.0%	-5.4%	2.2%	1.0%
Kankakee Township	59,193	55,430	43,338	56,152	231,801	-6.4%	-21.8%	29.6%	312.8%
Keener Township	215,507	214,570	205,515	206,580	206,953	-0.4%	-4.2%	0.5%	0.2%
Marion Township	89,066	88,715	84,464	84,408	84,547	-0.4%	-4.8%	-0.1%	0.2%
Milroy Township	0	0	0	17,648	17,102				-3.1%
Newton Township	22,476	22,363	21,488	21,724	21,236	-0.5%	-3.9%	1.1%	-2.2%
Union Township	13,266	12,876	12,623	12,602	10,609	-2.9%	-2.0%	-0.2%	-15.8%
Walker Township	91,436	91,476	86,606	85,361	90,998	0.0%	-5.3%	-1.4%	6.6%
Wheatfield Township	64,756	58,290	63,127	84,623	84,513	-10.0%	8.3%	34.1%	-0.1%
Rensselaer Civil City	1,308,364	1,125,863	1,193,656	1,268,876	1,241,435	-13.9%	6.0%	6.3%	-2.2%
Demotte Civil Town	755,663	737,292	700,709	812,156	874,581	-2.4%	-5.0%	15.9%	7.7%
Remington Civil Town	250,475	271,889	259,890	266,054	263,689	8.5%	-4.4%	2.4%	-0.9%
Wheatfield Civil Town	101,622	102,988	98,775	107,294	106,292	1.3%	-4.1%	8.6%	-0.9%
Kankakee Valley School Corp	8,795,840	9,082,493	9,256,618	9,510,719	9,586,411	3.3%	1.9%	2.7%	0.8%
Rensselaer Central School Corp	3,684,986	3,384,219	3,575,115	3,966,750	4,143,688	-8.2%	5.6%	11.0%	4.5%
West Central School Corp	256,771	287,925	259,127	314,040	280,075	12.1%	-10.0%	21.2%	-10.8%
Tri County School Corp	1,107,868	1,358,963	1,285,905	1,291,875	1,304,305	22.7%	-5.4%	0.5%	1.0%
Remington Public Library	69,971	68,226	68,022	68,893	67,169	-2.5%	-0.3%	1.3%	-2.5%
Jasper County Public Library	1,425,751	1,402,321	1,281,204	1,167,533	1,355,785	-1.6%	-8.6%	-8.9%	16.1%
Jasper County Airport Authority	0	0	0	0	388,192				
Northwest Indiana Solid Waste Mgmt Dist	0	0	0	0	0				
Remington Redevelopment Commission	0	0	0	0	0				
Rensselear Redevelopment Commission	0	0	0	0	0				

Jasper County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
37002	Carpenter Township	1.0675	30.6023%	--	--	--	--	--	0.7408
37003	Remington Corp (Carpenter)	1.6160	30.6023%	--	--	--	--	--	1.1215
37019	Barkley Township	0.9943	30.6023%	--	--	--	--	--	0.6900
37020	Gillam Township	0.8721	30.6023%	--	--	--	--	--	0.6052
37021	Hanging Grove Township	1.0153	30.6023%	--	--	--	--	--	0.7046
37022	Jordan Township	1.0142	30.6023%	--	--	--	--	--	0.7038
37023	Kankakee Township	1.1165	30.6023%	--	--	--	--	--	0.7748
37024	Keener Township	1.1231	30.6023%	--	--	--	--	--	0.7794
37025	Demotte Corp (Keener)	1.7155	30.6023%	--	--	--	--	--	1.1905
37026	Marion Township	1.0303	30.6023%	--	--	--	--	--	0.7150
37027	Rensselaer Corp (Marion)	1.5689	30.6023%	--	--	--	--	--	1.0888
37028	Milroy Township	1.0371	30.6023%	--	--	--	--	--	0.7197
37029	Newton Township	1.0094	30.6023%	--	--	--	--	--	0.7005
37030	Union Township North	1.0805	30.6023%	--	--	--	--	--	0.7498
37031	Union Township South	0.9840	30.6023%	--	--	--	--	--	0.6829
37032	Walker Township	1.1279	30.6023%	--	--	--	--	--	0.7827
37033	Wheatfield Township	1.1294	30.6023%	--	--	--	--	--	0.7838
37034	Wheatfield Corp (Wheatfield)	1.5309	30.6023%	--	--	--	--	--	1.0624
37035	Rensselaer Corp. (Newton)	1.5724	30.6023%	--	--	--	--	--	1.0912

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Jasper County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*0*	*0*	*0*	*4,461*	*4,461*	*26,427,098*	*0.0%*
TIF Total	*0*	*0*	*0*	*0*	*0*	*1,137,979*	*0.0%*
County Total	*0*	*0*	*0*	*4,461*	*4,461*	*27,565,077*	*0.0%*
Jasper County	0	0	0	856	856	5,905,424	0.0%
Barkley Township	0	0	0	0	0	18,033	0.0%
Carpenter Township	0	0	0	9	9	76,757	0.0%
Gillam Township	0	0	0	5	5	33,669	0.0%
Hanging Grove Township	0	0	0	0	0	15,823	0.0%
Jordan Township	0	0	0	3	3	18,011	0.0%
Kankakee Township	0	0	0	4	4	231,801	0.0%
Keener Township	0	0	0	52	52	206,953	0.0%
Marion Township	0	0	0	15	15	84,547	0.0%
Milroy Township	0	0	0	0	0	17,102	0.0%
Newton Township	0	0	0	11	11	21,236	0.1%
Union Township	0	0	0	1	1	10,609	0.0%
Walker Township	0	0	0	14	14	90,998	0.0%
Wheatfield Township	0	0	0	2	2	84,513	0.0%
Rensselaer Civil City	0	0	0	441	441	1,241,435	0.0%
Demotte Civil Town	0	0	0	498	498	874,581	0.1%
Remington Civil Town	0	0	0	82	82	263,689	0.0%
Wheatfield Civil Town	0	0	0	17	17	106,292	0.0%
Kankakee Valley School Corp	0	0	0	1,136	1,136	9,586,411	0.0%
Rensselaer Central School Corp	0	0	0	815	815	4,143,688	0.0%
West Central School Corp	0	0	0	39	39	280,075	0.0%
Tri County School Corp	0	0	0	197	197	1,304,305	0.0%
Remington Public Library	0	0	0	10	10	67,169	0.0%
Jasper County Public Library	0	0	0	196	196	1,355,785	0.0%
Jasper County Airport Authority	0	0	0	56	56	388,192	0.0%
Northwest Indiana Solid Waste Mgmt Dist	0	0	0	0	0	0	
Remington Redevelopment Commission	0	0	0	0	0	0	
Rensselear Redevelopment Commission	0	0	0	0	0	0	
TIF - Carpenter Township	0	0	0	0	0	375,775	0.0%
TIF - Remington Corp (Carpenter)	0	0	0	0	0	97,473	0.0%
TIF - Rensselaer Corp. (Marion)	0	0	0	0	0	517,312	0.0%
TIF - Rensselaer Corp. (Newton)	0	0	0	0	0	130,262	0.0%
TIF - Demotte Corp (Keener)	0	0	0	0	0	17,157	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Jay County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Jay County between 2012 and 2013.
Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Jay County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	6.2%	$20,230,414	$831,025,465	2.3%
Change		5.5%	2.6%	
2012	-1.9%	$19,171,281	$809,601,343	2.4%

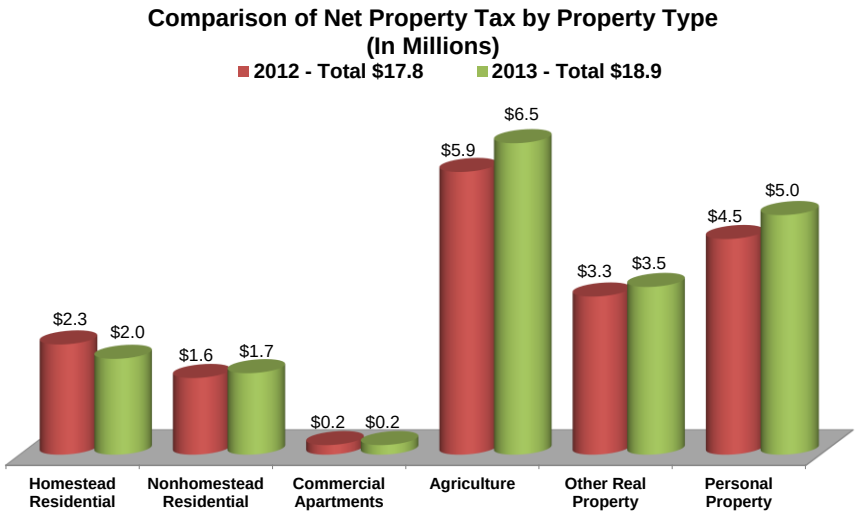
The total tax bill for all taxpayers in Jay County increased by 6.2% in 2013. The main reason was a 5.5% increase in the levy. In this reassessment year, certified net assessed value increased 2.6%. Tax cap credits as a percent of the levy declined slightly, from 2.4% in 2012 to 2.3% in 2013.

Jay County homeowners experienced a large 11.9% decrease in property tax bills in 2013. This was due to a large increase in local property tax credits and a decline in homestead net assessed value, which more than offset an increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Jay County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	1,474	25.1%
No Change	475	8.1%
Lower Tax Bill	3,935	66.9%
Average Change in Tax Bill	**-11.9%**	
Detailed Change in Tax Bill		
20% or More	500	8.5%
10% to 19%	310	5.3%
1% to 9%	664	11.3%
-1% to 1%	475	8.1%
-1% to -9%	923	15.7%
-10% to -19%	1,493	25.4%
-20% or More	1,519	25.8%
Total	**5,884**	**100.0%**

Note: Percentages may not total due to rounding.



In Jay County most net property taxes were paid by business (other real and personal) and agriculture property owners in 2013. Total net property taxes increased 6.2%, more than the average 2.1% increase statewide. Personal property saw the biggest increase, while homestead net taxes decreased by the largest percentage.

Property tax rates increased in all 18 Jay County tax districts in 2013. The average tax rate rose by 2.8% because the levy increase exceeded an increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Jay County increased by 5.5%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Jay County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$463,810,970	$441,280,510	-4.9%	$142,943,998	$134,511,216	-5.9%
Other Residential	90,643,000	99,667,700	10.0%	89,701,334	98,318,598	9.6%
Ag Business/Land	318,216,000	341,575,400	7.3%	315,501,884	339,013,437	7.5%
Business Real/Personal	354,041,697	349,870,267	-1.2%	290,169,428	315,240,050	8.6%
Total	**$1,226,711,667**	**$1,232,393,877**	**0.5%**	**$838,316,644**	**$887,083,301**	**5.8%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Jay County's total billed net assessed value increased substantially, by 5.8% in 2013. Increases in agricultural and business assessments were the main reasons. Expiring personal property tax abatements contributed to the business net assessment increase. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$5,181	$2,081	-$3,099	-59.8%
2%	255,926	164,938	-90,989	-35.6%
3%	172,459	280,408	107,949	62.6%
Elderly	48,492	29,813	-18,679	-38.5%
Total	$482,058	$477,239	-$4,818	-1.0%
% of Levy	2.4%	2.3%		

Total tax cap credits in Jay County were $477,239, which was 2.3% of the levy. This was less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Jay County's average tax rate was near the statewide average rate, but its tax cap credits as a share of the levy were less than the statewide median. This was because of the county's high local tax credits, funded by local income taxes, which reduced tax bills and tax cap credits. Most of the tax cap credits in Jay County were in the 3% business real and personal property category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Jay County decreased $4,818 between 2012 and 2013. Credits as a share of the total levy fell to 2.3% in 2013 from 2.4% in 2012.

Jay County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*17,643,913*	*18,386,564*	*18,900,321*	*19,171,281*	*20,230,414*	*4.2%*	*2.8%*	*1.4%*	*5.5%*
Jay County	4,136,614	4,450,112	5,235,792	5,308,556	5,570,363	7.6%	17.7%	1.4%	4.9%
Bearcreek Township	33,619	33,486	34,221	34,617	34,227	-0.4%	2.2%	1.2%	-1.1%
Greene Township	16,733	14,082	17,346	16,678	18,160	-15.8%	23.2%	-3.9%	8.9%
Jackson Township	19,462	19,307	19,824	19,849	20,445	-0.8%	2.7%	0.1%	3.0%
Jefferson Township	13,535	13,514	13,823	13,825	14,364	-0.2%	2.3%	0.0%	3.9%
Knox Township	7,220	8,655	8,879	8,882	8,900	19.9%	2.6%	0.0%	0.2%
Madison Township	15,898	16,041	16,231	16,335	16,809	0.9%	1.2%	0.6%	2.9%
Noble Township	17,623	17,342	17,427	17,259	17,522	-1.6%	0.5%	-1.0%	1.5%
Penn Township	35,054	34,879	35,798	28,164	37,902	-0.5%	2.6%	-21.3%	34.6%
Pike Township	22,334	22,007	22,612	22,201	23,670	-1.5%	2.7%	-1.8%	6.6%
Richland Township	0	43,327	41,085	41,175	43,010		-5.2%	0.2%	4.5%
Wabash Township	16,077	15,960	16,331	16,427	16,930	-0.7%	2.3%	0.6%	3.1%
Wayne Township	100,492	98,607	99,540	82,794	84,367	-1.9%	0.9%	-16.8%	1.9%
Portland Civil City	2,497,277	2,511,212	2,498,961	2,705,156	2,760,905	0.6%	-0.5%	8.3%	2.1%
Dunkirk Civil City	788,488	783,873	809,874	843,201	848,224	-0.6%	3.3%	4.1%	0.6%
Bryant Civil Town	18,018	17,874	18,492	19,241	19,456	-0.8%	3.5%	4.1%	1.1%
Pennville Civil Town	45,250	59,076	59,540	57,245	62,715	30.6%	0.8%	-3.9%	9.6%
Redkey Civil Town	177,882	176,514	181,916	191,035	191,014	-0.8%	3.1%	5.0%	0.0%
Salamonia Civil Town	4,410	4,478	4,653	4,824	4,880	1.5%	3.9%	3.7%	1.2%
Jay County School Corp	8,919,766	9,299,458	8,986,614	8,933,141	9,634,078	4.3%	-3.4%	-0.6%	7.8%
Dunkirk Public Library	98,617	97,088	100,316	103,761	105,450	-1.6%	3.3%	3.4%	1.6%
Penn Township Public Library	13,586	13,487	13,959	13,659	14,717	-0.7%	3.5%	-2.1%	7.7%
Jay County Public Library	645,958	636,185	647,087	673,256	682,306	-1.5%	1.7%	4.0%	1.3%
Jay County Solid Waste District	0	0	0	0	0				

Jay County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
38010	Penn Township	1.9763	--	--	12.9905%	--	--	31.7982%	1.0911
38011	Pennville Town	2.8775	--	--	12.9905%	--	--	31.7982%	1.5887
38014	Dunkirk City	3.7359	--	--	12.9905%	--	--	31.7982%	2.0626
38020	Bearcreek Township	1.9868	--	--	12.9905%	--	--	31.7982%	1.0969
38021	Bryant Town	2.5651	--	--	12.9905%	--	--	31.7982%	1.4162
38022	Greene Township	1.9514	--	--	12.9905%	--	--	31.7982%	1.0774
38023	Jackson Township	1.9720	--	--	12.9905%	--	--	31.7982%	1.0888
38024	Jefferson Township	1.9515	--	--	12.9905%	--	--	31.7982%	1.0774
38025	Knox Township	1.9496	--	--	12.9905%	--	--	31.7982%	1.0764
38026	Madison Township	1.9658	--	--	12.9905%	--	--	31.7982%	1.0853
38027	Salamonia Town	2.1191	--	--	12.9905%	--	--	31.7982%	1.1700
38028	Noble Township	1.9578	--	--	12.9905%	--	--	31.7982%	1.0809
38029	Pike Township	1.9774	--	--	12.9905%	--	--	31.7982%	1.0917
38030	Richland Township	1.9723	--	--	12.9905%	--	--	31.7982%	1.0889
38031	Redkey Town	3.4621	--	--	12.9905%	--	--	31.7982%	1.9115
38032	Wabash Township	1.9692	--	--	12.9905%	--	--	31.7982%	1.0872
38033	Wayne Township	1.9713	--	--	12.9905%	--	--	31.7982%	1.0884
38034	Portland City	3.2727	--	--	12.9905%	--	--	31.7982%	1.8069

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Jay County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*2,081*	*161,338*	*265,463*	*29,813*	*458,695*	*20,230,414*	*2.3%*
TIF Total	*0*	*3,600*	*14,945*	*0*	*18,544*	*808,832*	*2.3%*
County Total	*2,081*	*164,938*	*280,408*	*29,813*	*477,239*	*21,039,246*	*2.3%*
Jay County	427	31,547	51,757	7,717	91,448	5,570,363	1.6%
Bearcreek Township	2	4	0	14	20	34,227	0.1%
Greene Township	0	0	0	19	19	18,160	0.1%
Jackson Township	0	0	0	8	8	20,445	0.0%
Jefferson Township	0	0	0	8	8	14,364	0.1%
Knox Township	0	0	0	7	7	8,900	0.1%
Madison Township	0	1	0	12	12	16,809	0.1%
Noble Township	0	0	0	1	1	17,522	0.0%
Penn Township	6	17	0	7	29	37,902	0.1%
Pike Township	0	0	0	24	24	23,670	0.1%
Richland Township	4	542	880	66	1,492	43,010	3.5%
Wabash Township	0	0	0	9	9	16,930	0.1%
Wayne Township	9	631	1,054	251	1,944	84,367	2.3%
Portland Civil City	524	37,075	61,989	5,111	104,699	2,760,905	3.8%
Dunkirk Civil City	227	24,071	42,548	1,464	68,310	848,224	8.1%
Bryant Civil Town	12	66	0	16	94	19,456	0.5%
Pennville Civil Town	62	191	0	74	326	62,715	0.5%
Redkey Civil Town	0	6,647	7,681	490	14,818	191,014	7.8%
Salamonia Civil Town	0	7	0	17	23	4,880	0.5%
Jay County School Corp	739	54,562	89,514	13,346	158,161	9,634,078	1.6%
Dunkirk Public Library	28	2,992	5,290	182	8,492	105,450	8.1%
Penn Township Public Library	3	8	0	3	14	14,717	0.1%
Jay County Public Library	40	2,978	4,749	969	8,737	682,306	1.3%
Jay County Solid Waste District	0	0	0	0	0	0	
TIF - Greene Township	0	0	0	0	0	467,823	0.0%
TIF - Portland City	0	3,600	14,945	0	18,544	341,008	5.4%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Jefferson County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Jefferson County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Jefferson County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	7.5%	$27,270,017	$1,226,322,372	4.6%
Change		9.4%	0.9%	
2012	-4.6%	$24,926,208	$1,215,869,583	3.2%

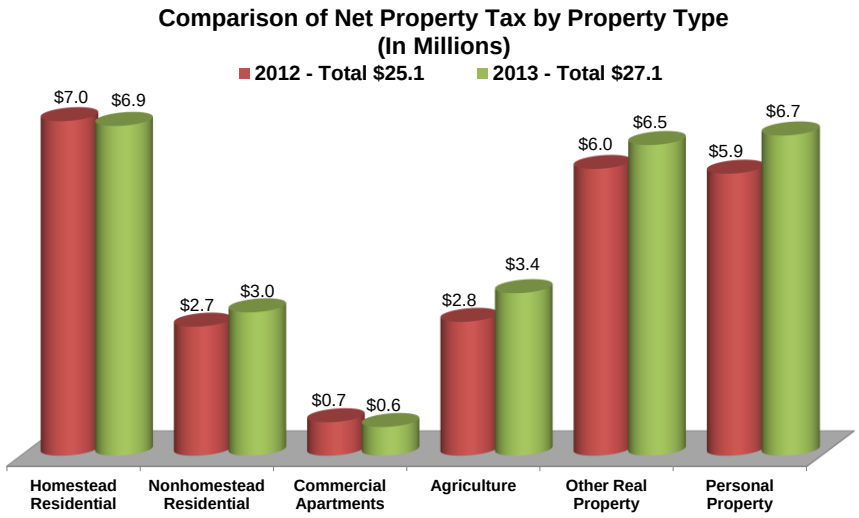
The total tax bill for all taxpayers in Jefferson County increased by 7.5% in 2013. The main reason was a 9.4% increase in the levy. Certified net assessed value increased by 0.9% in this reassessment year. Since the levy increase exceeded the assessment rise, tax rates increased, and this caused tax cap credits as a percent of the levy to increase to 4.6% in 2013 from 3.2% in 2012.

Jefferson County homeowners experienced a small 1.0% decrease in property tax bills in 2013. This was due to a decrease in homestead net assessments, which offset an increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Jefferson County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	4,498	51.2%
No Change	326	3.7%
Lower Tax Bill	3,957	45.1%
Average Change in Tax Bill	**-1.0%**	
Detailed Change in Tax Bill		
20% or More	1,655	18.8%
10% to 19%	945	10.8%
1% to 9%	1,898	21.6%
-1% to 1%	326	3.7%
-1% to -9%	1,710	19.5%
-10% to -19%	964	11.0%
-20% or More	1,283	14.6%
Total	**8,781**	**100.0%**

Note: Percentages may not total due to rounding.



In Jefferson County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes increased 7.5%, more than the average 2.1% increase statewide. Agriculture saw the biggest percentage increase, while commercial apartment net taxes decreased by the largest percentage.

Property tax rates increased in all 14 Jefferson County tax districts in 2013. The average tax rate rose by 8.5% because a large levy increase more than offset a small increase in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Jefferson County increased by 9.4%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Jefferson County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$992,819,000	$951,067,900	-4.2%	$370,730,293	$345,344,815	-6.8%
Other Residential	182,760,300	189,274,200	3.6%	180,966,744	187,357,682	3.5%
Ag Business/Land	181,746,700	200,434,000	10.3%	175,337,969	193,946,820	10.6%
Business Real/Personal	665,318,463	663,830,985	-0.2%	535,785,142	543,844,757	1.5%
Total	**$2,022,644,463**	**$2,004,607,085**	**-0.9%**	**$1,262,820,148**	**$1,270,494,074**	**0.6%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Jefferson County's total billed net assessed value increased by 0.6% in 2013. Increases in agricultural, business, and other residential assessments more than offset a decrease in homestead assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$352,302	$504,222	$151,920	43.1%
2%	463,621	731,538	267,917	57.8%
3%	0	0	0	0.0%
Elderly	25,830	74,958	49,127	190.2%
Total	$841,753	$1,310,718	$468,964	55.7%
% of Levy	3.2%	4.6%		

Total tax cap credits in Jefferson County were $1.3 million, which was 4.6% of the levy. This was less than the state average of 10.9%, but slightly more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Jefferson County's average tax rate was higher than the statewide median rate. More than half of Jefferson County's tax cap credits were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Jefferson County increased $468,964 between 2012 and 2013. Credits as a share of the total levy rose from 3.2% in 2012 to 4.6% in 2013.

Jefferson County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*24,413,782*	*25,368,825*	*26,446,033*	*24,926,208*	*27,270,017*	*3.9%*	*4.2%*	*-5.7%*	*9.4%*
Jefferson County	6,425,847	6,781,465	6,945,634	7,405,861	7,498,960	5.5%	2.4%	6.6%	1.3%
Graham Township	24,313	25,242	25,903	26,676	27,415	3.8%	2.6%	3.0%	2.8%
Hanover Township	62,616	65,066	66,706	68,868	70,805	3.9%	2.5%	3.2%	2.8%
Lancaster Township	28,274	29,354	30,093	31,067	31,940	3.8%	2.5%	3.2%	2.8%
Madison Township	247,383	256,918	263,080	271,388	279,708	3.9%	2.4%	3.2%	3.1%
Milton Township	16,204	16,782	16,713	16,693	16,646	3.6%	-0.4%	-0.1%	-0.3%
Monroe Township	13,173	15,028	15,408	15,892	15,873	14.1%	2.5%	3.1%	-0.1%
Republican Township	34,928	36,163	36,897	37,395	38,850	3.5%	2.0%	1.3%	3.9%
Saluda Township	36,797	38,482	39,458	40,791	27,948	4.6%	2.5%	3.4%	-31.5%
Shelby Township	24,269	25,145	25,809	26,638	27,385	3.6%	2.6%	3.2%	2.8%
Smyrna Township	30,263	31,213	31,959	30,104	25,631	3.1%	2.4%	-5.8%	-14.9%
Madison Civil City	5,176,552	5,428,817	5,558,798	5,518,920	5,517,536	4.9%	2.4%	-0.7%	0.0%
Brooksburg Civil Town	2,315	2,403	2,468	2,545	2,616	3.8%	2.7%	3.1%	2.8%
Dupont Civil Town	0	9,883	10,221	10,508	10,506		3.4%	2.8%	0.0%
Hanover Civil Town	189,440	196,076	201,033	207,527	213,295	3.5%	2.5%	3.2%	2.8%
Madison Consolidated School Corp	8,296,134	8,560,477	9,106,913	7,498,900	9,581,664	3.2%	6.4%	-17.7%	27.8%
Southwestern Jefferson Cons School Corp	2,698,034	2,701,292	2,902,885	2,512,724	2,648,332	0.1%	7.5%	-13.4%	5.4%
Jefferson County Public Library	958,777	994,868	1,021,035	1,054,159	1,082,843	3.8%	2.6%	3.2%	2.7%
Southeastern Indiana Solid Waste Mgmt Dist	148,463	154,151	145,020	149,552	152,064	3.8%	-5.9%	3.1%	1.7%
Madison City Redevelopment Commission	0	0	0	0	0				

Jefferson County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
39001	Graham Township	1.7574	--	--	--	--	--	--	1.7574
39002	Hanover Township	1.8037	--	--	--	--	--	--	1.8037
39003	Hanover Town	2.0855	--	--	--	--	--	--	2.0855
39004	Lancaster Township	1.7758	--	--	--	--	--	--	1.7758
39005	Dupont Town	1.9560	--	--	--	--	--	--	1.9560
39006	Madison Township	1.7733	--	--	--	--	--	--	1.7733
39007	Madison City	2.6787	--	--	--	--	--	--	2.6787
39008	Milton Township	1.7636	--	--	--	--	--	--	1.7636
39009	Brooksburg Town	2.0315	--	--	--	--	--	--	2.0315
39010	Monroe Township	1.8150	--	--	--	--	--	--	1.8150
39011	Republican Township	1.8152	--	--	--	--	--	--	1.8152
39012	Saluda Township	1.7910	--	--	--	--	--	--	1.7910
39013	Shelby Township	1.7771	--	--	--	--	--	--	1.7771
39014	Smyrna Township	1.8207	--	--	--	--	--	--	1.8207

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Jefferson County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*504,222*	*725,053*	*0*	*74,958*	*1,304,232*	*27,270,017*	*4.8%*
TIF Total	*0*	*6,485*	*0*	*0*	*6,485*	*1,185,306*	*0.5%*
County Total	*504,222*	*731,538*	*0*	*74,958*	*1,310,718*	*28,455,323*	*4.6%*
Jefferson County	118,114	167,127	0	21,417	306,658	7,498,960	4.1%
Graham Township	39	0	0	38	78	27,415	0.3%
Hanover Township	276	433	0	248	956	70,805	1.4%
Lancaster Township	155	0	0	86	241	31,940	0.8%
Madison Township	4,272	5,856	0	864	10,992	279,708	3.9%
Milton Township	41	3	0	85	129	16,646	0.8%
Monroe Township	0	0	0	88	88	15,873	0.6%
Republican Township	66	0	0	110	176	38,850	0.5%
Saluda Township	6	0	0	39	45	27,948	0.2%
Shelby Township	18	0	0	187	205	27,385	0.7%
Smyrna Township	38	0	0	48	86	25,631	0.3%
Madison Civil City	167,915	249,216	0	12,661	429,792	5,517,536	7.8%
Brooksburg Civil Town	0	24	0	0	24	2,616	0.9%
Dupont Civil Town	0	0	0	5	5	10,506	0.0%
Hanover Civil Town	2,190	3,719	0	635	6,544	213,295	3.1%
Madison Consolidated School Corp	182,858	259,099	0	27,696	469,653	9,581,664	4.9%
Southwestern Jefferson Cons School Corp	8,782	12,055	0	7,224	28,061	2,648,332	1.1%
Jefferson County Public Library	17,056	24,133	0	3,093	44,281	1,082,843	4.1%
Southeastern Indiana Solid Waste Mgt Dist	2,395	3,389	0	434	6,218	152,064	4.1%
Madison City Redevelopment Commission	0	0	0	0	0	0	
TIF - Madison City 007	0	6,485	0	0	6,485	1,185,306	0.5%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Jennings County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Jennings County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Jennings County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	1.9%	$17,839,819	$800,118,909	4.2%
Change		2.5%	-0.1%	
2012	-1.4%	$17,401,336	$801,011,902	3.0%

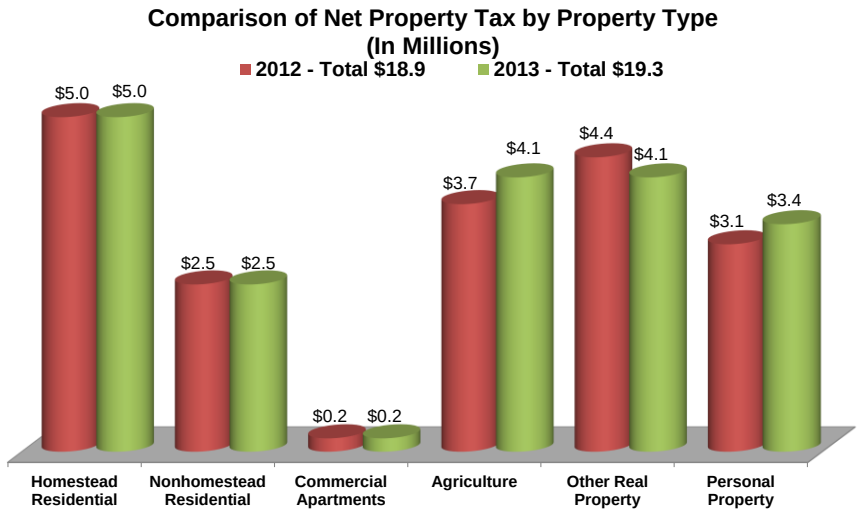
The total tax bill for all taxpayers in Jennings County increased by 1.9% in 2013. The main reason was a 2.5% increase in the property tax levy. In this reassessment year, certified net assessed value was nearly unchanged, falling 0.1%. Since the levy increased and certified net assessed value dropped slightly, tax rates increased, and this caused an increase in tax cap credits as a percent of the levy from 3.0% in 2012 to 4.2% in 2013.

Jennings County homeowners experienced a small 1.8% increase in property tax bills in 2013. This was due to an increase in property tax rates which offset a small decline in homestead net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Jennings County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	3,786	50.0%
No Change	452	6.0%
Lower Tax Bill	3,333	44.0%
Average Change in Tax Bill	**1.8%**	
Detailed Change in Tax Bill		
20% or More	1,193	15.8%
10% to 19%	913	12.1%
1% to 9%	1,680	22.2%
-1% to 1%	452	6.0%
-1% to -9%	1,422	18.8%
-10% to -19%	694	9.2%
-20% or More	1,217	16.1%
Total	**7,571**	**100.0%**

Note: Percentages may not total due to rounding.



In Jennings County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes increased 1.9%, just under the average 2.1% increase statewide. Agriculture experienced the biggest increase, while commercial apartment net taxes had the biggest percentage reduction.

Property tax rates increased in all 14 Jennings County tax districts in 2013. The average tax rate rose by 2.6%, because of a levy increase and a small decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Jennings County increased by 2.5%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Jennings County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$708,697,249	$690,250,900	-2.6%	$251,270,619	$247,711,430	-1.4%
Other Residential	142,062,100	142,244,150	0.1%	138,173,217	137,596,362	-0.4%
Ag Business/Land	200,900,400	217,050,500	8.0%	197,515,342	213,296,939	8.0%
Business Real/Personal	348,398,976	334,648,892	-3.9%	287,056,956	279,603,719	-2.6%
Total	**$1,400,058,725**	**$1,384,194,442**	**-1.1%**	**$874,016,134**	**$878,208,450**	**0.5%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Jennings County's total billed net assessed value increased by 0.5% in 2013. Increases in agricultural assessments more than offset decreases in the other property categories. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$115,370	$234,660	$119,290	103.4%
2%	456,372	494,347	37,975	8.3%
3%	0	52,514	52,514	--
Elderly	23,866	50,797	26,931	112.8%
Total	$595,608	$832,318	$236,711	39.7%
% of Levy	3.0%	4.2%		

Total tax cap credits in Jennings County were $832,318, which was 4.2% of the levy. This was equal to the median or typical county percentage statewide, but less than the state average of 10.9%. Tax rates were the main determinant of tax cap credits. Jennings County's average tax rate was above the statewide median rate but below the statewide average rate. Tax cap credits were relatively low because the county had few credits in the 3% category. Most of the tax cap credits in Jennings County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Jennings County increased $236,711 between 2012 and 2013. Credits as a share of the total levy rose to 4.2% in 2013 from 3.0% in 2012.

Jennings County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*16,287,337*	*17,339,271*	*17,101,330*	*17,401,336*	*17,839,819*	*6.5%*	*-1.4%*	*1.8%*	*2.5%*
Jennings County	4,311,373	4,872,654	4,622,676	4,763,617	4,811,115	13.0%	-5.1%	3.0%	1.0%
Bigger Township	17,155	17,133	17,084	18,433	18,645	-0.1%	-0.3%	7.9%	1.2%
Campbell Township	24,331	24,926	25,167	23,073	26,450	2.4%	1.0%	-8.3%	14.6%
Center Township	87,350	101,663	108,301	83,222	85,764	16.4%	6.5%	-23.2%	3.1%
Columbia Township	13,232	13,888	14,303	14,792	13,845	5.0%	3.0%	3.4%	-6.4%
Geneva Township	77,622	77,389	76,640	77,381	125,582	-0.3%	-1.0%	1.0%	62.3%
Lovett Township	13,509	14,011	14,269	14,757	14,550	3.7%	1.8%	3.4%	-1.4%
Marion Township	16,925	17,559	17,941	14,656	18,969	3.7%	2.2%	-18.3%	29.4%
Montgomery Township	18,974	19,372	16,297	17,030	17,320	2.1%	-15.9%	4.5%	1.7%
Sand Creek Township	27,885	28,246	28,751	29,362	29,988	1.3%	1.8%	2.1%	2.1%
Spencer Township	26,074	25,791	15,896	16,979	16,911	-1.1%	-38.4%	6.8%	-0.4%
Vernon Township	49,024	48,445	49,348	49,228	50,401	-1.2%	1.9%	-0.2%	2.4%
North Vernon Civil City	2,341,219	2,287,071	2,316,365	2,421,929	2,415,187	-2.3%	1.3%	4.6%	-0.3%
Vernon Civil Town	21,398	22,149	22,914	23,655	23,981	3.5%	3.5%	3.2%	1.4%
Jennings County School Corp	8,749,952	9,255,983	9,261,951	9,318,973	9,659,835	5.8%	0.1%	0.6%	3.7%
Jennings County Public Library	378,578	397,721	407,417	421,332	418,462	5.1%	2.4%	3.4%	-0.7%
Southeastern Indiana Solid Waste Mgmt Dist	112,736	115,270	86,010	92,917	92,814	2.2%	-25.4%	8.0%	-0.1%
North Vernon Redevelopment Commission	0	0	0	0	0				

Jennings County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
40001	Bigger Township	1.9426	--	--	--	--	--	--	1.9426
40002	Campbell Township	1.9577	--	--	--	--	--	--	1.9577
40003	Center Township	1.9251	--	--	--	--	--	--	1.9251
40004	North Vernon City	3.0389	--	--	--	--	--	--	3.0389
40005	Columbia Township	1.9047	--	--	--	--	--	--	1.9047
40006	Geneva Township	1.9644	--	--	--	--	--	--	1.9644
40007	Lovett Township	1.9109	--	--	--	--	--	--	1.9109
40008	Marion Township	1.9255	--	--	--	--	--	--	1.9255
40009	Montgomery Township	1.9363	--	--	--	--	--	--	1.9363
40010	Sand Creek Township	1.9520	--	--	--	--	--	--	1.9520
40011	Spencer Township	1.8938	--	--	--	--	--	--	1.8938
40012	Vernon Township	1.9567	--	--	--	--	--	--	1.9567
40013	Vernon Town	2.3221	--	--	--	--	--	--	2.3221
40014	Hidden Valley	1.9644	--	--	--	--	--	--	1.9644

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Jennings County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*234,660*	*493,717*	*40,370*	*50,797*	*819,544*	*17,839,819*	*4.6%*
TIF Total	*0*	*630*	*12,144*	*0*	*12,774*	*2,163,824*	*0.6%*
County Total	*234,660*	*494,347*	*52,514*	*50,797*	*832,318*	*20,003,643*	*4.2%*
Jennings County	55,891	98,064	7,988	14,440	176,384	4,811,115	3.7%
Bigger Township	25	0	0	81	106	18,645	0.6%
Campbell Township	156	0	0	117	273	26,450	1.0%
Center Township	1,264	3,706	307	287	5,565	85,764	6.5%
Columbia Township	133	0	0	52	185	13,845	1.3%
Geneva Township	1,437	0	0	499	1,937	125,582	1.5%
Lovett Township	130	0	0	7	137	14,550	0.9%
Marion Township	82	0	0	45	126	18,969	0.7%
Montgomery Township	168	0	0	81	249	17,320	1.4%
Sand Creek Township	146	0	0	107	252	29,988	0.8%
Spencer Township	111	0	0	26	137	16,911	0.8%
Vernon Township	385	87	0	140	612	50,401	1.2%
North Vernon Civil City	56,531	183,447	15,188	4,073	259,239	2,415,187	10.7%
Vernon Civil Town	42	1,097	0	313	1,453	23,981	6.1%
Jennings County School Corp	112,220	196,895	16,038	28,994	354,146	9,659,835	3.7%
Jennings County Public Library	4,861	8,529	695	1,256	15,342	418,462	3.7%
Southeastern Indiana Solid Waste Mgt Dist	1,078	1,892	154	279	3,403	92,814	3.7%
North Vernon Redevelopment Commission	0	0	0	0	0	0	
TIF - North Vernon City	0	630	12,144	0	12,774	2,163,824	0.6%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Johnson County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Johnson County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Johnson County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	1.4%	$130,414,260	$5,655,490,835	10.2%
Change		1.7%	-1.7%	
2012	0.4%	$128,188,253	$5,752,492,596	8.3%

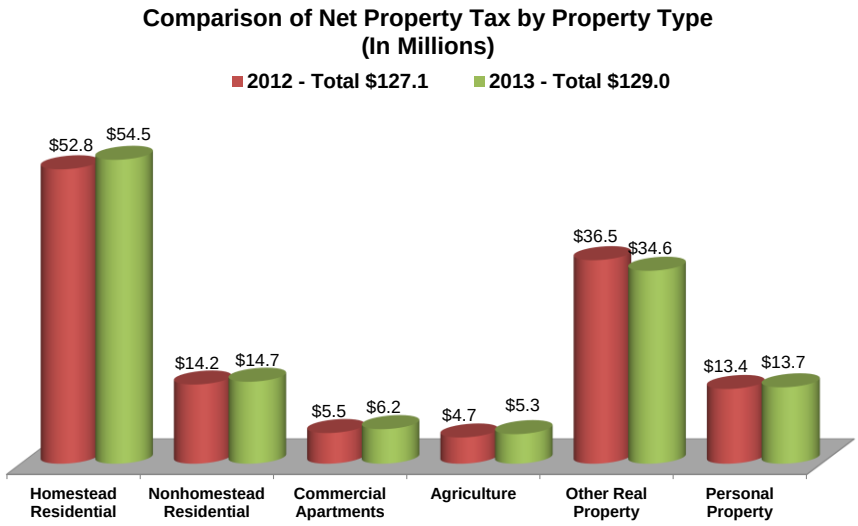
The total tax bill for all taxpayers in Johnson County increased by 1.4% in 2013. The main reason was a 1.7% increase in the levy. In this reassessment year, certified net assessed value in Johnson County decreased by 1.7%. Since the levy increased and assessments fell, tax rates increased, and this caused an increase in tax cap credits as a percent of the levy from 8.3% in 2012 to 10.2% in 2013.

Johnson County homeowners experienced a small 1.6% increase in property tax bills in 2013. The main reason was an increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Johnson County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	20,914	54.5%
No Change	289	0.8%
Lower Tax Bill	17,176	44.8%
Average Change in Tax Bill	**1.6%**	
Detailed Change in Tax Bill		
20% or More	3,830	10.0%
10% to 19%	5,369	14.0%
1% to 9%	11,715	30.5%
-1% to 1%	289	0.8%
-1% to -9%	10,980	28.6%
-10% to -19%	4,162	10.8%
-20% or More	2,034	5.3%
Total	**38,379**	**100.0%**

Note: Percentages may not total due to rounding.



In Johnson County most net property taxes were paid by homestead and business (other real and personal) property owners in 2013. Total net property taxes increased 1.4%, less than the average 2.1% increase statewide. Commercial apartments saw the biggest percentage increase, while business real net taxes decreased by the largest percentage.

Property tax rates increased in 48 of 52 Johnson County tax districts in 2013. The average tax rate rose by 3.5% because of a small levy increase and a small decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Johnson County increased by 1.7%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Johnson County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$6,095,295,761	$6,153,906,650	1.0%	$2,783,920,449	$2,807,832,673	0.9%
Other Residential	1,043,036,300	1,083,079,950	3.8%	1,037,994,649	1,078,163,150	3.9%
Ag Business/Land	259,895,900	284,921,700	9.6%	259,086,748	284,232,474	9.7%
Business Real/Personal	2,520,710,557	2,403,038,724	-4.7%	2,050,270,244	1,953,009,273	-4.7%
Total	**$9,918,938,518**	**$9,924,947,024**	**0.1%**	**$6,131,272,090**	**$6,123,237,570**	**-0.1%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Johnson County's total billed net assessed value was nearly unchanged, decreasing slightly by 0.1% in 2013. Declines in business assessments were nearly offset by increases in agricultural, other residential, and homestead assessments. Net assessed value for all of Indiana also was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$5,035,424	$5,644,639	$609,215	12.1%
2%	5,034,557	6,194,370	1,159,814	23.0%
3%	1,431,212	2,366,036	934,824	65.3%
Elderly	78,029	154,875	76,846	98.5%
Total	$11,579,222	$14,359,921	$2,780,699	24.0%
% of Levy	8.3%	10.2%		

Total tax cap credits in Johnson County were $14.4 million, which was 10.2% of the levy. This was near the state average of 10.9%, but more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Johnson County's average tax rate was above the statewide median rate but below the statewide average rate. Tax cap credits were still near the statewide average because the county had a large number of high-valued homes, which were more likely to be eligible for tax cap credits at lower tax rates. Most of the tax cap credits in Johnson County were in the 2% nonhomestead residential/farmland category and the 1% homestead category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Johnson County increased $2,780,699 between 2012 and 2013. Credits as a share of the total levy rose to 10.2% in 2013 from 8.3% in 2012.

Johnson County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*122,618,876*	*127,343,565*	*127,648,131*	*128,188,253*	*130,414,260*	*3.9%*	*0.2%*	*0.4%*	*1.7%*
Johnson County	14,194,327	14,977,429	14,942,616	15,376,412	15,818,408	5.5%	-0.2%	2.9%	2.9%
Blue River Township	57,695	60,398	60,712	61,864	62,882	4.7%	0.5%	1.9%	1.6%
Clark Township	51,995	15,552	13,136	17,151	18,449	-70.1%	-15.5%	30.6%	7.6%
Franklin Township	148,583	165,321	142,206	144,695	148,939	11.3%	-14.0%	1.8%	2.9%
Hensley Township	10,075	9,796	6,747	8,946	11,492	-2.8%	-31.1%	32.6%	28.5%
Needham Township	19,156	20,171	20,193	14,848	21,365	5.3%	0.1%	-26.5%	43.9%
Nineveh Township	22,326	24,521	24,771	25,357	25,760	9.8%	1.0%	2.4%	1.6%
Pleasant Township	202,884	103,858	104,844	109,350	109,841	-48.8%	0.9%	4.3%	0.4%
Union Township	0	0	0	0	0				
White River Township	228,397	225,953	0	0	0	-1.1%	-100.0%		
Franklin Civil City	10,129,355	10,648,399	10,633,908	11,239,499	11,176,886	5.1%	-0.1%	5.7%	-0.6%
Greenwood Civil City	11,557,853	11,492,277	12,900,547	12,581,206	12,724,536	-0.6%	12.3%	-2.5%	1.1%
Bargersville Civil Town	592,076	598,608	1,083,728	1,775,168	1,725,293	1.1%	81.0%	63.8%	-2.8%
Edinburgh Civil Town	1,735,955	1,843,065	1,859,778	1,855,063	1,842,839	6.2%	0.9%	-0.3%	-0.7%
New Whiteland Civil Town	674,337	708,390	721,672	748,762	745,810	5.0%	1.9%	3.8%	-0.4%
Princes Lakes Civil Town	252,430	254,378	216,407	271,682	271,102	0.8%	-14.9%	25.5%	-0.2%
Trafalgar Civil Town	221,604	226,471	281,784	288,722	287,407	2.2%	24.4%	2.5%	-0.5%
Whiteland Civil Town	349,445	424,849	434,700	444,221	470,289	21.6%	2.3%	2.2%	5.9%
Clark-Pleasant Community School Corp	17,993,882	20,142,465	21,766,331	20,710,480	19,960,650	11.9%	8.1%	-4.9%	-3.6%
Center Grove Community School Corp	21,759,913	21,501,987	20,848,315	20,219,285	20,519,272	-1.2%	-3.0%	-3.0%	1.5%
Edinburgh Community School Corp	1,639,025	1,783,742	1,697,681	1,599,150	1,716,912	8.8%	-4.8%	-5.8%	7.4%
Franklin Community School Corp	16,853,089	17,317,008	16,975,541	17,690,848	19,005,982	2.8%	-2.0%	4.2%	7.4%
Greenwood Community School Corp	7,634,527	7,666,346	7,792,195	7,482,034	7,399,186	0.4%	1.6%	-4.0%	-1.1%
Nineveh-Hensley-Jackson United Sch Corp	2,730,652	3,090,658	3,052,577	2,881,449	3,546,299	13.2%	-1.2%	-5.6%	23.1%
Edinburgh-Wright-Hageman Public Library	131,987	151,343	151,872	120,759	78,826	14.7%	0.3%	-20.5%	-34.7%
Greenwood Public Library	1,301,542	1,346,483	1,009,747	1,234,780	1,193,433	3.5%	-25.0%	22.3%	-3.3%
Johnson County Public Library	3,763,450	4,873,081	3,053,027	3,208,121	3,200,731	29.5%	-37.3%	5.1%	-0.2%
White River Township Fire	4,040,282	4,096,075	3,975,071	3,893,674	4,092,855	1.4%	-3.0%	-2.0%	5.1%
Amity Fire Protection	60,077	50,475	53,650	80,002	111,345	-16.0%	6.3%	49.1%	39.2%
Nineveh Fire Protection District	94,547	95,837	99,902	102,907	103,157	1.4%	4.2%	3.0%	0.2%
Needham Fire Protection District	64,807	89,478	273,897	345,527	460,875	38.1%	206.1%	26.2%	33.4%
Bargersville Fire Protection	2,711,374	2,513,058	2,588,311	2,665,769	2,478,064	-7.3%	3.0%	3.0%	-7.0%
Whiteland Fire Protection	266,932	271,076	296,794	406,403	489,445	1.6%	9.5%	36.9%	20.4%
Hensley Fire Protection	147,759	152,976	155,928	158,435	160,457	3.5%	1.9%	1.6%	1.3%
Johnson County Solid Waste Mgmt Dist	391,138	402,041	409,543	425,684	435,473	2.8%	1.9%	3.9%	2.3%
Franklin City Redevelopment Commission	196,078	0	0	0	0	-100.0%			
Greenwood Redevelopment Commission	389,322	0	0	0	0	-100.0%			

Johnson County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
41001	Blue River Twp	1.5032	--	--	--	--	--	--	1.5032
41002	Edinburg Town-Edinburg Library	3.7555	--	--	--	--	--	--	3.7555
41004	Blue River Twp-Amity FPD	1.6018	--	--	--	--	--	--	1.6018
41006	Clark Township-Needham FPD	2.5584	--	--	--	--	--	--	2.5584
41007	Clark Township-Whiteland FPD	2.6058	--	--	--	--	--	--	2.6058
41008	Franklin Township	2.1121	--	--	--	--	--	--	2.1121
41009	Franklin City-Franklin Twp	3.5188	--	--	--	--	--	--	3.5188
41010	Whiteland Town-Franklin Twp-WFPD	2.7598	--	--	--	--	--	--	2.7598
41011	Franklin Twp-Amity FPD	2.1779	--	--	--	--	--	--	2.1779
41012	Franklin Twp-Needham FPD	2.2841	--	--	--	--	--	--	2.2841
41013	Franklin Twp-Bargersville FPD	2.3978	--	--	--	--	--	--	2.3978
41014	Franklin Twp-Whiteland FPD	2.3315	--	--	--	--	--	--	2.3315
41015	Hensley Township	1.3165	--	--	--	--	--	--	1.3165
41016	Trafalgar Town-Hensley Twp	2.0461	--	--	--	--	--	--	2.0461
41017	Needham Township-Needham FPD	2.2757	--	--	--	--	--	--	2.2757
41018	Franklin City-Needham Twp	3.5104	--	--	--	--	--	--	3.5104
41019	Needham Township-Amity FPD	2.1695	--	--	--	--	--	--	2.1695
41020	Nineveh Township-Nineveh FPD	1.3239	--	--	--	--	--	--	1.3239
41021	Princes Lakes Town-Nineveh FPD	1.7887	--	--	--	--	--	--	1.7887
41022	Trafalgar Town-Nineveh Twp	2.0555	--	--	--	--	--	--	2.0555
41023	Pleasant Twp-CP School	2.4815	--	--	--	--	--	--	2.4815
41024	Pleasant Twp-Greenwood School	1.3475	--	--	--	--	--	--	1.3475
41025	Grnwd City-Pleas Twp-CP School	3.0669	--	--	--	--	--	--	3.0669
41026	Grnwd City-Pleas Twp-Grnwd School	1.9329	--	--	--	--	--	--	1.9329
41027	New Whiteland Town	3.1053	--	--	--	--	--	--	3.1053
41028	Whiteland Town-Pleas Twp-Whiteland FPD	3.0270	--	--	--	--	--	--	3.0270
41029	Franklin City-Pleasant Twp	3.7860	--	--	--	--	--	--	3.7860
41030	Grnwd City-Pleas Twp-CP School	3.0259	--	--	--	--	--	--	3.0259
41031	Pleasant Twp-CP School-Grnwd Library	2.5225	--	--	--	--	--	--	2.5225
41032	Pleasant Twp-Grnwd School-Grnwd Library	1.3885	--	--	--	--	--	--	1.3885
41033	Pleasant Twp-Whiteland FPD	2.5987	--	--	--	--	--	--	2.5987
41034	Union Township	2.1063	--	--	--	--	--	--	2.1063
41035	Bargersville Town-Union Twp-BFPD	3.1170	--	--	--	--	--	--	3.1170
41036	Union Township-BFPD	2.3810	--	--	--	--	--	--	2.3810
41037	White River Twp-BFPD	1.6847	--	--	--	--	--	--	1.6847
41038	White River Twp-White River FP	1.6516	--	--	--	--	--	--	1.6516
41039	Bargersville Town-White River Twp	2.4207	--	--	--	--	--	--	2.4207
41040	Grnwd City-White River Twp-Cnty Lib	2.0456	--	--	--	--	--	--	2.0456
41041	Grnwd City-WR Twp-CG School-Cnty Lib	2.0483	--	--	--	--	--	--	2.0483
41042	Grnwd City-Pleas Twp-Gwd School-Cnty Library	1.8919	--	--	--	--	--	--	1.8919
41043	Grnwd City-WR Twp-Grnwd School-Cnty Library	1.8872	--	--	--	--	--	--	1.8872
41044	Hensley FPD-Franklin Twp	2.1231	--	--	--	--	--	--	2.1231
41046	Edinburg Town-Blue River Twp-Cnty Library	3.7302	--	--	--	--	--	--	3.7302
41047	Grnwd City-CP School-Clark Twp-Cnty Library	3.0330	--	--	--	--	--	--	3.0330
41048	Whiteland Town East - Whiteland FPD	2.5987	--	--	--	--	--	--	2.5987
41049	Trafalgar Town-Nineveh Twp-Nineveh FPD	2.0535	--	--	--	--	--	--	2.0535
41050	Grnwd City-CP School-Gwd Library-Pl-MTE	2.3707	--	--	--	--	--	--	2.3707
41051	Gwd City-Gwd School-Gwd Library-Pl-MTE	1.2367	--	--	--	--	--	--	1.2367
41052	Gwd City-CP School-Co Library-Pl-MTE	2.3297	--	--	--	--	--	--	2.3297
41053	Gwd City-Co Library-WR FPD-WR-MTE	1.6516	--	--	--	--	--	--	1.6516
41054	Barg Town-Barg FPD-WR Twp-MTE	1.6847	--	--	--	--	--	--	1.6847

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Johnson County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*5,644,473*	*6,164,046*	*2,012,893*	*154,719*	*13,976,130*	*130,414,260*	*10.7%*
TIF Total	*166*	*30,325*	*353,143*	*156*	*383,790*	*10,827,247*	*3.5%*
County Total	*5,644,639*	*6,194,370*	*2,366,036*	*154,875*	*14,359,921*	*141,241,507*	*10.2%*
Johnson County	528,793	547,584	159,848	17,923	1,254,148	15,818,408	7.9%
Blue River Township	1,075	4,668	2,828	112	8,683	62,882	13.8%
Clark Township	1,558	1,280	0	12	2,850	18,449	15.4%
Franklin Township	6,405	10,418	6,789	182	23,794	148,939	16.0%
Hensley Township	1	10	0	7	18	11,492	0.2%
Needham Township	2,450	1,452	455	25	4,381	21,365	20.5%
Nineveh Township	1	2	0	70	73	25,760	0.3%
Pleasant Township	3,957	4,609	165	111	8,843	109,841	8.1%
Union Township	0	0	0	0	0	0	
White River Township	0	0	0	0	0	0	
Franklin Civil City	867,616	1,065,573	670,117	15,380	2,618,685	11,176,886	23.4%
Greenwood Civil City	368,382	365,715	17,286	16,694	768,077	12,724,536	6.0%
Bargersville Civil Town	206,874	78,330	1,708	1,080	287,992	1,725,293	16.7%
Edinburgh Civil Town	63,695	280,822	170,146	4,045	518,708	1,842,839	28.1%
New Whiteland Civil Town	45,529	84,007	4,430	1,127	135,093	745,810	18.1%
Princes Lakes Civil Town	30	0	0	1,034	1,064	271,102	0.4%
Trafalgar Civil Town	160	1,458	0	201	1,819	287,407	0.6%
Whiteland Civil Town	50,208	29,476	1,139	945	81,768	470,289	17.4%
Clark-Pleasant Community School Corp	1,581,804	1,703,273	69,014	24,096	3,378,186	19,960,650	16.9%
Center Grove Community School Corp	336,771	111,776	0	14,384	462,931	20,519,272	2.3%
Edinburgh Community School Corp	31,436	136,506	82,707	3,121	253,770	1,716,912	14.8%
Franklin Community School Corp	1,163,939	1,437,088	777,132	26,200	3,404,359	19,005,982	17.9%
Greenwood Community School Corp	22,880	0	0	10,683	33,563	7,399,186	0.5%
Nineveh-Hensley-Jackson United Sch Corp	253	1,783	0	5,436	7,472	3,546,299	0.2%
Edinburgh-Wright-Hageman Public Library	2,734	11,977	7,281	174	22,166	78,826	28.1%
Greenwood Public Library	30,888	36,309	2,037	1,604	70,838	1,193,433	5.9%
Johnson County Public Library	112,635	107,153	33,917	3,405	257,109	3,200,731	8.0%
White River Township Fire	10,670	5,456	0	2,834	18,959	4,092,855	0.5%
Amity Fire Protection	854	1,235	0	150	2,239	111,345	2.0%
Nineveh Fire Protection District	4	3	0	282	288	103,157	0.3%
Needham Fire Protection District	26,464	29,522	0	390	56,376	460,875	12.2%
Bargersville Fire Protection	120,603	60,629	778	1,629	183,639	2,478,064	7.4%
Whiteland Fire Protection	40,909	30,376	715	783	72,783	489,445	14.9%
Hensley Fire Protection	339	481	0	109	929	160,457	0.6%
Johnson County Solid Waste Mgmt Dist	14,557	15,075	4,401	493	34,526	435,473	7.9%
Franklin City Redevelopment Commission	0	0	0	0	0	0	
Greenwood Redevelopment Commission	0	0	0	0	0	0	
TIF - Franklin City-Franklin Twp	0	4,816	240,566	0	245,382	1,877,061	13.1%
TIF - Trafalgar Town-Hensley Twp	0	640	0	156	796	81,696	1.0%
TIF - Franklin City-Needham Twp	0	5,860	51,561	0	57,421	1,448,868	4.0%
TIF - Greenwood City-CP Sch-Pl Twp	0	3,133	48,293	0	51,426	2,585,364	2.0%
TIF - Greenwood City-Pleasant Twp	0	0	0	0	0	1,729,381	0.0%
TIF - Gwd City-CP Sch-Co Lib	166	14,876	11,702	0	26,744	2,960,270	0.9%
TIF - Bargersville Town-Union Twp-Barg FPD	0	0	1,022	0	1,022	27,599	3.7%
TIF - Bargersville Town-White River	0	999	0	0	999	117,009	0.9%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.

The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Knox County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Knox County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Knox County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	9.3%	$36,007,026	$1,764,202,415	10.8%
Change		7.5%	2.0%	
2012	2.3%	$33,503,606	$1,728,772,084	10.1%

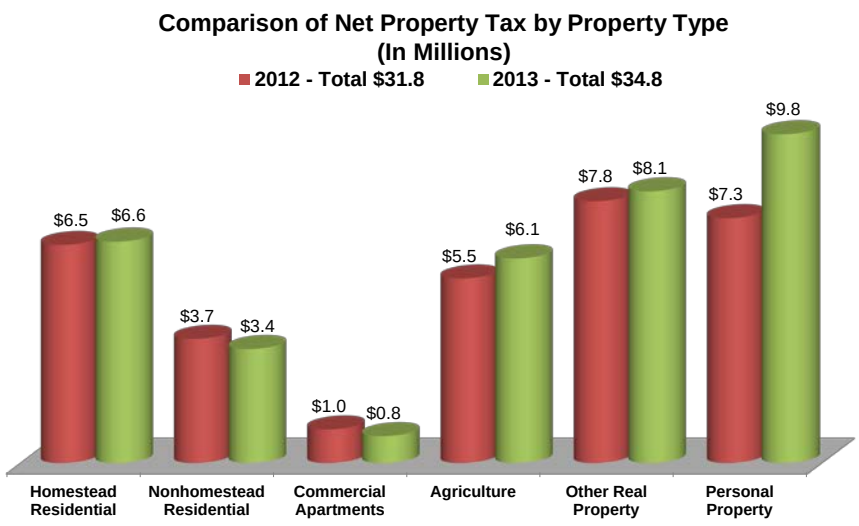
The total tax bill for all taxpayers in Knox County increased by 9.3% in 2013. The main reason was a 7.5% increase in the total property tax levy. In this reassessment year, certified net assessed value increased by 2.0%. The large levy increase more than offset this assessment increase, so the average tax rate increased. This caused tax cap credits as a share of the levy to rise to 10.8% in 2013 from 10.1% in 2012.

Knox County homeowners experienced a small 1.3% increase in property tax bills in 2013. This was due to an increase in property tax rates which more than offset a small decline in homestead net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Knox County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	5,046	48.5%
No Change	651	6.3%
Lower Tax Bill	4,707	45.2%
Average Change in Tax Bill	**1.3%**	
Detailed Change in Tax Bill		
20% or More	2,169	20.8%
10% to 19%	1,030	9.9%
1% to 9%	1,847	17.8%
-1% to 1%	651	6.3%
-1% to -9%	1,727	16.6%
-10% to -19%	1,087	10.4%
-20% or More	1,893	18.2%
Total	**10,404**	**100.0%**

Note: Percentages may not total due to rounding.



In Knox County most net property taxes were paid by business (other real and personal) property owners in 2013. Total net property taxes increased 9.3%, more than the average 2.1% increase statewide. Personal property saw the biggest increase, while commercial apartment net taxes decreased by the largest percentage.

Property tax rates increased in 22 of 24 Knox County tax districts in 2013. The average tax rate rose by 5.4%, because a large levy increase more than offset an increase in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Knox County increased by 7.5%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Knox County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$939,517,860	$926,832,181	-1.4%	$328,908,003	$325,094,498	-1.2%
Other Residential	240,416,519	220,621,623	-8.2%	237,599,826	218,476,043	-8.0%
Ag Business/Land	415,092,540	440,632,921	6.2%	413,273,234	438,454,138	6.1%
Business Real/Personal	1,016,468,738	1,087,700,146	7.0%	826,131,538	947,453,400	14.7%
Total	**$2,611,495,657**	**$2,675,786,871**	**2.5%**	**$1,805,912,601**	**$1,929,478,079**	**6.8%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Knox County's total billed net assessed value increased substantially, by 6.8% in 2013. Increases in business assessments, mostly personal property, were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$661,793	$778,032	$116,239	17.6%
2%	1,665,839	2,095,257	429,418	25.8%
3%	1,197,178	1,276,047	78,870	6.6%
Elderly	9,001	9,578	577	6.4%
Total	$3,533,810	$4,158,914	$625,104	17.7%
% of Levy	10.1%	10.8%		

Total tax cap credits in Knox County were $4.2 million, which was 10.8% of the levy. This was near the state average of 10.9%, but more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Knox County's average tax rate was near the median rate statewide, but below the average rate statewide. Knox County tax cap credits as a share of the levy were near the statewide average because tax rates were greater than $3 per $100 assessed value in two big districts. About half of Knox County's tax cap credits were in the 2% nonhomestead residential/farmland category. Most of the rest were in the 3% business category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Knox County increased $625,104 between 2012 and 2013. Credits as a share of the total levy rose from 10.1% in 2012 to 10.8% in 2013.

Knox County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*30,415,060*	*31,603,747*	*34,891,611*	*33,503,606*	*36,007,026*	*3.9%*	*10.4%*	*-4.0%*	*7.5%*
Knox County	7,031,836	7,283,101	7,429,009	7,744,898	8,279,402	3.6%	2.0%	4.3%	6.9%
Busseron Township	49,194	51,602	53,278	44,738	43,094	4.9%	3.2%	-16.0%	-3.7%
Decker Township	35,075	36,674	37,633	38,055	39,663	4.6%	2.6%	1.1%	4.2%
Harrison Township	111,451	103,797	81,743	103,239	103,533	-6.9%	-21.2%	26.3%	0.3%
Johnson Township	29,270	31,156	30,222	32,922	33,880	6.4%	-3.0%	8.9%	2.9%
Palmyra Township	117,619	101,288	103,129	104,183	90,882	-13.9%	1.8%	1.0%	-12.8%
Steen Township	54,468	41,977	59,056	53,126	62,606	-22.9%	40.7%	-10.0%	17.8%
Vigo Township	67,527	76,377	86,058	87,685	84,323	13.1%	12.7%	1.9%	-3.8%
Vincennes Township	224,448	232,709	238,524	246,048	252,811	3.7%	2.5%	3.2%	2.7%
Washington Township	115,136	122,477	122,065	129,512	129,538	6.4%	-0.3%	6.1%	0.0%
Widner Township	55,791	54,012	54,850	55,677	87,820	-3.2%	1.6%	1.5%	57.7%
Vincennes Civil City	6,741,870	7,050,016	7,191,911	7,555,110	7,617,125	4.6%	2.0%	5.1%	0.8%
Bicknell Civil City	731,803	759,994	359,665	361,622	827,080	3.9%	-52.7%	0.5%	128.7%
Bruceville Civil Town	60,847	63,160	64,824	66,871	63,507	3.8%	2.6%	3.2%	-5.0%
Decker Civil Town	13,310	13,815	14,189	14,215	15,038	3.8%	2.7%	0.2%	5.8%
Edwardsport Civil Town	23,718	23,508	24,701	25,478	26,192	-0.9%	5.1%	3.1%	2.8%
Monroe City Civil Town	18,209	18,902	19,411	19,998	20,574	3.8%	2.7%	3.0%	2.9%
Oaktown Civil Town	38,841	37,569	39,961	38,607	39,692	-3.3%	6.4%	-3.4%	2.8%
Sandborn Civil Town	41,998	43,585	44,748	46,124	44,201	3.8%	2.7%	3.1%	-4.2%
Wheatland Civil Town	37,603	39,031	40,063	41,321	42,480	3.8%	2.6%	3.1%	2.8%
North Knox School Corp	2,910,095	2,624,237	3,284,351	2,852,060	2,943,565	-9.8%	25.2%	-13.2%	3.2%
South Knox School Corp	3,624,005	3,337,686	3,754,735	3,828,277	4,027,594	-7.9%	12.5%	2.0%	5.2%
Vincennes Community School Corp	5,905,731	7,052,307	9,394,351	7,531,438	8,578,132	19.4%	33.2%	-19.8%	13.9%
Bicknell Public Library	108,037	112,195	115,062	118,678	122,020	3.8%	2.6%	3.1%	2.8%
Knox County Public Library	1,012,777	1,053,950	1,051,402	1,057,019	1,087,372	4.1%	-0.2%	0.5%	2.9%
Vincennes Township Fire	967,661	941,703	920,633	985,442	1,017,797	-2.7%	-2.2%	7.0%	3.3%
South Vigo Township Fire	70,381	70,539	70,632	69,921	80,069	0.2%	0.1%	-1.0%	14.5%
Vigo Central Community Fire	52,373	54,323	55,765	57,527	59,066	3.7%	2.7%	3.2%	2.7%
Johnson Township Community Fire	163,986	172,057	149,640	193,815	187,970	4.9%	-13.0%	29.5%	-3.0%
Knox County Solid Waste Management Dist	0	0	0	0	0				
Vincennes Redevelopment Commission	0	0	0	0	0				

Knox County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
42001	Busseron Township	1.1017	--	--	--	--	--	--	1.1017
42002	Oaktown Town	1.5831	--	--	--	--	--	--	1.5831
42003	Decker Township	1.4545	--	--	--	--	--	--	1.4545
42004	Harrison Township	1.4469	--	--	--	--	--	--	1.4469
42005	Monroe City Town	1.6753	--	--	--	--	--	--	1.6753
42006	Johnson Township	1.6197	--	--	--	--	--	--	1.6197
42007	Decker Town	2.5477	--	--	--	--	--	--	2.5477
42008	Palmyra Township	1.4599	--	--	--	--	--	--	1.4599
42009	Steen Township	1.4235	--	--	--	--	--	--	1.4235
42010	Wheatland Town	1.8121	--	--	--	--	--	--	1.8121
42011	Vigo-South Township	1.4317	--	--	--	--	--	--	1.4317
42012	Bicknell City-Vigo Township	2.8904	--	--	--	--	--	--	2.8904
42013	Edwardsport Town	1.9893	--	--	--	--	--	--	1.9893
42014	Sandborn Town	1.9614	--	--	--	--	--	--	1.9614
42018	Washington Township	1.2299	--	--	--	--	--	--	1.2299
42019	Bicknell City-Washington Twp	2.9278	--	--	--	--	--	--	2.9278
42020	Bruceville Civil Town	2.2761	--	--	--	--	--	--	2.2761
42021	Widner Township	1.1616	--	--	--	--	--	--	1.1616
42022	Vincennes City I	3.5328	--	--	--	--	--	--	3.5328
42023	Vincennes Twp-Vincennes School	2.0863	--	--	--	--	--	--	2.0863
42024	Vincennes Twp-South Knox School	1.6954	--	--	--	--	--	--	1.6954
42025	Vigo-North Township	1.1059	--	--	--	--	--	--	1.1059
42026	Vigo-Central Township	1.0821	--	--	--	--	--	--	1.0821
42027	Vincennes City II	3.1885	--	--	--	--	--	--	3.1885

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.

The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Knox County 2013 Circuit Breaker Cap Credits

	Circuit Breaker Credits by Property Type						
Taxing Unit Name	**(1%) Homesteads**	**(2%) Other Residential and Farmland**	**(3%) All Other Real/Personal**	**Elderly**	**Total**	**Levy**	**Circuit Breaker as % of Levy**
Non-TIF Total	*778,032*	*1,990,457*	*1,117,748*	*9,578*	*3,895,815*	*36,007,026*	*10.8%*
TIF Total	*0*	*104,799*	*158,299*	*0*	*263,098*	*2,451,150*	*10.7%*
County Total	*778,032*	*2,095,257*	*1,276,047*	*9,578*	*4,158,914*	*38,458,176*	*10.8%*
Knox County	110,471	273,097	149,223	1,800	534,591	8,279,402	6.5%
Busseron Township	0	0	0	6	6	43,094	0.0%
Decker Township	0	0	0	0	0	39,663	0.0%
Harrison Township	0	0	0	51	51	103,533	0.0%
Johnson Township	0	54	0	2	56	33,880	0.2%
Palmyra Township	0	0	0	0	0	90,882	0.0%
Steen Township	0	0	0	21	21	62,606	0.0%
Vigo Township	19	1,152	0	17	1,188	84,323	1.4%
Vincennes Township	7,951	17,701	10,779	60	36,491	252,811	14.4%
Washington Township	2	517	0	1	519	129,538	0.4%
Widner Township	0	0	0	14	14	87,820	0.0%
Vincennes Civil City	345,007	877,598	544,839	2,904	1,770,348	7,617,125	23.2%
Bicknell Civil City	1,529	102,912	0	802	105,243	827,080	12.7%
Bruceville Civil Town	36	2,558	0	16	2,610	63,507	4.1%
Decker Civil Town	0	1,265	0	0	1,265	15,038	8.4%
Edwardsport Civil Town	0	0	0	23	23	26,192	0.1%
Monroe City Civil Town	0	0	0	1	1	20,574	0.0%
Oaktown Civil Town	0	0	0	30	30	39,692	0.1%
Sandborn Civil Town	0	0	0	8	8	44,201	0.0%
Wheatland Civil Town	0	0	0	0	0	42,480	0.0%
North Knox School Corp	452	30,492	0	558	31,503	2,943,565	1.1%
South Knox School Corp	0	1,117	0	825	1,942	4,027,594	0.0%
Vincennes Community School Corp	283,827	631,915	384,808	2,130	1,302,679	8,578,132	15.2%
Bicknell Public Library	37	2,478	0	32	2,547	122,020	2.1%
Knox County Public Library	17,146	38,432	23,244	227	79,048	1,087,372	7.3%
Vincennes Township Fire	11,555	8,872	4,856	29	25,312	1,017,797	2.5%
South Vigo Township Fire	0	0	0	0	0	80,069	0.0%
Vigo Central Community Fire	0	0	0	7	7	59,066	0.0%
Johnson Township Community Fire	0	298	0	14	312	187,970	0.2%
Knox County Solid Waste Mgt Dist	0	0	0	0	0	0	
Vincennes Redevelopment Commission	0	0	0	0	0	0	
TIF - Vincennes City I Expansion TIF	0	2	591	0	593	3,931	15.1%
TIF - Vincennes City I TIF	0	84,743	149,784	0	234,527	1,199,627	19.5%
TIF - PSI Energy TIF	0	0	0	0	0	1,039,147	0.0%
TIF - Vincennes City II TIF	0	20,055	7,923	0	27,978	208,445	13.4%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Kosciusko County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Kosciusko County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Kosciusko County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	2.8%	$69,361,909	$4,975,725,787	1.9%
Change		4.1%	-4.9%	
2012	-5.3%	$66,641,059	$5,230,693,533	1.2%

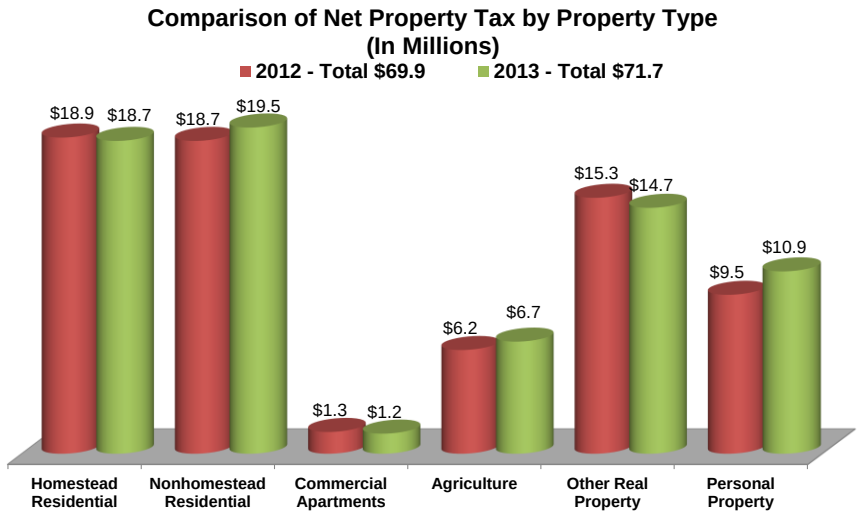
The total tax bill for all taxpayers in Kosciusko County increased by 2.8% in 2013. The main reason was a 4.1% rise in the property tax levy. This levy increase combined with a 4.9% reassessment year decrease in certified net assessed value caused tax rates to rise, and the higher tax rates caused tax cap credits as a percent of the levy to increase from 1.2% to 1.9%.

Kosciusko County homeowners experienced a small 1.1% decrease in property tax bills in 2013. This was due to a large decline in the net assessed value of homesteads, which offset a large increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Kosciusko County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	10,874	51.1%
No Change	178	0.8%
Lower Tax Bill	10,244	48.1%
Average Change in Tax Bill	**-1.1%**	
Detailed Change in Tax Bill		
20% or More	3,016	14.2%
10% to 19%	2,797	13.1%
1% to 9%	5,061	23.8%
-1% to 1%	178	0.8%
-1% to -9%	4,629	21.7%
-10% to -19%	2,731	12.8%
-20% or More	2,884	13.5%
Total	**21,296**	**100.0%**

Note: Percentages may not total due to rounding.



In Kosciusko County most net property taxes were spread among business (other real and personal), nonhomestead residential (small rentals and second homes), and homestead property owners in 2013. Total net property taxes increased 2.8%, more than the average 2.1% increase statewide. Personal property saw the biggest increase, while business real net taxes decreased by the largest percentage.

Property tax rates increased in 32 of 34 Kosciusko County tax districts in 2013. The average tax rate rose by 9.4%, because of a levy increase and a decrease in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Kosciusko County increased by 4.1%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Kosciusko County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$3,257,197,245	$3,083,728,926	-5.3%	$1,510,227,546	$1,381,158,700	-8.5%
Other Residential	2,024,511,181	1,911,161,180	-5.6%	2,016,504,726	1,904,002,425	-5.6%
Ag Business/Land	507,249,261	519,475,230	2.4%	504,806,004	517,019,283	2.4%
Business Real/Personal	1,903,467,891	1,726,746,755	-9.3%	1,444,113,323	1,371,745,672	-5.0%
Total	**$7,692,425,578**	**$7,241,112,091**	**-5.9%**	**$5,475,651,599**	**$5,173,926,080**	**-5.5%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Kosciusko County's total billed net assessed value decreased substantially, by 5.5% in 2013. Declines in homestead, other residential, and business assessments were the main reasons. Agricultural assessments increased. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$348,742	$537,734	$188,992	54.2%
2%	466,523	799,425	332,902	71.4%
3%	1,924	19,138	17,214	894.6%
Elderly	28,402	30,099	1,697	6.0%
Total	$845,591	$1,386,396	$540,804	64.0%
% of Levy	1.2%	1.9%		

Total tax cap credits in Kosciusko County were $1.4 million, which was 1.9% of the levy. This was less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Kosciusko County's average tax rate was much less than the median rate statewide. More than half of Kosciusko County's tax cap credits were in the 2% other residential and farmland category. Most of the rest were in 1% homestead category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Kosciusko County increased $540,804 between 2012 and 2013. Credits as a share of the total levy rose from 1.2% to 1.9%.

Kosciusko County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*68,504,134*	*68,019,063*	*69,985,658*	*66,641,059*	*69,361,909*	*-0.7%*	*2.9%*	*-4.8%*	*4.1%*
Kosciusko County	9,409,560	9,713,845	9,933,758	10,126,622	10,458,976	3.2%	2.3%	1.9%	3.3%
Clay Township	60,451	61,567	63,078	58,676	66,484	1.8%	2.5%	-7.0%	13.3%
Etna Township	45,686	46,862	47,852	49,006	50,624	2.6%	2.1%	2.4%	3.3%
Franklin Township	52,313	54,297	55,474	57,336	58,850	3.8%	2.2%	3.4%	2.6%
Harrison Township	102,783	106,013	107,950	110,193	113,168	3.1%	1.8%	2.1%	2.7%
Jackson Township	58,089	59,444	61,246	62,814	64,483	2.3%	3.0%	2.6%	2.7%
Jefferson Township	34,449	35,747	36,559	37,818	54,052	3.8%	2.3%	3.4%	42.9%
Lake Township	44,241	45,553	46,115	46,820	47,758	3.0%	1.2%	1.5%	2.0%
Monroe Township	19,327	20,055	20,543	21,225	36,396	3.8%	2.4%	3.3%	71.5%
Plain Township	311,006	320,052	329,190	328,278	334,166	2.9%	2.9%	-0.3%	1.8%
Prairie Township	41,605	43,164	44,261	45,693	47,023	3.7%	2.5%	3.2%	2.9%
Scott Township	19,124	19,771	20,276	20,935	21,510	3.4%	2.6%	3.3%	2.7%
Seward Township	66,854	62,380	63,484	64,729	66,803	-6.7%	1.8%	2.0%	3.2%
Tippecanoe Township	352,977	364,169	370,536	379,071	389,252	3.2%	1.7%	2.3%	2.7%
Turkey Creek Township	1,678,674	1,762,997	1,472,451	1,679,833	1,779,125	5.0%	-16.5%	14.1%	5.9%
Van Buren Township	85,972	88,869	88,281	91,740	94,408	3.4%	-0.7%	3.9%	2.9%
Washington Township	95,135	97,840	99,513	101,060	104,061	2.8%	1.7%	1.6%	3.0%
Wayne Township	674,132	417,843	424,128	442,043	454,465	-38.0%	1.5%	4.2%	2.8%
Warsaw Civil City	8,635,637	10,737,438	10,212,333	10,299,294	10,308,075	24.3%	-4.9%	0.9%	0.1%
Nappanee Civil City	166,400	177,512	182,329	167,032	160,461	6.7%	2.7%	-8.4%	-3.9%
Burket Civil Town	11,289	11,600	11,900	12,184	10,869	2.8%	2.6%	2.4%	-10.8%
Claypool Civil Town	74,833	77,677	79,686	82,245	82,240	3.8%	2.6%	3.2%	0.0%
Etna Green Civil Town	0	64,340	66,635	68,927	70,971		3.6%	3.4%	3.0%
Leesburg Civil Town	68,154	70,725	72,287	74,898	77,056	3.8%	2.2%	3.6%	2.9%
Mentone Civil Town	219,610	228,199	233,973	240,201	246,597	3.9%	2.5%	2.7%	2.7%
Milford Civil Town	444,997	465,828	477,223	454,233	503,683	4.7%	2.4%	-4.8%	10.9%
North Webster Civil Town	328,275	340,186	348,630	358,185	366,736	3.6%	2.5%	2.7%	2.4%
Pierceton Civil Town	193,280	192,654	192,624	212,816	218,856	-0.3%	0.0%	10.5%	2.8%
Sidney Civil Town	11,797	12,246	12,566	12,966	13,329	3.8%	2.6%	3.2%	2.8%
Silver Lake Civil Town	238,017	246,908	253,193	263,530	316,075	3.7%	2.5%	4.1%	19.9%
Syracuse Civil Town	1,420,715	1,458,809	1,443,961	1,553,210	1,750,021	2.7%	-1.0%	7.6%	12.7%
Winona Lake Civil Town	861,936	859,258	856,238	940,257	966,138	-0.3%	-0.4%	9.8%	2.8%
Wa-Nee Community School Corp	1,446,537	1,402,024	1,297,080	1,249,898	1,403,949	-3.1%	-7.5%	-3.6%	12.3%
Wawasee Community School Corp	11,870,181	10,075,698	12,749,568	9,883,051	10,321,225	-15.1%	26.5%	-22.5%	4.4%
Warsaw Community School Corp	19,740,059	18,394,929	18,000,340	16,987,288	17,859,098	-6.8%	-2.1%	-5.6%	5.1%
Tippecanoe Valley School Corp	3,446,593	3,554,475	3,496,609	3,592,558	3,627,824	3.1%	-1.6%	2.7%	1.0%
Whitko Community School Corp	2,640,958	2,770,585	2,993,164	2,782,892	3,014,684	4.9%	8.0%	-7.0%	8.3%
Triton School Corp	360,321	385,442	477,646	441,359	503,340	7.0%	23.9%	-7.6%	14.0%
Nappanee Public Library	36,566	126,637	137,770	137,236	142,619	246.3%	8.8%	-0.4%	3.9%
Milford Public Library	140,987	146,265	149,943	154,704	159,026	3.7%	2.5%	3.2%	2.8%
Pierceton Public Library	48,134	49,952	51,199	52,928	54,410	3.8%	2.5%	3.4%	2.8%
Syracuse Public Library	307,999	319,664	328,092	338,362	347,245	3.8%	2.6%	3.1%	2.6%
Warsaw Community Public Library	1,722,221	1,797,138	1,825,639	1,884,889	1,891,541	4.4%	1.6%	3.2%	0.4%
Bell Memorial Public Library	221,822	223,382	228,939	241,111	246,119	0.7%	2.5%	5.3%	2.1%
North Webster Library	330,762	343,113	352,040	362,914	373,531	3.7%	2.6%	3.1%	2.9%
Kosciusko County Solid Waste Mgmt Dist	164,893	165,911	169,356	67,999	84,587	0.6%	2.1%	-59.8%	24.4%
Winona Lake Redevelopment Comm	18,769	0	0	0	0	-100.0%			
Warsaw City Redevelopment Comm	180,014	0	0	0	0	-100.0%			
Milford Town Redevelopment Comm	0	0	0	0	0				
Pierceton Town Redevelopment Comm	0	0	0	0	0				
Kosciusko County Redevelopment Comm	0	0	0	0	0				
Claypool Redevelopment Comm	0	0	0	0	0				

Kosciusko County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
43001	Clay Township	1.1943	--	--	--	--	--	--	1.1943
43002	Claypool Town	2.1634	--	--	--	--	--	--	2.1634
43003	Etna Township	1.1730	--	--	--	--	--	--	1.1730
43004	Etna Green Town	1.7848	--	--	--	--	--	--	1.7848
43005	Franklin Township	1.4313	--	--	--	--	--	--	1.4313
43009	Jackson Township	1.6566	--	--	--	--	--	--	1.6566
43010	Sidney Town	2.2097	--	--	--	--	--	--	2.2097
43011	Jefferson Township, West	1.6875	--	--	--	--	--	--	1.6875
43012	Jefferson Township, East	0.8001	--	--	--	--	--	--	0.8001
43013	Lake Township	1.1923	--	--	--	--	--	--	1.1923
43014	Silver Lake Town	2.6548	--	--	--	--	--	--	2.6548
43015	Monroe Township	1.6211	--	--	--	--	--	--	1.6211
43016	Plain Township	1.1619	--	--	--	--	--	--	1.1619
43017	Warsaw City-Plain Township	2.4482	--	--	--	--	--	--	2.4482
43018	Leesburg Town	1.6287	--	--	--	--	--	--	1.6287
43019	Prairie Township	1.1430	--	--	--	--	--	--	1.1430
43020	Scott Township	1.3770	--	--	--	--	--	--	1.3770
43021	Seward Township	1.4123	--	--	--	--	--	--	1.4123
43022	Burket Town	1.7808	--	--	--	--	--	--	1.7808
43023	Tippecanoe Township	0.7972	--	--	--	--	--	--	0.7972
43024	North Webster Town	1.4295	--	--	--	--	--	--	1.4295
43025	Turkey Creek Township	0.8345	--	--	--	--	--	--	0.8345
43026	Syracuse Town	1.7548	--	--	--	--	--	--	1.7548
43027	Van Buren Township	0.7938	--	--	--	--	--	--	0.7938
43028	Milford Town	1.6508	--	--	--	--	--	--	1.6508
43029	Washington Township	1.6786	--	--	--	--	--	--	1.6786
43030	Pierceton Town	2.2357	--	--	--	--	--	--	2.2357
43031	Wayne Township	1.5255	--	--	--	--	--	--	1.5255
43032	Warsaw City-Wayne Township	2.4448	--	--	--	--	--	--	2.4448
43033	Winona Lake Town	1.9683	--	--	--	--	--	--	1.9683
43034	Harrison Township	1.6126	--	--	--	--	--	--	1.6126
43035	Mentone Town-Harrison Township	2.5613	--	--	--	--	--	--	2.5613
43036	Mentone Town-Franklin Township	2.5614	--	--	--	--	--	--	2.5614
43038	Nappanee City-Jefferson Township	3.3635	--	--	--	--	--	--	3.3635

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Kosciusko County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*535,085*	*774,786*	*19,138*	*30,099*	*1,359,107*	*69,361,909*	*2.0%*
TIF Total	*2,649*	*24,640*	*0*	*0*	*27,288*	*3,166,699*	*0.9%*
County Total	*537,734*	*799,425*	*19,138*	*30,099*	*1,386,396*	*72,528,608*	*1.9%*
Kosciusko County	48,357	65,255	1,196	3,829	118,637	10,458,976	1.1%
Clay Township	0	59	0	51	111	66,484	0.2%
Etna Township	1	0	0	96	98	50,624	0.2%
Franklin Township	3	76	0	24	103	58,850	0.2%
Harrison Township	28	402	0	98	528	113,168	0.5%
Jackson Township	4	84	0	82	170	64,483	0.3%
Jefferson Township	26	340	144	13	523	54,052	1.0%
Lake Township	19	406	0	21	447	47,758	0.9%
Monroe Township	0	0	0	46	46	36,396	0.1%
Plain Township	18	23	0	45	87	334,166	0.0%
Prairie Township	0	0	0	45	45	47,023	0.1%
Scott Township	0	0	0	4	4	21,510	0.0%
Seward Township	0	0	0	61	61	66,803	0.1%
Tippecanoe Township	0	0	0	78	78	389,252	0.0%
Turkey Creek Township	1,626	0	0	126	1,752	1,779,125	0.1%
Van Buren Township	0	0	0	39	39	94,408	0.0%
Washington Township	6	196	0	121	323	104,061	0.3%
Wayne Township	7,634	9,189	0	206	17,030	454,465	3.7%
Warsaw Civil City	202,696	303,071	0	4,406	510,173	10,308,075	4.9%
Nappanee Civil City	1,734	22,987	9,744	0	34,465	160,461	21.5%
Burket Civil Town	0	0	0	0	0	10,869	0.0%
Claypool Civil Town	7	1,429	0	165	1,601	82,240	1.9%
Etna Green Civil Town	11	0	0	679	689	70,971	1.0%
Leesburg Civil Town	2	0	0	30	32	77,056	0.0%
Mentone Civil Town	744	12,517	0	74	13,336	246,597	5.4%
Milford Civil Town	23	0	0	386	409	503,683	0.1%
North Webster Civil Town	0	0	0	29	29	366,736	0.0%
Pierceton Civil Town	84	3,551	0	112	3,746	218,856	1.7%
Sidney Civil Town	19	390	0	26	435	13,329	3.3%
Silver Lake Civil Town	1,313	27,635	0	217	29,165	316,075	9.2%
Syracuse Civil Town	11,279	0	0	523	11,801	1,750,021	0.7%
Winona Lake Civil Town	29,074	0	0	673	29,747	966,138	3.1%
Wa-Nee Community School Corp	1,151	15,240	6,460	277	23,129	1,403,949	1.6%
Wawasee Community School Corp	5,699	0	0	1,544	7,243	10,321,225	0.1%
Warsaw Community School Corp	190,442	245,442	0	7,343	443,227	17,859,098	2.5%
Tippecanoe Valley School Corp	884	14,227	0	2,704	17,816	3,627,824	0.5%
Whitko Community School Corp	252	8,519	0	3,441	12,212	3,014,684	0.4%
Triton School Corp	15	0	0	1,173	1,187	503,340	0.2%
Nappanee Public Library	282	3,737	1,584	33	5,636	142,619	4.0%
Milford Public Library	2	0	0	70	72	159,026	0.0%
Pierceton Public Library	6	241	0	57	305	54,410	0.6%
Syracuse Public Library	317	0	0	25	342	347,245	0.1%
Warsaw Community Public Library	30,797	37,075	0	829	68,701	1,891,541	3.6%
Bell Memorial Public Library	135	2,165	0	195	2,494	246,119	1.0%
North Webster Library	0	0	0	74	74	373,531	0.0%
Kosciusko County Solid Waste Mgmt Dist	391	528	10	31	959	84,587	1.1%
Winona Lake Redevelopment Comm	0	0	0	0	0	0	
Warsaw City Redevelopment Comm	0	0	0	0	0	0	
Milford Town Redevelopment Comm	0	0	0	0	0	0	
Pierceton Town Redevelopment Comm	0	0	0	0	0	0	
Kosciusko County Redevelopment Comm	0	0	0	0	0	0	
Claypool Redevelopment Comm	0	0	0	0	0	0	

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*535,085*	*774,786*	*19,138*	*30,099*	*1,359,107*	*69,361,909*	*2.0%*
TIF Total	*2,649*	*24,640*	*0*	*0*	*27,288*	*3,166,699*	*0.9%*
County Total	*537,734*	*799,425*	*19,138*	*30,099*	*1,386,396*	*72,528,608*	*1.9%*
TIF - Dreyfus TIF (Clay) 001	0	0	0	0	0	295,946	0.0%
TIF - Claypool TIF #2 002	0	232	0	0	232	13,025	1.8%
TIF - Claypool TIF #1 002	0	0	0	0	0	11,392	0.0%
TIF - Leesburg TIF (Plain) 016	0	0	0	0	0	13,189	0.0%
TIF - Warsaw North TIF (Warsaw Plain) 017	2,396	22,090	0	0	24,486	1,919,895	1.3%
TIF - Syracuse 026	0	0	0	0	0	0	
TIF - Oakwood TIF (Syracuse) 026	0	0	0	0	0	0	
TIF - Kos Co TIF (Vanburen) 027	0	0	0	0	0	41,784	0.0%
TIF - Milford TIF #2 028	0	0	0	0	0	0	
TIF - Milford TIF#1 028	0	0	0	0	0	105,052	0.0%
TIF - Pierceton TIF 030	0	1,206	0	0	1,206	324,876	0.4%
TIF - Warsaw Central TIF (Warsaw) 032	0	1,111	0	0	1,111	319,195	0.3%
TIF - Winona Interurban TIF (Warsaw) 032	0	0	0	0	0	8,369	0.0%
TIF - Winona Lake TIF 033	252	0	0	0	252	113,975	0.2%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 LaGrange County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in LaGrange County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in LaGrange County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-1.2%	$25,053,139	$1,878,639,600	0.9%
Change		2.5%	-1.1%	
2012	3.8%	$24,437,800	$1,899,705,823	1.1%

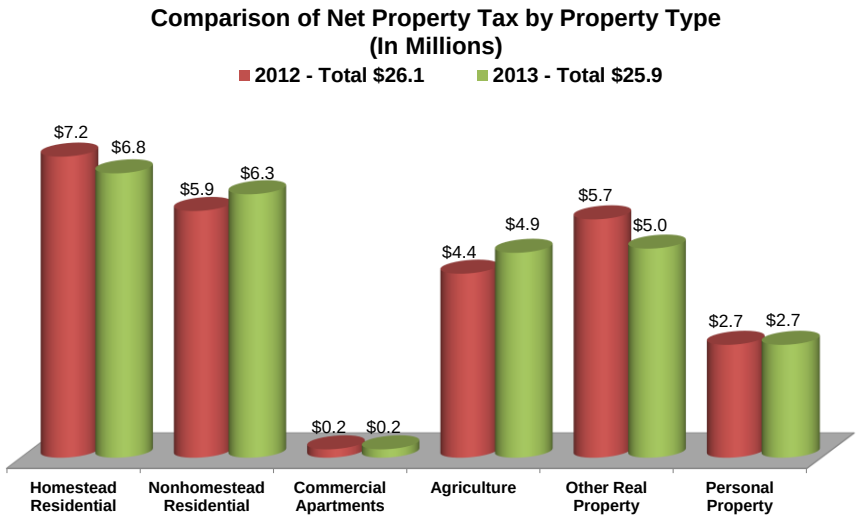
The total tax bill for all taxpayers in LaGrange County decreased by 1.2% in 2013. A 2.5% increase in the levy was offset by an increase in property tax credits funded by local income taxes. A large decrease in assessed value in tax increment finance districts also reduced net tax bills. In this reassessment year, certified net assessed value decreased by 1.1%. Tax cap credits as a percent of the levy were nearly unchanged, falling from 1.1% in 2012 to 0.9% in 2013.

