

2010 Property Tax Report

Lake County

with comparisons between 2007 and 2010



Legislative Services Agency

December 2010

This report describes property tax changes in Lake County between 2009 and 2010, with comparison to changes between 2007 and 2010. The report also shows the overall changes to property tax levies and property assessments since the recent property tax reforms have been implemented. Explanatory information is provided to highlight changes that are unique to Lake County and those that have occurred throughout the state. Statewide averages are based on data from all counties except LaPorte.

Comparable Homestead Property Tax Changes in Lake County

	2009 to 2010		2007 to 2010	
	Number of Homesteads	% Share of Total	Number of Homesteads	% Share of Total
Summary Change in Tax Bill				
Higher Tax Bill	64,814	52.7%	6,074	4.9%
No Change	3,742	3.0%	954	0.8%
Lower Tax Bill	54,506	44.3%	116,034	94.3%
Average Change in Tax Bill	0.4%		-29.8%	
Detailed Change in Tax Bill				
20% or More	7,452	6.1%	3,590	2.9%
10% to 19%	7,398	6.0%	870	0.7%
1% to 9%	49,964	40.6%	1,614	1.3%
0%	3,742	3.0%	954	0.8%
-1% to -9%	36,609	29.7%	4,861	4.0%
-10% to -19%	12,284	10.0%	13,865	11.3%
-20% to -29%	2,999	2.4%	32,369	26.3%
-30% to -39%	1,477	1.2%	34,161	27.8%
-40% to -49%	291	0.2%	17,237	14.0%
-50% to -59%	187	0.2%	5,766	4.7%
-60% to -69%	148	0.1%	2,045	1.7%
-70% to -79%	101	0.1%	1,426	1.2%
-80% to -89%	67	0.1%	1,052	0.9%
-90% to -99%	49	0.0%	669	0.5%
-100%	294	0.2%	2,583	2.1%
Total	123,062	100.0%	123,062	100.0%

The average homeowner saw a 0.4% tax bill increase from 2009 to 2010.

Homestead taxes in 2010 were still 29.8% lower than they were in 2007, before the property tax reforms.

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

40.6% of homeowners saw tax increases of between 1% and 9% from 2009 to 2010.

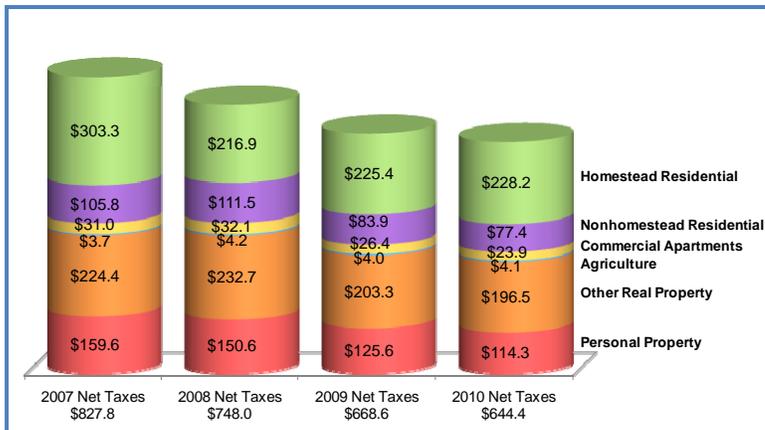
The largest percentage of homeowners have seen between a 20% and 39% decrease in their tax bills from 2007 to 2010.

Note: Percentages may not total due to rounding.

Lake County Overview

The average homestead property tax bill increased slightly in Lake County in 2010, not very different from the small decrease statewide. Property tax levies decreased 0.6% in Lake County in 2010, compared to the state average increase of 2.1%. This decrease was due to the freeze on Lake County property tax operating levies and declines in the debt service levies of several of the Lake County school corporations. Other units saw levy increases, including the county and the towns of Dyer and Merrillville. The state homestead credit rate fell, because of a scheduled phaseout of the state credit program. Lake County homeowners benefitted more from the 1% property tax cap than did homeowners in the average county, mainly because many Lake County property tax rates are well above the state average. Most debt service is exempt from the caps in Lake County, however. Lake County does not have any local income taxes.

