

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% |

Comparable Homestead Property Tax Changes in Elkhart County

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.

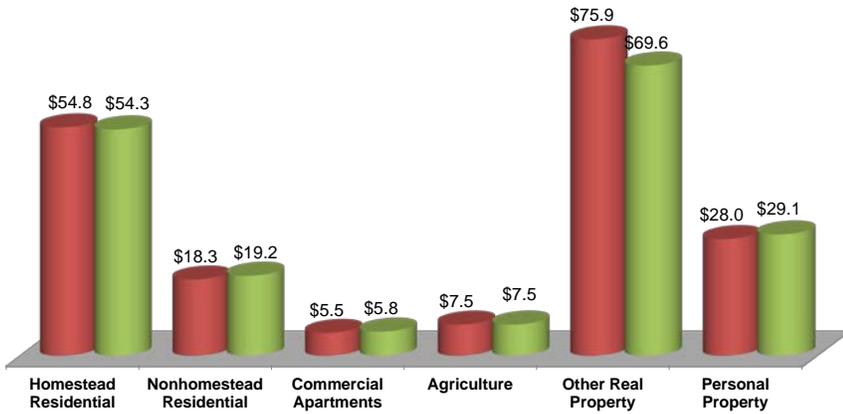
Elkhart County homeowners experienced a small 0.9% decrease in property tax bills in 2013. This was due to an increase in property tax rates which was offset by a decline in net assessed value. Statewide, the average homeowner's tax bill was almost unchanged.

| | 2012 to 2013 | |
|------------------------------------|----------------------|------------------|
| | Number of Homesteads | % 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.

**Comparison of Net Property Tax by Property Type
(In Millions)**

■ 2012 - Total \$190.0 ■ 2013 - Total \$185.5



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 |
| <i>County Total</i> | 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

| Dist # | Taxing District | Tax Rate | Credit Rates | | | | | | Net Tax Rate, Homesteads |
|--------|--------------------------------------|----------|--------------|-------------------|--------------------|----------------------|-------------------|---------------------|-----------------------------|
| | | | LOIT PTRC | COIT Homestead | CEDIT Homestead | CEDIT Residential | LOIT Homestead | LOIT Residential | |
| 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 *Taxing 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 | | | | Total | Levy | Circuit Breaker as % of Levy |
|---|--|---|------------------------------------|---------|------------|-------------|------------------------------|
| | (1%) Homesteads | (2%) Other Residential and Farmland | (3%) All Other Real/Personal | Elderly | | | |
| <i>Non-TIF Total</i> | 7,798,839 | 11,554,270 | 16,911,783 | 110,002 | 36,374,895 | 207,324,361 | 17.5% |
| <i>TIF Total</i> | 9,069 | 289,186 | 1,939,582 | 0 | 2,237,837 | 13,649,346 | 16.4% |
| <i>County Total</i> | 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 | | | | | Total | Levy | Circuit Breaker as % of Levy |
|----------------------------|--|--------------------------------|-------------------------|---------|---------|------------|-------------|------------------------------|
| | (2%) | | (3%) | | Elderly | | | |
| | (1%) Homesteads | Other Residential and Farmland | All Other Real/Personal | | | | | |
| <i>Non-TIF Total</i> | 7,798,839 | 11,554,270 | 16,911,783 | 110,002 | | 36,374,895 | 207,324,361 | 17.5% |
| <i>TIF Total</i> | 9,069 | 289,186 | 1,939,582 | 0 | | 2,237,837 | 13,649,346 | 16.4% |
| <i>County Total</i> | 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.