LaGrange County homeowners experienced a 3.1% decrease in property tax bills in 2013. This was due to an increase in local property tax credits and a decline in homestead net assessed value, which more than offset an increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in LaGrange County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	3,262	38.9%
No Change	77	0.9%
Lower Tax Bill	5,050	60.2%
Average Change in Tax Bill	**-3.1%**	
Detailed Change in Tax Bill		
20% or More	990	11.8%
10% to 19%	623	7.4%
1% to 9%	1,649	19.7%
-1% to 1%	77	0.9%
-1% to -9%	2,333	27.8%
-10% to -19%	1,767	21.1%
-20% or More	950	11.3%
Total	**8,389**	**100.0%**

Note: Percentages may not total due to rounding.



In LaGrange County net property taxes were mainly divided among business (other real and personal), homestead, and nonhomestead residential (small rentals and second homes) property owners in 2013. Total net property taxes decreased 1.2%, compared to an average 2.1% increase statewide. Agriculture saw the biggest percentage increase, while business real net taxes decreased by the largest percentage.

Property tax rates increased in 16 of 19 LaGrange County tax districts in 2013. The average tax rate rose by 3.7% because of a levy increase and a small decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in LaGrange County increased by 2.5%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in LaGrange County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$1,387,838,372	$1,313,085,640	-5.4%	$639,089,747	$600,071,074	-6.1%
Other Residential	532,678,100	536,529,400	0.7%	530,761,068	533,919,579	0.6%
Ag Business/Land	383,788,308	420,657,150	9.6%	382,707,062	419,598,234	9.6%
Business Real/Personal	549,651,250	508,252,474	-7.5%	469,324,571	431,580,336	-8.0%
Total	**$2,853,956,030**	**$2,778,524,664**	**-2.6%**	**$2,021,882,448**	**$1,985,169,223**	**-1.8%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

LaGrange County's total billed net assessed value decreased by 1.8% in 2013. Declines in homestead and business assessments were the main reasons. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$29,018	$9,215	-$19,803	-68.2%
2%	214,943	225,747	10,804	5.0%
3%	42,453	0	-42,453	-100.0%
Elderly	10,974	15,440	4,466	40.7%
Total	$297,388	$250,402	-$46,986	-15.8%
% of Levy	1.1%	0.9%		

Total tax cap credits in LaGrange County were $250,402, which was only 0.9% of the levy. This was less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. LaGrange County's average tax rate was much less than the median rate statewide. Most of the tax cap credits in LaGrange County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in LaGrange County decreased $46,986 between 2012 and 2013. Credits as a share of the total levy fell from 1.1% in 2012 to 0.9% in 2013.

LaGrange County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*23,103,330*	*23,138,574*	*23,468,727*	*24,437,800*	*25,053,139*	*0.2%*	*1.4%*	*4.1%*	*2.5%*
LaGrange County	5,123,430	5,010,886	5,140,402	6,464,700	6,620,326	-2.2%	2.6%	25.8%	2.4%
Bloomfield Township	94,549	97,750	98,943	94,093	103,467	3.4%	1.2%	-4.9%	10.0%
Clay Township	77,148	79,015	80,440	81,295	82,378	2.4%	1.8%	1.1%	1.3%
Clearspring Township	53,363	54,008	53,993	54,122	55,294	1.2%	0.0%	0.2%	2.2%
Eden Township	60,308	61,930	62,396	62,668	64,224	2.7%	0.8%	0.4%	2.5%
Greenfield Township	27,848	28,802	28,878	28,614	30,212	3.4%	0.3%	-0.9%	5.6%
Johnson Township	112,695	115,125	117,452	119,668	118,928	2.2%	2.0%	1.9%	-0.6%
Lima Township	73,952	73,150	73,266	74,019	74,636	-1.1%	0.2%	1.0%	0.8%
Milford Township	59,257	61,322	61,256	63,561	64,346	3.5%	-0.1%	3.8%	1.2%
Newbury Township	127,051	126,658	85,619	86,687	4,798	-0.3%	-32.4%	1.2%	-94.5%
Springfield Township	20,717	21,425	21,433	22,220	22,457	3.4%	0.0%	3.7%	1.1%
Van Buren Township	44,515	45,733	45,150	45,379	45,262	2.7%	-1.3%	0.5%	-0.3%
LaGrange Civil Town	988,172	1,026,828	1,052,544	1,086,390	1,098,479	3.9%	2.5%	3.2%	1.1%
Shipshewana Civil Town	705,285	732,884	756,434	779,771	782,863	3.9%	3.2%	3.1%	0.4%
Topeka Civil Town	751,411	744,983	800,051	830,792	837,720	-0.9%	7.4%	3.8%	0.8%
Wolcottville Civil Town	127,225	133,486	139,865	141,041	141,230	4.9%	4.8%	0.8%	0.1%
Prairie Heights Community School Corp	1,833,057	1,738,027	1,608,915	1,546,154	1,634,275	-5.2%	-7.4%	-3.9%	5.7%
Westview School Corp	7,250,174	6,888,774	7,107,704	6,778,435	7,245,766	-5.0%	3.2%	-4.6%	6.9%
Lakeland School Corp	4,807,885	4,673,143	4,934,497	4,746,498	4,790,334	-2.8%	5.6%	-3.8%	0.9%
LaGrange County Public Library	518,828	1,225,725	982,421	1,105,628	1,006,950	136.2%	-19.8%	12.5%	-8.9%
Northeast Indiana Solid Waste Mgmt Dist	186,931	198,920	217,068	226,065	229,194	6.4%	9.1%	4.1%	1.4%
LaGrange Town Redevelopment Comm	0	0	0	0	0				
Shipshewana Redevelopment Comm	59,529	0	0	0	0	-100.0%			
LaGrange County Redevelopment Comm	0	0	0	0	0				
Topeka Redevelopment Comm	0	0	0	0	0				

LaGrange County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
44001	Bloomfield Township	1.1340	--	--	12.4231%	--	--	--	0.9931
44002	LaGrange Town	2.3829	--	--	12.4231%	--	--	--	2.0869
44003	Clay Township-West	1.3212	--	--	12.4231%	--	--	--	1.1571
44004	Clay Township-East	1.1332	--	--	12.4231%	--	--	--	0.9924
44005	Clearspring Township	1.2885	--	--	12.4231%	--	--	--	1.1284
44006	Topeka Town-Clearspring Township	2.8151	--	--	12.4231%	--	--	--	2.4654
44007	Eden Township	1.2910	--	--	12.4231%	--	--	--	1.1306
44008	Topeka Town-Eden Township	2.8099	--	--	12.4231%	--	--	--	2.4608
44009	Greenfield Township	1.1080	--	--	12.4231%	--	--	--	0.9704
44010	Johnson Township	1.1064	--	--	12.4231%	--	--	--	0.9690
44011	Wolcottville Town	2.3313	--	--	12.4231%	--	--	--	2.0417
44012	Lima Township	1.1307	--	--	12.4231%	--	--	--	0.9902
44013	Milford Township	1.0447	--	--	12.4231%	--	--	--	0.9149
44014	Newbury Township	1.2561	--	--	12.4231%	--	--	--	1.1001
44015	Shipshewana Town	2.3637	--	--	12.4231%	--	--	--	2.0701
44016	Springfield Township	1.0675	--	--	12.4231%	--	--	--	0.9349
44017	Van Buren Township	1.2874	--	--	12.4231%	--	--	--	1.1275
44018	LaGrange-Clay	2.3686	--	--	12.4231%	--	--	--	2.0743
44019	Twp Topeka-Eden Farm	1.2599	--	--	12.4231%	--	--	--	1.1034

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

LaGrange County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*8,938*	*193,685*	*0*	*15,140*	*217,763*	*25,053,139*	*0.9%*
TIF Total	*276*	*32,062*	*0*	*300*	*32,639*	*1,977,462*	*1.7%*
County Total	*9,215*	*225,747*	*0*	*15,440*	*250,402*	*27,030,601*	*0.9%*
LaGrange County	1,200	27,777	0	3,673	32,649	6,620,326	0.5%
Bloomfield Township	3	1,783	0	66	1,853	103,467	1.8%
Clay Township	0	23	0	39	62	82,378	0.1%
Clearspring Township	15	120	0	11	146	55,294	0.3%
Eden Township	3	20	0	7	31	64,224	0.0%
Greenfield Township	0	0	0	16	16	30,212	0.1%
Johnson Township	1	68	0	66	135	118,928	0.1%
Lima Township	0	0	0	89	89	74,636	0.1%
Milford Township	0	0	0	54	54	64,346	0.1%
Newbury Township	2	24	0	2	28	4,798	0.6%
Springfield Township	0	0	0	17	17	22,457	0.1%
Van Buren Township	0	0	0	20	20	45,262	0.0%
LaGrange Civil Town	101	56,275	0	1,410	57,786	1,098,479	5.3%
Shipshewana Civil Town	1,408	15,708	0	1,259	18,375	782,863	2.3%
Topeka Civil Town	3,070	23,135	0	384	26,589	837,720	3.2%
Wolcottville Civil Town	92	6,999	0	150	7,242	141,230	5.1%
Prairie Heights Community School Corp	0	0	0	1,358	1,358	1,634,275	0.1%
Westview School Corp	2,719	24,340	0	2,432	29,491	7,245,766	0.4%
Lakeland School Corp	99	32,225	0	3,399	35,723	4,790,334	0.7%
LaGrange County Public Library	183	4,225	0	559	4,966	1,006,950	0.5%
Northeast Indiana Solid Waste Mgmt Dist	42	962	0	127	1,130	229,194	0.5%
LaGrange Town Redevelopment Comm	0	0	0	0	0	0	
Shipshewana Redevelopment Comm	0	0	0	0	0	0	
LaGrange County Redevelopment Comm	0	0	0	0	0	0	
Topeka Redevelopment Comm	0	0	0	0	0	0	
TIF - Bloomfield 1999-2-29	0	0	0	0	0	24,716	0.0%
TIF - Bloomfield EDA 2	0	0	0	0	0	22,497	0.0%
TIF - LaGrange 1999-1-18	0	167	0	0	167	164,956	0.1%
TIF - LaGrange 1999-2-15	0	168	0	0	168	3,800	4.4%
TIF - Clay EDA 2	0	0	0	0	0	8,816	0.0%
TIF - Amended Top-Eden 2008 007	0	0	0	0	0	0	
TIF - Topeka Eden 1989-9-18-1 007	276	28,083	0	300	28,659	838,013	3.4%
TIF - Amended Top-Eden 2008 008	0	0	0	0	0	2,349	0.0%
TIF - Lima EDA 2	0	0	0	0	0	219,051	0.0%
TIF - Milford Township	0	0	0	0	0	50,787	0.0%
TIF - Newbury Township	0	0	0	0	0	69,760	0.0%
TIF - Shipshewana Town	1	3,645	0	0	3,646	572,716	0.6%
TIF - Amended Top-Eden 2008 019	0	0	0	0	0	0	

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Lake County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Lake County between 2012 and 2013.
Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Lake County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	3.8%	$710,250,281	$20,415,984,365	16.7%
Change		1.8%	-0.3%	
2012	-1.9%	$697,391,613	$20,469,341,196	16.7%

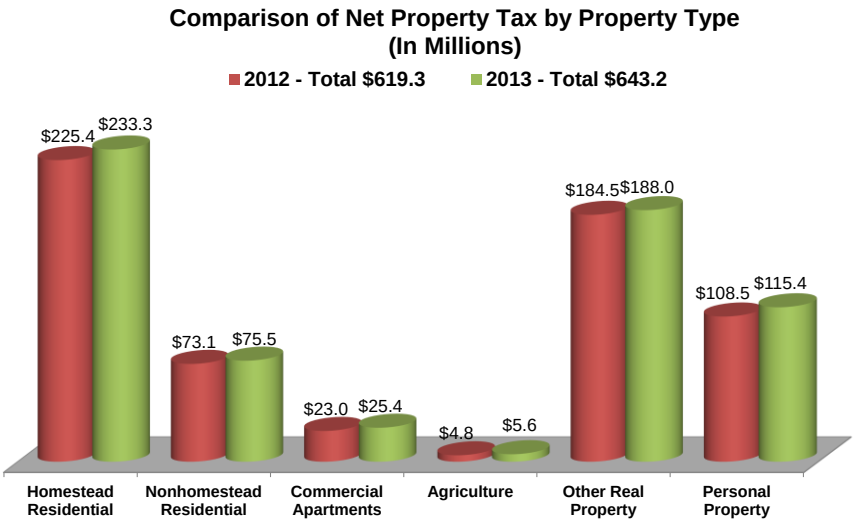
The total tax bill for all taxpayers in Lake County increased by 3.8% in 2013. In this reassessment year, certified net assessed value decreased by 0.3%. A rise in the levy and drop in certified net assessed value caused an increase in the average tax rate. The 3.8% increase in net taxes was due to the higher tax rate being charged against actual billed AV which grew by 2.0%. Tax cap credits as a percent of the levy remained unchanged at 16.7% in 2013.

Lake County homeowners experienced a 3.1% increase in property tax bills in 2013. This was due to an increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Lake County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	78,926	59.1%
No Change	4,169	3.1%
Lower Tax Bill	50,529	37.8%
Average Change in Tax Bill	**3.1%**	
Detailed Change in Tax Bill		
20% or More	22,101	16.5%
10% to 19%	20,718	15.5%
1% to 9%	36,107	27.0%
-1% to 1%	4,169	3.1%
-1% to -9%	29,638	22.2%
-10% to -19%	12,843	9.6%
-20% or More	8,048	6.0%
Total	**133,624**	**100.0%**

Note: Percentages may not total due to rounding.



In Lake County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes increased 3.8%, more than the average 2.1% increase statewide. Agriculture saw the biggest percentage increase, while business real net taxes had the smallest percentage increase.

Property tax rates increased in 35 of 49 Lake County tax districts in 2013. The average tax rate rose by 2.1%, because of a small levy increase and a small decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Lake County increased by 1.8%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Lake County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$20,066,888,604	$19,961,740,072	-0.5%	$8,797,986,729	$8,744,953,454	-0.6%
Other Residential	3,685,023,787	3,808,998,863	3.4%	3,575,204,562	3,723,056,991	4.1%
Ag Business/Land	239,128,155	257,074,000	7.5%	238,404,695	256,020,340	7.4%
Business Real/Personal	10,927,805,182	11,032,918,326	1.0%	9,051,551,371	9,364,828,977	3.5%
Total	**$34,918,845,728**	**$35,060,731,261**	**0.4%**	**$21,663,147,357**	**$22,088,859,762**	**2.0%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Lake County's total billed net assessed value increased by 2.0% in 2013. Increases in business assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$14,435,839	$15,005,233	$569,394	3.9%
2%	39,851,337	44,474,853	4,623,516	11.6%
3%	65,440,503	70,622,108	5,181,605	7.9%
Elderly	232,002	335,798	103,796	44.7%
Total	$119,959,681	$130,437,992	$10,478,311	8.7%
% of Levy	15.9%	16.8%		

Total tax cap credits in Lake County were $130.4 million, which was 16.8% of the levy. This was one of the ten largest credit percentages in the state. The state average was 10.9%, but the median or typical county saw credits equal to 4.2% of its levy. Tax rates were the main determinant of tax cap credits. Lake County's average tax rate was higher than the statewide average rate. More than half of Lake County's tax cap credits were in the 3% business real and personal property category. Most of the rest were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Lake County increased $10,478,311 between 2012 and 2013. Credits as a share of the total levy increased from 15.9% in 2012 to 16.8% in 2013.

Lake County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*695,103,755*	*691,154,324*	*681,309,511*	*697,391,613*	*710,250,281*	*-0.6%*	*-1.4%*	*2.4%*	*1.8%*
Lake County	118,561,961	125,984,528	120,376,002	119,539,227	124,020,829	6.3%	-4.5%	-0.7%	3.7%
Calumet Township	15,159,188	15,160,187	15,125,131	10,999,076	11,001,088	0.0%	-0.2%	-27.3%	0.0%
Cedar Creek Township	729,248	722,508	650,163	651,125	652,026	-0.9%	-10.0%	0.1%	0.1%
Center Township	616,064	615,136	609,105	597,415	587,107	-0.2%	-1.0%	-1.9%	-1.7%
Eagle Creek Township	146,520	147,058	147,114	147,516	147,544	0.4%	0.0%	0.3%	0.0%
Hanover Township	385,608	385,187	379,052	375,925	379,798	-0.1%	-1.6%	-0.8%	1.0%
Hobart Township	554,958	577,425	575,595	576,511	575,985	4.0%	-0.3%	0.2%	-0.1%
North Township	4,871,256	4,903,058	4,846,248	4,904,468	4,903,737	0.7%	-1.2%	1.2%	0.0%
Ross Township	1,091,342	1,090,556	1,064,299	1,083,339	1,088,647	-0.1%	-2.4%	1.8%	0.5%
St. John Township	708,837	705,505	674,991	699,250	703,996	-0.5%	-4.3%	3.6%	0.7%
West Creek Township	303,118	303,486	302,383	302,919	302,589	0.1%	-0.4%	0.2%	-0.1%
Winfield Township	350,064	350,120	346,406	345,298	346,579	0.0%	-1.1%	-0.3%	0.4%
Gary Civil City	63,064,081	60,825,617	58,703,598	68,306,925	61,186,143	-3.5%	-3.5%	16.4%	-10.4%
Hammond Civil City	39,830,971	40,466,915	40,103,549	32,322,716	39,319,974	1.6%	-0.9%	-19.4%	21.6%
East Chicago Civil City	37,078,926	37,787,621	38,205,989	37,891,854	38,012,132	1.9%	1.1%	-0.8%	0.3%
Hobart Civil City	15,446,724	14,765,183	14,325,908	15,494,280	15,642,265	-4.4%	-3.0%	8.2%	1.0%
Crown Point Civil City	9,519,880	9,590,680	10,252,878	10,246,632	10,278,937	0.7%	6.9%	-0.1%	0.3%
Whiting Civil City	6,386,270	6,379,229	6,356,386	6,383,533	6,282,280	-0.1%	-0.4%	0.4%	-1.6%
Lake Station Civil City	4,613,928	4,807,098	5,001,466	5,003,351	5,327,171	4.2%	4.0%	0.0%	6.5%
Cedar Lake Civil Town	2,506,210	2,647,591	2,503,869	3,722,567	3,171,965	5.6%	-5.4%	48.7%	-14.8%
Griffith Civil Town	5,860,095	5,966,522	6,270,506	6,193,839	6,118,460	1.8%	5.1%	-1.2%	-1.2%
Highland Civil Town	7,610,699	7,400,810	7,902,064	8,968,103	8,854,116	-2.8%	6.8%	13.5%	-1.3%
Munster Civil Town	10,657,098	11,367,239	12,050,857	12,481,209	12,664,987	6.7%	6.0%	3.6%	1.5%
Merrillville Civil Town	8,020,569	9,148,574	8,180,594	10,053,147	11,030,405	14.1%	-10.6%	22.9%	9.7%
Dyer Civil Town	5,407,419	6,048,266	6,048,101	4,954,588	5,470,106	11.9%	0.0%	-18.1%	10.4%
Lowell Civil Town	2,714,237	2,813,245	2,804,746	2,935,125	2,973,870	3.6%	-0.3%	4.6%	1.3%
New Chicago Civil Town	307,355	307,412	306,714	307,511	312,101	0.0%	-0.2%	0.3%	1.5%
St. John Civil Town	4,988,978	4,946,226	5,037,580	5,094,500	5,115,529	-0.9%	1.8%	1.1%	0.4%
Schererville Civil Town	9,713,884	9,593,919	9,859,395	9,610,045	9,656,670	-1.2%	2.8%	-2.5%	0.5%
Schneider Civil Town	126,530	126,535	123,575	126,612	126,538	0.0%	-2.3%	2.5%	-0.1%
Winfield Civil Town	854,956	625,158	759,411	1,169,214	946,282	-26.9%	21.5%	54.0%	-19.1%
Hanover Community School Corp	6,439,010	5,806,928	5,054,954	9,053,529	7,498,902	-9.8%	-12.9%	79.1%	-17.2%
River Forest Community School Corp	2,805,305	2,991,098	2,979,424	2,818,480	2,777,753	6.6%	-0.4%	-5.4%	-1.4%
Merrillville School Corp	34,649,877	30,416,506	32,549,193	31,677,836	32,417,443	-12.2%	7.0%	-2.7%	2.3%
Lake Central School Corp	21,125,319	18,902,620	22,901,469	20,852,245	31,159,957	-10.5%	21.2%	-8.9%	49.4%
Tri Creek School Corp	11,743,243	12,094,048	12,409,329	10,747,523	13,443,047	3.0%	2.6%	-13.4%	25.1%
Lake Ridge School Corp	5,737,557	5,572,783	5,938,103	6,147,066	6,423,221	-2.9%	6.6%	3.5%	4.5%
Crown Point Community School Corp	22,800,251	22,037,056	22,318,084	29,207,842	30,368,089	-3.3%	1.3%	30.9%	4.0%
East Chicago City School Corp	24,303,942	21,498,176	21,585,388	23,838,049	21,664,324	-11.5%	0.4%	10.4%	-9.1%
Lake Station School Corp	2,246,229	1,910,437	2,233,405	2,421,673	2,622,278	-14.9%	16.9%	8.4%	8.3%
Gary Community School Corp	28,527,702	26,982,360	25,499,337	28,978,453	28,951,113	-5.4%	-5.5%	13.6%	-0.1%
Griffith Public School Corp	8,398,518	7,164,805	6,644,094	7,238,635	7,192,189	-14.7%	-7.3%	8.9%	-0.6%
Hammond City School Corp	36,229,753	37,099,987	35,103,865	31,748,801	34,131,994	2.4%	-5.4%	-9.6%	7.5%
Highland Town School Corp	7,271,197	7,884,257	7,758,260	8,631,440	8,244,653	8.4%	-1.6%	11.3%	-4.5%
School City of Hobart School Corp	9,290,843	8,768,461	9,674,804	9,809,960	10,713,793	-5.6%	10.3%	1.4%	9.2%
Munster Community School Corp	13,986,217	15,117,160	14,611,320	17,573,907	14,779,466	8.1%	-3.3%	20.3%	-15.9%
Whiting City School Corp	2,456,148	2,478,185	2,078,939	2,447,580	2,079,756	0.9%	-16.1%	17.7%	-15.0%
East Chicago Public Library	5,095,594	5,095,282	5,081,591	5,100,077	5,098,349	0.0%	-0.3%	0.4%	0.0%
Gary Public Library	6,619,243	6,590,783	6,570,998	6,569,637	6,383,093	-0.4%	-0.3%	0.0%	-2.8%
Hammond Public Library	4,757,053	4,827,144	4,813,054	4,824,351	4,906,930	1.5%	-0.3%	0.2%	1.7%
Lowell Public Library	1,063,294	1,033,750	1,011,363	911,219	959,760	-2.8%	-2.2%	-9.9%	5.3%
Whiting Public Library	1,024,633	1,024,663	1,021,555	1,023,847	1,023,747	0.0%	-0.3%	0.2%	0.0%
Lake County Public Library	11,861,443	11,792,304	11,958,806	11,672,809	11,659,071	-0.6%	1.4%	-2.4%	-0.1%
Crown Point Community Public Library	1,320,331	1,319,216	2,204,841	2,540,958	2,247,979	-0.1%	67.1%	15.2%	-11.5%
East Chicago Sanitary	11,753,079	9,052,324	9,016,043	10,827,915	10,864,374	-23.0%	-0.4%	20.1%	0.3%
Gary Sanitary	9,497,343	9,851,857	5,295,279	1,999,739	1,000,074	3.7%	-46.3%	-62.2%	-50.0%
Hammond Sanitary	7,867,078	8,329,947	8,305,764	7,752,543	8,961,592	5.9%	-0.3%	-6.7%	15.6%
Highland Sanitary	806,590	1,281,521	1,280,800	1,841,333	608,438	58.9%	-0.1%	43.8%	-67.0%
Whiting Sanitary	2,794,390	2,887,028	2,408,486	2,421,727	2,394,622	3.3%	-16.6%	0.5%	-1.1%
Gary Airport	1,657,731	1,642,953	1,630,313	1,625,942	1,621,465	-0.9%	-0.8%	-0.3%	-0.3%
Gary Redevelopment	238,115	254,572	228,491	254,325	254,831	6.9%	-10.2%	11.3%	0.2%

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*695,103,755*	*691,154,324*	*681,309,511*	*697,391,613*	*710,250,281*	*-0.6%*	*-1.4%*	*2.4%*	*1.8%*
Lake County	118,561,961	125,984,528	120,376,002	119,539,227	124,020,829	6.3%	-4.5%	-0.7%	3.7%
Hammond Redevelopment	457,801	457,884	455,767	457,407	441,353	0.0%	-0.5%	0.4%	-3.5%
Gary Public Transportation	3,889,205	4,013,254	2,863,339	3,677,931	2,677,780	3.2%	-28.7%	28.4%	-27.2%
Highland Water District	0	0	0	509,129	467,084				-8.3%
Schererville Waterworks	0	0	0	0	0				
Winfield Waterworks	29,448	28,932	27,410	27,438	30,664	-1.8%	-5.3%	0.1%	11.8%
St. John Sanitary	416,076	397,576	397,257	262,864	262,334	-4.4%	-0.1%	-33.8%	-0.2%
Lake Ridge Fire Protection	458,853	453,164	449,449	451,546	452,987	-1.2%	-0.8%	0.5%	0.3%
St. John Water District	215,579	215,667	214,684	215,493	215,349	0.0%	-0.5%	0.4%	-0.1%
Town of Dyer Sanitary District	736,252	815,487	793,888	787,917	300,127	10.8%	-2.6%	-0.8%	-61.9%
Lake County Solid Waste Mgmt Dist	4,719,897	4,711,766	4,680,888	4,707,948	4,716,092	-0.2%	-0.7%	0.6%	0.2%
Gary Storm Water Management	938,852	1,018,288	1,014,828	1,017,300	0	8.5%	-0.3%	0.2%	-100.0%
Lake Station Sanitary District	0	0	0	877,846	752,934				-14.2%
Dyer Water Works	315,878	370,750	350,974	351,533	281,418	17.4%	-5.3%	0.2%	-19.9%
Cedar Lake Town Redevelopment Comm	0	0	0	0	0				
Hammond Redevelopment Comm	0	0	0	0	0				
Hobart Redevelopment Comm	0	0	0	0	0				
Dyer Redevelopment Comm	0	0	0	0	0				
Merrillville Redevelopment Comm	0	0	0	0	0				
Lake County Redevelopment Comm	0	0	0	0	0				
Schererville Redevelopment Comm	0	0	0	0	0				
Whiting Redevelopment Comm	0	0	0	0	0				
Town of St John Redevelopment Comm	0	0	0	0	0				
Crown Point Redevelopment Comm	0	0	0	0	0				
Gary Redevelopment Comm	371,912	404,751	0	0	0	8.8%	-100.0%		

Lake County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
45001	Calumet Township	3.8769	--	--	--	--	--	--	3.8769
45002	Calumet Township Gary Sanitary	3.9236	--	--	--	--	--	--	3.9236
45003	Gary Corp Calumet Twp Lake Ridge School	6.8571	--	--	--	--	--	--	6.8571
45004	Gary Corp Calumet Twp Gary School	6.0728	--	--	--	--	--	--	6.0728
45005	Lake Station Corp Calumet Twp	5.3884	--	--	--	--	--	--	5.3884
45006	Griffith Corp Calumet Twp	3.8877	--	--	--	--	--	--	3.8877
45007	Cedar Creek Township	2.1265	--	--	--	--	--	--	2.1265
45008	Lowell Corp Cedar Creek Twp	2.9208	--	--	--	--	--	--	2.9208
45012	Eagle Creek Township	2.0870	--	--	--	--	--	--	2.0870
45013	Hanover Township	2.1694	--	--	--	--	--	--	2.1694
45014	Cedar Lake Corp Hanover Twp	2.8176	--	--	--	--	--	--	2.8176
45015	Saint John Corp Hanover Twp	2.6428	--	--	--	--	--	--	2.6428
45016	Hobart Township	2.5974	--	--	--	--	--	--	2.5974
45017	Gary Corp Hobart Twp River Forest School	5.8265	--	--	--	--	--	--	5.8265
45018	Hobart Corp Hobart Twp Hobart City School	3.5479	--	--	--	--	--	--	3.5479
45019	Hobart Corp Hobart Hobart City School Gary Sanitary	3.5946	--	--	--	--	--	--	3.5946
45020	Lake Station Corp Hobart Twp River Forest School	5.2839	--	--	--	--	--	--	5.2839
45021	Lake Station Corp Hobart Twp Lake Station School	5.0394	--	--	--	--	--	--	5.0394
45022	New Chicago Corp (Hobart)	3.4891	--	--	--	--	--	--	3.4891
45023	Hammond Corp (North)	4.7460	--	--	--	--	--	--	4.7460
45024	East Chicago Corp (North)	5.8655	--	--	--	--	--	--	5.8655
45025	Whiting Corp (North)	3.4466	--	--	--	--	--	--	3.4466
45026	Highland Corp (North)	2.5865	--	--	--	--	--	--	2.5865
45027	Munster Corp (North)	2.9446	--	--	--	--	--	--	2.9446
45028	Ross Township	2.1121	--	--	--	--	--	--	2.1121
45029	Crown Point Corp Ross Twp	2.7081	--	--	--	--	--	--	2.7081
45030	Merrillville Corp Ross Twp	2.6132	--	--	--	--	--	--	2.6132
45031	Merrillville Corp Ross Twp Gary Sanitary	2.6599	--	--	--	--	--	--	2.6599
45032	Saint John Township	1.6446	--	--	--	--	--	--	1.6446
45033	Griffith Corp Saint John Twp	2.7870	--	--	--	--	--	--	2.7870
45034	Dyer Corp (Saint John)	2.3433	--	--	--	--	--	--	2.3433
45035	Saint John Corp Saint John Twp	2.1386	--	--	--	--	--	--	2.1386
45036	Schererville Corp (Saint John)	2.1342	--	--	--	--	--	--	2.1342
45037	West Creek Township	2.0737	--	--	--	--	--	--	2.0737
45038	Lowell Corp West Creek Twp	2.8978	--	--	--	--	--	--	2.8978
45039	Schneider Corp (West Creek)	3.5802	--	--	--	--	--	--	3.5802
45041	Center Township	2.1984	--	--	--	--	--	--	2.1984
45042	Crown Point Corp Center Twp	2.8250	--	--	--	--	--	--	2.8250
45043	Cedar Lake Corp Center Twp	2.8461	--	--	--	--	--	--	2.8461
45044	Winfield Township	2.2107	--	--	--	--	--	--	2.2107
45045	Hobart Corp Hobart Twp River Forest School	3.7380	--	--	--	--	--	--	3.7380
45046	Hobart Corp Ross Twp	3.1316	--	--	--	--	--	--	3.1316
45047	Winfield Corp (Winfield)	2.3954	--	--	--	--	--	--	2.3954
45054	Winfield Corp Winfield Water District	2.4686	--	--	--	--	--	--	2.4686
45055	Saint John Twp Saint John Water	1.6934	--	--	--	--	--	--	1.6934
45056	Crown Point - St. John Twp.	2.2923	--	--	--	--	--	--	2.2923
45057	Cedar Lake - West Creek Twp.	2.7899	--	--	--	--	--	--	2.7899
45058	Cedar Lake - Cedar Creek Twp.	2.8129	--	--	--	--	--	--	2.8129
45059	St. John - Center Twp.	2.7212	--	--	--	--	--	--	2.7212

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Lake County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*14,674,440*	*40,469,768*	*60,069,259*	*324,687*	*115,538,154*	*710,250,281*	*16.3%*
TIF Total	*330,793*	*4,005,086*	*10,552,849*	*11,110*	*14,899,838*	*67,892,476*	*21.9%*
County Total	*15,005,233*	*44,474,853*	*70,622,108*	*335,798*	*130,437,992*	*778,142,757*	*16.8%*
Lake County	2,359,120	5,115,494	6,935,698	51,561	14,461,873	124,020,829	11.7%
Calumet Township	581,754	1,745,489	2,205,904	6,989	4,540,137	11,001,088	41.3%
Cedar Creek Township	8,853	5,831	0	222	14,906	652,026	2.3%
Center Township	751	0	0	222	973	587,107	0.2%
Eagle Creek Township	0	0	0	1	2	147,544	0.0%
Hanover Township	2,038	574	0	89	2,701	379,798	0.7%
Hobart Township	25,440	37,333	12,998	587	76,358	575,985	13.3%
North Township	134,712	280,674	482,559	2,423	900,367	4,903,737	18.4%
Ross Township	2,774	2,201	0	165	5,140	1,088,647	0.5%
St. John Township	910	11	0	146	1,067	703,996	0.2%
West Creek Township	2,983	3,285	65	64	6,397	302,589	2.1%
Winfield Township	0	0	0	112	112	346,579	0.0%
Gary Civil City	3,615,673	11,639,570	15,846,031	31,522	31,132,796	61,186,143	50.9%
Hammond Civil City	997,975	4,628,736	3,341,727	35,408	9,003,846	39,319,974	22.9%
East Chicago Civil City	281,732	2,275,881	10,342,715	4,771	12,905,099	38,012,132	33.9%
Hobart Civil City	378,800	332,027	0	9,943	720,770	15,642,265	4.6%
Crown Point Civil City	63,186	0	0	3,702	66,888	10,278,937	0.7%
Whiting Civil City	76,634	210,268	452,188	1,131	740,221	6,282,280	11.8%
Lake Station Civil City	262,930	818,160	511,305	4,197	1,596,592	5,327,171	30.0%
Cedar Lake Civil Town	23,603	9,911	0	2,173	35,688	3,171,965	1.1%
Griffith Civil Town	191,853	231,500	0	4,646	428,000	6,118,460	7.0%
Highland Civil Town	84,874	57,391	0	5,598	147,864	8,854,116	1.7%
Munster Civil Town	713,401	56,135	0	3,541	773,077	12,664,987	6.1%
Merrillville Civil Town	843	0	0	1,903	2,746	11,030,405	0.0%
Dyer Civil Town	41,737	0	0	991	42,728	5,470,106	0.8%
Lowell Civil Town	129,567	98,022	0	2,167	229,756	2,973,870	7.7%
New Chicago Civil Town	1,802	20,454	0	76	22,332	312,101	7.2%
St. John Civil Town	9,563	0	0	724	10,286	5,115,529	0.2%
Schererville Civil Town	2,401	0	0	2,075	4,476	9,656,670	0.0%
Schneider Civil Town	1,244	12,272	1,638	41	15,195	126,538	12.0%
Winfield Civil Town	0	0	0	378	378	946,282	0.0%
Hanover Community School Corp	31,880	8,976	0	2,489	43,346	7,498,902	0.6%
River Forest Community School Corp	29,403	131,116	32,745	1,722	194,986	2,777,753	7.0%
Merrillville School Corp	30,507	24,201	0	4,914	59,622	32,417,443	0.2%
Lake Central School Corp	34,283	429	0	6,014	40,727	31,159,957	0.1%
Tri Creek School Corp	120,511	96,476	833	4,103	221,923	13,443,047	1.7%
Lake Ridge School Corp	22,997	195,135	316,531	8,323	542,986	6,423,221	8.5%
Crown Point Community School Corp	17,838	0	0	12,338	30,176	30,368,089	0.1%
East Chicago City School Corp	84,342	681,328	3,096,286	2,719	3,864,676	21,664,324	17.8%
Lake Station School Corp	90,729	225,866	191,488	1,806	509,889	2,622,278	19.4%
Gary Community School Corp	1,557,498	4,959,515	6,539,587	14,916	13,071,515	28,951,113	45.2%
Griffith Public School Corp	102,492	123,640	0	5,591	231,722	7,192,189	3.2%
Hammond City School Corp	390,369	1,810,579	1,307,152	30,737	3,538,836	34,131,994	10.4%
Highland Town School Corp	45,630	30,855	0	5,213	81,698	8,244,653	1.0%
School City Of Hobart School Corp	223,089	180,402	0	12,740	416,232	10,713,793	3.9%
Munster Community School Corp	489,391	38,508	0	4,132	532,032	14,779,466	3.6%
Whiting City School Corp	25,370	69,610	149,697	374	245,051	2,079,756	11.8%
East Chicago Public Library	40,468	326,910	1,485,637	640	1,853,655	5,098,349	36.4%
Gary Public Library	396,243	1,261,750	1,663,736	3,289	3,325,019	6,383,093	52.1%
Hammond Public Library	94,812	439,751	317,479	4,419	856,461	4,906,930	17.5%
Lowell Public Library	13,877	11,109	96	293	25,375	959,760	2.6%
Whiting Public Library	12,488	34,265	73,688	184	120,625	1,023,747	11.8%
Lake County Public Library	160,536	104,915	42,877	4,275	312,602	11,659,071	2.7%
Crown Point Community Public Library	5,584	0	0	920	6,504	2,247,979	0.3%
East Chicago Sanitary	78,542	634,479	2,883,382	1,364	3,597,767	10,864,374	33.1%
Gary Sanitary	0	0	0	503	503	1,000,074	0.1%
Hammond Sanitary	160,452	271,951	190,452	5,776	628,631	8,961,592	7.0%
Highland Sanitary	4,629	3,130	0	385	8,144	608,438	1.3%
Whiting Sanitary	21,865	59,992	129,015	431	211,303	2,394,622	8.8%
Gary Airport	97,554	314,045	427,539	835	839,973	1,621,465	51.8%

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*14,674,440*	*40,469,768*	*60,069,259*	*324,687*	*115,538,154*	*710,250,281*	*16.3%*
TIF Total	*330,793*	*4,005,086*	*10,552,849*	*11,110*	*14,899,838*	*67,892,476*	*21.9%*
County Total	*15,005,233*	*44,474,853*	*70,622,108*	*335,798*	*130,437,992*	*778,142,757*	*16.8%*
Gary Redevelopment	15,332	49,356	67,192	131	132,011	254,831	51.8%
Hammond Redevelopment	11,280	52,316	37,770	397	101,763	441,353	23.1%
Gary Public Transportation	161,106	518,632	706,062	1,380	1,387,180	2,677,780	51.8%
Highland Water District	4,798	3,244	0	295	8,337	467,084	1.8%
Winfield Waterworks	0	0	0	0	0	30,664	0.0%
St. John Sanitary	590	0	0	37	627	262,334	0.2%
Lake Ridge Fire Protection	1,538	22,352	0	748	24,638	452,987	5.4%
St. John Water District	484	0	0	30	514	215,349	0.2%
Town of Dyer Sanitary District	2,665	0	0	54	2,719	300,127	0.9%
Lake County Solid Waste Mgmt Dist	93,646	203,713	277,188	1,960	576,507	4,716,092	12.2%
Gary Storm Water Management	0	0	0	0	0	0	
Lake Station Sanitary District	0	0	0	593	593	752,934	0.1%
Dyer Water Works	2,467	0	0	51	2,518	281,418	0.9%
Cedar Lake Town Redevelopment Comm	0	0	0	0	0	0	
Hammond Redevelopment Comm	0	0	0	0	0	0	
Hobart Redevelopment Comm	0	0	0	0	0	0	
Dyer Redevelopment Comm	0	0	0	0	0	0	
Merrillville Redevelopment Comm	0	0	0	0	0	0	
Lake County Redevelopment Comm	0	0	0	0	0	0	
Schererville Redevelopment Comm	0	0	0	0	0	0	
Whiting Redevelopment Comm	0	0	0	0	0	0	
Town Of St John Redevelopment Comm	0	0	0	0	0	0	
Crown Point Redevelopment Comm	0	0	0	0	0	0	
Gary Redevelopment Comm	0	0	0	0	0	0	
TIF - Calumet -Gary 003	65,793	532,238	254,583	1,862	854,476	2,138,448	40.0%
TIF - Gary-Calumet 004	261,523	3,048,944	6,703,816	8,333	10,022,615	20,722,932	48.4%
TIF - Griffith 006	0	36	0	0	36	447,944	0.0%
TIF - Lowell-Cedar Creek 008	0	0	0	0	0	1	0.0%
TIF - Cedar Lake-Han 014	163	726	0	57	946	702,988	0.1%
TIF - St. John-Hanover 015	0	0	0	0	0	0	
TIF - Hobart Corp 018	3,006	50,700	0	0	53,706	1,078,255	5.0%
TIF - Hammond 023	0	69,964	881,110	201	951,275	7,283,956	13.1%
TIF - East Chicago 024	0	294,545	2,284,995	0	2,579,540	8,003,166	32.2%
TIF - Whiting 025	0	4,641	428,346	0	432,987	5,353,705	8.1%
TIF - Highland 026	0	212	0	0	212	245,740	0.1%
TIF - Munster 027	0	197	0	0	197	4,749,033	0.0%
TIF - Merrillville 030	0	0	0	0	0	5,462,663	0.0%
TIF - Dyer 034	0	0	0	420	420	4,222,380	0.0%
TIF - St. John 035	0	0	0	0	0	0	
TIF - Schererville 036	0	0	0	114	114	4,026,725	0.0%
TIF - Lowell-West Creek 038	0	0	0	0	0	10	0.9%
TIF - Crown Point-Center 042	0	0	0	0	0	2,455,037	0.0%
TIF - Cedar Lake-Center 043	0	0	0	0	0	209,051	0.0%
TIF - Hobart-Ross 046	308	2,884	0	124	3,316	790,441	0.4%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Lawrence County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Lawrence County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Lawrence County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	6.1%	$35,724,291	$1,364,172,683	6.8%
Change		6.3%	4.9%	
2012	-2.1%	$33,617,101	$1,301,005,486	7.1%

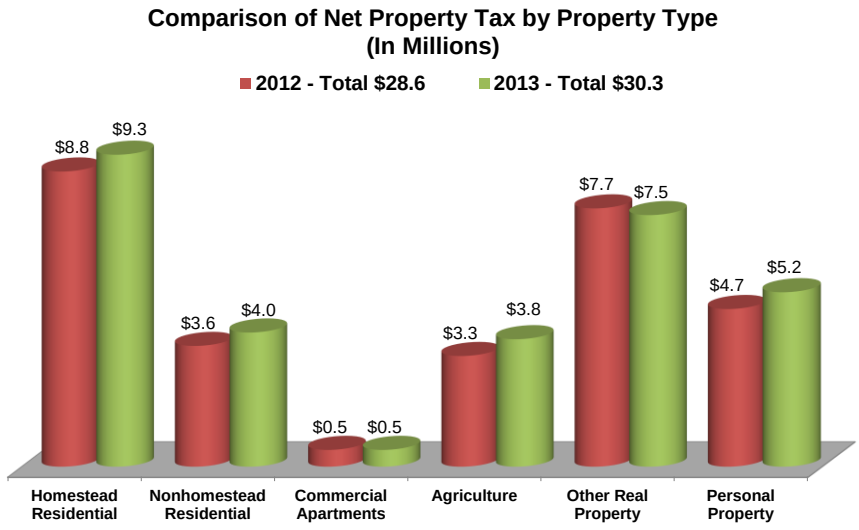
The total tax bill for all taxpayers in Lawrence County increased by 6.1% in 2013. The main reason was a 6.3% increase in the levy. In this reassessment year, certified net assessed value increased by 4.9%. Tax cap credits as a percent of the levy were little changed, falling from 7.1% in 2012 to 6.8% in 2013.

Lawrence County homeowners experienced a 5.1% increase in property tax bills in 2013. This was due to an increase in homestead net assessed value and an increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Lawrence County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	8,411	60.7%
No Change	846	6.1%
Lower Tax Bill	4,595	33.2%
Average Change in Tax Bill	**5.1%**	
Detailed Change in Tax Bill		
20% or More	2,741	19.8%
10% to 19%	2,003	14.5%
1% to 9%	3,667	26.5%
-1% to 1%	846	6.1%
-1% to -9%	2,846	20.5%
-10% to -19%	1,053	7.6%
-20% or More	696	5.0%
Total	**13,852**	**100.0%**

Note: Percentages may not total due to rounding.



In Lawrence County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes increased 6.1%, more than the average 2.1% increase statewide. Agriculture saw the biggest increase, while business real net taxes decreased by the largest percentage.

Property tax rates increased in 10 of 13 Lawrence County tax districts in 2013. The average tax rate rose by 1.4% because a large levy increase exceeded an increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Lawrence County increased by 6.3%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Lawrence County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$1,278,914,050	$1,328,403,400	3.9%	$442,879,951	$467,687,077	5.6%
Other Residential	213,561,750	229,897,850	7.6%	211,201,026	227,668,893	7.8%
Ag Business/Land	192,798,370	222,027,150	15.2%	184,406,726	214,257,956	16.2%
Business Real/Personal	657,165,335	651,165,506	-0.9%	486,391,882	497,799,936	2.3%
Total	**$2,342,439,505**	**$2,431,493,906**	**3.8%**	**$1,324,879,585**	**$1,407,413,862**	**6.2%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Lawrence County's total billed net assessed value increased substantially, by 6.2% in 2013. All categories of property experienced assessment increases. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$558,754	$578,505	$19,751	3.5%
2%	1,546,979	1,599,320	52,341	3.4%
3%	341,773	266,402	-75,371	-22.1%
Elderly	28,010	83,487	55,477	198.1%
Total	$2,475,516	$2,527,713	$52,197	2.1%
% of Levy	7.1%	6.8%		

Total tax cap credits in Lawrence County were $2.5 million, which was 6.8% of the levy. This was less than the state average of 10.9%, but more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Lawrence County's average tax rate was above the statewide average rate. Tax cap credits as a percentage of the levy were below the statewide average because Lawrence County had substantial local property tax credits, funded by local income taxes. Most of the tax cap credits in Lawrence County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Lawrence County increased $52,197 between 2012 and 2013. Credits as a share of the total levy fell to 6.8% in 2013 from 7.1% in 2012.

Lawrence County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*33,583,406*	*34,869,652*	*34,403,802*	*33,617,101*	*35,724,291*	*3.8%*	*-1.3%*	*-2.3%*	*6.3%*
Lawrence County	6,674,483	6,629,798	6,910,495	7,178,948	7,120,982	-0.7%	4.2%	3.9%	-0.8%
Bono Township	16,131	16,658	17,021	13,954	12,287	3.3%	2.2%	-18.0%	-11.9%
Guthrie Township	25,724	26,891	27,407	27,796	27,843	4.5%	1.9%	1.4%	0.2%
Indian Creek Township	26,190	27,154	27,592	28,613	48,905	3.7%	1.6%	3.7%	70.9%
Marion Township	167,000	165,533	139,111	140,799	146,416	-0.9%	-16.0%	1.2%	4.0%
Marshall Township	60,652	63,671	58,490	66,421	67,576	5.0%	-8.1%	13.6%	1.7%
Perry Township	28,814	29,807	30,320	30,932	31,576	3.4%	1.7%	2.0%	2.1%
Pleasant Run Township	28,098	43,963	44,544	45,001	46,236	56.5%	1.3%	1.0%	2.7%
Shawswick Township	249,911	259,141	263,896	273,457	295,890	3.7%	1.8%	3.6%	8.2%
Spice Valley Township	32,009	32,989	33,615	34,824	31,308	3.1%	1.9%	3.6%	-10.1%
Bedford Civil City	6,857,942	7,157,678	7,357,254	7,490,821	7,563,546	4.4%	2.8%	1.8%	1.0%
Mitchell Civil City	1,059,094	1,119,771	1,144,710	1,183,398	1,194,641	5.7%	2.2%	3.4%	1.0%
Oolitic Civil Town	113,064	115,992	115,518	116,143	126,822	2.6%	-0.4%	0.5%	9.2%
North Lawrence Community School Corp	10,314,696	11,927,779	11,236,656	9,794,400	11,760,112	15.6%	-5.8%	-12.8%	20.1%
Mitchell Community School Corp	5,318,610	4,532,648	4,190,559	4,341,338	4,418,009	-14.8%	-7.5%	3.6%	1.8%
Bedford Public Library	1,205,742	1,276,185	1,304,520	1,345,612	1,351,924	5.8%	2.2%	3.1%	0.5%
Mitchell Community Public Library	404,193	406,297	434,504	420,906	421,620	0.5%	6.9%	-3.1%	0.2%
Lawrence County Solid Waste Mgmt Dist	1,001,053	1,037,697	1,067,590	1,083,738	1,058,598	3.7%	2.9%	1.5%	-2.3%
Lawrence County Redevelopment Comm	0	0	0	0	0				

Lawrence County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
47001	Bono Township	2.0443	11.3907%	--	--	--	--	--	1.8114
47002	Guthrie Township	1.9595	11.3907%	--	--	--	--	--	1.7363
47003	Indian Creek Township	1.9661	11.3907%	--	--	--	--	--	1.7421
47004	Marion Township	2.0603	11.3907%	--	--	--	--	--	1.8256
47005	Mitchell City	3.4484	11.3907%	--	--	--	--	--	3.0556
47006	Marshall Township	1.9391	11.3907%	--	--	--	--	--	1.7182
47007	Perry Township	1.9383	11.3907%	--	--	--	--	--	1.7175
47008	Pleasant Run Township	1.9692	11.3907%	--	--	--	--	--	1.7449
47009	Shawswick Township	1.9943	11.3907%	--	--	--	--	--	1.7671
47010	Bedford City	3.5079	11.3907%	--	--	--	--	--	3.1083
47011	Oolitic Town	2.5424	11.3907%	--	--	--	--	--	2.2528
47012	Spice Valley Township-North	1.9382	11.3907%	--	--	--	--	--	1.7174
47013	Spice Valley Township-South	2.0483	11.3907%	--	--	--	--	--	1.8150

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Lawrence County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*578,505*	*1,586,599*	*237,116*	*83,487*	*2,485,707*	*35,724,291*	*7.0%*
TIF Total	*0*	*12,721*	*29,286*	*0*	*42,006*	*1,214,061*	*3.5%*
County Total	*578,505*	*1,599,320*	*266,402*	*83,487*	*2,527,713*	*36,938,352*	*6.8%*
Lawrence County	86,732	237,645	35,340	16,426	376,142	7,120,982	5.3%
Bono Township	0	0	0	31	31	12,287	0.3%
Guthrie Township	0	0	0	82	82	27,843	0.3%
Indian Creek Township	0	0	0	142	142	48,905	0.3%
Marion Township	328	2,421	186	165	3,101	146,416	2.1%
Marshall Township	58	0	0	187	246	67,576	0.4%
Perry Township	1	0	0	81	82	31,576	0.3%
Pleasant Run Township	3	0	0	156	159	46,236	0.3%
Shawswick Township	4,200	10,121	1,664	682	16,666	295,890	5.6%
Spice Valley Township	2	0	0	63	65	31,308	0.2%
Bedford Civil City	245,213	585,859	97,850	18,990	947,912	7,563,546	12.5%
Mitchell Civil City	13,522	116,250	8,930	2,394	141,096	1,194,641	11.8%
Oolitic Civil Town	413	3,597	0	543	4,553	126,822	3.6%
North Lawrence Community School Corp	180,047	431,415	70,949	30,325	712,736	11,760,112	6.1%
Mitchell Community School Corp	13,141	104,405	8,020	6,656	132,222	4,418,009	3.0%
Bedford Public Library	20,698	49,595	8,156	3,486	81,935	1,351,924	6.1%
Mitchell Community Public Library	1,254	9,964	765	635	12,618	421,620	3.0%
Lawrence County Solid Waste Mgmt Dist	12,894	35,328	5,254	2,442	55,917	1,058,598	5.3%
Lawrence County Redevelopment Comm	0	0	0	0	0	0	
TIF - Marion Township	0	0	0	0	0	0	0.0%
TIF - Mitchell City	0	1,263	2,292	0	3,556	146,355	2.4%
TIF - Marshall Township	0	0	0	0	0	69,807	0.0%
TIF - Bedford City	0	11,458	26,993	0	38,451	997,900	3.9%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Madison County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Madison County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Madison County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	3.6%	$122,292,726	$3,351,206,046	25.0%
Change		4.4%	-0.1%	
2012	-6.3%	$117,170,485	$3,356,152,554	25.2%

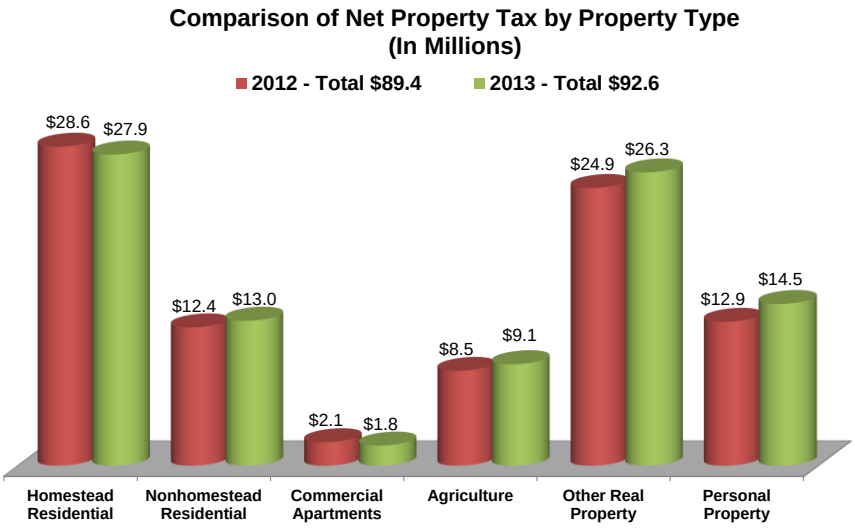
The total tax bill for all taxpayers in Madison County increased by 3.6% in 2013. The main reason was a 4.4% increase in the property tax levy. In this reassessment year, certified net assessed value in Madison County fell by 0.1%. Tax caps as a share of the levy were almost unchanged, falling from 25.2% to 25.0%.

Madison County homeowners experienced a small 1.6% decrease in property tax bills in 2013. This was due to a decline in homestead net assessed value and an increase in local property tax credits. These changes offset an increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Madison County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	16,029	42.5%
No Change	2,275	6.0%
Lower Tax Bill	19,418	51.5%
Average Change in Tax Bill	**-1.6%**	
Detailed Change in Tax Bill		
20% or More	4,864	12.9%
10% to 19%	3,861	10.2%
1% to 9%	7,304	19.4%
-1% to 1%	2,275	6.0%
-1% to -9%	9,161	24.3%
-10% to -19%	5,205	13.8%
-20% or More	5,052	13.4%
Total	**37,722**	**100.0%**

Note: Percentages may not total due to rounding.



In Madison County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes increased 3.6%, more than the average 2.1% increase statewide. Personal property saw the biggest increase, while commercial apartment net taxes decreased by the largest percentage.

Property tax rates increased in 29 of 42 Madison County tax districts in 2013. The average tax rate rose by 4.5%, because of a levy increase and a small decrease in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Madison County increased by 4.4%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Madison County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$3,503,277,457	$3,385,584,888	-3.4%	$1,194,411,660	$1,136,452,487	-4.9%
Other Residential	708,433,392	719,114,243	1.5%	691,798,516	708,079,313	2.4%
Ag Business/Land	439,801,698	465,608,477	5.9%	434,818,979	461,042,164	6.0%
Business Real/Personal	1,982,560,121	2,034,096,613	2.6%	1,345,523,038	1,399,036,660	4.0%
Total	**$6,634,072,668**	**$6,604,404,221**	**-0.4%**	**$3,666,552,193**	**$3,704,610,624**	**1.0%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Madison County's total billed net assessed value increased by 1.0% in 2013. Increases in business agricultural, and other residential assessments more than offset a decrease in homestead assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$3,763,997	$3,340,374	-$423,624	-11.3%
2%	14,865,353	16,340,980	1,475,628	9.9%
3%	13,621,085	13,933,253	312,168	2.3%
Elderly	46,399	8,738	-37,661	-81.2%
Total	$32,296,834	$33,623,345	$1,326,511	4.1%
% of Levy	25.2%	25.0%		

Total tax cap credits in Madison County were $33.6 million, which was 25.0% of the levy. This was one of the ten largest credit percentages in the state. The state average was 10.9%, but the median or typical county saw credits equal to 4.2% of its levy. Tax rates were the main determinant of tax cap credits. Madison County's average tax rate was higher than the statewide average rate. Most of the tax cap credits in Madison County were in the 2% nonhomestead residential/farmland category and the 3% business category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Madison County increased $1,326,511 between 2012 and 2013. This increase was less than proportional to the increase in the levy, so credits as a share of the total levy fell from 25.2% to 25.0%.

Madison County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	% Change 2010 - 2011	% Change 2011 - 2012	% Change 2012 - 2013
County Total	*112,635,830*	*114,850,975*	*116,858,597*	*117,170,485*	*122,292,726*	*2.0%*	*1.7%*	*0.3%*	*4.4%*
Madison County	19,700,685	20,394,649	20,866,130	21,365,267	21,585,118	3.5%	2.3%	2.4%	1.0%
Adams Township	165,928	170,157	146,568	90,011	61,650	2.5%	-13.9%	-38.6%	-31.5%
Anderson Township	403,987	418,642	430,171	442,724	455,607	3.6%	2.8%	2.9%	2.9%
Boone Township	30,601	30,093	30,850	30,166	35,167	-1.7%	2.5%	-2.2%	16.6%
Duck Creek Township	32,513	71,972	66,853	46,378	76,415	121.4%	-7.1%	-30.6%	64.8%
Fall Creek Township	432,002	334,001	334,922	339,305	443,336	-22.7%	0.3%	1.3%	30.7%
Green Township	100,897	104,054	101,580	104,130	107,946	3.1%	-2.4%	2.5%	3.7%
Jackson Township	30,226	31,345	44,631	44,242	46,697	3.7%	42.4%	-0.9%	5.5%
Lafayette Township	85,671	90,260	57,122	59,220	60,764	5.4%	-36.7%	3.7%	2.6%
Monroe Township	173,385	179,748	180,133	191,826	200,426	3.7%	0.2%	6.5%	4.5%
Pipe Creek Township	223,942	231,975	316,960	295,578	390,153	3.6%	36.6%	-6.7%	32.0%
Richland Township	190,876	195,625	299,480	300,963	169,817	2.5%	53.1%	0.5%	-43.6%
Stony Creek Township	78,208	80,259	31,389	32,616	33,489	2.6%	-60.9%	3.9%	2.7%
Union Township	328,454	134,987	147,374	146,346	842,951	-58.9%	9.2%	-0.7%	476.0%
Van Buren Township	99,306	165,057	161,672	170,761	183,042	66.2%	-2.1%	5.6%	7.2%
Anderson Civil City	26,213,399	25,899,021	25,947,444	26,059,087	26,425,322	-1.2%	0.2%	0.4%	1.4%
Elwood Civil City	3,439,830	3,178,138	4,075,948	3,837,063	4,344,869	-7.6%	28.2%	-5.9%	13.2%
Alexandria Civil City	2,004,250	2,141,852	2,196,907	2,233,910	2,246,052	6.9%	2.6%	1.7%	0.5%
Chesterfield Civil Town	492,964	502,888	525,671	533,900	477,048	2.0%	4.5%	1.6%	-10.6%
Country Club Heights Civil Town	27,875	28,934	29,703	30,632	31,492	3.8%	2.7%	3.1%	2.8%
Edgewood Civil Town	210,757	229,476	235,498	242,855	249,783	8.9%	2.6%	3.1%	2.9%
Frankton Civil Town	156,229	161,580	162,176	162,244	162,313	3.4%	0.4%	0.0%	0.0%
Ingalls Civil Town	274,390	297,236	268,872	324,934	333,130	8.3%	-9.5%	20.9%	2.5%
Lapel Civil Town	244,993	255,912	374,385	381,460	393,770	4.5%	46.3%	1.9%	3.2%
Markleville Civil Town	62,046	64,473	66,176	392,006	401,004	3.9%	2.6%	492.4%	2.3%
Orestes Civil Town	85,008	79,113	107,185	99,830	102,055	-6.9%	35.5%	-6.9%	2.2%
Pendleton Civil Town	1,650,572	1,585,600	1,676,493	1,627,218	1,744,811	-3.9%	5.7%	-2.9%	7.2%
River Forest Civil Town	3,896	4,449	4,920	4,954	4,954	14.2%	10.6%	0.7%	0.0%
Summitville Civil Town	188,557	195,836	200,423	207,347	213,140	3.9%	2.3%	3.5%	2.8%
Woodlawn Heights Civil Town	6,616	7,470	7,667	7,908	8,131	12.9%	2.6%	3.1%	2.8%
Madison-Grant United School Corp	1,156,591	1,216,380	1,220,547	1,267,641	1,221,246	5.2%	0.3%	3.9%	-3.7%
Frankton-Lapel Community School Corp	6,585,638	7,106,976	6,924,837	8,214,684	9,436,257	7.9%	-2.6%	18.6%	14.9%
South Madison Community School Corp	11,063,547	11,779,097	11,806,987	10,280,410	13,764,844	6.5%	0.2%	-12.9%	33.9%
Alexandria Community School Corp	1,818,176	1,516,012	2,189,431	1,958,038	2,086,139	-16.6%	44.4%	-10.6%	6.5%
Anderson Community School Corp	25,601,986	26,737,110	26,166,575	26,515,578	22,722,613	4.4%	-2.1%	1.3%	-14.3%
Elwood Community School Corp	3,481,423	3,173,540	2,910,521	2,859,599	4,199,618	-8.8%	-8.3%	-1.7%	46.9%
Alexandria-Monroe Public Library	428,484	444,655	456,353	470,670	484,244	3.8%	2.6%	3.1%	2.9%
And-And, Stoney Creek Union Twp Lib	3,621,286	3,759,809	3,856,709	3,972,273	4,090,422	3.8%	2.6%	3.0%	3.0%
Pendleton Community Public Library	616,174	677,158	1,085,767	599,644	1,302,482	9.9%	60.3%	-44.8%	117.2%
North Madison County Library System	855,356	896,011	866,811	938,051	854,545	4.8%	-3.3%	8.2%	-8.9%
Independence Fire	17,666	19,951	20,472	20,524	21,714	12.9%	2.6%	0.3%	5.8%
East Central Indiana Solid Waste	251,440	259,474	258,284	268,492	278,150	3.2%	-0.5%	4.0%	3.6%
City of Anderson Redevelopment	0	0	0	0	0				
Pendleton Town Redevelopment Comm	0	0	0	0	0				

Madison County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
48001	Adams Township	2.8594	4.1806%	--	16.7550%	--	--	--	2.2608
48002	Markleville Town	3.2577	4.1806%	--	16.7550%	--	--	--	2.5757
48003	Anderson City - Anderson Twp	4.6554	4.1806%	--	16.7550%	--	--	--	3.6808
48004	Country Club Heights	3.0827	4.1806%	--	16.7550%	--	--	--	2.4373
48005	Edgewood Town	3.1765	4.1806%	--	16.7550%	--	--	--	2.5115
48006	River Forest Town	3.0013	4.1806%	--	16.7550%	--	--	--	2.3730
48007	Woodlawn Heights Town	3.2621	4.1806%	--	16.7550%	--	--	--	2.5792
48008	Boone Township	1.6519	4.1806%	--	16.7550%	--	--	--	1.3061
48009	Duck Creek Township - Madison	1.7490	4.1806%	--	16.7550%	--	--	--	1.3828
48010	Duck Creek Twp - Elwood School	2.7686	4.1806%	--	16.7550%	--	--	--	2.1890
48011	Elwood City - Duck Creek Twp	5.0416	4.1806%	--	16.7550%	--	--	--	3.9861
48012	Fall Creek Township	3.1459	4.1806%	--	16.7550%	--	--	--	2.4873
48013	Pendleton Town	3.5686	4.1806%	--	16.7550%	--	--	--	2.8215
48014	Green Township	2.8379	4.1806%	--	16.7550%	--	--	--	2.2438
48015	Ingalls Town	4.0737	4.1806%	--	16.7550%	--	--	--	3.2208
48016	Jackson Township	2.8533	4.1806%	--	16.7550%	--	--	--	2.2559
48017	Lafayette Twp-W Central School	3.0381	4.1806%	--	16.7550%	--	--	--	2.4021
48018	Lafayette Twp - Anderson School	2.4212	4.1806%	--	16.7550%	--	--	--	1.9143
48019	Anderson City-Lafayette Twp	4.6515	4.1806%	--	16.7550%	--	--	--	3.6777
48020	Frankton Town - Lafayette Twp	3.6095	4.1806%	--	16.7550%	--	--	--	2.8538
48021	Monroe Township	1.5900	4.1806%	--	16.7550%	--	--	--	1.2571
48022	Alexandria City	3.7492	4.1806%	--	16.7550%	--	--	--	2.9643
48024	Orestes Town	1.7484	4.1806%	--	16.7550%	--	--	--	1.3824
48025	Pipe Creek Twp-W Cent School	3.1858	4.1806%	--	16.7550%	--	--	--	2.5188
48026	Pipe Creek Twp-Elwood School	2.8516	4.1806%	--	16.7550%	--	--	--	2.2546
48027	Elwood City-Pipe CreekTwp	5.0671	4.1806%	--	16.7550%	--	--	--	4.0063
48028	Frankton Town-Pipe CreekTwp	3.6250	4.1806%	--	16.7550%	--	--	--	2.8661
48029	Richland Township	2.2616	4.1806%	--	16.7550%	--	--	--	1.7881
48030	Anderson City-Richland Twp	4.6306	4.1806%	--	16.7550%	--	--	--	3.6612
48031	Stony Creek Township	3.2270	4.1806%	--	16.7550%	--	--	--	2.5514
48032	Lapel Town	3.8126	4.1806%	--	16.7550%	--	--	--	3.0144
48033	Union Township	3.1019	4.1806%	--	16.7550%	--	--	--	2.4525
48034	Anderson City-Union Twp	4.6266	4.1806%	--	16.7550%	--	--	--	3.6580
48035	Chesterfield Town	3.5516	4.1806%	--	16.7550%	--	--	--	2.8081
48036	Van Buren Township	1.8904	4.1806%	--	16.7550%	--	--	--	1.4946
48037	Summitville Town	2.7114	4.1806%	--	16.7550%	--	--	--	2.1438
48038	Anderson-Adams	4.9901	4.1806%	--	16.7550%	--	--	--	3.9454
48039	Anderson-Fall Creek	4.9340	4.1806%	--	16.7550%	--	--	--	3.9010
48040	Anderson Laf WC	5.1386	4.1806%	--	16.7550%	--	--	--	4.0628
48041	Pendleton Green	3.5924	4.1806%	--	16.7550%	--	--	--	2.8403
48042	Pendleton Green Ag	2.8379	4.1806%	--	16.7550%	--	--	--	2.2438
48043	Pendleton Fall Creek Ag	3.1459	4.1806%	--	16.7550%	--	--	--	2.4873

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Madison County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*3,231,571*	*15,662,794*	*11,892,836*	*8,738*	*30,795,939*	*122,292,726*	*25.2%*
TIF Total	*108,802*	*678,186*	*2,040,417*	*0*	*2,827,405*	*12,083,021*	*23.4%*
County Total	*3,340,374*	*16,340,980*	*13,933,253*	*8,738*	*33,623,345*	*134,375,747*	*25.0%*
Madison County	525,930	2,442,601	1,649,478	1,549	4,619,557	21,585,118	21.4%
Adams Township	1,112	5,218	1,389	12	7,731	61,650	12.5%
Anderson Township	14,397	75,320	67,775	32	157,523	455,607	34.6%
Boone Township	0	0	0	0	0	35,167	0.0%
Duck Creek Township	256	2,035	7	0	2,298	76,415	3.0%
Fall Creek Township	25,718	31,275	988	25	58,006	443,336	13.1%
Green Township	3,208	8,312	457	4	11,981	107,946	11.1%
Jackson Township	885	4,630	0	9	5,524	46,697	11.8%
Lafayette Township	340	9,115	3,241	1	12,697	60,764	20.9%
Monroe Township	240	2,528	1,089	13	3,870	200,426	1.9%
Pipe Creek Township	5,397	53,381	18,625	38	77,442	390,153	19.8%
Richland Township	1,102	11,363	258	3	12,726	169,817	7.5%
Stony Creek Township	819	4,483	599	0	5,900	33,489	17.6%
Union Township	20,909	57,421	211	215	78,757	842,951	9.3%
Van Buren Township	5	2,364	0	0	2,369	183,042	1.3%
Anderson Civil City	818,286	4,317,506	4,321,289	1,670	9,458,751	26,425,322	35.8%
Elwood Civil City	71,782	689,864	815,522	212	1,577,380	4,344,869	36.3%
Alexandria Civil City	31,691	334,269	143,946	449	510,355	2,246,052	22.7%
Chesterfield Civil Town	3,282	66,714	16,799	20	86,815	477,048	18.2%
Country Club Heights Civil Town	3,048	1,455	0	0	4,503	31,492	14.3%
Edgewood Civil Town	3,883	14,973	405	26	19,286	249,783	7.7%
Frankton Civil Town	1,442	20,978	7,789	32	30,241	162,313	18.6%
Ingalls Civil Town	4,767	50,991	19,659	0	75,417	333,130	22.6%
Lapel Civil Town	16,749	52,636	12,490	1	81,875	393,770	20.8%
Markleville Civil Town	7,755	34,857	1,277	70	43,958	401,004	11.0%
Orestes Civil Town	0	0	0	0	0	102,055	0.0%
Pendleton Civil Town	83,290	156,318	73,024	55	312,687	1,744,811	17.9%
River Forest Civil Town	563	0	0	0	563	4,954	11.4%
Summitville Civil Town	22	11,088	0	0	11,110	213,140	5.2%
Woodlawn Heights Civil Town	1,246	478	16	0	1,740	8,131	21.4%
Madison-Grant United School Corp	19	9,432	0	0	9,451	1,221,246	0.8%
Frankton-Lapel Community School Corp	150,938	1,324,068	109,574	687	1,585,267	9,436,257	16.8%
South Madison Community School Corp	501,592	1,072,981	554,682	887	2,130,142	13,764,844	15.5%
Alexandria Community School Corp	9,525	100,467	43,264	198	153,454	2,086,139	7.4%
Anderson Community School Corp	658,990	3,243,980	2,772,291	1,800	6,677,060	22,722,613	29.4%
Elwood Community School Corp	63,397	585,335	611,971	259	1,260,962	4,199,618	30.0%
Alexandria-Monroe Public Library	2,211	23,321	10,043	46	35,620	484,244	7.4%
And-And, Stoney Creek Union Twp Lib	124,295	609,545	515,196	314	1,249,350	4,090,422	30.5%
Pendleton Community Public Library	54,318	101,876	47,417	50	203,660	1,302,482	15.6%
North Madison County Library System	8,060	96,863	50,770	42	155,735	854,545	18.2%
Independence Fire	3,327	1,277	42	0	4,646	21,714	21.4%
East Central Indiana Solid Waste	6,777	31,476	21,256	20	59,529	278,150	21.4%
City of Anderson Redevelopment	0	0	0	0	0	0	
Pendleton Town Redevelopment Comm	0	0	0	0	0	0	
TIF - Anderson TIF (Z01) 003	108,073	627,082	1,454,594	0	2,189,748	6,532,496	33.5%
TIF - Farm Allocation Area (Z09) 003	0	1,099	0	0	1,099	2,079	52.9%
TIF - Anderson Kroger (Z02) 003	0	0	49,019	0	49,019	156,220	31.4%
TIF - Scatterfield TIF (Z06) 003	0	0	77,503	0	77,503	246,997	31.4%
TIF - Pendleton TIF (Z03) 013	730	16,731	60,380	0	77,841	770,553	10.1%
TIF - Alexandria TIF (Z08) 022	0	1,461	4,440	0	5,902	31,541	18.7%
TIF - Elwood TIF 027	0	2,463	111,791	0	114,255	365,085	31.3%
TIF - Anderson Fallcreek TIF (Z04) 039	0	21,690	282,689	0	304,379	870,629	35.0%
TIF - Flagship Expansion West (Z07) 039	0	7,659	0	0	7,659	13,855	55.3%
TIF - Nestle TIF (Z05) 039	0	0	0	0	0	3,093,566	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Marion County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Marion County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Marion County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	4.0%	$1,015,581,787	$34,038,407,113	14.0%
Change		8.3%	0.3%	
2012	0.1%	$938,036,596	$33,922,279,415	10.6%

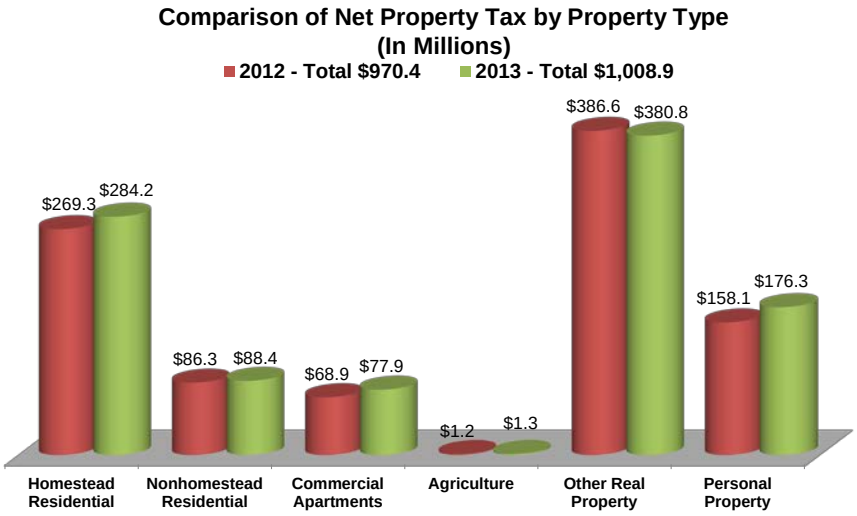
The total tax bill for all taxpayers in Marion County increased by 4.0% in 2013. The main reasons were an 8.3% increase in the levy and a 0.3% reassessment year rise in net assessed value. Since the levy increased more than assessed value, tax rates increased, and this caused the tax cap credits as a percent of the levy to increase to 14.0% in 2013 from 10.6% in 2012. This helped hold the tax bill rise below the levy increase.

Marion County homeowners experienced a 4.9% increase in property tax bills in 2013. This was due to an increase in homestead net assessed value and an increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Marion County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	153,286	68.6%
No Change	5,792	2.6%
Lower Tax Bill	64,492	28.8%
Average Change in Tax Bill	**4.9%**	
Detailed Change in Tax Bill		
20% or More	32,112	14.4%
10% to 19%	41,211	18.4%
1% to 9%	79,963	35.8%
-1% to 1%	5,792	2.6%
-1% to -9%	47,219	21.1%
-10% to -19%	10,213	4.6%
-20% or More	7,060	3.2%
Total	**223,570**	**100.0%**

Note: Percentages may not total due to rounding.



In Marion County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes increased 4.0%, more than the average 2.1% increase statewide. Commercial apartments saw the biggest percentage increase, while business real net taxes decreased by the largest percentage.

Property tax rates increased in 59 of 61 Marion County tax districts in 2013. The average tax rate rose by 8.0%, because a large levy increase more than offset a small increase in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Marion County increased by 8.3%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Marion County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$28,999,766,464	$29,480,322,228	1.7%	$12,048,880,848	$12,331,773,060	2.3%
Other Residential	7,433,627,400	7,669,003,499	3.2%	7,205,347,359	7,422,689,930	3.0%
Ag Business/Land	55,124,720	60,336,320	9.5%	54,576,718	59,362,142	8.8%
Business Real/Personal	24,404,125,683	24,014,914,762	-1.6%	19,840,847,866	19,442,612,888	-2.0%
Total	**$60,892,644,267**	**$61,224,576,809**	**0.5%**	**$39,149,652,791**	**$39,256,438,020**	**0.3%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Marion County's total billed net assessed value increased slightly by 0.3% in 2013. Increases in homestead and other residential assessments were almost offset by decreases in business assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$37,775,702	$58,656,585	$20,880,883	55.3%
2%	50,603,857	61,550,327	10,946,470	21.6%
3%	22,618,146	37,939,427	15,321,281	67.7%
Elderly	248,450	533,497	285,047	114.7%
Total	$111,246,155	$158,679,837	$47,433,682	42.6%
% of Levy	10.6%	14.0%		

Total tax cap credits in Marion County were $158.7 million, which was 14.0% of the levy. This was one of the ten largest credit percentages in the state. The state average was 10.9%, but the median or typical county saw credits equal to 4.2% of its levy. Tax rates were the main determinant of tax cap credits. Marion County's average tax rate was higher than the statewide average rate. Most of the tax cap credits in Marion County were in the 2% nonhomestead residential category and the 1% homestead category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Marion County increased $47,433,682 between 2012 and 2013. Credits as a share of the total levy rose from 10.6% in 2012 to 14.0% in 2013.