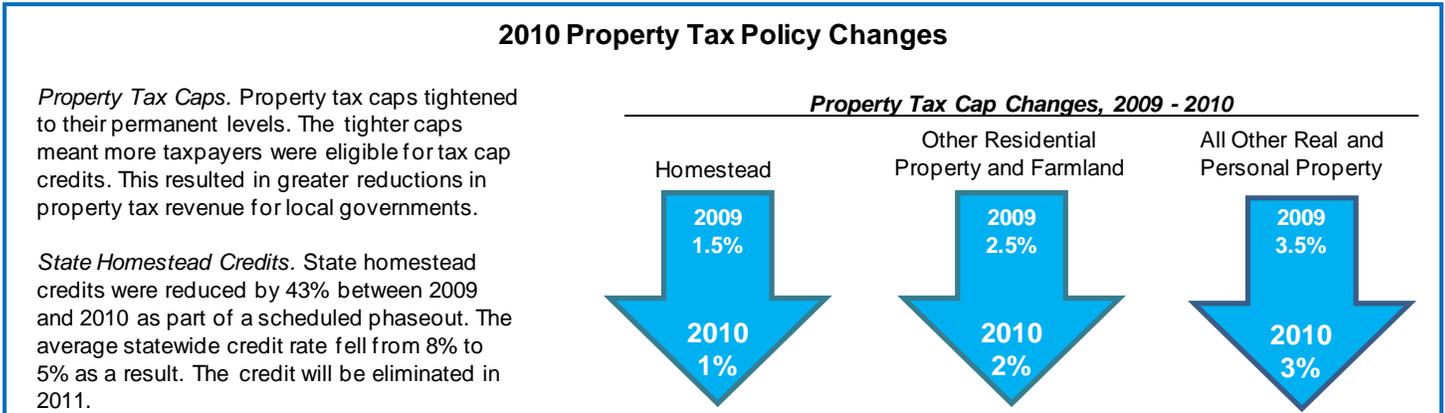
Comparison of Net Property Tax by Property Type
(In Millions)



Net tax bills for all taxpayers decreased 3.6% in Lake County from 2009 to 2010. This was a larger decrease than the statewide reduction of 1.7%. In 2010 apartment owners saw a 9.3% decrease in tax bills. This decrease was due mainly to the tightening of the tax caps from 2.5% to 2% for rental housing. The tightening of the tax caps also affected nonhomestead residential property (mostly small rental residences), which saw a 7.7% drop in tax bills. Other real and personal property, mostly commercial and industrial land, buildings, and equipment, saw a 3.3% and 9.0% decrease, respectively, in tax bills in 2010. This was mainly because of the tightening of the tax cap rates

from 3.5% to 3% in the Lake County taxing districts with particularly high tax rates. The concentration of personal property in areas with high tax rates is higher than that of business real property, accounting for the difference in the net tax rate of change.

Agricultural business property saw a 3.4% increase in tax payments in 2010 because of the 4% increase in the base rate of farmland, from \$1,200 to \$1,250 per acre.



Tax Cap Credits

Tax cap credits in Lake County in 2010 amounted to 13.4% of the total property tax levy. The statewide average was 7.2%. The much larger percentage loss in the county was due to the particularly high tax rates in some Lake County taxing districts. Since many of these tax rates were higher than \$3 per \$100 assessed value, a large amount of commercial/industrial property was eligible for tax cap credits. Business property in the 3% tax cap category accounted for 53% of Lake's tax cap credits, compared to 30% statewide. Lake County businesses accounted for fully 38% of all tax cap credits in the 3% category statewide. In total, Lake County accounted for 22% of all credits statewide.