Marion County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	% Change 2010 - 2011	% Change 2011 - 2012	% Change 2012 - 2013
County Total	*931,744,879*	*909,563,378*	*950,753,597*	*938,036,596*	*1,015,581,787*	*-2.4%*	*4.5%*	*-1.3%*	*8.3%*
Marion County	128,917,860	126,578,712	125,354,710	135,926,574	133,839,016	-1.8%	-1.0%	8.4%	-1.5%
Center Township	2,701,920	2,783,421	2,675,256	2,953,535	3,034,644	3.0%	-3.9%	10.4%	2.7%
Decatur Township	5,348,945	5,474,087	5,749,007	6,517,861	7,049,083	2.3%	5.0%	13.4%	8.2%
Franklin Township	8,340,321	8,982,379	3,686,824	981,009	609,017	7.7%	-59.0%	-73.4%	-37.9%
Lawrence Township	10,653,866	11,941,055	2,137,964	446,670	454,858	12.1%	-82.1%	-79.1%	1.8%
Perry Township	9,215,621	346,557	331,452	318,241	302,546	-96.2%	-4.4%	-4.0%	-4.9%
Pike Township	16,631,846	16,544,673	12,377,319	12,747,925	16,466,124	-0.5%	-25.2%	3.0%	29.2%
Warren Township	279,298	276,097	205,794	149,842	147,768	-1.1%	-25.5%	-27.2%	-1.4%
Washington Township	701,938	700,060	573,833	593,920	465,481	-0.3%	-18.0%	3.5%	-21.6%
Wayne Township	19,019,126	19,258,286	19,806,309	20,443,228	21,763,316	1.3%	2.8%	3.2%	6.5%
Lawrence Civil City	9,783,851	8,923,358	9,845,310	10,061,228	10,057,586	-8.8%	10.3%	2.2%	0.0%
Beech Grove Civil City	5,671,061	5,576,089	5,919,048	5,733,035	5,922,324	-1.7%	6.2%	-3.1%	3.3%
Southport Civil City	188,938	185,826	263,381	326,713	279,244	-1.6%	41.7%	24.0%	-14.5%
Speedway City Civil Town	5,287,742	5,219,915	5,387,233	5,265,520	5,534,244	-1.3%	3.2%	-2.3%	5.1%
Clermont Civil Town	480,926	481,471	494,860	505,052	399,816	0.1%	2.8%	2.1%	-20.8%
Cumberland Civil Town	981,766	912,369	953,611	1,012,594	918,589	-7.1%	4.5%	6.2%	-9.3%
Homecroft Civil Town	64,973	75,132	77,367	77,357	82,071	15.6%	3.0%	0.0%	6.1%
Meridian Hills Civil Town	164,838	165,871	165,571	176,100	174,361	0.6%	-0.2%	6.4%	-1.0%
Rocky Ripple Civil Town	22,723	24,443	23,917	24,388	25,169	7.6%	-2.2%	2.0%	3.2%
Warren Park Civil Town	3,498	4,018	3,990	4,805	4,792	14.9%	-0.7%	20.4%	-0.3%
Williams Creek Civil Town	73,190	74,503	62,093	49,220	0	1.8%	-16.7%	-20.7%	-100.0%
Wynnedale Civil Town	9,587	10,619	10,933	11,278	11,599	10.8%	3.0%	3.2%	2.8%
Spring Hill Civil Town	0	0	0	0	0				
M.S.D. Decatur Township School Corp	18,001,477	19,475,910	22,851,961	22,104,316	22,679,074	8.2%	17.3%	-3.3%	2.6%
Franklin Township Community School Corp	34,526,808	33,246,782	41,717,530	22,824,451	44,311,835	-3.7%	25.5%	-45.3%	94.1%
M.S.D. Lawrence Township School Corp	44,934,442	42,914,503	43,783,249	38,597,943	45,743,716	-4.5%	2.0%	-11.8%	18.5%
M.S.D. Perry Township School Corp	39,931,759	29,831,413	39,305,083	43,400,560	45,876,091	-25.3%	31.8%	10.4%	5.7%
M.S.D. Pike Township School Corp	45,645,979	40,050,402	37,859,135	37,203,079	37,366,849	-12.3%	-5.5%	-1.7%	0.4%
M.S.D. Warren Township School Corp	34,085,301	28,128,063	32,246,158	32,156,741	35,584,955	-17.5%	14.6%	-0.3%	10.7%
M.S.D. Washington Township School Corp	32,013,150	28,439,655	28,191,473	26,089,215	28,562,832	-11.2%	-0.9%	-7.5%	9.5%
M.S.D. Wayne Township School Corp	40,747,388	40,230,876	40,660,657	40,434,886	38,823,419	-1.3%	1.1%	-0.6%	-4.0%
Beech Grove City School Corp	6,785,663	9,271,971	9,009,095	8,776,416	8,138,363	36.6%	-2.8%	-2.6%	-7.3%
Indianapolis Public School Corp	107,869,702	120,232,632	118,570,305	105,844,392	134,741,009	11.5%	-1.4%	-10.7%	27.3%
Speedway City School Corp	1,882,616	2,202,088	4,305,520	4,560,366	4,928,063	17.0%	95.5%	5.9%	8.1%
Beech Grove Public Library	1,027,947	1,116,091	1,064,136	1,066,810	1,210,349	8.6%	-4.7%	0.3%	13.5%
Speedway City Public Library	708,827	760,028	753,624	806,822	829,651	7.2%	-0.8%	7.1%	2.8%
Indianapolis-Marion County Public Library	38,727,435	37,474,023	39,357,216	42,279,637	43,152,484	-3.2%	5.0%	7.4%	2.1%
Indianapolis Sanitation (Liquid)	0	0	0	0	0				
Indianapolis Sanitation (Solid)	25,845,506	25,200,357	26,222,900	26,961,086	27,686,380	-2.5%	4.1%	2.8%	2.7%
Indianapolis Police Special Service	33,359,573	31,767,297	33,394,492	34,356,260	35,318,008	-4.8%	5.1%	2.9%	2.8%
Indianapolis Fire Special Service	45,012,379	53,857,018	75,833,073	74,886,371	74,166,490	19.6%	40.8%	-1.2%	-1.0%
Indianapolis Public Transportation	21,134,612	20,668,415	22,458,599	25,732,422	33,194,758	-2.2%	8.7%	14.6%	29.0%
Marion County Health And Hospital	57,247,897	57,128,763	61,736,767	63,570,352	67,464,122	-0.2%	8.1%	3.0%	6.1%
Marion County Airport	0	0	0	0	0				
Speedway Public Transportation	223,493	236,336	243,328	242,851	257,989	5.7%	3.0%	-0.2%	6.2%
Indianapolis Consolidated City	20,495,759	21,823,645	23,573,501	29,202,070	25,039,941	6.5%	8.0%	23.9%	-14.3%
Indianapolis Consolidated County	50,605,672	50,968,169	51,510,013	52,613,455	52,963,761	0.7%	1.1%	2.1%	0.7%
Capital Improvement Bd of Marion County	0	0	0	0	0				
Lawrence City Redevelopment Commission	444,869	0	0	0	0	-100.0%			
Redevelopment Commission of Indianapolis	5,942,791	0	0	0	0	-100.0%			

Marion County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
49101	Indpls City - Center Twp	3.3484	--	3.5974%	--	--	0.3699%	--	3.2156
49102	Beech Grove City - Center Twp	5.0758	--	3.5974%	--	--	0.3699%	--	4.8744
49200	Decatur Township - Sanitation	3.9334	--	3.5974%	--	--	0.3699%	--	3.7774
49201	Indpls City - Decatur Twp	3.2988	--	3.5974%	--	--	0.3699%	--	3.1679
49270	Indpls-Decatur Twp-Police-Outside	4.2864	--	3.5974%	--	--	0.3699%	--	4.1163
49274	Indpls-Decatur Twp-Police & Fire	3.9423	--	3.5974%	--	--	0.3699%	--	3.7859
49300	Franklin Twp-Sanitation	4.0906	--	3.5974%	--	--	0.3699%	--	3.9283
49302	Beech Grove City-Franklin Twp	5.0484	--	3.5974%	--	--	0.3699%	--	4.8481
49320	Beech Grove-Franklin Twp-Frank Twp School	5.1787	--	3.5974%	--	--	0.3699%	--	4.9732
49376	Indpls-Franklin Twp-Fire-Outsiide	4.0906	--	3.5974%	--	--	0.3699%	--	3.9283
49382	Franklin Twp-Consol County	4.0906	--	3.5974%	--	--	0.3699%	--	3.9283
49400	Lawrence Twp-Sanitation	2.4651	--	3.5974%	--	--	0.3699%	--	2.3673
49401	Indpls-Lawrence Twp	3.2970	--	3.5974%	--	--	0.3699%	--	3.1662
49407	Lawrence City	2.6714	--	3.5974%	--	--	0.3699%	--	2.5654
49474	Indpls-Lawrence Twp-Police & Fire	2.8181	--	3.5974%	--	--	0.3699%	--	2.7063
49476	Indpls-Lawrence Twp-Fire-San	2.4651	--	3.5974%	--	--	0.3699%	--	2.3673
49500	Perry Twp-Sanitation	3.0479	--	3.5974%	--	--	0.3699%	--	2.9270
49501	Indpls-Perry Twp	3.2973	--	3.5974%	--	--	0.3699%	--	3.1665
49502	Beech Grove - Perry Twp	5.0247	--	3.5974%	--	--	0.3699%	--	4.8254
49513	Southport-Perry Twp	3.2081	--	3.5974%	--	--	0.3699%	--	3.0808
49520	Beech Grove - Perry School	4.1360	--	3.5974%	--	--	0.3699%	--	3.9719
49523	Homecroft - Perry Twp	3.1486	--	3.5974%	--	--	0.3699%	--	3.0237
49570	Indpls-Perry Twp-Police-San	3.4009	--	3.5974%	--	--	0.3699%	--	3.2660
49574	Indpls-Perry Twp-Police & Fire	3.4009	--	3.5974%	--	--	0.3699%	--	3.2660
49576	Indpls-Perry Twp-Fire-San	3.0479	--	3.5974%	--	--	0.3699%	--	2.9270
49600	Pike Twp-Outside Sanitation	2.4087	--	3.5974%	--	--	0.3699%	--	2.3131
49601	Indpls-Pike Twp	3.2877	--	3.5974%	--	--	0.3699%	--	3.1573
49604	Clermont - Pike Twp	2.8373	--	3.5974%	--	--	0.3699%	--	2.7247
49674	Indpls-Pike Twp-Police & Fire- Pike School	2.6705	--	3.5974%	--	--	0.3699%	--	2.5646
49676	Indpls-Fire-San	2.3175	--	3.5974%	--	--	0.3699%	--	2.2256
49682	Pike Twp-Consol County	2.4087	--	3.5974%	--	--	0.3699%	--	2.3131
49700	Warren Twp-San	3.0939	--	3.5974%	--	--	0.3699%	--	2.9712
49701	Indpls-Warren Twp	3.2927	--	3.5974%	--	--	0.3699%	--	3.1621
49702	Beech Grove - Warren Twp	5.0201	--	3.5974%	--	--	0.3699%	--	4.8209
49716	Warren Park-Warren Twp	3.1055	--	3.5974%	--	--	0.3699%	--	2.9823
49724	Cumberland Town-Warren Twp	4.1928	--	3.5974%	--	--	0.3699%	--	4.0265
49770	Indpls-Warren Twp-Police-San	3.4469	--	3.5974%	--	--	0.3699%	--	3.3102
49774	Indpls-Warren Twp-Police & Fire	3.4469	--	3.5974%	--	--	0.3699%	--	3.3102
49776	Indpls - Fire	3.0939	--	3.5974%	--	--	0.3699%	--	2.9712
49800	Washington Twp-San	2.0164	--	3.5974%	--	--	0.3699%	--	1.9364
49801	Indpls-Washington Twp	3.2941	--	3.5974%	--	--	0.3699%	--	3.1634
49805	Crows Nest-Washington Twp	2.0164	--	3.5974%	--	--	0.3699%	--	1.9364
49806	Highwoods - Washington Twp	2.0164	--	3.5974%	--	--	0.3699%	--	1.9364
49809	North Crows Nest - Washington Twp	2.0164	--	3.5974%	--	--	0.3699%	--	1.9364
49811	Rocky Ripple - Washington Twp	2.1431	--	3.5974%	--	--	0.3699%	--	2.0581
49815	Spring Hill - Washington Twp	2.0164	--	3.5974%	--	--	0.3699%	--	1.9364
49817	Williams Creek - Washington Twp	2.0164	--	3.5974%	--	--	0.3699%	--	1.9364
49820	Meridian Hills - Washington Twp	2.1027	--	3.5974%	--	--	0.3699%	--	2.0193
49822	Wynnedale - Washington Twp	2.1227	--	3.5974%	--	--	0.3699%	--	2.0385
49874	Indpls-Washington Twp-Police & Fire	2.3694	--	3.5974%	--	--	0.3699%	--	2.2754
49876	Indpls-Washington Twp-Fire	2.0164	--	3.5974%	--	--	0.3699%	--	1.9364
49900	Wayne Twp - San	3.8112	--	3.5974%	--	--	0.3699%	--	3.6600
49901	Indpls - Wayne Twp	3.3204	--	3.5974%	--	--	0.3699%	--	3.1887
49904	Clermont - Wayne Twp	3.7139	--	3.5974%	--	--	0.3699%	--	3.5666
49914	Speedway - Wayne Twp	2.9370	--	3.5974%	--	--	0.3699%	--	2.8205
49930	Wayne Twp - Ben Davis Conservancy	3.8112	--	3.5974%	--	--	0.3699%	--	3.6600
49970	Indpls - Wayne Twp - Police	4.1642	--	3.5974%	--	--	0.3699%	--	3.9990
49974	Indpls - Wayne Twp - Police & Fire	3.5471	--	3.5974%	--	--	0.3699%	--	3.4064
49976	Indpls-Wayne Twp-Fire	3.1941	--	3.5974%	--	--	0.3699%	--	3.0674
49979	Indpls-Wayne Twp-Ben Davis Cons	3.1941	--	3.5974%	--	--	0.3699%	--	3.0674
49982	Wayne Twp-Consol County	3.8112	--	3.5974%	--	--	0.3699%	--	3.6600

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Marion County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*57,251,470*	*58,093,317*	*32,234,550*	*528,747*	*148,108,084*	*1,015,581,787*	*14.6%*
TIF Total	*1,405,115*	*3,457,010*	*5,704,877*	*4,751*	*10,571,752*	*118,392,561*	*8.9%*
County Total	*58,656,585*	*61,550,327*	*37,939,427*	*533,497*	*158,679,837*	*1,133,974,348*	*14.0%*
Marion County	7,151,068	7,076,547	3,303,235	67,244	17,598,094	133,839,016	13.1%
Center Township	73,533	274,517	68,634	671	417,355	3,034,644	13.8%
Decatur Township	364,138	452,304	1,050,203	2,543	1,869,188	7,049,083	26.5%
Franklin Township	129,378	48,462	56,533	455	234,829	609,017	38.6%
Lawrence Township	36,016	15,568	158	189	51,932	454,858	11.4%
Perry Township	10,548	16,958	2,020	347	29,873	302,546	9.9%
Pike Township	294,378	236,080	0	2,095	532,553	16,466,124	3.2%
Warren Township	5,062	9,841	4,264	189	19,356	147,768	13.1%
Washington Township	29,666	11,879	459	197	42,201	465,481	9.1%
Wayne Township	1,059,725	2,225,207	2,585,785	5,906	5,876,622	21,763,316	27.0%
Lawrence Civil City	725,856	434,661	0	4,660	1,165,177	10,057,586	11.6%
Beech Grove Civil City	410,156	691,462	1,224,197	1,952	2,327,766	5,922,324	39.3%
Southport Civil City	3,766	17,305	0	592	21,664	279,244	7.8%
Speedway City Civil Town	11,351	177,983	0	5,302	194,636	5,534,244	3.5%
Clermont Civil Town	31,554	24,518	29,808	144	86,024	399,816	21.5%
Cumberland Civil Town	30,134	122,494	149,732	640	303,000	918,589	33.0%
Homecroft Civil Town	4,380	2,918	0	173	7,471	82,071	9.1%
Meridian Hills Civil Town	16,579	203	0	0	16,782	174,361	9.6%
Rocky Ripple Civil Town	43	282	0	127	453	25,169	1.8%
Warren Park Civil Town	371	515	55	6	948	4,792	19.8%
Williams Creek Civil Town	0	0	0	0	0	0	
Wynnedale Civil Town	287	21	0	0	307	11,599	2.7%
Spring Hill Civil Town	0	0	0	0	0	0	
M.S.D. Decatur Township School Corp	1,171,059	1,454,598	3,380,080	8,178	6,013,914	22,679,074	26.5%
Franklin Township Community School Corp	10,078,130	3,640,379	3,299,858	35,606	17,053,973	44,311,835	38.5%
M.S.D. Lawrence Township School Corp	3,758,581	1,246,451	0	17,793	5,022,825	45,743,716	11.0%
M.S.D. Perry Township School Corp	1,050,039	1,612,426	5,247	54,995	2,722,706	45,876,091	5.9%
M.S.D. Pike Township School Corp	545,704	443,641	0	4,566	993,910	37,366,849	2.7%
M.S.D. Warren Township School Corp	1,265,083	1,880,205	1,304,451	43,969	4,493,708	35,584,955	12.6%
M.S.D. Washington Township School Corp	491,668	2,610	0	9,324	503,601	28,562,832	1.8%
M.S.D. Wayne Township School Corp	1,920,149	3,965,169	4,684,131	10,506	10,579,955	38,823,419	27.3%
Beech Grove City School Corp	458,110	801,998	1,445,353	2,618	2,708,079	8,138,363	33.3%
Indianapolis Public School Corp	6,409,132	10,647,401	1,549,456	59,450	18,665,438	134,741,009	13.9%
Speedway City School Corp	3,931	61,644	0	4,215	69,790	4,928,063	1.4%
Beech Grove Public Library	80,563	141,040	254,180	389	476,173	1,210,349	39.3%
Speedway City Public Library	1,702	26,682	0	795	29,178	829,651	3.5%
Indianapolis-Marion County Public Library	2,333,671	2,265,676	994,917	21,462	5,615,727	43,152,484	13.0%
Indianapolis Sanitation (Liquid)	0	0	0	0	0	0	
Indianapolis Sanitation (Solid)	1,475,910	1,462,801	661,831	13,809	3,614,351	27,686,380	13.1%
Indianapolis Police Special Service	1,831,550	3,111,312	767,951	14,631	5,725,444	35,318,008	16.2%
Indianapolis Fire Special Service	4,439,719	4,012,690	974,261	43,404	9,470,073	74,166,490	12.8%
Indianapolis Public Transportation	1,777,564	1,778,452	866,133	16,418	4,438,566	33,194,758	13.4%
Marion County Health And Hospital	3,604,633	3,567,069	1,665,059	33,896	8,870,656	67,464,122	13.1%
Marion County Airport	0	0	0	0	0	0	
Speedway Public Transportation	529	8,297	0	247	9,073	257,989	3.5%
Indianapolis Consolidated City	1,336,184	1,322,667	599,380	12,434	3,270,665	25,039,941	13.1%
Indianapolis Consolidated County	2,829,873	2,800,383	1,307,180	26,610	6,964,047	52,963,761	13.1%
Capital Improvement Bd of Marion County	0	0	0	0	0	0	
Lawrence City Redevelopment Commission	0	0	0	0	0	0	
Redevelopment Commission of Indianapolis	0	0	0	0	0	0	

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
TIF - 140 W Washington St	97,389	285,054	489,504	0	871,947	17,430,689	5.0%
TIF - 141 Harding Street	0	1,649	141,749	0	143,397	6,795,128	2.1%
TIF - 142 S E Redevelopment	262,672	426,180	315,132	248	1,004,232	13,321,142	7.5%
TIF - 143 N W Redevelopment	239,636	1,201,174	96,012	0	1,536,822	7,558,626	20.3%
TIF - 144 NR North Industrial Pk	0	31,940	44,354	0	76,294	1,510,250	5.1%
TIF - 145 Union Station	120	33,014	219,158	0	252,292	7,085,791	3.6%
TIF - 146 Convention Ctr Hotel	0	676	135,683	0	136,359	5,271,336	2.6%
TIF - 147 Barrington HOTIF	6,006	33,484	444	42	39,976	184,224	21.7%
TIF - 148 Fall Creek Housing	560,498	123,958	6,628	1,118	692,202	2,521,795	27.4%
TIF - 149 United NW Area	5,449	172,482	4,688	362	182,981	782,578	23.4%
TIF - 150 Meridian Redevelopmt	0	62,256	3,853	0	66,109	311,378	21.2%
TIF - 151 Martindale-Brightwood	0	0	18,717	0	18,717	596,303	3.1%
TIF - 152 Meridian II Redevelopmt	0	0	0	0	0	0	
TIF - 153 Lilly PP	0	0	0	0	0	14,860,833	0.0%
TIF - 154 Fall Creek East HOTIF	50,644	64,951	2,564	570	118,730	464,591	25.6%
TIF - 155 Near East HOTIF	10,182	372,218	8,908	990	392,298	1,622,125	24.2%
TIF - 156 Martindale Industrial Redev	0	0	13,768	0	13,768	438,649	3.1%
TIF - 157 Harding Street Expansion	0	0	232,439	0	232,439	7,405,322	3.1%
TIF - 158 Supplemental Housing Prog	0	84,096	685	0	84,780	278,835	30.4%
TIF - 170 Breech Grove Consolidated Allocation Area Expansion	0	0	0	0	0	0	
TIF - 171 Beech Grove Regional Medical Center Allocation Area	0	0	5,383	0	5,383	15,833	34.0%
TIF - 240 Decatur Twp Arpt EDA	29,790	271,990	1,499,481	28	1,801,289	6,969,286	25.8%
TIF - 241 Decatur Twp Arpt EDA	0	0	0	0	0	0	
TIF - 352 Amtrak/Contrail Redev	0	0	47,060	0	47,060	139,932	33.6%
TIF - 440 Lawrence 96th Street	0	0	0	0	0	0	
TIF - 447 Fort Harrison	140,002	246,983	0	1,362	388,347	4,245,253	9.1%
TIF - 448 Pendelton Pike Allocation	0	806	0	0	806	618,842	0.1%
TIF - 449 Monarch Allocation Area	0	0	0	0	0	336,451	0.0%
TIF - 552 South Emerson Redev	0	0	332,590	0	332,590	997,889	33.3%
TIF - 553 Beech Grove Cons Alloc Area	0	0	3,093	0	3,093	9,282	33.3%
TIF - 640 Dow Elanco Redev	0	116	0	0	116	1,431,757	0.0%
TIF - 740 Brooksville/Senour Dev	0	0	0	0	0	0	
TIF - 741 Naval Center (Hughes)	0	0	6,906	0	6,906	460,316	1.5%
TIF - 752 Amtrak/Conrail Redev	0	0	17,590	0	17,590	52,873	33.3%
TIF - 761 Naval Center PP	0	0	9,715	0	9,715	647,567	1.5%
TIF - 840 Washington 96th St	0	0	0	0	0	0	
TIF - 841Glendale Redev	0	0	12,669	0	12,669	821,504	1.5%
TIF - 842 Glendale Redev	0	0	0	0	0	22,625	0.0%
TIF - 908 Wayne Twp Arpt EDA	20	2,603	35,991	0	38,615	175,421	22.0%
TIF - 940 Wayne Twp Arpt EDA	2,707	28,884	1,993,822	31	2,025,445	9,561,338	21.2%
TIF - 941 Wayne Twp Arpt EDA	0	0	6,288	0	6,288	270,801	2.3%
TIF - 944 Speedway Redevelopmt	0	984	0	0	984	336,354	0.3%
TIF - 945 Speedway Redevel II	0	0	0	0	0	2,528,159	0.0%
TIF - 946 Tibbs Avenue	0	0	0	0	0	0	
TIF - 947 Speedway Allocation II	0	11,511	0	0	11,511	311,480	3.7%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Marshall County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Marshall County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Marshall County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	2.6%	$40,218,033	$2,442,448,747	2.7%
Change		2.4%	-1.7%	
2012	1.4%	$39,292,085	$2,485,886,366	1.9%

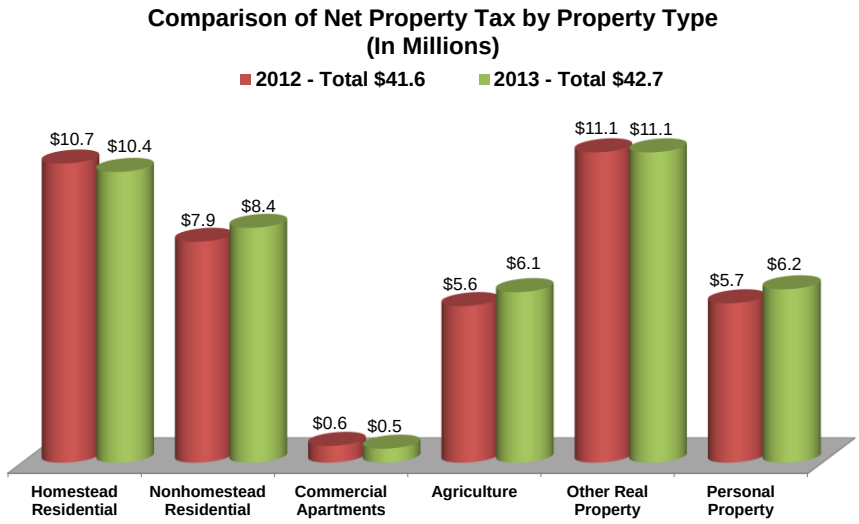
The total tax bill for all taxpayers in Marshall County increased by 2.6% in 2013. The main reason was a 2.4% increase in the levy. This levy increase and a 1.7% reassessment year decrease in certified net assessed value caused tax rates to rise. The higher tax rates caused tax cap credits as a percent of the levy to increase from 1.9% in 2012 to 2.7% in 2013.

Marshall County homeowners experienced a 3.0% decrease in property tax bills in 2013. This was due to a decline in homestead net assessed value which offset an increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Marshall County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	6,223	47.7%
No Change	212	1.6%
Lower Tax Bill	6,607	50.7%
Average Change in Tax Bill	**-3.0%**	
Detailed Change in Tax Bill		
20% or More	2,083	16.0%
10% to 19%	1,409	10.8%
1% to 9%	2,731	20.9%
-1% to 1%	212	1.6%
-1% to -9%	2,528	19.4%
-10% to -19%	2,035	15.6%
-20% or More	2,044	15.7%
Total	**13,042**	**100.0%**

Note: Percentages may not total due to rounding.



In Marshall County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes increased 2.6%, slightly more than the average 2.1% increase statewide. Agriculture saw the biggest increase, while commercial apartment net taxes decreased by the largest percentage.

Property tax rates increased in 16 of 18 Marshall County tax districts in 2013. The average tax rate rose by 4.2% because of a levy increase and a small decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Marshall County increased by 2.4%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Marshall County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$1,694,559,430	$1,631,184,398	-3.7%	$716,412,466	$673,942,173	-5.9%
Other Residential	698,819,000	718,895,400	2.9%	697,462,307	717,236,081	2.8%
Ag Business/Land	439,966,800	465,812,900	5.9%	436,797,976	462,176,982	5.8%
Business Real/Personal	1,050,655,842	980,089,114	-6.7%	792,440,784	754,734,922	-4.8%
Total	**$3,884,001,072**	**$3,795,981,812**	**-2.3%**	**$2,643,113,533**	**$2,608,090,158**	**-1.3%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Marshall County's total billed net assessed value decreased by 1.3% in 2013. Declines in homestead and business assessments were the main reasons. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$215,219	$305,476	$90,257	41.9%
2%	568,154	779,223	211,068	37.1%
3%	0	18,722	18,722	--
Elderly	23,160	42,247	19,087	82.4%
Total	$806,533	$1,145,667	$339,135	42.0%
% of Levy	1.9%	2.7%		

Total tax cap credits in Marshall County were $1.1 million, which was 2.7% of the levy. This was less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Marshall County's average tax rate was less than the median rate statewide. Most of the tax cap credits in Marshall County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Marshall County increased $339,135 between 2012 and 2013. Credits as a share of the total levy rose to 2.7% in 2013 from 1.9% in 2012.

Marshall County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*37,658,040*	*37,604,705*	*37,992,162*	*39,292,085*	*40,218,033*	*-0.1%*	*1.0%*	*3.4%*	*2.4%*
Marshall County	6,607,003	7,013,437	7,263,956	7,492,462	7,605,786	6.2%	3.6%	3.1%	1.5%
Bourbon Township	94,601	97,436	97,347	100,307	101,255	3.0%	-0.1%	3.0%	0.9%
Center Township	442,650	457,449	381,733	179,551	177,363	3.3%	-16.6%	-53.0%	-1.2%
German Township	250,540	258,527	257,032	264,905	267,632	3.2%	-0.6%	3.1%	1.0%
Green Township	45,972	46,864	47,677	49,285	49,258	1.9%	1.7%	3.4%	-0.1%
North Township	141,975	144,786	143,450	147,503	134,823	2.0%	-0.9%	2.8%	-8.6%
Polk Township	191,150	193,396	141,092	97,127	85,797	1.2%	-27.0%	-31.2%	-11.7%
Tippecanoe Township	65,380	67,435	68,229	70,226	70,242	3.1%	1.2%	2.9%	0.0%
Union Township	225,574	232,339	235,512	243,742	244,919	3.0%	1.4%	3.5%	0.5%
Walnut Township	67,429	69,622	69,467	82,058	52,571	3.3%	-0.2%	18.1%	-35.9%
West Township	230,046	232,997	235,962	230,783	237,541	1.3%	1.3%	-2.2%	2.9%
Plymouth Civil City	5,116,308	5,297,488	5,270,378	5,459,190	5,652,645	3.5%	-0.5%	3.6%	3.5%
Argos Civil Town	615,032	602,207	623,448	645,665	615,210	-2.1%	3.5%	3.6%	-4.7%
Bourbon Civil Town	613,299	632,616	645,642	664,970	672,039	3.1%	2.1%	3.0%	1.1%
Bremen Civil Town	2,047,252	2,068,824	2,095,280	2,176,640	2,180,219	1.1%	1.3%	3.9%	0.2%
Culver Civil Town	875,893	907,818	542,907	957,359	971,589	3.6%	-40.2%	76.3%	1.5%
Lapaz Civil Town	94,033	97,050	99,228	101,898	102,015	3.2%	2.2%	2.7%	0.1%
Culver Community School Corp	2,286,626	2,438,802	2,317,702	2,384,348	2,651,837	6.7%	-5.0%	2.9%	11.2%
Argos Community School Corp	1,184,598	1,470,876	1,352,483	1,352,368	1,593,863	24.2%	-8.0%	0.0%	17.9%
Bremen Public School Corp	2,979,804	2,989,751	2,869,355	2,870,381	3,005,991	0.3%	-4.0%	0.0%	4.7%
Plymouth Community School Corp	7,735,583	6,826,355	7,208,139	7,217,039	7,286,758	-11.8%	5.6%	0.1%	1.0%
Triton School Corp	1,098,281	1,240,193	1,511,599	1,391,575	1,541,335	12.9%	21.9%	-7.9%	10.8%
John Glenn School Corp	1,146,214	994,886	988,973	1,077,970	1,101,664	-13.2%	-0.6%	9.0%	2.2%
Union-North United School Corp	1,072,166	713,003	1,122,733	1,591,233	1,345,293	-33.5%	57.5%	41.7%	-15.5%
Argos Public Library	174,291	177,177	176,896	144,323	142,926	1.7%	-0.2%	-18.4%	-1.0%
Bourbon Public Library	101,601	103,471	103,424	111,604	115,596	1.8%	0.0%	7.9%	3.6%
Bremen Public Library	512,259	528,544	386,298	408,000	411,372	3.2%	-26.9%	5.6%	0.8%
Culver Public Library	449,043	462,562	466,273	467,772	469,380	3.0%	0.8%	0.3%	0.3%
Plymouth Public Library	950,072	985,795	1,011,727	1,045,811	1,057,560	3.8%	2.6%	3.4%	1.1%
Marshall County Solid Waste Mgmt Dist	243,365	252,999	258,220	265,990	273,554	4.0%	2.1%	3.0%	2.8%
Plymouth City Redevelopment Commission	0	0	0	0	0				
Bremen Town Redevelopment Commission	0	0	0	0	0				

Marshall County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
50001	Bourbon Township	1.3734	--	--	--	--	--	--	1.3734
50002	Bourbon (Bourbon)	3.0277	--	--	--	--	--	--	3.0277
50005	German Township	1.2547	--	--	--	--	--	--	1.2547
50006	Bremen (German)	2.4521	--	--	--	--	--	--	2.4521
50007	Green Township	1.5602	--	--	--	--	--	--	1.5602
50008	Argos-Green	3.0473	--	--	--	--	--	--	3.0473
50009	North Township	1.3281	--	--	--	--	--	--	1.3281
50010	Lapaz (North)	1.8916	--	--	--	--	--	--	1.8916
50011	Polk Township	1.3371	--	--	--	--	--	--	1.3371
50012	Tippecanoe Township	1.3009	--	--	--	--	--	--	1.3009
50013	Union Township	0.8654	--	--	--	--	--	--	0.8654
50014	Culver (Union)	1.4002	--	--	--	--	--	--	1.4002
50015	Walnut Township	1.5445	--	--	--	--	--	--	1.5445
50016	Argos-Walnut	3.0642	--	--	--	--	--	--	3.0642
50017	West Township	1.4781	--	--	--	--	--	--	1.4781
50018	Center Township	1.4328	--	--	--	--	--	--	1.4328
50019	Plymouth (Center)	2.8582	--	--	--	--	--	--	2.8582
50020	Ply-West	2.8582	--	--	--	--	--	--	2.8582

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Marshall County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*304,698*	*761,159*	*17,676*	*42,054*	*1,125,587*	*40,218,033*	*2.8%*
TIF Total	*779*	*18,064*	*1,046*	*192*	*20,080*	*2,663,204*	*0.8%*
County Total	*305,476*	*779,223*	*18,722*	*42,247*	*1,145,667*	*42,881,237*	*2.7%*
Marshall County	34,517	83,391	1,805	7,871	127,583	7,605,786	1.7%
Bourbon Township	184	775	50	89	1,098	101,255	1.1%
Center Township	0	0	0	183	183	177,363	0.1%
German Township	873	896	0	188	1,958	267,632	0.7%
Green Township	9	4	7	185	205	49,258	0.4%
North Township	0	0	0	333	333	134,823	0.2%
Polk Township	0	0	0	95	95	85,797	0.1%
Tippecanoe Township	0	0	0	19	19	70,242	0.0%
Union Township	9	0	0	158	167	244,919	0.1%
Walnut Township	113	527	81	13	734	52,571	1.4%
West Township	44	0	0	340	384	237,541	0.2%
Plymouth Civil City	98,237	277,777	0	5,662	381,675	5,652,645	6.8%
Argos Civil Town	8,566	32,951	6,183	732	48,431	615,210	7.9%
Bourbon Civil Town	11,809	49,739	3,218	774	65,540	672,039	9.8%
Bremen Civil Town	40,746	41,800	0	1,070	83,617	2,180,219	3.8%
Culver Civil Town	305	0	0	1,554	1,859	971,589	0.2%
Lapaz Civil Town	0	0	0	58	58	102,015	0.1%
Culver Community School Corp	227	0	0	2,166	2,392	2,651,837	0.1%
Argos Community School Corp	5,738	22,071	4,141	2,647	34,596	1,593,863	2.2%
Bremen Public School Corp	23,764	24,378	0	1,923	50,066	3,005,991	1.7%
Plymouth Community School Corp	59,439	167,144	0	8,118	234,701	7,286,758	3.2%
Triton School Corp	5,811	24,476	1,584	1,131	33,002	1,541,335	2.1%
John Glenn School Corp	0	0	0	1,215	1,215	1,101,664	0.1%
Union-North United School Corp	0	0	0	3,077	3,077	1,345,293	0.2%
Argos Public Library	515	1,979	371	237	3,102	142,926	2.2%
Bourbon Public Library	631	2,658	172	109	3,570	115,596	3.1%
Bremen Public Library	3,252	3,336	0	263	6,852	411,372	1.7%
Culver Public Library	40	0	0	383	423	469,380	0.1%
Plymouth Public Library	8,627	24,258	0	1,178	34,063	1,057,560	3.2%
Marshall County Solid Waste Mgmt Dist	1,241	2,999	65	283	4,589	273,554	1.7%
Plymouth City Redevelopment Commission	0	0	0	0	0	0	
Bremen Town Redevelopment Commission	0	0	0	0	0	0	
TIF - Bremen 006	95	3,224	0	192	3,511	653,920	0.5%
TIF - Argos Green 008	0	474	1,046	0	1,519	68,763	2.2%
TIF - Union 013	0	0	0	0	0	2,708	0.0%
TIF - Culver 014	0	0	0	0	0	481,701	0.0%
TIF - Ply Center 019	684	14,366	0	0	15,050	969,130	1.6%
TIF - Ply West 020	0	0	0	0	0	486,982	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Martin County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Martin County between 2012 and 2013.
Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Martin County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	2.9%	$5,939,296	$350,013,016	1.2%
Change		4.5%	6.5%	
2012	-14.8%	$5,681,572	$328,713,942	1.9%

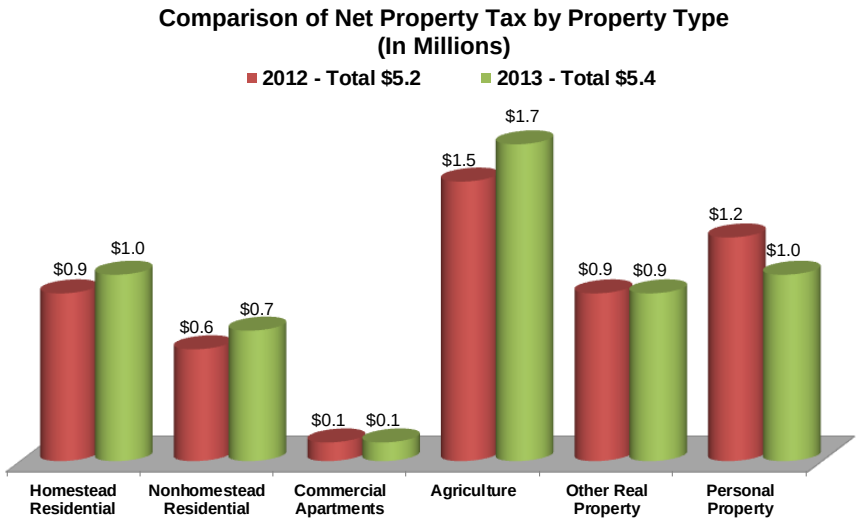
The total tax bill for all taxpayers in Martin County increased by 2.9% in 2013. The main reason was a 4.5% increase in the total property tax levy. The reassessment year increase in certified net assessed value of 6.5% exceeded the levy increase, so property tax rates generally decreased. This tax rate decrease caused tax cap credits as a share of the levy to drop from 1.9% in 2012 to 1.2% in 2013.

Martin County homeowners experienced a 2.5% increase in property tax bills in 2013. This was due to a large increase in homestead net assessed value, which was almost offset by a decrease in property tax rates and an increase in local homestead credits. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Martin County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	1,182	41.6%
No Change	206	7.3%
Lower Tax Bill	1,453	51.1%
Average Change in Tax Bill	**2.5%**	
Detailed Change in Tax Bill		
20% or More	548	19.3%
10% to 19%	185	6.5%
1% to 9%	449	15.8%
-1% to 1%	206	7.3%
-1% to -9%	636	22.4%
-10% to -19%	458	16.1%
-20% or More	359	12.6%
Total	**2,841**	**100.0%**

Note: Percentages may not total due to rounding.



In Martin County most net property taxes were paid by business (other real and personal) and agriculture property owners in 2013. Total net property taxes increased 2.9%, more than the average 2.1% increase statewide. Nonhomestead residential property saw the largest percentage increase, while personal property net taxes decreased by the largest percentage.

Property tax rates decreased in all but one of the 10 Martin County tax districts in 2013. The average tax rate fell by 1.8% because a levy increase was offset by a larger increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Martin County increased by 4.5%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Martin County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$234,761,019	$250,913,099	6.9%	$77,443,376	$86,189,347	11.3%
Other Residential	41,115,800	48,425,600	17.8%	38,740,802	45,426,308	17.3%
Ag Business/Land	104,924,781	116,330,701	10.9%	101,126,940	113,479,621	12.2%
Business Real/Personal	134,526,008	130,262,540	-3.2%	115,970,075	107,683,233	-7.1%
Total	**$515,327,608**	**$545,931,940**	**5.9%**	**$333,281,193**	**$352,778,509**	**5.9%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Martin County's total billed net assessed value increased substantially, by 5.9% in 2013. Agricultural, other residential, and homestead assessments all experienced increases. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$2,124	$493	-$1,632	-76.8%
2%	93,618	60,294	-33,324	-35.6%
3%	6,195	3,079	-3,116	-50.3%
Elderly	6,501	6,379	-122	-1.9%
Total	$108,439	$70,244	-$38,195	-35.2%
% of Levy	1.9%	1.2%		

Total tax cap credits in Martin County were $70,244, which was 1.2% of the levy. This was less than the state average of 10.9% and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Martin County's average tax rate was less than the median rate statewide. Most of the tax cap credits in Martin County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Martin County decreased $38,195 between 2012 and 2013. Credits as a share of the total levy fell to 1.2% in 2013 from 1.9% in 2012.

Martin County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*5,529,124*	*5,751,249*	*5,984,064*	*5,681,572*	*5,939,296*	*4.0%*	*4.0%*	*-5.1%*	*4.5%*
Martin County	1,506,755	1,559,575	1,597,609	1,645,541	1,693,364	3.5%	2.4%	3.0%	2.9%
Center Township	20,776	21,323	21,984	22,680	23,304	2.6%	3.1%	3.2%	2.8%
Halbert Township	35,684	37,031	37,914	39,155	39,546	3.8%	2.4%	3.3%	1.0%
Lost River Township	15,100	15,057	15,548	15,880	21,919	-0.3%	3.3%	2.1%	38.0%
Mitcheltree Township	32,164	33,370	34,229	35,324	27,593	3.7%	2.6%	3.2%	-21.9%
Perry Township	55,727	57,527	59,269	60,525	59,934	3.2%	3.0%	2.1%	-1.0%
Rutherford Township	19,171	19,868	20,353	20,890	21,606	3.6%	2.4%	2.6%	3.4%
Loogootee Civil City	434,286	452,559	463,839	477,568	491,730	4.2%	2.5%	3.0%	3.0%
Crane Civil Town	0	0	0	0	0				
Shoals Civil Town	152,099	160,135	164,336	169,982	174,783	5.3%	2.6%	3.4%	2.8%
Shoals Community School Corp	1,724,952	1,730,729	1,813,276	1,538,063	1,690,021	0.3%	4.8%	-15.2%	9.9%
Loogootee Community School Corp	1,334,358	1,452,329	1,585,994	1,492,230	1,621,167	8.8%	9.2%	-5.9%	8.6%
Loogootee Public Library	52,440	60,271	59,876	50,412	51,747	14.9%	-0.7%	-15.8%	2.6%
Shoals Public Library	19,657	20,691	21,229	21,940	22,582	5.3%	2.6%	3.3%	2.9%
Martin County Solid Waste Mgmt Dist	125,955	130,784	88,608	91,382	0	3.8%	-32.2%	3.1%	-100.0%

Martin County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
51001	Center Township	1.5920	--	--	--	--	39.8958%	--	0.9569
51002	Shoals Town/Center Township	3.0346	--	--	--	--	39.8958%	--	1.8239
51003	Halbert Township	1.5928	--	--	--	--	39.8958%	--	0.9573
51004	Shoals Town/Halbert Township	3.0483	--	--	--	--	39.8958%	--	1.8322
51005	Lost River Township	1.6086	--	--	--	--	39.8958%	--	0.9668
51006	Mitcheltree Township	1.6511	--	--	--	--	39.8958%	--	0.9924
51007	Perry Township	1.4180	--	--	--	--	39.8958%	--	0.8523
51008	Loogootee City	2.1583	--	--	--	--	39.8958%	--	1.2972
51009	Crane Town	1.4030	--	--	--	--	39.8958%	--	0.8433
51010	Rutherford Township	1.4216	--	--	--	--	39.8958%	--	0.8544

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Martin County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*493*	*60,294*	*3,079*	*6,379*	*70,244*	*5,939,296*	*1.2%*
TIF Total	*0*	*0*	*0*	*0*	*0*	*16,352*	*0.0%*
County Total	*493*	*60,294*	*3,079*	*6,379*	*70,244*	*5,955,648*	*1.2%*
Martin County	89	11,194	489	1,539	13,311	1,693,364	0.8%
Center Township	4	176	8	18	206	23,304	0.9%
Halbert Township	0	296	36	17	349	39,546	0.9%
Lost River Township	0	0	0	5	5	21,919	0.0%
Mitcheltree Township	0	0	0	14	14	27,593	0.1%
Perry Township	3	381	0	86	470	59,934	0.8%
Rutherford Township	0	0	0	0	0	21,606	0.0%
Loogootee Civil City	58	8,626	0	1,077	9,761	491,730	2.0%
Crane Civil Town	0	0	0	0	0	0	
Shoals Civil Town	140	15,245	1,316	576	17,277	174,783	9.9%
Shoals Community School Corp	113	12,288	1,060	1,006	14,467	1,690,021	0.9%
Loogootee Community School Corp	66	9,804	0	1,907	11,776	1,621,167	0.7%
Loogootee Public Library	2	313	0	61	376	51,747	0.7%
Shoals Public Library	18	1,970	170	74	2,232	22,582	9.9%
Martin County Solid Waste Mgmt Dist	0	0	0	0	0	0	
TIF - Crane Town	0	0	0	0	0	16,352	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Miami County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Miami County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Miami County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-3.1%	$23,921,207	$1,007,622,385	7.3%
Change		3.6%	1.0%	
2012	3.7%	$23,098,864	$997,216,437	8.2%

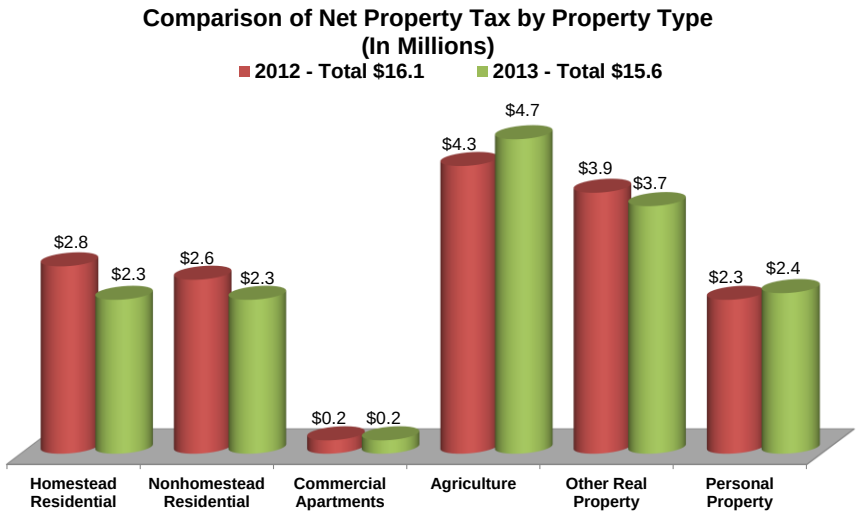
The total tax bill for all taxpayers in Miami County decreased by 3.1% in 2013. A 3.6% rise in the levy was offset by a large increase in local income tax-funded property tax credits. In this reassessment year, certified net assessed value increased by 1.0%. Falling tax bills caused a decrease in tax cap credits as a percent of the levy, from 8.2% in 2012 to 7.3% in 2013.

Miami County homeowners experienced a large 19.3% decrease in property tax bills in 2013. This was due to a large increase in local property tax credits which more than offset an increase in property tax rates. Homesteads experienced a small increase in net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Miami County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	1,848	19.7%
No Change	858	9.1%
Lower Tax Bill	6,682	71.2%
Average Change in Tax Bill	**-19.3%**	
Detailed Change in Tax Bill		
20% or More	818	8.7%
10% to 19%	413	4.4%
1% to 9%	617	6.6%
-1% to 1%	858	9.1%
-1% to -9%	834	8.9%
-10% to -19%	994	10.6%
-20% or More	4,854	51.7%
Total	**9,388**	**100.0%**

Note: Percentages may not total due to rounding.



In Miami County most net property taxes were paid by business (other real and personal) and agriculture property owners in 2013. Total net property taxes decreased 3.1%, compared to an average 2.1% increase statewide. Commercial apartments saw the biggest percentage increase, while homestead net taxes decreased by the largest percentage.

Property tax rates increased in 20 of 22 Miami County tax districts in 2013. The average tax rate rose by 2.5% because the levy increase exceeded the increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Miami County increased by 3.6%, similar to the 3.7% statewide levy increase. Detailed levy changes for local governments in Miami County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$815,245,260	$801,651,250	-1.7%	$255,683,718	$260,125,975	1.7%
Other Residential	173,288,410	162,817,700	-6.0%	169,473,451	158,958,357	-6.2%
Ag Business/Land	320,448,800	342,999,300	7.0%	314,944,305	337,672,324	7.2%
Business Real/Personal	316,304,464	315,015,978	-0.4%	267,461,759	271,330,472	1.4%
Total	**$1,625,286,934**	**$1,622,484,228**	**-0.2%**	**$1,007,563,233**	**$1,028,087,128**	**2.0%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Miami County's total billed net assessed value increased by 2.0% in 2013. Increases in agricultural assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$707	$256	-$451	-63.8%
2%	717,310	637,880	-79,431	-11.1%
3%	1,166,578	1,161,727	-4,852	-0.4%
Elderly	25,204	9,932	-15,271	-60.6%
Total	$1,909,799	$1,809,795	-$100,004	-5.2%
% of Levy	8.2%	7.3%		

Total tax cap credits in Miami County were $1.8 million, which was 7.3% of the levy. This was less than the state average of 10.9%, but more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Miami County's average tax rate was higher than the statewide median rate, but less than the statewide average rate. The county's large tax credits, funded by local income taxes, also held down tax cap credits. Most of the tax cap credits in Miami County were in the 3% business real and personal property category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Miami County decreased $100,004 between 2012 and 2013. Credits as a share of the total levy fell to 7.3% in 2013 from 8.2% in 2012.

Miami County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	% Change 2010 - 2011	% Change 2011 - 2012	% Change 2012 - 2013
County Total	*22,243,438*	*23,584,392*	*22,402,144*	*23,098,864*	*23,921,207*	*6.0%*	*-5.0%*	*3.1%*	*3.6%*
Miami County	5,369,432	5,738,100	5,906,751	5,906,512	6,298,649	6.9%	2.9%	0.0%	6.6%
Allen Township	15,832	28,162	23,679	25,014	25,670	77.9%	-15.9%	5.6%	2.6%
Butler Township	12,826	13,300	13,202	14,092	14,486	3.7%	-0.7%	6.7%	2.8%
Clay Township	19,691	20,402	20,916	21,553	22,170	3.6%	2.5%	3.0%	2.9%
Deer Creek Township	22,619	23,451	24,084	21,259	25,462	3.7%	2.7%	-11.7%	19.8%
Erie Township	15,041	15,619	16,015	16,517	16,980	3.8%	2.5%	3.1%	2.8%
Harrison Township	16,294	7,846	12,676	12,677	13,421	-51.8%	61.6%	0.0%	5.9%
Jackson Township	30,248	31,378	31,031	33,151	34,041	3.7%	-1.1%	6.8%	2.7%
Jefferson Township	40,898	42,412	43,488	43,484	46,157	3.7%	2.5%	0.0%	6.1%
Perry Township	24,908	25,792	26,446	27,292	28,068	3.5%	2.5%	3.2%	2.8%
Peru Township	119,125	123,489	126,635	130,247	133,905	3.7%	2.5%	2.9%	2.8%
Pipe Creek Township	44,006	46,375	47,450	19,474	50,464	5.4%	2.3%	-59.0%	159.1%
Richland Township	17,054	17,703	18,156	18,675	19,223	3.8%	2.6%	2.9%	2.9%
Union Townshp	19,392	20,114	20,618	21,287	20,475	3.7%	2.5%	3.2%	-3.8%
Washington Township	54,973	57,055	51,742	60,338	61,879	3.8%	-9.3%	16.6%	2.6%
Peru Civil City	5,846,332	6,010,782	5,926,796	6,058,574	6,311,085	2.8%	-1.4%	2.2%	4.2%
Amboy Civil Town	33,100	33,100	32,981	33,097	33,097	0.0%	-0.4%	0.4%	0.0%
Bunker Hill Civil Town	181,664	187,884	187,296	187,854	187,854	3.4%	-0.3%	0.3%	0.0%
Converse Civil Town	200,784	221,656	226,894	222,589	229,672	10.4%	2.4%	-1.9%	3.2%
Denver Civil Town	4,361	20,102	18,685	19,091	19,674	360.9%	-7.0%	2.2%	3.1%
Macy Civil Town	14,585	14,584	15,250	15,734	16,176	0.0%	4.6%	3.2%	2.8%
Maconaquah School Corp	3,393,344	3,072,154	3,158,518	3,365,437	3,650,439	-9.5%	2.8%	6.6%	8.5%
North Miami Consolidated School Corp	2,009,099	2,291,244	2,112,984	1,816,529	2,052,293	14.0%	-7.8%	-14.0%	13.0%
Oak Hill United School Corp	842,063	813,417	819,967	866,767	769,205	-3.4%	0.8%	5.7%	-11.3%
Peru Community School Corp	3,488,102	4,281,282	3,081,490	3,691,051	3,375,156	22.7%	-28.0%	19.8%	-8.6%
Converse Public Library	70,605	73,371	75,470	77,523	80,352	3.9%	2.9%	2.7%	3.6%
Peru Public Library	334,264	353,618	362,924	373,046	385,154	5.8%	2.6%	2.8%	3.2%
Miami County Solid Waste Mgmt Dist	0	0	0	0	0				
Converse Redevelopment Commission	2,796	0	0	0	0	-100.0%			
Miami County Redevelopment (Grissom)	0	0	0	0	0				

Miami County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
52001	Allen Township	1.5017	12.3806%	3.5086%	61.0756%	--	--	35.4158%	0.0000
52002	Macy Town	2.3355	12.3806%	3.5086%	10.7071%	--	--	35.4158%	0.8872
52003	Butler Township	1.6338	12.3806%	3.5086%	19.1859%	--	--	35.4158%	0.4821
52004	Clay Township	1.6466	12.3806%	3.5086%	22.4502%	--	--	35.4158%	0.4321
52005	Deer Creek Township	1.6462	12.3806%	3.5086%	15.0835%	--	--	35.4158%	0.5533
52006	Erie Township	1.7683	12.3806%	3.5086%	3.6634%	--	--	35.4158%	0.7963
52007	Harrison Township	1.6350	12.3806%	3.5086%	27.2544%	--	--	35.4158%	0.3506
52009	Jackson Township	2.0598	12.3806%	3.5086%	61.0756%	--	--	35.4158%	0.0000
52010	Amboy Town	2.6565	12.3806%	3.5086%	31.5891%	--	--	35.4158%	0.4544
52011	Converse Town	3.9952	12.3806%	3.5086%	31.1981%	--	--	35.4158%	0.6990
52012	Jefferson Township	1.4830	12.3806%	3.5086%	9.5703%	--	--	35.4158%	0.5802
52013	Denver Town	1.7421	12.3806%	3.5086%	2.9814%	--	--	35.4158%	0.7964
52014	Perry Township	1.4659	12.3806%	3.5086%	52.4659%	--	--	35.4158%	0.0000
52015	Peru Township	2.6885	12.3806%	3.5086%	19.8892%	--	--	35.4158%	0.7744
52016	Peru City-Peru Township	4.6039	12.3806%	3.5086%	34.5360%	--	--	35.4158%	0.6519
52017	Pipe Creek Township	1.6469	12.3806%	3.5086%	36.0326%	--	--	35.4158%	0.2085
52018	Bunker Hill Town	3.5544	12.3806%	3.5086%	1.7095%	--	--	35.4158%	1.6701
52019	Richland Township	1.4538	12.3806%	3.5086%	4.8994%	--	--	35.4158%	0.6367
52020	Union Township	1.4766	12.3806%	3.5086%	5.8161%	--	--	35.4158%	0.6331
52021	Washington Township	1.6823	12.3806%	3.5086%	24.1812%	--	--	35.4158%	0.4124
52022	Peru City-Annex-Washington Twp	4.4921	12.3806%	3.5086%	0.0041%	--	--	35.4158%	2.1872
52023	Peru City South-Washington Twp	4.5938	12.3806%	3.5086%	6.1533%	--	--	35.4158%	1.9543

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Miami County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*256*	*633,931*	*1,057,035*	*9,932*	*1,701,154*	*23,921,207*	*7.1%*
TIF Total	*0*	*3,949*	*104,692*	*0*	*108,641*	*750,329*	*14.5%*
County Total	*256*	*637,880*	*1,161,727*	*9,932*	*1,809,795*	*24,671,536*	*7.3%*
Miami County	35	91,885	144,216	2,961	239,097	6,298,649	3.8%
Allen Township	0	0	0	0	0	25,670	0.0%
Butler Township	0	0	0	4	4	14,486	0.0%
Clay Township	0	0	0	23	23	22,170	0.1%
Deer Creek Township	0	0	0	10	10	25,462	0.0%
Erie Township	0	0	0	14	14	16,980	0.1%
Harrison Township	0	0	0	1	1	13,421	0.0%
Jackson Township	0	56	170	1	228	34,041	0.7%
Jefferson Township	0	0	0	83	83	46,157	0.2%
Perry Township	0	0	0	0	0	28,068	0.0%
Peru Township	1	6,479	10,608	28	17,115	133,905	12.8%
Pipe Creek Township	0	3	17	19	40	50,464	0.1%
Richland Township	0	0	0	12	12	19,223	0.1%
Union Townshp	0	0	0	1	1	20,475	0.0%
Washington Township	2	627	484	44	1,157	61,879	1.9%
Peru Civil City	151	348,687	595,402	1,779	946,019	6,311,085	15.0%
Amboy Civil Town	0	23	0	0	23	33,097	0.1%
Bunker Hill Civil Town	0	273	1,636	297	2,206	187,854	1.2%
Converse Civil Town	0	4,159	12,795	65	17,020	229,672	7.4%
Denver Civil Town	0	0	0	91	91	19,674	0.5%
Macy Civil Town	0	3	0	0	3	16,176	0.0%
Maconaquah School Corp	42	1,733	2,441	1,901	6,119	3,650,439	0.2%
North Miami Consolidated School Corp	0	2	0	1,457	1,459	2,052,293	0.1%
Oak Hill United School Corp	0	2,656	8,033	41	10,731	769,205	1.4%
Peru Community School Corp	14	154,216	239,000	993	394,223	3,375,156	11.7%
Converse Public Library	0	277	839	4	1,121	80,352	1.4%
Peru Public Library	11	22,850	41,393	103	64,356	385,154	16.7%
Miami County Solid Waste Mgmt Dist	0	0	0	0	0	0	
Converse Redevelopment Commission	0	0	0	0	0	0	
Miami County Redevelopment (Grissom)	0	0	0	0	0	0	
TIF - Converse Downtown 011	0	749	16,722	0	17,471	145,773	12.0%
TIF - US 31/24 TIF District Peru Twp 015	0	269	0	0	269	2,121	12.7%
TIF - US31/24 TIF District Peru City 016	0	2,931	87,970	0	90,900	430,513	21.1%
TIF - Grissom Pipe Creek 017	0	0	0	0	0	171,922	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Monroe County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Monroe County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Monroe County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	2.6%	$110,114,314	$6,319,658,549	0.5%
Change		2.8%	0.9%	
2012	1.0%	$107,089,336	$6,262,434,138	0.4%

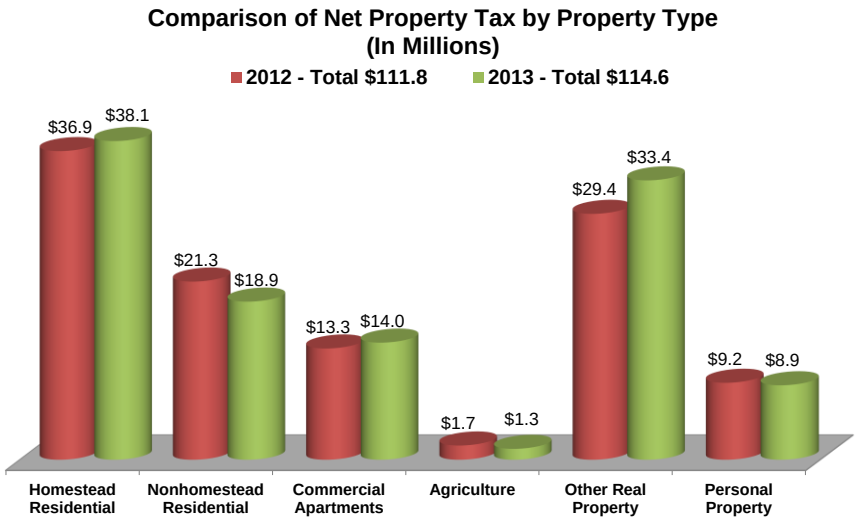
The total tax bill for all taxpayers in Monroe County increased by 2.6% in 2013. The main reason was a 2.8% increase in the levy. In this reassessment year, certified net assessed value increased 0.9%. Monroe County's tax cap credits as a percent of the levy were nearly unchanged.

Monroe County homeowners experienced a small 1.9% increase in property tax bills in 2013. This was due to an increase in property tax rates and a small increase in homestead net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Monroe County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	16,976	60.2%
No Change	266	0.9%
Lower Tax Bill	10,971	38.9%
Average Change in Tax Bill	**1.9%**	
Detailed Change in Tax Bill		
20% or More	2,000	7.1%
10% to 19%	3,384	12.0%
1% to 9%	11,592	41.1%
-1% to 1%	266	0.9%
-1% to -9%	7,411	26.3%
-10% to -19%	2,464	8.7%
-20% or More	1,096	3.9%
Total	**28,213**	**100.0%**

Note: Percentages may not total due to rounding.



In Monroe County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes increased 2.6%, more than the average 2.1% increase statewide. Business real property saw the biggest increase, while agricultural net taxes decreased by the largest percentage.

Property tax rates increased in 11 of 18 Monroe County tax districts in 2013. The average tax rate rose by 2.3% because a levy increase more than offset a small increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Monroe County increased by 2.8%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Monroe County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$4,966,714,370	$5,051,164,168	1.7%	$2,365,747,996	$2,413,401,682	2.0%
Other Residential	2,008,549,900	1,870,180,086	-6.9%	1,993,746,832	1,849,561,296	-7.2%
Ag Business/Land	124,131,878	99,129,726	-20.1%	122,778,213	97,657,620	-20.5%
Business Real/Personal	2,763,378,104	2,973,114,865	7.6%	2,155,068,753	2,331,549,644	8.2%
Total	**$9,862,774,252**	**$9,993,588,845**	**1.3%**	**$6,637,341,794**	**$6,692,170,242**	**0.8%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Monroe County's total billed net assessed value increased by 0.8% in 2013. Increases in business and homestead assessments more than offset a decrease in other residential and agricultural assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$160,394	$276,551	$116,157	72.4%
2%	163,569	75,343	-88,226	-53.9%
3%	0	0	0	0.0%
Elderly	175,120	195,054	19,934	11.4%
Total	$499,082	$546,948	$47,866	9.6%
% of Levy	0.4%	0.5%		

Total tax cap credits in Monroe County were $546,948, which was only 0.5% of the levy. This was less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Monroe County's average tax rate was less than the median rate statewide. More than half of Monroe County's tax cap credits were in the 1% homestead category. Most of the rest were in the elderly category, which limits homestead property tax increases to 2% per year for some homeowners 65 years of age or older. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Monroe County increased $47,866 between 2012 and 2013. Credits as a share of the total levy increased slightly to 0.5% in 2013 from 0.4% in 2012.

Monroe County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*88,998,327*	*96,705,044*	*105,152,172*	*107,089,336*	*110,114,314*	*8.7%*	*8.7%*	*1.8%*	*2.8%*
Monroe County	19,772,568	20,387,067	18,901,026	20,979,155	21,512,117	3.1%	-7.3%	11.0%	2.5%
Bean Blossom Township	78,206	81,812	132,283	131,526	138,669	4.6%	61.7%	-0.6%	5.4%
Benton Township	179,067	173,620	138,519	137,212	181,344	-3.0%	-20.2%	-0.9%	32.2%
Bloomington Township	914,775	1,219,245	1,159,360	1,191,703	1,222,883	33.3%	-4.9%	2.8%	2.6%
Clear Creek Township	148,342	164,044	162,722	168,060	173,059	10.6%	-0.8%	3.3%	3.0%
Indian Creek Township	59,563	61,800	60,269	65,453	67,214	3.8%	-2.5%	8.6%	2.7%
Perry Township	535,453	593,837	570,746	584,279	612,881	10.9%	-3.9%	2.4%	4.9%
Polk Township	38,445	39,894	40,921	42,244	43,438	3.8%	2.6%	3.2%	2.8%
Richland Township	558,985	597,336	593,865	589,681	591,211	6.9%	-0.6%	-0.7%	0.3%
Salt Creek Township	147,536	156,960	53,247	293,457	117,135	6.4%	-66.1%	451.1%	-60.1%
Van Buren Township	1,110,891	1,140,071	1,173,069	1,263,315	1,315,984	2.6%	2.9%	7.7%	4.2%
Washington Township	62,677	65,478	67,085	62,433	62,346	4.5%	2.5%	-6.9%	-0.1%
Bloomington Civil City	22,924,089	24,383,956	24,923,939	25,591,698	27,075,981	6.4%	2.2%	2.7%	5.8%
Ellettsville Civil Town	1,171,801	1,314,547	1,361,178	1,590,993	1,415,500	12.2%	3.5%	16.9%	-11.0%
Stinesville Civil Town	6,767	7,371	7,346	7,298	6,986	8.9%	-0.3%	-0.7%	-4.3%
Richland-Bean Blossom Comm School Corp	5,558,382	4,846,369	8,578,516	8,217,355	7,403,007	-12.8%	77.0%	-4.2%	-9.9%
Monroe County Community School Corp	25,644,864	30,378,122	36,555,541	36,968,214	38,122,016	18.5%	20.3%	1.1%	3.1%
Monroe County Public Library	5,678,791	7,131,851	6,712,343	5,172,770	5,757,209	25.6%	-5.9%	-22.9%	11.3%
Bloomington Transportation	961,761	997,702	1,023,650	1,056,478	1,084,222	3.7%	2.6%	3.2%	2.6%
Perry-Clear Creek Fire Protection	1,089,245	1,345,557	1,272,229	1,422,928	1,447,927	23.5%	-5.4%	11.8%	1.8%
Monroe County Solid Waste Mgmt Dist	1,432,965	1,618,405	1,664,318	1,553,084	1,763,185	12.9%	2.8%	-6.7%	13.5%
Bloomington City Redevelopment	718,157	0	0	0	0	-100.0%			
Monroe County Redevelopment Commission	204,997	0	0	0	0	-100.0%			

Monroe County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
53001	Bean Blossom Township	1.5393	--	3.6128%	--	--	--	--	1.4837
53002	Stinesville Town	1.6146	--	3.6128%	--	--	--	--	1.5563
53003	Benton Township	1.2194	--	3.6128%	--	--	--	--	1.1753
53004	Bloomington Township	1.4652	--	3.6128%	--	--	--	--	1.4123
53005	Bloomington City-Bloomington Twp	2.0194	--	3.6128%	--	--	--	--	1.9464
53006	Clear Creek Township	1.3393	--	3.6128%	--	--	--	--	1.2909
53007	Indian Creek Township	1.2293	--	3.6128%	--	--	--	--	1.1849
53008	Perry Township	1.3073	--	3.6128%	--	--	--	--	1.2601
53009	Bloomington City-Perry Township	2.0196	--	3.6128%	--	--	--	--	1.9466
53010	Polk Township	1.4060	--	3.6128%	--	--	--	--	1.3552
53011	Richland Township	1.5390	--	3.6128%	--	--	--	--	1.4834
53012	Bloomington City-Richland Twp	2.2895	--	3.6128%	--	--	--	--	2.2068
53013	Elletsville Town	2.2100	--	3.6128%	--	--	--	--	2.1302
53014	Salt Creek Township	1.2318	--	3.6128%	--	--	--	--	1.1873
53015	Van Buren Township	1.4180	--	3.6128%	--	--	--	--	1.3668
53016	Bloomington City-Van Buren Twp	2.0582	--	3.6128%	--	--	--	--	1.9838
53017	Washington Township	1.1929	--	3.6128%	--	--	--	--	1.1498
53018	Ellettsville Bean Blossom	2.2131	--	3.6128%	--	--	--	--	2.1331

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Monroe County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*273,754*	*75,343*	*0*	*194,799*	*543,896*	*110,114,314*	*0.5%*
TIF Total	*2,797*	*0*	*0*	*255*	*3,052*	*8,437,524*	*0.0%*
County Total	*276,551*	*75,343*	*0*	*195,054*	*546,948*	*118,551,838*	*0.5%*
Monroe County	49,195	11,599	0	38,842	99,636	21,512,117	0.5%
Bean Blossom Township	59	2	0	543	603	138,669	0.4%
Benton Township	14	0	0	164	177	181,344	0.1%
Bloomington Township	223	0	0	3,047	3,271	1,222,883	0.3%
Clear Creek Township	93	0	0	214	307	173,059	0.2%
Indian Creek Township	6	0	0	121	127	67,214	0.2%
Perry Township	2,749	0	0	1,026	3,775	612,881	0.6%
Polk Township	0	0	0	131	131	43,438	0.3%
Richland Township	299	560	0	1,047	1,907	591,211	0.3%
Salt Creek Township	9	0	0	117	126	117,135	0.1%
Van Buren Township	320	0	0	4,590	4,909	1,315,984	0.4%
Washington Township	0	0	0	63	63	62,346	0.1%
Bloomington Civil City	106,136	364	0	39,717	146,218	27,075,981	0.5%
Ellettsville Civil Town	8,210	26,154	0	4,785	39,149	1,415,500	2.8%
Stinesville Civil Town	0	0	0	56	56	6,986	0.8%
Richland-Bean Blossom Comm Sch Corp	11,525	32,594	0	17,694	61,812	7,403,007	0.8%
Monroe County Community School Corp	73,151	0	0	65,023	138,173	38,122,016	0.4%
Monroe County Public Library	13,166	3,104	0	10,395	26,665	5,757,209	0.5%
Bloomington Transportation	4,250	15	0	1,590	5,855	1,084,222	0.5%
Perry-Clear Creek Fire Protection	318	0	0	2,449	2,768	1,447,927	0.2%
Monroe County Solid Waste Mgmt Dist	4,032	951	0	3,184	8,166	1,763,185	0.5%
Bloomington City Redevelopment	0	0	0	0	0	0	
Monroe County Redevelopment Commiss	0	0	0	0	0	0	
TIF - Bloomington Township	0	0	0	0	0	38,365	0.0%
TIF - Bloomington City	2,797	0	0	0	2,797	3,269,016	0.1%
TIF - Perry Township	0	0	0	0	0	301,493	0.0%
TIF - Perry City	0	0	0	255	255	2,556,620	0.0%
TIF - Richland Township	0	0	0	0	0	1,481,130	0.0%
TIF - Richland City	0	0	0	0	0	790,900	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Montgomery County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Montgomery County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Montgomery County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	3.1%	$42,196,368	$1,932,155,995	5.0%
Change		2.7%	-0.7%	
2012	-0.9%	$41,072,426	$1,946,532,263	6.4%

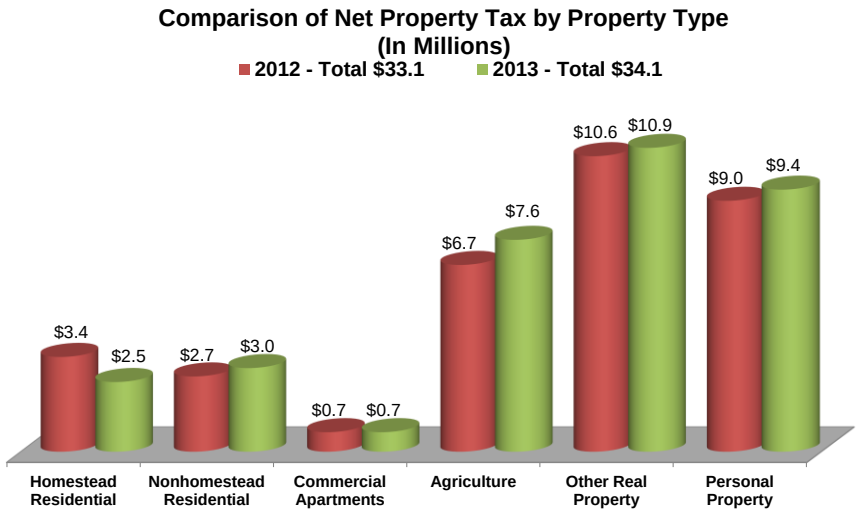
The total tax bill for all taxpayers in Montgomery County increased by 3.1% in 2013. The main reasons were a 2.7% increase in the property tax levy and a decline in property tax cap credits as a share of the levy from 6.4% to 5.0%. In this reassessment year, certified net assessed value in Montgomery County fell by 0.7%.

Montgomery County homeowners experienced a large 26% decrease in property tax bills in 2013. This was due to a large increase in local property tax credits which more than offset an increase in property tax rates and a small increase in homestead net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Montgomery County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	1,468	13.5%
No Change	280	2.6%
Lower Tax Bill	9,132	83.9%
Average Change in Tax Bill	**-26.0%**	
Detailed Change in Tax Bill		
20% or More	282	2.6%
10% to 19%	227	2.1%
1% to 9%	959	8.8%
-1% to 1%	280	2.6%
-1% to -9%	838	7.7%
-10% to -19%	1,263	11.6%
-20% or More	7,031	64.6%
Total	**10,880**	**100.0%**

Note: Percentages may not total due to rounding.



In Montgomery County most net property taxes were paid by business (other real and personal) property owners in 2013. Total net property taxes increased 3.1%, more than the average 2.1% increase statewide. Agriculture saw the biggest increase, while homestead net taxes decreased by the largest percentage.

Property tax rates increased in all 30 Montgomery County tax districts in 2013. The average tax rate rose by 3.5% because of a levy increase and a small decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Montgomery County increased by 2.7%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Montgomery County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$1,136,679,709	$1,150,364,174	1.2%	$415,037,281	$421,232,680	1.5%
Other Residential	185,480,200	188,724,600	1.7%	184,753,694	187,788,780	1.6%
Ag Business/Land	479,676,596	519,056,199	8.2%	477,720,396	517,150,575	8.3%
Business Real/Personal	1,176,300,063	1,136,180,456	-3.4%	907,487,043	893,730,933	-1.5%
Total	**$2,978,136,568**	**$2,994,325,429**	**0.5%**	**$1,984,998,414**	**$2,019,902,968**	**1.8%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Montgomery County's total billed net assessed value increased by 1.8% in 2013. Increases in agricultural assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$0	$0	$0	0.0%
2%	1,539,293	1,381,300	-157,993	-10.3%
3%	1,052,964	744,310	-308,654	-29.3%
Elderly	156,362	82,499	-73,863	-47.2%
Total	$2,748,619	$2,208,109	-$540,510	-19.7%
% of Levy	6.4%	5.0%		

Total tax cap credits in Montgomery County were $2.2 million, which was 5.0% of the levy. This was less than the state average of 10.9%, but more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Montgomery County's average tax rate was higher than the statewide median rate, but less than the statewide average rate. Most of the tax cap credits in Montgomery County were in the 2% nonhomestead residential/farmland category. There were no tax cap credits in the 1% homestead category because of the county's very high local homestead credit. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Montgomery County decreased $540,510 between 2012 and 2013. Credits as a share of the total levy fell from 6.4% to 5.0%.

Montgomery County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*35,445,236*	*39,461,256*	*41,778,646*	*41,072,426*	*42,196,368*	*11.3%*	*5.9%*	*-1.7%*	*2.7%*
Montgomery County	5,900,022	7,206,837	8,232,699	7,971,049	8,387,489	22.1%	14.2%	-3.2%	5.2%
Brown Township	58,592	63,079	50,164	59,440	82,224	7.7%	-20.5%	18.5%	38.3%
Clark Township	32,499	33,680	34,656	35,803	36,405	3.6%	2.9%	3.3%	1.7%
Coal Creek Township	101,959	104,378	81,416	60,492	65,195	2.4%	-22.0%	-25.7%	7.8%
Franklin Township	30,386	32,031	32,882	33,154	34,720	5.4%	2.7%	0.8%	4.7%
Madison Township	139,263	145,366	117,201	113,415	112,573	4.4%	-19.4%	-3.2%	-0.7%
Ripley Township	107,241	72,779	33,157	42,916	43,021	-32.1%	-54.4%	29.4%	0.2%
Scott Township	32,517	33,829	34,010	32,209	36,907	4.0%	0.5%	-5.3%	14.6%
Sugar Creek Township	18,613	19,300	19,793	19,447	14,727	3.7%	2.6%	-1.7%	-24.3%
Union Township	490,292	510,929	508,015	515,409	530,008	4.2%	-0.6%	1.5%	2.8%
Walnut Township	34,968	35,920	22,232	22,421	22,984	2.7%	-38.1%	0.9%	2.5%
Wayne Township	75,149	36,774	37,694	38,646	39,907	-51.1%	2.5%	2.5%	3.3%
Crawfordsville Civil City	6,514,365	7,304,911	7,509,752	7,741,380	7,948,920	12.1%	2.8%	3.1%	2.7%
Alamo Civil Town	4,408	5,058	5,045	4,070	5,332	14.7%	-0.3%	-19.3%	31.0%
Darlington Civil Town	70,184	73,491	76,344	78,547	80,861	4.7%	3.9%	2.9%	2.9%
Ladoga Civil Town	146,417	155,061	158,819	162,534	168,552	5.9%	2.4%	2.3%	3.7%
Linden Civil Town	59,618	41,732	72,963	72,650	77,045	-30.0%	74.8%	-0.4%	6.0%
New Market Civil Town	47,047	50,961	52,238	54,055	56,781	8.3%	2.5%	3.5%	5.0%
Waveland Civil Town	28,949	30,064	30,726	30,696	32,557	3.9%	2.2%	-0.1%	6.1%
Waynetown Civil Town	73,065	75,553	77,375	82,586	85,252	3.4%	2.4%	6.7%	3.2%
Wingate Civil Town	47,019	47,018	46,885	54,225	55,763	0.0%	-0.3%	15.7%	2.8%
New Richmond Civil Town	61,598	63,939	55,883	67,702	67,701	3.8%	-12.6%	21.1%	0.0%
New Ross Civil Town	29,386	30,335	30,989	32,065	32,902	3.2%	2.2%	3.5%	2.6%
North Montgomery Community School Corp	6,085,075	6,119,137	6,212,399	6,073,247	6,540,350	0.6%	1.5%	-2.2%	7.7%
South Montgomery Community School Corp	7,766,421	7,751,485	8,306,850	8,210,309	8,350,166	-0.2%	7.2%	-1.2%	1.7%
Crawfordsville Community School Corp	5,684,750	7,594,478	7,992,728	7,582,331	7,357,529	33.6%	5.2%	-5.1%	-3.0%
Crawfordsville Public Library	1,505,790	1,509,921	1,632,322	1,555,197	1,596,718	0.3%	8.1%	-4.7%	2.7%
Darlington Public Library	55,136	58,459	60,032	61,897	61,937	6.0%	2.7%	3.1%	0.1%
Ladoga Public Library	44,056	45,584	46,947	48,399	49,734	3.5%	3.0%	3.1%	2.8%
Linden Public Library	135,694	141,964	139,442	147,140	149,062	4.6%	-1.8%	5.5%	1.3%
Waveland Public Library	64,757	67,203	66,988	68,995	73,046	3.8%	-0.3%	3.0%	5.9%
West Central Indiana Solid Waste Mgmt	0	0	0	0	0				
Crawfordsville Redevelopment Commission	0	0	0	0	0				

Montgomery County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
54001	Brown Township	1.6865	3.5776%	--	9.7673%	--	68.4184%	--	0.3076
54003	Brown Township-LR Conservancy	1.6865	3.5776%	--	9.7673%	--	68.4184%	--	0.3076
54004	New Market Town-Brown Township	2.1809	3.5776%	--	9.7673%	--	68.4184%	--	0.3977
54005	Waveland Town	2.0856	3.5776%	--	9.7673%	--	68.4184%	--	0.3803
54006	Waveland Town-LR Conservancy	2.0856	3.5776%	--	9.7673%	--	68.4184%	--	0.3803
54007	Clark Township	1.6119	3.5776%	--	9.7673%	--	68.4184%	--	0.2940
54009	Ladoga Town	2.5134	3.5776%	--	9.7673%	--	68.4184%	--	0.4584
54011	Coal Creek Township	1.3773	3.5776%	--	9.7673%	--	68.4184%	--	0.2512
54012	Wingate Town	2.3940	3.5776%	--	9.7673%	--	68.4184%	--	0.4366
54013	New Richmond Town	2.7669	3.5776%	--	9.7673%	--	68.4184%	--	0.5046
54014	Franklin Township	1.4203	3.5776%	--	9.7673%	--	68.4184%	--	0.2590
54015	Darlington Town	2.0555	3.5776%	--	9.7673%	--	68.4184%	--	0.3749
54016	Madison Township	1.5331	3.5776%	--	9.7673%	--	68.4184%	--	0.2796
54017	Linden Town	2.1300	3.5776%	--	9.7673%	--	68.4184%	--	0.3884
54018	Ripley Township	1.5800	3.5776%	--	9.7673%	--	68.4184%	--	0.2881
54019	Alamo Town	2.0973	3.5776%	--	9.7673%	--	68.4184%	--	0.3825
54020	Scott Township	1.5570	3.5776%	--	9.7673%	--	68.4184%	--	0.2839
54022	New Market Town-Scott Township	2.0865	3.5776%	--	9.7673%	--	68.4184%	--	0.3805
54023	Sugar Creek Township	1.3355	3.5776%	--	9.7673%	--	68.4184%	--	0.2436
54024	Union Township-N Montgomery Sch	1.5096	3.5776%	--	9.7673%	--	68.4184%	--	0.2753
54025	Union Township-S Montgomery Sch	1.6973	3.5776%	--	9.7673%	--	68.4184%	--	0.3095
54027	Union Township-Crawfordsville Sch	2.4860	3.5776%	--	9.7673%	--	68.4184%	--	0.4534
54028	Crawfordsville City-N Montgomery School	2.8576	3.5776%	--	9.7673%	--	68.4184%	--	0.5211
54029	Crawfordsville City-S Montgomery School	3.0453	3.5776%	--	9.7673%	--	68.4184%	--	0.5554
54030	Crawfordsville City-Crawfordsville School	3.8340	3.5776%	--	9.7673%	--	68.4184%	--	0.6992
54031	New Market-Union Township	2.2372	3.5776%	--	9.7673%	--	68.4184%	--	0.4080
54032	Walnut Township	1.5284	3.5776%	--	9.7673%	--	68.4184%	--	0.2787
54034	New Ross Town	2.1647	3.5776%	--	9.7673%	--	68.4184%	--	0.3948
54036	Wayne Township	1.3600	3.5776%	--	9.7673%	--	68.4184%	--	0.2480
54037	Waynetown Town	2.0732	3.5776%	--	9.7673%	--	68.4184%	--	0.3781

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Montgomery County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*0*	*1,348,075*	*653,789*	*77,892*	*2,079,756*	*42,196,368*	*4.9%*
TIF Total	*0*	*33,225*	*90,521*	*4,606*	*128,353*	*2,356,207*	*5.4%*
County Total	*0*	*1,381,300*	*744,310*	*82,499*	*2,208,109*	*44,552,575*	*5.0%*
Montgomery County	0	170,981	80,390	13,091	264,463	8,387,489	3.2%
Brown Township	0	6	0	54	60	82,224	0.1%
Clark Township	0	355	0	31	386	36,405	1.1%
Coal Creek Township	0	138	0	28	166	65,195	0.3%
Franklin Township	0	0	0	30	30	34,720	0.1%
Madison Township	0	87	0	29	115	112,573	0.1%
Ripley Township	0	6	0	56	62	43,021	0.1%
Scott Township	0	0	0	18	19	36,907	0.1%
Sugar Creek Township	0	0	0	4	4	14,727	0.0%
Union Township	0	8,500	4,148	1,023	13,672	530,008	2.6%
Walnut Township	0	14	0	16	30	22,984	0.1%
Wayne Township	0	0	0	63	63	39,907	0.2%
Crawfordsville Civil City	0	518,945	257,967	18,780	795,693	7,948,920	10.0%
Alamo Civil Town	0	34	0	0	34	5,332	0.6%
Darlington Civil Town	0	0	0	195	195	80,861	0.2%
Ladoga Civil Town	0	10,832	0	461	11,293	168,552	6.7%
Linden Civil Town	0	528	0	105	634	77,045	0.8%
New Market Civil Town	0	674	0	193	867	56,781	1.5%
Waveland Civil Town	0	58	0	31	89	32,557	0.3%
Waynetown Civil Town	0	0	0	192	192	85,252	0.2%
Wingate Civil Town	0	1,685	0	21	1,706	55,763	3.1%
New Richmond Civil Town	0	4,432	0	54	4,486	67,701	6.6%
New Ross Civil Town	0	442	0	120	562	32,902	1.7%
North Montgomery Community Sch Corp	0	28,172	0	9,312	37,484	6,540,350	0.6%
South Montgomery Community Sch Corp	0	18,247	0	7,430	25,678	8,350,166	0.3%
Crawfordsville Community School Corp	0	531,822	286,023	23,030	840,875	7,357,529	11.4%
Crawfordsville Public Library	0	51,203	25,260	3,311	79,774	1,596,718	5.0%
Darlington Public Library	0	0	0	61	61	61,937	0.1%
Ladoga Public Library	0	764	0	52	816	49,734	1.6%
Linden Public Library	0	115	0	38	153	149,062	0.1%
Waveland Public Library	0	35	0	61	96	73,046	0.1%
West Central Indiana Solid Waste Mgmt	0	0	0	0	0	0	
Crawfordsville Redevelopment Commis	0	0	0	0	0	0	
TIF - Crawfordsville -030	0	32,889	90,521	4,596	128,006	1,042,520	12.3%
TIF - Cville OS North - 028	0	337	0	0	337	407,764	0.1%
TIF - Pace - 028	0	0	0	0	0	77,644	0.0%
TIF - Nucor - South Union-025	0	0	0	4	4	223,166	0.0%
TIF - Nucor - North Union -024	0	0	0	7	7	8,203	0.1%
TIF - Nucor -Walnut-032	0	0	0	0	0	4,606	0.0%
TIF - Nucor-Franklin-014	0	0	0	0	0	2,406	0.0%
TIF - Nucor-South Union PP	0	0	0	0	0	511,505	0.0%
TIF - Pace-Pp	0	0	0	0	0	78,395	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Morgan County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Morgan County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Morgan County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-11.5%	$39,156,844	$2,844,241,351	0.1%
Change		-0.5%	-2.0%	
2012	-2.6%	$39,358,199	$2,902,935,233	0.1%

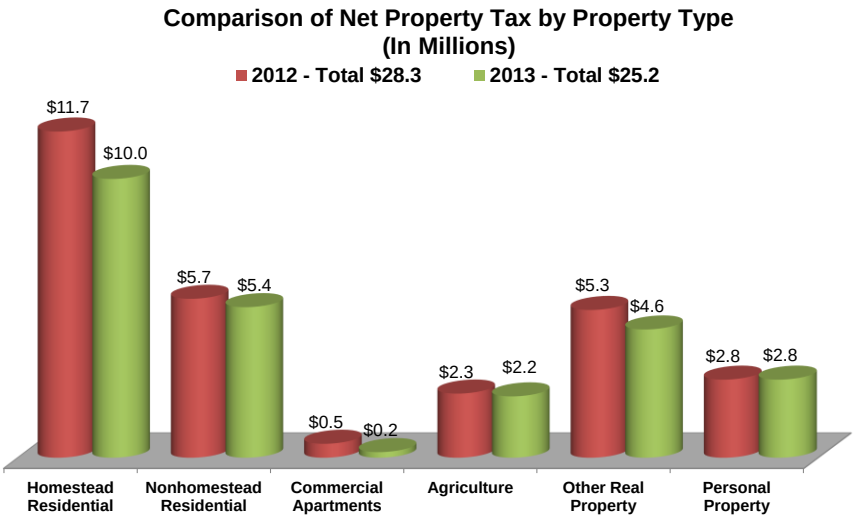
The total tax bill for all taxpayers in Morgan County decreased by 11.5% in 2013. The reasons were a large increase in local income tax-funded property tax credit rates and a 0.5% decrease in the property tax levy. In this reassessment year, certified net assessed value fell by 2.0%. Morgan County's tax rates are too low for any taxpayers other than certain elderly homeowners to qualify for tax cap credits.

Morgan County homeowners experienced a large 14.0% decrease in property tax bills in 2013. This was due to a large increase in local property tax credits and a decline in homestead net assessed value. These factors more than offset a small increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Morgan County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	3,530	18.5%
No Change	146	0.8%
Lower Tax Bill	15,394	80.7%
Average Change in Tax Bill	**-14.0%**	
Detailed Change in Tax Bill		
20% or More	808	4.2%
10% to 19%	779	4.1%
1% to 9%	1,943	10.2%
-1% to 1%	146	0.8%
-1% to -9%	3,512	18.4%
-10% to -19%	4,911	25.8%
-20% or More	6,971	36.6%
Total	**19,070**	**100.0%**

Note: Percentages may not total due to rounding.



In Morgan County most net property taxes were paid by homestead and business (other real and personal) property owners in 2013. Total net property taxes decreased 11.5%, compared to an average 2.1% increase statewide. Net taxes on all categories of property decreased. Commercial apartment net taxes decreased by the largest percentage.

Property tax rates increased in 15 of 21 Morgan County tax districts in 2013. The average tax rate rose by 1.5% because a small levy decrease was offset by a larger decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Morgan County decreased by 0.5%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Morgan County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$3,021,091,133	$2,950,308,030	-2.3%	$1,401,745,328	$1,368,153,558	-2.4%
Other Residential	636,860,297	636,160,015	-0.1%	634,008,364	632,336,413	-0.3%
Ag Business/Land	301,925,581	313,822,694	3.9%	300,878,523	312,506,306	3.9%
Business Real/Personal	887,190,243	886,578,042	-0.1%	701,674,792	699,969,508	-0.2%
Total	**$4,847,067,254**	**$4,786,868,781**	**-1.2%**	**$3,038,307,007**	**$3,012,965,785**	**-0.8%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Morgan County's total billed net assessed value decreased slightly, by 0.8% in 2013. Declines in homestead assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$0	$0	$0	0.0%
2%	0	0	0	0.0%
3%	0	0	0	0.0%
Elderly	40,662	22,294	-18,368	-45.2%
Total	$40,662	$22,294	-$18,368	-45.2%
% of Levy	0.1%	0.1%		

Total tax cap credits in Morgan County were $22,294, which was only 0.1% of the levy. This was one of the smallest credit percentages in the state. The state average was 10.9%, and the median or typical county saw credits equal to 4.2% of its levy. Tax rates were the main determinant of tax cap credits. Morgan County's average tax rate was much less than the median rate statewide. Morgan County's particularly small tax cap credit amounts were mainly due to its large local property tax credits, however. All of Morgan County's tax cap credits were in the elderly category, which limits homestead property tax increases to 2% per year for some homeowners 65 years of age or older. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Morgan County decreased $18,368 between 2012 and 2013. Credits as a share of the total levy were effectively unchanged.

Morgan County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*42,812,773*	*41,351,639*	*39,735,490*	*39,358,199*	*39,156,844*	*-3.4%*	*-3.9%*	*-0.9%*	*-0.5%*
Morgan County	6,700,796	6,678,579	6,471,922	6,656,431	6,334,125	-0.3%	-3.1%	2.9%	-4.8%
Adams Township	26,286	26,033	25,062	25,263	24,677	-1.0%	-3.7%	0.8%	-2.3%
Ashland Township	30,626	30,580	29,536	29,349	28,674	-0.2%	-3.4%	-0.6%	-2.3%
Baker Township	20,913	20,948	20,273	2,628	20,977	0.2%	-3.2%	-87.0%	698.2%
Brown Township	718,104	704,897	686,950	636,976	634,157	-1.8%	-2.5%	-7.3%	-0.4%
Clay Township	78,006	77,638	74,197	73,207	70,703	-0.5%	-4.4%	-1.3%	-3.4%
Green Township	105,522	151,934	174,652	184,628	210,293	44.0%	15.0%	5.7%	13.9%
Gregg Township	182,463	381,002	62,483	143,523	136,273	108.8%	-83.6%	129.7%	-5.1%
Harrison Township	8,420	8,584	8,203	8,256	8,074	1.9%	-4.4%	0.6%	-2.2%
Jackson Township	196,737	209,160	158,268	126,746	93,401	6.3%	-24.3%	-19.9%	-26.3%
Jefferson Township	67,524	66,661	64,179	43,664	45,789	-1.3%	-3.7%	-32.0%	4.9%
Madison Township	1,414,838	1,490,397	852,699	900,303	701,013	5.3%	-42.8%	5.6%	-22.1%
Monroe Township	38,845	38,360	37,449	37,265	36,583	-1.2%	-2.4%	-0.5%	-1.8%
Ray Township	29,929	28,785	26,492	27,125	26,445	-3.8%	-8.0%	2.4%	-2.5%
Washington Township	599,317	721,117	696,311	574,394	559,725	20.3%	-3.4%	-17.5%	-2.6%
Martinsville Civil City	5,052,184	3,418,772	3,558,101	4,147,001	4,045,968	-32.3%	4.1%	16.6%	-2.4%
Mooresville Civil Town	2,742,984	2,758,854	2,658,848	2,795,955	2,682,126	0.6%	-3.6%	5.2%	-4.1%
Bethany Civil Town	6,042	6,042	5,839	5,839	5,746	0.0%	-3.4%	0.0%	-1.6%
Brooklyn Civil Town	123,966	123,988	119,571	121,621	117,123	0.0%	-3.6%	1.7%	-3.7%
Morgantown Civil Town	177,861	178,027	171,163	174,637	168,151	0.1%	-3.9%	2.0%	-3.7%
Paragon Civil Town	55,908	55,896	55,656	55,890	60,529	0.0%	-0.4%	0.4%	8.3%
Monrovia Civil Town	66,855	68,992	62,110	62,096	61,070	3.2%	-10.0%	0.0%	-1.7%
Nineveh-Hensley-Jackson United Sch Corp	1,272,666	1,485,658	1,374,792	1,267,250	1,468,875	16.7%	-7.5%	-7.8%	15.9%
Monroe-Gregg School Corp	4,221,837	3,899,641	3,710,012	3,265,614	3,172,151	-7.6%	-4.9%	-12.0%	-2.9%
Eminence Consolidated School Corp	1,223,272	1,253,868	1,259,629	1,089,349	974,570	2.5%	0.5%	-13.5%	-10.5%
M.S.D. Martinsville School Corp	7,414,586	7,517,195	7,573,599	7,020,490	7,817,895	1.4%	0.8%	-7.3%	11.4%
Mooresville Consolidated School Corp	7,970,569	7,701,503	7,927,049	7,863,067	7,794,286	-3.4%	2.9%	-0.8%	-0.9%
Morgan County Public Library	1,119,918	1,093,898	1,067,349	1,168,044	1,062,281	-2.3%	-2.4%	9.4%	-9.1%
Mooresville Public Library	675,108	704,665	544,837	730,494	666,033	4.4%	-22.7%	34.1%	-8.8%
Harrison Township Fire #7	43,552	45,141	44,145	44,033	43,538	3.6%	-2.2%	-0.3%	-1.1%
West Central Indiana Solid Waste Mgmt Dist	0	0	0	0	0				
Monroe Township Fire District	427,139	404,824	214,114	77,061	85,593	-5.2%	-47.1%	-64.0%	11.1%
Morgan County Solid Waste Mgmt Dist	0	0	0	0	0				
Town of Mooresville Redevelopment	0	0	0	0	0				

Morgan County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
55001	Adams Township	0.9587	37.5360%	--	15.2421%	--	--	--	0.4527
55002	Ashland Township	0.9616	37.5360%	--	1.7559%	--	--	--	0.5838
55003	Baker Township	0.9774	37.5360%	--	6.1387%	--	--	--	0.5505
55004	Brown Township	1.5688	37.5360%	--	1.6783%	--	--	--	0.9536
55005	Mooresville Town	1.8434	37.5360%	--	30.6561%	--	--	--	0.5863
55006	Clay Township	0.9667	37.5360%	--	10.8242%	--	--	--	0.4992
55007	Bethany Town	1.4294	37.5360%	--	0.3609%	--	--	--	0.8877
55008	Brooklyn Town	1.3027	37.5360%	--	0.5658%	--	--	--	0.8063
55009	Green Township	1.0403	37.5360%	--	1.2436%	--	--	--	0.6369
55010	Gregg Township	1.3617	37.5360%	--	2.5463%	--	--	--	0.8159
55011	Harrison Township	1.1275	37.5360%	--	6.6938%	--	--	--	0.6288
55012	Jackson Township	1.2110	37.5360%	--	1.5065%	--	--	--	0.7382
55013	Morgantown Town	1.8661	37.5360%	--	46.7400%	--	--	--	0.2934
55014	Jefferson Township	0.9472	37.5360%	--	2.7865%	--	--	--	0.5653
55015	Madison Township	1.2343	37.5360%	--	1.8197%	--	--	--	0.7485
55016	Monroe Township	1.3120	37.5360%	--	5.0478%	--	--	--	0.7533
55018	Ray Township	0.9729	37.5360%	--	5.2731%	--	--	--	0.5564
55019	Paragon Town	1.4231	37.5360%	--	1.6379%	--	--	--	0.8656
55020	Washington Township	1.0610	37.5360%	--	4.9660%	--	--	--	0.6101
55021	Martinsville City	2.0545	37.5360%	--	39.7613%	--	--	--	0.4664
55022	Monrovia Town	1.4782	37.5360%	--	5.3865%	--	--	--	0.8437

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.

The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Morgan County 2013 Circuit Breaker Cap Credits

	Circuit Breaker Credits by Property Type						
Taxing Unit Name	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total	Levy	Circuit Breaker as % of Levy
Non-TIF Total	*0*	*0*	*0*	*22,294*	*22,294*	*39,156,844*	*0.1%*
TIF Total	*0*	*0*	*0*	*1*	*1*	*2,008,659*	*0.0%*
County Total	*0*	*0*	*0*	*22,294*	*22,294*	*41,165,503*	*0.1%*
Morgan County	0	0	0	3,520	3,520	6,334,125	0.1%
Adams Township	0	0	0	7	7	24,677	0.0%
Ashland Township	0	0	0	19	19	28,674	0.1%
Baker Township	0	0	0	20	20	20,977	0.1%
Brown Township	0	0	0	185	185	634,157	0.0%
Clay Township	0	0	0	60	60	70,703	0.1%
Green Township	0	0	0	185	185	210,293	0.1%
Gregg Township	0	0	0	31	31	136,273	0.0%
Harrison Township	0	0	0	10	10	8,074	0.1%
Jackson Township	0	0	0	53	53	93,401	0.1%
Jefferson Township	0	0	0	28	28	45,789	0.1%
Madison Township	0	0	0	270	270	701,013	0.0%
Monroe Township	0	0	0	3	3	36,583	0.0%
Ray Township	0	0	0	17	17	26,445	0.1%
Washington Township	0	0	0	298	298	559,725	0.1%
Martinsville Civil City	0	0	0	4,738	4,738	4,045,968	0.1%
Mooresville Civil Town	0	0	0	388	388	2,682,126	0.0%
Bethany Civil Town	0	0	0	0	0	5,746	0.0%
Brooklyn Civil Town	0	0	0	335	335	117,123	0.3%
Morgantown Civil Town	0	0	0	162	162	168,151	0.1%
Paragon Civil Town	0	0	0	61	61	60,529	0.1%
Monrovia Civil Town	0	0	0	0	0	61,070	0.0%
Nineveh-Hensley-Jackson United Sch Corp	0	0	0	872	872	1,468,875	0.1%
Monroe-Gregg School Corp	0	0	0	425	425	3,172,151	0.0%
Eminence Consolidated School Corp	0	0	0	472	472	974,570	0.0%
M.S.D. Martinsville School Corp	0	0	0	6,614	6,614	7,817,895	0.1%
Mooresville Consolidated School Corp	0	0	0	2,659	2,659	7,794,286	0.0%
Morgan County Public Library	0	0	0	677	677	1,062,281	0.1%
Mooresville Public Library	0	0	0	129	129	666,033	0.0%
Harrison Township Fire #7	0	0	0	51	51	43,538	0.1%
West Central Indiana Solid Waste Mgt Dist	0	0	0	0	0	0	
Monroe Township Fire District	0	0	0	7	7	85,593	0.0%
Morgan County Solid Waste Mgmt Dist	0	0	0	0	0	0	
Town Of Mooresville Redevelopment	0	0	0	0	0	0	
TIF - Mooresville TIFs	0	0	0	1	1	1,884,212	0.0%
TIF - Westpoint TIF	0	0	0	0	0	987	0.0%
TIF - Martinsville TIFs	0	0	0	0	0	123,460	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Newton County Property Tax Report with Comparison to 2012

Legislative Services Agency **October 2013**

This report describes property tax changes in Newton County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Newton County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-0.5%	$15,992,356	$816,668,324	2.1%
Change		0.9%	4.4%	
2012	4.0%	$15,845,206	$782,169,960	2.4%

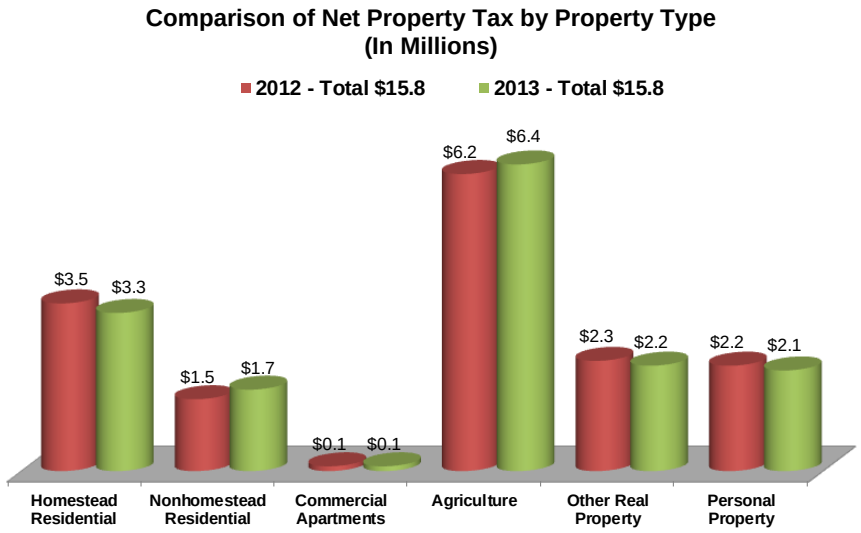
The total tax bill for all taxpayers in Newton County decreased slightly, by 0.5% in 2013. This reflects the small 0.9% increase in the total tax levy and a certified net assessed value that rose more than billed AV. Certified net assessed value rose by 4.4% in this reassessment year. Because certified net assessments rose more than levies, tax rates fell, and this reduced tax cap credits as a share of the levy from 2.4% in 2012 to 2.1% in 2013.

Newton County homeowners experienced a 4.8% decrease in property tax bills in 2013. This was due to a decrease in property tax rates and a decline in homestead net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Newton County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	1,568	38.1%
No Change	142	3.4%
Lower Tax Bill	2,408	58.5%
Average Change in Tax Bill	**-4.8%**	
Detailed Change in Tax Bill		
20% or More	367	8.9%
10% to 19%	359	8.7%
1% to 9%	842	20.4%
-1% to 1%	142	3.4%
-1% to -9%	1,142	27.7%
-10% to -19%	767	18.6%
-20% or More	499	12.1%
Total	**4,118**	**100.0%**

Note: Percentages may not total due to rounding.



In Newton County most net property taxes were paid by agriculture and business (other real and personal) property owners in 2013. Total net property taxes decreased 0.5%, compared to an average 2.1% increase statewide. Nonhomestead residential property experienced the biggest increase, while commercial apartment net taxes had the largest percentage decrease.

Property tax rates decreased in all but one of the 15 Newton County tax districts in 2013. The average tax rate fell by 3.3% because a small levy increase was offset by a larger increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Newton County increased by 0.9%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Newton County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$449,456,100	$433,604,900	-3.5%	$172,418,548	$163,829,285	-5.0%
Other Residential	82,324,900	93,222,100	13.2%	80,714,490	91,220,212	13.0%
Ag Business/Land	333,148,700	358,943,900	7.7%	331,215,950	357,092,403	7.8%
Business Real/Personal	247,838,446	238,407,404	-3.8%	214,064,868	209,204,394	-2.3%
Total	**$1,112,768,146**	**$1,124,178,304**	**1.0%**	**$798,413,856**	**$821,346,294**	**2.9%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Newton County's total billed net assessed value increased by 2.9% in 2013. Increases in agricultural and other residential assessments were the main reasons. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$60,383	$37,420	-$22,963	-38.0%
2%	284,467	261,876	-22,591	-7.9%
3%	14,257	12,052	-2,205	-15.5%
Elderly	16,001	20,858	4,857	30.4%
Total	$375,108	$332,206	-$42,902	-11.4%
% of Levy	2.4%	2.1%		

Total tax cap credits in Newton County were $332,206, which was 2.1% of the levy. This was less than the state average of 10.9% and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Newton County's average tax rate was less than the median rate statewide. Most of the tax cap credits in Newton County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Newton County decreased $42,902 between 2012 and 2013. Credits as a share of the total levy fell to 2.1% in 2013 from 2.4% in 2012.

Newton County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*12,995,535*	*15,150,257*	*15,357,524*	*15,845,206*	*15,992,356*	*16.6%*	*1.4%*	*3.2%*	*0.9%*
Newton County	4,846,003	4,927,018	5,212,760	5,401,666	5,428,395	1.7%	5.8%	3.6%	0.5%
Beaver Township	148,771	150,820	155,147	162,419	163,616	1.4%	2.9%	4.7%	0.7%
Colfax Township	6,992	6,948	6,904	6,607	6,590	-0.6%	-0.6%	-4.3%	-0.3%
Grant Township	35,542	36,475	37,465	37,275	33,088	2.6%	2.7%	-0.5%	-11.2%
Iroquois Township	36,888	37,614	38,737	39,991	39,811	2.0%	3.0%	3.2%	-0.5%
Jackson Township	18,122	18,451	18,994	19,668	0	1.8%	2.9%	3.5%	-100.0%
Jefferson Township	79,311	81,539	83,665	76,848	77,890	2.8%	2.6%	-8.1%	1.4%
Lake Township	177,839	180,840	186,220	185,965	184,241	1.7%	3.0%	-0.1%	-0.9%
Lincoln Township	138,533	141,293	142,884	146,029	147,496	2.0%	1.1%	2.2%	1.0%
McClellan Township	22,832	23,259	24,077	25,171	15,025	1.9%	3.5%	4.5%	-40.3%
Washington Township	31,594	32,018	33,094	33,373	32,961	1.3%	3.4%	0.8%	-1.2%
Brook Civil Town	217,253	221,338	230,259	238,046	238,316	1.9%	4.0%	3.4%	0.1%
Goodland Civil Town	245,447	247,004	197,485	200,848	239,279	0.6%	-20.0%	1.7%	19.1%
Kentland Civil Town	414,262	401,101	427,547	420,675	442,326	-3.2%	6.6%	-1.6%	5.1%
Morocco Civil Town	200,385	201,791	202,680	218,577	213,855	0.7%	0.4%	7.8%	-2.2%
Mt. Ayr Civil Town	11,349	11,436	11,867	11,899	11,782	0.8%	3.8%	0.3%	-1.0%
North Newton School Corp	2,998,555	4,460,413	4,370,886	4,367,419	4,591,068	48.8%	-2.0%	-0.1%	5.1%
South Newton School Corp	2,049,095	2,802,979	2,713,965	2,859,661	2,743,153	36.8%	-3.2%	5.4%	-4.1%
Brook Public Library	198,401	200,170	209,348	218,591	217,967	0.9%	4.6%	4.4%	-0.3%
Goodland Public Library	87,938	88,833	91,929	96,544	97,157	1.0%	3.5%	5.0%	0.6%
Kentland Public Library	212,286	208,241	212,472	233,791	231,722	-1.9%	2.0%	10.0%	-0.9%
Newton County Public Library	818,137	670,676	749,139	844,143	836,618	-18.0%	11.7%	12.7%	-0.9%
Northwest Indiana Solid Waste Mgmt Dist	0	0	0	0	0				

Newton County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
56001	Beaver Township	2.0951	--	--	--	--	--	--	2.0951
56002	Morocco Corp (Beaver)	2.8169	--	--	--	--	--	--	2.8169
56003	Colfax Township	1.8033	--	--	--	--	--	--	1.8033
56004	Grant Township	1.6537	--	--	--	--	--	--	1.6537
56005	Goodland Corp (Grant)	2.5921	--	--	--	--	--	--	2.5921
56006	Iroquois Township	1.7126	--	--	--	--	--	--	1.7126
56007	Brook Corp (Iroquois)	3.2779	--	--	--	--	--	--	3.2779
56008	Jackson Township	1.7942	--	--	--	--	--	--	1.7942
56009	Mount Ayr Corp (Jackson)	2.5938	--	--	--	--	--	--	2.5938
56010	Jefferson Township	1.7528	--	--	--	--	--	--	1.7528
56011	Kentland Corp (Jefferson)	2.3873	--	--	--	--	--	--	2.3873
56012	Lake Township	1.9901	--	--	--	--	--	--	1.9901
56013	Lincoln Township	1.8935	--	--	--	--	--	--	1.8935
56014	McClellan Township	1.8353	--	--	--	--	--	--	1.8353
56015	Washington Township	1.7083	--	--	--	--	--	--	1.7083

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Newton County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*37,420*	*261,876*	*12,052*	*20,858*	*332,206*	*15,992,356*	*2.1%*
TIF Total	*0*	*0*	*0*	*0*	*0*	*7,135*	*0.0%*
County Total	*37,420*	*261,876*	*12,052*	*20,858*	*332,206*	*15,999,491*	*2.1%*
Newton County	9,822	64,072	2,444	6,331	82,670	5,428,395	1.5%
Beaver Township	416	6,959	0	93	7,468	163,616	4.6%
Colfax Township	0	0	0	2	2	6,590	0.0%
Grant Township	12	465	0	21	498	33,088	1.5%
Iroquois Township	148	911	137	70	1,266	39,811	3.2%
Jackson Township	0	0	0	0	0	0	
Jefferson Township	47	406	0	61	513	77,890	0.7%
Lake Township	565	0	0	295	860	184,241	0.5%
Lincoln Township	249	0	0	271	520	147,496	0.4%
McClellan Township	0	0	0	1	1	15,025	0.0%
Washington Township	0	0	0	13	13	32,961	0.0%
Brook Civil Town	6,316	38,821	5,845	1,097	52,079	238,316	21.9%
Goodland Civil Town	348	14,016	0	632	14,997	239,279	6.3%
Kentland Civil Town	1,483	12,852	0	951	15,286	442,326	3.5%
Morocco Civil Town	2,245	21,845	0	630	24,720	213,855	11.6%
Mt. Ayr Civil Town	0	1,384	0	219	1,603	11,782	13.6%
North Newton School Corp	7,968	37,353	0	5,297	50,617	4,591,068	1.1%
South Newton School Corp	5,254	46,760	3,001	3,248	58,262	2,743,153	2.1%
Brook Public Library	676	4,157	626	280	5,739	217,967	2.6%
Goodland Public Library	46	1,837	0	83	1,966	97,157	2.0%
Kentland Public Library	373	3,232	0	297	3,903	231,722	1.7%
Newton County Public Library	1,452	6,807	0	965	9,224	836,618	1.1%
Northwest Indiana Solid Waste Mgmt Dist	0	0	0	0	0	0	
TIF - Better Coil Economic Dev	0	0	0	0	0	7,135	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Noble County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Noble County between 2012 and 2013.
Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Noble County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	1.8%	$37,901,834	$1,875,934,065	2.3%
Change		2.6%	-2.3%	
2012	-7.3%	$36,936,708	$1,920,198,053	2.0%

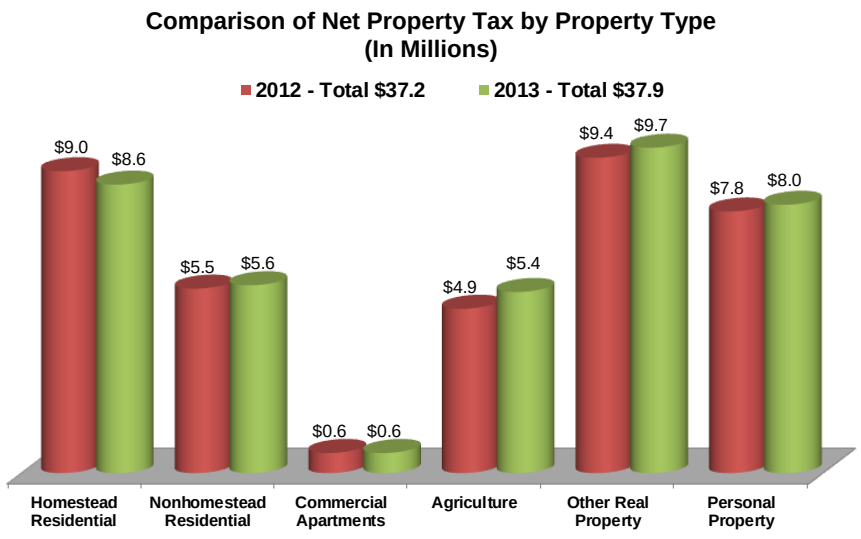
The total tax bill for all taxpayers in Noble County increased by 1.8% in 2013. The main reason was a 2.6% increase in the total property tax levy. In this reassessment year, certified net assessed value decreased by 2.3%. The certified assessment decrease and levy increase caused tax rates to rise, and the higher tax rates caused an increase in tax cap credits as a percent of the levy from 2.0% in 2012 to 2.3% in 2013.

Noble County homeowners experienced a 5.8% decrease in property tax bills in 2013. This was due to an increase in local property tax credits and a decrease in homestead net assessed value, which more than offset an increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Noble County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	4,378	35.6%
No Change	269	2.2%
Lower Tax Bill	7,642	62.2%
Average Change in Tax Bill	**-5.8%**	
Detailed Change in Tax Bill		
20% or More	1,172	9.5%
10% to 19%	1,057	8.6%
1% to 9%	2,149	17.5%
-1% to 1%	269	2.2%
-1% to -9%	2,969	24.2%
-10% to -19%	2,376	19.3%
-20% or More	2,297	18.7%
Total	**12,289**	**100.0%**

Note: Percentages may not total due to rounding.



In Noble County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes increased 1.8%, similar to the average 2.1% increase statewide. Agriculture saw the largest increase, while homestead net taxes decreased by the largest percentage.

Property tax rates increased in all but one of the 22 Noble County tax districts in 2013. The average tax rate rose by 5.0% because of the levy increase and the decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Noble County increased by 2.6%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Noble County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$1,514,537,526	$1,474,211,453	-2.7%	$613,590,611	$584,590,085	-4.7%
Other Residential	351,969,901	343,047,275	-2.5%	350,087,017	341,169,556	-2.5%
Ag Business/Land	325,094,435	341,506,888	5.0%	321,343,839	336,262,068	4.6%
Business Real/Personal	937,538,055	905,308,750	-3.4%	729,459,661	727,117,349	-0.3%
Total	**$3,129,139,917**	**$3,064,074,366**	**-2.1%**	**$2,014,481,128**	**$1,989,139,058**	**-1.3%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Noble County's total billed net assessed value decreased by 1.3% in 2013. Declines in homestead assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$18,180	$5,597	-$12,583	-69.2%
2%	746,431	897,469	151,038	20.2%
3%	6,226	7,528	1,302	20.9%
Elderly	24,446	21,255	-3,191	-13.1%
Total	$795,282	$931,848	$136,566	17.2%
% of Levy	2.0%	2.3%		

Total tax cap credits in Noble County were $931,848, which was 2.3% of the levy. This was less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Noble County's average tax rate was near the median rate statewide. Tax cap credits as a share of the levy were below the statewide median because of the county's substantial local homestead credit, funded by local income taxes. Almost all of the tax cap credits in Noble County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Noble County increased $136,566 between 2012 and 2013. Credits as a share of the total levy rose to 2.3% in 2013 from 2.0% in 2012.

Noble County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*37,212,567*	*35,232,896*	*37,604,121*	*36,936,708*	*37,901,834*	*-5.3%*	*6.7%*	*-1.8%*	*2.6%*
Noble County	7,529,164	7,265,418	7,259,476	7,473,411	7,529,999	-3.5%	-0.1%	2.9%	0.8%
Albion Township	25,587	26,738	27,038	28,034	28,214	4.5%	1.1%	3.7%	0.6%
Allen Township	91,565	94,193	92,962	95,378	95,432	2.9%	-1.3%	2.6%	0.1%
Elkhart Township	47,850	45,475	47,928	49,718	45,993	-5.0%	5.4%	3.7%	-7.5%
Green Township	38,458	37,393	37,377	38,434	10,500	-2.8%	0.0%	2.8%	-72.7%
Jefferson Township	55,206	57,074	58,260	60,411	60,256	3.4%	2.1%	3.7%	-0.3%
Noble Township	167,665	153,153	136,485	147,096	164,161	-8.7%	-10.9%	7.8%	11.6%
Orange Township	180,874	311,640	328,841	356,200	346,800	72.3%	5.5%	8.3%	-2.6%
Perry Township	143,707	148,545	148,167	152,157	131,242	3.4%	-0.3%	2.7%	-13.7%
Sparta Township	149,891	143,268	150,925	147,039	107,001	-4.4%	5.3%	-2.6%	-27.2%
Swan Township	34,562	35,668	35,974	37,430	37,573	3.2%	0.9%	4.0%	0.4%
Washington Township	32,596	33,897	34,260	35,513	35,733	4.0%	1.1%	3.7%	0.6%
Wayne Township	121,189	126,743	127,731	132,525	133,072	4.6%	0.8%	3.8%	0.4%
York Township	50,517	52,273	53,302	55,273	54,347	3.5%	2.0%	3.7%	-1.7%
Kendallville Civil City	3,489,853	3,891,429	3,817,772	3,971,206	3,992,498	11.5%	-1.9%	4.0%	0.5%
Ligonier Civil City	1,509,890	1,368,902	1,628,660	1,757,628	1,533,820	-9.3%	19.0%	7.9%	-12.7%
Albion Civil Town	839,973	833,447	858,189	871,948	889,594	-0.8%	3.0%	1.6%	2.0%
Avilla Civil Town	585,985	618,733	631,663	655,434	653,583	5.6%	2.1%	3.8%	-0.3%
Cromwell Civil Town	141,829	134,470	138,794	150,782	151,493	-5.2%	3.2%	8.6%	0.5%
Rome City Civil Town	288,494	297,733	302,457	309,022	309,745	3.2%	1.6%	2.2%	0.2%
Wolcottville Civil Town	81,761	84,710	83,761	94,703	96,256	3.6%	-1.1%	13.1%	1.6%
Lakeland School Corp	50,414	49,297	47,607	47,905	49,785	-2.2%	-3.4%	0.6%	3.9%
Central Noble Community School Corp	2,861,280	2,945,868	3,065,246	2,908,739	3,035,970	3.0%	4.1%	-5.1%	4.4%
East Noble School Corp	9,118,167	7,249,090	9,568,147	8,947,942	9,313,708	-20.5%	32.0%	-6.5%	4.1%
West Noble School Corp	6,331,357	5,868,434	5,656,803	5,304,445	5,738,910	-7.3%	-3.6%	-6.2%	8.2%
Smith-Green Community School Corp	567,986	817,706	729,974	532,874	743,308	44.0%	-10.7%	-27.0%	39.5%
Kendallville Public Library	1,209,071	1,256,132	1,266,813	1,276,720	1,301,419	3.9%	0.9%	0.8%	1.9%
Ligonier Public Library	202,189	211,986	217,464	223,816	223,051	4.8%	2.6%	2.9%	-0.3%
Noble County Public Library	826,950	840,753	844,423	846,421	859,507	1.7%	0.4%	0.2%	1.5%
Northeast Indiana Solid Waste Mgmt Dist	220,663	232,728	207,622	228,504	228,864	5.5%	-10.8%	10.1%	0.2%
Ligonier City Redevelopment Commission	129,629	0	0	0	0	-100.0%			
Albion Town Redevelopment Commission	27,837	0	0	0	0	-100.0%			
Avilla Town Redevelopment Commission	60,408	0	0	0	0	-100.0%			
Kendallville Redevelopment Commission	0	0	0	0	0				

Noble County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
57001	Albion Township	1.3833	--	--	23.2707%	--	--	--	1.0614
57002	Albion-Albion	2.5012	--	--	23.2707%	--	--	--	1.9192
57003	Allen Township	1.5268	--	--	23.2707%	--	--	--	1.1715
57004	Kendallville City-Allen Twp	2.7249	--	--	23.2707%	--	--	--	2.0908
57005	Avilla Town	2.3031	--	--	23.2707%	--	--	--	1.7672
57006	Elkhart Township	1.8084	--	--	23.2707%	--	--	--	1.3876
57007	Green Township	1.4657	--	--	23.2707%	--	--	--	1.1246
57008	Jefferson Township	1.4054	--	--	23.2707%	--	--	--	1.0784
57009	Noble Township	1.4700	--	--	23.2707%	--	--	--	1.1279
57010	Orange Township	1.7215	--	--	23.2707%	--	--	--	1.3209
57011	Rome City Town	2.0250	--	--	23.2707%	--	--	--	1.5538
57012	Wolcottville Town	2.5475	--	--	23.2707%	--	--	--	1.9547
57013	Perry Township	1.8470	--	--	23.2707%	--	--	--	1.4172
57014	Ligonier City	2.9490	--	--	23.2707%	--	--	--	2.2627
57015	Sparta Township	1.8894	--	--	23.2707%	--	--	--	1.4497
57016	Cromwell Town	3.1429	--	--	23.2707%	--	--	--	2.4115
57017	Swan Township	1.5012	--	--	23.2707%	--	--	--	1.1519
57018	Washington Township	1.8321	--	--	23.2707%	--	--	--	1.4058
57019	Wayne Township	1.6027	--	--	23.2707%	--	--	--	1.2297
57020	Kendallville City-Wayne Twp	2.7225	--	--	23.2707%	--	--	--	2.0890
57021	York Township	1.4236	--	--	23.2707%	--	--	--	1.0923
57022	Albion-Jefferson	2.4821	--	--	23.2707%	--	--	--	1.9045

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Noble County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*5,597*	*885,443*	*7,528*	*21,255*	*919,823*	*37,901,834*	*2.4%*
TIF Total	*0*	*12,026*	*0*	*0*	*12,026*	*2,966,257*	*0.4%*
County Total	*5,597*	*897,469*	*7,528*	*21,255*	*931,848*	*40,868,091*	*2.3%*
Noble County	788	129,632	961	4,457	135,838	7,529,999	1.8%
Albion Township	2	870	0	12	884	28,214	3.1%
Allen Township	1	1,392	0	55	1,448	95,432	1.5%
Elkhart Township	0	0	0	52	52	45,993	0.1%
Green Township	0	0	0	12	12	10,500	0.1%
Jefferson Township	0	1	0	40	41	60,256	0.1%
Noble Township	0	0	0	267	267	164,161	0.2%
Orange Township	0	1,313	0	114	1,428	346,800	0.4%
Perry Township	54	3,486	0	48	3,588	131,242	2.7%
Sparta Township	0	709	113	22	845	107,001	0.8%
Swan Township	0	0	0	13	13	37,573	0.0%
Washington Township	0	0	0	18	18	35,733	0.1%
Wayne Township	20	3,950	0	74	4,044	133,072	3.0%
York Township	0	0	0	14	14	54,347	0.0%
Kendallville Civil City	862	205,606	0	2,164	208,632	3,992,498	5.2%
Ligonier Civil City	1,309	84,167	0	456	85,932	1,533,820	5.6%
Albion Civil Town	55	26,682	0	375	27,112	889,594	3.0%
Avilla Civil Town	0	11,898	0	409	12,307	653,583	1.9%
Cromwell Civil Town	0	20,075	3,200	69	23,344	151,493	15.4%
Rome City Civil Town	0	1,904	0	123	2,027	309,745	0.7%
Wolcottville Civil Town	0	10,108	0	67	10,175	96,256	10.6%
Lakeland School Corp	0	5,228	0	35	5,263	49,785	10.6%
Central Noble Community School Corp	41	19,808	0	2,629	22,479	3,035,970	0.7%
East Noble School Corp	729	193,843	0	4,538	199,110	9,313,708	2.1%
West Noble School Corp	1,452	112,237	3,009	2,900	119,597	5,738,910	2.1%
Smith-Green Community School Corp	0	0	0	824	824	743,308	0.1%
Kendallville Public Library	141	36,345	0	626	37,112	1,301,419	2.9%
Ligonier Public Library	116	7,433	0	78	7,626	223,051	3.4%
Noble County Public Library	4	4,814	216	627	5,662	859,507	0.7%
Northeast Indiana Solid Waste Mgmt Dist	24	3,940	29	135	4,129	228,864	1.8%
Ligonier City Redevelopment Commission	0	0	0	0	0	0	
Albion Town Redevelopment Commission	0	0	0	0	0	0	
Avilla Town Redevelopment Commission	0	0	0	0	0	0	
Kendallville Redevelopment Commission	0	0	0	0	0	0	
TIF - Albion Dexter	0	0	0	0	0	37,610	0.0%
TIF - Albion Town	0	3,293	0	0	3,293	139,043	2.4%
TIF - Avilla	0	135	0	0	135	483,264	0.0%
TIF - Rome City TIF 1	0	1	0	0	1	1,746	0.1%
TIF - Ligonier Guardian	0	3	0	0	3	911,526	0.0%
TIF - Ligonier Warren	0	2,475	0	0	2,475	474,093	0.5%
TIF - Kendallville Wayne	0	1,607	0	0	1,607	125,198	1.3%
TIF - Kendallville Walmart	0	4,511	0	0	4,511	499,571	0.9%
TIF - Albion Jefferson	0	0	0	0	0	294,206	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:

Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.

Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.

All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.

Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.

The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Ohio County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Ohio County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Ohio County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	0.9%	$2,666,777	$262,086,994	0.0%
Change		1.4%	-1.5%	
2012	2.6%	$2,631,225	$266,094,925	0.0%

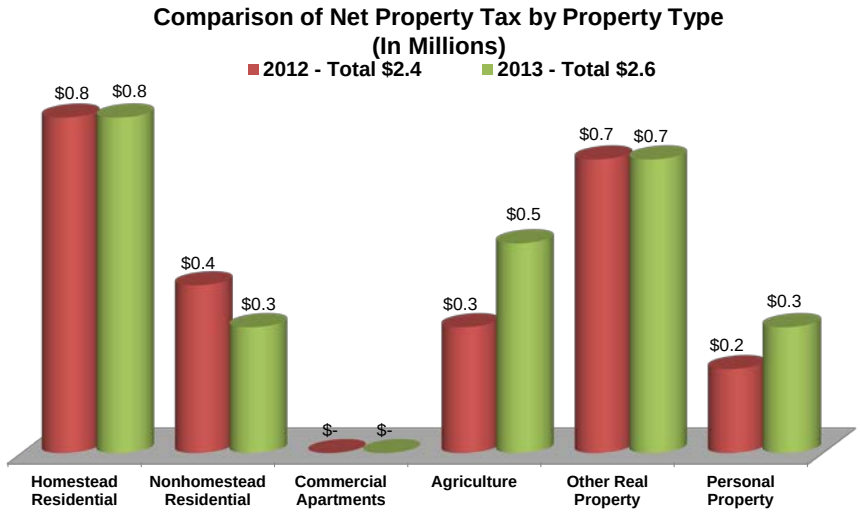
The total tax bill for all taxpayers in Ohio County increased by 0.9% in 2013. The main reason was a 1.4% increase in the property tax levy. In this reassessment year, certified net assessed value fell by 1.5%. Ohio County's tax rates are too low for many taxpayers to qualify for tax cap credits.

Ohio County homeowners experienced a 5.0% decrease in property tax bills in 2013. This was due to a decline in homestead net assessed value, which offset an increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Ohio County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	663	39.1%
No Change	17	1.0%
Lower Tax Bill	1,015	59.9%
Average Change in Tax Bill	**-5.0%**	
Detailed Change in Tax Bill		
20% or More	222	13.1%
10% to 19%	146	8.6%
1% to 9%	295	17.4%
-1% to 1%	17	1.0%
-1% to -9%	332	19.6%
-10% to -19%	242	14.3%
-20% or More	441	26.0%
Total	**1,695**	**100.0%**

Note: Percentages may not total due to rounding.



In Ohio County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes increased 0.9%, less than the average 2.1% increase statewide. Agriculture saw the biggest increase, while other residential net taxes decreased by the largest percentage..

Property tax rates increased in all five Ohio County tax districts in 2013. The average tax rate rose by 2.9% because of a small levy increase and a small decrease in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Ohio County increased by 1.4%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Ohio County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$222,819,000	$207,007,000	-7.1%	$91,798,459	$84,691,323	-7.7%
Other Residential	57,446,100	37,127,200	-35.4%	57,090,694	36,910,760	-35.3%
Ag Business/Land	30,138,300	55,895,900	85.5%	30,045,180	55,003,914	83.1%
Business Real/Personal	98,869,183	97,470,676	-1.4%	87,803,967	85,863,876	-2.2%
Total	**$409,272,583**	**$397,500,776**	**-2.9%**	**$266,738,300**	**$262,469,873**	**-1.6%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Ohio County's total billed net assessed value decreased by 1.6% in 2013. Declines in other residential and homestead assessments were not quite offset by increases in agricultural assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$0	$0	$0	0.0%
2%	0	0	0	0.0%
3%	0	0	0	0.0%
Elderly	854	522	-331	-38.8%
Total	$854	$522	-$331	-38.8%
% of Levy	0.0%	0.0%		

Total tax cap credits in Ohio County were $522, which was a tiny fraction of the levy. Ohio County had one of the smallest credit percentages in the state. The state average was 10.9%, and the median or typical county saw credits equal to 4.2% of its levy. Tax rates were the main determinant of tax cap credits. Ohio County's average tax rate was much less than the median rate statewide. All of Ohio County's tax cap credits were in the elderly category, which limits homestead property tax increases to 2% per year for some homeowners 65 years of age or older. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Ohio County decreased $331 between 2012 and 2013. Credits as a share of the total levy were effectively unchanged.

Ohio County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*2,584,629*	*2,116,753*	*2,561,152*	*2,631,225*	*2,666,777*	*-18.1%*	*21.0%*	*2.7%*	*1.4%*
Ohio County	1,113,837	766,364	942,807	992,800	991,999	-31.2%	23.0%	5.3%	-0.1%
Cass Township	12,893	12,885	13,162	13,827	13,874	-0.1%	2.1%	5.1%	0.3%
Pike Township	12,221	12,282	12,603	13,210	13,265	0.5%	2.6%	4.8%	0.4%
Randolph Township	34,018	33,716	34,231	36,006	36,158	-0.9%	1.5%	5.2%	0.4%
Union Township	5,158	5,267	5,355	5,606	5,616	2.1%	1.7%	4.7%	0.2%
Rising Sun Civil City	359,103	352,603	363,861	378,469	378,250	-1.8%	3.2%	4.0%	-0.1%
Rising Sun-Ohio County Comm School Corp	921,555	806,767	1,060,593	1,057,461	1,093,688	-12.5%	31.5%	-0.3%	3.4%
Ohio County Public Library	93,797	93,672	96,274	101,116	101,428	-0.1%	2.8%	5.0%	0.3%
Southeastern Indiana Solid Waste Mgmt	32,047	33,197	32,266	32,730	32,499	3.6%	-2.8%	1.4%	-0.7%

Ohio County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
58001	Cass Township	0.8919	--	--	--	--	--	--	0.8919
58002	Pike Township	0.9049	--	--	--	--	--	--	0.9049
58003	Randolph Township	0.8785	--	--	--	--	--	--	0.8785
58004	Rising Sun City	1.2063	--	--	--	--	--	--	1.2063
58005	Union Township	0.8786	--	--	--	--	--	--	0.8786

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Ohio County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*0*	*0*	*0*	*522*	*522*	*2,666,777*	*0.0%*
TIF Total	*0*	*0*	*0*	*0*	*0*	*0*	
County Total	*0*	*0*	*0*	*522*	*522*	*2,666,777*	*0.0%*
Ohio County	0	0	0	203	203	991,999	0.0%
Cass Township	0	0	0	3	3	13,874	0.0%
Pike Township	0	0	0	5	5	13,265	0.0%
Randolph Township	0	0	0	9	9	36,158	0.0%
Union Township	0	0	0	0	0	5,616	0.0%
Rising Sun Civil City	0	0	0	52	52	378,250	0.0%
Rising Sun-Ohio County Comm Sch Corp	0	0	0	224	224	1,093,688	0.0%
Ohio County Public Library	0	0	0	21	21	101,428	0.0%
Southeastern Indiana Solid Waste Mgmt	0	0	0	7	7	32,499	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

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2013 Orange County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

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- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Orange County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	5.8%	$11,803,691	$722,496,650	0.6%
Change		3.9%	2.3%	
2012	10.0%	$11,357,246	$706,330,762	0.3%

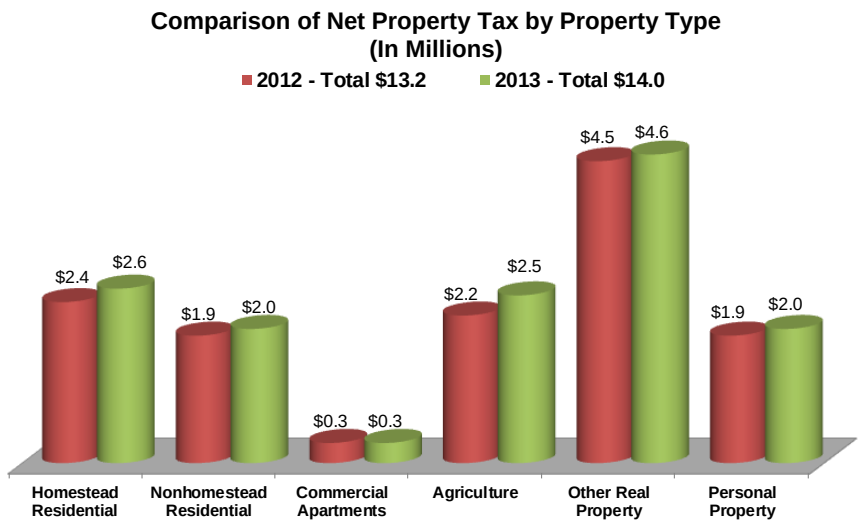
The total tax bill for all taxpayers in Orange County increased by 5.8% in 2013. The main reason was a 3.9% increase in the total property tax levy. Certified net assessed value grew by a smaller amount, 2.3%, in this reassessment year, so most Orange County tax rates increased. These higher rates caused a small increase in tax cap credits as a share of the levy, from 0.3% in 2012 to 0.6% in 2013.

Orange County homeowners experienced a 6.3% increase in property tax bills in 2013. This was due to an increase in homestead net assessed value and an increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Orange County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	3,647	60.7%
No Change	325	5.4%
Lower Tax Bill	2,033	33.9%
Average Change in Tax Bill	**6.3%**	
Detailed Change in Tax Bill		
20% or More	1,176	19.6%
10% to 19%	930	15.5%
1% to 9%	1,541	25.7%
-1% to 1%	325	5.4%
-1% to -9%	1,324	22.0%
-10% to -19%	397	6.6%
-20% or More	312	5.2%
Total	**6,005**	**100.0%**

Note: Percentages may not total due to rounding.



In Orange County most net property taxes were paid by business (other real and personal), homestead, and agricultural property owners in 2013. Total net property taxes increased 5.8%, more than the average 2.1% increase statewide. Agriculture had the largest increase, while business real net taxes experienced the smallest percentage rise.

Property tax rates increased in all but one of the 14 Orange County tax districts in 2013. The average tax rate rose by 1.6% because the levy increase exceeded the increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Orange County increased by 3.9%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Orange County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$458,770,310	$480,794,100	4.8%	$157,781,974	$167,807,526	6.4%
Other Residential	128,106,900	134,161,200	4.7%	126,935,710	132,856,266	4.7%
Ag Business/Land	171,955,800	185,551,300	7.9%	168,194,819	181,878,690	8.1%
Business Real/Personal	417,311,260	412,797,579	-1.1%	345,046,706	346,242,103	0.3%
Total	**$1,176,144,270**	**$1,213,304,179**	**3.2%**	**$797,959,209**	**$828,784,585**	**3.9%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Orange County's total billed net assessed value increased by 3.9% in 2013. Increases in agricultural and homestead assessments were the main reasons. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$10,056	$13,375	$3,319	33.0%
2%	14,982	45,673	30,691	204.9%
3%	0	0	0	0.0%
Elderly	17,392	20,971	3,579	20.6%
Total	$42,430	$80,019	$37,589	88.6%
% of Levy	0.3%	0.6%		

Total tax cap credits in Orange County were $80,019, which was only 0.6% of the levy. This was much less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Orange County's average tax rate was less than the median rate statewide. More than half of Orange County's tax cap credits were in the 2% nonhomestead residential category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Orange County increased $37,589 between 2012 and 2013. Credits as a share of the total levy rose to 0.6% in 2013 from 0.3% in 2012.

Orange County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*9,902,610*	*10,809,164*	*10,703,591*	*11,357,246*	*11,803,691*	*9.2%*	*-1.0%*	*6.1%*	*3.9%*
Orange County	2,181,612	2,212,172	2,327,291	2,412,826	2,459,378	1.4%	5.2%	3.7%	1.9%
French Lick Township	26,608	26,862	27,013	28,128	28,511	1.0%	0.6%	4.1%	1.4%
Greenfield Township	11,621	12,132	12,325	12,325	12,979	4.4%	1.6%	0.0%	5.3%
Jackson Township	10,354	10,932	11,189	11,587	11,766	5.6%	2.4%	3.6%	1.5%
Northeast Township	10,226	10,581	10,788	11,157	11,311	3.5%	2.0%	3.4%	1.4%
Northwest Township	7,628	9,772	9,986	10,363	9,771	28.1%	2.2%	3.8%	-5.7%
Orangeville Township	6,973	7,400	7,363	7,633	7,838	6.1%	-0.5%	3.7%	2.7%
Orleans Township	6,047	7,343	2,819	8,095	8,183	21.4%	-61.6%	187.2%	1.1%
Paoli Township	42,955	45,888	46,600	46,386	27,089	6.8%	1.6%	-0.5%	-41.6%
Southeast Township	7,817	8,330	8,603	5,514	5,384	6.6%	3.3%	-35.9%	-2.4%
Stamperscreek Township	9,797	10,106	10,287	10,260	0	3.2%	1.8%	-0.3%	-100.0%
French Lick Civil Town	519,157	577,109	548,315	567,862	576,146	11.2%	-5.0%	3.6%	1.5%
Orleans Civil Town	348,271	588,958	481,241	516,629	522,308	69.1%	-18.3%	7.4%	1.1%
Paoli Civil Town	421,164	454,741	465,227	480,414	487,508	8.0%	2.3%	3.3%	1.5%
West Baden Civil Town	214,040	213,956	211,342	198,160	191,246	0.0%	-1.2%	-6.2%	-3.5%
Orleans Community School Corp	1,447,567	1,596,209	1,461,341	1,549,826	1,676,763	10.3%	-8.4%	6.1%	8.2%
Paoli Community School Corp	1,561,249	2,156,428	2,098,073	2,283,753	2,460,514	38.1%	-2.7%	8.9%	7.7%
Springs Valley Community School Corp	2,093,560	1,931,580	1,958,710	2,126,000	2,253,731	-7.7%	1.4%	8.5%	6.0%
Orleans Public Library	59,761	61,106	64,137	66,230	67,218	2.3%	5.0%	3.3%	1.5%
Paoli Public Library	230,265	155,223	191,884	242,126	252,830	-32.6%	23.6%	26.2%	4.4%
French Lick-Melton Public Library	224,405	235,083	241,300	239,744	237,019	4.8%	2.6%	-0.6%	-1.1%
Orange County Fire Protection District	212,169	222,156	228,041	227,688	224,539	4.7%	2.6%	-0.2%	-1.4%
Orange County Solid Waste Mgmt Dist	249,364	255,097	279,716	294,540	271,659	2.3%	9.7%	5.3%	-7.8%

Orange County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
59001	French Lick Township	1.5193	--	--	--	--	--	--	1.5193
59002	French Lick Town	2.1675	--	--	--	--	--	--	2.1675
59003	West Baden Town	2.2011	--	--	--	--	--	--	2.2011
59004	Greenfield Township	1.3635	--	--	--	--	--	--	1.3635
59005	Jackson Township	1.4795	--	--	--	--	--	--	1.4795
59006	Northeast Township	1.2562	--	--	--	--	--	--	1.2562
59007	Northwest Township	1.5129	--	--	--	--	--	--	1.5129
59008	Orangeville Township	1.2589	--	--	--	--	--	--	1.2589
59009	Orleans Township	1.2789	--	--	--	--	--	--	1.2789
59010	Orleans Town	1.9115	--	--	--	--	--	--	1.9115
59011	Paoli Township	1.4690	--	--	--	--	--	--	1.4690
59012	Paoli Town	1.9143	--	--	--	--	--	--	1.9143
59013	Southeast Township	1.3276	--	--	--	--	--	--	1.3276
59014	Stamperscreek Township	1.3140	--	--	--	--	--	--	1.3140

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Orange County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*13,375*	*48,325*	*0*	*20,971*	*82,671*	*11,803,691*	*0.7%*
TIF Total	*0*	*-2,652*	*0*	*0*	*-2,652*	*1,949,996*	*-0.1%*
County Total	*13,375*	*45,673*	*0*	*20,971*	*80,019*	*13,753,687*	*0.6%*
Orange County	2,492	7,570	0	4,265	14,327	2,459,378	0.6%
French Lick Township	43	340	0	53	436	28,511	1.5%
Greenfield Township	13	0	0	25	39	12,979	0.3%
Jackson Township	13	0	0	26	39	11,766	0.3%
Northeast Township	1	0	0	7	7	11,311	0.1%
Northwest Township	11	0	0	16	27	9,771	0.3%
Orangeville Township	0	0	0	1	1	7,838	0.0%
Orleans Township	8	0	0	12	20	8,183	0.2%
Paoli Township	27	0	0	63	89	27,089	0.3%
Southeast Township	4	0	0	11	14	5,384	0.3%
Stamperscreek Township	0	0	0	0	0	0	
French Lick Civil Town	353	13,010	0	833	14,197	576,146	2.5%
Orleans Civil Town	632	0	0	820	1,452	522,308	0.3%
Paoli Civil Town	843	0	0	1,235	2,078	487,508	0.4%
West Baden Civil Town	1,263	2,664	0	424	4,351	191,246	2.3%
Orleans Community School Corp	1,170	0	0	1,883	3,052	1,676,763	0.2%
Paoli Community School Corp	2,231	0	0	5,066	7,297	2,460,514	0.3%
Springs Valley Community School Corp	3,207	21,385	0	4,274	28,866	2,253,731	1.3%
Orleans Public Library	67	0	0	96	162	67,218	0.2%
Paoli Public Library	251	0	0	584	835	252,830	0.3%
French Lick-Melton Public Library	347	2,520	0	445	3,312	237,019	1.4%
Orange County Fire Protection District	126	0	0	361	488	224,539	0.2%
Orange County Solid Waste Mgmt Dist	275	836	0	471	1,583	271,659	0.6%
TIF - French Lick Town 002	0	-2,652	0	0	-2,652	1,617,701	-0.2%
TIF - West Baden Town 003	0	0	0	0	0	319,082	0.0%
TIF - Paoli Town 012	0	0	0	0	0	13,212	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Owen County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Owen County between 2012 and 2013.
Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Owen County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	7.2%	$14,407,174	$662,399,312	3.1%
Change		6.1%	-0.5%	
2012	0.1%	$13,584,691	$666,038,500	1.5%

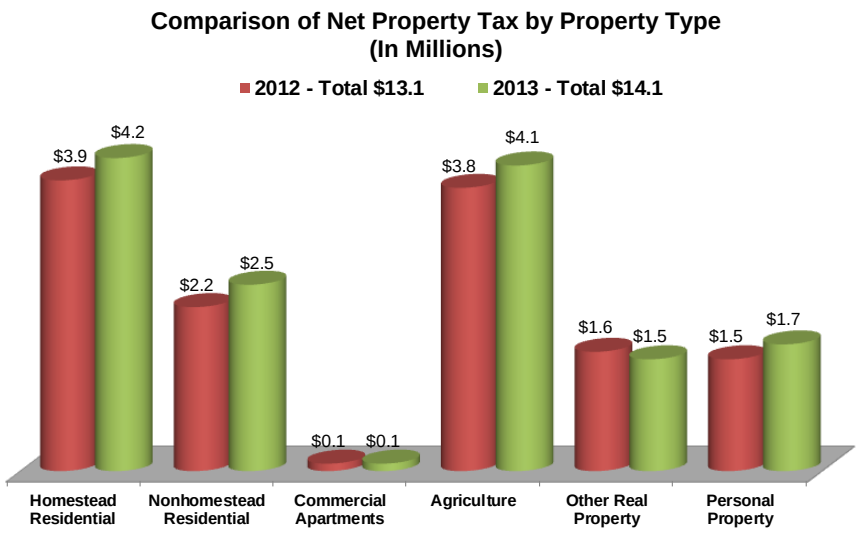
The total tax bill for all taxpayers in Owen County increased by 7.2% in 2013. The main reason was a 6.1% increase in the total property tax levy. In this reassessment year, certified net assessed value fell by 0.5%. The increase in the levy and decrease in certified assessments combined to increase tax rates, and this caused an increase in tax cap credits as a share of the levy, from 1.5% in 2012 to 3.1% in 2013.

Owen County homeowners experienced a 7.3% increase in property tax bills in 2013. This was due to an increase in property tax rates and a small increase in homestead net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Owen County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	4,413	72.7%
No Change	162	2.7%
Lower Tax Bill	1,492	24.6%
Average Change in Tax Bill	**7.3%**	
Detailed Change in Tax Bill		
20% or More	1,432	23.6%
10% to 19%	1,281	21.1%
1% to 9%	1,700	28.0%
-1% to 1%	162	2.7%
-1% to -9%	933	15.4%
-10% to -19%	311	5.1%
-20% or More	248	4.1%
Total	**6,067**	**100.0%**

Note: Percentages may not total due to rounding.



In Owen County net property taxes were divided mainly among homestead, agriculture, and business (other real and personal) property owners in 2013. Total net property taxes increased 7.2%, more than the average 2.1% increase statewide. Commercial apartments saw the largest percentage increase, while business real property is the only sector with decreased taxes.

Property tax rates increased in all 15 Owen County tax districts in 2013. The average tax rate rose by 6.6% because of a large levy increase and a small decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Owen County increased by 6.1%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Owen County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$558,049,915	$562,709,500	0.8%	$196,955,612	$200,030,723	1.6%
Other Residential	122,207,900	130,523,800	6.8%	121,039,138	129,068,327	6.6%
Ag Business/Land	205,452,600	210,496,600	2.5%	199,141,382	204,291,063	2.6%
Business Real/Personal	168,767,175	167,250,809	-0.9%	137,882,714	134,108,981	-2.7%
Total	**$1,054,477,590**	**$1,070,980,709**	**1.6%**	**$655,018,846**	**$667,499,094**	**1.9%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Owen County's total billed net assessed value increased by 1.9% in 2013. Increases in other residential, agricultural, and homestead assessments more than offset a decrease in business assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$37,331	$57,464	$20,133	53.9%
2%	157,177	378,048	220,871	140.5%
3%	0	0	0	0.0%
Elderly	4,371	9,693	5,322	121.8%
Total	$198,878	$445,204	$246,326	123.9%
% of Levy	1.5%	3.1%		

Total tax cap credits in Owen County were $445,204, which was 3.1% of the levy. This was less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Owen County's average tax rate was above the median rate statewide, while tax cap credits as a share of the levy were below the statewide median. This was because all of the county's district rates were less than $3 per $100 assessed value, so no property in the 3% category received credits. Most of the tax cap credits in Owen County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Owen County increased $246,326 between 2012 and 2013. Credits as a share of the total levy rose to 3.1% in 2013 from 1.5% in 2012.

Owen County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*12,744,957*	*13,125,291*	*13,470,713*	*13,584,691*	*14,407,174*	*3.0%*	*2.6%*	*0.8%*	*6.1%*
Owen County	2,675,816	2,782,391	2,856,429	2,682,803	2,986,759	4.0%	2.7%	-6.1%	11.3%
Clay Township	35,619	36,350	34,747	32,689	39,717	2.1%	-4.4%	-5.9%	21.5%
Franklin Township	22,825	23,420	22,784	22,703	24,912	2.6%	-2.7%	-0.4%	9.7%
Harrison Township	9,991	10,355	9,506	10,971	11,002	3.6%	-8.2%	15.4%	0.3%
Jackson Township	15,940	15,479	14,757	16,937	16,964	-2.9%	-4.7%	14.8%	0.2%
Jefferson Township	19,785	20,344	19,630	21,462	21,555	2.8%	-3.5%	9.3%	0.4%
Jennings Township	13,420	13,786	13,351	14,434	14,505	2.7%	-3.2%	8.1%	0.5%
Lafayette Township	10,402	10,753	10,470	11,350	11,158	3.4%	-2.6%	8.4%	-1.7%
Marion Township	16,038	16,549	16,561	16,682	17,446	3.2%	0.1%	0.7%	4.6%
Montgomery Township	10,898	10,842	11,127	11,554	11,598	-0.5%	2.6%	3.8%	0.4%
Morgan Township	22,415	22,188	21,065	22,059	22,678	-1.0%	-5.1%	4.7%	2.8%
Taylor Township	13,901	14,330	14,109	0	15,452	3.1%	-1.5%	-100.0%	
Washington Township	20,850	20,115	18,938	20,456	20,965	-3.5%	-5.9%	8.0%	2.5%
Wayne Township	20,512	21,341	20,851	22,576	22,645	4.0%	-2.3%	8.3%	0.3%
Gosport Civil Town	57,251	59,920	61,073	63,301	63,593	4.7%	1.9%	3.6%	0.5%
Spencer Civil Town	819,900	852,543	839,989	675,374	909,219	4.0%	-1.5%	-19.6%	34.6%
Spencer-Owen Community School Corp	6,845,855	7,179,624	7,430,605	8,064,975	8,002,306	4.9%	3.5%	8.5%	-0.8%
Cloverdale Community School Corp	1,431,271	1,312,852	1,373,372	1,193,860	1,435,718	-8.3%	4.6%	-13.1%	20.3%
Spencer-Owen County Public Library	629,164	649,372	631,656	668,036	701,480	3.2%	-2.7%	5.8%	5.0%
Clay-Owen-Vigo Solid Waste Mgmt Dist	0	0	0	0	0				
Poland Fire Territory (Jackson Township)	53,104	52,737	49,693	12,469	57,502	-0.7%	-5.8%	-74.9%	361.2%

Owen County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
60016	Clay Township	2.0423	--	--	--	--	--	--	2.0423
60017	Franklin Township	2.0388	--	--	--	--	--	--	2.0388
60018	Harrison Township	2.0300	--	--	--	--	--	--	2.0300
60019	Jackson Township	2.1603	--	--	--	--	--	--	2.1603
60020	Jefferson Township	2.0320	--	--	--	--	--	--	2.0320
60021	Jennings Township	2.0410	--	--	--	--	--	--	2.0410
60022	Lafayette Township	2.0159	--	--	--	--	--	--	2.0159
60023	Marion Township	2.0316	--	--	--	--	--	--	2.0316
60024	Montgomery Township	2.0145	--	--	--	--	--	--	2.0145
60025	Morgan Township	2.0467	--	--	--	--	--	--	2.0467
60026	Taylor Township	2.0254	--	--	--	--	--	--	2.0254
60027	Washington Township	2.1163	--	--	--	--	--	--	2.1163
60028	Spencer Town	2.7963	--	--	--	--	--	--	2.7963
60029	Wayne Township	2.0362	--	--	--	--	--	--	2.0362
60030	Gosport Town	2.4331	--	--	--	--	--	--	2.4331

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Owen County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*57,464*	*378,048*	*0*	*9,693*	*445,204*	*14,407,174*	*3.1%*
TIF Total	*0*	*0*	*0*	*0*	*0*	*0*	
County Total	*57,464*	*378,048*	*0*	*9,693*	*445,204*	*14,407,174*	*3.1%*
Owen County	10,779	70,472	0	1,966	83,216	2,986,759	2.8%
Clay Township	123	343	0	35	502	39,717	1.3%
Franklin Township	72	247	0	10	328	24,912	1.3%
Harrison Township	9	112	0	1	121	11,002	1.1%
Jackson Township	7	781	0	16	804	16,964	4.7%
Jefferson Township	27	201	0	4	233	21,555	1.1%
Jennings Township	17	154	0	12	183	14,505	1.3%
Lafayette Township	5	45	0	6	57	11,158	0.5%
Marion Township	5	183	0	14	201	17,446	1.2%
Montgomery Township	6	45	0	5	55	11,598	0.5%
Morgan Township	36	290	0	0	326	22,678	1.4%
Taylor Township	71	90	0	9	169	15,452	1.1%
Washington Township	172	924	0	21	1,117	20,965	5.3%
Wayne Township	14	628	0	5	647	22,645	2.9%
Gosport Civil Town	76	5,539	0	16	5,631	63,593	8.9%
Spencer Civil Town	9,427	56,109	0	848	66,384	909,219	7.3%
Spencer-Owen Community School Corp	31,110	188,861	0	5,097	225,068	8,002,306	2.8%
Cloverdale Community School Corp	2,951	33,826	0	1,115	37,893	1,435,718	2.6%
Spencer-Owen County Public Library	2,532	16,551	0	462	19,544	701,480	2.8%
Clay-Owen-Vigo Solid Waste Mgmt Dist	0	0	0	0	0	0	
Poland Fire Territory (Jackson Township)	25	2,647	0	53	2,725	57,502	4.7%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Parke County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Parke County between 2012 and 2013.
Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Parke County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	3.3%	$10,139,327	$749,356,709	0.2%
Change		1.8%	-0.8%	
2012	-4.6%	$9,959,698	$755,309,362	0.3%

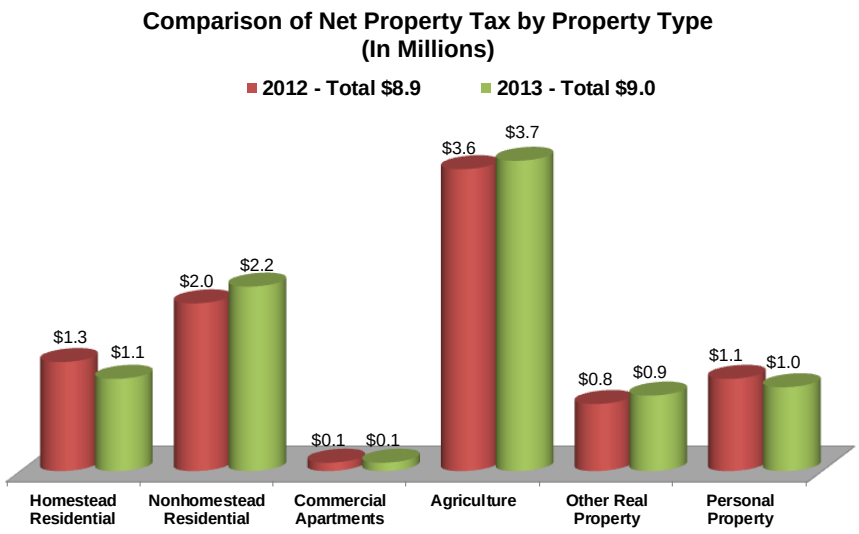
The total tax bill for all taxpayers in Parke County increased by 3.3% in 2013. The main reason was a 1.8% increase in the total property tax levy. In this reassessment year, certified net assessed value fell by 0.8%. Parke County tax rates are so low, and its local property tax credits are so high, that few taxpayers qualify for tax cap credits. Credits as a share of the levy fell from 0.3% in 2012 to 0.2% in 2013.

Parke County homeowners experienced a large 12.1% decrease in property tax bills in 2013. This was due to a large increase in local property tax credits and a drop in homestead net assessed value. These changes easily offset an increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Parke County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	1,705	37.5%
No Change	411	9.0%
Lower Tax Bill	2,436	53.5%
Average Change in Tax Bill	**-12.1%**	
Detailed Change in Tax Bill		
20% or More	823	18.1%
10% to 19%	318	7.0%
1% to 9%	564	12.4%
-1% to 1%	411	9.0%
-1% to -9%	395	8.7%
-10% to -19%	430	9.4%
-20% or More	1,611	35.4%
Total	**4,552**	**100.0%**

Note: Percentages may not total due to rounding.



In Parke County most net property taxes were paid by agriculture and nonhomestead residential (small rentals and second homes) property owners in 2013. Total net property taxes increased 3.3%, more than the average 2.1% increase statewide. Commercial apartments saw the biggest percentage increase, while homestead net taxes decreased by the largest percentage.

Property tax rates increased in 11 of 20 Parke County tax districts in 2013. The average tax rate rose by 2.6%, because of a small levy increase and a small decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Parke County increased by 1.8%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Parke County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$406,347,569	$384,833,763	-5.3%	$145,152,439	$134,889,754	-7.1%
Other Residential	158,259,000	167,025,800	5.5%	157,123,080	165,570,255	5.4%
Ag Business/Land	309,861,400	332,335,000	7.3%	305,889,796	328,097,900	7.3%
Business Real/Personal	178,017,239	167,241,554	-6.1%	149,884,003	145,537,610	-2.9%
Total	**$1,052,485,208**	**$1,051,436,117**	**-0.1%**	**$758,049,318**	**$774,095,519**	**2.1%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Parke County's total billed net assessed value increased by 2.1% in 2013. Increases in agricultural assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$4,910	$1,204	-$3,706	-75.5%
2%	11,449	3,103	-8,346	-72.9%
3%	0	0	0	0.0%
Elderly	16,086	13,300	-2,786	-17.3%
Total	$32,445	$17,607	-$14,838	-45.7%
% of Levy	0.3%	0.2%		

Total tax cap credits in Parke County were $17,607, which was only 0.2% of the levy. This was one of the smallest percentages in Indiana, much less than the state average of 10.9% and the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Parke County's average tax rate was much less than the median rate statewide, and the county also provides substantial property tax credits funded by local income taxes. Most of the tax cap credits in Parke County were in the elderly category, which limits homestead property tax increases to 2% per year for some homeowners 65 years of age or older. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Parke County decreased $14,838 between 2012 and 2013. Credits as a share of the total levy fell to 0.2% in 2013 from 0.3% in 2012.

Parke County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*10,155,226*	*10,704,050*	*10,257,445*	*9,959,698*	*10,139,327*	*5.4%*	*-4.2%*	*-2.9%*	*1.8%*
Parke County	2,955,925	2,924,104	2,924,993	2,927,579	2,860,294	-1.1%	0.0%	0.1%	-2.3%
Adams Township	110,857	103,910	65,890	64,954	66,428	-6.3%	-36.6%	-1.4%	2.3%
Florida Township	98,952	107,647	70,441	69,867	51,822	8.8%	-34.6%	-0.8%	-25.8%
Greene Township	10,055	9,890	9,403	9,767	9,584	-1.6%	-4.9%	3.9%	-1.9%
Howard Township	5,375	5,352	5,264	5,296	5,182	-0.4%	-1.6%	0.6%	-2.2%
Jackson Township	18,230	36,965	17,985	17,031	17,734	102.8%	-51.3%	-5.3%	4.1%
Liberty Township	13,614	13,480	13,293	13,350	13,060	-1.0%	-1.4%	0.4%	-2.2%
Penn Township	16,018	15,940	13,911	13,811	11,536	-0.5%	-12.7%	-0.7%	-16.5%
Raccoon Township	32,454	32,093	31,633	31,738	31,057	-1.1%	-1.4%	0.3%	-2.1%
Reserve Township	23,296	23,144	21,379	21,380	19,100	-0.7%	-7.6%	0.0%	-10.7%
Sugar Creek Township	11,825	11,081	10,266	7,801	3,312	-6.3%	-7.4%	-24.0%	-57.5%
Union Township	80,765	110,657	117,333	78,060	93,099	37.0%	6.0%	-33.5%	19.3%
Wabash Township	19,225	19,012	17,406	18,834	18,363	-1.1%	-8.4%	8.2%	-2.5%
Washington Township	20,098	20,416	21,113	17,359	20,736	1.6%	3.4%	-17.8%	19.5%
Bloomingdale Civil Town	22,066	21,928	21,600	17,626	21,427	-0.6%	-1.5%	-18.4%	21.6%
Marshall Civil Town	21,335	21,291	20,966	19,858	20,648	-0.2%	-1.5%	-5.3%	4.0%
Montezuma Civil Town	99,517	97,151	95,767	96,039	93,983	-2.4%	-1.4%	0.3%	-2.1%
Rockville Civil Town	428,024	425,997	419,425	313,518	413,427	-0.5%	-1.5%	-25.3%	31.9%
Rosedale Civil Town	60,894	58,901	52,126	50,153	51,345	-3.3%	-11.5%	-3.8%	2.4%
Mecca Civil Town	4,934	4,934	4,909	4,908	4,849	0.0%	-0.5%	0.0%	-1.2%
Clay Community School Corp	523,002	515,139	535,309	664,725	596,314	-1.5%	3.9%	24.2%	-10.3%
Southwest Parke Community School Corp	2,009,756	2,246,808	2,127,786	1,986,294	1,395,019	11.8%	-5.3%	-6.6%	-29.8%
Rockville Community School Corp	1,958,692	2,127,729	1,978,138	1,840,264	0	8.6%	-7.0%	-7.0%	-100.0%
Turkey Run Community School Corp	1,393,470	1,533,804	1,447,773	1,464,776	0	10.1%	-5.6%	1.2%	-100.0%
North Central Parke Comm School Corp	0	0	0	0	4,110,889				
Montezuma Public Library	33,325	32,851	32,371	32,496	31,810	-1.4%	-1.5%	0.4%	-2.1%
Rockville Public Library	183,522	183,826	180,965	172,214	178,309	0.2%	-1.6%	-4.8%	3.5%
West Central Indiana Solid Waste Mgmt	0	0	0	0	0				
Raccoon Creek Fire Protection District	0	0	0	0	0				

Parke County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
61001	Adams Township	1.5364	6.6582%	--	14.9561%	--	--	--	1.2043
61002	Rockville Town	2.1565	6.6582%	--	60.7243%	--	--	--	0.7034
61003	Florida Township	1.1928	6.6582%	--	4.3455%	--	--	--	1.0615
61004	Rosedale Town	1.6811	6.6582%	--	8.5869%	--	--	--	1.4248
61005	Greene Township	1.0793	6.6582%	--	89.1192%	--	--	--	0.0456
61006	Howard Township	1.0802	6.6582%	--	41.6342%	--	--	--	0.5585
61007	Jackson Township	1.3928	6.6582%	--	2.2514%	--	--	--	1.2687
61008	Liberty Township	1.0926	6.6582%	--	38.3886%	--	--	--	0.6004
61009	Penn Township	1.0979	6.6582%	--	11.2097%	--	--	--	0.9017
61010	Bloomingdale Town	1.4002	6.6582%	--	100.0000%	--	--	--	0.0000
61011	Raccoon Township	1.1961	6.6582%	--	12.0838%	--	--	--	0.9719
61012	Reserve Township	1.2391	6.6582%	--	99.0889%	--	--	--	0.0000
61013	Montezuma Town-Reserve Township	1.9885	6.6582%	--	13.0817%	--	--	--	1.5960
61014	Sugar Creek Township	1.0773	6.6582%	--	18.6672%	--	--	--	0.8045
61015	Union Township	1.4091	6.6582%	--	49.9254%	--	--	--	0.6118
61016	Wabash Township	1.1885	6.6582%	--	48.6546%	--	--	--	0.5311
61017	Montezuma Town-Wabash Township	1.9787	6.6582%	--	100.0000%	--	--	--	0.0000
61018	Mecca Town	1.3192	6.6582%	--	0.0623%	--	--	--	1.2305
61019	Washington Township	1.0950	6.6582%	--	100.0000%	--	--	--	0.0000
61021	Marshall Town	1.3899	6.6582%	--	59.0906%	--	--	--	0.4761

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
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The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
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Parke County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*1,204*	*3,075*	*0*	*13,300*	*17,579*	*10,139,327*	*0.2%*
TIF Total	*0*	*28*	*0*	*0*	*28*	*290,761*	*0.0%*
County Total	*1,204*	*3,103*	*0*	*13,300*	*17,607*	*10,430,088*	*0.2%*
Parke County	260	544	0	3,233	4,037	2,860,294	0.1%
Adams Township	0	25	0	76	101	66,428	0.2%
Florida Township	8	0	0	25	34	51,822	0.1%
Greene Township	0	0	0	0	0	9,584	0.0%
Howard Township	0	0	0	4	4	5,182	0.1%
Jackson Township	0	0	0	50	50	17,734	0.3%
Liberty Township	0	0	0	6	6	13,060	0.0%
Penn Township	0	0	0	23	23	11,536	0.2%
Raccoon Township	0	0	0	53	53	31,057	0.2%
Reserve Township	6	0	0	11	18	19,100	0.1%
Sugar Creek Township	0	0	0	3	3	3,312	0.1%
Union Township	0	0	0	86	86	93,099	0.1%
Wabash Township	0	0	0	1	1	18,363	0.0%
Washington Township	0	0	0	1	1	20,736	0.0%
Bloomingdale Civil Town	0	0	0	0	0	21,427	0.0%
Marshall Civil Town	0	0	0	24	24	20,648	0.1%
Montezuma Civil Town	226	0	0	409	635	93,983	0.7%
Rockville Civil Town	0	962	0	1,387	2,349	413,427	0.6%
Rosedale Civil Town	177	0	0	124	300	51,345	0.6%
Mecca Civil Town	5	0	0	12	16	4,849	0.3%
Clay Community School Corp	0	0	0	1,674	1,674	596,314	0.3%
Southwest Parke Community School Corp	502	0	0	1,317	1,818	1,395,019	0.1%
North Central Parke Comm School Corp	0	1,359	0	4,410	5,769	4,110,889	0.1%
Montezuma Public Library	20	0	0	37	58	31,810	0.2%
Rockville Public Library	0	184	0	336	520	178,309	0.3%
West Central Indiana Solid Waste Mgmt	0	0	0	0	0	0	
Raccoon Creek Fire Protection District	0	0	0	0	0	0	
TIF - Adams	0	0	0	0	0	0	
TIF - Rockville	0	28	0	0	28	165,782	0.0%
TIF - Reserve	0	0	0	0	0	48,794	0.0%
TIF - Union	0	0	0	0	0	24,751	0.0%
TIF - Wabash	0	0	0	0	0	30,626	0.0%
TIF - Washington	0	0	0	0	0	20,808	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

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Legislative Services Agency **September 2013**

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- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Perry County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	0.7%	$13,857,790	$525,196,828	12.9%
Change		6.9%	-1.8%	
2012	0.6%	$12,968,715	$534,809,786	7.8%

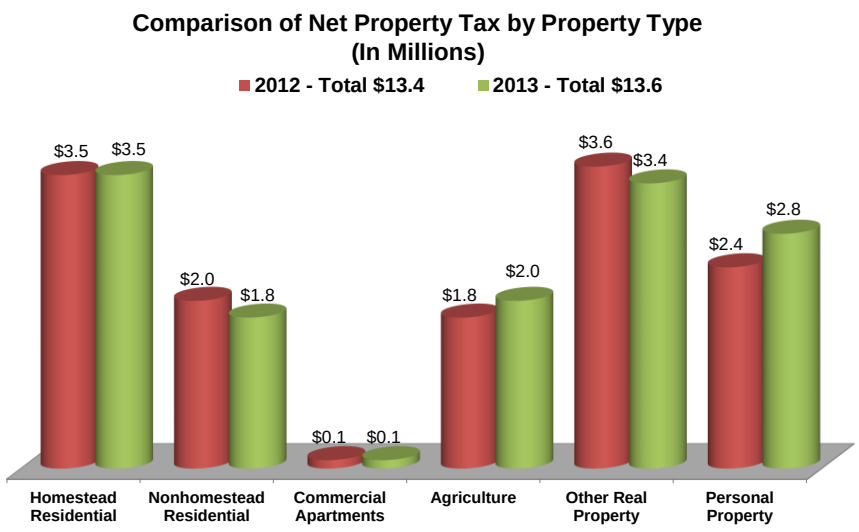
The total tax bill for all taxpayers in Perry County increased by 0.7% in 2013. The main reason was a 6.9% increase in the total property tax levy. Certified net assessed value declined by 1.8% in this reassessment year. The levy increase and certified assessment drop caused a large increase in property tax rates, which caused tax cap credits as a percentage of the levy to rise from 7.8% in 2012 to 12.9% in 2013. The credit rise helped hold the tax bill increase below the levy rise.

Perry County homeowners experienced a 1.0% decrease in property tax bills in 2013. This was due to a decline in homestead net assessed value and an increase in tax cap credits, which offset an increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Perry County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	2,562	48.3%
No Change	283	5.3%
Lower Tax Bill	2,459	46.4%
Average Change in Tax Bill	**-1.0%**	
Detailed Change in Tax Bill		
20% or More	481	9.1%
10% to 19%	706	13.3%
1% to 9%	1,375	25.9%
-1% to 1%	283	5.3%
-1% to -9%	1,233	23.2%
-10% to -19%	609	11.5%
-20% or More	617	11.6%
Total	**5,304**	**100.0%**

Note: Percentages may not total due to rounding.



In Perry County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes increased 0.7%, less than the average 2.1% increase statewide. Personal property had the largest increase, while nonhomestead residential property decreased by the largest percentage.

Property tax rates increased in all 10 Perry County tax districts in 2013. The average tax rate rose by 8.8% because of a large levy increase and a small decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Perry County increased by 6.9%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Perry County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$482,127,500	$469,151,059	-2.7%	$166,134,282	$161,648,311	-2.7%
Other Residential	105,288,200	94,161,500	-10.6%	101,079,423	90,611,299	-10.4%
Ag Business/Land	112,142,700	117,358,841	4.7%	107,811,421	112,033,684	3.9%
Business Real/Personal	306,423,752	293,347,750	-4.3%	245,087,801	240,865,924	-1.7%
Total	**$1,005,982,152**	**$974,019,150**	**-3.2%**	**$620,112,927**	**$605,159,218**	**-2.4%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Perry County's total billed net assessed value decreased by 2.4% in 2013. Decreases in homestead, other residential, and business assessments exceeded increases in agricultural assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$185,731	$365,397	$179,665	96.7%
2%	633,504	842,716	209,212	33.0%
3%	289,159	762,385	473,226	163.7%
Elderly	27,677	31,531	3,854	13.9%
Total	$1,136,071	$2,002,028	$865,956	76.2%
% of Levy	7.8%	12.9%		

Total tax cap credits in Perry County were $2.0 million, which was 12.9% of the levy. This was more than the state average of 10.9%, and much more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Perry County's average tax rate was higher than the statewide average rate. Most of the tax cap credits in Perry County were in the 2% nonhomestead residential/farmland category and the 3% business category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Perry County increased $865,956 between 2012 and 2013. Credits as a share of the total levy rose to 12.9% in 2013 from 7.8% in 2012.

Perry County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*11,765,993*	*12,843,845*	*12,710,222*	*12,968,715*	*13,857,790*	*9.2%*	*-1.0%*	*2.0%*	*6.9%*
Perry County	3,034,678	3,167,586	3,119,744	3,207,255	3,298,760	4.4%	-1.5%	2.8%	2.9%
Anderson Township	6,233	6,471	6,625	6,851	7,016	3.8%	2.4%	3.4%	2.4%
Clark Township	9,536	9,878	10,116	10,433	10,645	3.6%	2.4%	3.1%	2.0%
Leopold Township	11,009	11,430	11,704	12,081	12,236	3.8%	2.4%	3.2%	1.3%
Oil Township	5,387	5,589	5,725	5,925	6,064	3.7%	2.4%	3.5%	2.3%
Tobin Township	10,391	10,901	11,180	11,546	11,857	4.9%	2.6%	3.3%	2.7%
Troy Township	82,912	86,451	88,751	91,643	93,984	4.3%	2.7%	3.3%	2.6%
Union Township	14,354	15,165	15,546	16,026	16,487	5.6%	2.5%	3.1%	2.9%
Tell City Civil City	1,817,841	1,936,445	1,981,039	2,049,196	2,103,283	6.5%	2.3%	3.4%	2.6%
Cannelton Civil City	410,059	425,435	436,611	450,465	463,063	3.7%	2.6%	3.2%	2.8%
Troy Civil Town	17,530	19,159	19,659	20,285	20,853	9.3%	2.6%	3.2%	2.8%
Perry Central Community School Corp	1,975,774	2,049,338	2,081,266	1,932,538	1,919,351	3.7%	1.6%	-7.1%	-0.7%
Cannelton City School Corp	305,801	302,914	232,996	434,852	641,649	-0.9%	-23.1%	86.6%	47.6%
Tell City-Troy Township School Corp	3,296,684	3,995,340	4,076,567	4,080,885	4,596,046	21.2%	2.0%	0.1%	12.6%
Cannelton Public Library	19,451	20,685	21,229	21,907	0	6.3%	2.6%	3.2%	-100.0%
Tell City Public Library	709,076	749,993	565,672	584,204	0	5.8%	-24.6%	3.3%	-100.0%
Perry County Public Library	0	0	0	0	623,409				
Perry County Airport Authority	39,277	31,065	25,792	32,623	33,087	-20.9%	-17.0%	26.5%	1.4%
Perry County Solid Waste Management Dist	0	0	0	0	0				
Perry County Redevelopment Commission	0	0	0	0	0				

Perry County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
62001	Anderson Township	1.6848	--	2.1091%	4.9378%	--	--	--	1.5661
62002	Clark Township	1.6937	--	2.1091%	4.9378%	--	--	--	1.5743
62003	Leopold Township	1.7309	--	2.1091%	4.9378%	--	--	--	1.6089
62004	Oil Township	1.6885	--	2.1091%	4.9378%	--	--	--	1.5695
62005	Tobin Township	1.7023	--	2.1091%	4.9378%	--	--	--	1.5823
62006	Troy Township	2.3691	--	2.1091%	4.9378%	--	--	--	2.2022
62007	Tell City City	3.5406	--	2.1091%	4.9378%	--	--	--	3.2911
62008	Cannelton City	5.3078	--	2.1091%	4.9378%	--	--	--	4.9338
62009	Troy Town	2.7377	--	2.1091%	4.9378%	--	--	--	2.5448
62010	Union Township	1.7301	--	2.1091%	4.9378%	--	--	--	1.6082

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Perry County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*358,500*	*779,613*	*759,605*	*31,503*	*1,929,221*	*13,857,790*	*13.9%*
TIF Total	*6,897*	*63,102*	*2,780*	*28*	*72,807*	*1,715,358*	*4.2%*
County Total	*365,397*	*842,716*	*762,385*	*31,531*	*2,002,028*	*15,573,148*	*12.9%*
Perry County	63,809	132,775	122,689	6,251	325,524	3,298,760	9.9%
Anderson Township	7	0	0	9	16	7,016	0.2%
Clark Township	34	0	0	3	37	10,645	0.4%
Leopold Township	68	0	0	15	83	12,236	0.7%
Oil Township	22	0	0	2	24	6,064	0.4%
Tobin Township	28	0	0	0	28	11,857	0.2%
Troy Township	2,401	5,545	4,844	248	13,038	93,984	13.9%
Union Township	42	0	0	9	52	16,487	0.3%
Tell City Civil City	101,079	169,507	172,225	6,771	449,582	2,103,283	21.4%
Cannelton Civil City	16,265	82,505	95,143	1,341	195,254	463,063	42.2%
Troy Civil Town	135	1,541	0	10	1,686	20,853	8.1%
Perry Central Community School Corp	5,274	0	0	1,164	6,438	1,919,351	0.3%
Cannelton City School Corp	19,025	96,509	111,293	1,859	228,686	641,649	35.6%
Tell City-Troy Township School Corp	137,612	264,808	228,994	12,577	643,991	4,596,046	14.0%
Perry County Public Library	12,059	25,092	23,186	1,181	61,518	623,409	9.9%
Perry County Airport Authority	640	1,332	1,231	63	3,265	33,087	9.9%
Perry County Solid Waste Mgt Dist	0	0	0	0	0	0	
Perry County Redevelopment Comm	0	0	0	0	0	0	
TIF - Troy 006	1,649	759	0	28	2,436	1,539,132	0.2%
TIF - Tell City 007	5,247	62,343	2,780	0	70,371	176,226	39.9%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Pike County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Pike County between 2012 and 2013.
Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Pike County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	11.8%	$15,059,811	$747,575,854	2.6%
Change		12.3%	10.1%	
2012	-4.6%	$13,410,887	$678,984,255	2.4%

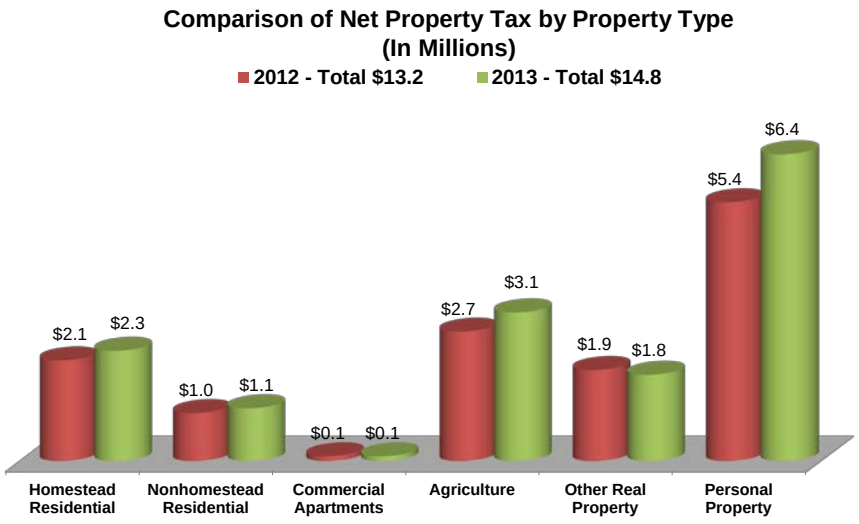
The total tax bill for all taxpayers in Pike County increased by 11.8% in 2013. The main reason was a 12.3% increase in the property tax levy. Certified net assessed value rose by 10.1% in this reassessment year. Since the large increase in the levy was nearly matched by a large increase in net assessed value, property tax rates rose by a small amount, and this caused a small increase in tax cap credits as a share of the levy, from 2.4% to 2.6%.

Pike County homeowners experienced a large 10.7% increase in property tax bills in 2013. This was due to a large increase in net assessed value and a small increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Pike County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	2,959	71.6%
No Change	295	7.1%
Lower Tax Bill	880	21.3%
Average Change in Tax Bill	**10.7%**	
Detailed Change in Tax Bill		
20% or More	1,021	24.7%
10% to 19%	850	20.6%
1% to 9%	1,088	26.3%
-1% to 1%	295	7.1%
-1% to -9%	531	12.8%
-10% to -19%	183	4.4%
-20% or More	166	4.0%
Total	**4,134**	**100.0%**

Note: Percentages may not total due to rounding.



In Pike County most net property taxes were paid by business (other real and personal) property owners in 2013. Total net property taxes increased 11.8%, more than the average 2.1% increase statewide. Personal property saw the biggest increase, while business real net taxes decreased by the largest percentage.

Property tax rates increased in all 12 Pike County tax districts in 2013. The average tax rate rose by 2.0% because the large levy increase exceeded the large increase in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Pike County increased by 12.3%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Pike County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$307,184,090	$325,521,809	6.0%	$103,948,124	$113,743,683	9.4%
Other Residential	55,785,300	61,805,190	10.8%	55,092,371	61,055,729	10.8%
Ag Business/Land	149,744,560	164,003,361	9.5%	147,553,371	161,941,704	9.8%
Business Real/Personal	408,139,384	444,544,512	8.9%	382,704,634	420,730,102	9.9%
Total	**$920,853,334**	**$995,874,872**	**8.1%**	**$689,298,500**	**$757,471,218**	**9.9%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Pike County's total billed net assessed value increased substantially, by 9.9% in 2013. All categories of property saw net assessment increases. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$29,012	$34,072	$5,060	17.4%
2%	229,955	265,280	35,326	15.4%
3%	52,912	71,535	18,623	35.2%
Elderly	9,535	21,052	11,517	120.8%
Total	$321,415	$391,940	$70,526	21.9%
% of Levy	2.4%	2.6%		

Total tax cap credits in Pike County were $391,940, which was 2.6% of the levy. This was less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Pike County's average tax rate was less than the median statewide rate. Most of the tax cap credits in Pike County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Pike County increased $70,526 between 2012 and 2013. Credits rose from 2.4% to 2.6% of the total property tax levy.

Pike County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*13,202,009*	*13,375,669*	*14,210,836*	*13,410,887*	*15,059,811*	*1.3%*	*6.2%*	*-5.6%*	*12.3%*
Pike County	5,125,218	5,345,959	5,490,134	5,005,472	5,818,384	4.3%	2.7%	-8.8%	16.2%
Clay Township	15,131	15,029	16,088	16,505	17,105	-0.7%	7.0%	2.6%	3.6%
Jefferson Township	29,433	30,949	31,788	32,733	32,692	5.2%	2.7%	3.0%	-0.1%
Lockhart Township	32,040	33,334	34,242	34,728	36,251	4.0%	2.7%	1.4%	4.4%
Logan Township	13,110	13,608	13,963	14,400	14,818	3.8%	2.6%	3.1%	2.9%
Madison Township	16,137	16,748	17,183	17,583	18,219	3.8%	2.6%	2.3%	3.6%
Marion Township	11,646	12,272	12,604	12,984	13,333	5.4%	2.7%	3.0%	2.7%
Monroe Township	35,645	37,136	38,117	39,737	40,417	4.2%	2.6%	4.3%	1.7%
Patoka Township	31,096	32,260	33,104	34,248	35,048	3.7%	2.6%	3.5%	2.3%
Washington Township	120,362	125,086	128,124	81,835	87,156	3.9%	2.4%	-36.1%	6.5%
Petersburg Civil City	544,138	591,811	606,160	809,340	821,969	8.8%	2.4%	33.5%	1.6%
Spurgeon Civil Town	13,679	14,197	14,208	15,844	16,340	3.8%	0.1%	11.5%	3.1%
Winslow Civil Town	123,457	117,777	125,462	125,775	140,936	-4.6%	6.5%	0.2%	12.1%
Pike County School Corp	6,426,939	6,296,647	6,938,793	6,435,412	7,238,029	-2.0%	10.2%	-7.3%	12.5%
Pike County Public Library	473,519	494,079	506,832	523,497	537,507	4.3%	2.6%	3.3%	2.7%
Patoka Township Fire	116,689	121,115	124,280	128,558	131,648	3.8%	2.6%	3.4%	2.4%
Jefferson-Marion Township Fire	73,770	77,662	79,754	82,236	59,959	5.3%	2.7%	3.1%	-27.1%
Pike County Solid Waste District	0	0	0	0	0				

Pike County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
63001	Clay Township	1.8498	--	--	--	--	--	--	1.8498
63002	Jefferson Township	1.9137	--	--	--	--	--	--	1.9137
63003	Lockhart Township	1.9121	--	--	--	--	--	--	1.9121
63004	Logan Township	1.8883	--	--	--	--	--	--	1.8883
63005	Madison Township	1.8889	--	--	--	--	--	--	1.8889
63006	Marion Township	1.9212	--	--	--	--	--	--	1.9212
63007	Monroe Township	1.9044	--	--	--	--	--	--	1.9044
63008	Spurgeon Town	2.5310	--	--	--	--	--	--	2.5310
63009	Patoka Township	2.1205	--	--	--	--	--	--	2.1205
63010	Winslow Town	3.3585	--	--	--	--	--	--	3.3585
63011	Washington Township	1.8876	--	--	--	--	--	--	1.8876
63012	Petersburg City	3.2542	--	--	--	--	--	--	3.2542

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Pike County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*34,072*	*265,280*	*71,535*	*21,052*	*391,940*	*15,059,811*	*2.6%*
TIF Total	*0*	*0*	*0*	*0*	*0*	*0*	
County Total	*34,072*	*265,280*	*71,535*	*21,052*	*391,940*	*15,059,811*	*2.6%*
Pike County	8,522	66,058	17,014	7,335	98,929	5,818,384	1.7%
Clay Township	0	0	0	0	0	17,105	0.0%
Jefferson Township	7	0	0	34	41	32,692	0.1%
Lockhart Township	11	0	0	144	155	36,251	0.4%
Logan Township	0	0	0	23	23	14,818	0.2%
Madison Township	0	0	0	9	9	18,219	0.1%
Marion Township	3	0	0	31	35	13,333	0.3%
Monroe Township	0	133	0	13	146	40,417	0.4%
Patoka Township	96	1,447	212	142	1,898	35,048	5.4%
Washington Township	199	1,263	406	73	1,941	87,156	2.2%
Petersburg Civil City	12,490	79,357	25,504	2,231	119,583	821,969	14.5%
Spurgeon Civil Town	5	1,826	0	18	1,848	16,340	11.3%
Winslow Civil Town	1,090	24,602	5,662	582	31,936	140,936	22.7%
Pike County School Corp	10,602	82,175	21,165	9,125	123,067	7,238,029	1.7%
Pike County Public Library	787	6,102	1,572	678	9,139	537,507	1.7%
Patoka Township Fire	246	2,317	0	532	3,094	131,648	2.4%
Jefferson-Marion Township Fire	13	0	0	82	96	59,959	0.2%
Pike County Solid Waste District	0	0	0	0	0	0	

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Porter County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Porter County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Porter County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	1.1%	$185,765,119	$8,420,878,739	5.9%
Change		6.1%	-1.2%	
2012	0.6%	$175,006,365	$8,525,985,052	5.0%

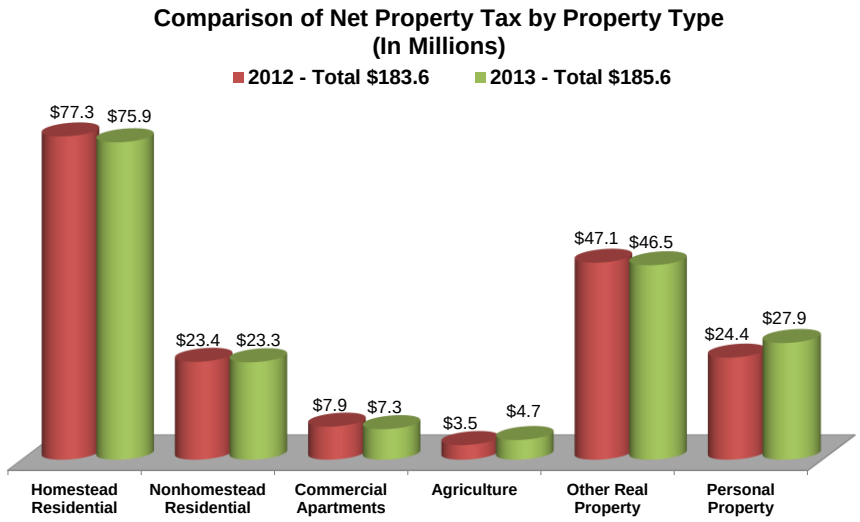
The total tax bill for all taxpayers in Porter County increased by 1.1% in 2013. The main reason was a 6.1% increase in the levy. Certified net assessed value decreased 1.2% in this reassessment year. The rising levy and falling assessments caused an increase in tax rates, which made taxpayers eligible for more tax cap credits. Credits as a percent of the levy increased from 5.0% in 2012 to 5.9% in 2013. This tax cap credit increase and a rise in credits funded by local income taxes helped hold the net tax bill increase below the levy increase.

Porter County homeowners experienced a 2.5% decrease in property tax bills in 2013. This was due to an increase in local property tax credits and a decrease in homestead net assessed value, which more than offset a rise in tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Porter County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	18,959	41.0%
No Change	95	0.2%
Lower Tax Bill	27,190	58.8%
Average Change in Tax Bill	**-2.5%**	
Detailed Change in Tax Bill		
20% or More	3,426	7.4%
10% to 19%	4,902	10.6%
1% to 9%	10,631	23.0%
-1% to 1%	95	0.2%
-1% to -9%	13,884	30.0%
-10% to -19%	8,150	17.6%
-20% or More	5,156	11.1%
Total	**46,244**	**100.0%**

Note: Percentages may not total due to rounding.