**2010 Circuit Breaker Credits by Cap Category
Lake County Total \$101,084,193**

1%	2%	3%	Elderly
\$8,582,858	\$38,486,814	\$53,897,586	\$116,935
8.5%	38.1%	53.3%	0.1%

The cities of East Chicago, Gary, and Hammond and their overlapping townships, school corporations, and special districts saw most of the revenue losses from the tax caps in 2010. The city of Gary lost 20.6% of its total levy, the city of East Chicago lost 34.0%, the city of Whiting lost 13.0%, and the city of Hammond lost 10.7%. The tax rates in these cities' taxing districts are \$4.50 and more, which means that property in all tax cap categories qualify for credits. The debt service portions of these tax rates are exempt from the caps, which reduced losses somewhat. Gary's loss was also reduced by relief granted by the Distressed Unit Appeals Board. Also notable are the Gary Community School Corporation's loss of 51.9% of its levy, the East Chicago School Corporation's loss of 34.0%, and Calumet Township's loss of 39.6%. Other Lake County governments lost little. The cities of Crown Point and Hobart lost less than 1% of their levies to the caps, and several towns lost almost nothing. The county government lost 9% of its tax levy to the caps.

The Effects of Recession

In Lake County the recession has had less of an effect on local governments than in many Indiana counties. The unemployment rate rose from 4.9% in December 2007 to 10.5% in July 2009, which was close to the average increase in Indiana.

Lake County Gross Assessed Value by Property Type

Property Type	Gross AV 2009	Gross AV 2010	Gross AV Change
Homesteads	21,566,759,570	21,777,952,010	1.0%
Other Residential	3,056,310,500	3,112,180,503	1.8%
Ag Business/Land	192,270,100	194,304,880	1.1%
Business Real/Personal	11,056,423,070	11,186,569,771	1.2%
Total	\$35,871,763,240	\$36,271,007,164	1.1%

The recession reduced new construction and new equipment purchases, so less new property was added to assessment roles. The recession also reduced some property values, which affected assessed values through annual trending. Lower assessed values may result in higher tax rates for local taxpayers. In those instances where taxpayers' bills are limited by the caps, the higher rates may result in higher circuit breaker credits, causing increased revenue losses for local governments.

In Lake County, however, the gross assessed value of business real and personal property still increased 1.2% in 2010. Other assessment categories also increased, and total gross assessed value in Lake County rose 1.1%. This was higher than the state average increase of 0.6%.

Lake County does not have any local income taxes, so the decline in taxable income had no effect on Lake County revenues or on property tax credits funded by local income taxes.

The tables on the following pages illustrate 2007 – 2010 levy comparisons, 2010 tax rates and credit rates, and 2010 circuit breaker losses by taxing unit.