In Porter County most net property taxes were paid by homestead and business (other real and personal) property owners in 2013. Total net property taxes increased 1.1%, less than the average 2.1% increase statewide. Agriculture saw the biggest increase, while commercial apartment net taxes decreased by the largest percentage.

Property tax rates increased in 23 of 29 Porter County tax districts in 2013. The average tax rate rose by 7.5% because of a levy increase and a small decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Porter County increased by 6.1%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Porter County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$8,956,605,289	$8,648,471,220	-3.4%	$4,423,281,553	$4,221,003,304	-4.6%
Other Residential	1,715,412,681	1,606,880,592	-6.3%	1,697,548,315	1,589,331,617	-6.4%
Ag Business/Land	186,440,199	276,197,769	48.1%	186,246,274	275,796,044	48.1%
Business Real/Personal	3,909,753,649	3,757,374,960	-3.9%	3,194,943,026	3,090,304,769	-3.3%
Total	**$14,768,211,818**	**$14,288,924,541**	**-3.2%**	**$9,502,019,168**	**$9,176,435,734**	**-3.4%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Porter County's total billed net assessed value decreased by 3.4% in 2013. Declines in homestead, other residential, and business assessments more than offset an increase in agricultural assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$4,656,701	$5,550,722	$894,021	19.2%
2%	4,942,224	6,463,895	1,521,671	30.8%
3%	17,115	22,175	5,060	29.6%
Elderly	93,828	64,441	-29,387	-31.3%
Total	$9,709,868	$12,101,233	$2,391,365	24.6%
% of Levy	5.0%	5.9%		

Total tax cap credits in Porter County were $12.1 million, which was 5.9% of the levy. This was less than the state average of 10.9%, but more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Porter County's average tax rate was higher than the statewide median rate, but less than the statewide average rate. More than half of Porter County's tax cap credits were in the 2% nonhomestead residential/farmland category. Most of the rest were in the 1% homestead category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Porter County increased $2,391,365 between 2012 and 2013. Credits as a share of the total levy rose to 5.9% in 2013 from 5.0% in 2012.

Porter County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*168,181,190*	*171,607,333*	*175,030,138*	*175,006,365*	*185,765,119*	*2.0%*	*2.0%*	*0.0%*	*6.1%*
Porter County	34,619,665	36,239,384	36,142,902	36,064,916	39,013,931	4.7%	-0.3%	-0.2%	8.2%
Boone Township	151,341	157,668	161,253	164,933	164,712	4.2%	2.3%	2.3%	-0.1%
Center Township	1,445,190	1,482,751	1,524,129	1,562,985	1,607,711	2.6%	2.8%	2.5%	2.9%
Jackson Township	128,391	133,631	135,532	136,220	139,817	4.1%	1.4%	0.5%	2.6%
Liberty Township	316,086	333,942	335,534	347,629	347,463	5.6%	0.5%	3.6%	0.0%
Morgan Township	120,008	89,038	90,792	91,871	94,591	-25.8%	2.0%	1.2%	3.0%
Pine Township	98,302	101,808	103,229	105,780	109,155	3.6%	1.4%	2.5%	3.2%
Pleasant Township	194,417	202,796	207,995	213,582	220,281	4.3%	2.6%	2.7%	3.1%
Portage Township	1,937,104	2,163,770	1,754,720	1,973,718	2,132,181	11.7%	-18.9%	12.5%	8.0%
Porter Township	299,418	290,309	334,880	313,218	293,845	-3.0%	15.4%	-6.5%	-6.2%
Union Township	323,043	328,254	340,952	345,386	358,306	1.6%	3.9%	1.3%	3.7%
Washington Township	202,023	205,813	195,444	183,942	297,870	1.9%	-5.0%	-5.9%	61.9%
Westchester Township	159,619	163,869	166,051	168,183	170,102	2.7%	1.3%	1.3%	1.1%
Valparaiso Civil City	16,249,346	16,643,236	17,496,908	17,514,220	18,117,692	2.4%	5.1%	0.1%	3.4%
Portage Civil City	13,920,695	14,646,066	15,340,041	14,817,720	15,213,994	5.2%	4.7%	-3.4%	2.7%
Chesterton Civil Town	4,856,897	5,558,222	4,776,498	4,776,339	4,811,634	14.4%	-14.1%	0.0%	0.7%
Beverly Shores Civil Town	728,822	559,190	1,039,654	789,693	799,131	-23.3%	85.9%	-24.0%	1.2%
Burns Harbor Civil Town	2,013,902	1,861,083	1,506,151	1,612,490	1,805,445	-7.6%	-19.1%	7.1%	12.0%
Dune Acres Civil Town	284,610	295,051	296,189	311,758	320,618	3.7%	0.4%	5.3%	2.8%
Hebron Civil Town	595,583	617,575	624,002	650,256	668,974	3.7%	1.0%	4.2%	2.9%
Kouts Civil Town	329,145	340,323	334,406	299,197	365,540	3.4%	-1.7%	-10.5%	22.2%
Ogden Dunes Civil Town	591,331	669,671	723,827	739,317	598,255	13.2%	8.1%	2.1%	-19.1%
Porter Civil Town	1,998,261	2,070,309	2,180,668	2,238,737	2,258,872	3.6%	5.3%	2.7%	0.9%
Pines Civil Town	90,928	94,214	96,747	99,795	102,593	3.6%	2.7%	3.2%	2.8%
Michigan City Area School Corp	1,892,146	2,424,057	1,729,451	1,534,524	890,867	28.1%	-28.7%	-11.3%	-41.9%
Boone Township School Corp	3,961,398	3,759,329	3,820,546	4,037,216	4,093,707	-5.1%	1.6%	5.7%	1.4%
Duneland School Corp	20,441,967	20,535,971	20,709,432	20,863,479	26,772,596	0.5%	0.8%	0.7%	28.3%
East Porter County School Corp	8,948,837	8,471,638	9,023,020	8,763,948	8,435,554	-5.3%	6.5%	-2.9%	-3.7%
Porter Township School Corp	4,532,931	4,343,242	4,678,993	4,337,250	5,260,387	-4.2%	7.7%	-7.3%	21.3%
Union Township School Corp	4,297,165	4,368,353	4,663,877	5,423,729	4,633,342	1.7%	6.8%	16.3%	-14.6%
Portage Township School Corp	17,018,947	17,614,446	17,709,302	15,938,317	17,113,981	3.5%	0.5%	-10.0%	7.4%
Valparaiso Community School Corp	17,132,353	16,322,520	18,132,137	19,667,768	19,476,915	-4.7%	11.1%	8.5%	-1.0%
Westchester Public Library	2,301,380	2,417,314	2,379,735	2,546,387	2,627,532	5.0%	-1.6%	7.0%	3.2%
Porter County Public Library	5,249,200	5,324,557	5,494,727	5,569,492	5,654,648	1.4%	3.2%	1.4%	1.5%
West Porter Township Fire Protection	131,597	136,139	138,875	137,343	136,048	3.5%	2.0%	-1.1%	-0.9%
Porter Co Solid Waste District	0	0	0	0	0				
Porter Co Airport Authority	619,142	641,794	641,539	665,027	656,829	3.7%	0.0%	3.7%	-1.2%
Valparaiso Redevelopment Commission	0	0	0	0	0				
Burns Harbor Town Redevelopment	0	0	0	0	0				
Porter Redevelopment Commission	0	0	0	0	0				
Portage Redevelopment Commission	0	0	0	0	0				
Chesterton Redevelopment Commission	0	0	0	0	0				

Porter County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
64001	Boone Township	2.4595	--	--	9.0485%	--	--	--	2.2370
64002	Hebron (Boone)	3.0760	--	--	9.0485%	--	--	--	2.7977
64003	Center Township	1.6602	--	--	9.0485%	--	--	--	1.5100
64004	Valparaiso (Center)	2.6983	--	--	9.0485%	--	--	--	2.4541
64005	Jackson Township	1.6929	--	--	9.0485%	--	--	--	1.5397
64006	Liberty Township	1.7420	--	--	9.0485%	--	--	--	1.5844
64007	Chesterton-Liberty Twp	2.4593	--	--	9.0485%	--	--	--	2.2368
64008	Morgan Township	1.6149	--	--	9.0485%	--	--	--	1.4688
64009	Pine Township-Mich City School	1.0019	--	--	9.0485%	--	--	--	0.9112
64010	Pine Township-Duneland School	1.7364	--	--	9.0485%	--	--	--	1.5793
64011	Beverly Shores (Pines)	1.3965	--	--	9.0485%	--	--	--	1.2701
64012	Pines Town (Pines Twp)	1.3655	--	--	9.0485%	--	--	--	1.2419
64013	Pleasant Township	1.6856	--	--	9.0485%	--	--	--	1.5331
64014	Kouts (Pleasant)	2.1197	--	--	9.0485%	--	--	--	1.9279
64015	Portage Township	1.9700	--	--	9.0485%	--	--	--	1.7917
64016	Portage City-Portage Twp	2.8165	--	--	9.0485%	--	--	--	2.5616
64017	Ogden Dunes (Portage)	2.1363	--	--	9.0485%	--	--	--	1.9430
64018	Porter Township	1.7955	--	--	9.0485%	--	--	--	1.6330
64019	Union Township	1.5663	--	--	9.0485%	--	--	--	1.4246
64020	Washington Township	1.6850	--	--	9.0485%	--	--	--	1.5325
64021	Westchester Township	1.7875	--	--	9.0485%	--	--	--	1.6258
64022	Portage City-Westchester Twp	2.8943	--	--	9.0485%	--	--	--	2.6324
64023	Chesterton-Westchester Twp	2.5243	--	--	9.0485%	--	--	--	2.2959
64024	Burns Harbor (Westchester)	2.0978	--	--	9.0485%	--	--	--	1.9080
64025	Dune Arces (Westchester)	2.0627	--	--	9.0485%	--	--	--	1.8761
64026	Porter Town (Westchester)	2.7147	--	--	9.0485%	--	--	--	2.4691
64027	Chesterton-Jackson Twp	2.4429	--	--	9.0485%	--	--	--	2.2219
64028	Porter Twp-W Porter Fire	1.7808	--	--	9.0485%	--	--	--	1.6197
64029	Valparaiso-Washington Twp	2.7808	--	--	9.0485%	--	--	--	2.5292

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Porter County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*5,546,163*	*6,034,537*	*20,084*	*64,441*	*11,665,225*	*185,765,119*	*6.3%*
TIF Total	*4,558*	*429,359*	*2,091*	*0*	*436,008*	*18,835,628*	*2.3%*
County Total	*5,550,722*	*6,463,895*	*22,175*	*64,441*	*12,101,233*	*204,600,747*	*5.9%*
Porter County	986,495	1,046,198	3,025	12,755	2,048,473	39,013,931	5.3%
Boone Township	5,886	10,605	322	37	16,850	164,712	10.2%
Center Township	19,232	17,376	0	358	36,966	1,607,711	2.3%
Jackson Township	388	21	0	45	455	139,817	0.3%
Liberty Township	3,314	487	0	135	3,936	347,463	1.1%
Morgan Township	0	0	0	17	17	94,591	0.0%
Pine Township	0	0	0	18	19	109,155	0.0%
Pleasant Township	27	584	0	109	719	220,281	0.3%
Portage Township	45,907	71,971	0	739	118,617	2,132,181	5.6%
Porter Township	63	0	0	84	146	293,845	0.0%
Union Township	0	0	0	108	108	358,306	0.0%
Washington Township	549	382	0	76	1,008	297,870	0.3%
Westchester Township	2,363	2,264	0	73	4,701	170,102	2.8%
Valparaiso Civil City	1,014,383	911,222	0	6,914	1,932,519	18,117,692	10.7%
Portage Civil City	551,999	954,140	0	7,124	1,513,263	15,213,994	9.9%
Chesterton Civil Town	331,347	208,656	0	2,369	542,372	4,811,634	11.3%
Beverly Shores Civil Town	9	0	0	0	9	799,131	0.0%
Burns Harbor Civil Town	264	2,140	0	31	2,435	1,805,445	0.1%
Dune Acres Civil Town	12,672	5,422	0	0	18,094	320,618	5.6%
Hebron Civil Town	40,127	60,964	4,306	334	105,731	668,974	15.8%
Kouts Civil Town	181	3,973	0	161	4,314	365,540	1.2%
Ogden Dunes Civil Town	24,190	11,386	0	0	35,576	598,255	5.9%
Porter Civil Town	181,065	178,572	0	1,476	361,113	2,258,872	16.0%
Pines Civil Town	0	0	0	6	6	102,593	0.0%
Michigan City Area School Corp	7	0	0	83	90	890,867	0.0%
Boone Township School Corp	167,079	286,487	11,842	1,163	466,572	4,093,707	11.4%
Duneland School Corp	582,996	439,837	0	9,076	1,031,909	26,772,596	3.9%
East Porter County School Corp	28,864	28,280	0	2,161	59,306	8,435,554	0.7%
Porter Township School Corp	719	0	0	1,142	1,861	5,260,387	0.0%
Union Township School Corp	0	0	0	1,400	1,400	4,633,342	0.0%
Portage Township School Corp	544,450	855,058	0	6,882	1,406,390	17,113,981	8.2%
Valparaiso Community School Corp	767,086	694,164	0	6,581	1,467,831	19,476,915	7.5%
Westchester Public Library	83,012	79,528	0	951	163,491	2,627,532	6.2%
Porter County Public Library	134,882	147,203	538	1,804	284,427	5,654,648	5.0%
West Porter Township Fire Protection	0	0	0	13	13	136,048	0.0%
Porter Co Solid Waste District	0	0	0	0	0	0	
Porter Co Airport Authority	16,608	17,614	51	215	34,488	656,829	5.3%
Valparaiso Redevelopment Commission	0	0	0	0	0	0	
Burns Harbor Town Redevelopment	0	0	0	0	0	0	
Porter Redevelopment Commission	0	0	0	0	0	0	
Portage Redevelopment Commission	0	0	0	0	0	0	
Chesterton Redevelopment Commission	0	0	0	0	0	0	
TIF - TIF #10 Hebron 002	0	43,307	2,091	0	45,399	208,454	21.8%
TIF - TIF #11 Valpo-Medical Tech 004	0	2	0	0	2	64	3.3%
TIF - TIF #3 Valpo-Southeast Econ 004	0	301,788	0	0	301,788	4,404,886	6.9%
TIF - TIF #4 Valpo-Franklin 004	0	693	0	0	693	72,904	0.9%
TIF - TIF #9 Valpo-N Central 004	0	20	0	0	20	16,818	0.1%
TIF - TIF #12 North Coast Econ 004	0	0	0	0	0	316,282	0.0%
TIF - TIF #13 Chesterton Econ Dev II 007	0	84	0	0	84	776	10.8%
TIF - TIF #7 Chesterton/Liberty 007	0	16,077	0	0	16,077	680,331	2.4%
TIF - TIF #2 Portage City 016	0	28,463	0	0	28,463	7,101,179	0.4%
TIF - TIF #2 Portage/Westchester 022	0	77	0	0	77	984	7.8%
TIF - TIF #7 Chesterton 023	0	11,762	0	0	11,762	1,141,428	1.0%
TIF - TIF #8 Burns Harbor 024	0	273	0	0	273	787,208	0.0%
TIF - TIF #1 Town of Porter 026	4,558	26,466	0	0	31,024	1,365,622	2.3%
TIF - TIF #7 Chesterton/Jackson 027	0	0	0	0	0	0	
TIF - TIF #11 Valpo/Wash-Med Tech 029	0	128	0	0	128	630	20.4%
TIF - TIF #5 Washinton/Valpo 029	0	0	0	0	0	720,188	0.0%
TIF - TIF #6 Wash/Valpo-SE Wash 029	0	218	0	0	218	2,017,875	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

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Legislative Services Agency **September 2013**

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- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Posey County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	2.7%	$31,611,349	$1,846,270,546	2.8%
Change		5.6%	-3.3%	
2012	3.7%	$29,944,956	$1,909,984,268	1.9%

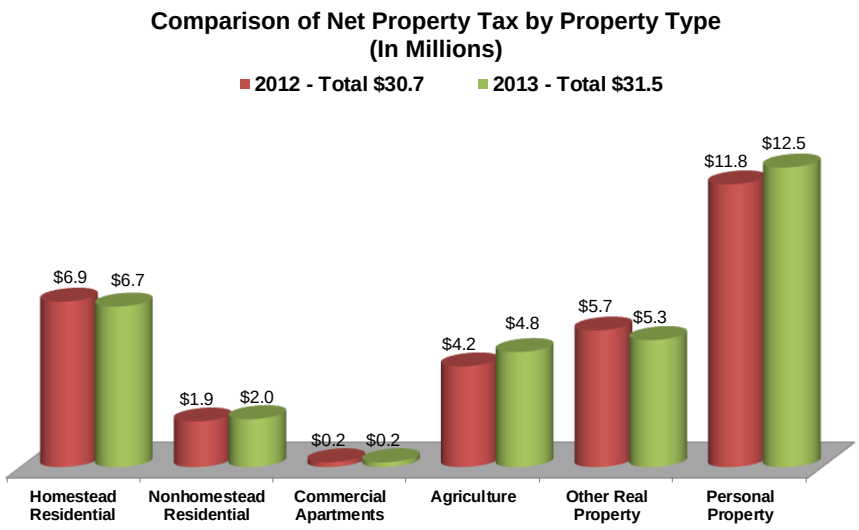
The total tax bill for all taxpayers in Posey County increased by 2.7% in 2013. The main reason was a 5.6% increase in the total property tax levy. This levy increase combined with a 3.3% reassessment year decrease in certified net assessed value caused most Posey County tax rates to increase. As a result, tax cap credits as a share of the levy increased from 1.9% in 2012 to 2.8% in 2013. Higher tax cap credits helped keep the net tax increase below the levy increase.

Posey County homeowners experienced a 2.9% decrease in property tax bills in 2013, despite increases in most tax rates. A decline in homestead net assessed value was the reason. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Posey County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	3,815	47.8%
No Change	173	2.2%
Lower Tax Bill	3,997	50.1%
Average Change in Tax Bill	**-2.9%**	
Detailed Change in Tax Bill		
20% or More	1,081	13.5%
10% to 19%	1,030	12.9%
1% to 9%	1,704	21.3%
-1% to 1%	173	2.2%
-1% to -9%	1,822	22.8%
-10% to -19%	977	12.2%
-20% or More	1,198	15.0%
Total	**7,985**	**100.0%**

Note: Percentages may not total due to rounding.



In Posey County most net property taxes were paid by business (other real and personal) property owners in 2013. Total net property taxes increased 2.7%, more than the average 2.1% increase statewide. Agriculture experienced the largest percentage increase, while commercial apartment net taxes had the largest percentage decrease.

Property tax rates increased in 12 of 15 Posey County tax districts in 2013. The average tax rate rose by 9.2% because of a levy increase and a decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Posey County increased by 5.6%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Posey County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$1,040,569,900	$986,667,200	-5.2%	$446,800,011	$416,952,835	-6.7%
Other Residential	126,659,200	126,055,500	-0.5%	124,995,930	124,396,940	-0.5%
Ag Business/Land	300,753,800	323,328,400	7.5%	299,626,054	321,708,375	7.4%
Business Real/Personal	1,195,290,460	1,110,998,520	-7.1%	1,154,522,008	1,073,396,594	-7.0%
Total	**$2,663,273,360**	**$2,547,049,620**	**-4.4%**	**$2,025,944,003**	**$1,936,454,744**	**-4.4%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Posey County's total billed net assessed value decreased by 4.4% in 2013. Declines in business real and personal property assessments and homestead assessments were the main reasons. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$223,794	$285,375	$61,581	27.5%
2%	357,202	517,556	160,353	44.9%
3%	0	119,938	119,938	--
Elderly	9,588	11,326	1,739	18.1%
Total	$590,584	$934,195	$343,611	58.2%
% of Levy	1.9%	2.8%		

Total tax cap credits in Posey County were $934,195, which was 2.8% of the levy. This was less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Posey County's average tax rate was less than the median rate statewide. More than half of Posey County's tax cap credits were in the 2% nonhomestead residential/farmland category. Most of the rest were in the 1% homestead category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Posey County increased $343,611 between 2012 and 2013. Credits as a share of the total levy rose to 2.8% in 2013 from 1.9% in 2012.

Posey County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*29,321,878*	*29,551,009*	*29,636,027*	*29,944,956*	*31,611,349*	*0.8%*	*0.3%*	*1.0%*	*5.6%*
Posey County	8,648,995	8,963,412	9,078,886	9,269,154	9,735,385	3.6%	1.3%	2.1%	5.0%
Bethel Township	14,867	15,433	15,828	16,330	16,798	3.8%	2.6%	3.2%	2.9%
Black Township	791,787	791,086	794,515	822,950	796,511	-0.1%	0.4%	3.6%	-3.2%
Center Township	16,525	17,152	17,574	14,931	14,984	3.8%	2.5%	-15.0%	0.4%
Harmony Township	47,539	38,993	30,892	31,535	32,419	-18.0%	-20.8%	2.1%	2.8%
Lynn Township	55,704	57,805	59,268	61,184	62,869	3.8%	2.5%	3.2%	2.8%
Marrs Township	264,709	274,757	281,606	283,901	299,041	3.8%	2.5%	0.8%	5.3%
Point Township	18,282	18,979	19,454	19,395	20,638	3.8%	2.5%	-0.3%	6.4%
Robb Township	53,590	55,655	57,018	58,849	18,990	3.9%	2.4%	3.2%	-67.7%
Robinson Township	140,369	146,144	150,565	153,095	157,372	4.1%	3.0%	1.7%	2.8%
Smith Township	42,724	44,234	45,215	45,321	48,663	3.5%	2.2%	0.2%	7.4%
Mount Vernon Civil City	2,941,685	3,053,850	3,130,181	3,228,709	3,347,010	3.8%	2.5%	3.1%	3.7%
Cynthiana Civil Town	62,040	66,463	67,971	65,599	71,616	7.1%	2.3%	-3.5%	9.2%
Griffin Civil Town	10,831	11,801	12,104	12,496	12,846	9.0%	2.6%	3.2%	2.8%
New Harmony Civil Town	140,554	145,965	149,511	153,959	158,448	3.8%	2.4%	3.0%	2.9%
Poseyville Civil Town	231,893	240,483	245,617	253,346	270,654	3.7%	2.1%	3.1%	6.8%
M.S.D. Mount Vernon School Corp	9,850,349	9,725,862	9,435,794	9,779,759	10,650,451	-1.3%	-3.0%	3.6%	8.9%
M.S.D. North Posey County School Corp	3,573,150	3,560,661	3,609,377	3,169,001	3,662,369	-0.3%	1.4%	-12.2%	15.6%
New Harmony Town And Twp School Corp	347,995	365,347	301,514	302,869	0	5.0%	-17.5%	0.4%	-100.0%
New Harmony Workingmens Institute	57,594	59,801	97,953	103,751	89,336	3.8%	63.8%	5.9%	-13.9%
Poseyville Carnegie Library	107,640	111,765	114,619	118,228	121,481	3.8%	2.6%	3.1%	2.8%
Alexandrian Free Public Library	1,318,390	1,184,991	1,309,260	1,351,630	1,388,832	-10.1%	10.5%	3.2%	2.8%
Griffin-Bethel Township Fire Protection	55,343	57,436	58,921	58,902	39,996	3.8%	2.6%	0.0%	-32.1%
Wadesville-Center Township Fire	45,400	44,768	47,102	48,636	49,990	-1.4%	5.2%	3.3%	2.8%
Posey County Solid Waste Management Dist	483,923	498,166	505,282	521,426	544,650	2.9%	1.4%	3.2%	4.5%

Posey County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
65005	Center Township	1.5457	--	5.1398%	--	--	--	--	1.4663
65006	Harmony Township	1.1535	--	5.1398%	--	--	--	--	1.0942
65007	New Harmony Town	1.9248	--	5.1398%	--	--	--	--	1.8259
65008	Lynn Township	1.5332	--	5.1398%	--	--	--	--	1.4544
65010	Point Township	1.4755	--	5.1398%	--	--	--	--	1.3997
65011	Robb Township	1.4703	--	5.1398%	--	--	--	--	1.3947
65012	Poseyville Town	2.3723	--	5.1398%	--	--	--	--	2.2504
65014	Smith Township	1.5436	--	5.1398%	--	--	--	--	1.4643
65015	Cynthiana Town	2.3197	--	5.1398%	--	--	--	--	2.2005
65016	Robinson Township	1.5845	--	5.1398%	--	--	--	--	1.5031
65017	Black Township	1.5676	--	5.1398%	--	--	--	--	1.4870
65018	Mount Vernon City	3.1618	--	5.1398%	--	--	--	--	2.9993
65019	Marrs Township	1.5101	--	5.1398%	--	--	--	--	1.4325
65020	Bethel Township	1.6595	--	5.1398%	--	--	--	--	1.5742
65021	Griffin Town	2.4162	--	5.1398%	--	--	--	--	2.2920

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Posey County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*285,375*	*517,556*	*107,634*	*11,326*	*921,892*	*31,611,349*	*2.9%*
TIF Total	*0*	*0*	*12,304*	*0*	*12,304*	*1,516,703*	*0.8%*
County Total	*285,375*	*517,556*	*119,938*	*11,326*	*934,195*	*33,128,052*	*2.8%*
Posey County	48,589	88,207	17,950	2,753	157,500	9,735,385	1.6%
Bethel Township	0	73	0	0	73	16,798	0.4%
Black Township	1,534	2,663	592	138	4,928	796,511	0.6%
Center Township	1	0	0	5	5	14,984	0.0%
Harmony Township	17	0	0	13	30	32,419	0.1%
Lynn Township	0	0	0	68	68	62,869	0.1%
Marrs Township	168	0	0	40	208	299,041	0.1%
Point Township	0	0	0	0	0	20,638	0.0%
Robb Township	17	97	0	1	115	18,990	0.6%
Robinson Township	6	0	0	42	48	157,372	0.0%
Smith Township	19	132	0	10	160	48,663	0.3%
Mount Vernon Civil City	150,856	264,120	58,743	3,319	477,038	3,347,010	14.3%
Cynthiana Civil Town	57	2,819	0	189	3,065	71,616	4.3%
Griffin Civil Town	0	870	0	0	870	12,846	6.8%
New Harmony Civil Town	396	0	0	63	459	158,448	0.3%
Poseyville Civil Town	1,536	8,912	0	38	10,486	270,654	3.9%
M.S.D. Mount Vernon School Corp	68,964	118,086	26,263	3,095	216,409	10,650,451	2.0%
M.S.D. North Posey County School Corp	2,077	11,876	0	921	14,874	3,662,369	0.4%
New Harmony Workingmens Institute	223	0	0	36	259	89,336	0.3%
Poseyville Carnegie Library	100	738	0	26	864	121,481	0.7%
Alexandrian Free Public Library	8,095	13,852	3,081	400	25,428	1,388,832	1.8%
Griffin-Bethel Township Fire Protection	0	175	0	0	175	39,996	0.4%
Wadesville-Center Township Fire	2	0	0	16	18	49,990	0.0%
Posey County Solid Waste Management Dist	2,718	4,935	1,004	154	8,811	544,650	1.6%
TIF - Mt. Vernon City	0	0	12,304	0	12,304	240,431	5.1%
TIF - Marrs Township	0	0	0	0	0	1,276,272	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Pulaski County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Pulaski County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Pulaski County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-13.4%	$10,854,612	$799,116,770	0.0%
Change		0.4%	10.9%	
2012	10.7%	$10,815,913	$720,685,402	0.2%

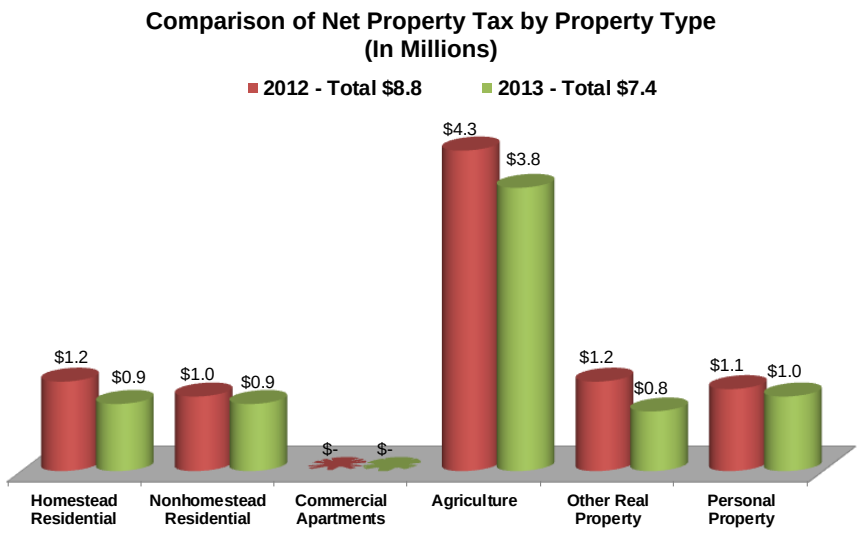
The total tax bill for all taxpayers in Pulaski County decreased by 13.4% in 2013. The reasons were a small 0.4% rise in the levy and a large increase in local income tax-funded property tax credit rates. In this reassessment year, certified net assessed value increased substantially, by 10.9%. Pulaski County's tax rates are too low for many taxpayers to qualify for tax cap credits.

Pulaski County homeowners experienced a large 20.1% decrease in property tax bills in 2013. This was due to a large increase in local property tax credits and a large decrease in property tax rates, which more than offset a large increase in homestead net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Pulaski County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	495	12.9%
No Change	194	5.1%
Lower Tax Bill	3,144	82.0%
Average Change in Tax Bill	**-20.1%**	
Detailed Change in Tax Bill		
20% or More	200	5.2%
10% to 19%	91	2.4%
1% to 9%	204	5.3%
-1% to 1%	194	5.1%
-1% to -9%	449	11.7%
-10% to -19%	857	22.4%
-20% or More	1,838	48.0%
Total	**3,833**	**100.0%**

Note: Percentages may not total due to rounding.



In Pulaski County most net property taxes were paid by agriculture and business (other real and personal) property owners in 2013. Total net property taxes decreased 13.4%, compared to an average 2.1% increase statewide. Net taxes on all categories of property decreased. Business real property net taxes decreased the by the largest percentage.

Property tax rates decreased in all but one of the 19 Pulaski County tax districts in 2013. The average tax rate fell by 9.5% because a small levy increase was offset by a large increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Pulaski County increased by 0.4%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Pulaski County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$330,279,478	$362,195,349	9.7%	$114,457,264	$132,305,394	15.6%
Other Residential	74,252,600	81,810,200	10.2%	73,591,739	81,104,633	10.2%
Ag Business/Land	371,900,122	409,538,001	10.1%	369,796,894	407,587,848	10.2%
Business Real/Personal	204,917,166	202,764,046	-1.1%	176,571,722	175,706,917	-0.5%
Total	**$981,349,366**	**$1,056,307,596**	**7.6%**	**$734,417,619**	**$796,704,792**	**8.5%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Pulaski County's total billed net assessed value increased substantially, by 8.5% in 2013. Increases in agricultural assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$439	$309	-$130	-29.5%
2%	10,344	0	-10,344	-100.0%
3%	0	0	0	0.0%
Elderly	5,475	3,593	-1,881	-34.4%
Total	$16,258	$3,903	-$12,355	-76.0%
% of Levy	0.2%	0.0%		

Total tax cap credits in Pulaski County were $3,903, which was a small fraction of the levy. This was one of the smallest credit percentages in the state. The state average was 10.9%, and the median or typical county saw credits equal to 4.2% of its levy. Tax rates were the main determinant of tax cap credits. Pulaski County's average tax rate was much less than the median rate statewide. Pulaski County also provided large local property tax credits, funded by local income taxes. Almost all of Pulaski County's tax cap credits were in the elderly category, which limits homestead property tax increases to 2% per year for some homeowners 65 years of age or older. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Pulaski County decreased $12,355 between 2012 and 2013. Credits as a share of the total levy fell to near zero in 2013 from 0.2% in 2012.

Pulaski County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*10,190,928*	*10,134,304*	*10,186,574*	*10,815,913*	*10,854,612*	*-0.6%*	*0.5%*	*6.2%*	*0.4%*
Pulaski County	3,855,439	3,999,857	3,965,073	4,071,151	3,882,909	3.7%	-0.9%	2.7%	-4.6%
Beaver Township	19,227	18,543	17,307	16,371	15,793	-3.6%	-6.7%	-5.4%	-3.5%
Cass Township	23,586	23,286	22,940	23,062	22,305	-1.3%	-1.5%	0.5%	-3.3%
Franklin Township	13,898	13,700	13,520	13,651	13,135	-1.4%	-1.3%	1.0%	-3.8%
Harrison Township	22,506	22,794	21,777	0	5,951	1.3%	-4.5%	-100.0%	
Indian Creek Township	18,163	16,054	15,941	18,111	17,252	-11.6%	-0.7%	13.6%	-4.7%
Jefferson Township	16,548	16,319	16,081	16,263	15,636	-1.4%	-1.5%	1.1%	-3.9%
Monroe Township	58,473	57,704	56,801	57,051	55,159	-1.3%	-1.6%	0.4%	-3.3%
Rich Grove Township	25,620	25,274	24,887	24,955	2,640	-1.4%	-1.5%	0.3%	-89.4%
Salem Township	68,870	68,134	67,902	68,975	66,263	-1.1%	-0.3%	1.6%	-3.9%
Tippecanoe Township	40,063	39,743	36,617	36,701	38,712	-0.8%	-7.9%	0.2%	5.5%
Van Buren Township	64,790	63,938	63,050	64,646	61,454	-1.3%	-1.4%	2.5%	-4.9%
White Post Township	61,261	60,472	59,947	60,653	58,701	-1.3%	-0.9%	1.2%	-3.2%
Francesville Civil Town	130,160	129,207	127,378	129,875	123,658	-0.7%	-1.4%	2.0%	-4.8%
Medaryville Civil Town	166,860	166,581	164,118	167,440	159,498	-0.2%	-1.5%	2.0%	-4.7%
Monterey Civil Town	42,946	42,135	41,719	40,497	40,493	-1.9%	-1.0%	-2.9%	0.0%
Winamac Civil Town	485,778	485,950	476,090	476,945	463,350	0.0%	-2.0%	0.2%	-2.9%
Culver Community School Corp	175,698	193,513	189,895	190,367	247,364	10.1%	-1.9%	0.2%	29.9%
Eastern Pulaski Community School Corp	2,421,394	2,098,507	2,272,608	2,653,552	2,926,914	-13.3%	8.3%	16.8%	10.3%
West Central School Corp	1,246,731	1,383,371	1,309,658	1,432,281	1,322,109	11.0%	-5.3%	9.4%	-7.7%
North Judson-San Pierre School Corp	483,534	475,695	516,310	492,581	599,705	-1.6%	8.5%	-4.6%	21.7%
Francesville Public Library	124,330	122,725	99,146	150,893	116,615	-1.3%	-19.2%	52.2%	-22.7%
Monterey Public Library	84,358	80,603	79,024	80,436	76,298	-4.5%	-2.0%	1.8%	-5.1%
Pulaski County Public Library	540,695	530,199	528,785	529,456	522,698	-1.9%	-0.3%	0.1%	-1.3%
Northwest Indiana Solid Waste Mgmt Dist	0	0	0	0	0				

Pulaski County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
66001	Beaver Township II	1.2366	25.0492%	--	39.6733%	--	--	--	0.4362
66002	Beaver Township I	0.9836	25.0492%	--	39.6733%	--	--	--	0.3470
66003	Cass Township	1.0999	25.0492%	--	39.6733%	--	--	--	0.3880
66004	Cass Township - North	1.7130	25.0492%	--	39.6733%	--	--	--	0.6043
66005	Franklin Township	1.3340	25.0492%	--	39.6733%	--	--	--	0.4706
66006	Harrison Township	1.3110	25.0492%	--	39.6733%	--	--	--	0.4625
66007	Indian Creek Township	1.3308	25.0492%	--	39.6733%	--	--	--	0.4695
66008	Jefferson Township - East	1.3363	25.0492%	--	39.6733%	--	--	--	0.4714
66009	Jefferson Township	1.0833	25.0492%	--	39.6733%	--	--	--	0.3822
66010	Monroe Township	1.3384	25.0492%	--	39.6733%	--	--	--	0.4722
66011	Winamac Corp (Monroe)	2.1061	25.0492%	--	39.6733%	--	--	--	0.7430
66012	Rich Grove Township	1.6647	25.0492%	--	39.6733%	--	--	--	0.5873
66013	Salem Township	1.1582	25.0492%	--	39.6733%	--	--	--	0.4086
66014	Francesville Corp (Salem)	1.8351	25.0492%	--	39.6733%	--	--	--	0.6474
66015	Tippecanoe Township	1.1045	25.0492%	--	39.6733%	--	--	--	0.3896
66016	Monterey Corp (Tippecanoe)	2.1273	25.0492%	--	39.6733%	--	--	--	0.7505
66017	Van Buren Township	1.3960	25.0492%	--	39.6733%	--	--	--	0.4925
66018	White Post Township	1.1444	25.0492%	--	39.6733%	--	--	--	0.4037
66019	Medaryville Corp (White Post)	2.4618	25.0492%	--	39.6733%	--	--	--	0.8685

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Pulaski County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*309*	*0*	*0*	*3,593*	*3,903*	*10,854,612*	*0.0%*
TIF Total	*0*	*0*	*0*	*0*	*0*	*0*	
County Total	*309*	*0*	*0*	*3,593*	*3,903*	*10,854,612*	*0.0%*
Pulaski County	61	0	0	1,070	1,131	3,882,909	0.0%
Beaver Township	0	0	0	0	0	15,793	0.0%
Cass Township	0	0	0	3	3	22,305	0.0%
Franklin Township	0	0	0	7	7	13,135	0.1%
Harrison Township	0	0	0	1	1	5,951	0.0%
Indian Creek Township	0	0	0	2	2	17,252	0.0%
Jefferson Township	0	0	0	3	3	15,636	0.0%
Monroe Township	0	0	0	31	31	55,159	0.1%
Rich Grove Township	0	0	0	0	0	2,640	0.0%
Salem Township	0	0	0	5	5	66,263	0.0%
Tippecanoe Township	0	0	0	1	1	38,712	0.0%
Van Buren Township	0	0	0	16	16	61,454	0.0%
White Post Township	5	0	0	0	5	58,701	0.0%
Francesville Civil Town	0	0	0	111	111	123,658	0.1%
Medaryville Civil Town	173	0	0	0	173	159,498	0.1%
Monterey Civil Town	0	0	0	5	5	40,493	0.0%
Winamac Civil Town	0	0	0	612	612	463,350	0.1%
Culver Community School Corp	0	0	0	6	6	247,364	0.0%
Eastern Pulaski Community School Corp	0	0	0	1,360	1,360	2,926,914	0.0%
West Central School Corp	59	0	0	136	195	1,322,109	0.0%
North Judson-San Pierre School Corp	0	0	0	21	21	599,705	0.0%
Francesville Public Library	0	0	0	19	19	116,615	0.0%
Monterey Public Library	0	0	0	2	2	76,298	0.0%
Pulaski County Public Library	11	0	0	181	192	522,698	0.0%
Northwest Indiana Solid Waste Mgmt Dist	0	0	0	0	0	0	

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Putnam County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Putnam County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Putnam County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-3.6%	$25,512,338	$1,572,386,794	1.1%
Change		-0.2%	-1.8%	
2012	-9.6%	$25,568,594	$1,600,812,479	0.7%

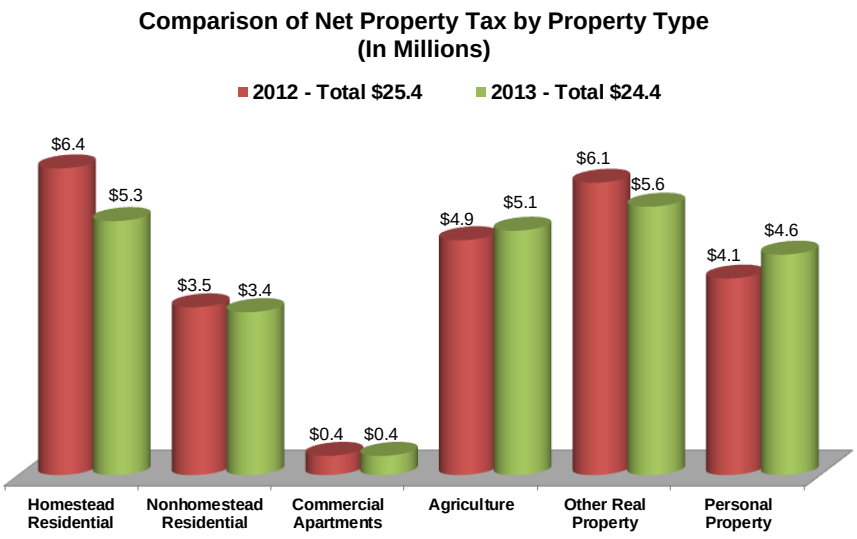
The total tax bill for all taxpayers in Putnam County decreased by 3.6% in 2013. The reasons were a 0.2% decrease in the levy combined with an increase in local property tax credits. In this reassessment year, certified net assessed value decreased by 1.8%. Since certified AV fell more than the levies, tax rates increased, so tax cap credits as a percent of the levy increased slightly from 0.7% in 2012 to 1.1% in 2013.

Putnam County homeowners experienced a large 16.5% decrease in property tax bills in 2013. This was due to a large increase in local property tax credits and a large decline in homestead net assessed value. These changes easily offset a small increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Putnam County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	1,771	18.4%
No Change	177	1.8%
Lower Tax Bill	7,653	79.7%
Average Change in Tax Bill	**-16.5%**	
Detailed Change in Tax Bill		
20% or More	443	4.6%
10% to 19%	362	3.8%
1% to 9%	966	10.1%
-1% to 1%	177	1.8%
-1% to -9%	1,928	20.1%
-10% to -19%	2,106	21.9%
-20% or More	3,619	37.7%
Total	**9,601**	**100.0%**

Note: Percentages may not total due to rounding.



In Putnam County most net property taxes were paid by business (other real and personal), homestead, and agriculture property owners in 2013. Total net property taxes decreased 3.6%, compared to an average 2.1% increase statewide. Personal property saw the largest increase, while homestead net taxes decreased by the largest percentage.

Property tax rates increased in 14 of 20 Putnam County tax districts in 2013. The average tax rate rose by 1.6% because a small levy decrease was offset by a slightly larger decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Putnam County decreased by 0.2%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Putnam County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$1,217,262,500	$1,126,077,300	-7.5%	$503,708,733	$452,285,061	-10.2%
Other Residential	250,645,530	241,742,900	-3.6%	249,268,744	240,317,211	-3.6%
Ag Business/Land	363,004,900	385,471,300	6.2%	360,356,507	382,683,542	6.2%
Business Real/Personal	738,068,006	719,440,378	-2.5%	553,409,611	542,474,460	-2.0%
Total	**$2,568,980,936**	**$2,472,731,878**	**-3.7%**	**$1,666,743,595**	**$1,617,760,274**	**-2.9%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Putnam County's total billed net assessed value decreased by 2.9% in 2013. Declines in homestead assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$623	$60	-$563	-90.3%
2%	176,814	308,666	131,852	74.6%
3%	0	0	0	0.0%
Elderly	20,955	10,529	-10,426	-49.8%
Total	$198,392	$319,255	$120,863	60.9%
% of Levy	0.7%	1.1%		

Total tax cap credits in Putnam County were $319,255, which was 1.1% of the levy. This was less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Putnam County's average tax rate was less than the median rate statewide, and the county provided substantial local homestead credits funded by local income taxes. Most of the tax cap credits in Putnam County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Putnam County increased $120,863 between 2012 and 2013. Credits as a share of the total levy rose to 1.1% in 2013 from 0.7% in 2012.

Putnam County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*22,867,616*	*26,075,712*	*26,928,648*	*25,568,594*	*25,512,338*	*14.0%*	*3.3%*	*-5.1%*	*-0.2%*
Putnam County	3,955,276	4,371,917	4,250,593	4,611,939	4,503,316	10.5%	-2.8%	8.5%	-2.4%
Clinton Township	13,286	14,251	14,591	14,579	14,301	7.3%	2.4%	-0.1%	-1.9%
Cloverdale Township	38,418	39,687	38,997	38,840	38,063	3.3%	-1.7%	-0.4%	-2.0%
Floyd Township	23,350	24,330	23,882	19,863	12,411	4.2%	-1.8%	-16.8%	-37.5%
Franklin Township	13,944	15,505	15,484	16,596	16,571	11.2%	-0.1%	7.2%	-0.2%
Greencastle Township	95,303	97,729	102,395	103,136	105,525	2.5%	4.8%	0.7%	2.3%
Jackson Township	7,078	7,053	6,965	6,943	6,829	-0.4%	-1.2%	-0.3%	-1.6%
Jefferson Township	32,594	34,206	34,876	35,752	35,720	4.9%	2.0%	2.5%	-0.1%
Madison Township	45,558	23,650	24,639	35,073	26,013	-48.1%	4.2%	42.3%	-25.8%
Marion Township	28,286	29,694	30,059	24,921	25,002	5.0%	1.2%	-17.1%	0.3%
Monroe Township	9,651	9,888	10,613	10,545	10,307	2.5%	7.3%	-0.6%	-2.3%
Russell Township	17,817	19,553	17,157	17,579	17,094	9.7%	-12.3%	2.5%	-2.8%
Warren Township	24,388	25,347	26,219	23,003	23,161	3.9%	3.4%	-12.3%	0.7%
Washington Township	33,775	52,384	53,820	43,778	44,216	55.1%	2.7%	-18.7%	1.0%
Greencastle Civil City	2,666,072	2,782,045	2,671,000	3,039,628	3,120,699	4.3%	-4.0%	13.8%	2.7%
Bainbridge Civil Town	100,478	104,262	108,858	113,015	113,241	3.8%	4.4%	3.8%	0.2%
Cloverdale Civil Town	269,226	292,003	291,704	311,808	308,950	8.5%	-0.1%	6.9%	-0.9%
Roachdale Civil Town	130,811	145,400	147,761	150,991	155,530	11.2%	1.6%	2.2%	3.0%
Russellville Civil Town	30,445	31,893	33,208	34,569	34,610	4.8%	4.1%	4.1%	0.1%
Fillmore Civil Town	35,917	37,123	38,853	38,987	40,683	3.4%	4.7%	0.3%	4.4%
South Putnam Community School Corp	3,771,329	4,352,126	3,932,691	4,511,454	4,032,386	15.4%	-9.6%	14.7%	-10.6%
North Putnam Community School Corp	3,423,183	3,969,187	4,521,492	3,763,039	3,913,732	16.0%	13.9%	-16.8%	4.0%
Cloverdale Community School Corp	1,978,595	2,100,546	2,275,176	1,861,177	2,128,059	6.2%	8.3%	-18.2%	14.3%
Greencastle Community School Corp	5,132,081	6,703,103	7,449,462	5,899,417	5,921,793	30.6%	11.1%	-20.8%	0.4%
Roachdale Public Library	38,027	42,620	43,978	45,603	45,748	12.1%	3.2%	3.7%	0.3%
Putnam County Public Library	673,829	444,137	467,119	496,582	497,203	-34.1%	5.2%	6.3%	0.1%
Roachdale Fire Protection	56,723	64,532	64,282	71,301	71,391	13.8%	-0.4%	10.9%	0.1%
Walnut Creek Fire Protection	90,751	106,174	103,767	99,032	109,684	17.0%	-2.3%	-4.6%	10.8%
Floyd Twp Fire District	131,425	135,367	129,007	129,444	140,100	3.0%	-4.7%	0.3%	8.2%
West Central Indiana Solid Waste Mgmt	0	0	0	0	0				
Greencastle Redevelopment Commission	0	0	0	0	0				

Putnam County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
67001	Clinton Township	1.1208	--	--	26.9657%	--	--	--	0.8186
67002	Cloverdale Township	1.7858	--	--	26.9657%	--	--	--	1.3042
67003	Cloverdale Town-Cloverdale Twp	2.2184	--	--	26.9657%	--	--	--	1.6202
67004	Floyd Township	1.0975	--	--	26.9657%	--	--	--	0.8016
67005	Franklin Township	1.1229	--	--	26.9657%	--	--	--	0.8201
67006	Roachdale Town	1.9647	--	--	26.9657%	--	--	--	1.4349
67007	Greencastle Township	1.4713	--	--	26.9657%	--	--	--	1.0746
67008	Greencastle City	2.3761	--	--	26.9657%	--	--	--	1.7354
67009	Jackson Township	1.0897	--	--	26.9657%	--	--	--	0.7959
67010	Jefferson Township	1.5774	--	--	26.9657%	--	--	--	1.1520
67011	Madison Township	1.4809	--	--	26.9657%	--	--	--	1.0816
67012	Marion Township	1.5623	--	--	26.9657%	--	--	--	1.1410
67013	Monroe Township	1.1062	--	--	26.9657%	--	--	--	0.8079
67014	Bainbridge Town	1.9773	--	--	26.9657%	--	--	--	1.4441
67015	Russell Township	1.0604	--	--	26.9657%	--	--	--	0.7745
67016	Russellville Town	1.6090	--	--	26.9657%	--	--	--	1.1751
67017	Warren Township	1.5534	--	--	26.9657%	--	--	--	1.1345
67018	Cloverdale Town-Warren Township	1.9962	--	--	26.9657%	--	--	--	1.4579
67019	Washington Township	1.5868	--	--	26.9657%	--	--	--	1.1589
67020	Fillmore Town	1.9056	--	--	26.9657%	--	--	--	1.3917

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Putnam County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*60*	*283,949*	*0*	*10,528*	*294,537*	*25,512,338*	*1.2%*
TIF Total	*0*	*24,717*	*0*	*1*	*24,718*	*3,618,228*	*0.7%*
County Total	*60*	*308,666*	*0*	*10,529*	*319,255*	*29,130,566*	*1.1%*
Putnam County	7	34,543	0	1,529	36,079	4,503,316	0.8%
Clinton Township	0	0	0	4	4	14,301	0.0%
Cloverdale Township	0	184	0	9	192	38,063	0.5%
Floyd Township	0	0	0	1	1	12,411	0.0%
Franklin Township	0	0	0	7	7	16,571	0.0%
Greencastle Township	0	1,102	0	52	1,153	105,525	1.1%
Jackson Township	0	0	0	2	2	6,829	0.0%
Jefferson Township	0	0	0	2	2	35,720	0.0%
Madison Township	0	0	0	3	3	26,013	0.0%
Marion Township	0	0	0	0	0	25,002	0.0%
Monroe Township	0	0	0	2	2	10,307	0.0%
Russell Township	0	0	0	1	1	17,094	0.0%
Warren Township	0	0	0	2	2	23,161	0.0%
Washington Township	0	0	0	32	32	44,216	0.1%
Greencastle Civil City	24	97,626	0	2,459	100,108	3,120,699	3.2%
Bainbridge Civil Town	0	0	0	102	102	113,241	0.1%
Cloverdale Civil Town	0	7,636	0	146	7,782	308,950	2.5%
Roachdale Civil Town	0	0	0	178	178	155,530	0.1%
Russellville Civil Town	0	0	0	30	30	34,610	0.1%
Fillmore Civil Town	0	0	0	0	0	40,683	0.0%
South Putnam Community School Corp	0	0	0	831	831	4,032,386	0.0%
North Putnam Community School Corp	0	0	0	697	697	3,913,732	0.0%
Cloverdale Community School Corp	0	23,863	0	656	24,519	2,128,059	1.2%
Greencastle Community School Corp	28	114,981	0	3,545	118,554	5,921,793	2.0%
Roachdale Public Library	0	0	0	18	18	45,748	0.0%
Putnam County Public Library	1	4,016	0	167	4,184	497,203	0.8%
Roachdale Fire Protection	0	0	0	26	26	71,391	0.0%
Walnut Creek Fire Protection	0	0	0	22	22	109,684	0.0%
Floyd Twp Fire District	0	0	0	8	8	140,100	0.0%
West Central Indiana Solid Waste Mgmt	0	0	0	0	0	0	
Greencastle Redevelopment Commission	0	0	0	0	0	0	
TIF - Cloverdale 003	0	48	0	0	48	74,616	0.1%
TIF - Greencastle City 008	0	24,670	0	1	24,671	3,543,612	0.7%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Randolph County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Randolph County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Randolph County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	0.9%	$22,221,926	$1,004,304,792	13.8%
Change		0.4%	3.5%	
2012	5.8%	$22,140,301	$970,043,174	13.4%

The total tax bill for all taxpayers in Randolph County increased by 0.9% in 2013. The main reason was a 0.4% increase in the property tax levy. Certified net assessed value rose 3.5% in this reassessment year, and tax cap credits as a percent of the levy increased from 13.4% to 13.8%.

Randolph County homeowners experienced a 3.7% decrease in property tax bills in 2013. This was due to a decline in homestead net assessed value and a decrease in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

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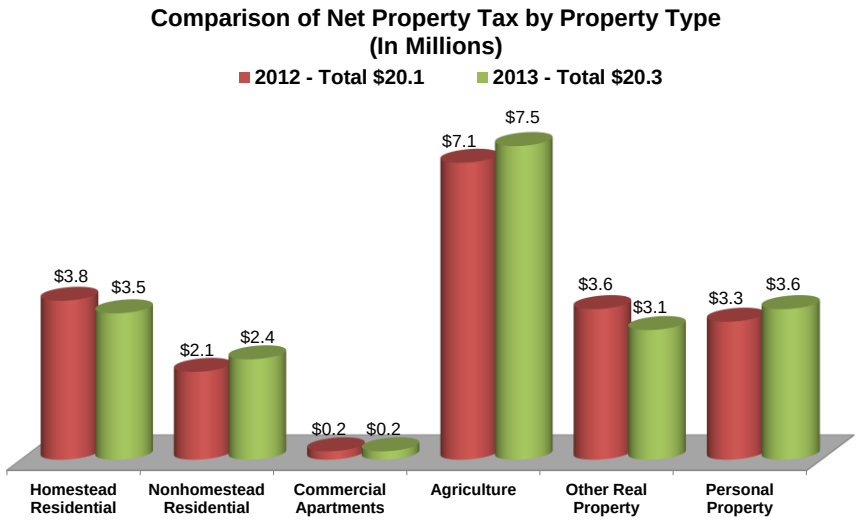
Comparable Homestead Property Tax Changes in Randolph County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	2,833	40.3%
No Change	480	6.8%
Lower Tax Bill	3,718	52.9%
Average Change in Tax Bill	**-3.7%**	
Detailed Change in Tax Bill		
20% or More	1,023	14.5%
10% to 19%	609	8.7%
1% to 9%	1,201	17.1%
-1% to 1%	480	6.8%
-1% to -9%	1,364	19.4%
-10% to -19%	1,012	14.4%
-20% or More	1,342	19.1%
Total	**7,031**	**100.0%**

Note: Percentages may not total due to rounding.



In Randolph County most net property taxes were paid by agriculture and business (other real and personal) property owners in 2013. Total net property taxes increased 0.9%, less than the average 2.1% increase statewide. Nonhomestead residential property saw the biggest percentage increase, while commercial apartment net taxes decreased by the largest percentage.

Property tax rates decreased in 13 of 23 Randolph County tax districts in 2013. The average tax rate fell by 3.0% because a small levy increase was offset by a larger increase in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Randolph County increased by 0.4%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Randolph County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$572,075,100	$541,468,500	-5.4%	$180,184,698	$168,735,566	-6.4%
Other Residential	122,445,100	136,468,200	11.5%	120,363,822	134,378,158	11.6%
Ag Business/Land	436,614,000	481,184,800	10.2%	434,467,338	478,946,455	10.2%
Business Real/Personal	396,708,537	376,128,826	-5.2%	282,595,793	281,511,385	-0.4%
Total	**$1,527,842,737**	**$1,535,250,326**	**0.5%**	**$1,017,611,651**	**$1,063,571,564**	**4.5%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Randolph County's total billed net assessed value increased by 4.5% in 2013. Increases in agricultural assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$237,074	$222,886	-$14,188	-6.0%
2%	1,398,601	1,573,679	175,079	12.5%
3%	1,436,178	1,400,018	-36,160	-2.5%
Elderly	14,917	17,105	2,189	14.7%
Total	$3,086,769	$3,213,688	$126,919	4.1%
% of Levy	13.4%	13.8%		

Total tax cap credits in Randolph County were $3.2 million, which was 13.8% of the levy. This was more than the state average of 10.9%, and much more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Randolph County's average tax rate was higher than the statewide median, but less than the statewide average. Tax cap credits as a percent of the levy were high because in some districts rates were well above $3 per $100 assessed value. Most of the tax cap credits in Randolph County were in the 2% nonhomestead residential/farmland category and the 3% business category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Randolph County increased $126,919 between 2012 and 2013. Credits as a share of the total levy rose from 13.4% to 13.8%.

Randolph County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*19,788,083*	*20,994,891*	*20,931,739*	*22,140,301*	*22,221,926*	*6.1%*	*-0.3%*	*5.8%*	*0.4%*
Randolph County	5,029,544	5,097,990	5,217,699	6,156,864	5,307,751	1.4%	2.3%	18.0%	-13.8%
Franklin Township	26,995	28,565	30,016	23,540	19,739	5.8%	5.1%	-21.6%	-16.1%
Green Township	17,117	17,601	18,603	19,179	19,392	2.8%	5.7%	3.1%	1.1%
Greensfork Township	28,629	24,956	24,713	24,655	24,245	-12.8%	-1.0%	-0.2%	-1.7%
Jackson Township	30,436	31,158	32,164	33,162	7,633	2.4%	3.2%	3.1%	-77.0%
Monroe Township	51,270	59,262	21,382	23,974	26,559	15.6%	-63.9%	12.1%	10.8%
Stoney Creek Township	25,376	26,374	27,059	27,052	26,706	3.9%	2.6%	0.0%	-1.3%
Union Township	44,920	16,337	16,490	18,363	57,708	-63.6%	0.9%	11.4%	214.3%
Ward Township	37,907	14,318	14,513	14,822	15,807	-62.2%	1.4%	2.1%	6.6%
Washington Township	37,559	38,613	40,212	42,084	42,471	2.8%	4.1%	4.7%	0.9%
Wayne Township	40,433	41,840	43,825	45,185	45,673	3.5%	4.7%	3.1%	1.1%
White River Township	204,724	226,714	193,401	200,418	239,322	10.7%	-14.7%	3.6%	19.4%
Winchester Civil City	2,250,863	2,360,948	2,420,629	2,506,777	2,530,045	4.9%	2.5%	3.6%	0.9%
Union City Civil City	2,017,724	2,129,190	2,176,954	2,240,786	2,264,955	5.5%	2.2%	2.9%	1.1%
Albany Civil Town	12,425	11,815	12,628	14,682	14,737	-4.9%	6.9%	16.3%	0.4%
Farmland Civil Town	236,048	262,580	268,088	276,021	279,163	11.2%	2.1%	3.0%	1.1%
Losantville Civil Town	40,778	195,713	118,913	149,880	41,983	379.9%	-39.2%	26.0%	-72.0%
Lynn Civil Town	238,249	252,938	253,138	252,920	243,056	6.2%	0.1%	-0.1%	-3.9%
Modoc Civil Town	27,822	27,575	22,016	22,988	23,861	-0.9%	-20.2%	4.4%	3.8%
Parker Civil Town	192,490	201,653	206,252	212,254	214,771	4.8%	2.3%	2.9%	1.2%
Ridgeville Civil Town	140,778	159,792	163,016	167,860	169,954	13.5%	2.0%	3.0%	1.2%
Saratoga Civil Town	66,467	198,477	199,573	95,449	183,349	198.6%	0.6%	-52.2%	92.1%
Union School Corp	889,381	890,817	976,610	884,246	1,035,294	0.2%	9.6%	-9.5%	17.1%
Randolph Southern School Corp	1,124,768	1,239,479	1,071,053	1,075,958	1,113,776	10.2%	-13.6%	0.5%	3.5%
Monroe Central School Corp	2,175,612	2,195,625	2,387,131	2,095,066	2,511,256	0.9%	8.7%	-12.2%	19.9%
Randolph Central School Corp	2,548,401	2,935,482	2,841,585	3,186,732	3,231,037	15.2%	-3.2%	12.1%	1.4%
Randolph Eastern School Corp	1,781,403	1,813,987	1,625,803	1,804,636	2,002,011	1.8%	-10.4%	11.0%	10.9%
Farmland Public Library	26,050	28,588	29,215	30,139	30,479	9.7%	2.2%	3.2%	1.1%
Ridgeville Public Library	15,022	16,900	17,269	17,811	18,009	12.5%	2.2%	3.1%	1.1%
Union City Public Library	132,808	140,918	143,583	148,001	149,678	6.1%	1.9%	3.1%	1.1%
Winchester Public Library	244,585	254,853	263,287	271,371	274,710	4.2%	3.3%	3.1%	1.2%
Washington Township Public Library	51,499	53,833	54,919	57,426	56,796	4.5%	2.0%	4.6%	-1.1%
Randolph Co Solid Waste	0	0	0	0	0				
Winchester City Redevelopment Comm	0	0	0	0	0				

Randolph County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
68001	Franklin Township	1.5366	--	--	--	--	--	--	1.5366
68002	Ridgeville Town	3.6797	--	--	--	--	--	--	3.6797
68003	Green Township	1.9724	--	--	--	--	--	--	1.9724
68004	Albany Town	2.6840	--	--	--	--	--	--	2.6840
68005	Greensfork Township	1.2114	--	--	--	--	--	--	1.2114
68006	Jackson Township	1.6582	--	--	--	--	--	--	1.6582
68007	Monroe Township	1.9782	--	--	--	--	--	--	1.9782
68008	Farmland Town	3.6363	--	--	--	--	--	--	3.6363
68009	Parker City Town	3.0041	--	--	--	--	--	--	3.0041
68010	Stoney Creek Township	1.9835	--	--	--	--	--	--	1.9835
68011	Union Township	1.3503	--	--	--	--	--	--	1.3503
68012	Losantville Town	2.7913	--	--	--	--	--	--	2.7913
68013	Modoc Town	2.2406	--	--	--	--	--	--	2.2406
68014	Ward Township	1.8226	--	--	--	--	--	--	1.8226
68015	Saratoga Town	5.1839	--	--	--	--	--	--	5.1839
68016	Washington Township	1.2746	--	--	--	--	--	--	1.2746
68017	Lynn Town	2.6786	--	--	--	--	--	--	2.6786
68018	Wayne Township	1.6803	--	--	--	--	--	--	1.6803
68019	Union City	4.9483	--	--	--	--	--	--	4.9483
68020	White River Township	1.7300	--	--	--	--	--	--	1.7300
68021	Winchester City	3.5940	--	--	--	--	--	--	3.5940
68098	Winchester City 3 yr temp (phase in)	1.6164	--	--	--	--	--	--	1.6164
68099	Winchester City 10 yr temp (phase in)	1.6164	--	--	--	--	--	--	1.6164

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Randolph County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*173,893*	*1,563,984*	*1,354,029*	*17,105*	*3,109,012*	*22,221,926*	*14.0%*
TIF Total	*48,993*	*9,695*	*45,988*	*0*	*104,676*	*1,001,835*	*10.4%*
County Total	*222,886*	*1,573,679*	*1,400,018*	*17,105*	*3,213,688*	*23,223,761*	*13.8%*
Randolph County	22,890	209,645	164,756	2,927	400,219	5,307,751	7.5%
Franklin Township	2	254	155	11	422	19,739	2.1%
Green Township	6	78	0	13	97	19,392	0.5%
Greensfork Township	0	0	0	4	4	24,245	0.0%
Jackson Township	0	0	0	2	2	7,633	0.0%
Monroe Township	72	0	0	5	77	26,559	0.3%
Stoney Creek Township	5	0	0	12	17	26,706	0.1%
Union Township	1	83	0	21	105	57,708	0.2%
Ward Township	15	169	100	1	284	15,807	1.8%
Washington Township	7	512	0	8	526	42,471	1.2%
Wayne Township	408	3,218	4,328	25	7,979	45,673	17.5%
White River Township	756	7,029	5,360	116	13,261	239,322	5.5%
Winchester Civil City	34,296	318,833	243,123	3,512	599,765	2,530,045	23.7%
Union City Civil City	48,643	384,118	516,559	2,590	951,910	2,264,955	42.0%
Albany Civil Town	0	2,841	0	3	2,844	14,737	19.3%
Farmland Civil Town	8,261	53,071	14,299	766	76,397	279,163	27.4%
Losantville Civil Town	84	7,295	0	82	7,461	41,983	17.8%
Lynn Civil Town	307	23,603	0	192	24,102	243,056	9.9%
Modoc Civil Town	0	1,196	0	1	1,197	23,861	5.0%
Parker Civil Town	2,507	32,578	102	274	35,459	214,771	16.5%
Ridgeville Civil Town	234	26,755	16,351	179	43,518	169,954	25.6%
Saratoga Civil Town	1,793	20,488	12,155	41	34,477	183,349	18.8%
Union School Corp	45	4,859	0	391	5,295	1,035,294	0.5%
Randolph Southern School Corp	140	10,792	0	226	11,159	1,113,776	1.0%
Monroe Central School Corp	12,974	95,781	13,100	1,879	123,733	2,511,256	4.9%
Randolph Central School Corp	17,103	171,885	128,191	2,184	319,363	3,231,037	9.9%
Randolph Eastern School Corp	17,551	138,596	186,383	1,165	343,696	2,002,011	17.2%
Farmland Public Library	902	5,794	1,561	84	8,341	30,479	27.4%
Ridgeville Public Library	25	2,835	1,733	19	4,611	18,009	25.6%
Union City Public Library	3,215	25,384	34,136	171	62,906	149,678	42.0%
Winchester Public Library	1,643	15,375	11,635	188	28,842	274,710	10.5%
Washington Township Public Library	12	918	0	12	943	56,796	1.7%
Randolph Co Solid Waste	0	0	0	0	0	0	
Winchester City Redevelopment Comm	0	0	0	0	0	0	
TIF - Cardinal Energy Park 018	0	0	0	0	0	274,959	0.0%
TIF - East US 27 021	510	1,140	34,251	0	35,901	235,125	15.3%
TIF - Vision Park - Expansion 021	0	0	2,808	0	2,808	297,853	0.9%
TIF - Vision Park 021	0	3,148	8,627	0	11,775	59,294	19.9%
TIF - Willow Ridge 021	48,482	5,407	303	0	54,192	134,604	40.3%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Ripley County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Ripley County between 2012 and 2013.
Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Ripley County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	0.6%	$18,426,502	$1,255,506,661	0.1%
Change		1.1%	1.1%	
2012	1.4%	$18,217,711	$1,241,514,194	0.1%

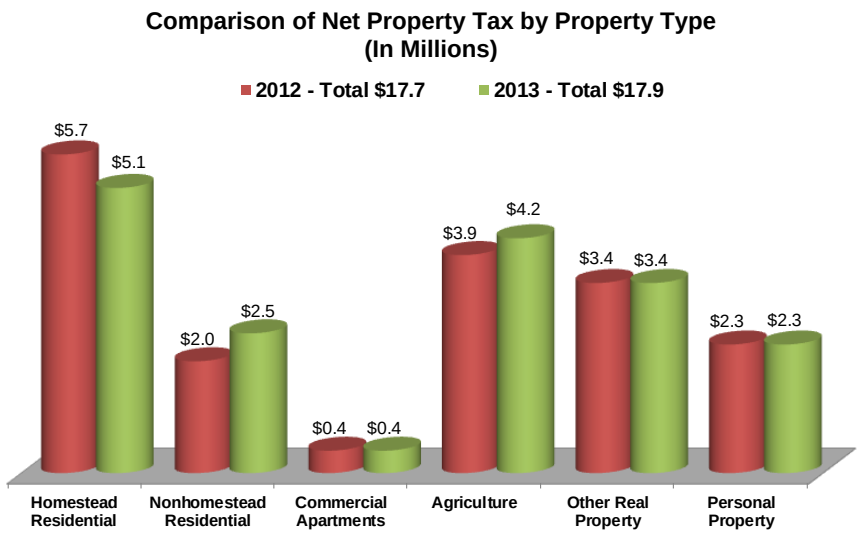
The total tax bill for all taxpayers in Ripley County increased by 0.6% in 2013. The reason was a 1.1% increase in the property tax levy. In this reassessment year, certified net assessed value also rose by 1.1%. Ripley's tax rates were too low for many taxpayers to qualify for tax cap credits.

Ripley County homeowners experienced a 7.4% decrease in property tax bills in 2013. This was due to a decline in homestead net assessed values and an increase in local property tax credits. Property tax rates experienced little change. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Ripley County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	2,674	35.7%
No Change	81	1.1%
Lower Tax Bill	4,744	63.3%
Average Change in Tax Bill	**-7.4%**	
Detailed Change in Tax Bill		
20% or More	1,300	17.3%
10% to 19%	456	6.1%
1% to 9%	918	12.2%
-1% to 1%	81	1.1%
-1% to -9%	1,605	21.4%
-10% to -19%	1,701	22.7%
-20% or More	1,438	19.2%
Total	**7,499**	**100.0%**

Note: Percentages may not total due to rounding.



In Ripley County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes increased 0.6%, less than the average 2.1% increase statewide. Nonhomestead residential property saw the largest increase, while homestead net taxes decreased by the largest percentage.

Property tax rates decreased in 13 of 22 Ripley County tax districts in 2013. The average tax rate was nearly unchanged because a small levy increase was offset by a nearly identical increase in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Ripley County increased by 1.1%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Ripley County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$1,047,515,351	$983,607,500	-6.1%	$435,221,190	$404,818,411	-7.0%
Other Residential	153,236,600	186,824,900	21.9%	152,006,700	185,088,711	21.8%
Ag Business/Land	304,158,500	336,140,800	10.5%	301,050,265	332,568,959	10.5%
Business Real/Personal	428,298,207	425,472,753	-0.7%	367,505,644	362,767,726	-1.3%
Total	**$1,933,208,658**	**$1,932,045,953**	**-0.1%**	**$1,255,783,799**	**$1,285,243,807**	**2.3%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Ripley County's total billed net assessed value increased by 2.3% in 2013. Increases in other residential and agricultural assessments more than offset decreases in homestead and business assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$0	$0	$0	0.0%
2%	2,837	1,057	-1,780	-62.8%
3%	0	0	0	0.0%
Elderly	11,805	18,507	6,702	56.8%
Total	$14,642	$19,563	$4,921	33.6%
% of Levy	0.1%	0.1%		

Total tax cap credits in Ripley County were $19,563, which was only 0.1% of the levy. This was one of the smallest credit percentages in the state. The state average was 10.9%, and the median or typical county saw credits equal to 4.2% of its levy. Tax rates were the main determinant of tax cap credits. Ripley County's average tax rate was much less than the median rate statewide. Almost all of Ripley County's tax cap credits were in the elderly category, which limits homestead property tax increases to 2% per year for some homeowners 65 years of age or older. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Ripley County increased $4,921 between 2012 and 2013. Credits as a share of the total levy were nearly unchanged from 2012 to 2013, at 0.1%.

Ripley County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*17,045,688*	*17,585,519*	*18,222,037*	*18,217,711*	*18,426,502*	*3.2%*	*3.6%*	*0.0%*	*1.1%*
Ripley County	3,016,367	3,076,032	3,087,664	3,406,617	3,444,548	2.0%	0.4%	10.3%	1.1%
Adams Township	51,995	47,408	48,281	50,357	50,077	-8.8%	1.8%	4.3%	-0.6%
Brown Township	21,523	21,928	21,950	22,817	22,756	1.9%	0.1%	3.9%	-0.3%
Center Township	76,581	85,753	87,257	89,343	91,573	12.0%	1.8%	2.4%	2.5%
Delaware Township	17,124	18,403	18,883	19,485	19,007	7.5%	2.6%	3.2%	-2.5%
Franklin Township	25,989	24,130	25,636	26,646	26,549	-7.2%	6.2%	3.9%	-0.4%
Jackson Township	12,319	12,415	12,528	13,139	12,797	0.8%	0.9%	4.9%	-2.6%
Johnson Township	39,950	41,935	41,974	43,427	43,696	5.0%	0.1%	3.5%	0.6%
Laughery Township	25,958	20,549	26,077	26,885	26,805	-20.8%	26.9%	3.1%	-0.3%
Otter Creek Township	26,382	27,176	27,412	28,457	28,480	3.0%	0.9%	3.8%	0.1%
Shelby Township	17,014	17,341	16,737	16,686	16,373	1.9%	-3.5%	-0.3%	-1.9%
Washington Township	27,246	29,547	29,487	30,914	30,914	8.4%	-0.2%	4.8%	0.0%
Batesville Civil City	1,449,980	1,503,214	1,547,901	1,600,819	1,612,872	3.7%	3.0%	3.4%	0.8%
Milan Civil Town	147,560	149,491	154,295	160,124	160,031	1.3%	3.2%	3.8%	-0.1%
Napoleon Civil Town	9,075	9,255	9,441	9,815	9,812	2.0%	2.0%	4.0%	0.0%
Osgood Civil Town	200,113	199,880	210,485	207,608	208,052	-0.1%	5.3%	-1.4%	0.2%
Sunman Civil Town	129,040	137,411	144,602	148,681	147,688	6.5%	5.2%	2.8%	-0.7%
Versailles Civil Town	263,651	265,879	275,759	286,290	282,310	0.8%	3.7%	3.8%	-1.4%
Holton Civil Town	48,714	49,362	50,930	52,843	52,908	1.3%	3.2%	3.8%	0.1%
Sunman-Dearborn Community School Corp	1,377,005	1,539,352	1,667,530	1,699,857	1,874,600	11.8%	8.3%	1.9%	10.3%
South Ripley Community School Corp	3,058,844	3,008,739	3,049,715	3,104,091	2,994,282	-1.6%	1.4%	1.8%	-3.5%
Batesville Community School Corp	2,737,448	2,924,955	2,829,435	2,902,129	2,825,127	6.8%	-3.3%	2.6%	-2.7%
Jac-Cen-Del Community School Corp	1,596,681	1,533,242	1,592,835	1,396,683	1,503,043	-4.0%	3.9%	-12.3%	7.6%
Milan Community School Corp	1,966,596	2,087,816	2,347,313	2,100,479	2,150,455	6.2%	12.4%	-10.5%	2.4%
Batesville Public Library	262,620	266,559	277,372	286,743	288,956	1.5%	4.1%	3.4%	0.8%
Osgood Public Library	294,535	341,820	478,887	345,243	359,663	16.1%	40.1%	-27.9%	4.2%
Southeastern Indiana Solid Waste Mgmt	145,378	145,927	141,651	141,533	143,128	0.4%	-2.9%	-0.1%	1.1%

Ripley County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
69001	Adams Twp-Sunman Dearborn School	1.6845	--	--	14.3931%	--	--	--	1.4420
69002	Adams Township-Batesville School	1.0929	--	--	14.3931%	--	--	--	0.9356
69003	Batesville City-Adams Township	1.6823	--	--	14.3931%	--	--	--	1.4402
69004	Sunman Town	1.9887	--	--	14.3931%	--	--	--	1.7025
69005	Brown Township	1.2742	--	--	14.3931%	--	--	--	1.0908
69006	Center Township	1.1872	--	--	14.3931%	--	--	--	1.0163
69007	Osgood Town	1.6499	--	--	14.3931%	--	--	--	1.4124
69008	Delaware Township	1.1919	--	--	14.3931%	--	--	--	1.0203
69009	Franklin Township	1.4674	--	--	14.3931%	--	--	--	1.2562
69010	Milan Town-Franklin Township	1.7816	--	--	14.3931%	--	--	--	1.5252
69011	Jackson Township	1.0788	--	--	14.3931%	--	--	--	0.9235
69012	Napoleon Town	1.1693	--	--	14.3931%	--	--	--	1.0010
69013	Johnson Township	1.2794	--	--	14.3931%	--	--	--	1.0953
69014	Versailles Town	1.7529	--	--	14.3931%	--	--	--	1.5006
69015	Laughery Township-Batesville School	1.0967	--	--	14.3931%	--	--	--	0.9389
69016	Laughery Township Jac-Cen-Del School	1.0404	--	--	14.3931%	--	--	--	0.8907
69017	Batesville City-Laughery School	1.6810	--	--	14.3931%	--	--	--	1.4391
69018	Otter Creek Township	1.2993	--	--	14.3931%	--	--	--	1.1123
69019	Holton Town	2.0300	--	--	14.3931%	--	--	--	1.7378
69020	Shelby Township	1.2819	--	--	14.3931%	--	--	--	1.0974
69021	Washington Township	1.4856	--	--	14.3931%	--	--	--	1.2718
69022	Milan Town-Washington Twp	1.7905	--	--	14.3931%	--	--	--	1.5328

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Ripley County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type: (1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total	Levy	Circuit Breaker as % of Levy
Non-TIF Total	*0*	*1,057*	*0*	*18,507*	*19,563*	*18,426,502*	*0.1%*
TIF Total	*0*	*0*	*0*	*0*	*0*	*30,463*	*0.0%*
County Total	*0*	*1,057*	*0*	*18,507*	*19,563*	*18,456,965*	*0.1%*
Ripley County	0	140	0	3,550	3,690	3,444,548	0.1%
Adams Township	0	0	0	69	69	50,077	0.1%
Brown Township	0	0	0	19	19	22,756	0.1%
Center Township	0	0	0	131	131	91,573	0.1%
Delaware Township	0	0	0	17	17	19,007	0.1%
Franklin Township	0	0	0	34	34	26,549	0.1%
Jackson Township	0	0	0	17	17	12,797	0.1%
Johnson Township	0	0	0	52	52	43,696	0.1%
Laughery Township	0	0	0	13	13	26,805	0.0%
Otter Creek Township	0	16	0	17	33	28,480	0.1%
Shelby Township	0	0	0	32	32	16,373	0.2%
Washington Township	0	0	0	36	36	30,914	0.1%
Batesville Civil City	0	0	0	616	616	1,612,872	0.0%
Milan Civil Town	0	0	0	102	102	160,031	0.1%
Napoleon Civil Town	0	0	0	24	24	9,812	0.2%
Osgood Civil Town	0	0	0	215	215	208,052	0.1%
Sunman Civil Town	0	0	0	109	109	147,688	0.1%
Versailles Civil Town	0	0	0	200	200	282,310	0.1%
Holton Civil Town	0	393	0	130	524	52,908	1.0%
Sunman-Dearborn Community School Corp	0	0	0	3,500	3,500	1,874,600	0.2%
South Ripley Community School Corp	0	501	0	3,267	3,768	2,994,282	0.1%
Batesville Community School Corp	0	0	0	1,197	1,197	2,825,127	0.0%
Jac-Cen-Del Community School Corp	0	0	0	1,977	1,977	1,503,043	0.1%
Milan Community School Corp	0	0	0	2,476	2,476	2,150,455	0.1%
Batesville Public Library	0	0	0	122	122	288,956	0.0%
Osgood Public Library	0	0	0	441	441	359,663	0.1%
Southeastern Indiana Solid Waste Mgmt	0	6	0	145	151	143,128	0.1%
TIF - Batesville Industrial Park II 017	0	0	0	0	0	0	
TIF - Batesville I-74 017	0	0	0	0	0	30,463	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Rush County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Rush County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Rush County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	3.1%	$16,935,876	$896,764,960	11.2%
Change		3.9%	5.2%	
2012	6.7%	$16,305,937	$852,385,154	11.9%

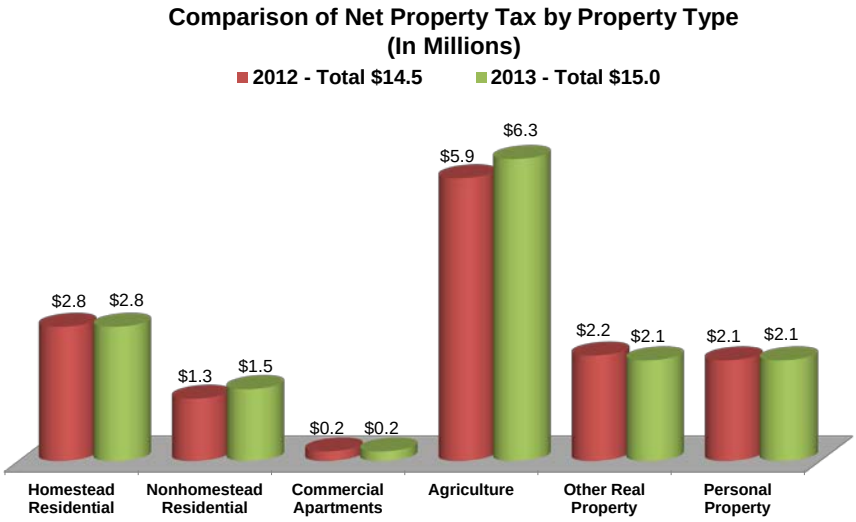
The total tax bill for all taxpayers in Rush County increased by 3.1% in 2013. The main reason was a 3.9% increase in the property tax levy. Certified net assessed value rose by 5.2% in this reassessment year. The assessment rise exceeded the levy increase, so the average tax rate fell. This decreased tax caps as a share of the levy from 11.9% to 11.2%.

Rush County homeowners experienced a small 1.0% increase in property tax bills in 2013. This was due to an increase in net assessed value, which more than offset a decrease in property tax rates. Homesteads also experienced an increase in local property tax credits. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Rush County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	2,541	53.0%
No Change	170	3.5%
Lower Tax Bill	2,080	43.4%
Average Change in Tax Bill	**1.0%**	
Detailed Change in Tax Bill		
20% or More	521	10.9%
10% to 19%	617	12.9%
1% to 9%	1,403	29.3%
-1% to 1%	170	3.5%
-1% to -9%	1,261	26.3%
-10% to -19%	587	12.3%
-20% or More	232	4.8%
Total	**4,791**	**100.0%**

Note: Percentages may not total due to rounding.



In Rush County most net property taxes were paid by agriculture and business (other real and personal) property owners in 2013. Total net property taxes increased 3.1%, more than the average 2.1% increase statewide. Nonhomestead residential property saw the biggest percentage increase, while commercial apartment net taxes decreased by the largest percentage.

Property tax rates decreased in 9 of 16 Rush County tax districts in 2013. The average tax rate fell by 1.3%, because a levy increase was offset by a larger increase in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Rush County increased by 3.9%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Rush County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$488,916,648	$508,855,915	4.1%	$179,563,940	$191,292,106	6.5%
Other Residential	84,109,925	92,025,433	9.4%	82,729,866	91,461,224	10.6%
Ag Business/Land	428,097,850	458,392,139	7.1%	426,898,891	457,315,760	7.1%
Business Real/Personal	227,177,916	220,810,888	-2.8%	190,881,276	188,011,932	-1.5%
Total	**$1,228,302,339**	**$1,280,084,375**	**4.2%**	**$880,073,973**	**$928,081,022**	**5.5%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Rush County's total billed net assessed value increased by 5.5% in 2013. Increases in agricultural assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$125,994	$60,409	-$65,585	-52.1%
2%	1,010,754	1,065,316	54,562	5.4%
3%	798,190	766,970	-31,220	-3.9%
Elderly	54,717	57,078	2,362	4.3%
Total	$1,989,654	$1,949,773	-$39,881	-2.0%
% of Levy	11.9%	11.2%		

Total tax cap credits in Rush County were $1.9 million, which was 11.2% of the levy. This was near the state average of 10.9%, but much more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Rush County's average tax rate was less than the median rate statewide. Tax cap credits as a share of the levy were above average because tax rates topped $4 per $100 assessed value in two large districts. More than half of Rush County's tax cap credits were in the 2% nonhomestead residential/farmland category. Most of the rest were in the 3% business category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Rush County decreased $39,881 between 2012 and 2013. Credits as a share of the total levy fell from 11.9% to 11.2%.

Rush County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*15,245,852*	*15,741,873*	*15,268,739*	*16,305,937*	*16,935,876*	*3.3%*	*-3.0%*	*6.8%*	*3.9%*
Rush County	4,386,937	4,070,945	3,451,913	4,417,912	4,515,211	-7.2%	-15.2%	28.0%	2.2%
Anderson Township	41,970	43,121	44,135	45,571	46,889	2.7%	2.4%	3.3%	2.9%
Center Township	31,501	32,322	33,384	30,688	35,408	2.6%	3.3%	-8.1%	15.4%
Jackson Township	34,265	36,848	19,348	19,473	19,468	7.5%	-47.5%	0.6%	0.0%
Noble Township	12,443	12,648	7,890	8,065	9,952	1.6%	-37.6%	2.2%	23.4%
Orange Township	7,133	7,236	5,671	7,741	7,946	1.4%	-21.6%	36.5%	2.6%
Posey Township	61,059	63,805	63,554	66,961	65,416	4.5%	-0.4%	5.4%	-2.3%
Richland Township	13,596	13,882	6,858	7,098	15,516	2.1%	-50.6%	3.5%	118.6%
Ripley Township	70,061	83,060	74,276	87,562	89,767	18.6%	-10.6%	17.9%	2.5%
Rushville Township	88,534	87,356	89,873	91,432	94,538	-1.3%	2.9%	1.7%	3.4%
Union Township	12,837	13,018	6,651	6,763	6,817	1.4%	-48.9%	1.7%	0.8%
Walker Township	17,496	12,893	13,336	13,744	13,718	-26.3%	3.4%	3.1%	-0.2%
Washington Township	35,796	36,456	31,922	31,884	34,359	1.8%	-12.4%	-0.1%	7.8%
Rushville Civil City	3,595,849	3,724,908	3,779,715	4,015,388	3,986,823	3.6%	1.5%	6.2%	-0.7%
Carthage Civil Town	155,313	155,294	163,396	167,806	172,578	0.0%	5.2%	2.7%	2.8%
Glenwood Civil Town	38,707	38,291	39,617	40,706	42,700	-1.1%	3.5%	2.7%	4.9%
Charles A. Beard Memorial School Corp	735,645	898,509	912,907	935,684	1,008,462	22.1%	1.6%	2.5%	7.8%
Rush County School Corp	5,572,260	6,062,446	6,169,607	5,946,219	6,394,833	8.8%	1.8%	-3.6%	7.5%
Carthage-Henry Hensley Public Library	1,933	1,977	2,037	2,097	2,143	2.3%	3.0%	2.9%	2.2%
Rushville Public Library	235,964	247,080	250,430	257,447	264,823	4.7%	1.4%	2.8%	2.9%
Rush County Solid Waste District	96,553	99,778	102,219	105,696	108,509	3.3%	2.4%	3.4%	2.7%
Rushville Redevelopment Commission	0	0	0	0	0				

Rush County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
70001	Anderson Township	1.3612	--	--	39.1558%	--	--	--	0.8282
70002	Center Township	1.3522	--	--	11.8236%	--	--	--	1.1923
70003	Jackson Township	1.3417	--	--	16.8784%	--	--	--	1.1152
70004	Noble Township	1.3116	--	--	21.7482%	--	--	--	1.0264
70005	Orange Township	1.3065	--	--	23.8712%	--	--	--	0.9946
70006	Posey Township	1.4016	--	--	18.6069%	--	--	--	1.1408
70007	Richland Township	1.3304	--	--	44.4949%	--	--	--	0.7384
70008	Ripley Township	1.9882	--	--	2.2539%	--	--	--	1.9434
70009	Carthage	3.1546	--	--	9.4197%	--	--	--	2.8574
70010	Rushville Township	1.3609	--	--	29.5412%	--	--	--	0.9589
70011	Rushville City	4.0102	--	--	32.1151%	--	--	--	2.7223
70012	Union Township	1.3054	--	--	17.8256%	--	--	--	1.0727
70013	Glenwood City	2.8202	--	--	0.5586%	--	--	--	2.8044
70014	Walker Township	1.3185	--	--	35.2785%	--	--	--	0.8534
70015	Washington Township	1.3620	--	--	27.7565%	--	--	--	0.9840
70016	Rushville City-Jackson	4.0067	--	--	--	--	--	--	4.0067

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Rush County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type						
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total	Levy	Circuit Breaker as % of Levy
Non-TIF Total	*60,409*	*1,064,511*	*660,423*	*57,078*	*1,842,421*	*16,935,876*	*10.9%*
TIF Total	*0*	*805*	*106,547*	*0*	*107,352*	*430,264*	*25.0%*
County Total	*60,409*	*1,065,316*	*766,970*	*57,078*	*1,949,773*	*17,366,140*	*11.2%*
Rush County	7,880	136,668	83,120	10,247	237,915	4,515,211	5.3%
Anderson Township	0	0	0	16	16	46,889	0.0%
Center Township	0	0	0	26	26	35,408	0.1%
Jackson Township	0	9	393	20	422	19,468	2.2%
Noble Township	0	0	0	12	12	9,952	0.1%
Orange Township	0	0	0	14	14	7,946	0.2%
Posey Township	0	0	0	79	79	65,416	0.1%
Richland Township	0	0	0	4	4	15,516	0.0%
Ripley Township	179	1,773	128	354	2,434	89,767	2.7%
Rushville Township	215	3,877	2,093	317	6,502	94,538	6.9%
Union Township	0	14	0	6	21	6,817	0.3%
Walker Township	0	0	0	8	8	13,718	0.1%
Washington Township	0	0	0	14	14	34,359	0.0%
Rushville Civil City	34,226	619,191	413,631	24,349	1,091,396	3,986,823	27.4%
Carthage Civil Town	1,989	28,971	2,096	1,660	34,716	172,578	20.1%
Glenwood Civil Town	75	4,444	0	356	4,875	42,700	11.4%
Charles A. Beard Memorial School Corp	2,799	32,202	2,329	4,453	41,784	1,008,462	4.1%
Rush County School Corp	10,558	192,589	127,134	13,258	343,539	6,394,833	5.4%
Carthage-Henry Hensley Public Library	25	360	26	21	431	2,143	20.1%
Rushville Public Library	2,273	41,129	27,475	1,617	72,495	264,823	27.4%
Rush County Solid Waste District	189	3,284	1,998	246	5,718	108,509	5.3%
Rushville Redevelopment Commission	0	0	0	0	0	0	
TIF - Jackson 003	0	0	0	0	0	969	0.0%
TIF - City Rushville R 011	0	306	0	0	306	611	50.1%
TIF - Rushville City Jackson 016	0	499	106,547	0	107,046	428,685	25.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Scott County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Scott County between 2012 and 2013.
Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Scott County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-1.3%	$15,529,797	$647,030,175	5.9%
Change		-0.2%	-1.7%	
2012	1.8%	$15,557,517	$657,967,662	5.3%

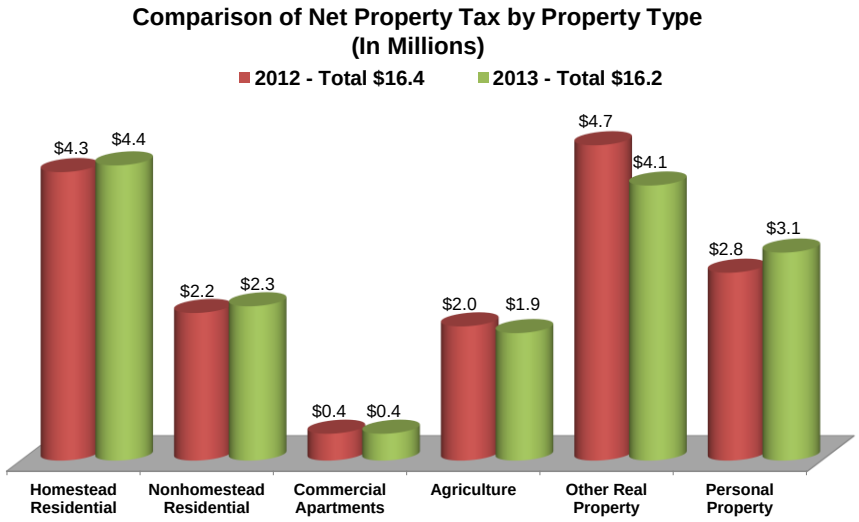
The total tax bill for all taxpayers in Scott County decreased by 1.3% in 2013. The main reason was a small 0.2% decrease in the total property tax levy. In this reassessment year, certified net assessed value decreased by 1.7%. Since certified assessed value fell more than the levy, tax rates increased, and this increased the tax cap credits as a percentage of the levy from 5.3% in 2012 to 5.9% in 2013.

Scott County homeowners experienced a 4.9% increase in property tax bills in 2013. This was due to an increase in property tax rates and a rise in homestead net assessed value. An increase in local homestead credit rates, funded by local income taxes, tempered the homestead tax bill increase. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Scott County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	3,187	48.4%
No Change	359	5.4%
Lower Tax Bill	3,042	46.2%
Average Change in Tax Bill	**4.9%**	
Detailed Change in Tax Bill		
20% or More	1,355	20.6%
10% to 19%	532	8.1%
1% to 9%	1,300	19.7%
-1% to 1%	359	5.4%
-1% to -9%	1,435	21.8%
-10% to -19%	827	12.6%
-20% or More	780	11.8%
Total	**6,588**	**100.0%**

Note: Percentages may not total due to rounding.



In Scott County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes decreased 1.3%, compared to an average 2.1% increase statewide. Personal property had the largest increase, while business real net taxes decreased by the largest percentage.

Property tax rates increased in all seven Scott County tax districts in 2013. The average tax rate rose by 1.5% because the decrease in certified net assessed value was greater than the decrease in the levy. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Scott County decreased by 0.2%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Scott County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$618,805,140	$562,632,201	-9.1%	$218,762,815	$226,450,952	3.5%
Other Residential	133,082,200	133,936,340	0.6%	131,055,267	130,026,607	-0.8%
Ag Business/Land	105,050,300	147,246,220	40.2%	102,015,318	95,917,060	-6.0%
Business Real/Personal	357,439,929	333,185,130	-6.8%	291,401,018	275,379,431	-5.5%
Total	**$1,214,377,569**	**$1,176,999,891**	**-3.1%**	**$743,234,418**	**$727,774,050**	**-2.1%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Scott County's total billed net assessed value decreased by 2.1% in 2013. Declines in business real property assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$40,123	$43,239	$3,116	7.8%
2%	831,142	856,118	24,977	3.0%
3%	59,085	127,144	68,059	115.2%
Elderly	10,421	12,724	2,303	22.1%
Total	$940,770	$1,039,225	$98,454	10.5%
% of Levy	5.3%	5.9%		

Total tax cap credits in Scott County were $1.0 million, which was 5.9% of the levy. This was less than the state average of 10.9%, but more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Scott County's average tax rate was near the statewide average rate. Tax cap credits as a percentage of the levy were below the statewide average because the county had few credits in the 3% category. Most of the tax cap credits in Scott County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Scott County increased $98,454 between 2012 and 2013. Credits as a share of the total levy rose to 5.9% in 2013 from 5.3% in 2012.

Scott County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*14,916,528*	*15,070,313*	*15,326,010*	*15,557,517*	*15,529,797*	*1.0%*	*1.7%*	*1.5%*	*-0.2%*
Scott County	3,978,914	3,799,374	4,162,214	4,120,194	4,061,410	-4.5%	9.5%	-1.0%	-1.4%
Finley Township	22,227	23,017	23,631	24,339	25,003	3.6%	2.7%	3.0%	2.7%
Jennings Township	136,523	140,793	130,444	134,762	138,547	3.1%	-7.4%	3.3%	2.8%
Johnson Township	44,174	45,791	46,959	48,502	49,830	3.7%	2.6%	3.3%	2.7%
Lexington Township	38,175	39,631	40,582	41,915	43,057	3.8%	2.4%	3.3%	2.7%
Vienna Township	94,557	97,983	100,612	100,033	106,583	3.6%	2.7%	-0.6%	6.5%
Scottsburg Civil City	1,665,743	1,721,667	1,764,035	1,814,072	1,864,133	3.4%	2.5%	2.8%	2.8%
Austin Civil Town	477,991	494,499	502,382	501,566	543,394	3.5%	1.6%	-0.2%	8.3%
Scott County District No. 1 School Corp	2,425,258	2,298,084	2,719,516	2,253,574	2,310,645	-5.2%	18.3%	-17.1%	2.5%
Scott County District No. 2 School Corp	5,517,981	5,876,002	5,303,811	5,972,447	5,828,808	6.5%	-9.7%	12.6%	-2.4%
Scott County Public Library	423,605	439,250	450,665	465,183	478,155	3.7%	2.6%	3.2%	2.8%
Southeastern Indiana Solid Waste Mgmt	91,380	94,222	81,159	80,930	80,232	3.1%	-13.9%	-0.3%	-0.9%
Scottsburg Redevelopment Commission	0	0	0	0	0				
Scott County Redevelopment Commission	0	0	0	0	0				
Austin Redevelopment Commission	0	0	0	0	0				

Scott County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
72001	Finley Township	1.9066	--	--	14.5881%	--	--	--	1.6285
72002	Jennings Township	2.5256	--	--	14.5881%	--	--	--	2.1572
72003	Austin Town	3.3796	--	--	14.5881%	--	--	--	2.8866
72004	Johnson Township	1.9442	--	--	14.5881%	--	--	--	1.6606
72005	Lexington Township	1.9053	--	--	14.5881%	--	--	--	1.6274
72007	Vienna Township	1.9127	--	--	14.5881%	--	--	--	1.6337
72008	Scottsburg City	2.7939	--	--	14.5881%	--	--	--	2.3863

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Scott County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*41,859*	*796,939*	*83,356*	*12,407*	*934,560*	*15,529,797*	*6.0%*
TIF Total	*1,380*	*59,180*	*43,788*	*317*	*104,664*	*2,037,413*	*5.1%*
County Total	*43,239*	*856,118*	*127,144*	*12,724*	*1,039,225*	*17,567,210*	*5.9%*
Scott County	9,166	168,238	15,482	3,153	196,040	4,061,410	4.8%
Finley Township	0	0	0	5	5	25,003	0.0%
Jennings Township	302	12,791	1,786	107	14,986	138,547	10.8%
Johnson Township	0	0	0	16	16	49,830	0.0%
Lexington Township	0	0	0	31	31	43,057	0.1%
Vienna Township	243	2,653	0	112	3,008	106,583	2.8%
Scottsburg Civil City	10,261	111,950	0	1,280	123,491	1,864,133	6.6%
Austin Civil Town	2,089	92,452	22,329	845	117,715	543,394	21.7%
Scott County District No. 1 School Corp	5,732	246,019	41,631	2,119	295,501	2,310,645	12.8%
Scott County District No. 2 School Corp	12,805	139,705	0	4,305	156,815	5,828,808	2.7%
Scott County Public Library	1,079	19,807	1,823	371	23,080	478,155	4.8%
Southeastern Indiana Solid Waste Mgmt	181	3,324	306	62	3,873	80,232	4.8%
Scottsburg Redevelopment Commission	0	0	0	0	0	0	
Scott County Redevelopment Commission	0	0	0	0	0	0	
Austin Redevelopment Commission	0	0	0	0	0	0	
TIF - Jennings Township	0	0	0	0	0	294,511	0.0%
TIF - Austin City	41	1,868	43,788	0	45,696	512,722	8.9%
TIF - Scottsburg City	1,339	57,312	0	317	58,968	1,230,180	4.8%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Shelby County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Shelby County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Shelby County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-2.6%	$36,511,295	$2,091,468,246	4.2%
Change		-4.2%	-1.3%	
2012	1.3%	$38,100,333	$2,119,798,712	3.1%

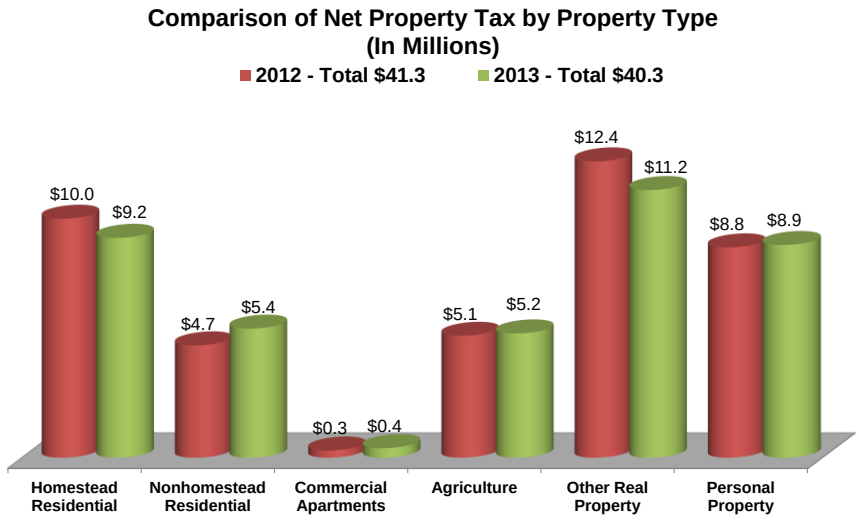
The total tax bill for all taxpayers in Shelby County decreased by 2.6% in 2013. The reason was a 4.2% decrease in the property tax levy. In this reassessment year, certified net assessed value fell by 1.3%. Despite the decrease in overall tax bills, more taxpayers qualified for tax cap credits because of tax rate increases in several big taxing districts. Tax cap credits as a percent of the levy increased from 3.1% in 2012 to 4.2% in 2013.

Shelby County homeowners experienced a 5.2% decrease in property tax bills in 2013. This was due to a decrease in property tax rates and a decline in net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Shelby County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	4,650	41.3%
No Change	189	1.7%
Lower Tax Bill	6,431	57.1%
Average Change in Tax Bill	**-5.2%**	
Detailed Change in Tax Bill		
20% or More	1,007	8.9%
10% to 19%	1,070	9.5%
1% to 9%	2,573	22.8%
-1% to 1%	189	1.7%
-1% to -9%	2,773	24.6%
-10% to -19%	2,065	18.3%
-20% or More	1,593	14.1%
Total	**11,270**	**100.0%**

Note: Percentages may not total due to rounding.



In Shelby County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes decreased 2.6%, compared to an average 2.1% increase statewide. Commercial apartments saw the biggest percentage increase, while business real net taxes decreased by the largest percentage.

Property tax rates decreased in 17 of 25 Shelby County tax districts in 2013. The average tax rate fell by 2.9% because a levy decrease exceeded a small decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Shelby County decreased by 4.2%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Shelby County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$1,536,352,456	$1,477,590,060	-3.8%	$648,759,181	$629,031,670	-3.0%
Other Residential	298,370,300	363,991,450	22.0%	295,871,972	360,023,915	21.7%
Ag Business/Land	410,203,299	446,448,210	8.8%	408,419,143	444,435,977	8.8%
Business Real/Personal	1,119,433,874	1,059,766,449	-5.3%	965,212,065	922,268,560	-4.4%
Total	**$3,364,359,929**	**$3,347,796,169**	**-0.5%**	**$2,318,262,361**	**$2,355,760,122**	**1.6%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Shelby County's total billed net assessed value increased by 1.6% in 2013. Increases in other residential and agricultural assessments more than offset decreases in business and homestead assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$420,114	$433,337	$13,223	3.1%
2%	848,653	1,224,291	375,638	44.3%
3%	3,630	3,041	-589	-16.2%
Elderly	25,869	37,003	11,134	43.0%
Total	$1,298,265	$1,697,673	$399,407	30.8%
% of Levy	3.1%	4.2%		

Total tax cap credits in Shelby County were $1.7 million, which was 4.2% of the levy. This was equal to the median or typical county percentage statewide, but less than the state average of 10.9%. Tax rates were the main determinant of tax cap credits, but Shelby County's average tax rate was less than the median rate statewide. Tax cap credits as a share of the levy were at the state median, however, because a large amount of property in the 2% category was located in districts with tax rates well above $2 per $100 assessed value. Most of the tax cap credits in Shelby County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Shelby County increased $399,407 between 2012 and 2013. Credits as a share of the total levy rose to 4.2% in 2013 from 3.1% in 2012.

Shelby County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*36,149,027*	*38,740,330*	*37,368,708*	*38,100,333*	*36,511,295*	*7.2%*	*-3.5%*	*2.0%*	*-4.2%*
Shelby County	6,772,367	6,654,428	6,662,771	7,171,278	6,621,589	-1.7%	0.1%	7.6%	-7.7%
Addison Township	73,899	91,940	76,573	79,301	79,687	24.4%	-16.7%	3.6%	0.5%
Brandywine Township	91,181	86,243	79,644	102,779	110,248	-5.4%	-7.7%	29.0%	7.3%
Hanover Township	62,524	63,112	64,114	65,298	65,767	0.9%	1.6%	1.8%	0.7%
Hendricks Township	20,314	20,870	21,335	22,122	22,245	2.7%	2.2%	3.7%	0.6%
Jackson Township	18,273	18,862	19,326	19,146	18,732	3.2%	2.5%	-0.9%	-2.2%
Liberty Township	19,865	20,810	21,441	22,233	22,487	4.8%	3.0%	3.7%	1.1%
Marion Township	36,341	37,507	34,202	34,122	35,198	3.2%	-8.8%	-0.2%	3.2%
Moral Township	167,060	159,901	180,630	256,803	169,501	-4.3%	13.0%	42.2%	-34.0%
Noble Township	29,965	30,702	29,145	32,002	32,389	2.5%	-5.1%	9.8%	1.2%
Shelby Township	61,026	61,836	53,409	53,368	65,529	1.3%	-13.6%	-0.1%	22.8%
Sugar Creek Township	35,834	57,896	64,392	77,223	62,511	61.6%	11.2%	19.9%	-19.1%
Union Township	26,932	24,735	24,723	26,632	26,761	-8.2%	0.0%	7.7%	0.5%
Van Buren Township	55,343	56,455	53,975	47,800	60,941	2.0%	-4.4%	-11.4%	27.5%
Washington Township	26,053	26,922	26,336	26,629	26,548	3.3%	-2.2%	1.1%	-0.3%
Shelbyville Civil City	8,704,942	9,007,881	9,077,918	9,774,512	9,676,745	3.5%	0.8%	7.7%	-1.0%
St. Paul Civil Town	18,761	18,428	17,052	20,334	20,517	-1.8%	-7.5%	19.2%	0.9%
Edinburgh Civil Town	92,794	139,685	182,291	181,905	164,377	50.5%	30.5%	-0.2%	-9.6%
Morristown Civil Town	258,848	264,885	280,287	298,470	285,791	2.3%	5.8%	6.5%	-4.2%
Fairland Civil Town	0	38,999	31,788	32,504	32,691		-18.5%	2.3%	0.6%
Decatur County Community School Corp	16,373	17,263	20,482	15,708	16,975	5.4%	18.6%	-23.3%	8.1%
Shelby Eastern School Corp	4,916,427	4,898,506	4,408,304	4,042,785	4,119,661	-0.4%	-10.0%	-8.3%	1.9%
Northwestern Consolidated School Corp	2,708,987	3,032,716	2,970,757	3,381,000	2,553,358	12.0%	-2.0%	13.8%	-24.5%
Southwestern Cons Shelby Cnty School Corp	1,888,528	1,877,966	1,865,097	1,751,408	1,399,533	-0.6%	-0.7%	-6.1%	-20.1%
Shelbyville Central School Corp	9,328,047	11,288,721	10,338,542	9,774,286	10,064,403	21.0%	-8.4%	-5.5%	3.0%
Shelby County Public Library	559,616	579,546	596,882	625,341	616,983	3.6%	3.0%	4.8%	-1.3%
Shelby County Solid Waste Mgmt Dist	158,727	163,515	167,292	165,344	140,128	3.0%	2.3%	-1.2%	-15.3%
Morristown Redevelopment Commission	0	0	0	0	0				
Shelbyville Redevelopment Commission	0	0	0	0	0				

Shelby County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
73001	Addison Township	1.4662	--	--	--	--	--	--	1.4662
73002	Shelbyville City-Addison Twp	2.6335	--	--	--	--	--	--	2.6335
73004	Brandywine Township	1.0684	--	--	--	--	--	--	1.0684
73005	Shelbyville City-Brandywine Twp	2.1671	--	--	--	--	--	--	2.1671
73007	Hanover Township	1.3082	--	--	--	--	--	--	1.3082
73008	Morristown Town	1.7606	--	--	--	--	--	--	1.7606
73009	Hendricks Township	0.9379	--	--	--	--	--	--	0.9379
73010	Jackson Township	0.9283	--	--	--	--	--	--	0.9283
73011	Liberty Township	1.2567	--	--	--	--	--	--	1.2567
73012	Marion Township	1.4720	--	--	--	--	--	--	1.4720
73013	Moral Township	1.0380	--	--	--	--	--	--	1.0380
73014	Noble Township	1.2703	--	--	--	--	--	--	1.2703
73015	St Paul Town-Decatur Co School	1.3692	--	--	--	--	--	--	1.3692
73016	Shelby Township-East	1.3007	--	--	--	--	--	--	1.3007
73017	Shelby Township-West	1.4993	--	--	--	--	--	--	1.4993
73018	Sugar Creek Township	1.0317	--	--	--	--	--	--	1.0317
73019	Union Township	1.2681	--	--	--	--	--	--	1.2681
73020	Van Buren Township	1.3063	--	--	--	--	--	--	1.3063
73021	Washington Township	0.9468	--	--	--	--	--	--	0.9468
73022	St Paul Town-Shelby Eastern School	1.6733	--	--	--	--	--	--	1.6733
73023	Shelbyville Shelby West	2.6437	--	--	--	--	--	--	2.6437
73024	Shelbyville City-Marion Township	2.6399	--	--	--	--	--	--	2.6399
73025	Edinburg Town-Jackson Township	3.1895	--	--	--	--	--	--	3.1895
73026	Shelbyville Shelby East	2.4451	--	--	--	--	--	--	2.4451
73027	Fairland Town	1.4617	--	--	--	--	--	--	1.4617

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Shelby County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*433,337*	*1,223,997*	*3,041*	*37,003*	*1,697,378*	*36,511,295*	*4.6%*
TIF Total	*0*	*295*	*0*	*0*	*295*	*4,349,050*	*0.0%*
County Total	*433,337*	*1,224,291*	*3,041*	*37,003*	*1,697,673*	*40,860,345*	*4.2%*
Shelby County	52,748	146,555	302	6,053	205,658	6,621,589	3.1%
Addison Township	674	2,651	0	82	3,406	79,687	4.3%
Brandywine Township	19	4	0	48	71	110,248	0.1%
Hanover Township	98	0	0	57	155	65,767	0.2%
Hendricks Township	0	0	0	11	11	22,245	0.0%
Jackson Township	131	91	10	20	252	18,732	1.3%
Liberty Township	0	0	0	25	25	22,487	0.1%
Marion Township	273	326	0	6	605	35,198	1.7%
Moral Township	135	0	0	122	258	169,501	0.2%
Noble Township	0	0	0	5	5	32,389	0.0%
Shelby Township	202	7	0	72	281	65,529	0.4%
Sugar Creek Township	0	0	0	9	9	62,511	0.0%
Union Township	0	0	0	3	3	26,761	0.0%
Van Buren Township	256	0	0	64	320	60,941	0.5%
Washington Township	0	0	0	27	27	26,548	0.1%
Shelbyville Civil City	171,263	545,078	0	11,452	727,793	9,676,745	7.5%
St. Paul Civil Town	0	0	0	13	13	20,517	0.1%
Edinburgh Civil Town	28,922	20,022	2,164	0	51,109	164,377	31.1%
Morristown Civil Town	2,914	0	0	293	3,207	285,791	1.1%
Fairland Civil Town	0	0	0	455	455	32,691	1.4%
Decatur County Community School Corp	0	0	0	17	17	16,975	0.1%
Shelby Eastern School Corp	8,354	128	0	2,919	11,400	4,119,661	0.3%
Northwestern Consolidated School Corp	982	128	0	1,554	2,664	2,553,358	0.1%
Southwestern Cons Shelby Cnty School Corp	7,092	4,910	531	1,193	13,726	1,399,533	1.0%
Shelbyville Central School Corp	153,244	487,340	0	11,812	652,396	10,064,403	6.5%
Shelby County Public Library	4,915	13,656	28	564	19,163	616,983	3.1%
Shelby County Solid Waste Mgmt Dist	1,116	3,101	6	128	4,352	140,128	3.1%
Morristown Redevelopment Commission	0	0	0	0	0	0	
Shelbyville Redevelopment Commission	0	0	0	0	0	0	
TIF - Shelbyville Addison 002	0	29	0	0	29	2,119,238	0.0%
TIF - Shelbyville Brandywine 004	0	266	0	0	266	1,709,237	0.0%
TIF - Morristown 008	0	0	0	0	0	520,574	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Spencer County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Spencer County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Spencer County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	1.3%	$21,267,356	$1,376,477,698	0.2%
Change		2.1%	2.3%	
2012	11.6%	$20,821,883	$1,345,447,167	0.3%

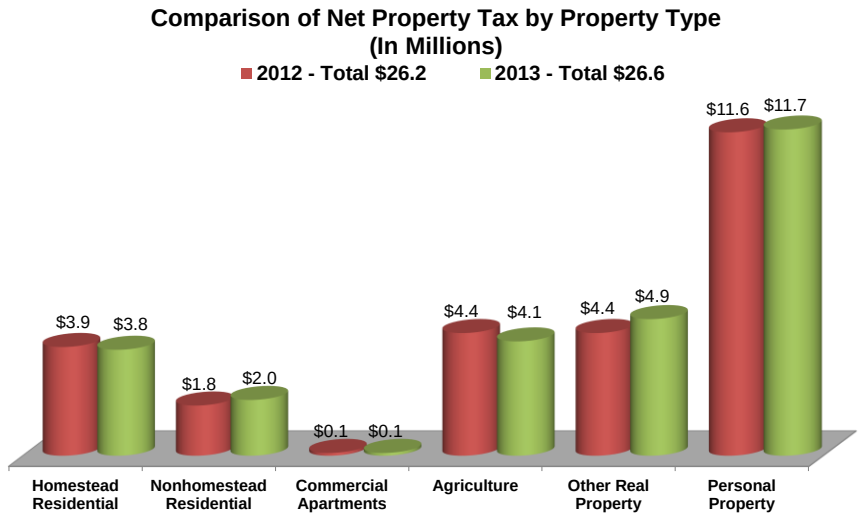
The total tax bill for all taxpayers in Spencer County increased by 1.3% in 2013. The main reason was a 2.1% increase in the levy. In this reassessment year, certified net assessed value rose by 2.3%. Spencer County's tax rates are too low for many taxpayers to qualify for tax cap credits.

Spencer County homeowners experienced a 1.7% decrease in property tax bills in 2013. This was due to a small decline in homestead net assessed value. Property tax rates and local homestead credits experienced little change. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Spencer County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	2,550	42.3%
No Change	183	3.0%
Lower Tax Bill	3,291	54.6%
Average Change in Tax Bill	**-1.7%**	
Detailed Change in Tax Bill		
20% or More	631	10.5%
10% to 19%	489	8.1%
1% to 9%	1,430	23.7%
-1% to 1%	183	3.0%
-1% to -9%	1,728	28.7%
-10% to -19%	834	13.8%
-20% or More	729	12.1%
Total	**6,024**	**100.0%**

Note: Percentages may not total due to rounding.



In Spencer County most net property taxes were paid by business (other real and personal) property owners in 2013. Total net property taxes increased 1.3%, less than the average 2.1% increase statewide. Business real property saw the biggest increase, while agricultural net taxes decreased by the largest percentage.

Property tax rates increased in 13 of 19 Spencer County tax districts in 2013. The average tax rate fell by 0.2% because a levy increase was offset by a slightly larger increase in certified net assessed value. Tax rates decreased in some of the larger tax districts. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Spencer County increased by 2.1%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Spencer County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$645,251,799	$632,691,830	-1.9%	$248,721,988	$244,431,512	-1.7%
Other Residential	113,488,701	121,023,901	6.6%	112,499,562	119,889,583	6.6%
Ag Business/Land	304,785,200	278,963,110	-8.5%	302,620,781	276,049,750	-8.8%
Business Real/Personal	1,151,353,639	1,194,546,215	3.8%	1,061,881,579	1,108,212,701	4.4%
Total	**$2,214,879,339**	**$2,227,225,056**	**0.6%**	**$1,725,723,910**	**$1,748,583,546**	**1.3%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Spencer County's total billed net assessed value increased by 1.3% in 2013. Increases in business assessments more than offset decreases in agricultural assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$11,763	$7,750	-$4,013	-34.1%
2%	58,487	44,720	-13,767	-23.5%
3%	0	0	0	0.0%
Elderly	10,238	9,936	-302	-3.0%
Total	$80,487	$62,406	-$18,082	-22.5%
% of Levy	0.3%	0.2%		

Total tax cap credits in Spencer County were $62,406, which was only 0.2% of the levy. This was less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Spencer County's average tax rate was much less than the median rate statewide. Most of the tax cap credits in Spencer County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Spencer County decreased $18,082 between 2012 and 2013. Credits as a share of the total levy fell to 0.2% in 2013 from 0.3% in 2012.

Spencer County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*19,332,841*	*19,655,642*	*20,634,398*	*20,821,883*	*21,267,356*	*1.7%*	*5.0%*	*0.9%*	*2.1%*
Spencer County	5,777,014	6,320,521	6,455,019	6,646,508	6,879,636	9.4%	2.1%	3.0%	3.5%
Carter Township	24,507	25,903	25,772	27,335	28,178	5.7%	-0.5%	6.1%	3.1%
Clay Township	39,454	41,170	42,128	32,486	36,751	4.3%	2.3%	-22.9%	13.1%
Grass Township	72,213	65,473	78,405	71,309	60,726	-9.3%	19.8%	-9.1%	-14.8%
Hammond Township	32,021	33,183	34,073	35,105	36,126	3.6%	2.7%	3.0%	2.9%
Harrison Township	26,666	28,092	28,881	29,721	29,555	5.3%	2.8%	2.9%	-0.6%
Huff Township	15,378	16,297	16,754	17,198	17,729	6.0%	2.8%	2.7%	3.1%
Jackson Township	17,890	19,890	20,422	29,634	30,480	11.2%	2.7%	45.1%	2.9%
Luce Township	237,888	190,740	231,610	232,694	251,894	-19.8%	21.4%	0.5%	8.3%
Ohio Township	215,375	253,039	376,255	314,788	296,240	17.5%	48.7%	-16.3%	-5.9%
Rockport Civil City	472,480	414,727	395,552	385,496	363,569	-12.2%	-4.6%	-2.5%	-5.7%
Chrisney Civil Town	43,654	44,592	46,356	47,781	48,483	2.1%	4.0%	3.1%	1.5%
Dale Civil Town	243,169	260,422	267,656	275,713	283,036	7.1%	2.8%	3.0%	2.7%
Gentryville Civil Town	21,800	21,171	22,293	22,318	23,612	-2.9%	5.3%	0.1%	5.8%
Grandview Civil Town	73,865	76,622	78,695	80,998	83,327	3.7%	2.7%	2.9%	2.9%
Santa Claus Civil Town	566,419	587,276	602,951	620,271	637,689	3.7%	2.7%	2.9%	2.8%
Richland Civil Town	0	59,992	61,851	63,659	65,430		3.1%	2.9%	2.8%
North Spencer County School Corp	5,270,641	4,800,818	5,342,278	5,266,820	5,544,582	-8.9%	11.3%	-1.4%	5.3%
South Spencer County School Corp	4,498,726	4,594,448	4,656,732	4,724,080	4,599,925	2.1%	1.4%	1.4%	-2.6%
Spencer County Public Library	831,849	903,715	928,909	956,934	983,440	8.6%	2.8%	3.0%	2.8%
Lincoln Heritage Public Library	462,705	480,705	493,408	500,200	514,099	3.9%	2.6%	1.4%	2.8%
Carter Fire Protection District	90,593	96,175	98,703	101,782	104,600	6.2%	2.6%	3.1%	2.8%
Spencer County Solid Waste Mgmt Dist	298,534	320,671	329,695	339,053	348,249	7.4%	2.8%	2.8%	2.7%

Spencer County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
74001	Carter Township	1.5325	--	4.6255%	--	--	--	--	1.4616
74002	Dale Town	2.0161	--	4.6255%	--	--	--	--	1.9228
74003	Santa Claus Town-Carter Township	1.8139	--	4.6255%	--	--	--	--	1.7300
74004	Clay Township	1.4887	--	4.6255%	--	--	--	--	1.4198
74005	Santa Claus Town-Clay Township	1.8134	--	4.6255%	--	--	--	--	1.7295
74006	Grass Township	1.4955	--	4.6255%	--	--	--	--	1.4263
74007	Chrisney Town	2.0330	--	4.6255%	--	--	--	--	1.9390
74008	Hammond Township-North	1.5530	--	4.6255%	--	--	--	--	1.4812
74009	Hammond Township-South	1.3709	--	4.6255%	--	--	--	--	1.3075
74010	Grandview Town	2.0895	--	4.6255%	--	--	--	--	1.9929
74011	Harrison Township	1.4713	--	4.6255%	--	--	--	--	1.4032
74012	Santa Claus Town-Harrison Town	1.8243	--	4.6255%	--	--	--	--	1.7399
74013	Huff Township	1.4618	--	4.6255%	--	--	--	--	1.3942
74014	Jackson Township	1.5324	--	4.6255%	--	--	--	--	1.4615
74015	Gentryville Town	2.1841	--	4.6255%	--	--	--	--	2.0831
74016	Luce Township	1.5768	--	4.6255%	--	--	--	--	1.5039
74017	Ohio Township	1.3596	--	4.6255%	--	--	--	--	1.2967
74018	Rockport City	2.2081	--	4.6255%	--	--	--	--	2.1060
74019	Richland Town	2.6492	--	4.6255%	--	--	--	--	2.5267

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Spencer County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*7,750*	*44,720*	*0*	*9,936*	*62,406*	*21,267,356*	*0.3%*
TIF Total	*0*	*0*	*0*	*0*	*0*	*5,697,419*	*0.0%*
County Total	*7,750*	*44,720*	*0*	*9,936*	*62,406*	*26,964,775*	*0.2%*
Spencer County	2,072	9,788	0	2,854	14,715	6,879,636	0.2%
Carter Township	0	9	0	16	25	28,178	0.1%
Clay Township	34	0	0	18	52	36,751	0.1%
Grass Township	1	8	0	7	16	60,726	0.0%
Hammond Township	0	71	0	13	85	36,126	0.2%
Harrison Township	0	0	0	5	5	29,555	0.0%
Huff Township	0	0	0	7	7	17,729	0.0%
Jackson Township	22	81	0	24	126	30,480	0.4%
Luce Township	247	1,137	0	161	1,546	251,894	0.6%
Ohio Township	15	244	0	75	333	296,240	0.1%
Rockport Civil City	525	10,577	0	686	11,788	363,569	3.2%
Chrisney Civil Town	24	205	0	38	268	48,483	0.6%
Dale Civil Town	8	285	0	173	465	283,036	0.2%
Gentryville Civil Town	147	551	0	107	805	23,612	3.4%
Grandview Civil Town	0	1,161	0	86	1,247	83,327	1.5%
Santa Claus Civil Town	832	0	0	446	1,279	637,689	0.2%
Richland Civil Town	139	4,518	0	131	4,787	65,430	7.3%
North Spencer County School Corp	2,147	1,489	0	2,578	6,214	5,544,582	0.1%
South Spencer County School Corp	1,014	11,542	0	1,692	14,247	4,599,925	0.3%
Spencer County Public Library	208	2,366	0	364	2,938	983,440	0.3%
Lincoln Heritage Public Library	209	145	0	240	593	514,099	0.1%
Carter Fire Protection District	1	47	0	69	118	104,600	0.1%
Spencer County Solid Waste Mgmt Dist	105	495	0	144	745	348,249	0.2%
TIF - Santa Claus Carter	0	0	0	0	0	43,359	0.0%
TIF - Santa Claus Clay	0	0	0	0	0	8,516	0.0%
TIF - Grass Township	0	0	0	0	0	5,645,098	0.0%
TIF - South Hammond	0	0	0	0	0	399	0.0%
TIF - Santa Claus Harrison	0	0	0	0	0	47	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Starke County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Starke County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Starke County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	1.2%	$17,558,878	$966,848,533	2.2%
Change		4.4%	0.1%	
2012	-1.8%	$16,816,158	$966,210,035	2.3%

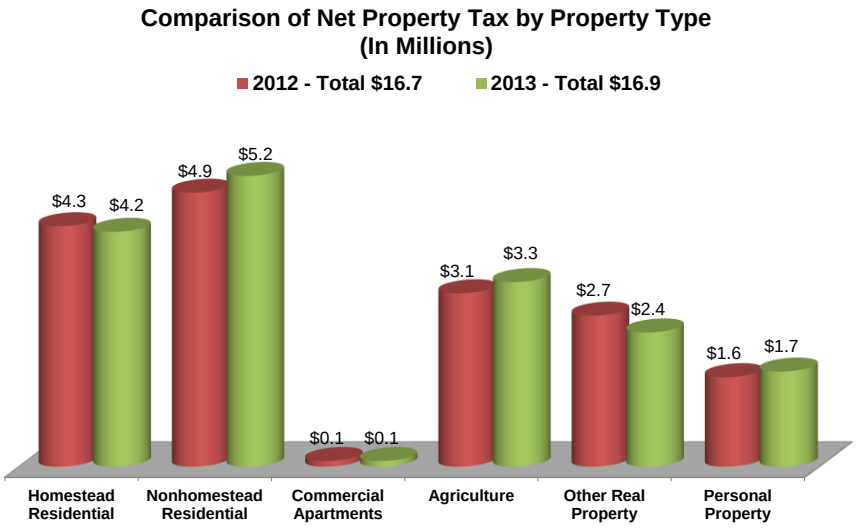
The total tax bill for all taxpayers in Starke County increased by 1.2% in 2013. The main reason was a 4.4% increase in the property tax levy. An increase in local property tax credits helped hold the tax bill rise below the levy increase. In this reassessment year, certified net assessed value increased by just 0.1% but billed net AV declined by 2.5%. Tax cap credits as a share of the levy were little changed, falling from 2.3% in 2012 to 2.2% in 2013.

Starke County homeowners experienced a 2.2% decrease in property tax bills in 2013. This was due to a decline in homestead net assessed value and an increase in local property tax credits, which offset an increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Starke County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	2,786	40.5%
No Change	237	3.4%
Lower Tax Bill	3,851	56.0%
Average Change in Tax Bill	**-2.2%**	
Detailed Change in Tax Bill		
20% or More	735	10.7%
10% to 19%	600	8.7%
1% to 9%	1,451	21.1%
-1% to 1%	237	3.4%
-1% to -9%	1,725	25.1%
-10% to -19%	1,065	15.5%
-20% or More	1,061	15.4%
Total	**6,874**	**100.0%**

Note: Percentages may not total due to rounding.



In Starke County net property taxes were divided among nonhomestead residential (small rentals and second homes), homestead, and business (other real and personal) property owners in 2013. Total net property taxes increased 1.2%, less than the average 2.1% increase statewide. Personal property saw the largest percentage increase, while business real net taxes decreased by the largest percentage.

Property tax rates increased in all but one of the 14 Starke County tax districts in 2013. The average tax rate rose by 4.3% because a levy increase exceeded a small increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Starke County increased by 4.4%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Starke County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$710,675,400	$680,559,300	-4.2%	$264,475,806	$249,593,506	-5.6%
Other Residential	325,258,600	328,583,300	1.0%	324,796,965	327,888,282	1.0%
Ag Business/Land	207,133,700	206,866,900	-0.1%	205,096,151	204,798,722	-0.1%
Business Real/Personal	227,501,359	213,397,049	-6.2%	198,274,603	186,032,907	-6.2%
Total	**$1,470,569,059**	**$1,429,406,549**	**-2.8%**	**$992,643,525**	**$968,313,417**	**-2.5%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Starke County's total billed net assessed value decreased by 2.5% in 2013. Declines in homestead and business assessments were the main reasons. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$38,633	$27,330	-$11,303	-29.3%
2%	352,184	362,869	10,685	3.0%
3%	0	0	0	0.0%
Elderly	1,496	3,119	1,623	108.5%
Total	$392,313	$393,317	$1,004	0.3%
% of Levy	2.3%	2.2%		

Total tax cap credits in Starke County were $393,317, which was 2.2% of the levy. This was less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits, and Starke County's average tax rate was less than the median rate statewide. Most of the tax cap credits in Starke County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Starke County increased $1,004 between 2012 and 2013. The levy increased, however, so credits as a share of the total levy fell from 2.3% in 2012 to 2.2% in 2013.

Starke County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*14,908,408*	*17,213,889*	*17,192,870*	*16,816,158*	*17,558,878*	*15.5%*	*-0.1%*	*-2.2%*	*4.4%*
Starke County	3,353,619	3,601,565	3,754,551	3,873,536	3,794,881	7.4%	4.2%	3.2%	-2.0%
California Township	264,911	279,764	287,739	297,015	299,654	5.6%	2.9%	3.2%	0.9%
Center Township	34,671	53,889	35,652	67,986	88,150	55.4%	-33.8%	90.7%	29.7%
Davis Township	51,174	50,868	56,599	30,533	31,338	-0.6%	11.3%	-46.1%	2.6%
Jackson Township	14,719	15,582	15,018	18,126	18,260	5.9%	-3.6%	20.7%	0.7%
North Bend Township	70,367	71,771	71,462	70,368	12,330	2.0%	-0.4%	-1.5%	-82.5%
Oregon Township	99,274	106,217	108,919	141,177	144,542	7.0%	2.5%	29.6%	2.4%
Railroad Township	90,563	98,852	100,059	104,217	99,510	9.2%	1.2%	4.2%	-4.5%
Washington Township	106,462	153,371	116,264	107,179	106,379	44.1%	-24.2%	-7.8%	-0.7%
Wayne Township	55,568	59,584	61,654	62,943	48,897	7.2%	3.5%	2.1%	-22.3%
Knox Civil City	1,211,204	1,395,670	1,389,201	1,474,440	1,320,920	15.2%	-0.5%	6.1%	-10.4%
Hamlet Civil Town	159,894	192,064	196,659	201,217	204,718	20.1%	2.4%	2.3%	1.7%
North Judson Civil Town	379,074	408,813	419,524	432,271	437,284	7.8%	2.6%	3.0%	1.2%
Culver Community School Corp	403,775	437,759	440,752	443,981	479,059	8.4%	0.7%	0.7%	7.9%
Oregon-Davis School Corp	1,280,426	1,948,183	1,835,536	1,723,287	2,032,985	52.2%	-5.8%	-6.1%	18.0%
North Judson-San Pierre School Corp	2,018,589	2,054,326	2,334,608	2,122,579	2,384,047	1.8%	13.6%	-9.1%	12.3%
Knox Community School Corp	4,093,178	4,931,910	4,673,468	4,303,535	4,613,462	20.5%	-5.2%	-7.9%	7.2%
North Judson Public Library	186,163	208,343	224,941	221,836	232,903	11.9%	8.0%	-1.4%	5.0%
Starke County Public Library	810,093	910,798	824,542	874,515	966,880	12.4%	-9.5%	6.1%	10.6%
Starke County Airport Authority	224,684	234,560	245,722	245,417	242,679	4.4%	4.8%	-0.1%	-1.1%
Starke County Solid Waste Mgmt Dist	0	0	0	0	0				

Starke County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
75001	California Township-NJSP School	1.8001	--	--	5.6962%	--	--	--	1.6976
75002	California Township-Knox School	1.8049	--	--	5.5993%	--	--	--	1.7038
75003	Center Township	1.7127	--	--	6.6679%	--	--	--	1.5985
75004	Knox City (Center)	2.8643	--	--	4.4603%	--	--	--	2.7365
75007	Jackson Township	1.6986	--	--	6.5767%	--	--	--	1.5869
75008	North Bend Township	0.9627	--	--	12.0450%	--	--	--	0.8467
75009	Oregon Township	1.5942	--	--	7.7503%	--	--	--	1.4706
75011	Railroad Township	1.7841	--	--	6.0771%	--	--	--	1.6757
75012	Washington Township	1.7646	--	--	6.7982%	--	--	--	1.6446
75013	Wayne Township	1.7404	--	--	5.8923%	--	--	--	1.6379
75014	North Judson Town (Wayne)	2.8417	--	--	3.8058%	--	--	--	2.7336
75015	Davis Township	1.5690	--	--	7.8383%	--	--	--	1.4460
75016	Hamlet Town-Davis Twp	2.6324	--	--	4.7418%	--	--	--	2.5076
75017	Hamlet Town-Oregon Twp	2.6312	--	--	4.2243%	--	--	--	2.5201

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Starke County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*27,330*	*362,316*	*0*	*3,119*	*392,764*	*17,558,878*	*2.2%*
TIF Total	*0*	*553*	*0*	*0*	*553*	*88,202*	*0.6%*
County Total	*27,330*	*362,869*	*0*	*3,119*	*393,317*	*17,647,080*	*2.2%*
Starke County	3,790	50,313	0	665	54,769	3,794,881	1.4%
California Township	32	0	0	30	62	299,654	0.0%
Center Township	38	659	0	11	708	88,150	0.8%
Davis Township	1	173	0	13	187	31,338	0.6%
Jackson Township	0	0	0	2	2	18,260	0.0%
North Bend Township	0	0	0	2	2	12,330	0.0%
Oregon Township	1	46	0	20	67	144,542	0.0%
Railroad Township	0	0	0	24	24	99,510	0.0%
Washington Township	0	0	0	13	13	106,379	0.0%
Wayne Township	89	692	0	14	796	48,897	1.6%
Knox Civil City	5,760	100,393	0	273	106,425	1,320,920	8.1%
Hamlet Civil Town	104	11,258	0	33	11,396	204,718	5.6%
North Judson Civil Town	5,334	41,447	0	92	46,873	437,284	10.7%
Culver Community School Corp	0	0	0	82	82	479,059	0.0%
Oregon-Davis School Corp	75	8,128	0	398	8,602	2,032,985	0.4%
North Judson-San Pierre School Corp	5,121	39,791	0	586	45,498	2,384,047	1.9%
Knox Community School Corp	5,288	88,807	0	599	94,695	4,613,462	2.1%
North Judson Public Library	886	6,888	0	65	7,839	232,903	3.4%
Starke County Public Library	567	10,500	0	155	11,222	966,880	1.2%
Starke County Airport Authority	242	3,217	0	43	3,502	242,679	1.4%
Starke County Solid Waste Mgmt Dist	0	0	0	0	0	0	
TIF - Knox	0	553	0	0	553	85,721	0.6%
TIF - Sysco	0	0	0	0	0	2,481	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Steuben County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Steuben County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Steuben County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	4.1%	$35,697,472	$2,882,032,678	0.3%
Change		4.4%	-1.7%	
2012	3.3%	$34,191,281	$2,930,513,982	0.3%

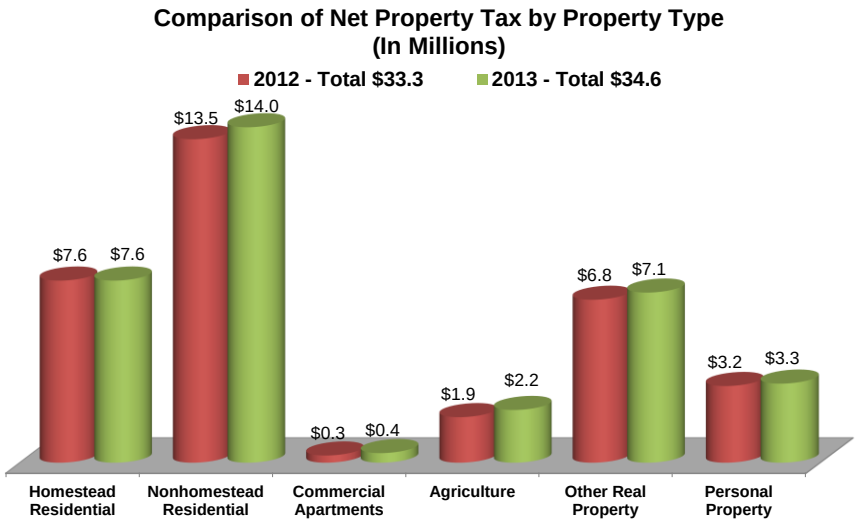
The total tax bill for all taxpayers in Steuben County increased by 4.1% in 2013. The main reason was a 4.4% increase in the levy. In this reassessment year, certified net assessed value decreased by 1.7%. Steuben's tax rates are too low for many taxpayers to qualify for tax cap credits.

Steuben County homeowners experienced a small 0.3% increase in property tax bills in 2013. An increase in property tax rates was nearly offset by a decline in homestead net assessed value and an increase in local property tax credits. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Steuben County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	5,687	47.2%
No Change	213	1.8%
Lower Tax Bill	6,160	51.1%
Average Change in Tax Bill	**0.3%**	
Detailed Change in Tax Bill		
20% or More	1,747	14.5%
10% to 19%	689	5.7%
1% to 9%	3,251	27.0%
-1% to 1%	213	1.8%
-1% to -9%	3,519	29.2%
-10% to -19%	1,287	10.7%
-20% or More	1,354	11.2%
Total	**12,060**	**100.0%**

Note: Percentages may not total due to rounding.



In Steuben County most net property taxes were paid by nonhomestead residential (small rentals and second homes) and business (other real and personal) property owners in 2013. Total net property taxes increased 4.1%, more than the average 2.1% increase statewide. Commercial apartments saw the biggest percentage increase, while homestead net taxes decreased slightly.

Property tax rates increased in 18 of 20 Steuben County tax districts in 2013. The average tax rate rose by 6.2% because of a levy increase and a decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Steuben County increased by 4.4%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Steuben County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$1,500,921,583	$1,470,058,136	-2.1%	$727,199,003	$704,146,416	-3.2%
Other Residential	1,408,520,645	1,400,919,372	-0.5%	1,376,538,699	1,373,248,799	-0.2%
Ag Business/Land	210,606,573	220,144,104	4.5%	209,047,394	218,367,128	4.5%
Business Real/Personal	791,330,087	785,381,415	-0.8%	645,813,736	660,090,716	2.2%
Total	**$3,911,378,888**	**$3,876,503,027**	**-0.9%**	**$2,958,598,832**	**$2,955,853,059**	**-0.1%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Steuben County's total billed net assessed value was nearly unchanged in 2013, falling by 0.1%. Declines in homestead assessments were offset by increases in business and agricultural assessments. Net assessed value for all of Indiana also was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$27,702	$24,402	-$3,300	-11.9%
2%	77,322	81,421	4,099	5.3%
3%	0	0	0	0.0%
Elderly	10,617	15,356	4,740	44.6%
Total	$115,640	$121,179	$5,539	4.8%
% of Levy	0.3%	0.3%		

Total tax cap credits in Steuben County were $121,179, which was only 0.3% of the levy. This was less than the state average of 10.9% and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Steuben County's average tax rate was much less than the median rate statewide. Most of the tax cap credits in Steuben County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Steuben County increased $5,539 between 2012 and 2013. Credits as a share of the total levy were nearly unchanged from 2012 to 2013, at 0.3%.

Steuben County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*33,190,656*	*32,689,385*	*32,902,416*	*34,191,281*	*35,697,472*	*-1.5%*	*0.7%*	*3.9%*	*4.4%*
Steuben County	6,643,261	6,310,363	6,846,780	7,519,699	7,490,402	-5.0%	8.5%	9.8%	-0.4%
Clear Lake Township	34,740	36,132	36,550	38,037	38,329	4.0%	1.2%	4.1%	0.8%
Fremont Township	29,663	30,546	30,837	30,758	32,192	3.0%	1.0%	-0.3%	4.7%
Jackson Township	36,091	37,431	37,893	39,151	39,456	3.7%	1.2%	3.3%	0.8%
Jamestown Township	231,066	233,898	239,921	246,558	247,814	1.2%	2.6%	2.8%	0.5%
Millgrove Township	43,847	45,037	45,582	46,824	47,260	2.7%	1.2%	2.7%	0.9%
Otsego Township	60,486	61,784	61,829	63,724	64,013	2.1%	0.1%	3.1%	0.5%
Pleasant Township	553,103	570,463	582,518	601,352	603,712	3.1%	2.1%	3.2%	0.4%
Richland Township	28,220	29,077	29,622	30,435	30,567	3.0%	1.9%	2.7%	0.4%
Salem Township	50,375	51,945	52,538	54,302	54,515	3.1%	1.1%	3.4%	0.4%
Scott Township	15,708	16,246	16,379	16,949	17,081	3.4%	0.8%	3.5%	0.8%
Steuben Township	61,999	63,048	63,433	64,936	65,393	1.7%	0.6%	2.4%	0.7%
York Township	16,009	16,709	16,930	17,526	17,571	4.4%	1.3%	3.5%	0.3%
Angola Civil City	3,811,296	4,093,488	4,244,089	4,374,099	4,382,992	7.4%	3.7%	3.1%	0.2%
Ashley Civil Town	95,267	95,407	83,914	112,425	92,289	0.1%	-12.0%	34.0%	-17.9%
Clearlake Civil Town	292,939	298,729	299,056	294,501	290,862	2.0%	0.1%	-1.5%	-1.2%
Fremont Civil Town	715,904	733,975	737,494	767,485	777,539	2.5%	0.5%	4.1%	1.3%
Hamilton Civil Town	702,965	666,215	644,558	737,100	737,981	-5.2%	-3.3%	14.4%	0.1%
Hudson Civil Town	108,919	110,115	112,378	115,931	112,600	1.1%	2.1%	3.2%	-2.9%
Orland Civil Town	122,364	127,502	129,724	133,678	125,898	4.2%	1.7%	3.0%	-5.8%
DeKalb County Central United School Corp	77,408	80,555	82,562	99,590	102,321	4.1%	2.5%	20.6%	2.7%
Prairie Heights Community School Corp	2,718,136	2,464,415	2,136,171	2,149,572	2,398,613	-9.3%	-13.3%	0.6%	11.6%
Fremont Community School Corp	4,637,363	4,498,224	4,178,070	4,398,500	4,574,370	-3.0%	-7.1%	5.3%	4.0%
Hamilton Community School Corp	1,162,037	970,576	1,080,263	1,254,153	2,462,494	-16.5%	11.3%	16.1%	96.3%
M.S.D. Steuben County School Corp	9,416,888	9,489,930	9,491,000	9,374,008	9,336,156	0.8%	0.0%	-1.2%	-0.4%
Carnegie Pub Lib of Steuben County	600,914	606,152	608,839	634,257	622,069	0.9%	0.4%	4.2%	-1.9%
Fremont Public Library	617,630	635,297	643,633	627,000	581,375	2.9%	1.3%	-2.6%	-7.3%
Northeast Indiana Solid Waste Mgmt Dist	298,404	316,126	344,866	348,731	351,608	5.9%	9.1%	1.1%	0.8%
Hudson Redevelopment Commission	7,654	0	24,987	0	0	-100.0%		-100.0%	

Steuben County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
76001	Clear Lake Township	0.8325	5.5166%	--	4.5099%	--	--	--	0.7490
76002	Clear Lake Town	0.8837	5.5166%	--	4.5099%	--	--	--	0.7951
76004	Fremont Town	1.5200	5.5166%	--	4.5099%	--	--	--	1.3676
76005	Jackson Township	0.9013	5.5166%	--	4.5099%	--	--	--	0.8109
76006	Jamestown Township	0.8213	5.5166%	--	4.5099%	--	--	--	0.7390
76007	Millgrove Township	0.9070	5.5166%	--	4.5099%	--	--	--	0.8161
76008	Orland Town	1.6358	5.5166%	--	4.5099%	--	--	--	1.4718
76009	Otsego Township	1.1885	5.5166%	--	4.5099%	--	--	--	1.0693
76010	Hamilton Town	1.5759	5.5166%	--	4.5099%	--	--	--	1.4179
76011	Pleasant Township	1.2262	5.5166%	--	4.5099%	--	--	--	1.1033
76012	Angola City	2.2317	5.5166%	--	4.5099%	--	--	--	2.0079
76013	Richland Township	1.2810	5.5166%	--	4.5099%	--	--	--	1.1526
76014	Salem Township	0.9154	5.5166%	--	4.5099%	--	--	--	0.8236
76015	Hudson Town-Salem Township	1.5378	5.5166%	--	4.5099%	--	--	--	1.3836
76016	Scott Township	1.1039	5.5166%	--	4.5099%	--	--	--	0.9932
76017	Steuben Township	1.1366	5.5166%	--	4.5099%	--	--	--	1.0226
76018	Ashley Town	2.4218	5.5166%	--	4.5099%	--	--	--	2.1790
76019	Hudson Town-Steuben Township	1.7338	5.5166%	--	4.5099%	--	--	--	1.5600
76021	York Township	1.1871	5.5166%	--	4.5099%	--	--	--	1.0681
76022	Fremont Township	0.8352	5.5166%	--	4.5099%	--	--	--	0.7515

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Steuben County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*24,402*	*80,949*	*0*	*15,356*	*120,707*	*35,697,472*	*0.3%*
TIF Total	*0*	*473*	*0*	*0*	*473*	*459,083*	*0.1%*
County Total	*24,402*	*81,421*	*0*	*15,356*	*121,179*	*36,156,555*	*0.3%*
Steuben County	2,858	9,366	0	2,991	15,215	7,490,402	0.2%
Clear Lake Township	0	0	0	4	4	38,329	0.0%
Fremont Township	0	0	0	15	15	32,192	0.0%
Jackson Township	0	0	0	29	29	39,456	0.1%
Jamestown Township	0	0	0	79	79	247,814	0.0%
Millgrove Township	0	0	0	18	18	47,260	0.0%
Otsego Township	0	0	0	56	56	64,013	0.1%
Pleasant Township	196	568	0	150	913	603,712	0.2%
Richland Township	0	0	0	36	36	30,567	0.1%
Salem Township	0	0	0	30	30	54,515	0.1%
Scott Township	0	2	0	1	2	17,081	0.0%
Steuben Township	4	62	0	51	117	65,393	0.2%
York Township	0	1	0	2	3	17,571	0.0%
Angola Civil City	11,520	35,468	0	2,135	49,124	4,382,992	1.1%
Ashley Civil Town	166	3,191	0	0	3,358	92,289	3.6%
Clearlake Civil Town	0	0	0	4	4	290,862	0.0%
Fremont Civil Town	0	0	0	348	348	777,539	0.0%
Hamilton Civil Town	17	0	0	684	701	737,981	0.1%
Hudson Civil Town	9	0	0	14	23	112,600	0.0%
Orland Civil Town	0	0	0	204	204	125,898	0.2%
DeKalb County Central United School Corp	185	3,538	0	0	3,723	102,321	3.6%
Prairie Heights Community School Corp	0	0	0	1,375	1,375	2,398,613	0.1%
Fremont Community School Corp	0	0	0	1,133	1,133	4,574,370	0.0%
Hamilton Community School Corp	18	0	0	2,252	2,270	2,462,494	0.1%
M.S.D. Steuben County School Corp	8,633	26,298	0	3,262	38,193	9,336,156	0.4%
Carnegie Pub Lib of Steuben County	662	2,016	0	200	2,877	622,069	0.5%
Fremont Public Library	0	0	0	144	144	581,375	0.0%
Northeast Indiana Solid Waste Mgmt Dist	134	440	0	140	714	351,608	0.2%
Hudson Redevelopment Commission	0	0	0	0	0	0	
TIF - Fremont Town	0	0	0	0	0	264,149	0.0%
TIF - Otsego Township	0	0	0	0	0	42	0.0%
TIF - Hamilton Town	0	0	0	0	0	32,223	0.0%
TIF - Angola City	0	473	0	0	473	90,764	0.5%
TIF - Hudson Salem	0	0	0	0	0	46,824	0.0%
TIF - Hudson Steuben	0	0	0	0	0	25,057	0.0%
TIF - Fremont Township	0	0	0	0	0	26	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 St. Joseph County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in St. Joseph County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in St. Joseph County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-1.0%	$290,447,916	$7,671,151,787	18.9%
Change		3.6%	-4.1%	
2012	0.7%	$280,263,404	$7,999,877,168	15.4%

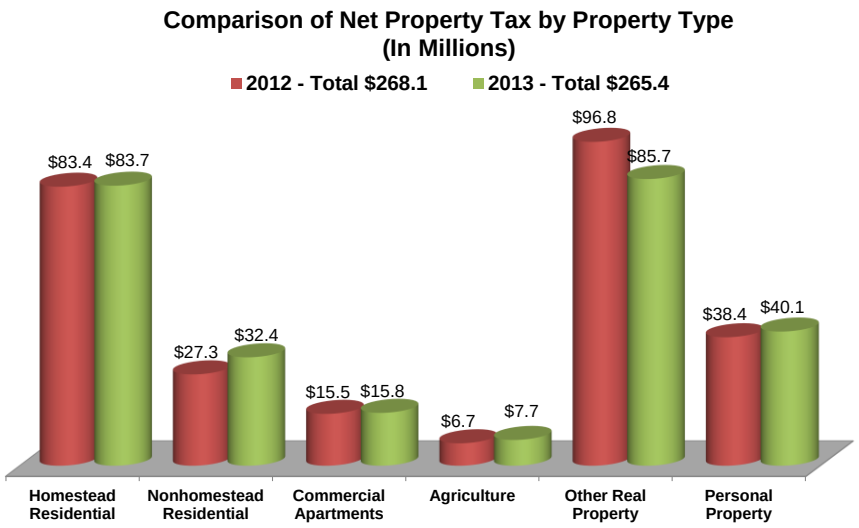
The total tax bill for all taxpayers in St. Joseph County decreased by 1.0% in 2013. The main reason was an increase in tax cap credits as a percent of the levy to18.9% in 2013 from 15.4% in 2012. This more than offset a 3.6% increase in the total property tax levy. Certified net assessed value decreased 4.1% in this reassessment year.

St. Joseph County homeowners experienced a small 0.4% increase in property tax bills in 2013. This was due to an increase in property tax rates which was offset by a decline in net assessed value and a rise in tax cap credits. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in St. Joseph County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	37,306	52.9%
No Change	1,661	2.4%
Lower Tax Bill	31,609	44.8%
Average Change in Tax Bill	**0.4%**	
Detailed Change in Tax Bill		
20% or More	17,114	24.2%
10% to 19%	7,361	10.4%
1% to 9%	12,831	18.2%
-1% to 1%	1,661	2.4%
-1% to -9%	14,135	20.0%
-10% to -19%	8,955	12.7%
-20% or More	8,519	12.1%
Total	**70,576**	**100.0%**

Note: Percentages may not total due to rounding.



In St. Joseph County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes decreased 1.0%, compared to an average 2.1% increase statewide. Nonhomestead residential property saw the biggest increase, while business real net taxes decreased by the largest percentage.

Property tax rates increased in 28 of 31 St. Joseph County tax districts in 2013. The average tax rate rose by 8.1%, because of a levy increase and a decrease in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in St. Joseph County increased by 3.6%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in St. Joseph County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$8,574,160,121	$8,296,245,060	-3.2%	$3,499,565,810	$3,278,681,140	-6.3%
Other Residential	1,689,314,450	1,893,731,510	12.1%	1,649,774,564	1,841,961,590	11.6%
Ag Business/Land	335,757,000	358,860,600	6.9%	331,013,052	354,958,612	7.2%
Business Real/Personal	5,469,138,257	5,188,194,262	-5.1%	4,118,448,278	3,795,669,438	-7.8%
Total	**$16,068,369,828**	**$15,737,031,432**	**-2.1%**	**$9,598,801,704**	**$9,271,270,780**	**-3.4%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

St. Joseph County's total billed net assessed value decreased by 3.4% in 2013. Declines in business real and personal property assessments and homestead assessments were the main reasons. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$9,453,904	$11,057,565	$1,603,662	17.0%
2%	20,081,290	28,453,343	8,372,053	41.7%
3%	23,682,262	29,062,507	5,380,246	22.7%
Elderly	58,836	88,895	30,059	51.1%
Total	$53,276,292	$68,662,311	$15,386,019	28.9%
% of Levy	15.4%	18.9%		

Total tax cap credits in St. Joseph County were $68.7 million, which was 18.9% of the levy. This was one of the ten largest credit percentages in the state. The state average was 10.9%, but the median or typical county saw credits equal to 4.2% of its levy. Tax rates were the main determinant of tax cap credits. St. Joseph County's average tax rate was higher than the statewide average rate. Most of the tax cap credits in St. Joseph County were in the 3% business real and personal property category and the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in St. Joseph County increased $15,386,019 between 2012 and 2013. Credits as a share of the total levy rose from 15.4% in 2012 to 18.9% in 2013.

St. Joseph County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*263,273,465*	*276,071,903*	*275,273,929*	*280,263,404*	*290,447,916*	*4.9%*	*-0.3%*	*1.8%*	*3.6%*
St. Joseph County	47,852,324	49,372,784	44,137,786	49,695,236	51,634,523	3.2%	-10.6%	12.6%	3.9%
Centre Township	54,050	55,960	18,687	0	0	3.5%	-66.6%	-100.0%	
Clay Township	2,958,851	6,490,521	6,623,510	6,290,392	6,359,770	119.4%	2.0%	-5.0%	1.1%
German Township	110,177	75,737	194,894	145,744	169,615	-31.3%	157.3%	-25.2%	16.4%
Greene Township	35,493	36,843	37,584	309,990	365,709	3.8%	2.0%	724.8%	18.0%
Harris Township	1,148,895	1,160,216	83,092	0	0	1.0%	-92.8%	-100.0%	
Liberty Township	221,122	231,540	227,394	217,620	224,035	4.7%	-1.8%	-4.3%	2.9%
Lincoln Township	147,757	132,663	60,124	64,478	59,926	-10.2%	-54.7%	7.2%	-7.1%
Madison Township	102,146	105,731	108,245	108,697	114,366	3.5%	2.4%	0.4%	5.2%
Olive Township	257,077	264,058	270,366	277,244	285,197	2.7%	2.4%	2.5%	2.9%
Penn Township	1,789,143	1,557,947	1,946,715	1,751,987	2,733,452	-12.9%	25.0%	-10.0%	56.0%
Portage Township	2,974,664	2,606,978	2,748,390	1,517,905	1,649,979	-12.4%	5.4%	-44.8%	8.7%
Union Township	189,092	194,853	184,136	169,367	207,409	3.0%	-5.5%	-8.0%	22.5%
Warren Township	360,170	370,499	93,156	867,584	906,275	2.9%	-74.9%	831.3%	4.5%
South Bend Civil City	64,546,050	66,929,179	68,662,101	70,756,844	72,696,497	3.7%	2.6%	3.1%	2.7%
Mishawaka Civil City	23,019,485	24,171,640	24,823,084	25,375,486	25,374,431	5.0%	2.7%	2.2%	0.0%
Indian Village Civil Town	0	245	136	259	210		-44.5%	90.4%	-18.9%
Lakeville Civil Town	148,134	146,780	129,527	145,837	165,866	-0.9%	-11.8%	12.6%	13.7%
New Carlisle Civil Town	1,383,582	1,345,223	1,386,586	1,411,515	1,427,893	-2.8%	3.1%	1.8%	1.2%
North Liberty Civil Town	385,540	428,406	439,574	445,949	483,366	11.1%	2.6%	1.5%	8.4%
Osceola Civil Town	220,466	229,051	234,726	240,357	248,097	3.9%	2.5%	2.4%	3.2%
Roseland Civil Town	242,759	243,550	273,360	267,941	278,824	0.3%	12.2%	-2.0%	4.1%
Walkerton Civil Town	924,378	912,051	1,150,895	1,256,884	1,249,579	-1.3%	26.2%	9.2%	-0.6%
New Prairie United School Corp	2,851,045	3,081,276	3,176,542	2,852,912	3,034,612	8.1%	3.1%	-10.2%	6.4%
John Glenn School Corp	2,206,235	2,195,690	2,219,999	2,201,044	2,290,656	-0.5%	1.1%	-0.9%	4.1%
Penn-Harris-Madison-School Corp	26,721,039	27,442,465	25,332,159	26,197,479	26,054,145	2.7%	-7.7%	3.4%	-0.5%
Mishawaka City School Corp	7,977,878	10,130,499	9,999,568	9,081,393	9,080,967	27.0%	-1.3%	-9.2%	0.0%
South Bend Community School Corp	49,142,748	48,813,930	52,499,415	51,482,544	54,463,411	-0.7%	7.6%	-1.9%	5.8%
Union-North United School Corp	896,417	804,103	1,248,293	1,304,616	1,221,610	-10.3%	55.2%	4.5%	-6.4%
Mishawaka Public Library	4,221,955	4,847,711	4,451,686	4,568,671	4,650,428	14.8%	-8.2%	2.6%	1.8%
New Carlisle Public Library	1,028,517	1,027,770	928,433	373,301	1,333,904	-0.1%	-9.7%	-59.8%	257.3%
Walkerton Public Library	65,705	77,763	77,445	77,623	77,571	18.4%	-0.4%	0.2%	-0.1%
St. Joseph County Public Library	11,283,077	12,861,214	13,893,451	13,412,008	13,853,932	14.0%	8.0%	-3.5%	3.3%
St. Joseph Airport	2,967,130	2,878,535	2,416,836	2,471,962	2,531,480	-3.0%	-16.0%	2.3%	2.4%
South Bend Public Transportation	3,342,036	3,199,736	3,506,269	3,731,516	3,820,374	-4.3%	9.6%	6.4%	2.4%
South Bend Redevelopment Commission	1,498,328	1,648,756	1,689,765	1,191,019	1,399,807	10.0%	2.5%	-29.5%	17.5%
St. Joseph Solid Waste Management Dist	0	0	0	0	0				
Mishawaka Redevelopment Commission	0	0	0	0	0				
South Bend Redevelopement Commission	0	0	0	0	0				

St. Joseph County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
71001	Centre Township	2.7168	6.9288%	6.8095%	--	--	--	--	2.3436
71002	South Bend-Centre	5.6530	6.9288%	6.8095%	--	--	--	--	4.8764
71003	Clay Township	2.7125	6.9288%	6.8095%	--	--	--	--	2.3398
71004	South Bend-Clay	5.6653	6.9288%	6.8095%	--	--	--	--	4.8870
71005	Mishawaka-Clay	4.4032	6.9288%	6.8095%	--	--	--	--	3.7983
71006	Indian Village (Clay)	2.7189	6.9288%	6.8095%	--	--	--	--	2.3454
71007	Roseland (Clay)	3.4830	6.9288%	6.8095%	--	--	--	--	3.0045
71008	German Township	2.7907	6.9288%	6.8095%	--	--	--	--	2.4073
71009	South Bend-German	5.6659	6.9288%	6.8095%	--	--	--	--	4.8875
71010	Greene Township	2.6827	6.9288%	6.8095%	--	--	--	--	2.3141
71011	Harris Township	2.3240	6.9288%	6.8095%	--	--	--	--	2.0047
71014	Lincoln Township	2.1814	6.9288%	6.8095%	--	--	--	--	1.8817
71015	Walkerton (Lincoln)	3.4854	6.9288%	6.8095%	--	--	--	--	3.0066
71016	Madison Township	1.9314	6.9288%	6.8095%	--	--	--	--	1.6661
71017	Olive Township	2.5175	6.9288%	6.8095%	--	--	--	--	2.1716
71018	New Carlisle (Olive)	3.4282	6.9288%	6.8095%	--	--	--	--	2.9572
71022	Mishawaka(Penn)-PHM School	4.0471	6.9288%	6.8095%	--	--	--	--	3.4911
71023	Mishawaka-Penn	4.1989	6.9288%	6.8095%	--	--	--	--	3.6220
71025	Portage Township	2.7621	6.9288%	6.8095%	--	--	--	--	2.3826
71026	South Bend (Portage)	5.6983	6.9288%	6.8095%	--	--	--	--	4.9155
71027	Union Township	2.1174	6.9288%	6.8095%	--	--	--	--	1.8265
71028	Lakeville (Union)	2.9579	6.9288%	6.8095%	--	--	--	--	2.5515
71029	Warren Township	2.7589	6.9288%	6.8095%	--	--	--	--	2.3799
71030	Osceola (Penn)	2.4015	6.9288%	6.8095%	--	--	--	--	2.0716
71031	Penn Township-PHM School	2.3668	6.9288%	6.8095%	--	--	--	--	2.0416
71032	Penn-Mishawaka School	2.5186	6.9288%	6.8095%	--	--	--	--	2.1726
71033	South Bend-Penn	5.3092	6.9288%	6.8095%	--	--	--	--	4.5798
71034	Liberty Township	2.1904	6.9288%	6.8095%	--	--	--	--	1.8895
71035	North Liberty (Liberty)	3.5177	6.9288%	6.8095%	--	--	--	--	3.0344
71036	Mishawaka-Harris	4.0147	6.9288%	6.8095%	--	--	--	--	3.4631
71037	South Bend (Warren)	5.6938	6.9288%	6.8095%	--	--	--	--	4.9116

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

St. Joseph County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*10,817,301*	*23,269,560*	*17,699,988*	*84,586*	*51,871,435*	*290,447,916*	*17.9%*
TIF Total	*240,265*	*5,183,783*	*11,362,519*	*4,309*	*16,790,876*	*72,130,858*	*23.3%*
County Total	*11,057,565*	*28,453,343*	*29,062,507*	*88,895*	*68,662,311*	*362,578,774*	*18.9%*
St. Joseph County	1,479,349	3,205,296	2,295,237	14,681	6,994,563	51,634,523	13.5%
Centre Township	0	0	0	0	0	0	
Clay Township	18,504	12,528	2,267	1,133	34,433	6,359,770	0.5%
German Township	1,847	2,514	7,819	61	12,241	169,615	7.2%
Greene Township	108	0	0	7	115	365,709	0.0%
Harris Township	0	0	0	0	0	0	
Liberty Township	770	5,617	0	40	6,426	224,035	2.9%
Lincoln Township	139	1,918	0	24	2,081	59,926	3.5%
Madison Township	0	0	0	31	31	114,366	0.0%
Olive Township	151	608	0	48	808	285,197	0.3%
Penn Township	16,738	38,904	8,183	781	64,606	2,733,452	2.4%
Portage Township	49,712	134,930	102,027	515	287,184	1,649,979	17.4%
Union Township	343	2,965	0	163	3,472	207,409	1.7%
Warren Township	1,782	0	941	286	3,008	906,275	0.3%
South Bend Civil City	5,742,469	11,805,830	10,296,694	18,164	27,863,156	72,696,497	38.3%
Mishawaka Civil City	748,246	2,054,501	573,342	12,185	3,388,274	25,374,431	13.4%
Indian Village Civil Town	1	0	0	0	1	210	0.3%
Lakeville Civil Town	1,820	15,774	0	53	17,647	165,866	10.6%
New Carlisle Civil Town	3,626	14,568	0	436	18,629	1,427,893	1.3%
North Liberty Civil Town	5,719	41,744	0	84	47,547	483,366	9.8%
Osceola Civil Town	0	0	0	72	72	248,097	0.0%
Roseland Civil Town	185	19,411	0	0	19,596	278,824	7.0%
Walkerton Civil Town	3,922	54,050	0	480	58,452	1,249,579	4.7%
New Prairie United School Corp	2,020	8,116	0	678	10,814	3,034,612	0.4%
John Glenn School Corp	3,621	35,041	0	643	39,305	2,290,656	1.7%
Penn-Harris-Madison-School Corp	290,425	553,250	171,958	4,031	1,019,664	26,054,145	3.9%
Mishawaka City School Corp	94,174	333,891	37,846	7,327	473,238	9,080,967	5.2%
South Bend Community School Corp	1,453,971	2,992,450	2,715,262	13,868	7,175,551	54,463,411	13.2%
Union-North United School Corp	1,894	16,367	0	960	19,222	1,221,610	1.6%
Mishawaka Public Library	69,090	165,413	36,988	1,441	272,932	4,650,428	5.9%
New Carlisle Public Library	953	3,830	0	298	5,081	1,333,904	0.4%
Walkerton Public Library	180	2,482	0	31	2,694	77,571	3.5%
St. Joseph County Public Library	512,286	1,064,862	953,234	3,722	2,534,104	13,853,932	18.3%
St. Joseph Airport	77,232	167,339	119,827	720	365,118	2,531,480	14.4%
South Bend Public Transportation	236,023	515,363	378,364	1,274	1,131,023	3,820,374	29.6%
South Bend Redevelopment Commission	0	0	0	350	350	1,399,807	0.0%
St. Joseph Solid Waste Management Dist	0	0	0	0	0	0	
Mishawaka Redevelopment Commission	0	0	0	0	0	0	
South Bend Redevelopement Commission	0	0	0	0	0	0	
TIF - SB So #1 Centre (2)	38,808	42,545	933,322	0	1,014,675	3,502,195	29.0%
TIF - SB So #3 Centre (2)	0	0	535,732	0	535,732	1,855,202	28.9%
TIF - SB NE Clay (4)	0	0	8,027	0	8,027	27,664	29.0%
TIF - Douglas Road EDA (4)	0	1,692	130,871	0	132,563	454,646	29.2%
TIF - Mi North Clay (5)	93	414,064	1,332,530	0	1,746,688	15,626,448	11.2%
TIF - Airport SB German (9)	29,076	423,816	3,705,485	1,846	4,160,223	14,602,551	28.5%
TIF - Walkerton Comm EDA (15)	0	0	0	0	0	122,497	0.0%
TIF - SJC Wyatt EDA#1 (16)	0	0	0	0	0	84,434	0.0%
TIF - SJC EDD #2 Olive Twp (17)	0	0	0	143	143	1,056,204	0.0%
TIF - SJC EDD #2 New Carlisle (18)	0	62	0	0	62	150,881	0.0%
TIF - Mi North PHM (22)	12,158	219,435	113,103	0	344,696	2,646,661	13.0%
TIF - Mi South PHM Schools (22)	40,592	17,767	33,551	200	92,110	893,422	10.3%
TIF - Mish So PHM Schools Exp (22)	0	2,887	2,996	0	5,883	59,011	10.0%
TIF - Mi Central Downtown (23)	0	0	0	0	0	0	
TIF - Mi South Mi Schools (23)	267	31,361	339	1,842	33,809	184,233	18.4%
TIF - Mi North Mi Schools NW (23)	1,815	20,829	3,353	31	26,028	295,496	8.8%
TIF - Mish No Mish Schools NW Exp (23)	0	0	0	0	0	0	
TIF - SB Central Alloc Area (26)	3,838	396,869	1,333,498	0	1,734,204	5,495,916	31.6%
TIF - SB West Washington (26)	7,259	182,697	135,306	0	325,261	910,158	35.7%
TIF - Airport SB Portage (26)	33,580	946,066	932,377	126	1,912,149	5,686,186	33.6%
TIF - SB Med Ser Dist (26)	2,548	75,268	848,515	0	926,332	3,055,057	30.3%

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*10,817,301*	*23,269,560*	*17,699,988*	*84,586*	*51,871,435*	*290,447,916*	*17.9%*
TIF Total	*240,265*	*5,183,783*	*11,362,519*	*4,309*	*16,790,876*	*72,130,858*	*23.3%*
County Total	*11,057,565*	*28,453,343*	*29,062,507*	*88,895*	*68,662,311*	*362,578,774*	*18.9%*
TIF - SB So #1 Portage (26)	2,433	42,957	26,545	6	71,942	203,003	35.4%
TIF - SB NE Portage (26)	30,588	365,422	200,460	113	596,582	1,729,803	34.5%
TIF - SB NE Portage Housing (26)	14,053	1,061,562	577,935	0	1,653,550	4,261,127	38.8%
TIF - Lakeville EDA (28)	0	600	0	0	600	11,070	5.4%
TIF - Sjc EDA #3 Penn Twp (31)	0	0	0	0	0	2,665,507	0.0%
TIF - Mi North Harris (36)	23,156	937,882	97,849	4	1,058,891	5,081,423	20.8%
TIF - Airport SB Warren (37)	0	0	410,726	0	410,726	1,470,063	27.9%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Sullivan County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Sullivan County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Sullivan County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	11.1%	$19,523,411	$957,192,238	3.9%
Change		7.9%	2.0%	
2012	-4.0%	$18,095,913	$938,177,108	3.3%

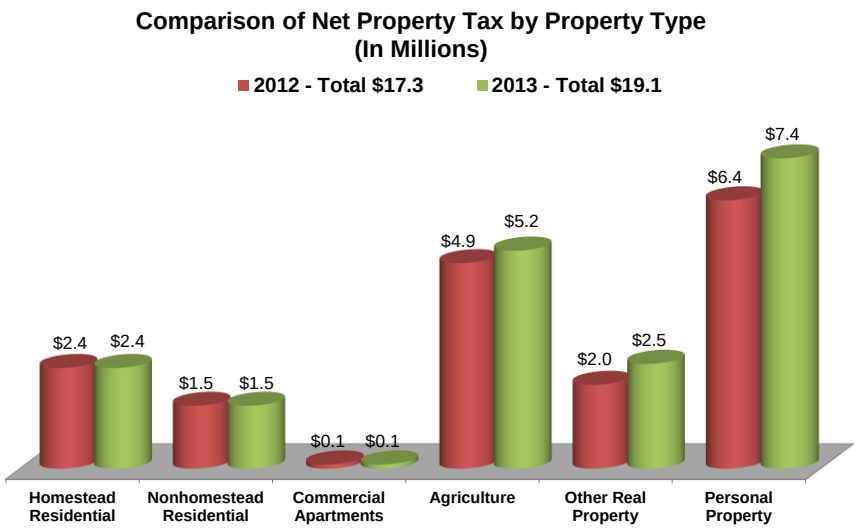
The total tax bill for all taxpayers in Sullivan County increased by 11.1% in 2013. The main reason was a 7.9% increase in the total property tax levy. In this reassessment year, certified net assessed value increased by 2.0%. Billed AV rose by 4.1%, greater than the change in certified AV. The larger increase in billed AV helps explain why the net tax rise exceeded the levy increase. Tax cap credits as a share of the levy increased from 3.3% in 2012 to 3.9% in 2013.

Sullivan County homeowners experienced a small 1.1% increase in property tax bills in 2013. This was due to an increase in property tax rates which was not quite offset by a decline in homestead net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Sullivan County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	2,831	50.2%
No Change	544	9.6%
Lower Tax Bill	2,267	40.2%
Average Change in Tax Bill	**1.1%**	
Detailed Change in Tax Bill		
20% or More	537	9.5%
10% to 19%	829	14.7%
1% to 9%	1,465	26.0%
-1% to 1%	544	9.6%
-1% to -9%	1,145	20.3%
-10% to -19%	624	11.1%
-20% or More	498	8.8%
Total	**5,642**	**100.0%**

Note: Percentages may not total due to rounding.



In Sullivan County most net property taxes were paid by business (other real and personal) and agriculture property owners in 2013. Total net property taxes increased 11.1%, more than the average 2.1% increase statewide. Business real property saw the largest increase, while nonhomestead residential property is the only sector to have reduced taxes.

Property tax rates increased in all but one of the 16 Sullivan County tax districts in 2013. The average tax rate rose by 5.7% because a large levy increase exceeded the increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Sullivan County increased by 7.9%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Sullivan County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$395,133,400	$387,722,200	-1.9%	$118,430,806	$114,545,446	-3.3%
Other Residential	87,170,900	82,677,200	-5.2%	85,537,411	81,012,948	-5.3%
Ag Business/Land	287,463,500	286,174,900	-0.4%	281,977,948	280,635,500	-0.5%
Business Real/Personal	489,157,105	534,155,908	9.2%	455,743,131	504,113,915	10.6%
Total	**$1,258,924,905**	**$1,290,730,208**	**2.5%**	**$941,689,296**	**$980,307,809**	**4.1%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Sullivan County's total billed net assessed value increased by 4.1% in 2013. Increases in business assessments exceeded assessment declines in other property types. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$41,970	$46,607	$4,637	11.0%
2%	373,243	442,153	68,910	18.5%
3%	168,108	267,916	99,809	59.4%
Elderly	8,607	11,541	2,934	34.1%
Total	$591,928	$768,217	$176,289	29.8%
% of Levy	3.3%	3.9%		

Total tax cap credits in Sullivan County were $768,217, which was 3.9% of the levy. This was less than the state average of 10.9%, and slightly less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Sullivan County's average tax rate was near the median rate statewide. More than half of Sullivan County's tax cap credits were in the 2% nonhomestead residential/farmland category. Most of the rest were in the 3% business category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Sullivan County increased $176,289 between 2012 and 2013. Credits as a share of the total levy rose to 3.9% in 2013 from 3.3% in 2012.

Sullivan County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*17,292,955*	*18,087,999*	*18,635,762*	*18,095,913*	*19,523,411*	*4.6%*	*3.0%*	*-2.9%*	*7.9%*
Sullivan County	5,355,169	5,528,680	5,697,088	5,875,803	6,043,712	3.2%	3.0%	3.1%	2.9%
Cass Township	51,242	51,401	52,701	55,626	55,600	0.3%	2.5%	5.6%	0.0%
Curry Township	196,609	201,693	208,769	187,769	206,601	2.6%	3.5%	-10.1%	10.0%
Fairbanks Township	57,057	58,767	60,495	62,228	62,758	3.0%	2.9%	2.9%	0.9%
Gill Township	129,580	134,598	139,395	137,604	141,046	3.9%	3.6%	-1.3%	2.5%
Haddon Township	81,803	85,256	89,106	93,532	95,360	4.2%	4.5%	5.0%	2.0%
Hamilton Township	135,384	138,277	141,995	145,047	148,959	2.1%	2.7%	2.1%	2.7%
Jackson Township	54,365	56,178	56,207	56,291	56,263	3.3%	0.1%	0.1%	0.0%
Jefferson Township	48,390	48,815	47,057	47,305	48,600	0.9%	-3.6%	0.5%	2.7%
Turman Township	58,615	60,492	62,021	63,757	65,284	3.2%	2.5%	2.8%	2.4%
Sullivan Civil City	1,076,434	1,103,927	1,136,313	1,171,167	1,203,168	2.6%	2.9%	3.1%	2.7%
Carlisle Civil Town	93,615	97,102	99,246	102,663	105,362	3.7%	2.2%	3.4%	2.6%
Dugger Civil Town	71,049	84,093	89,832	92,686	92,679	18.4%	6.8%	3.2%	0.0%
Farmersburg Civil Town	59,287	60,483	62,520	64,072	60,558	2.0%	3.4%	2.5%	-5.5%
Hymera Civil Town	52,992	58,167	60,260	62,198	63,900	9.8%	3.6%	3.2%	2.7%
Merom Civil Town	16,514	18,692	19,190	19,791	19,791	13.2%	2.7%	3.1%	0.0%
Shelburn Civil Town	73,632	71,301	74,808	81,713	84,025	-3.2%	4.9%	9.2%	2.8%
Northeast School Corp	2,761,347	2,701,336	2,722,080	2,476,164	2,713,421	-2.2%	0.8%	-9.0%	9.6%
Southwest School Corp	5,964,604	6,540,142	6,799,001	6,251,615	7,177,568	9.6%	4.0%	-8.1%	14.8%
Sullivan County Public Library	955,267	988,599	1,017,678	1,048,882	1,078,756	3.5%	2.9%	3.1%	2.8%
Sullivan County Solid Waste Mgmt Dist	0	0	0	0	0				

Sullivan County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
77001	Cass Township	1.6597	--	--	--	--	--	--	1.6597
77002	Dugger Town	2.3392	--	--	--	--	--	--	2.3392
77003	Curry Township	1.7530	--	--	--	--	--	--	1.7530
77004	Farmersburg Town	2.1214	--	--	--	--	--	--	2.1214
77005	Shelburn Town	2.2659	--	--	--	--	--	--	2.2659
77006	Fairbanks Township	1.6393	--	--	--	--	--	--	1.6393
77007	Gill Township	1.9821	--	--	--	--	--	--	1.9821
77008	Merom Town	2.9019	--	--	--	--	--	--	2.9019
77009	Haddon Township	1.9835	--	--	--	--	--	--	1.9835
77010	Carlisle Town	3.1700	--	--	--	--	--	--	3.1700
77011	Hamilton Township	2.0229	--	--	--	--	--	--	2.0229
77012	Sullivan City	3.6762	--	--	--	--	--	--	3.6762
77013	Jackson Township	1.6720	--	--	--	--	--	--	1.6720
77014	Hymera Town	2.6755	--	--	--	--	--	--	2.6755
77015	Jefferson Township	1.5785	--	--	--	--	--	--	1.5785
77016	Turman Township	2.0382	--	--	--	--	--	--	2.0382

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Sullivan County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*46,607*	*440,337*	*261,589*	*11,541*	*760,073*	*19,523,411*	*3.9%*
TIF Total	*0*	*1,816*	*6,328*	*0*	*8,144*	*143,132*	*5.7%*
County Total	*46,607*	*442,153*	*267,916*	*11,541*	*768,217*	*19,666,543*	*3.9%*
Sullivan County	8,506	84,351	45,152	3,221	141,230	6,043,712	2.3%
Cass Township	4	378	0	49	431	55,600	0.8%
Curry Township	2	1,037	0	91	1,131	206,601	0.5%
Fairbanks Township	0	0	0	19	19	62,758	0.0%
Gill Township	7	57	0	9	74	141,046	0.1%
Haddon Township	6	291	85	21	403	95,360	0.4%
Hamilton Township	580	3,862	2,530	208	7,181	148,959	4.8%
Jackson Township	4	593	0	65	661	56,263	1.2%
Jefferson Township	0	0	0	8	8	48,600	0.0%
Turman Township	1	794	0	33	829	65,284	1.3%
Sullivan Civil City	19,970	156,753	118,706	1,216	296,646	1,203,168	24.7%
Carlisle Civil Town	143	10,659	3,124	94	14,020	105,362	13.3%
Dugger Civil Town	39	3,878	0	188	4,105	92,679	4.4%
Farmersburg Civil Town	0	1,046	0	73	1,119	60,558	1.8%
Hymera Civil Town	39	6,228	0	292	6,558	63,900	10.3%
Merom Civil Town	0	2,441	0	1	2,442	19,791	12.3%
Shelburn Civil Town	23	3,777	0	125	3,925	84,025	4.7%
Northeast School Corp	98	15,475	0	1,486	17,058	2,713,421	0.6%
Southwest School Corp	15,666	133,661	83,932	3,767	237,025	7,177,568	3.3%
Sullivan County Public Library	1,518	15,056	8,059	575	25,208	1,078,756	2.3%
Sullivan County Solid Waste Mgmt Dist	0	0	0	0	0	0	
TIF - Shelburn Housing TIF	0	822	0	0	822	7,556	10.9%
TIF - Shelburn TIF Area	0	1	0	0	1	532	0.2%
TIF - Three Hundred North Area	0	915	0	0	915	100,471	0.9%
TIF - Stewart Street Project	0	78	6,328	0	6,406	34,573	18.5%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Switzerland County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Switzerland County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Switzerland County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	2.5%	$5,812,693	$478,552,115	0.3%
Change		1.8%	-4.7%	
2012	-1.1%	$5,709,153	$502,068,064	0.2%

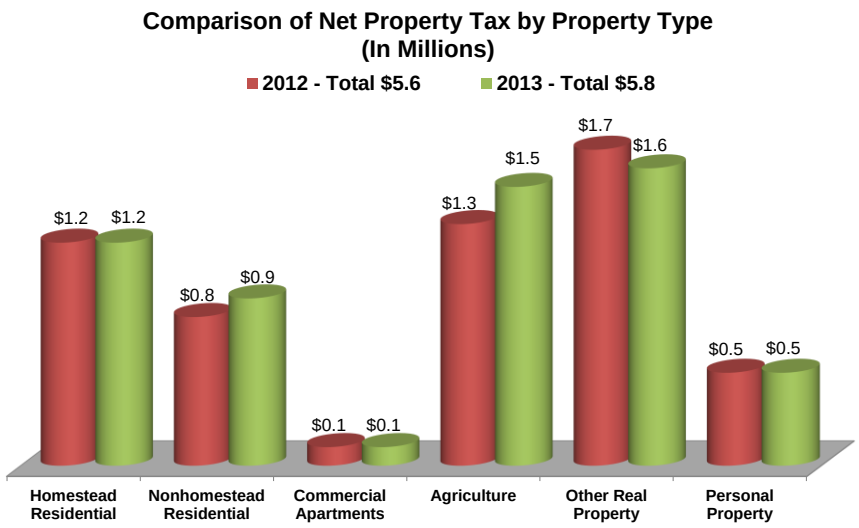
The total tax bill for all taxpayers in Switzerland County increased by 2.5% in 2013. The main reason was a 1.8% increase in the total property tax levy. In this reassessment year, certified net assessed value fell by 4.7%. Switzerland County's very low tax rates meant that few taxpayers qualified for tax cap credits.