Lake County Levy Comparison by Taxing Unit

Taxing Unit	2007	2008	2009	2010	% Change		
					2007-2008	2008-2009	2009-2010
<i>County Total</i>	967,314,700	1,003,872,093	695,103,755	691,154,324	3.8%	-30.8%	-0.6%
State Unit	556,998	590,187	0	0	6.0%	-100.0%	
Lake County	229,628,262	233,451,618	118,561,961	125,984,528	1.7%	-49.2%	6.3%
Calumet Township	15,244,166	15,150,036	15,159,188	15,160,187	-0.6%	0.1%	0.0%
Cedar Creek Township	656,027	745,390	729,248	722,508	13.6%	-2.2%	-0.9%
Center Township	622,045	624,936	616,064	615,136	0.5%	-1.4%	-0.2%
Eagle Creek Township	144,865	147,092	146,520	147,058	1.5%	-0.4%	0.4%
Hanover Township	360,714	396,511	385,608	385,187	9.9%	-2.7%	-0.1%
Hobart Township	601,600	600,793	554,958	577,425	-0.1%	-7.6%	4.0%
North Township	4,860,224	4,936,000	4,871,256	4,903,058	1.6%	-1.3%	0.7%
Ross Township	1,067,274	1,092,425	1,091,342	1,090,556	2.4%	-0.1%	-0.1%
St. John Township	724,991	727,480	708,837	705,505	0.3%	-2.6%	-0.5%
West Creek Township	303,627	307,033	303,118	303,486	1.1%	-1.3%	0.1%
Winfield Township	356,339	358,882	350,064	350,120	0.7%	-2.5%	0.0%
Gary Civil City	71,297,160	69,568,211	63,064,081	60,825,617	-2.4%	-9.3%	-3.5%
Hammond Civil City	45,375,439	44,997,868	39,830,971	40,466,915	-0.8%	-11.5%	1.6%
East Chicago Civil City	47,658,022	47,156,653	37,078,926	37,787,621	-1.1%	-21.4%	1.9%
Hobart Civil City	16,250,069	15,632,991	15,446,724	14,765,183	-3.8%	-1.2%	-4.4%
Crown Point Civil City	9,419,747	9,775,189	9,519,880	9,590,680	3.8%	-2.6%	0.7%
Whiting Civil City	6,930,525	6,989,729	6,386,270	6,379,229	0.9%	-8.6%	-0.1%
Lake Station Civil City	5,052,092	4,133,314	4,613,928	4,807,098	-18.2%	11.6%	4.2%
Cedar Lake Civil Town	2,331,322	2,584,470	2,506,210	2,647,591	10.9%	-3.0%	5.6%
Griffith Civil Town	6,073,732	6,168,696	5,860,095	5,966,522	1.6%	-5.0%	1.8%
Highland Civil Town	8,139,140	7,936,034	7,610,699	7,400,810	-2.5%	-4.1%	-2.8%
Munster Civil Town	10,731,625	12,579,848	10,657,098	11,367,239	17.2%	-15.3%	6.7%
Merrillville Civil Town	8,644,286	8,210,115	8,020,569	9,148,574	-5.0%	-2.3%	14.1%
Dyer Civil Town	5,327,650	6,650,935	5,407,419	6,048,266	24.8%	-18.7%	11.9%
Lowell Civil Town	2,763,903	2,753,527	2,714,237	2,813,245	-0.4%	-1.4%	3.6%
New Chicago Civil Town	307,423	307,467	307,355	307,412	0.0%	0.0%	0.0%
St. John Civil Town	5,045,892	4,617,174	4,988,978	4,946,226	-8.5%	8.1%	-0.9%
Schererville Civil Town	9,311,688	9,374,007	9,713,884	9,593,919	0.7%	3.6%	-1.2%
Schneider Civil Town	126,546	126,538	126,530	126,535	0.0%	0.0%	0.0%
Winfield Civil Town	553,710	552,378	854,956	625,158	-0.2%	54.8%	-26.9%
Hanover Community School Corp	9,128,253	9,659,388	6,439,010	5,806,928	5.8%	-33.3%	-9.8%
River Forest Community School Corp	2,833,395	5,387,254	2,805,305	2,991,098	90.1%	-47.9%	6.6%
Merrillville School Corp	51,951,265	50,590,874	34,649,877	30,416,506	-2.6%	-31.5%	-12.2%
Lake Central School Corp	41,151,717	54,335,336	21,125,319	18,902,620	32.0%	-61.1%	-10.5%
Tri Creek School Corp	16,012,626	16,326,315	11,743,243	12,094,048	2.0%	-28.1%	3.0%
Lake Ridge School Corp	7,122,164	8,450,627	5,737,557	5,572,783	18.7%	-32.1%	-2.9%
Crown Point Community School Corp	32,960,217	40,963,930	22,800,251	22,037,056	24.3%	-44.3%	-3.3%
East Chicago City School Corp	32,053,098	37,418,234	24,303,942	21,498,176	16.7%	-35.0%	-11.5%
Lake Station School Corp	3,260,174	3,062,960	2,246,229	1,910,437	-6.0%	-26.7%	-14.9%
Gary Community School Corp	50,275,925	51,708,663	28,527,702	26,982,360	2.8%	-44.8%	-5.4%
Griffith Public School Corp	9,961,479	11,332,812	8,398,518	7,164,805	13.8%	-25.9%	-14.7%
Hammond City School Corp	49,776,448	51,834,514	36,229,753	37,099,987	4.1%	-30.1%	2.4%
Highland Town School Corp	15,158,623	16,094,285	7,271,197	7,884,257	6.2%	-54.8%	8.4%
School City Of Hobart School Corp	13,944,600	14,276,777	9,290,843	8,768,461	2.4%	-34.9%	-5.6%
Munster Community School Corp	23,721,111	25,437,512	13,986,217	15,117,160	7.2%	-45.0%	8.1%
Whiting City School Corp	6,574,291	5,378,988	2,456,148	2,478,185	-18.2%	-54.3%	0.9%
East Chicago Public Library	5,094,820	5,095,271	5,095,594	5,095,282	0.0%	0.0%	0.0%
Gary Public Library	7,137,480	7,057,589	6,619,243	6,590,783	-1.1%	-6.2%	-0.4%
Hammond Public Library	4,874,332	4,880,858	4,757,053	4,827,144	0.1%	-2.5%	1.5%
Lowell Public Library	1,142,667	1,068,546	1,063,294	1,033,750	-6.5%	-0.5%	-2.8%
Whiting Public Library	1,024,870	989,250	1,024,633	1,024,663	-3.5%	3.6%	0.0%
Lake County Public Library	13,601,589	10,482,988	11,861,443	11,792,304	-22.9%	13.1%	-0.6%
Crown Point Community Public Library	1,355,348	1,319,724	1,320,331	1,319,216	-2.6%	0.0%	-0.1%