Switzerland County homeowners experienced a 4.9% increase in property tax bills in 2013. This was due to an increase in property tax rates. Homestead net assessed value changed very little. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Switzerland County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	1,682	66.7%
No Change	51	2.0%
Lower Tax Bill	789	31.3%
Average Change in Tax Bill	**4.9%**	
Detailed Change in Tax Bill		
20% or More	493	19.5%
10% to 19%	484	19.2%
1% to 9%	705	28.0%
-1% to 1%	51	2.0%
-1% to -9%	367	14.6%
-10% to -19%	172	6.8%
-20% or More	250	9.9%
Total	**2,522**	**100.0%**

Note: Percentages may not total due to rounding.



In Switzerland County most net property taxes were paid by business (other real and personal) and agriculture property owners in 2013. Total net property taxes increased 2.5%, slightly more than the average 2.1% increase statewide. Agriculture saw the largest increase, while business real property was the only sector that had decreased net taxes.

Property tax rates increased in all eight Switzerland County tax districts in 2013. The average tax rate rose by 6.8% because of a small levy increase and a decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Switzerland County increased by 1.8%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Switzerland County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$271,065,833	$272,975,408	0.7%	$102,108,824	$101,689,194	-0.4%
Other Residential	71,690,626	70,290,900	-2.0%	71,343,756	69,934,130	-2.0%
Ag Business/Land	128,359,601	131,129,201	2.2%	125,699,529	128,874,899	2.5%
Business Real/Personal	210,234,630	187,437,087	-10.8%	197,968,935	176,820,362	-10.7%
Total	**$681,350,690**	**$661,832,596**	**-2.9%**	**$497,121,044**	**$477,318,585**	**-4.0%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Switzerland County's total billed net assessed value decreased by 4.0% in 2013. Declines in business real and personal property assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$2,850	$318	-$2,532	-88.9%
2%	0	0	0	0.0%
3%	0	0	0	0.0%
Elderly	9,358	15,127	5,768	61.6%
Total	$12,208	$15,444	$3,236	26.5%
% of Levy	0.2%	0.3%		

Total tax cap credits in Switzerland County were $15,444, which was only 0.3% of the levy. This was one of the smallest percentages in Indiana. It was much less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Switzerland County's average tax rate was much less than the median rate statewide. Almost all of Switzerland County's tax cap credits were in the elderly category, which limits homestead property tax increases to 2% per year for some homeowners 65 years of age or older. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Switzerland County increased $3,236 between 2012 and 2013. Credits as a share of the total levy rose to 0.3% in 2013 from 0.2% in 2012.

Switzerland County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*5,434,736*	*5,498,258*	*5,557,518*	*5,709,153*	*5,812,693*	*1.2%*	*1.1%*	*2.7%*	*1.8%*
Switzerland County	1,846,307	1,913,415	1,959,215	2,026,849	2,076,437	3.6%	2.4%	3.5%	2.4%
Cotton Township	21,713	22,511	23,050	23,829	24,518	3.7%	2.4%	3.4%	2.9%
Craig Township	19,398	20,234	20,747	21,383	22,026	4.3%	2.5%	3.1%	3.0%
Jefferson Township	40,251	42,118	43,168	44,543	45,788	4.6%	2.5%	3.2%	2.8%
Pleasant Township	20,519	21,282	21,797	22,510	23,176	3.7%	2.4%	3.3%	3.0%
Posey Township	20,228	21,104	21,649	22,313	22,926	4.3%	2.6%	3.1%	2.7%
York Township	39,797	41,197	36,729	41,923	43,920	3.5%	-10.8%	14.1%	4.8%
Patriot Civil Town	6,857	7,316	7,508	7,743	7,961	6.7%	2.6%	3.1%	2.8%
Vevay Civil Town	266,626	286,094	285,032	302,898	311,408	7.3%	-0.4%	6.3%	2.8%
Switzerland County School Corp	2,950,175	2,912,808	2,919,188	2,965,717	3,002,436	-1.3%	0.2%	1.6%	1.2%
Switzerland County Public Library	152,965	158,678	162,613	167,691	172,757	3.7%	2.5%	3.1%	3.0%
Southeastern Indiana Solid Waste Mgmt Dist	49,900	51,501	56,822	61,754	59,340	3.2%	10.3%	8.7%	-3.9%

Switzerland County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
78001	Cotton Township	1.1492	--	--	--	--	--	--	1.1492
78002	Craig Township	1.1649	--	--	--	--	--	--	1.1649
78003	Jefferson Township	1.1573	--	--	--	--	--	--	1.1573
78004	Vevay Town	1.8041	--	--	--	--	--	--	1.8041
78005	Pleasant Township	1.1527	--	--	--	--	--	--	1.1527
78006	Posey Township	1.1479	--	--	--	--	--	--	1.1479
78007	Patriot Town	1.3196	--	--	--	--	--	--	1.3196
78008	York Township	1.1374	--	--	--	--	--	--	1.1374

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Switzerland County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type: (1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total	Levy	Circuit Breaker as % of Levy
Non-TIF Total	*318*	*0*	*0*	*15,127*	*15,444*	*5,812,693*	*0.3%*
TIF Total	*0*	*0*	*0*	*0*	*0*	*0*	
County Total	*318*	*0*	*0*	*15,127*	*15,444*	*5,812,693*	*0.3%*
Switzerland County	105	0	0	5,021	5,126	2,076,437	0.2%
Cotton Township	0	0	0	88	88	24,518	0.4%
Craig Township	0	0	0	76	76	22,026	0.3%
Jefferson Township	4	0	0	194	198	45,788	0.4%
Pleasant Township	5	0	0	37	42	23,176	0.2%
Posey Township	2	0	0	68	70	22,926	0.3%
York Township	0	0	0	22	22	43,920	0.1%
Patriot Civil Town	0	0	0	68	68	7,961	0.9%
Vevay Civil Town	39	0	0	1,731	1,770	311,408	0.6%
Switzerland County School Corp	152	0	0	7,260	7,412	3,002,436	0.2%
Switzerland County Public Library	9	0	0	418	426	172,757	0.2%
Southeastern Indiana Solid Waste Mgmt Dist	3	0	0	143	146	59,340	0.2%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Tippecanoe County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Tippecanoe County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Tippecanoe County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	1.1%	$143,526,559	$6,431,678,324	4.2%
Change		2.4%	2.4%	
2012	3.8%	$140,184,818	$6,281,728,199	4.0%

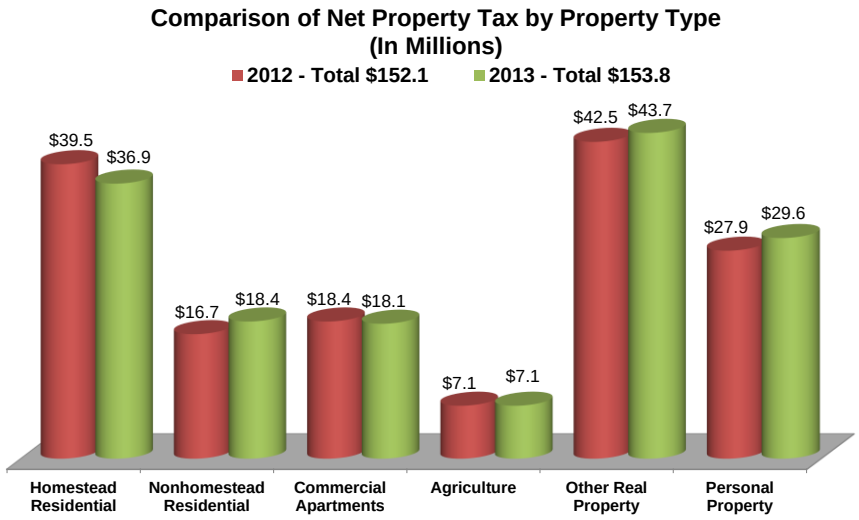
The total tax bill for all taxpayers in Tippecanoe County increased by 1.1% in 2013. The main reason was a 2.4% increase in the levy. Certified net assessed value also increased 2.4% in this reassessment year. The rise in the levy was the same as the rise in assessed value, so the average tax rate was unchanged. With little change in tax rates by taxing district, tax caps as a share of the levy changed little, rising from 4.0% in 2012 to 4.2% in 2013.

Tippecanoe County homeowners experienced a 7.4% decrease in property tax bills in 2013. This was due to an increase in local property tax credits and a decrease in homestead net assessed value. Property tax rates saw little change. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Tippecanoe County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	10,248	29.3%
No Change	330	0.9%
Lower Tax Bill	24,441	69.8%
Average Change in Tax Bill	**-7.4%**	
Detailed Change in Tax Bill		
20% or More	2,800	8.0%
10% to 19%	2,163	6.2%
1% to 9%	5,285	15.1%
-1% to 1%	330	0.9%
-1% to -9%	10,462	29.9%
-10% to -19%	8,343	23.8%
-20% or More	5,636	16.1%
Total	**35,019**	**100.0%**

Note: Percentages may not total due to rounding.



In Tippecanoe County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes increased 1.1%, less than the average 2.1% increase statewide. Nonhomestead residential property saw the biggest increase, while homestead net taxes decreased by the largest percentage.

Property tax rates decreased in 21 of 38 Tippecanoe County tax districts in 2013. The average tax rate was unchanged because the levy increase was offset by a similar increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Tippecanoe County increased by 2.4%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Tippecanoe County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$5,039,245,790	$4,923,802,180	-2.3%	$2,215,569,576	$2,130,538,283	-3.8%
Other Residential	1,708,959,100	1,789,740,300	4.7%	1,695,771,735	1,777,750,335	4.8%
Ag Business/Land	451,551,300	460,451,000	2.0%	448,136,979	457,066,248	2.0%
Business Real/Personal	3,719,352,560	3,818,647,178	2.7%	2,864,596,646	3,004,596,303	4.9%
Total	**$10,919,108,750**	**$10,992,640,658**	**0.7%**	**$7,224,074,936**	**$7,369,951,169**	**2.0%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Tippecanoe County's total billed net assessed value increased by 2.0% in 2013. Increases in business and other residential assessments more than offset decreases in homestead assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$1,175,128	$844,822	-$330,306	-28.1%
2%	5,226,906	6,018,219	791,313	15.1%
3%	0	0	0	0.0%
Elderly	28,290	29,058	767	2.7%
Total	$6,430,325	$6,892,099	$461,774	7.2%
% of Levy	4.0%	4.2%		

Total tax cap credits in Tippecanoe County were $6.9 million, which was 4.2% of the levy. This was equal to the median or typical county percentage statewide, but less than the state average of 10.9%. Tax rates were the main determinant of tax cap credits. Tippecanoe County's average tax rate was higher than the statewide median rate, while tax cap credits as a share of the levy were the same as the statewide median. This was because all of the county's district rates were less than $3 per $100 assessed value, so no property in the 3% category received credits. Most of the tax cap credits in Tippecanoe County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Tippecanoe County increased $461,774 between 2012 and 2013. Credits as a share of the total levy rose slightly to 4.2% in 2013 from 4.0% in 2012.

Tippecanoe County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*132,242,648*	*133,511,829*	*137,964,105*	*140,184,818*	*143,526,559*	*1.0%*	*3.3%*	*1.6%*	*2.4%*
Tippecanoe County	23,878,649	24,721,511	25,067,329	25,711,113	26,511,378	3.5%	1.4%	2.6%	3.1%
Fairfield Township	273,460	499,826	309,270	449,796	459,265	82.8%	-38.1%	45.4%	2.1%
Jackson Township	41,742	43,325	44,483	45,677	47,452	3.8%	2.7%	2.7%	3.9%
Lauramie Township	96,860	98,963	101,399	103,550	107,053	2.2%	2.5%	2.1%	3.4%
Perry Township	130,249	10,596	10,436	8,771	11,044	-91.9%	-1.5%	-16.0%	25.9%
Randolph Township	90,290	90,579	83,225	87,885	97,270	0.3%	-8.1%	5.6%	10.7%
Sheffield Township	80,769	24,645	25,095	26,049	22,924	-69.5%	1.8%	3.8%	-12.0%
Shelby Township	50,162	50,647	51,478	51,973	51,970	1.0%	1.6%	1.0%	0.0%
Tippecanoe Township	228,591	560,050	398,437	355,283	468,390	145.0%	-28.9%	-10.8%	31.8%
Union Township	34,135	35,951	36,868	35,420	37,489	5.3%	2.6%	-3.9%	5.8%
Wabash Township	464,433	491,219	472,566	478,868	483,539	5.8%	-3.8%	1.3%	1.0%
Washington Township	175,353	72,551	72,245	71,873	71,123	-58.6%	-0.4%	-0.5%	-1.0%
Wayne Township	79,200	80,981	80,362	78,095	122,717	2.2%	-0.8%	-2.8%	57.1%
Wea Township	360,569	378,816	369,862	339,526	394,911	5.1%	-2.4%	-8.2%	16.3%
Lafayette Civil City	25,116,610	26,192,192	27,782,034	27,655,515	28,290,954	4.3%	6.1%	-0.5%	2.3%
West Lafayette Civil City	7,690,112	7,910,276	8,080,360	8,319,677	8,791,667	2.9%	2.2%	3.0%	5.7%
Otterbein Civil Town	87,235	93,567	93,081	112,545	120,179	7.3%	-0.5%	20.9%	6.8%
Battle Ground Civil Town	213,280	220,191	225,734	230,360	238,383	3.2%	2.5%	2.0%	3.5%
Clarks Hill Civil Town	65,520	64,779	67,881	69,914	71,924	-1.1%	4.8%	3.0%	2.9%
Dayton Civil Town	180,571	185,221	189,924	151,725	181,395	2.6%	2.5%	-20.1%	19.6%
Shadeland Civil Town	369,425	326,735	324,972	267,912	269,225	-11.6%	-0.5%	-17.6%	0.5%
Benton Community School Corp	1,203,343	1,136,565	1,019,075	963,036	796,986	-5.5%	-10.3%	-5.5%	-17.2%
Lafayette School Corp	24,110,509	20,477,827	19,854,758	20,013,331	20,921,291	-15.1%	-3.0%	0.8%	4.5%
Tippecanoe School Corp	32,290,453	34,511,918	35,558,393	35,276,228	35,381,489	6.9%	3.0%	-0.8%	0.3%
West Lafayette Community School Corp	6,998,668	7,506,333	9,957,066	11,325,788	11,468,732	7.3%	32.6%	13.7%	1.3%
Otterbein Public Library	18,578	19,610	18,787	18,944	22,117	5.6%	-4.2%	0.8%	16.7%
West Lafayette Public Library	1,450,358	1,454,296	1,447,284	1,498,527	1,567,494	0.3%	-0.5%	3.5%	4.6%
Tippecanoe County Public Library	3,808,327	3,945,479	3,860,508	4,014,144	4,034,058	3.6%	-2.2%	4.0%	0.5%
Tippecanoe County Solid Waste Mgmt Dist	0	0	0	0	199,382				
Greater Lafayette Public Transportation	2,020,602	2,099,054	2,153,817	2,222,278	2,284,758	3.9%	2.6%	3.2%	2.8%
Wildcat Creek Solid Waste Mgmt Dist	199,099	208,126	207,376	201,015	0	4.5%	-0.4%	-3.1%	-100.0%
Lafayette Redevelopment Commission	435,496	0	0	0	0	-100.0%			
Tippecanoe County Redevelopment	0	0	0	0	0				
West Lafayette Redevelopment Comm	0	0	0	0	0				
Shadeland Town Redevelopment Comm	0	0	0	0	0				

Tippecanoe County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
79001	Fairfield Twp-LSC-B	1.6574	--	3.6190%	10.8004%	--	--	--	1.4184
79002	Fairfield Twp-TSC	1.5977	--	3.6190%	9.3163%	--	--	--	1.3910
79003	Fairfield Twp-TSC-B	1.6454	--	3.6190%	9.3385%	--	--	--	1.4322
79004	Lafayette-Fairfield Twp-LSC-B	2.6016	--	3.6190%	11.4077%	--	--	--	2.2107
79005	Lafayette-Fairfield Twp-TSC-B	2.5896	--	3.6190%	10.4816%	--	--	--	2.2245
79006	Jackson Twp-TSC	1.5855	--	3.6190%	9.2414%	--	--	--	1.3816
79007	Lauramie Twp	1.6025	--	3.6190%	9.2247%	--	--	--	1.3967
79008	Clarks Hill Town	2.4019	--	3.6190%	7.7333%	--	--	--	2.1292
79009	Perry Township-TSC	1.5787	--	3.6190%	9.3948%	--	--	--	1.3733
79010	Perry Township-TSC-B	1.6264	--	3.6190%	9.4149%	--	--	--	1.4144
79011	Randolph Township-TSC	1.6681	--	3.6190%	9.2193%	--	--	--	1.4539
79012	Sheffield Township-TSC	1.5817	--	3.6190%	9.3739%	--	--	--	1.3762
79013	Dayton Town-TSC	2.0419	--	3.6190%	11.3656%	--	--	--	1.7359
79014	Shelby Township-BSC	1.1615	--	3.6190%	8.2220%	--	--	--	1.0240
79015	Shelby Township-TSC	1.5531	--	3.6190%	9.3025%	--	--	--	1.3524
79016	Otterbein Town-BSC	2.3476	--	3.6190%	12.5999%	--	--	--	1.9668
79017	Tippecanoe Township-TSC	1.5851	--	3.6190%	9.3581%	--	--	--	1.3794
79018	Tippecanoe Township-TSC-B	1.6328	--	3.6190%	9.3792%	--	--	--	1.4206
79019	Battle Ground Town-TSC	2.1571	--	3.6190%	8.1569%	--	--	--	1.9031
79020	Shadeland Town-TSC	1.6728	--	3.6190%	9.4720%	--	--	--	1.4538
79021	Shadeland-TSC-B	1.7205	--	3.6190%	9.4889%	--	--	--	1.4950
79022	Wabash Township-TSC	1.5861	--	3.6190%	9.2276%	--	--	--	1.3823
79023	Wabash Township-TSC-B	1.6338	--	3.6190%	9.2525%	--	--	--	1.4235
79024	Wabash Township-WLSC-B	1.8385	--	3.6190%	7.0404%	--	--	--	1.6425
79025	West Lafayette City-TSC-B	2.5741	--	3.6190%	8.0220%	--	--	--	2.2744
79026	West Lafayette City-WLSC-B	2.7788	--	3.6190%	6.6491%	--	--	--	2.4935
79027	Washington Township-TSC	1.6488	--	3.6190%	9.2707%	--	--	--	1.4363
79028	Wayne Township	1.6778	--	3.6190%	9.1537%	--	--	--	1.4635
79030	Wea Township-TSC	1.6154	--	3.6190%	9.3626%	--	--	--	1.4057
79031	Wea Township-TSC-B	1.6631	--	3.6190%	9.3832%	--	--	--	1.4469
79032	Lafayette City-Wea Township-LSC	2.6076	--	3.6190%	11.3814%	--	--	--	2.2164
79033	Lafayette City-Wea Township-TSC	2.5956	--	3.6190%	10.4574%	--	--	--	2.2302
79034	West Lafayette City-TSC-B-C	2.4399	--	3.6190%	8.2372%	--	--	--	2.1506
79035	West Lafayette-WLSC-B-C	2.6446	--	3.6190%	6.7779%	--	--	--	2.3696
79036	Lafayette Sheffield TSC-B	2.5833	--	3.6190%	--	--	--	--	2.4898
79037	Lafayette Wea TSC-B Annex	2.5956	--	3.6190%	10.4574%	--	--	--	2.2302
79038	Lafayette Perry-TSC	2.5803	--	3.6190%	--	--	--	--	2.4869
79039	West Lafayette Tippecanoe TSC	2.4475	--	3.6190%	8.5810%	--	--	--	2.1489

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Tippecanoe County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*827,873*	*5,103,527*	*0*	*28,380*	*5,959,780*	*143,526,559*	*4.2%*
TIF Total	*16,949*	*914,692*	*0*	*678*	*932,319*	*20,732,548*	*4.5%*
County Total	*844,822*	*6,018,219*	*0*	*29,058*	*6,892,099*	*164,259,107*	*4.2%*
Tippecanoe County	138,583	828,886	0	5,006	972,475	26,511,378	3.7%
Fairfield Township	1,080	13,085	0	92	14,257	459,265	3.1%
Jackson Township	0	0	0	8	8	47,452	0.0%
Lauramie Township	0	99	0	17	116	107,053	0.1%
Perry Township	0	0	0	2	2	11,044	0.0%
Randolph Township	42	0	0	35	76	97,270	0.1%
Sheffield Township	1	13	0	1	15	22,924	0.1%
Shelby Township	1	35	0	8	44	51,970	0.1%
Tippecanoe Township	110	135	0	57	302	468,390	0.1%
Union Township	0	0	0	11	11	37,489	0.0%
Wabash Township	566	1,834	0	29	2,430	483,539	0.5%
Washington Township	0	0	0	23	23	71,123	0.0%
Wayne Township	0	0	0	1	1	122,717	0.0%
Wea Township	851	6,708	0	87	7,646	394,911	1.9%
Lafayette Civil City	127,011	1,349,713	0	6,483	1,483,207	28,290,954	5.2%
West Lafayette Civil City	180,631	574,768	0	1,540	756,939	8,791,667	8.6%
Otterbein Civil Town	120	5,494	0	26	5,640	120,179	4.7%
Battle Ground Civil Town	890	2,507	0	195	3,591	238,383	1.5%
Clarks Hill Civil Town	0	3,828	0	188	4,016	71,924	5.6%
Dayton Civil Town	0	977	0	17	994	181,395	0.5%
Shadeland Civil Town	0	0	0	79	79	269,225	0.0%
Benton Community School Corp	70	3,214	0	70	3,354	796,986	0.4%
Lafayette School Corp	97,207	1,126,971	0	6,333	1,230,511	20,921,291	5.9%
Tippecanoe School Corp	97,656	384,007	0	4,301	485,964	35,381,489	1.4%
West Lafayette Community School Corp	129,329	479,835	0	2,191	611,356	11,468,732	5.3%
Otterbein Public Library	22	1,011	0	5	1,038	22,117	4.7%
West Lafayette Public Library	19,548	116,331	0	363	136,242	1,567,494	8.7%
Tippecanoe County Public Library	17,181	102,654	0	738	120,574	4,034,058	3.0%
Tippecanoe County Solid Waste Mgmt Dist	1,042	6,234	0	38	7,314	199,382	3.7%
Greater Lafayette Public Transportation	15,932	95,188	0	436	111,556	2,284,758	4.9%
Wildcat Creek Solid Waste Mgmt Dist	0	0	0	0	0	0	
Lafayette Redevelopment Commission	0	0	0	0	0	0	
Tippecanoe County Redevelopment	0	0	0	0	0	0	
West Lafayette Redevelopment Comm	0	0	0	0	0	0	
Shadeland Town Redevelopment Comm	0	0	0	0	0	0	
TIF - 03 Fairfield Twp-TSC-B	0	0	0	0	0	3,673	0.0%
TIF - 04 Lafayette-Fairfield Twp-TSC-B	4,365	263,881	0	0	268,246	6,777,892	4.0%
TIF - 05 Lafayette-Fairfield Twp-TSC-B	0	0	0	0	0	2,238,586	0.0%
TIF - 09 Perry Township-TSC-B	0	0	0	0	0	127,345	0.0%
TIF - 12 Sheffield Township-TSC	0	0	0	0	0	66,153	0.0%
TIF - 20 Shadeland Town-TSC	0	0	0	0	0	51,118	0.0%
TIF - 21 Shadeland-TSC-B	0	0	0	0	0	129,971	0.0%
TIF - 22 Wabash Township-TSC	0	0	0	0	0	0	
TIF - 25 West Lafayette City-TSC-B	0	0	0	0	0	0	
TIF - 26 West Lafayette City-WLSC-B	0	387,538	0	0	387,538	4,774,172	8.1%
TIF - 27 Washington Township-TSC	0	0	0	0	0	0	
TIF - 30 Wea Township-TSC	0	0	0	0	0	20,793	0.0%
TIF - 31 Wea Township-TSC-B	0	0	0	0	0	426,065	0.0%
TIF - 32 Lafayette City-Wea Township-LS	2,277	107,166	0	179	109,623	975,062	11.2%
TIF - 33 Lafayette City-Wea Township-TS	0	18,147	0	498	18,645	1,180,231	1.6%
TIF - 34 West Lafayette City-TSC-B-C	4,119	123,808	0	0	127,927	1,706,530	7.5%
TIF - 35 West Lafayette-WLSC-B-C	6,187	6,855	0	0	13,043	1,402,866	0.9%
TIF - 36 Lafayette Sheffield TSCb	0	0	0	0	0	524,255	0.0%
TIF - 37 Laf Wea TSC-B Annex	0	4,639	0	0	4,639	295,431	1.6%
TIF - 38 Lafayette Perry-TSC	0	2,658	0	0	2,658	32,404	8.2%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Tipton County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Tipton County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Tipton County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	6.6%	$15,092,914	$822,663,850	5.0%
Change		4.0%	2.4%	
2012	-6.4%	$14,515,812	$803,428,125	4.4%

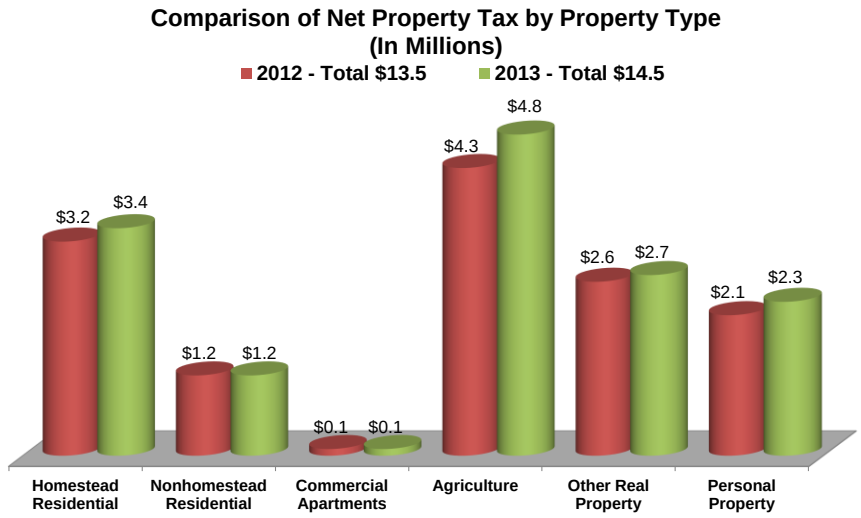
The total tax bill for all taxpayers in Tipton County increased by 6.6% in 2013. This was due to a 4.0% in the property tax levy and a sizable decrease in property tax credits funded by local income taxes. In this reassessment year, certified net assessed value increased by 2.4%. The rise in tax bills caused an increase in tax cap credits as a percentage of the levy, from 4.4% in 2012 to 5.0% in 2013.

Tipton County homeowners experienced a 7.0% increase in property tax bills in 2013. This was due to a decrease in local property tax credits and an increase in property tax rates, which more than offset a fall in homestead net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Tipton County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	3,768	62.4%
No Change	102	1.7%
Lower Tax Bill	2,168	35.9%
Average Change in Tax Bill	**7.0%**	
Detailed Change in Tax Bill		
20% or More	1,577	26.1%
10% to 19%	1,045	17.3%
1% to 9%	1,146	19.0%
-1% to 1%	102	1.7%
-1% to -9%	701	11.6%
-10% to -19%	391	6.5%
-20% or More	1,076	17.8%
Total	**6,038**	**100.0%**

Note: Percentages may not total due to rounding.



In Tipton County most net property taxes were paid by business (other real and personal) and agriculture property owners in 2013. Total net property taxes increased 6.6%, more than the average 2.1% increase statewide. Net taxes on all categories of property increased. Agricultural net taxes increased by the largest percentage.

Property tax rates increased in 8 of 11 Tipton County tax districts in 2013. The average tax rate rose by 1.5% because a levy increase exceeded an increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Tipton County increased by 4.0%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Tipton County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$584,852,281	$573,634,600	-1.9%	$232,852,095	$222,028,031	-4.6%
Other Residential	73,671,305	73,233,000	-0.6%	70,481,885	71,459,769	1.4%
Ag Business/Land	302,461,714	330,313,100	9.2%	301,378,892	329,136,268	9.2%
Business Real/Personal	296,335,675	294,312,195	-0.7%	238,660,966	244,508,716	2.5%
Total	**$1,257,320,975**	**$1,271,492,895**	**1.1%**	**$843,373,838**	**$867,132,784**	**2.8%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Tipton County's total billed net assessed value increased by 2.8% in 2013. Increases in agricultural assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$31,758	$49,326	$17,569	55.3%
2%	465,150	513,377	48,227	10.4%
3%	153,753	188,503	34,750	22.6%
Elderly	10,977	26,882	15,905	144.9%
Total	$661,637	$778,089	$116,451	17.6%
% of Levy	4.4%	5.0%		

Total tax cap credits in Tipton County were $778,089, which was 5.0% of the levy. This was less than the state average of 10.9%, but more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Tipton County's average tax rate was less than the median rate statewide, but tax cap credits as a share of the levy were above the statewide median. This was because the tax rate was above $3 per $100 assessed value in two big tax districts. Most of the tax cap credits in Tipton County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Tipton County increased $116,451 between 2012 and 2013. Credits as a share of the total levy rose to 5.0% in 2013 from 4.4% in 2012.

Tipton County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*13,912,529*	*14,367,815*	*14,574,588*	*14,515,812*	*15,092,914*	*3.3%*	*1.4%*	*-0.4%*	*4.0%*
Tipton County	3,045,729	3,121,045	3,272,619	3,376,809	3,330,965	2.5%	4.9%	3.2%	-1.4%
Cicero Township	245,534	248,431	252,640	252,064	260,809	1.2%	1.7%	-0.2%	3.5%
Jefferson Township	50,894	51,797	53,315	54,722	53,697	1.8%	2.9%	2.6%	-1.9%
Liberty Township	63,999	65,099	65,770	66,946	67,954	1.7%	1.0%	1.8%	1.5%
Madison Township	101,083	103,038	106,336	59,262	113,412	1.9%	3.2%	-44.3%	91.4%
Prairie Township	13,889	14,175	14,401	14,954	15,017	2.1%	1.6%	3.8%	0.4%
Wildcat Township	114,523	118,042	110,309	64,850	130,529	3.1%	-6.6%	-41.2%	101.3%
Elwood Civil City	12,878	12,991	14,525	13,921	14,903	0.9%	11.8%	-4.2%	7.1%
Tipton Civil City	2,747,794	2,781,448	2,864,521	2,863,369	2,878,034	1.2%	3.0%	0.0%	0.5%
Kempton Civil Town	63,988	65,627	66,694	70,526	70,597	2.6%	1.6%	5.7%	0.1%
Sharpsville Civil Town	132,718	135,894	141,373	142,773	146,051	2.4%	4.0%	1.0%	2.3%
Windfall Civil Town	153,542	153,015	155,806	153,231	167,243	-0.3%	1.8%	-1.7%	9.1%
Tri-Central Community Schools	2,196,965	2,666,154	2,424,818	2,397,692	2,403,348	21.4%	-9.1%	-1.1%	0.2%
Tipton Community School Corp	4,081,127	3,957,072	4,096,205	4,015,759	4,472,079	-3.0%	3.5%	-2.0%	11.4%
Tipton County Public Library	775,564	759,237	815,829	842,796	844,876	-2.1%	7.5%	3.3%	0.2%
Tipton County Solid Waste	112,302	114,750	119,427	126,138	123,400	2.2%	4.1%	5.6%	-2.2%

Tipton County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
80001	Cicero Township	1.4591	--	--	7.0516%	--	4.8971%	--	1.2848
80002	Tipton City	3.2313	--	--	13.4221%	--	4.8971%	--	2.6394
80003	Jefferson Township	1.4046	--	--	7.3315%	--	4.8971%	--	1.2328
80004	Kempton Town	2.7158	--	--	1.9270%	--	4.8971%	--	2.5305
80005	Liberty Township	1.4566	--	--	4.1802%	--	4.8971%	--	1.3244
80006	Sharpsville Town	2.6102	--	--	0.5356%	--	4.8971%	--	2.4684
80007	Madison Township	1.4613	--	--	6.0032%	--	4.8971%	--	1.3020
80008	Elwood City	3.6445	--	--	0.3648%	--	4.8971%	--	3.4527
80009	Prairie Township	1.4083	--	--	4.3631%	--	4.8971%	--	1.2779
80010	Wildcat Township	1.5723	--	--	39.8241%	--	4.8971%	--	0.8691
80011	Windfall Town	2.8523	--	--	2.3564%	--	4.8971%	--	2.6454

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Tipton County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*49,326*	*513,377*	*188,503*	*26,882*	*778,089*	*15,092,914*	*5.2%*
TIF Total	*0*	*0*	*0*	*0*	*0*	*468,295*	*0.0%*
County Total	*49,326*	*513,377*	*188,503*	*26,882*	*778,089*	*15,561,209*	*5.0%*
Tipton County	6,245	65,960	23,588	4,707	100,501	3,330,965	3.0%
Cicero Township	142	1,424	605	465	2,636	260,809	1.0%
Jefferson Township	2	99	0	19	120	53,697	0.2%
Liberty Township	19	211	0	48	277	67,954	0.4%
Madison Township	20	13	23	117	172	113,412	0.2%
Prairie Township	0	0	0	6	6	15,017	0.0%
Wildcat Township	35	1,162	0	63	1,259	130,529	1.0%
Elwood Civil City	1,247	827	1,417	0	3,491	14,903	23.4%
Tipton Civil City	25,395	254,838	108,290	9,104	397,627	2,878,034	13.8%
Kempton Civil Town	116	5,579	0	167	5,861	70,597	8.3%
Sharpsville Civil Town	1,063	11,900	0	297	13,260	146,051	9.1%
Windfall Civil Town	530	17,617	0	906	19,052	167,243	11.4%
Tri-Central Community Schools	1,106	19,786	0	1,649	22,540	2,403,348	0.9%
Tipton Community School Corp	11,593	114,787	47,724	7,968	182,072	4,472,079	4.1%
Tipton County Public Library	1,584	16,730	5,983	1,194	25,491	844,876	3.0%
Tipton County Solid Waste	231	2,444	874	174	3,723	123,400	3.0%
TIF - 5 US 31 SR 28 1Area	0	0	0	0	0	468,295	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Union County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Union County between 2012 and 2013.
Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Union County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	1.7%	$6,856,176	$328,425,312	5.7%
Change		1.5%	7.6%	
2012	-3.8%	$6,754,814	$305,320,828	6.1%

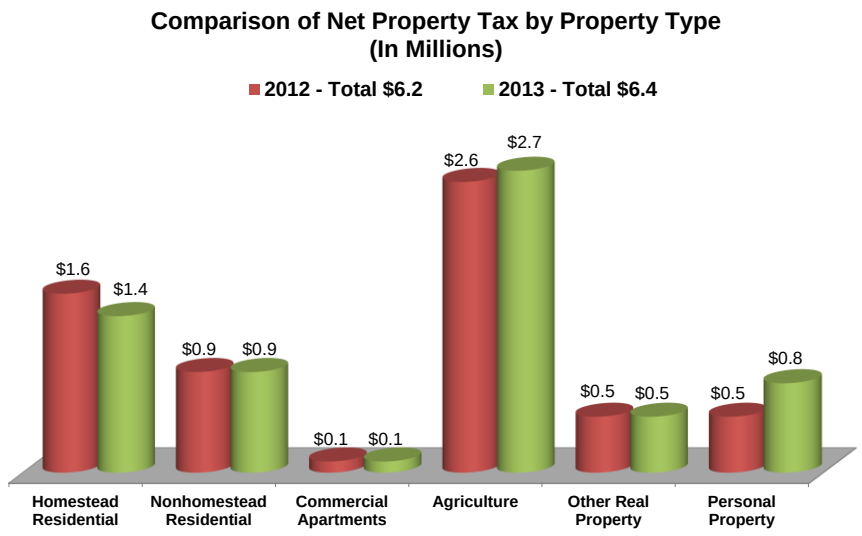
The total tax bill for all taxpayers in Union County increased by 1.7% in 2013. The main reason was a 1.5% increase in the levy. In this reassessment year, certified net assessed value rose by 7.6%. Union County's tax rates decreased with assessments rising more than the levy, so its tax cap credits as a percent of the levy declined from 6.1% in 2012 to 5.7% in 2013.

Union County homeowners experienced a large 8.4% decrease in property tax bills in 2013. This was due to a decline in homestead net assessed value and to a decrease in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Union County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	458	22.8%
No Change	60	3.0%
Lower Tax Bill	1,494	74.3%
Average Change in Tax Bill	**-8.4%**	
Detailed Change in Tax Bill		
20% or More	37	1.8%
10% to 19%	62	3.1%
1% to 9%	359	17.8%
-1% to 1%	60	3.0%
-1% to -9%	814	40.5%
-10% to -19%	423	21.0%
-20% or More	257	12.8%
Total	**2,012**	**100.0%**

Note: Percentages may not total due to rounding.



In Union County most net property taxes were paid by agriculture and homestead property owners in 2013. Total net property taxes increased 1.7%, similar to the average 2.1% increase statewide. Personal property saw the largest increase, while commercial apartments had the largest percentage decrease.

Property tax rates decreased in all eight Union County tax districts in 2013. The average tax rate fell by 5.6% because a small levy increase was offset by a large increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Union County increased by 1.5%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Union County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$206,692,270	$196,137,620	-5.1%	$74,231,747	$69,797,493	-6.0%
Other Residential	54,223,700	56,770,000	4.7%	50,695,813	53,230,181	5.0%
Ag Business/Land	134,327,690	146,623,100	9.2%	133,863,930	146,179,630	9.2%
Business Real/Personal	50,746,154	66,173,431	30.4%	45,066,936	58,372,248	29.5%
Total	**$445,989,814**	**$465,704,151**	**4.4%**	**$303,858,426**	**$327,579,552**	**7.8%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Union County's total billed net assessed value increased substantially, by 7.8% in 2013. Increases in agricultural and business personal property assessments were the main reasons. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$51,262	$35,715	-$15,547	-30.3%
2%	284,969	286,106	1,138	0.4%
3%	71,592	70,375	-1,217	-1.7%
Elderly	1,137	844	-292	-25.7%
Total	$408,959	$393,041	-$15,918	-3.9%
% of Levy	6.1%	5.7%		

Total tax cap credits in Union County were $393,041, which was 5.7% of the levy. This was less than the state average of 10.9%, but more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Union County's average tax rate was near the median rate statewide, but tax cap credits as a share of the levy were above the state median because rates were greater than $3 per $100 assessed value in one large district. Most of the tax cap credits in Union County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Union County decreased $15,918 between 2012 and 2013. Credits as a share of the total levy fell to 5.7% in 2013 from 6.1% in 2012.

Union County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*6,827,796*	*6,691,291*	*6,787,538*	*6,754,814*	*6,856,176*	*-2.0%*	*1.4%*	*-0.5%*	*1.5%*
Union County	1,520,665	1,579,887	1,629,649	1,675,296	1,700,914	3.9%	3.1%	2.8%	1.5%
Brownsville Township	15,621	16,196	16,647	17,157	17,431	3.7%	2.8%	3.1%	1.6%
Center Township	25,570	26,480	25,560	25,467	24,777	3.6%	-3.5%	-0.4%	-2.7%
Harmony Township	17,917	18,806	19,226	19,788	20,141	5.0%	2.2%	2.9%	1.8%
Harrison Township	16,865	17,447	17,939	18,473	18,800	3.5%	2.8%	3.0%	1.8%
Liberty Township	19,236	21,153	21,708	21,275	22,753	10.0%	2.6%	-2.0%	6.9%
Union Township	14,595	15,146	15,525	16,007	16,241	3.8%	2.5%	3.1%	1.5%
Liberty Civil Town	575,420	606,383	624,546	640,593	650,075	5.4%	3.0%	2.6%	1.5%
West College Corner Civil Town	76,796	80,677	82,889	84,737	86,286	5.1%	2.7%	2.2%	1.8%
Union County School Corp	4,151,733	3,902,337	3,923,934	3,814,984	3,875,418	-6.0%	0.6%	-2.8%	1.6%
Union County Public Library	393,378	406,779	409,915	421,037	423,340	3.4%	0.8%	2.7%	0.5%
W. U. R. Solid Waste Management District	0	0	0	0	0				

Union County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
81001	Brownsville Township	1.8740	--	--	--	--	--	--	1.8740
81002	Center Township	1.8601	--	--	--	--	--	--	1.8601
81003	Liberty Town	3.5322	--	--	--	--	--	--	3.5322
81004	Harmony Township	1.8807	--	--	--	--	--	--	1.8807
81005	Harrison Township	1.8694	--	--	--	--	--	--	1.8694
81006	Liberty Township	1.8844	--	--	--	--	--	--	1.8844
81007	Union Township	1.8545	--	--	--	--	--	--	1.8545
81008	West College Corner Town	2.5879	--	--	--	--	--	--	2.5879

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Union County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type: (1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total	Levy	Circuit Breaker as % of Levy
Non-TIF Total	*35,715*	*286,106*	*70,375*	*844*	*393,041*	*6,856,176*	*5.7%*
TIF Total	*0*	*0*	*0*	*0*	*0*	*0*	
County Total	*35,715*	*286,106*	*70,375*	*844*	*393,041*	*6,856,176*	*5.7%*
Union County	5,905	43,914	10,319	154	60,291	1,700,914	3.5%
Brownsville Township	0	0	0	2	2	17,431	0.0%
Center Township	60	466	132	3	660	24,777	2.7%
Harmony Township	26	0	0	0	26	20,141	0.1%
Harrison Township	6	0	0	0	6	18,800	0.0%
Liberty Township	69	0	0	1	70	22,753	0.3%
Union Township	22	162	0	0	184	16,241	1.1%
Liberty Civil Town	14,507	119,945	33,847	295	168,593	650,075	25.9%
West College Corner Civil Town	197	10,636	0	0	10,832	86,286	12.6%
Union County School Corp	13,454	100,055	23,510	351	137,370	3,875,418	3.5%
Union County Public Library	1,470	10,930	2,568	38	15,006	423,340	3.5%
W. U. R. Solid Waste Management District	0	0	0	0	0	0	

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Vanderburgh County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Vanderburgh County between 2012 and 2013.

Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Vanderburgh County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	3.7%	$185,299,812	$6,277,092,217	11.8%
Change		8.5%	-6.9%	
2012	5.0%	$170,745,704	$6,745,696,894	5.6%

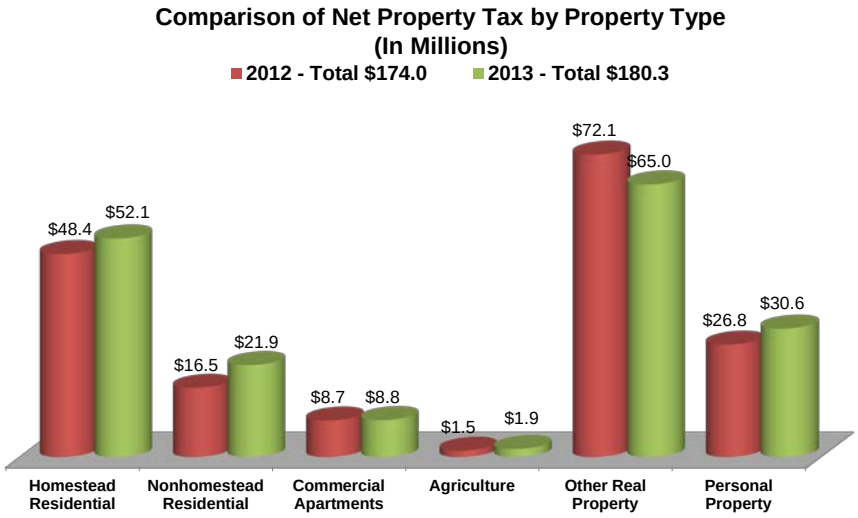
The total tax bill for all taxpayers in Vanderburgh County increased by 3.7% in 2013. The main reason was an 8.5% increase in the levy. Tax bills were held below the levy increase because of an increase in tax cap credits as a percent of the levy to 11.8% in 2013 from 5.6% in 2012. In this reassessment year, certified net assessed value in Vanderburgh County fell 6.9%.

Vanderburgh County homeowners experienced a large 10.9% increase in property tax bills in 2013. This was due to a large increase in property tax rates. Homesteads also experienced a decline in net assessed value, which reduced the size of the tax bill increase somewhat. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Vanderburgh County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	33,631	74.8%
No Change	1,343	3.0%
Lower Tax Bill	10,009	22.3%
Average Change in Tax Bill	**10.9%**	
Detailed Change in Tax Bill		
20% or More	12,475	27.7%
10% to 19%	11,290	25.1%
1% to 9%	9,866	21.9%
-1% to 1%	1,343	3.0%
-1% to -9%	5,568	12.4%
-10% to -19%	2,077	4.6%
-20% or More	2,364	5.3%
Total	**44,983**	**100.0%**

Note: Percentages may not total due to rounding.



In Vanderburgh County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes increased 3.7%, more than the average 2.1% increase statewide. Nonhomestead residential property saw the biggest increase, while business real net taxes decreased by the largest percentage.

Property tax rates increased in 19 of 22 Vanderburgh County tax districts in 2013. The average tax rate rose by 17.0% because of a large levy increase and a large decrease in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Vanderburgh County increased by 8.5%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Vanderburgh County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$6,025,241,068	$5,663,085,160	-6.0%	$2,502,037,315	$2,360,203,686	-5.7%
Other Residential	1,252,371,409	1,424,868,990	13.8%	1,240,707,703	1,406,383,031	13.4%
Ag Business/Land	82,880,700	92,570,000	11.7%	82,741,807	92,361,607	11.6%
Business Real/Personal	4,966,474,451	4,299,625,972	-13.4%	3,752,325,120	3,264,620,039	-13.0%
Total	**$12,326,967,628**	**$11,480,150,122**	**-6.9%**	**$7,577,811,945**	**$7,123,568,363**	**-6.0%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Vanderburgh County's total billed net assessed value decreased substantially, by 6.0% in 2013. Declines in business real and personal property assessments were the main reason. Homestead assessments also declined. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$2,793,221	$5,162,465	$2,369,244	84.8%
2%	7,689,543	12,539,741	4,850,199	63.1%
3%	0	6,437,560	6,437,560	--
Elderly	94,859	159,791	64,932	68.5%
Total	$10,577,622	$24,299,557	$13,721,935	129.7%
% of Levy	5.6%	11.8%		

Total tax cap credits in Vanderburgh County were $24.3 million, which was 11.8% of the levy. This was more than the state average of 10.9%, and much more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Vanderburgh County's average tax rate was higher than the statewide average rate. More than half of Vanderburgh County's tax cap credits were in the 2% nonhomestead residential/farmland category. The rest was split between the 1% homestead and 3% business categories. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Vanderburgh County increased $13,721,935 between 2012 and 2013. Credits as a share of the total levy rose from 5.6% in 2012 to 11.8% in 2013. This large increase was mainly the result of a rise in tax rates above $3 in several tax districts. There were no tax cap credits in the 3% category in 2012, but with rates higher than $3 there were $6.4 million in this category in 2013.

Vanderburgh County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*152,738,507*	*156,754,973*	*163,188,460*	*170,745,704*	*185,299,812*	*2.6%*	*4.1%*	*4.6%*	*8.5%*
Vanderburgh County	42,607,632	42,705,187	43,948,459	44,758,981	46,020,061	0.2%	2.9%	1.8%	2.8%
Armstrong Township	63,803	65,774	67,845	70,067	72,009	3.1%	3.1%	3.3%	2.8%
Center Township	782,916	819,895	837,580	847,625	1,009,350	4.7%	2.2%	1.2%	19.1%
German Township	237,987	167,365	172,952	260,044	254,529	-29.7%	3.3%	50.4%	-2.1%
Perry Township	390,729	399,338	409,149	414,388	428,030	2.2%	2.5%	1.3%	3.3%
Knight Township	478,717	451,055	486,208	421,312	491,347	-5.8%	7.8%	-13.3%	16.6%
Pigeon Township	1,144,035	828,956	657,319	1,048,021	1,095,778	-27.5%	-20.7%	59.4%	4.6%
Scott Township	548,685	752,424	713,679	770,031	858,759	37.1%	-5.1%	7.9%	11.5%
Union Township	59,508	58,934	55,428	61,055	59,908	-1.0%	-5.9%	10.2%	-1.9%
Evansville Civil City	53,900,854	57,565,622	58,262,313	61,547,960	62,969,545	6.8%	1.2%	5.6%	2.3%
Darmstadt Civil Town	129,525	134,886	137,809	138,504	142,682	4.1%	2.2%	0.5%	3.0%
Evansville-Vanderburgh School Corp	38,977,305	38,419,976	41,882,409	44,508,108	55,652,699	-1.4%	9.0%	6.3%	25.0%
Evansville-Vanderburgh County Public Lib	11,549,090	11,817,212	12,053,287	12,371,608	12,767,606	2.3%	2.0%	2.6%	3.2%
Vanderburgh County Solid Waste Mgmt Dist	0	0	0	0	0				
Evansville Levee Authority	1,867,721	1,677,146	1,672,532	1,720,153	1,675,984	-10.2%	-0.3%	2.8%	-2.6%
Evansville-Vanderburgh Airport Authority	0	891,203	1,831,491	1,807,847	1,801,525		105.5%	-1.3%	-0.3%

Vanderburgh County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
82017	Armstrong Township	2.0911	--	6.1581%	--	--	--	--	1.9623
82018	Darmstadt Town-Armstrong Twp	2.2362	--	6.1581%	--	--	--	--	2.0985
82019	Center Township	2.1040	--	6.1581%	--	--	--	--	1.9744
82020	Evansville City-Center Township	3.3675	--	6.1581%	--	--	--	--	3.1601
82021	Darmstadt Town Center Township	2.2637	--	6.1581%	--	--	--	--	2.1243
82022	German Township	2.1006	--	6.1581%	--	--	--	--	1.9712
82023	Darmstadt Town-German Township	2.2548	--	6.1581%	--	--	--	--	2.1159
82024	Perry Township	2.0902	--	6.1581%	--	--	--	--	1.9615
82025	Evansville City-Perry Township	3.3674	--	6.1581%	--	--	--	--	3.1600
82026	Knight Township	2.1784	--	6.1581%	--	--	--	--	2.0443
82027	Evansville City-Knight Township	3.3564	--	6.1581%	--	--	--	--	3.1497
82028	Pigeon Township	2.3828	--	6.1581%	--	--	--	--	2.2361
82029	Evansville City-Pigeon Township	3.4482	--	6.1581%	--	--	--	--	3.2359
82030	Scott Township	2.1880	--	6.1581%	--	--	--	--	2.0533
82031	Darmstadt Town-Scott Township	2.2426	--	6.1581%	--	--	--	--	2.1045
82032	Union Township - Real	2.0981	--	6.1581%	--	--	--	--	1.9689
82033	Union Township - Personal	2.2457	--	6.1581%	--	--	--	--	2.1074
82037	Evansville City-Knight Twp Burk Org (TIF Memo Only)	1.3304	--	6.1581%	--	--	--	--	1.2485
82038	Evansville City Knight Twp Burk Exp (TIF Memo Only)	1.3304	--	6.1581%	--	--	--	--	1.2485

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Vanderburgh County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*5,112,430*	*11,829,460*	*5,304,737*	*159,589*	*22,406,216*	*185,299,812*	*12.1%*
TIF Total	*50,035*	*710,282*	*1,132,823*	*202*	*1,893,341*	*21,443,183*	*8.8%*
County Total	*5,162,465*	*12,539,741*	*6,437,560*	*159,791*	*24,299,557*	*206,742,995*	*11.8%*
Vanderburgh County	1,216,413	2,659,882	1,185,497	41,389	5,103,181	46,020,061	11.1%
Armstrong Township	195	0	0	47	242	72,009	0.3%
Center Township	14,310	10,506	6,843	993	32,653	1,009,350	3.2%
German Township	3,033	2	0	285	3,319	254,529	1.3%
Perry Township	2,926	9,686	1,877	547	15,035	428,030	3.5%
Knight Township	17,324	32,674	11,725	648	62,371	491,347	12.7%
Pigeon Township	6,460	102,294	63,635	191	172,579	1,095,778	15.7%
Scott Township	13,876	3,545	0	570	17,991	858,759	2.1%
Union Township	0	0	0	0	0	59,908	0.0%
Evansville Civil City	2,126,916	5,275,333	2,370,669	50,171	9,823,088	62,969,545	15.6%
Darmstadt Civil Town	4,328	1,121	0	98	5,546	142,682	3.9%
Evansville-Vanderburgh School Corp	1,276,664	2,793,542	1,245,128	50,043	5,365,377	55,652,699	9.6%
Evansville-Vanderburgh County Public Lib	337,941	739,467	329,593	11,481	1,418,481	12,767,606	11.1%
Vanderburgh County Solid Waste Mgmt Dist	0	0	0	0	0	0	
Evansville Levee Authority	44,361	97,069	43,265	1,507	186,202	1,675,984	11.1%
Evansville-Vanderburgh Airport Authority	47,684	104,340	46,506	1,620	200,150	1,801,525	11.1%
City of Evansville Redevelopment	0	0	0	0	0	0	
Vanderburgh County Redevelopment	0	0	0	0	0	0	
TIF - Center Township	0	0	0	0	0	5,577	0.0%
TIF - Evansville City-Center Township	0	0	0	0	0	0	
TIF - German Township	0	0	0	0	0	965	0.0%
TIF - Perry Township	0	0	0	0	0	139,414	0.0%
TIF - Knight Township	0	28	0	0	28	7,609	0.4%
TIF - Evansville City-Knight Township	6,576	586,323	641,049	202	1,234,150	10,900,380	11.3%
TIF - Evansville City-Pigeon Township	43,459	123,924	491,773	0	659,157	9,359,378	7.0%
TIF - Scott Township	0	7	0	0	7	1,029,861	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Vermillion County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Vermillion County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Vermillion County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-1.1%	$15,875,807	$805,964,264	4.8%
Change		1.5%	2.6%	
2012	5.8%	$15,634,937	$785,458,666	4.2%

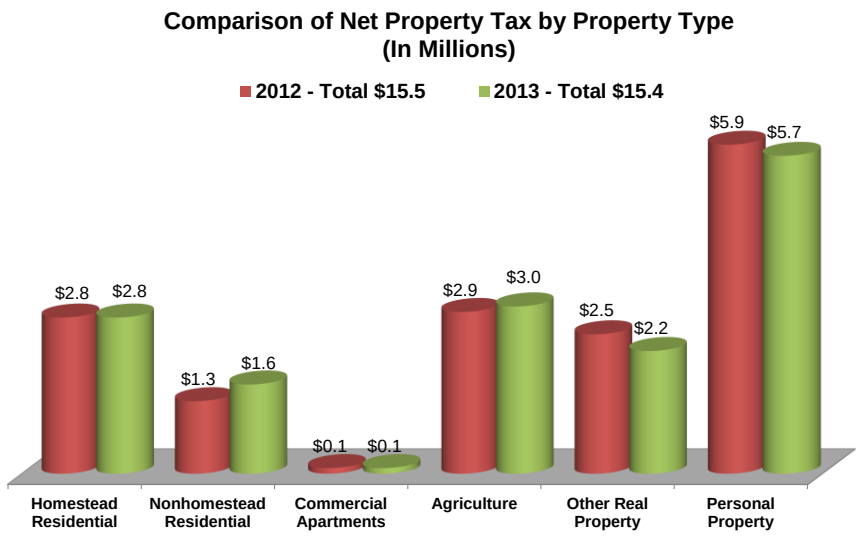
The total tax bill for all taxpayers in Vermillion County decreased by 1.1% in 2013. This is consistent with the small change in the total property tax levy, which increased by 1.5%. Certified net assessed value rose by 2.6% in this reassessment year. Tax cap credits as a share of the levy rose from 4.2% in 2012 to 4.8% in 2013. This credit increase helps explain why tax bills fell while the levy increased.

Vermillion County homeowners experienced a small 0.3% increase in property tax bills in 2013. This was due to an increase in homestead net assessed values, which was not quite offset by a decrease in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Vermillion County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	2,175	42.5%
No Change	515	10.1%
Lower Tax Bill	2,430	47.5%
Average Change in Tax Bill	**0.3%**	
Detailed Change in Tax Bill		
20% or More	1,025	20.0%
10% to 19%	418	8.2%
1% to 9%	732	14.3%
-1% to 1%	515	10.1%
-1% to -9%	910	17.8%
-10% to -19%	667	13.0%
-20% or More	853	16.7%
Total	**5,120**	**100.0%**

Note: Percentages may not total due to rounding.



In Vermillion County most net property taxes were paid by business (other real and personal) property owners in 2013. Total net property taxes decreased 1.1%, compared to an average 2.1% increase statewide. Nonhomestead residential property saw the largest increase, while business real net taxes decreased by the largest percentage.

Property tax rates decreased in 9 of 12 Vermillion County tax districts in 2013. The average tax rate fell by 1.0% because a small levy increase was offset by a larger increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Vermillion County increased by 1.5%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Vermillion County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$383,522,400	$389,308,030	1.5%	$125,156,976	$129,259,960	3.3%
Other Residential	66,038,080	86,566,020	31.1%	65,089,125	85,539,105	31.4%
Ag Business/Land	167,579,100	176,215,400	5.2%	166,032,360	174,672,175	5.2%
Business Real/Personal	502,238,780	484,076,604	-3.6%	454,427,577	426,109,319	-6.2%
Total	**$1,119,378,360**	**$1,136,166,054**	**1.5%**	**$810,706,038**	**$815,580,559**	**0.6%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Vermillion County's total billed net assessed value increased by 0.6% in 2013. Increases in other residential, agricultural, and homestead assessments were nearly offset by a decrease in business assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$97,323	$78,275	-$19,048	-19.6%
2%	426,532	533,058	106,526	25.0%
3%	141,386	138,923	-2,464	-1.7%
Elderly	8,230	18,072	9,842	119.6%
Total	$673,471	$768,328	$94,857	14.1%
% of Levy	4.2%	4.8%		

Total tax cap credits in Vermillion County were $768,328, which was 4.8% of the levy. This was less than the state average of 10.9%, but near the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Vermillion County's average tax rate was less than the median rate statewide, but tax cap credits as a share of the levy were above the statewide median. This was because the tax rate was well above $3 per $100 assessed value in one large tax district. Most of the tax cap credits in Vermillion County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Vermillion County increased $94,857 between 2012 and 2013. Credits as a share of the total levy rose to 4.8% in 2013 from 4.2% in 2012.

Vermillion County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*15,087,193*	*15,173,321*	*15,249,286*	*15,634,937*	*15,875,807*	*0.6%*	*0.5%*	*2.5%*	*1.5%*
Vermillion County	5,789,070	5,979,106	6,133,902	6,341,794	6,515,416	3.3%	2.6%	3.4%	2.7%
Clinton Township	210,999	217,986	223,489	222,475	275,461	3.3%	2.5%	-0.5%	23.8%
Eugene Township	95,290	98,463	100,350	103,807	103,093	3.3%	1.9%	3.4%	-0.7%
Helt Township	240,513	240,113	251,379	259,228	265,967	-0.2%	4.7%	3.1%	2.6%
Highland Township	59,039	60,979	62,458	64,065	66,085	3.3%	2.4%	2.6%	3.2%
Vermillion Township	67,869	70,385	70,636	74,531	74,320	3.7%	0.4%	5.5%	-0.3%
Clinton Civil City	764,693	844,595	887,258	813,710	906,192	10.4%	5.1%	-8.3%	11.4%
Cayuga Civil Town	183,211	190,154	196,249	197,254	197,380	3.8%	3.2%	0.5%	0.1%
Dana Civil Town	77,868	80,827	83,937	83,928	89,173	3.8%	3.8%	0.0%	6.2%
Fairview Park Civil Town	80,685	85,453	88,046	90,392	91,590	5.9%	3.0%	2.7%	1.3%
Newport Civil Town	24,884	27,095	27,750	28,519	29,310	8.9%	2.4%	2.8%	2.8%
Perrysville Civil Town	30,301	31,724	32,621	31,667	34,491	4.7%	2.8%	-2.9%	8.9%
Universal Civil Town	7,487	6,967	7,570	7,807	8,026	-6.9%	8.7%	3.1%	2.8%
North Vermillion Community School Corp	1,698,374	2,025,917	1,696,637	2,181,622	1,970,672	19.3%	-16.3%	28.6%	-9.7%
South Vermillion Community School Corp	4,836,583	4,364,938	4,370,391	4,410,720	4,630,598	-9.8%	0.1%	0.9%	5.0%
Clinton Public Library	508,955	510,388	552,431	462,769	349,713	0.3%	8.2%	-16.2%	-24.4%
Vermillion County Public Library	411,372	338,231	464,182	260,649	268,320	-17.8%	37.2%	-43.8%	2.9%
Vermillion County Solid Waste Mgmt Dist	0	0	0	0	0				

Vermillion County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
83001	Clinton Township	2.2833	--	--	--	--	--	--	2.2833
83002	Clinton Civil City	3.4498	--	--	--	--	--	--	3.4498
83003	Fairview Park Civil Town	2.5598	--	--	--	--	--	--	2.5598
83004	Universal Civil Town	2.4201	--	--	--	--	--	--	2.4201
83005	Eugene Township	1.4266	--	--	--	--	--	--	1.4266
83006	Cayuga Civil Town	2.5694	--	--	--	--	--	--	2.5694
83007	Helt Township	2.0415	--	--	--	--	--	--	2.0415
83008	Dana Civil Town	3.0286	--	--	--	--	--	--	3.0286
83009	Highland Township	1.4579	--	--	--	--	--	--	1.4579
83010	Perrysville Civil Town	2.0876	--	--	--	--	--	--	2.0876
83011	Vermillion Township	1.4652	--	--	--	--	--	--	1.4652
83012	Newport Civil Town	2.1226	--	--	--	--	--	--	2.1226

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Vermillion County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*78,275*	*532,624*	*135,760*	*18,072*	*764,731*	*15,875,807*	*4.8%*
TIF Total	*0*	*434*	*3,162*	*0*	*3,596*	*132,377*	*2.7%*
County Total	*78,275*	*533,058*	*138,923*	*18,072*	*768,328*	*16,008,184*	*4.8%*
Vermillion County	23,539	142,708	31,856	6,284	204,386	6,515,416	3.1%
Clinton Township	4,327	16,006	3,340	492	24,166	275,461	8.8%
Eugene Township	7	192	0	52	251	103,093	0.2%
Helt Township	119	1,999	26	102	2,247	265,967	0.8%
Highland Township	0	19	0	57	76	66,085	0.1%
Vermillion Township	0	55	0	54	109	74,320	0.1%
Clinton Civil City	12,307	133,642	50,335	1,529	197,813	906,192	21.8%
Cayuga Civil Town	294	8,246	0	659	9,199	197,380	4.7%
Dana Civil Town	172	9,078	449	81	9,779	89,173	11.0%
Fairview Park Civil Town	1,038	5,041	0	806	6,885	91,590	7.5%
Newport Civil Town	0	519	0	62	581	29,310	2.0%
Perrysville Civil Town	0	476	0	5	481	34,491	1.4%
Universal Civil Town	0	555	0	2	557	8,026	6.9%
North Vermillion Community School Corp	132	4,467	0	1,354	5,953	1,970,672	0.3%
South Vermillion Community School Corp	31,115	181,088	42,476	5,590	260,268	4,630,598	5.6%
Clinton Public Library	5,165	27,211	7,261	789	40,426	349,713	11.6%
Vermillion County Public Library	60	1,322	19	154	1,555	268,320	0.6%
Vermillion County Solid Waste Mgmt Dist	0	0	0	0	0	0	
TIF - Clinton Industrial Park EDA	0	434	2,940	0	3,374	123,840	2.7%
TIF - Clinton TIF Expansion One	0	0	223	0	223	3,279	6.8%
TIF - White Construction EDA	0	0	0	0	0	5,149	0.0%
TIF - Reuse Authority	0	0	0	0	0	110	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Vigo County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Vigo County between 2012 and 2013.
Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Vigo County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-7.3%	$103,596,468	$3,496,215,901	19.8%
Change		0.6%	-4.0%	
2012	5.3%	$103,016,910	$3,642,993,114	17.1%

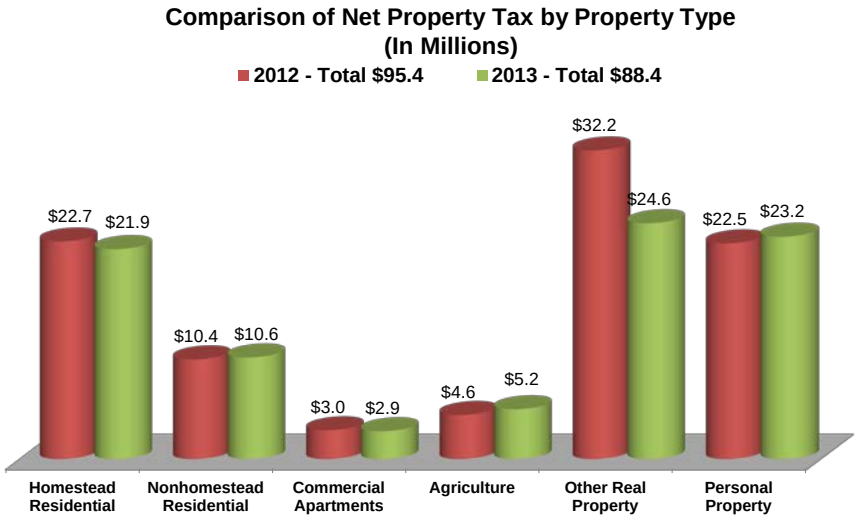
The total tax bill for all taxpayers in Vigo County decreased by 7.3% in 2013. The main reason was a 4.0% reassessment year decrease in certified net assessed value. This increased tax rates despite the modest 0.6% increase in the levy, and the higher tax rates caused an increase in tax cap credits as a percent of the levy to 19.8% in 2013 from 17.1% in 2012. Since the levy was only slightly changed, the rise in tax cap credits reduced tax bills.

Vigo County homeowners experienced a 3.7% decrease in property tax bills in 2013. This was due to a decline in homestead net assessed value which offset an increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Vigo County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	11,976	46.1%
No Change	1,592	6.1%
Lower Tax Bill	12,386	47.7%
Average Change in Tax Bill	**-3.7%**	
Detailed Change in Tax Bill		
20% or More	3,816	14.7%
10% to 19%	2,760	10.6%
1% to 9%	5,400	20.8%
-1% to 1%	1,592	6.1%
-1% to -9%	5,529	21.3%
-10% to -19%	3,581	13.8%
-20% or More	3,276	12.6%
Total	**25,954**	**100.0%**

Note: Percentages may not total due to rounding.



In Vigo County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes decreased 7.3%, compared to an average 2.1% increase statewide. Agriculture saw the biggest increase, while business real net taxes decreased by the largest percentage.

Property tax rates increased in all but one of the 25 Vigo County tax districts in 2013. The average tax rate rose by 5.0% because of a small levy increase and a decrease in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Vigo County increased by 0.6%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Vigo County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$2,744,328,310	$2,638,927,849	-3.8%	$1,031,371,815	$963,130,906	-6.6%
Other Residential	664,761,000	664,437,900	0.0%	658,744,593	660,758,363	0.3%
Ag Business/Land	251,360,700	276,286,200	9.9%	247,838,922	272,827,534	10.1%
Business Real/Personal	2,727,702,301	2,349,947,340	-13.8%	2,059,349,731	1,809,073,041	-12.2%
Total	**$6,388,152,311**	**$5,929,599,289**	**-7.2%**	**$3,997,305,061**	**$3,705,789,844**	**-7.3%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Vigo County's total billed net assessed value decreased substantially, by 7.3% in 2013. Declines in business real and personal property assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$4,036,550	$4,275,229	$238,680	5.9%
2%	7,020,674	9,012,717	1,992,043	28.4%
3%	7,348,702	8,405,630	1,056,927	14.4%
Elderly	207,552	172,079	-35,474	-17.1%
Total	$18,613,478	$21,865,655	$3,252,176	17.5%
% of Levy	17.1%	19.8%		

Total tax cap credits in Vigo County were $21.9 million, which was 19.8% of the levy. This was one of the ten largest credit percentages in the state. The state average was 10.9%, but the median or typical county saw credits equal to 4.2% of its levy. Tax rates were the main determinant of tax cap credits. Vigo County's average tax rate was higher than the statewide average rate. Most of the tax cap credits in Vigo County were in the 2% nonhomestead residential/farmland category and the 3% business category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Vigo County increased $3,252,176 between 2012 and 2013. Credits as a share of the total levy rose from 17.1% in 2012 to 19.8% in 2013.

Vigo County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	% Change 2010 - 2011	% Change 2011 - 2012	% Change 2012 - 2013
County Total	*98,329,769*	*99,042,059*	*99,473,011*	*103,016,910*	*103,596,468*	*0.7%*	*0.4%*	*3.6%*	*0.6%*
Vigo County	25,349,846	25,406,883	26,276,510	26,641,209	27,410,333	0.2%	3.4%	1.4%	2.9%
Fayette Township	81,252	85,613	90,288	93,124	45,821	5.4%	5.5%	3.1%	-50.8%
Harrison Township	595,999	617,595	630,685	652,359	661,076	3.6%	2.1%	3.4%	1.3%
Honey Creek Township	34,598	35,892	36,458	37,875	37,101	3.7%	1.6%	3.9%	-2.0%
Linton Township	50,537	52,532	53,570	55,479	56,091	3.9%	2.0%	3.6%	1.1%
Lost Creek Township	95,228	98,718	100,869	100,863	99,196	3.7%	2.2%	0.0%	-1.7%
Nevins Township	55,849	57,171	58,031	57,714	60,429	2.4%	1.5%	-0.5%	4.7%
Otter Creek Township	212,220	217,096	213,457	215,177	220,298	2.3%	-1.7%	0.8%	2.4%
Pierson Township	78,580	67,910	66,883	69,261	68,129	-13.6%	-1.5%	3.6%	-1.6%
Prairie Creek Township	14,004	16,371	16,917	17,014	16,724	16.9%	3.3%	0.6%	-1.7%
Prairieton Township	14,320	14,882	15,145	15,710	15,667	3.9%	1.8%	3.7%	-0.3%
Riley Township	23,589	24,502	24,900	25,794	26,169	3.9%	1.6%	3.6%	1.5%
Sugar Creek Township	198,799	206,437	210,510	217,757	220,438	3.8%	2.0%	3.4%	1.2%
Terre Haute Civil City	26,549,975	27,618,996	28,424,624	28,207,081	30,176,595	4.0%	2.9%	-0.8%	7.0%
Riley Civil Town	17,647	18,196	18,721	19,371	19,797	3.1%	2.9%	3.5%	2.2%
Seelyville Civil Town	51,757	53,803	54,847	55,001	57,569	4.0%	1.9%	0.3%	4.7%
West Terre Haute Civil Town	450,109	443,890	479,907	481,400	502,658	-1.4%	8.1%	0.3%	4.4%
Vigo County School Corp	27,870,570	27,102,357	27,389,922	27,828,825	27,088,681	-2.8%	1.1%	1.6%	-2.7%
Vigo County Public Library	4,820,393	5,003,457	5,188,497	5,336,985	5,429,623	3.8%	3.7%	2.9%	1.7%
Terre Haute Sanitary	7,776,807	7,723,942	5,613,489	8,322,914	6,765,904	-0.7%	-27.3%	48.3%	-18.7%
Hulman Field Airport	1,190,837	1,244,551	1,302,692	1,344,265	1,325,066	4.5%	4.7%	3.2%	-1.4%
Honey Creek Fire Protection	1,787,364	1,816,969	1,857,994	1,873,321	1,918,384	1.7%	2.3%	0.8%	2.4%
New Goshen Fire Protection District	124,029	113,116	120,498	121,549	122,540	-8.8%	6.5%	0.9%	0.8%
Lost Creek Fire Protection District	90,710	92,941	98,061	98,316	102,738	2.5%	5.5%	0.3%	4.5%
Prairieton Fire Protection District	64,191	201,829	203,171	208,900	206,778	214.4%	0.7%	2.8%	-1.0%
Riley Fire Protection District	324,888	333,359	423,347	432,727	422,361	2.6%	27.0%	2.2%	-2.4%
Clay-Owen-Vigo Solid Waste Mgmt Dist	0	0	0	0	0				
Sugar Creek Township Fire District	405,671	373,051	503,018	486,919	520,302	-8.0%	34.8%	-3.2%	6.9%
Vigo County Redevelopment Commission	0	0	0	0	0				
Terre Haute Redevelopment Commission	0	0	0	0	0				

Vigo County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
84001	Fayette Township	1.7696	--	--	--	--	--	--	1.7696
84002	Terre Haute City-Harrison Twp	4.0143	--	--	--	--	--	--	4.0143
84003	Honey Creek Township	2.0474	--	--	--	--	--	--	2.0474
84004	Honey Creek Township-Sanitary	2.3326	--	--	--	--	--	--	2.3326
84005	Terre Haute City-Honey Creek Twp	3.9655	--	--	--	--	--	--	3.9655
84006	Linton Township	1.8259	--	--	--	--	--	--	1.8259
84007	Lost Creek Township	1.8382	--	--	--	--	--	--	1.8382
84008	Lost Creek Township-Sanitary	2.1234	--	--	--	--	--	--	2.1234
84009	Terre Haute City-Lost Creek Twp	3.9891	--	--	--	--	--	--	3.9891
84010	Seelyville Town	2.4022	--	--	--	--	--	--	2.4022
84011	Nevins Township	1.8521	--	--	--	--	--	--	1.8521
84012	Otter Creek Township	1.8267	--	--	--	--	--	--	1.8267
84013	Otter Creek Township-Sanitary	2.1119	--	--	--	--	--	--	2.1119
84014	Terre Haute City-Otter Creek Twp	3.9748	--	--	--	--	--	--	3.9748
84015	Pierson Township	1.8358	--	--	--	--	--	--	1.8358
84016	Prairie Creek Township	2.0243	--	--	--	--	--	--	2.0243
84017	Prairieton Township	2.0329	--	--	--	--	--	--	2.0329
84018	Riley Township	2.1103	--	--	--	--	--	--	2.1103
84019	Riley Township-Sanitary	2.3955	--	--	--	--	--	--	2.3955
84020	Riley Town	2.4636	--	--	--	--	--	--	2.4636
84021	Sugar Creek Township	2.1162	--	--	--	--	--	--	2.1162
84022	West Terre Haute Town	3.5770	--	--	--	--	--	--	3.5770
84023	Terre Haute City - Riley Twp	3.9814	--	--	--	--	--	--	3.9814
84024	Linton Township - Sanitary	2.3455	--	--	--	--	--	--	2.3455
84025	Fayette New Goshen Fire	1.8712	--	--	--	--	--	--	1.8712

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Vigo County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*4,268,657*	*8,651,809*	*7,506,577*	*171,832*	*20,598,876*	*103,596,468*	*19.9%*
TIF Total	*6,572*	*360,908*	*899,052*	*246*	*1,266,779*	*6,621,558*	*19.1%*
County Total	*4,275,229*	*9,012,717*	*8,405,630*	*172,079*	*21,865,655*	*110,218,026*	*19.8%*
Vigo County	926,518	1,783,576	1,473,033	43,421	4,226,548	27,410,333	15.4%
Fayette Township	5	0	0	30	35	45,821	0.1%
Harrison Township	22,952	95,403	73,775	1,477	193,608	661,076	29.3%
Honey Creek Township	979	1,134	2,063	33	4,210	37,101	11.3%
Linton Township	38	2	0	52	92	56,091	0.2%
Lost Creek Township	14,459	5,341	2,179	95	22,075	99,196	22.3%
Nevins Township	127	0	0	98	226	60,429	0.4%
Otter Creek Township	130	1,392	4	577	2,103	220,298	1.0%
Pierson Township	133	0	0	21	154	68,129	0.2%
Prairie Creek Township	8	115	0	30	153	16,724	0.9%
Prairieton Township	23	99	0	57	178	15,667	1.1%
Riley Township	1,147	508	155	32	1,842	26,169	7.0%
Sugar Creek Township	633	6,084	3,530	348	10,596	220,438	4.8%
Terre Haute Civil City	1,752,153	3,794,218	3,550,622	55,066	9,152,060	30,176,595	30.3%
Riley Civil Town	0	1,064	0	36	1,100	19,797	5.6%
Seelyville Civil Town	71	2,885	0	200	3,156	57,569	5.5%
West Terre Haute Civil Town	1,995	57,778	47,574	565	107,912	502,658	21.5%
Vigo County School Corp	915,645	1,762,647	1,455,747	42,912	4,176,951	27,088,681	15.4%
Vigo County Public Library	183,531	353,303	291,788	8,601	837,223	5,429,623	15.4%
Terre Haute Sanitary	328,465	624,391	526,565	12,188	1,491,609	6,765,904	22.0%
Hulman Field Airport	44,790	86,221	71,209	2,099	204,319	1,325,066	15.4%
Honey Creek Fire Protection	53,716	50,707	0	1,785	106,209	1,918,384	5.5%
New Goshen Fire Protection District	29	0	0	112	141	122,540	0.1%
Lost Creek Fire Protection District	1,103	1,345	0	132	2,579	102,738	2.5%
Prairieton Fire Protection District	187	1,370	0	531	2,088	206,778	1.0%
Riley Fire Protection District	18,327	7,868	0	513	26,708	422,361	6.3%
Clay-Owen-Vigo Solid Waste Mgmt Dist	0	0	0	0	0	0	
Sugar Creek Township Fire District	1,494	14,358	8,331	821	25,003	520,302	4.8%
Vigo County Redevelopment Commission	0	0	0	0	0	0	
Terre Haute Redevelopment Commission	0	0	0	0	0	0	
TIF - Terre Haute City Harrison - 002	3,974	64,207	571,189	0	639,370	2,601,906	24.6%
TIF - Honey Creek Twp - 003	0	0	0	0	0	0	
TIF - Lost Creek Twp - 007	0	0	0	0	0	13,188	0.0%
TIF - Lost Creek Twp San - 008	0	598	320,545	0	321,144	20,193	1590.4%
TIF - Terre Haute City Lost - 009	669	293,029	0	0	293,697	1,996,089	14.7%
TIF - Riley Twp - 018	1,929	925	0	246	3,101	98,952	3.1%
TIF - Riley Twp San - 019	0	674	268	0	942	10,241	9.2%
TIF - West Terre Haute Town - 022	0	0	7,050	0	7,050	1,663	423.9%
TIF - Terre Haute City Riley - 023	0	1,475	0	0	1,475	36,365	4.1%
TIF - Linton Twp San - 024	0	0	0	0	0	1,842,961	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Wabash County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Wabash County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Wabash County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-3.2%	$24,074,145	$1,213,696,826	0.3%
Change		10.0%	2.4%	
2012	1.2%	$21,879,936	$1,184,954,966	0.9%

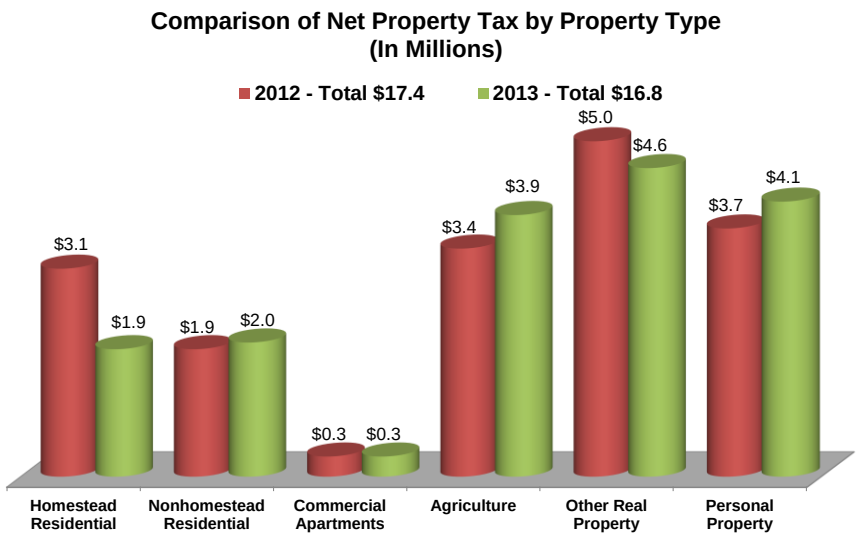
The total tax bill for all taxpayers in Wabash County decreased by 3.2% in 2013. A large 10.0% rise in the levy was offset by an even larger increase in local income tax-funded property tax credit rates. In this reassessment year, certified net assessed value increased by 2.4%. Falling tax bills also caused a decrease in tax cap credits as a percent of the levy, from 0.9% in 2012 to 0.3% in 2013.

Wabash County homeowners experienced a very large 35.3% decrease in property tax bills in 2013. This was due to a large increase in local property tax credits which more than offset an increase in property tax rates. Homesteads also experienced a decline in homestead net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Wabash County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	1,099	11.6%
No Change	763	8.0%
Lower Tax Bill	7,642	80.4%
Average Change in Tax Bill	**-35.3%**	
Detailed Change in Tax Bill		
20% or More	545	5.7%
10% to 19%	214	2.3%
1% to 9%	340	3.6%
-1% to 1%	763	8.0%
-1% to -9%	416	4.4%
-10% to -19%	654	6.9%
-20% or More	6,572	69.1%
Total	**9,504**	**100.0%**

Note: Percentages may not total due to rounding.



In Wabash County most net property taxes were paid by business (other real and personal) and agriculture property owners in 2013. Total net property taxes decreased 3.2%, compared to an average 2.1% increase statewide. Agriculture saw the largest increase, while homestead net taxes decreased by the largest percentage.

Property tax rates increased in all 13 Wabash County tax districts in 2013. The average tax rate rose by 7.4% because a large levy increase exceeded the increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Wabash County increased by 10.0%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Wabash County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$950,419,100	$922,045,300	-3.0%	$338,985,291	$325,605,267	-3.9%
Other Residential	144,064,350	159,979,100	11.0%	142,011,596	157,636,036	11.0%
Ag Business/Land	336,106,700	369,051,900	9.8%	333,914,612	365,942,586	9.6%
Business Real/Personal	557,749,864	552,505,902	-0.9%	436,975,266	438,067,383	0.2%
Total	**$1,988,340,014**	**$2,003,582,202**	**0.8%**	**$1,251,886,765**	**$1,287,251,272**	**2.8%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Wabash County's total billed net assessed value increased by 2.8% in 2013. Increases in agricultural and other residential assessments were the main reasons. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$0	$0	$0	0.0%
2%	82,605	26,268	-56,337	-68.2%
3%	0	0	0	0.0%
Elderly	121,159	55,213	-65,945	-54.4%
Total	$203,763	$81,481	-$122,282	-60.0%
% of Levy	0.9%	0.3%		

Total tax cap credits in Wabash County were $81,481, which was only 0.3% of the levy. This was much less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Wabash County's average tax rate was less than the median rate statewide, and its high local tax credits, funded by local income taxes, further reduced tax bills and tax cap credits. Most of the tax cap credits in Wabash County were in the elderly category, which limits homestead property tax increases to 2% per year for some homeowners 65 years of age or older. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Wabash County decreased $122,282 between 2012 and 2013. Credits as a share of the total levy fell to 0.3% in 2013 from 0.9% in 2012.

Wabash County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*22,534,547*	*22,575,193*	*22,189,740*	*21,879,936*	*24,074,145*	*0.2%*	*-1.7%*	*-1.4%*	*10.0%*
Wabash County	4,203,535	4,202,192	4,268,865	4,346,415	4,149,629	0.0%	1.6%	1.8%	-4.5%
Chester Township	239,761	237,329	236,198	237,430	230,786	-1.0%	-0.5%	0.5%	-2.8%
Lagro Township	113,627	113,330	113,231	187,326	253,700	-0.3%	-0.1%	65.4%	35.4%
Liberty Township	59,635	58,959	58,920	59,210	57,614	-1.1%	-0.1%	0.5%	-2.7%
Noble Township	201,142	199,896	199,221	201,383	151,654	-0.6%	-0.3%	1.1%	-24.7%
Paw Paw Township	54,567	54,529	54,644	54,896	53,659	-0.1%	0.2%	0.5%	-2.3%
Pleasant Township	146,103	131,827	132,114	118,930	129,451	-9.8%	0.2%	-10.0%	8.8%
Waltz Township	17,636	17,498	17,436	17,616	17,027	-0.8%	-0.4%	1.0%	-3.3%
Wabash Civil City	5,429,783	5,338,712	5,321,161	5,395,201	5,229,871	-1.7%	-0.3%	1.4%	-3.1%
North Manchester Civil Town	1,516,664	1,486,430	1,493,538	1,496,274	1,479,186	-2.0%	0.5%	0.2%	-1.1%
Lafontaine Civil Town	139,263	138,268	135,985	137,345	132,539	-0.7%	-1.7%	1.0%	-3.5%
Lagro Civil Town	62,228	59,309	59,195	58,713	57,666	-4.7%	-0.2%	-0.8%	-1.8%
Roann Civil Town	76,258	76,905	76,544	77,298	74,648	0.8%	-0.5%	1.0%	-3.4%
Manchester Community School Corp	3,342,548	3,598,667	3,398,428	2,565,239	2,930,334	7.7%	-5.6%	-24.5%	14.2%
M.S.D. Wabash County School Corp	4,082,718	4,251,962	4,204,784	4,243,185	5,702,440	4.1%	-1.1%	0.9%	34.4%
Wabash City School Corp	1,928,967	1,858,395	1,665,512	1,922,742	2,683,103	-3.7%	-10.4%	15.4%	39.5%
North Manchester Public Library	199,113	200,752	199,943	201,949	195,295	0.8%	-0.4%	1.0%	-3.3%
Roann Public Library	31,976	32,303	32,175	32,447	31,337	1.0%	-0.4%	0.8%	-3.4%
Wabash Public Library	689,023	517,930	521,846	526,337	514,206	-24.8%	0.8%	0.9%	-2.3%
Wabash County Solid Waste Mgmt Dist	0	0	0	0	0				

Wabash County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
85001	Chester Township	1.3122	16.2075%	--	38.2141%	--	--	34.8542%	0.1407
85002	North Manchester Town	2.6094	16.2075%	--	38.2141%	--	--	34.8542%	0.2798
85003	Lagro Township	1.4258	16.2075%	--	38.2141%	--	--	34.8542%	0.1529
85004	Lagro Town	2.5220	16.2075%	--	38.2141%	--	--	34.8542%	0.2705
85005	Liberty Township	1.3008	16.2075%	--	38.2141%	--	--	34.8542%	0.1395
85006	LaFontaine Town	2.3550	16.2075%	--	38.2141%	--	--	34.8542%	0.2526
85007	Noble Township	1.2950	16.2075%	--	38.2141%	--	--	34.8542%	0.1389
85008	Wabash City-Wabash County School	3.0012	16.2075%	--	38.2141%	--	--	34.8542%	0.3219
85009	Wabash City-Wabash City School	3.3963	16.2075%	--	38.2141%	--	--	34.8542%	0.3642
85010	Paw Paw Township	1.3330	16.2075%	--	38.2141%	--	--	34.8542%	0.1430
85011	Roann Town	2.4526	16.2075%	--	38.2141%	--	--	34.8542%	0.2630
85012	Pleasant Township	1.2790	16.2075%	--	38.2141%	--	--	34.8542%	0.1372
85013	Waltz Township	1.2515	16.2075%	--	38.2141%	--	--	34.8542%	0.1342

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Wabash County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*0*	*24,145*	*0*	*55,213*	*79,359*	*24,074,145*	*0.3%*
TIF Total	*0*	*2,122*	*0*	*0*	*2,122*	*1,475,601*	*0.1%*
County Total	*0*	*26,268*	*0*	*55,213*	*81,481*	*25,549,746*	*0.3%*
Wabash County	0	2,707	0	8,706	11,413	4,149,629	0.3%
Chester Township	0	8	0	334	342	230,786	0.1%
Lagro Township	0	2	0	350	353	253,700	0.1%
Liberty Township	0	0	0	117	117	57,614	0.2%
Noble Township	0	76	0	339	415	151,654	0.3%
Paw Paw Township	0	0	0	112	112	53,659	0.2%
Pleasant Township	0	0	0	167	167	129,451	0.1%
Waltz Township	0	0	0	36	36	17,027	0.2%
Wabash Civil City	0	12,152	0	11,958	24,109	5,229,871	0.5%
North Manchester Civil Town	0	377	0	5,888	6,265	1,479,186	0.4%
Lafontaine Civil Town	0	0	0	333	333	132,539	0.3%
Lagro Civil Town	0	77	0	140	218	57,666	0.4%
Roann Civil Town	0	0	0	494	494	74,648	0.7%
Manchester Community School Corp	0	245	0	6,121	6,367	2,930,334	0.2%
M.S.D. Wabash County School Corp	0	5,548	0	10,935	16,483	5,702,440	0.3%
Wabash City School Corp	0	1,709	0	7,159	8,868	2,683,103	0.3%
North Manchester Public Library	0	50	0	777	827	195,295	0.4%
Roann Public Library	0	0	0	71	71	31,337	0.2%
Wabash Public Library	0	1,195	0	1,176	2,370	514,206	0.5%
Wabash County Solid Waste Mgmt Dist	0	0	0	0	0	0	
TIF - Chester Township 001	0	0	0	0	0	577,424	0.0%
TIF - N Manchester Corp 002	0	66	0	0	66	107,930	0.1%
TIF - Liberty Township 005	0	0	0	0	0	1,136	0.0%
TIF - Noble Township 007	0	0	0	0	0	2,594	0.0%
TIF - Wabash-Noble 008	0	2,057	0	0	2,057	576,734	0.4%
TIF - Wabash Corp 009	0	0	0	0	0	208,260	0.0%
TIF - Pleasant Township 012	0	0	0	0	0	1,523	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Warren County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Warren County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Warren County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-5.2%	$7,610,748	$588,311,851	0.1%
Change		-2.2%	6.3%	
2012	1.6%	$7,778,019	$553,348,555	0.1%

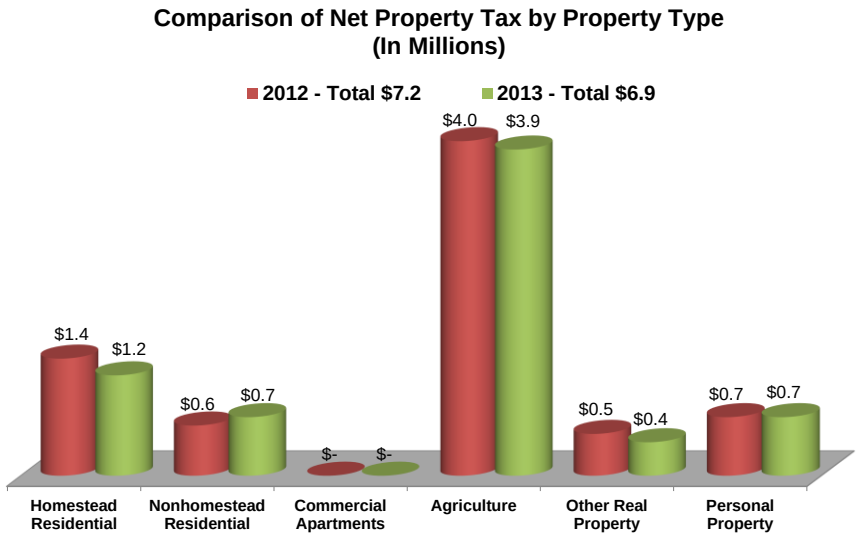
The total tax bill for all taxpayers in Warren County decreased by 5.2% in 2013. The reasons were a 2.2% decrease in the levy and an increase in local income tax-funded property tax credits. In this reassessment year, certified net assessed value rose by 6.3%. Warren County's tax rates are too low for many taxpayers to qualify for tax cap credits.