Lake County Levy Comparison by Taxing Unit - Continued

Taxing Unit	2007	2008	2009	2010	% Change		
					2007-2008	2008-2009	2009-2010
East Chicago Sanitary	13,834,229	13,905,314	11,753,079	9,052,324	0.5%	-15.5%	-23.0%
Gary Sanitary	10,876,780	9,855,202	9,497,343	9,851,857	-9.4%	-3.6%	3.7%
Hammond Sanitary	6,920,342	8,457,675	7,867,078	8,329,947	22.2%	-7.0%	5.9%
Highland Sanitary	284,503	752,770	806,590	1,281,521	164.6%	7.1%	58.9%
Whiting Sanitary	2,931,683	2,893,355	2,794,390	2,887,028	-1.3%	-3.4%	3.3%
Gary Airport	1,738,899	1,669,523	1,657,731	1,642,953	-4.0%	-0.7%	-0.9%
Gary Redevelopment	273,354	272,283	238,115	254,572	-0.4%	-12.5%	6.9%
Hammond Redevelopment	459,671	457,580	457,801	457,884	-0.5%	0.0%	0.0%
Gary Public Transportation	3,907,354	4,079,462	3,889,205	4,013,254	4.4%	-4.7%	3.2%
Highland Water Dist	3,933	0	0	0	-100.0%		
Schererville Waterworks	0	0	0	0			
Winfield Waterworks	31,359	26,665	29,448	28,932	-15.0%	10.4%	-1.8%
St. John Sanitary	398,035	389,188	416,076	397,576	-2.2%	6.9%	-4.4%
Lake Ridge Fire Protection	461,829	462,854	458,853	453,164	0.2%	-0.9%	-1.2%
St. John Water Dist	216,192	215,695	215,579	215,667	-0.2%	-0.1%	0.0%
Town Of Dyer Sanitary Dist	1,001,515	767,203	736,252	815,487	-23.4%	-4.0%	10.8%
Lake County Solid Waste Mgt Dist	4,738,206	4,718,500	4,719,897	4,711,766	-0.4%	0.0%	-0.2%
Gary Storm Water Management	1,157,735	1,096,296	938,852	1,018,288	-5.3%	-14.4%	8.5%
Dyer Water Works	542,057	329,276	315,878	370,750	-39.3%	-4.1%	17.4%
Cedar Lake Town Redevelopment Comm	12,774	0	0	0	-100.0%		
Hammond Redevelopment Comm	0	0	0	0			
Hobart Redevelopment Comm	11,379	17,275	0	0	51.8%	-100.0%	
Dyer Redevelopment Comm	226,375	393,780	0	0	74.0%	-100.0%	
Merrillville Redevelopment Comm	123,648	0	0	0	-100.0%		
Lake County Redevelopment Comm	0	0	0	0			
Schererville Redevelopment Comm	320,995	342,212	0	0	6.6%	-100.0%	
Whiting Redevelopment Comm	0	0	0	0			
Town Of St John Redevelopment Comm	0	0	0	0			
Crown Point Redevelopment Comm	0	0	0	0			
Gary Redevelopment Comm	258,258	373,763	371,912	404,751	44.7%	-0.5%	8.8%