Warren County homeowners experienced a large 13.3% decrease in property tax bills in 2013. This was due to a large increase in local property tax credits and a large decrease in property tax rates. Homestead net assessed value increased slightly. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Warren County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	488	18.6%
No Change	80	3.1%
Lower Tax Bill	2,052	78.3%
Average Change in Tax Bill	**-13.3%**	
Detailed Change in Tax Bill		
20% or More	139	5.3%
10% to 19%	82	3.1%
1% to 9%	267	10.2%
-1% to 1%	80	3.1%
-1% to -9%	665	25.4%
-10% to -19%	733	28.0%
-20% or More	654	25.0%
Total	**2,620**	**100.0%**

Note: Percentages may not total due to rounding.



In Warren County most net property taxes were paid by agriculture property owners in 2013. Total net property taxes decreased 5.2%, compared to an average 2.1% increase statewide. Nonhomestead residential property saw the biggest increase, while business real net taxes decreased by the largest percentage.

Property tax rates decreased in all 17 Warren County tax districts in 2013. The average tax rate fell by 8.0% because of a levy decrease and a large increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Warren County decreased by 2.2%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Warren County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$274,046,100	$274,424,000	0.1%	$104,378,110	$105,277,778	0.9%
Other Residential	43,055,900	49,030,200	13.9%	42,375,560	48,393,930	14.2%
Ag Business/Land	322,920,210	350,955,300	8.7%	321,047,085	350,115,823	9.1%
Business Real/Personal	99,197,557	105,388,231	6.2%	82,912,895	85,124,979	2.7%
Total	**$739,219,767**	**$779,797,731**	**5.5%**	**$550,713,650**	**$588,912,510**	**6.9%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Warren County's total billed net assessed value increased substantially, by 6.9% in 2013. Increases in agricultural assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$1,905	$3,114	$1,210	63.5%
2%	1,992	0	-1,992	-100.0%
3%	0	0	0	0.0%
Elderly	2,371	1,972	-400	-16.9%
Total	$6,269	$5,086	-$1,182	-18.9%
% of Levy	0.1%	0.1%		

Total tax cap credits in Warren County were $5,086, which was only 0.1% of the levy. This was one of the smallest credit percentages in the state. The state average was 10.9%, and the median or typical county saw credits equal to 4.2% of its levy. Tax rates were the main determinant of tax cap credits. Warren County's average tax rate was much less than the median rate statewide. Most of the tax cap credits in Warren County were in the 1% homestead category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Warren County decreased $1,182 between 2012 and 2013. Credits as a share of the total levy remained unchanged from 2012 to 2013, at 0.1%.

Warren County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*7,606,423*	*7,564,504*	*7,606,546*	*7,778,019*	*7,610,748*	*-0.6%*	*0.6%*	*2.3%*	*-2.2%*
Warren County	2,827,387	2,794,597	2,783,333	2,901,760	2,892,730	-1.2%	-0.4%	4.3%	-0.3%
Adams Township	15,869	15,886	15,737	16,819	16,304	0.1%	-0.9%	6.9%	-3.1%
Jordan Township	15,250	14,924	14,849	14,859	14,668	-2.1%	-0.5%	0.1%	-1.3%
Kent Township	16,566	16,539	9,224	9,258	9,010	-0.2%	-44.2%	0.4%	-2.7%
Liberty Township	17,330	17,432	17,331	18,010	17,656	0.6%	-0.6%	3.9%	-2.0%
Medina Township	14,100	13,883	13,748	13,917	14,267	-1.5%	-1.0%	1.2%	2.5%
Mound Township	23,156	22,762	22,532	18,180	14,371	-1.7%	-1.0%	-19.3%	-21.0%
Pike Township	10,090	10,182	10,097	10,091	9,892	0.9%	-0.8%	-0.1%	-2.0%
Pine Township	28,765	28,725	28,674	29,012	28,499	-0.1%	-0.2%	1.2%	-1.8%
Prairie Township	9,742	9,745	9,653	10,030	9,094	0.0%	-0.9%	3.9%	-9.3%
Steuben Township	17,809	17,932	17,750	1,975	18,896	0.7%	-1.0%	-88.9%	856.8%
Warren Township	9,196	9,299	9,199	9,175	8,932	1.1%	-1.1%	-0.3%	-2.6%
Washington Township	36,041	36,315	35,967	36,239	37,088	0.8%	-1.0%	0.8%	2.3%
Pine Village Civil Town	36,668	36,019	35,680	37,169	37,036	-1.8%	-0.9%	4.2%	-0.4%
State Line City Civil Town	21,783	21,356	21,168	21,329	21,929	-2.0%	-0.9%	0.8%	2.8%
West Lebanon Civil Town	105,121	106,281	107,201	105,884	110,754	1.1%	0.9%	-1.2%	4.6%
Williamsport Civil Town	222,597	237,193	215,704	225,117	224,210	6.6%	-9.1%	4.4%	-0.4%
Benton Community School Corp	825,784	830,268	733,934	764,811	649,449	0.5%	-11.6%	4.2%	-15.1%
Covington Community School Corp	277,733	371,988	357,478	375,169	339,964	33.9%	-3.9%	4.9%	-9.4%
M.S.D. Warren County School Corp	2,754,530	2,637,148	2,834,489	2,839,750	2,807,959	-4.3%	7.5%	0.2%	-1.1%
West Lebanon Public Library	90,351	90,603	93,759	89,331	92,814	0.3%	3.5%	-4.7%	3.9%
Williamsport Public Library	115,564	113,701	108,147	118,358	119,917	-1.6%	-4.9%	9.4%	1.3%
Warren County Solid Waste Mgmt Dist	114,991	111,726	110,892	111,776	115,309	-2.8%	-0.7%	0.8%	3.2%

Warren County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
86001	Adams Township	1.1814	7.4808%	--	13.1654%	--	--	--	0.9375
86002	Pine Village (Adams)	2.0948	7.4808%	--	1.6178%	--	--	--	1.9042
86003	Jordan Township	1.1713	7.4808%	--	49.1895%	--	--	--	0.5075
86004	Kent Township	1.1804	7.4808%	--	12.5060%	--	--	--	0.9445
86005	State Line (Kent)	1.6921	7.4808%	--	100.0000%	--	--	--	0.0000
86006	Liberty Township	1.1711	7.4808%	--	17.1508%	--	--	--	0.8826
86007	Medina Township	1.1446	7.4808%	--	3.2282%	--	--	--	1.0220
86008	Mound Township	1.4803	7.4808%	--	25.1620%	--	--	--	0.9971
86009	Pike Township	1.4119	7.4808%	--	5.8028%	--	--	--	1.2243
86010	West Lebanon (Pike)	2.0621	7.4808%	--	37.2986%	--	--	--	1.1387
86011	Pine Township	1.2094	7.4808%	--	4.5222%	--	--	--	1.0642
86012	Prairie Township	1.1264	7.4808%	--	52.9019%	--	--	--	0.4462
86013	Steuben Township	1.1789	7.4808%	--	6.1604%	--	--	--	1.0181
86014	Warren Township	1.1646	7.4808%	--	1.6265%	--	--	--	1.0585
86015	Washington Township	1.3930	7.4808%	--	20.6652%	--	--	--	1.0009
86016	Williamsport	1.8427	7.4808%	--	7.1371%	--	--	--	1.5733
86017	Liberty Williamsport	1.6400	7.4808%	--	--	--	--	--	1.5173

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Warren County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*3,114*	*0*	*0*	*1,972*	*5,086*	*7,610,748*	*0.1%*
TIF Total	*0*	*0*	*0*	*0*	*0*	*4,720*	*0.0%*
County Total	*3,114*	*0*	*0*	*1,972*	*5,086*	*7,615,468*	*0.1%*
Warren County	846	0	0	663	1,510	2,892,730	0.1%
Adams Township	0	0	0	0	0	16,304	0.0%
Jordan Township	0	0	0	2	2	14,668	0.0%
Kent Township	0	0	0	0	0	9,010	0.0%
Liberty Township	0	0	0	2	2	17,656	0.0%
Medina Township	0	0	0	0	0	14,267	0.0%
Mound Township	0	0	0	7	7	14,371	0.0%
Pike Township	1	0	0	14	15	9,892	0.2%
Pine Township	0	0	0	0	0	28,499	0.0%
Prairie Township	0	0	0	0	0	9,094	0.0%
Steuben Township	0	0	0	7	7	18,896	0.0%
Warren Township	2	0	0	2	5	8,932	0.1%
Washington Township	66	0	0	12	78	37,088	0.2%
Pine Village Civil Town	0	0	0	0	0	37,036	0.0%
State Line City Civil Town	0	0	0	0	0	21,929	0.0%
West Lebanon Civil Town	72	0	0	62	134	110,754	0.1%
Williamsport Civil Town	714	0	0	113	827	224,210	0.4%
Benton Community School Corp	0	0	0	7	7	649,449	0.0%
Covington Community School Corp	0	0	0	166	166	339,964	0.0%
M.S.D. Warren County School Corp	1,090	0	0	734	1,823	2,807,959	0.1%
West Lebanon Public Library	25	0	0	109	134	92,814	0.1%
Williamsport Public Library	264	0	0	45	309	119,917	0.3%
Warren County Solid Waste Mgmt Dist	34	0	0	26	60	115,309	0.1%
TIF - Pike 009	0	0	0	0	0	4,720	0.0%
TIF - West Lebanon 010	0	0	0	0	0	0	

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

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- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Warrick County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	1.9%	$47,397,677	$2,912,209,495	1.5%
Change		0.6%	3.0%	
2012	3.6%	$47,111,915	$2,826,074,838	1.4%

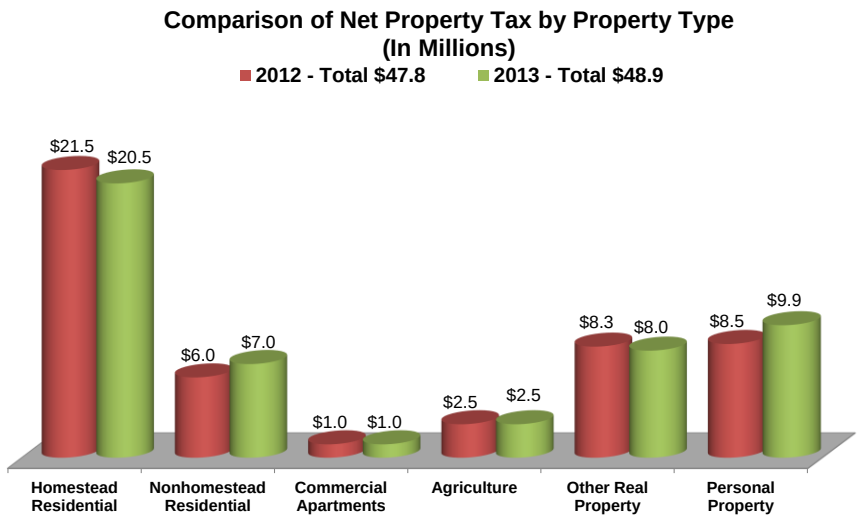
The total tax bill for all taxpayers in Warrick County increased by 1.9% in 2013. The main reason was a 0.6% increase in the total property tax levy. Certified net assessed value rose 3.0% in this reassessment year, while tax caps as a percent of the levy were nearly unchanged.

Warrick County homeowners experienced a 4.9% decrease in property tax bills in 2013. This was due to a decrease in property tax rates and a decline in homestead net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Warrick County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	4,380	25.3%
No Change	224	1.3%
Lower Tax Bill	12,722	73.4%
Average Change in Tax Bill	**-4.9%**	
Detailed Change in Tax Bill		
20% or More	428	2.5%
10% to 19%	730	4.2%
1% to 9%	3,222	18.6%
-1% to 1%	224	1.3%
-1% to -9%	8,389	48.4%
-10% to -19%	3,224	18.6%
-20% or More	1,109	6.4%
Total	**17,326**	**100.0%**

Note: Percentages may not total due to rounding.



In Warrick County most net property taxes were paid by homestead and business (other real and personal) property owners in 2013. Total net property taxes increased 1.9%, close to the average 2.1% increase statewide. Personal property saw the biggest increase, while commercial apartment net taxes decreased by the largest percentage.

Property tax rates decreased in 13 of 17 Warrick County tax districts in 2013. The average tax rate fell by 2.4% because a small levy increase was offset by a larger increase in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Warrick County increased by 0.6%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Warrick County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$2,818,062,450	$2,740,451,792	-2.8%	$1,314,731,093	$1,274,660,481	-3.0%
Other Residential	428,490,900	488,858,151	14.1%	425,567,684	484,995,214	14.0%
Ag Business/Land	160,599,800	164,661,837	2.5%	159,753,222	163,570,083	2.4%
Business Real/Personal	1,255,445,108	1,351,653,318	7.7%	1,027,921,542	1,132,317,758	10.2%
Total	**$4,662,598,258**	**$4,745,625,098**	**1.8%**	**$2,927,973,541**	**$3,055,543,536**	**4.4%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Warrick County's total billed net assessed value increased by 4.4% in 2013. Increases in business and other residential assessments were the main reasons. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$274,457	$250,226	-$24,230	-8.8%
2%	399,033	471,077	72,044	18.1%
3%	0	12,554	12,554	--
Elderly	8,388	7,936	-453	-5.4%
Total	$681,877	$741,793	$59,915	8.8%
% of Levy	1.4%	1.5%		

Total tax cap credits in Warrick County were $741,793, which was 1.5% of the levy. This was less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Warrick County's average tax rate was less than the median rate statewide. Most of the tax cap credits in Warrick County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Warrick County increased $59,915 between 2012 and 2013. Credits as a share of the total levy rose from 1.4% to 1.5%.

Warrick County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*44,422,738*	*45,433,418*	*45,535,096*	*47,111,915*	*47,397,677*	*2.3%*	*0.2%*	*3.5%*	*0.6%*
Warrick County	13,041,949	12,974,135	13,592,029	13,937,228	14,410,248	-0.5%	4.8%	2.5%	3.4%
Anderson Township	388,920	377,871	383,619	358,734	384,702	-2.8%	1.5%	-6.5%	7.2%
Boon Township	280,823	291,519	119,115	126,957	131,965	3.8%	-59.1%	6.6%	3.9%
Campbell Township	20,741	21,475	21,951	22,658	23,299	3.5%	2.2%	3.2%	2.8%
Greer Township	30,705	30,756	32,673	33,696	23,840	0.2%	6.2%	3.1%	-29.2%
Hart Township	96,054	41,221	26,373	27,441	27,938	-57.1%	-36.0%	4.0%	1.8%
Lane Township	7,188	7,339	7,637	7,885	8,165	2.1%	4.1%	3.2%	3.6%
Ohio Township	803,638	591,018	583,206	602,729	619,444	-26.5%	-1.3%	3.3%	2.8%
Owen Township	28,929	29,691	30,198	31,235	27,200	2.6%	1.7%	3.4%	-12.9%
Pigeon Township	46,877	46,040	48,924	48,916	51,797	-1.8%	6.3%	0.0%	5.9%
Skelton Township	61,282	62,061	64,521	66,425	68,192	1.3%	4.0%	3.0%	2.7%
Boonville Civil City	2,377,528	2,462,976	2,923,919	2,999,985	3,091,361	3.6%	18.7%	2.6%	3.0%
Chandler Civil Town	404,150	403,080	419,756	481,635	502,510	-0.3%	4.1%	14.7%	4.3%
Elberfeld Civil Town	163,718	167,994	163,850	167,176	159,132	2.6%	-2.5%	2.0%	-4.8%
Lynnville Civil Town	151,997	156,710	121,190	164,427	170,168	3.1%	-22.7%	35.7%	3.5%
Newburgh Civil Town	595,186	632,657	648,311	667,778	686,313	6.3%	2.5%	3.0%	2.8%
Tennyson Civil Town	19,710	20,409	20,970	21,629	22,220	3.5%	2.7%	3.1%	2.7%
Warrick County School Corp	21,491,907	22,556,655	22,088,088	23,035,336	22,610,396	5.0%	-2.1%	4.3%	-1.8%
Newburgh - Ohio Township Public Library	2,108,115	2,188,316	2,224,143	2,236,087	2,249,765	3.8%	1.6%	0.5%	0.6%
Boonville-Warrick County Public Library	770,556	797,710	820,218	847,442	870,947	3.5%	2.8%	3.3%	2.8%
Warrick County Solid Waste Mgmt Dist	1,532,765	1,573,785	1,194,405	1,226,516	1,258,075	2.7%	-24.1%	2.7%	2.6%

Warrick County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
87001	Anderson Township	1.4395	--	--	--	--	--	--	1.4395
87002	Boon Township	1.6875	--	--	--	--	--	--	1.6875
87003	Boonville City	3.0270	--	--	--	--	--	--	3.0270
87005	Chandler Town-Boon Twp	1.9813	--	--	--	--	--	--	1.9813
87006	Campbell Township	1.4080	--	--	--	--	--	--	1.4080
87007	Greer Township	1.5312	--	--	--	--	--	--	1.5312
87008	Elberfeld Town	2.1159	--	--	--	--	--	--	2.1159
87009	Hart Township	1.5566	--	--	--	--	--	--	1.5566
87010	Lynnville Town	1.8093	--	--	--	--	--	--	1.8093
87011	Lane Township	1.4256	--	--	--	--	--	--	1.4256
87014	Newburgh Town	1.9895	--	--	--	--	--	--	1.9895
87015	Owen Township	1.4662	--	--	--	--	--	--	1.4662
87016	Pigeon Township	1.4734	--	--	--	--	--	--	1.4734
87017	Skelton Township	1.4815	--	--	--	--	--	--	1.4815
87018	Tennyson Town	2.0914	--	--	--	--	--	--	2.0914
87019	Ohio Township	1.5175	--	--	--	--	--	--	1.5175
87020	Chandler Town-Ohio Twp	2.0632	--	--	--	--	--	--	2.0632

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Warrick County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*250,226*	*471,077*	*12,554*	*7,936*	*741,793*	*47,397,677*	*1.6%*
TIF Total	*0*	*0*	*0*	*0*	*0*	*2,226,106*	*0.0%*
County Total	*250,226*	*471,077*	*12,554*	*7,936*	*741,793*	*49,623,783*	*1.5%*
Warrick County	55,513	77,352	2,031	2,217	137,113	14,410,248	1.0%
Anderson Township	1	0	0	10	10	384,702	0.0%
Boon Township	1,238	4,200	116	41	5,594	131,965	4.2%
Campbell Township	0	0	0	3	3	23,299	0.0%
Greer Township	9	42	0	5	55	23,840	0.2%
Hart Township	10	0	0	4	14	27,938	0.0%
Lane Township	2	0	0	4	6	8,165	0.1%
Ohio Township	1,070	81	0	86	1,238	619,444	0.2%
Owen Township	19	0	0	2	21	27,200	0.1%
Pigeon Township	49	0	0	15	64	51,797	0.1%
Skelton Township	66	29	0	12	106	68,192	0.2%
Boonville Civil City	53,531	245,398	6,761	989	306,679	3,091,361	9.9%
Chandler Civil Town	107	3,227	0	174	3,507	502,510	0.7%
Elberfeld Civil Town	56	904	0	84	1,044	159,132	0.7%
Lynnville Civil Town	49	0	0	32	81	170,168	0.0%
Newburgh Civil Town	32,667	0	0	109	32,776	686,313	4.8%
Tennyson Civil Town	3	426	0	0	429	22,220	1.9%
Warrick County School Corp	87,840	122,639	3,220	3,483	217,182	22,610,396	1.0%
Newburgh - Ohio Township Public Library	10,346	855	0	334	11,535	2,249,765	0.5%
Boonville-Warrick County Public Library	2,764	9,101	248	139	12,251	870,947	1.4%
Warrick County Solid Waste Mgmt Dist	4,888	6,824	179	194	12,084	1,258,075	1.0%
Lynnville Hart Twp Fire Protection Terr	0	0	0	0	0	0	
TIF - State Road 62 Corridor 002	0	0	0	0	0	304,277	0.0%
TIF - North-West Campbell 006	0	0	0	0	0	3,818	0.0%
TIF - North-West Warrick 007	0	0	0	0	0	40,308	0.0%
TIF - Epworth Rd Corridor 019	0	0	0	0	0	1,877,703	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Washington County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Washington County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Washington County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-0.5%	$18,529,048	$886,079,570	4.5%
Change		2.4%	1.0%	
2012	-1.4%	$18,100,482	$877,419,204	3.5%

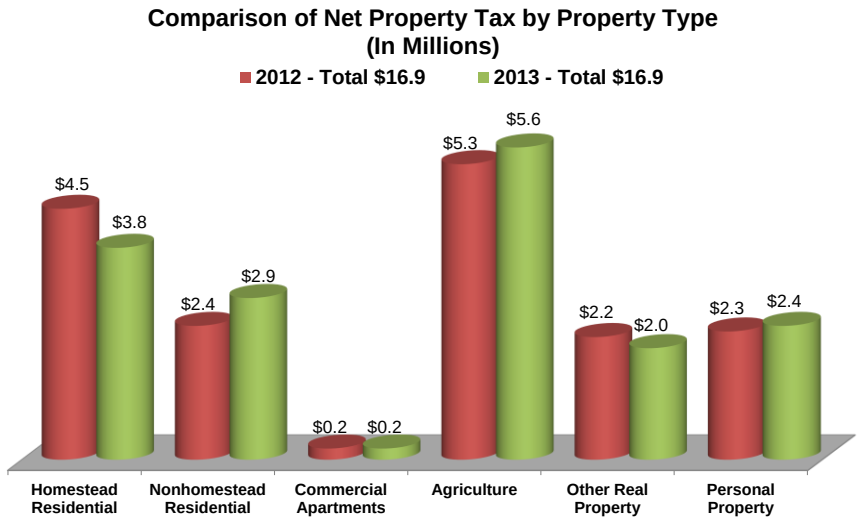
The total tax bill for all taxpayers in Washington County decreased by 0.5% in 2013. The main reason was an increase in local income tax-funded homestead credits, which offset a 2.4% increase in the levy. In this reassessment year, certified net assessed value increased 1.0%. With a levy increase that exceeded the assessment rise, tax rates increased, and this caused an increase in tax cap credits as a percent of the levy, from 3.5% in 2012 to 4.5% in 2013.

Washington County homeowners experienced a large 11.3% decrease in property tax bills in 2013. This was due to a large increase in local property tax credits and a large decrease in homestead net assessed value, which more than offset an increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Washington County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	2,096	28.1%
No Change	276	3.7%
Lower Tax Bill	5,078	68.2%
Average Change in Tax Bill	**-11.3%**	
Detailed Change in Tax Bill		
20% or More	890	11.9%
10% to 19%	391	5.2%
1% to 9%	815	10.9%
-1% to 1%	276	3.7%
-1% to -9%	1,042	14.0%
-10% to -19%	1,177	15.8%
-20% or More	2,859	38.4%
Total	**7,450**	**100.0%**

Note: Percentages may not total due to rounding.



In Washington County most net property taxes were paid by agriculture and business (other real and personal) property owners in 2013. Total net property taxes decreased 0.5%, compared to an average 2.1% increase statewide. Nonhomestead residential property saw the biggest percentage increase, while homestead net taxes decreased by the largest percentage.

Property tax rates increased in 12 of 22 Washington County tax districts in 2013. The average tax rate rose by 1.4% because a levy increase more than offset a small increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Washington County increased by 2.4%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Washington County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$760,181,790	$684,718,160	-9.9%	$273,662,385	$248,941,761	-9.0%
Other Residential	138,134,260	166,494,350	20.5%	137,100,891	164,333,214	19.9%
Ag Business/Land	310,396,300	326,376,817	5.1%	303,483,029	319,519,171	5.3%
Business Real/Personal	228,145,027	218,923,388	-4.0%	184,928,945	177,381,779	-4.1%
Total	**$1,436,857,377**	**$1,396,512,715**	**-2.8%**	**$899,175,250**	**$910,175,925**	**1.2%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Washington County's total billed net assessed value increased by 1.2% in 2013. Increases in other residential and agricultural assessments more than offset decreases in homestead and business assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$53,653	$28,713	-$24,940	-46.5%
2%	482,137	615,620	133,484	27.7%
3%	67,178	177,114	109,936	163.6%
Elderly	24,578	16,101	-8,477	-34.5%
Total	$627,546	$837,549	$210,003	33.5%
% of Levy	3.5%	4.5%		

Total tax cap credits in Washington County were $837,549, which was 4.5% of the levy. This was less than the state average of 10.9%, but near the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Washington County's average tax rate was near the median rate statewide. Most of the tax cap credits in Washington County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Washington County increased $210,003 between 2012 and 2013. Credits as a share of the total levy rose to 4.5% in 2013 from 3.5% in 2012.

Washington County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*17,686,658*	*17,793,579*	*18,768,190*	*18,100,482*	*18,529,048*	*0.6%*	*5.5%*	*-3.6%*	*2.4%*
Washington County	4,260,725	4,392,832	4,595,814	4,725,781	4,740,526	3.1%	4.6%	2.8%	0.3%
Brown Township	19,439	20,076	19,975	21,140	21,298	3.3%	-0.5%	5.8%	0.7%
Franklin Township	45,983	46,926	48,344	49,898	50,375	2.1%	3.0%	3.2%	1.0%
Gibson Township	37,852	37,112	38,291	39,025	39,775	-2.0%	3.2%	1.9%	1.9%
Howard Township	11,367	11,823	12,046	12,438	12,637	4.0%	1.9%	3.3%	1.6%
Jackson Township	34,188	52,327	51,828	53,195	49,197	53.1%	-1.0%	2.6%	-7.5%
Jefferson Township	14,802	15,683	15,964	25,290	25,533	6.0%	1.8%	58.4%	1.0%
Madison Township	20,022	21,296	21,780	28,539	29,073	6.4%	2.3%	31.0%	1.9%
Monroe Township	36,931	32,645	25,489	26,449	26,790	-11.6%	-21.9%	3.8%	1.3%
Pierce Township	41,219	41,699	42,671	43,411	43,934	1.2%	2.3%	1.7%	1.2%
Polk Township	40,908	41,853	42,045	42,697	43,353	2.3%	0.5%	1.6%	1.5%
Posey Township	45,262	46,243	62,198	62,790	61,912	2.2%	34.5%	1.0%	-1.4%
Vernon Township	17,682	18,345	18,764	19,377	19,539	3.7%	2.3%	3.3%	0.8%
Washington Township	154,620	160,109	162,083	137,691	168,521	3.5%	1.2%	-15.0%	22.4%
Salem Civil City	2,382,134	2,376,015	2,441,824	2,511,052	2,535,768	-0.3%	2.8%	2.8%	1.0%
Campbellsburg Civil Town	68,747	69,743	72,053	74,445	73,871	1.4%	3.3%	3.3%	-0.8%
Fredericksburg Civil Town	0	0	0	0	0				
Hardinsburg Civil Town	5,997	6,214	6,363	6,558	6,663	3.6%	2.4%	3.1%	1.6%
Little York Civil Town	844	874	889	917	934	3.6%	1.7%	3.1%	1.9%
Livonia Civil Town	2,435	2,642	2,696	2,781	2,827	8.5%	2.0%	3.2%	1.7%
New Pekin Civil Town	127,482	128,686	133,881	138,150	139,465	0.9%	4.0%	3.2%	1.0%
Saltillo Civil Town	0	0	0	0	0				
Salem Community School Corp	3,949,816	4,069,926	4,246,280	3,688,252	4,089,419	3.0%	4.3%	-13.1%	10.9%
East Washington School Corp	2,854,054	2,799,383	3,222,915	2,815,135	2,845,019	-1.9%	15.1%	-12.7%	1.1%
West Washington School Corp	2,458,447	2,276,358	2,357,378	2,403,888	2,305,508	-7.4%	3.6%	2.0%	-4.1%
Salem Public Library	342,274	344,707	328,287	330,448	335,157	0.7%	-4.8%	0.7%	1.4%
Brown-Vernon Fire District	79,722	82,857	82,607	88,675	89,359	3.9%	-0.3%	7.3%	0.8%
Washington County Solid Waste Mgmt Dist	602,149	664,108	681,471	703,690	723,041	10.3%	2.6%	3.3%	2.7%
Blue River Fire Protection District	31,557	33,097	34,254	48,770	49,554	4.9%	3.5%	42.4%	1.6%

Washington County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
88001	Brown Township	1.8570	--	--	27.5740%	--	--	--	1.3450
88002	Campbellsburg Town	2.5412	--	--	27.5740%	--	--	--	1.8405
88003	Saltillo Town	1.8570	--	--	27.5740%	--	--	--	1.3450
88004	Franklin Township	1.7988	--	--	27.5740%	--	--	--	1.3028
88005	Gibson Township	1.6907	--	--	27.5740%	--	--	--	1.2245
88006	Little York Town	1.7171	--	--	27.5740%	--	--	--	1.2436
88007	Howard Township	1.8204	--	--	27.5740%	--	--	--	1.3184
88008	Jackson Township	1.8169	--	--	27.5740%	--	--	--	1.3159
88009	Jefferson Township	1.6884	--	--	27.5740%	--	--	--	1.2228
88010	Madison Township	1.7990	--	--	27.5740%	--	--	--	1.3029
88011	Livonia Town	1.8334	--	--	27.5740%	--	--	--	1.3279
88012	Monroe Township	1.7134	--	--	27.5740%	--	--	--	1.2409
88013	Pierce Township	1.7835	--	--	27.5740%	--	--	--	1.2917
88014	New Pekin Town-Pierce Twp	2.2802	--	--	27.5740%	--	--	--	1.6515
88015	Polk Township	1.7776	--	--	27.5740%	--	--	--	1.2874
88016	New Pekin Town-Polk Twp	2.2893	--	--	27.5740%	--	--	--	1.6580
88017	Posey Township	1.8275	--	--	27.5740%	--	--	--	1.3236
88018	Fredericksburg Town	1.8275	--	--	27.5740%	--	--	--	1.3236
88019	Hardinsburg Town	1.8543	--	--	27.5740%	--	--	--	1.3430
88020	Vernon Township	1.8468	--	--	27.5740%	--	--	--	1.3376
88021	Washington Township	1.8140	--	--	27.5740%	--	--	--	1.3138
88022	Salem City	3.2580	--	--	27.5740%	--	--	--	2.3596

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Washington County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*28,713*	*615,371*	*174,509*	*16,101*	*834,695*	*18,529,048*	*4.5%*
TIF Total	*0*	*250*	*2,605*	*0*	*2,854*	*115,637*	*2.5%*
County Total	*28,713*	*615,620*	*177,114*	*16,101*	*837,549*	*18,644,685*	*4.5%*
Washington County	4,715	104,287	28,656	4,016	141,674	4,740,526	3.0%
Brown Township	0	435	0	4	439	21,298	2.1%
Franklin Township	0	0	0	8	8	50,375	0.0%
Gibson Township	0	0	0	70	70	39,775	0.2%
Howard Township	0	0	0	8	8	12,637	0.1%
Jackson Township	0	0	0	8	8	49,197	0.0%
Jefferson Township	0	0	0	8	8	25,533	0.0%
Madison Township	0	0	0	29	29	29,073	0.1%
Monroe Township	0	0	0	46	46	26,790	0.2%
Pierce Township	0	175	0	59	235	43,934	0.5%
Polk Township	0	193	0	37	230	43,353	0.5%
Posey Township	0	0	0	68	68	61,912	0.1%
Vernon Township	0	0	0	8	8	19,539	0.0%
Washington Township	120	2,347	728	133	3,328	168,521	2.0%
Salem Civil City	13,492	264,206	82,000	2,565	362,263	2,535,768	14.3%
Campbellsburg Civil Town	0	5,469	0	33	5,501	73,871	7.4%
Hardinsburg Civil Town	0	0	0	21	21	6,663	0.3%
Little York Civil Town	0	0	0	3	3	934	0.3%
Livonia Civil Town	0	0	0	0	0	2,827	0.0%
New Pekin Civil Town	0	7,796	0	246	8,041	139,465	5.8%
Saltillo Civil Town	0	0	0	0	0	0	
Salem Community School Corp	8,717	170,701	52,979	4,074	236,471	4,089,419	5.8%
East Washington School Corp	0	15,772	0	2,107	17,879	2,845,019	0.6%
West Washington School Corp	0	8,623	0	1,585	10,208	2,305,508	0.4%
Salem Public Library	950	18,604	5,774	299	25,627	335,157	7.6%
Brown-Vernon Fire District	0	857	0	26	883	89,359	1.0%
Washington County Solid Waste Mgmt Dist	719	15,906	4,371	612	21,609	723,041	3.0%
Blue River Fire Protection District	0	0	0	31	31	49,554	0.1%
TIF - Airport	0	0	0	0	0	7,283	0.0%
TIF - Washington Co TIF	0	0	0	0	0	0	
TIF - Washington EDA	0	0	0	0	0	51,830	0.0%
TIF - Salem Allocation #1	0	250	2,605	0	2,854	56,524	5.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Wayne County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Wayne County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Wayne County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	1.0%	$61,514,674	$2,321,935,227	9.5%
Change		-0.1%	1.8%	
2012	-1.7%	$61,591,025	$2,281,434,058	10.3%

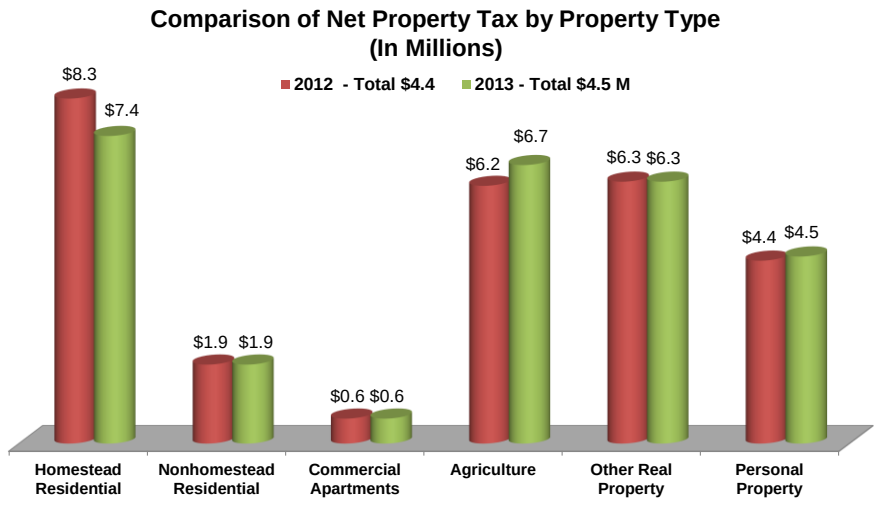
The total tax bill for all taxpayers in Wayne County increased by 1.0% in 2013. The main reason was the decline in tax cap credits as a share of the levy from 10.3% to 9.5%, coupled with a total property tax levy that was almost unchanged. Certified net assessed value rose 1.8% in this reassessment year.

Wayne County homeowners experienced a 3.5% decrease in property tax bills in 2013. This was due to a decline in homestead net assessed value and a decrease in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Wayne County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	6,755	38.8%
No Change	942	5.4%
Lower Tax Bill	9,727	55.8%
Average Change in Tax Bill	**-3.5%**	
Detailed Change in Tax Bill		
20% or More	1,009	5.8%
10% to 19%	1,517	8.7%
1% to 9%	4,229	24.3%
-1% to 1%	942	5.4%
-1% to -9%	5,871	33.7%
-10% to -19%	2,356	13.5%
-20% or More	1,500	8.6%
Total	**17,424**	**100.0%**

Note: Percentages may not total due to rounding.



In Wayne County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes increased 1.0%, less than the average 2.1% increase statewide. Nonhomestead residential property saw the biggest increase, while homestead net taxes decreased by the largest percentage.

Property tax rates increased in 21 of 35 Wayne County tax districts in 2013, yet the average tax rate declined. Rate decreases occurred in some of the larger tax districts. The average tax rate fell by 1.9% because of a small levy decrease and a small increase in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Wayne County decreased by 0.1%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Wayne County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$1,815,372,200	$1,737,437,700	-4.3%	$644,186,696	$607,720,743	-5.7%
Other Residential	393,801,900	454,986,000	15.5%	389,956,429	449,092,886	15.2%
Ag Business/Land	328,661,900	359,686,100	9.4%	325,859,279	356,963,597	9.5%
Business Real/Personal	1,520,311,185	1,432,824,310	-5.8%	1,027,856,578	1,021,936,339	-0.6%
Total	**$4,058,147,185**	**$3,984,934,110**	**-1.8%**	**$2,387,858,982**	**$2,435,713,565**	**2.0%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Wayne County's total billed net assessed value increased by 2.0% in 2013. Increases in other residential and agricultural assessments more than offset decreases in homestead assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$1,763,770	$1,452,547	-$311,222	-17.6%
2%	3,879,695	4,217,697	338,002	8.7%
3%	969,192	437,590	-531,602	-54.9%
Elderly	18,490	25,693	7,203	39.0%
Total	$6,631,147	$6,133,527	-$497,620	-7.5%
% of Levy	10.3%	9.5%		

Total tax cap credits in Wayne County were $6.1 million, which was 9.5% of the levy. This was less than the state average of 10.9%, but more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Wayne County's average tax rate was above the statewide average rate. Tax cap credits as a percentage of the levy were below the statewide average because the county had few credits in the 3% category. Most of the tax cap credits in Wayne County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Wayne County decreased $497,620 between 2012 and 2013. Credits as a share of the total levy fell from 10.3% to 9.5%.

Wayne County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*58,480,756*	*61,283,040*	*60,285,065*	*61,591,025*	*61,514,674*	*4.8%*	*-1.6%*	*2.2%*	*-0.1%*
Wayne County	15,877,344	15,869,920	16,393,575	16,973,869	17,210,184	0.0%	3.3%	3.5%	1.4%
Abington Township	50,691	52,517	37,879	38,415	48,055	3.6%	-27.9%	1.4%	25.1%
Boston Township	81,528	74,719	62,673	64,027	63,821	-8.4%	-16.1%	2.2%	-0.3%
Center Township	86,774	90,431	92,473	127,175	128,162	4.2%	2.3%	37.5%	0.8%
Clay Township	51,117	53,132	54,796	56,363	57,359	3.9%	3.1%	2.9%	1.8%
Dalton Township	8,229	10,343	10,571	10,551	10,515	25.7%	2.2%	-0.2%	-0.3%
Franklin Township	39,554	40,688	38,636	39,142	38,982	2.9%	-5.0%	1.3%	-0.4%
Greene Township	62,920	64,327	65,454	67,361	64,223	2.2%	1.8%	2.9%	-4.7%
Harrison Township	20,980	21,753	22,492	23,223	22,652	3.7%	3.4%	3.3%	-2.5%
Jackson Township	103,463	111,482	113,730	117,405	116,552	7.8%	2.0%	3.2%	-0.7%
Jefferson Township	82,214	84,638	84,473	69,716	90,373	2.9%	-0.2%	-17.5%	29.6%
New Garden Township	59,691	61,306	26,514	28,070	28,724	2.7%	-56.8%	5.9%	2.3%
Perry Township	46,113	47,662	48,781	50,317	51,256	3.4%	2.3%	3.1%	1.9%
Washington Township	29,276	30,296	30,563	31,190	31,941	3.5%	0.9%	2.1%	2.4%
Wayne Township	993,777	1,030,746	1,056,271	1,084,126	1,115,893	3.7%	2.5%	2.6%	2.9%
Webster Township	70,086	72,068	59,272	59,473	78,658	2.8%	-17.8%	0.3%	32.3%
Richmond Civil City	13,779,842	14,435,116	13,919,308	15,798,665	15,610,972	4.8%	-3.6%	13.5%	-1.2%
Boston Civil Town	2,100	2,182	2,238	2,320	2,355	3.9%	2.6%	3.7%	1.5%
Cambridge City Civil Town	558,507	585,890	599,230	581,366	632,257	4.9%	2.3%	-3.0%	8.8%
Centerville Civil Town	504,848	496,234	511,480	547,433	566,919	-1.7%	3.1%	7.0%	3.6%
Dublin Civil Town	46,855	49,829	50,701	52,668	53,511	6.3%	1.7%	3.9%	1.6%
East Germantown Civil Town	10,955	11,328	11,705	12,083	11,983	3.4%	3.3%	3.2%	-0.8%
Economy Civil Town	19,162	20,036	20,585	21,286	21,607	4.6%	2.7%	3.4%	1.5%
Fountain City Civil Town	114,503	119,878	181,404	142,123	171,164	4.7%	51.3%	-21.7%	20.4%
Greens Fork Civil Town	62,130	62,129	65,240	67,424	68,449	0.0%	5.0%	3.3%	1.5%
Hagerstown Civil Town	661,247	696,094	722,870	738,117	750,309	5.3%	3.8%	2.1%	1.7%
Milton Civil Town	58,862	61,488	63,055	63,094	66,154	4.5%	2.5%	0.1%	4.8%
Mount Auburn Civil Town	6,076	6,076	6,050	6,075	5,804	0.0%	-0.4%	0.4%	-4.5%
Spring Grove Civil Town	78,372	78,362	82,997	85,774	87,071	0.0%	5.9%	3.3%	1.5%
Whitewater Civil Town	0	0	0	0	0				
Nettle Creek School Corp	1,991,289	2,151,793	2,017,975	2,226,050	2,285,150	8.1%	-6.2%	10.3%	2.7%
Western Wayne School Corp	1,825,794	1,911,062	1,902,076	1,682,206	1,991,525	4.7%	-0.5%	-11.6%	18.4%
Centerville-Abington Comm School Corp	3,463,382	3,999,709	3,784,334	3,573,873	3,768,609	15.5%	-5.4%	-5.6%	5.4%
Northeastern Wayne School Corp	1,992,816	2,152,167	2,267,163	2,069,213	2,333,529	8.0%	5.3%	-8.7%	12.8%
Richmond Community School Corp	8,624,174	9,190,175	8,189,293	9,125,742	7,964,937	6.6%	-10.9%	11.4%	-12.7%
Cambridge City Public Library	127,950	132,531	308,787	309,115	338,789	3.6%	133.0%	0.1%	9.6%
Centerville Public Library	355,839	371,708	323,154	371,843	368,851	4.5%	-13.1%	15.1%	-0.8%
Dublin Public Library	16,899	17,613	18,253	18,869	19,163	4.2%	3.6%	3.4%	1.6%
Hagerstown Public Library	185,670	194,632	201,055	208,358	211,557	4.8%	3.3%	3.6%	1.5%
Richmond-Morrisson-Reeves Public Library	1,186,225	1,501,025	1,533,260	1,589,039	1,612,712	26.5%	2.1%	3.6%	1.5%
Wayne County Contractual Library	76,445	100,332	102,374	105,725	107,565	31.2%	2.0%	3.3%	1.7%
Richmond Sanitary	5,067,057	5,219,623	5,202,325	3,352,141	3,306,382	3.0%	-0.3%	-35.6%	-1.4%
W. U. R. Solid Waste Management District	0	0	0	0	0				
Richmond Redevelopment Commission	0	0	0	0	0				

Wayne County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
89001	Abington Township	2.2988	--	--	--	--	--	--	2.2988
89002	Boston Township	1.4529	--	--	--	--	--	--	1.4529
89003	Boston Town	1.4500	--	--	--	--	--	--	1.4500
89004	Center Township	2.3850	--	--	--	--	--	--	2.3850
89005	Center Township - Sanitary	2.6310	--	--	--	--	--	--	2.6310
89006	Richmond City -Center Twp	3.8464	--	--	--	--	--	--	3.8464
89007	Centerville Town	3.3248	--	--	--	--	--	--	3.3248
89008	Clay Township	1.9391	--	--	--	--	--	--	1.9391
89009	Greens Fork Town	3.4223	--	--	--	--	--	--	3.4223
89010	Dalton Township	1.8256	--	--	--	--	--	--	1.8256
89011	Franklin Township	1.9796	--	--	--	--	--	--	1.9796
89012	Whitewater Town	1.9223	--	--	--	--	--	--	1.9223
89013	Greene Township	2.0368	--	--	--	--	--	--	2.0368
89014	Harrison Township	1.8674	--	--	--	--	--	--	1.8674
89015	Jackson Township	2.1024	--	--	--	--	--	--	2.1024
89016	Cambridge City Town	3.4882	--	--	--	--	--	--	3.4882
89017	Dublin Town	2.6040	--	--	--	--	--	--	2.6040
89018	East Germantown Town	2.3011	--	--	--	--	--	--	2.3011
89019	Mount Auburn Town	2.2853	--	--	--	--	--	--	2.2853
89020	Jefferson Township	2.0485	--	--	--	--	--	--	2.0485
89021	Hagerstown Town	3.5933	--	--	--	--	--	--	3.5933
89022	New Garden Township	2.0486	--	--	--	--	--	--	2.0486
89023	Fountain City Town	3.0957	--	--	--	--	--	--	3.0957
89024	Perry Township	1.9590	--	--	--	--	--	--	1.9590
89025	Economy Town	2.8710	--	--	--	--	--	--	2.8710
89026	Washington Township	2.0528	--	--	--	--	--	--	2.0528
89027	Milton Town	3.2449	--	--	--	--	--	--	3.2449
89028	Wayne Township	1.7918	--	--	--	--	--	--	1.7918
89029	Wayne Township - Sanitary	2.0378	--	--	--	--	--	--	2.0378
89030	Richmond City -Wayne Twp	2.9740	--	--	--	--	--	--	2.9740
89031	Spring Grove Town	2.2709	--	--	--	--	--	--	2.2709
89032	Webster Township	2.0992	--	--	--	--	--	--	2.0992
89033	Richmond Boston Twp Airport	2.8645	--	--	--	--	--	--	2.8645
89034	Richmond City-Webster Twp	3.4521	--	--	--	--	--	--	3.4521
89035	Centerville North	2.3257	--	--	--	--	--	--	2.3257

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Wayne County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*1,451,825*	*4,145,141*	*362,340*	*25,693*	*5,984,999*	*61,514,674*	*9.7%*
TIF Total	*722*	*72,556*	*75,250*	*0*	*148,528*	*3,055,894*	*4.9%*
County Total	*1,452,547*	*4,217,697*	*437,590*	*25,693*	*6,133,527*	*64,570,568*	*9.5%*
Wayne County	364,535	1,033,858	75,275	7,458	1,481,126	17,210,184	8.6%
Abington Township	925	2,897	0	56	3,879	48,055	8.1%
Boston Township	0	0	0	46	46	63,821	0.1%
Center Township	3,945	8,234	527	67	12,774	128,162	10.0%
Clay Township	7	257	43	40	347	57,359	0.6%
Dalton Township	0	0	0	6	6	10,515	0.1%
Franklin Township	44	0	0	3	47	38,982	0.1%
Greene Township	22	646	0	37	706	64,223	1.1%
Harrison Township	0	0	0	1	1	22,652	0.0%
Jackson Township	1,165	6,969	2,227	44	10,405	116,552	8.9%
Jefferson Township	1,236	3,288	1,884	65	6,474	90,373	7.2%
New Garden Township	144	987	40	11	1,181	28,724	4.1%
Perry Township	0	173	0	34	207	51,256	0.4%
Washington Township	73	696	13	6	788	31,941	2.5%
Wayne Township	17,730	40,772	0	578	59,081	1,115,893	5.3%
Webster Township	133	1,693	0	108	1,935	78,658	2.5%
Richmond Civil City	451,640	1,243,999	25,625	4,548	1,725,812	15,610,972	11.1%
Boston Civil Town	0	0	0	0	0	2,355	0.0%
Cambridge City Civil Town	17,141	83,643	40,639	223	141,646	632,257	22.4%
Centerville Civil Town	30,995	90,478	13,924	485	135,882	566,919	24.0%
Dublin Civil Town	232	5,310	0	57	5,600	53,511	10.5%
East Germantown Civil Town	0	534	0	2	537	11,983	4.5%
Economy Civil Town	0	3,716	0	10	3,727	21,607	17.2%
Fountain City Civil Town	2,544	18,078	944	92	21,659	171,164	12.7%
Greens Fork Civil Town	413	14,631	2,450	11	17,505	68,449	25.6%
Hagerstown Civil Town	35,724	82,862	57,065	797	176,448	750,309	23.5%
Milton Civil Town	632	13,742	852	82	15,308	66,154	23.1%
Mount Auburn Civil Town	20	317	0	0	336	5,804	5.8%
Spring Grove Civil Town	442	2,044	0	24	2,510	87,071	2.9%
Whitewater Civil Town	0	0	0	0	0	0	
Nettle Creek School Corp	23,425	70,554	37,653	1,482	133,113	2,285,150	5.8%
Western Wayne School Corp	17,059	111,812	31,314	674	160,860	1,991,525	8.1%
Centerville-Abington Comm School Corp	119,924	296,610	47,904	2,439	466,876	3,768,609	12.4%
Northeastern Wayne School Corp	5,102	39,294	957	1,294	46,646	2,333,529	2.0%
Richmond Community School Corp	201,287	540,605	0	2,825	744,716	7,964,937	9.3%
Cambridge City Public Library	2,984	18,190	5,630	101	26,905	338,789	7.9%
Centerville Public Library	12,525	30,185	5,485	206	48,401	368,851	13.1%
Dublin Public Library	83	1,902	0	20	2,005	19,163	10.5%
Hagerstown Public Library	4,413	11,013	6,881	168	22,475	211,557	10.6%
Richmond-Morrisson-Reeves Public Library	42,246	113,463	0	552	156,261	1,612,712	9.7%
Wayne County Contractual Library	320	1,848	62	66	2,296	107,565	2.1%
Richmond Sanitary	92,714	249,840	4,945	973	348,471	3,306,382	10.5%
W. U. R. Solid Waste Management District	0	0	0	0	0	0	
Richmond Redevelopment Commission	0	0	0	0	0	0	
TIF - Johns Manville	0	0	0	0	0	303,990	0.0%
TIF - Richmond Center	0	0	75,250	0	75,250	444,881	16.9%
TIF - Richmond Center Exp	0	0	0	0	0	64,642	0.0%
TIF - Richmond Wayne	722	72,556	0	0	73,278	1,916,166	3.8%
TIF - Richmond Wayne Exp	0	0	0	0	0	0	
TIF - Dot Foods	0	0	0	0	0	229,266	0.0%
TIF - Taconic Farms	0	0	0	0	0	55,158	0.0%
TIF - RCF Kitchens	0	0	0	0	0	41,790	0.0%

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Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
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All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Wells County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Wells County between 2012 and 2013.
Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Wells County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	2.3%	$19,776,547	$1,272,587,917	0.2%
Change		5.8%	3.0%	
2012	1.1%	$18,689,043	$1,235,439,706	0.3%

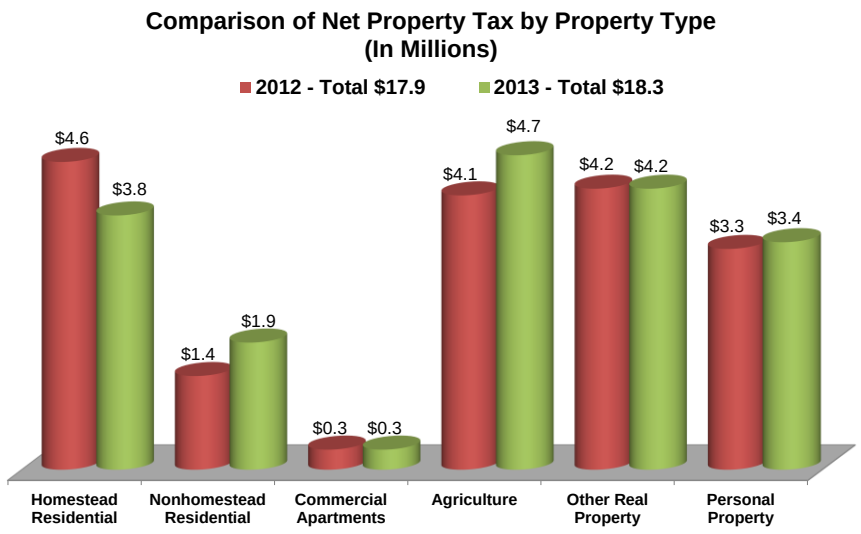
The total tax bill for all taxpayers in Wells County increased by 2.3% in 2013. The reasons were a 5.8% increase in the total property tax levy, which was partly offset by an increase in local income tax-funded property tax credit rates. In this reassessment year, certified net assessed value rose by 3.0%. Wells County tax rates are too low for many taxpayers to qualify for tax cap credits. Tax cap credits as a percent of the levy were nearly unchanged.

Wells County homeowners experienced a large 14.2% decrease in property tax bills in 2013. This was due to a large increase in local property tax credits which more than offset an increase in property tax rates. Homesteads also experienced a decline in homestead net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Wells County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	1,314	16.9%
No Change	94	1.2%
Lower Tax Bill	6,349	81.8%
Average Change in Tax Bill	**-14.2%**	
Detailed Change in Tax Bill		
20% or More	314	4.0%
10% to 19%	225	2.9%
1% to 9%	775	10.0%
-1% to 1%	94	1.2%
-1% to -9%	1,699	21.9%
-10% to -19%	2,205	28.4%
-20% or More	2,445	31.5%
Total	**7,757**	**100.0%**

Note: Percentages may not total due to rounding.



In Wells County most net property taxes were paid by business (other real and personal) and agriculture property owners in 2013. Total net property taxes increased 2.3%, similar to the average 2.1% increase statewide. Nonhomestead residential property saw the largest increase, while homestead net taxes decreased by the largest percentage.

Property tax rates increased in 17 of 22 Wells County tax districts in 2013. The average tax rate rose by 2.7% because a levy increase more than offset an increase in net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Wells County increased by 5.8%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Wells County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$996,552,329	$934,095,504	-6.3%	$410,027,344	$379,349,030	-7.5%
Other Residential	107,934,530	149,114,440	38.2%	107,269,478	147,137,359	37.2%
Ag Business/Land	351,209,718	381,437,954	8.6%	349,769,277	380,022,157	8.6%
Business Real/Personal	596,262,151	568,391,720	-4.7%	421,774,054	433,951,493	2.9%
Total	**$2,051,958,728**	**$2,033,039,618**	**-0.9%**	**$1,288,840,153**	**$1,340,460,039**	**4.0%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Wells County's total billed net assessed value increased by 4.0% in 2013. Increases in other residential and agricultural assessments more than offset decreases in homestead assessments. The number of properties classified as homesteads fell in 2013 while the number of properties classified as nonhomestead residential increased by a similar amount. This would account for the reduction in homestead AV and the increase in other residential AV. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$0	$0	$0	0.0%
2%	30,836	26,674	-4,162	-13.5%
3%	0	0	0	0.0%
Elderly	35,362	19,474	-15,888	-44.9%
Total	$66,198	$46,148	-$20,050	-30.3%
% of Levy	0.3%	0.2%		

Total tax cap credits in Wells County were $46,148, which was only 0.2% of the levy. This was one of the smallest percentages in Indiana, much less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Wells County's average tax rate was much less than the median rate statewide, and its large local property tax credits, funded by local income taxes, further reduced tax bills and tax cap credits. More than half of Wells County's tax cap credits were in the 2% nonhomestead residential/farmland category. Most of the rest were in the elderly category, which limits homestead property tax increases to 2% per year for some homeowners 65 years of age or older. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Wells County decreased $20,050 between 2012 and 2013. Credits as a share of the total levy fell to 0.2% in 2013 from 0.3% in 2012.

Wells County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*17,795,686*	*18,225,963*	*18,659,688*	*18,689,043*	*19,776,547*	*2.4%*	*2.4%*	*0.2%*	*5.8%*
Wells County	3,621,671	3,484,462	3,540,078	3,627,251	3,493,253	-3.8%	1.6%	2.5%	-3.7%
Chester Township	26,303	26,475	26,363	27,043	26,450	0.7%	-0.4%	2.6%	-2.2%
Harrison Township	107,580	105,681	104,993	106,170	50,204	-1.8%	-0.7%	1.1%	-52.7%
Jackson Township	14,401	13,988	13,934	14,102	13,643	-2.9%	-0.4%	1.2%	-3.3%
Jefferson Township	64,571	63,818	63,101	62,833	62,057	-1.2%	-1.1%	-0.4%	-1.2%
Lancaster Township	61,302	59,661	59,533	60,058	58,208	-2.7%	-0.2%	0.9%	-3.1%
Liberty Township	35,322	34,600	34,499	35,133	33,965	-2.0%	-0.3%	1.8%	-3.3%
Nottingham Township	56,466	41,531	40,995	42,641	54,863	-26.4%	-1.3%	4.0%	28.7%
Rockcreek Township	32,499	44,051	43,281	42,818	31,113	35.5%	-1.7%	-1.1%	-27.3%
Union Township	26,963	26,584	38,504	37,584	36,883	-1.4%	44.8%	-2.4%	-1.9%
Bluffton Civil City	2,348,216	2,294,924	2,282,653	2,316,926	2,241,639	-2.3%	-0.5%	1.5%	-3.2%
Zanesville Civil Town	25,212	24,294	22,434	20,368	21,537	-3.6%	-7.7%	-9.2%	5.7%
Markle Civil Town	167,484	172,619	168,731	183,422	197,419	3.1%	-2.3%	8.7%	7.6%
Ossian Civil Town	410,963	456,068	429,273	389,427	421,037	11.0%	-5.9%	-9.3%	8.1%
Poneto Civil Town	26,200	3,196	26,348	26,309	25,472	-87.8%	724.4%	-0.1%	-3.2%
Uniondale Civil Town	18,704	18,566	17,428	17,544	18,045	-0.7%	-6.1%	0.7%	2.9%
Vera Cruz Civil Town	2,166	2,249	2,345	2,128	2,291	3.8%	4.3%	-9.3%	7.7%
Southern Wells Community School Corp	1,539,979	1,760,660	1,751,966	1,560,375	1,850,618	14.3%	-0.5%	-10.9%	18.6%
Northern Wells Community School Corp	4,440,835	4,710,721	5,194,557	5,024,001	6,238,287	6.1%	10.3%	-3.3%	24.2%
M.S.D. Bluffton-Harrison School Corp	3,466,506	3,616,697	3,534,380	3,795,519	3,662,393	4.3%	-2.3%	7.4%	-3.5%
Wells County Public Library	1,159,585	1,117,751	1,114,488	1,143,693	1,090,886	-3.6%	-0.3%	2.6%	-4.6%
Huntington Library	38,775	44,025	43,685	47,450	39,387	13.5%	-0.8%	8.6%	-17.0%
Wells County Solid Waste District	103,983	103,342	106,119	106,248	106,897	-0.6%	2.7%	0.1%	0.6%

Wells County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
90001	Chester Township	1.0566	--	--	27.0059%	--	--	15.7756%	0.6046
90002	Poneto Town-Chester Township	1.9068	--	--	27.0059%	--	--	15.7756%	1.0910
90003	Harrison Township	1.4500	--	--	27.0059%	--	--	15.7756%	0.8297
90004	Bluffton City-Harrison Township	2.0119	--	--	27.0059%	--	--	15.7756%	1.1512
90005	Poneto Town-Harrison Township	2.2919	--	--	27.0059%	--	--	15.7756%	1.3114
90006	Verra Cruz Town	1.5771	--	--	27.0059%	--	--	15.7756%	0.9024
90007	Jackson Township	1.0485	--	--	27.0059%	--	--	15.7756%	0.5999
90008	Jefferson Township	1.4015	--	--	27.0059%	--	--	15.7756%	0.8019
90009	Ossian Town	1.7697	--	--	27.0059%	--	--	15.7756%	1.0126
90010	Lancaster Township	1.3768	--	--	27.0059%	--	--	15.7756%	0.7878
90011	Bluffton City-Lancaster Twp-N Wells School	1.9604	--	--	27.0059%	--	--	15.7756%	1.1217
90012	Bluffton City-Lancaster Twp-Bluffton School	2.0245	--	--	27.0059%	--	--	15.7756%	1.1584
90013	Liberty Township	1.0760	--	--	27.0059%	--	--	15.7756%	0.6157
90014	Poneto Town-Liberty Twp	1.9178	--	--	27.0059%	--	--	15.7756%	1.0973
90015	Nottingham Township	1.0983	--	--	27.0059%	--	--	15.7756%	0.6284
90016	Rockcreek Township	1.3862	--	--	27.0059%	--	--	15.7756%	0.7932
90017	Markle Town-Rockcreek Township	2.6541	--	--	27.0059%	--	--	15.7756%	1.5186
90018	Uniondale Town-Rockcreek Twp	1.8029	--	--	27.0059%	--	--	15.7756%	1.0316
90019	Union Township	1.3936	--	--	27.0059%	--	--	15.7756%	0.7974
90020	Markle Town-Union Township	2.6440	--	--	27.0059%	--	--	15.7756%	1.5129
90021	Uniondale Town-Union Township	1.7928	--	--	27.0059%	--	--	15.7756%	1.0258
90022	Zanesville Town-Union Township	1.6729	--	--	27.0059%	--	--	15.7756%	0.9572

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Wells County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*0*	*26,652*	*0*	*19,474*	*46,126*	*19,776,547*	*0.2%*
TIF Total	*0*	*22*	*0*	*0*	*22*	*282,823*	*0.0%*
County Total	*0*	*26,674*	*0*	*19,474*	*46,148*	*20,059,370*	*0.2%*
Wells County	0	2,956	0	2,955	5,911	3,493,253	0.2%
Chester Township	0	0	0	9	9	26,450	0.0%
Harrison Township	0	0	0	35	35	50,204	0.1%
Jackson Township	0	0	0	4	4	13,643	0.0%
Jefferson Township	0	0	0	24	24	62,057	0.0%
Lancaster Township	0	0	0	39	39	58,208	0.1%
Liberty Township	0	0	0	21	21	33,965	0.1%
Nottingham Township	0	0	0	20	20	54,863	0.0%
Rockcreek Township	0	219	0	18	236	31,113	0.8%
Union Township	0	7	0	12	19	36,883	0.1%
Bluffton Civil City	0	20	0	3,952	3,972	2,241,639	0.2%
Zanesville Civil Town	0	0	0	21	21	21,537	0.1%
Markle Civil Town	0	12,285	0	495	12,780	197,419	6.5%
Ossian Civil Town	0	0	0	174	174	421,037	0.0%
Poneto Civil Town	0	0	0	1	1	25,472	0.0%
Uniondale Civil Town	0	0	0	73	73	18,045	0.4%
Vera Cruz Civil Town	0	0	0	0	0	2,291	0.0%
Southern Wells Community School Corp	0	0	0	743	743	1,850,618	0.0%
Northern Wells Community School Corp	0	8,587	0	3,617	12,204	6,238,287	0.2%
M.S.D. Bluffton-Harrison School Corp	0	34	0	6,174	6,208	3,662,393	0.2%
Wells County Public Library	0	3	0	898	901	1,090,886	0.1%
Huntington Library	0	2,451	0	99	2,550	39,387	6.5%
Wells County Solid Waste District	0	90	0	90	181	106,897	0.2%
TIF - Adams Street #1	0	21	0	0	21	250,801	0.0%
TIF - Adams Street #2 BH	0	1	0	0	1	269	0.5%
TIF - Adams Street #2 Bl-L/NW	0	0	0	0	0	31,753	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 White County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in White County between 2012 and 2013.
Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in White County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	-2.3%	$23,155,097	$1,755,878,800	1.1%
Change		-0.6%	2.5%	
2012	-4.1%	$23,302,162	$1,713,375,958	1.1%

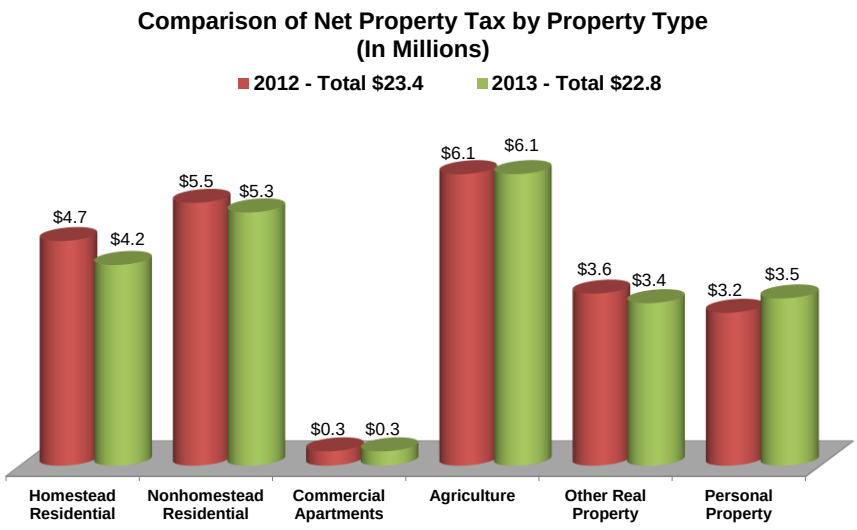
The total tax bill for all taxpayers in White County decreased by 2.3% in 2013. The reasons were a 0.6% decrease in the levy and an increase in local income tax-funded property tax credit rates. In this reassessment year, certified net assessed value rose by 2.5%. Falling tax bills meant lower tax cap credits for some taxpayers, but increased tax rates in a few big tax districts increased tax cap credits for others. Tax cap credits as a percent of the levy were nearly unchanged between 2012 and 2013, at 1.1%.

White County homeowners experienced a large 9.4% decrease in property tax bills in 2013. This was due to an increase in local property tax credits, a decrease in homestead net assessed value, and a decrease in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in White County

	2012 to 2013 Number of Homesteads	2012 to 2013 % Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	2,238	30.8%
No Change	196	2.7%
Lower Tax Bill	4,843	66.6%
Average Change in Tax Bill	**-9.4%**	
Detailed Change in Tax Bill		
20% or More	585	8.0%
10% to 19%	431	5.9%
1% to 9%	1,222	16.8%
-1% to 1%	196	2.7%
-1% to -9%	1,730	23.8%
-10% to -19%	1,494	20.5%
-20% or More	1,619	22.2%
Total	**7,277**	**100.0%**

Note: Percentages may not total due to rounding.



In White County most net property taxes were divided among business (other real and personal), agriculture, and nonhomestead residential (small rentals and second homes) property owners in 2013. Total net property taxes decreased 2.3%, compared to an average 2.1% increase statewide. Commercial apartments saw the biggest percentage increase, while homestead net taxes decreased by the largest percentage.

Property tax rates decreased in 15 of 23 White County tax districts in 2013. The average tax rate fell by 3.0% because of a small levy decrease and an increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in White County decreased by 0.6%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in White County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$868,346,029	$843,160,925	-2.9%	$355,310,558	$337,535,315	-5.0%
Other Residential	445,222,471	435,212,775	-2.2%	443,825,538	433,879,082	-2.2%
Ag Business/Land	513,180,300	538,480,000	4.9%	511,739,548	537,069,199	4.9%
Business Real/Personal	1,064,275,206	852,709,773	-19.9%	433,184,788	463,620,581	7.0%
Total	**$2,891,024,006**	**$2,669,563,473**	**-7.7%**	**$1,744,060,432**	**$1,772,104,177**	**1.6%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

White County's total billed net assessed value increased by 1.6% in 2013. Increases in business and agricultural assessments more than offset decreases in homestead and other residential assessments. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$41,939	$24,695	-$17,244	-41.1%
2%	224,178	237,626	13,449	6.0%
3%	0	0	0	0.0%
Elderly	2,334	5,144	2,810	120.4%
Total	$268,450	$267,465	-$985	-0.4%
% of Levy	1.1%	1.1%		

Total tax cap credits in White County were $267,465, which was 1.1% of the levy. This was less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. White County's average tax rate was much less than the median rate statewide. Most of the tax cap credits in White County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in White County decreased $985 between 2012 and 2013. Credits as a share of the total levy were almost unchanged at 1.1% in 2012 and 2013.

White County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*23,299,158*	*23,600,765*	*24,319,673*	*23,302,162*	*23,155,097*	*1.3%*	*3.0%*	*-4.2%*	*-0.6%*
White County	6,484,775	6,390,185	6,631,372	6,265,818	6,171,915	-1.5%	3.8%	-5.5%	-1.5%
Big Creek Township	27,760	28,426	28,793	5,507	21,837	2.4%	1.3%	-80.9%	296.5%
Cass Township	17,328	15,382	18,142	17,998	0	-11.2%	17.9%	-0.8%	-100.0%
Honey Creek Township	57,695	58,108	59,649	61,895	61,843	0.7%	2.7%	3.8%	-0.1%
Jackson Township	20,590	20,329	22,003	23,362	23,309	-1.3%	8.2%	6.2%	-0.2%
Liberty Township	0	0	0	0	0				
Lincoln Township	25,602	25,714	26,326	27,267	27,308	0.4%	2.4%	3.6%	0.2%
Monon Township	133,825	134,477	137,561	141,842	140,577	0.5%	2.3%	3.1%	-0.9%
Prairie Township	43,989	44,559	45,450	47,076	47,776	1.3%	2.0%	3.6%	1.5%
Princeton Township	43,146	41,905	30,037	46,963	46,668	-2.9%	-28.3%	56.4%	-0.6%
Round Grove Township	27,114	24,694	28,199	20,232	20,821	-8.9%	14.2%	-28.3%	2.9%
Union Township	239,342	243,190	243,669	249,692	245,646	1.6%	0.2%	2.5%	-1.6%
West Point Township	14,075	13,358	16,204	16,785	16,771	-5.1%	21.3%	3.6%	-0.1%
Monticello Civil City	2,430,345	2,481,533	2,550,830	2,640,014	2,634,024	2.1%	2.8%	3.5%	-0.2%
Brookston Civil Town	198,360	204,954	217,635	225,262	224,820	3.3%	6.2%	3.5%	-0.2%
Burnettsville Civil Town	14,267	14,620	14,827	15,377	15,232	2.5%	1.4%	3.7%	-0.9%
Chalmers Civil Town	68,329	68,299	66,573	70,392	74,793	0.0%	-2.5%	5.7%	6.3%
Monon Civil Town	307,719	310,061	319,335	333,364	332,407	0.8%	3.0%	4.4%	-0.3%
Reynolds Civil Town	66,088	66,467	68,675	71,948	70,948	0.6%	3.3%	4.8%	-1.4%
Wolcott Civil Town	253,194	251,491	236,992	273,073	272,580	-0.7%	-5.8%	15.2%	-0.2%
Pioneer Regional School Corp	232,650	223,258	238,321	216,058	237,745	-4.0%	6.7%	-9.3%	10.0%
North White School Corp	3,006,831	3,296,401	3,464,885	3,373,667	3,413,116	9.6%	5.1%	-2.6%	1.2%
Frontier School Corp	1,941,348	2,169,062	2,214,263	2,381,256	2,190,775	11.7%	2.1%	7.5%	-8.0%
Tri County School Corp	1,638,701	1,658,092	1,572,359	1,719,187	1,867,262	1.2%	-5.2%	9.3%	8.6%
Twin Lakes Community School Corp	5,219,956	5,094,402	5,295,748	4,243,953	4,355,067	-2.4%	4.0%	-19.9%	2.6%
Brookston Public Library	156,264	120,398	147,975	166,605	87,945	-23.0%	22.9%	12.6%	-47.2%
Monon Public Library	221,692	213,362	224,729	233,667	140,878	-3.8%	5.3%	4.0%	-39.7%
Monticello Public Library	305,640	326,566	334,019	346,481	345,669	6.8%	2.3%	3.7%	-0.2%
Wolcott Public Library	61,160	61,472	65,102	67,421	67,365	0.5%	5.9%	3.6%	-0.1%
Northwest Indiana Solid Waste Mgmt Dist	0	0	0	0	0				
Monticello Redevelopment Commission	41,373	0	0	0	0	-100.0%			

White County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
91001	Big Creek Township	1.1061	--	--	11.8588%	--	--	--	0.9749
91002	Chalmers Town	1.9398	--	--	2.2490%	--	--	--	1.8962
91003	Cass Township-Pioneer Regional School	1.2985	--	--	4.4049%	--	--	--	1.2413
91004	Cass Township-Twin Lakes School	0.9508	--	--	18.8288%	--	--	--	0.7718
91005	Honey Creek Twp-North White School	1.2094	--	--	28.0045%	--	--	--	0.8707
91006	Honey Creek Twp-Twin Lakes School	1.0307	--	--	4.8854%	--	--	--	0.9803
91007	Reynolds Town	1.8112	--	--	10.7872%	--	--	--	1.6158
91008	Jackson Township	1.1065	--	--	13.4592%	--	--	--	0.9576
91009	Burnettsville Town	1.2701	--	--	14.9080%	--	--	--	1.0808
91010	Liberty Township-North White School	1.1295	--	--	1.0680%	--	--	--	1.1174
91011	Liberty Township-Twin Lakes School	0.9508	--	--	0.1215%	--	--	--	0.9496
91012	Lincoln Township	1.0297	--	--	13.1027%	--	--	--	0.8948
91013	Monon Township	1.2733	--	--	16.4409%	--	--	--	1.0640
91014	Monon Town	2.8289	--	--	4.9498%	--	--	--	2.6889
91015	Prairie Township	1.1474	--	--	5.2208%	--	--	--	1.0875
91016	Brookston Town	1.7667	--	--	3.2199%	--	--	--	1.7098
91017	Princeton Township	1.1628	--	--	16.2318%	--	--	--	0.9741
91018	Wolcott Town	2.3085	--	--	12.4088%	--	--	--	2.0220
91019	Round Grove Township	1.0932	--	--	59.3527%	--	--	--	0.4444
91020	Union Township	1.0683	--	--	2.0971%	--	--	--	1.0459
91021	Monticello City	2.2213	--	--	12.8634%	--	--	--	1.9356
91022	West Point Township-Frontier School	1.0901	--	--	4.3465%	--	--	--	1.0427
91023	West Point Township-Tri Cnty School	1.0803	--	--	100.0000%	--	--	--	0.0000

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

White County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*24,695*	*230,624*	*0*	*5,144*	*260,463*	*23,155,097*	*1.1%*
TIF Total	*0*	*7,002*	*0*	*0*	*7,002*	*452,806*	*1.5%*
County Total	*24,695*	*237,626*	*0*	*5,144*	*267,465*	*23,607,903*	*1.1%*
White County	3,784	33,792	0	1,090	38,665	6,171,915	0.6%
Big Creek Township	0	0	0	0	1	21,837	0.0%
Cass Township	0	0	0	0	0	0	
Honey Creek Township	0	0	0	0	0	61,843	0.0%
Jackson Township	0	0	0	5	5	23,309	0.0%
Liberty Township	0	0	0	0	0	0	
Lincoln Township	0	0	0	0	0	27,308	0.0%
Monon Township	29	588	0	21	637	140,577	0.5%
Prairie Township	0	0	0	0	0	47,776	0.0%
Princeton Township	1	160	0	0	161	46,668	0.3%
Round Grove Township	0	0	0	0	0	20,821	0.0%
Union Township	148	948	0	24	1,120	245,646	0.5%
West Point Township	0	0	0	0	0	16,771	0.0%
Monticello Civil City	11,257	72,322	0	1,308	84,887	2,634,024	3.2%
Brookston Civil Town	8	0	0	22	29	224,820	0.0%
Burnettsville Civil Town	0	0	0	0	0	15,232	0.0%
Chalmers Civil Town	6	0	0	55	61	74,793	0.1%
Monon Civil Town	2,098	43,149	0	348	45,594	332,407	13.7%
Reynolds Civil Town	5	0	0	0	5	70,948	0.0%
Wolcott Civil Town	34	10,417	0	0	10,452	272,580	3.8%
Pioneer Regional School Corp	0	0	0	41	41	237,745	0.0%
North White School Corp	1,021	20,874	0	1,231	23,126	3,413,116	0.7%
Frontier School Corp	14	0	0	70	84	2,190,775	0.0%
Tri County School Corp	21	6,339	0	0	6,359	1,867,262	0.3%
Twin Lakes Community School Corp	5,635	36,203	0	825	42,664	4,355,067	1.0%
Brookston Public Library	1	0	0	2	2	87,945	0.0%
Monon Public Library	90	1,859	0	30	1,980	140,878	1.4%
Monticello Public Library	542	3,480	0	73	4,094	345,669	1.2%
Wolcott Public Library	2	494	0	0	495	67,365	0.7%
Northwest Indiana Solid Waste Mgmt Dist	0	0	0	0	0	0	
Monticello Redevelopment Commission	0	0	0	0	0	0	
TIF - CLM TIF05	0	0	0	0	0	0	
TIF - HNW TIF03	0	0	0	0	0	26,459	0.0%
TIF - Monti TIF02 & 04	0	7,002	0	0	7,002	426,347	1.6%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.

2013 Whitley County Property Tax Report with Comparison to 2012

Legislative Services Agency **September 2013**

This report describes property tax changes in Whitley County between 2012 and 2013. Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from $1,500 to $1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Whitley County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	7.2%	$23,589,994	$1,336,049,342	1.9%
Change		5.5%	0.9%	
2012	-1.9%	$22,352,839	$1,323,561,624	1.4%

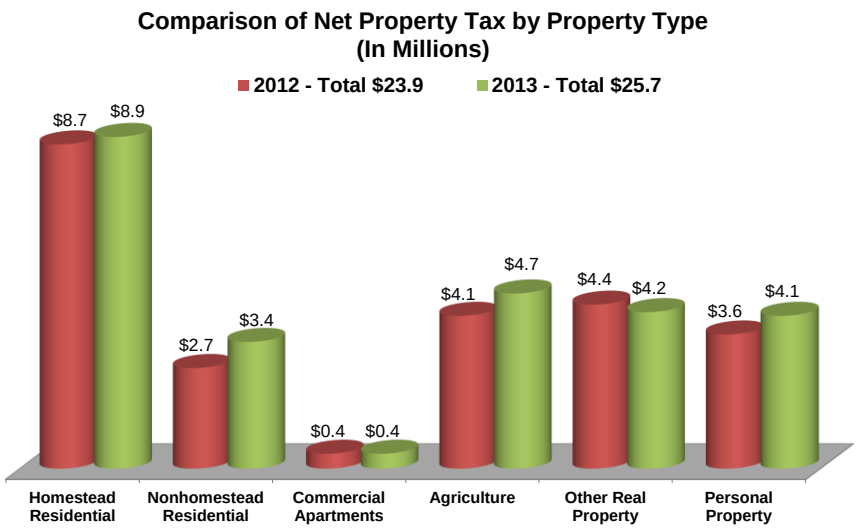
The total tax bill for all taxpayers in Whitley County increased by 7.2% in 2013. The main reason was a 5.5% increase in the total property tax levy. In this reassessment year, certified net assessed value increased by 0.9%. Tax rates increased because the levy rose more than certified assessments, so tax cap credits as a share of the levy rose from 1.4% in 2012 to 1.9% in 2013.

Whitley County homeowners experienced a 4.2% increase in property tax bills in 2013. This was due to an increase in property tax rates, which more than offset a small decrease in homestead net assessed values. Statewide, the average homeowner's tax bill was almost unchanged.

Comparable Homestead Property Tax Changes in Whitley County

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	6,458	64.9%
No Change	124	1.2%
Lower Tax Bill	3,371	33.9%
Average Change in Tax Bill	**4.2%**	
Detailed Change in Tax Bill		
20% or More	1,747	17.6%
10% to 19%	1,607	16.1%
1% to 9%	3,104	31.2%
-1% to 1%	124	1.2%
-1% to -9%	2,000	20.1%
-10% to -19%	736	7.4%
-20% or More	635	6.4%
Total	**9,953**	**100.0%**

Note: Percentages may not total due to rounding.



In Whitley County most net property taxes were paid by homestead and business (other real and personal) property owners in 2013. Total net property taxes increased 7.2%, more than the average 2.1% increase statewide. Nonhomestead residential property saw the largest increase, while business real property is the only sector to have decreased taxes.

Property tax rates increased in all 14 Whitley County tax districts in 2013. The average tax rate rose by 4.6% because the levy increase exceeded a small increase in certified net assessed value. Statewide, the average tax rate increased by a similar amount, 4.2%.

The total levies of all government units in Whitley County increased by 5.5%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Whitley County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	$1,315,212,799	$1,296,925,800	-1.4%	$545,020,460	$541,209,677	-0.7%
Other Residential	186,763,401	222,677,200	19.2%	186,025,837	221,022,719	18.8%
Ag Business/Land	285,063,000	305,890,700	7.3%	283,035,401	303,439,782	7.2%
Business Real/Personal	703,364,446	692,147,085	-1.6%	471,866,401	475,138,823	0.7%
Total	**$2,490,403,646**	**$2,517,640,785**	**1.1%**	**$1,485,948,099**	**$1,540,811,001**	**3.7%**

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Whitley County's total billed net assessed value increased by 3.7% in 2013. Increases in other residential and agricultural assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	$76,853	$93,218	$16,365	21.3%
2%	242,132	333,442	91,310	37.7%
3%	0	0	0	0.0%
Elderly	25,242	62,304	37,062	146.8%
Total	$344,227	$488,964	$144,737	42.0%
% of Levy	1.4%	1.9%		

Total tax cap credits in Whitley County were $488,964, which was 1.9% of the levy. This was less than the state average of 10.9%, and less than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Whitley County's average tax rate was less than the median rate statewide. Most of the tax cap credits in Whitley County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Whitley County increased $144,737 between 2012 and 2013. Credits as a share of the total levy rose to 1.9% in 2013 from 1.4% in 2012.

Whitley County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change 2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	*21,153,126*	*21,638,415*	*22,671,984*	*22,352,839*	*23,589,994*	*2.3%*	*4.8%*	*-1.4%*	*5.5%*
Whitley County	5,294,931	4,985,159	5,221,518	5,565,576	5,190,552	-5.9%	4.7%	6.6%	-6.7%
Cleveland Township	178,607	212,080	164,213	123,449	158,530	18.7%	-22.6%	-24.8%	28.4%
Columbia Township	147,048	145,223	145,969	151,476	153,217	-1.2%	0.5%	3.8%	1.1%
Etna Troy Township	43,727	43,425	44,595	47,679	47,319	-0.7%	2.7%	6.9%	-0.8%
Jefferson Township	88,937	87,293	88,897	91,399	116,704	-1.8%	1.8%	2.8%	27.7%
Richland Township	67,032	66,826	68,548	71,424	71,885	-0.3%	2.6%	4.2%	0.6%
Smith Township	102,808	101,760	96,520	337,294	249,296	-1.0%	-5.1%	249.5%	-26.1%
Thorncreek Township	192,440	192,643	192,011	195,469	172,069	0.1%	-0.3%	1.8%	-12.0%
Union Township	69,136	67,928	60,795	66,820	25,130	-1.7%	-10.5%	9.9%	-62.4%
Washington Township	80,175	78,571	79,752	79,178	83,768	-2.0%	1.5%	-0.7%	5.8%
Columbia City Civil City	2,040,780	2,042,195	2,042,917	2,308,000	2,265,455	0.1%	0.0%	13.0%	-1.8%
Churubusco Civil Town	330,939	324,445	403,222	394,708	392,891	-2.0%	24.3%	-2.1%	-0.5%
Larwill Civil Town	22,924	22,882	23,948	23,975	24,964	-0.2%	4.7%	0.1%	4.1%
South Whitley Civil Town	277,311	274,873	274,304	294,674	289,040	-0.9%	-0.2%	7.4%	-1.9%
Whitko Community School Corp	2,012,849	2,174,700	2,540,742	2,220,198	2,513,159	8.0%	16.8%	-12.6%	13.2%
Smith-Green Community School Corp	1,326,596	1,730,609	1,597,969	1,225,718	1,704,280	30.5%	-7.7%	-23.3%	39.0%
Whitley County Consolidated School Corp	7,904,071	7,906,277	8,489,103	8,067,647	9,110,394	0.0%	7.4%	-5.0%	12.9%
Churubusco Public Library	47,183	48,106	49,706	53,192	52,760	2.0%	3.3%	7.0%	-0.8%
Peabody Library	597,707	806,602	745,330	781,118	771,634	34.9%	-7.6%	4.8%	-1.2%
South Whitley Public Library	327,925	326,818	341,925	253,845	196,947	-0.3%	4.6%	-25.8%	-22.4%
Whitley County Solid Waste Mgmt Dist	0	0	0	0	0				
Whitley County Redevelopment Commission	0	0	0	0	0				
Columbia City Redevelopment Commission	0	0	0	0	0				

Whitley County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates: LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	Net Tax Rate, Homesteads
92001	Cleveland Township	1.8924	--	--	3.2036%	--	--	--	1.8318
92002	South Whitley Town	2.6891	--	--	3.2036%	--	--	--	2.6030
92003	Columbia Township	1.5719	--	--	3.2036%	--	--	--	1.5215
92004	Columbia City	2.4183	--	--	3.2036%	--	--	--	2.3408
92005	Etna Troy Township	1.3939	--	--	3.2036%	--	--	--	1.3492
92006	Jefferson Township	1.4280	--	--	3.2036%	--	--	--	1.3823
92007	Richland Township	1.8734	--	--	3.2036%	--	--	--	1.8134

Notes: A T*axing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.
The *Tax Rate* is the gross levy divided by net assessed value, in dollars per $100 assessed value.
The *LOIT, COIT, and CEDIT* credits are funded by local income taxes.
The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Whitley County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Non-TIF Total	*93,218*	*331,812*	*0*	*61,481*	*486,512*	*23,589,994*	*2.1%*
TIF Total	*0*	*1,630*	*0*	*823*	*2,452*	*2,551,830*	*0.1%*
County Total	*93,218*	*333,442*	*0*	*62,304*	*488,964*	*26,141,824*	*1.9%*
Whitley County	14,949	52,525	0	12,473	79,947	5,190,552	1.5%
Cleveland Township	587	3,262	0	320	4,170	158,530	2.6%
Columbia Township	883	2,751	0	408	4,042	153,217	2.6%
Etna Troy Township	0	0	0	96	96	47,319	0.2%
Jefferson Township	0	0	0	204	204	116,704	0.2%
Richland Township	0	83	0	68	151	71,885	0.2%
Smith Township	19	1,226	0	662	1,908	249,296	0.8%
Thorncreek Township	0	0	0	570	570	172,069	0.3%
Union Township	58	28	0	21	108	25,130	0.4%
Washington Township	22	0	0	93	116	83,768	0.1%
Columbia City Civil City	29,835	89,355	0	9,122	128,313	2,265,455	5.7%
Churubusco Civil Town	97	6,255	0	1,278	7,631	392,891	1.9%
Larwill Civil Town	3	1,110	0	142	1,254	24,964	5.0%
South Whitley Civil Town	3,415	20,776	0	1,427	25,618	289,040	8.9%
Whitko Community School Corp	5,999	35,649	0	4,255	45,904	2,513,159	1.8%
Smith-Green Community School Corp	130	8,384	0	4,528	13,042	1,704,280	0.8%
Whitley County Consolidated School Corp	31,996	93,545	0	22,785	148,326	9,110,394	1.6%
Churubusco Public Library	4	260	0	140	404	52,760	0.8%
Peabody Library	4,740	13,937	0	2,572	21,249	771,634	2.8%
South Whitley Public Library	480	2,665	0	317	3,462	196,947	1.8%
Whitley County Solid Waste Mgmt Dist	0	0	0	0	0	0	
Whitley County Redevelopment Commission	0	0	0	0	0	0	
Columbia City Redevelopment Commission	0	0	0	0	0	0	
TIF - Columbia City	0	1,630	0	24	1,654	35,121	4.7%
TIF - Union Township	0	0	0	799	799	2,516,709	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:
Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.
Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.
All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.
Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.
The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.