Lake County 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	State Homestead	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead		LOIT Residential
45001	Calumet Township	3.6978	--	4.1130%	--	--	--	--	--	3.5457
45002	Calumet Township Gary Sanitary	4.1385	--	4.1130%	--	--	--	--	--	3.9683
45003	Gary Corp Calumet Twp Lake Ridge School	6.8587	--	4.1130%	--	--	--	--	--	6.5766
45004	Gary Corp Calumet Twp Gary School	6.3931	--	4.1130%	--	--	--	--	--	6.1302
45005	Lake Station Corp Calumet Twp	4.2542	--	4.1130%	--	--	--	--	--	4.0792
45006	Griffith Corp Calumet Twp	3.4795	--	4.1130%	--	--	--	--	--	3.3364
45007	Cedar Creek Township	2.0554	--	4.1130%	--	--	--	--	--	1.9709
45008	Lowell Corp Cedar Creek Twp	2.7479	--	4.1130%	--	--	--	--	--	2.6349
45012	Eagle Creek Township	1.9973	--	4.1130%	--	--	--	--	--	1.9152
45013	Hanover Township	1.8237	--	4.1130%	--	--	--	--	--	1.7487
45014	Cedar Lake Corp Hanover Twp	2.3157	--	4.1130%	--	--	--	--	--	2.2205
45015	Saint John Corp Hanover Twp	2.3211	--	4.1130%	--	--	--	--	--	2.2256
45016	Hobart Township	2.4349	--	4.1130%	--	--	--	--	--	2.3348
45017	Gary Corp Hobart Twp River Forest School	6.0494	--	4.1130%	--	--	--	--	--	5.8006
45018	Hobart Corp Hobart Twp Hobart City School	3.1034	--	4.1130%	--	--	--	--	--	2.9758
45019	Hobart Corp Hobart Hobart City School Gary Sanitary	3.5441	--	4.1130%	--	--	--	--	--	3.3983
45020	Lake Station Corp Hobart Twp River Forest School	4.3952	--	4.1130%	--	--	--	--	--	4.2144
45021	Lake Station Corp Hobart Twp Lake Station School	3.7995	--	4.1130%	--	--	--	--	--	3.6432
45022	New Chicago Corp (Hobart)	3.3623	--	4.1130%	--	--	--	--	--	3.2240
45023	Hammond Corp (North)	4.5530	--	4.1130%	--	--	--	--	--	4.3657
45024	East Chicago Corp (North)	6.5806	--	4.1130%	--	--	--	--	--	6.3099
45025	Whiting Corp (North)	3.6953	--	4.1130%	--	--	--	--	--	3.5433
45026	Highland Corp (North)	2.3088	--	4.1130%	--	--	--	--	--	2.2138
45027	Munster Corp (North)	2.7526	--	4.1130%	--	--	--	--	--	2.6394
45028	Ross Township	1.8706	--	4.1130%	--	--	--	--	--	1.7937
45029	Crown Point Corp Ross Twp	2.5126	--	4.1130%	--	--	--	--	--	2.4093
45030	Merrillville Corp Ross Twp	2.3612	--	4.1130%	--	--	--	--	--	2.2641
45031	Merrillville Corp Ross Twp Gary Sanitary	2.8019	--	4.1130%	--	--	--	--	--	2.6867
45032	Saint John Township	1.3056	--	4.1130%	--	--	--	--	--	1.2519
45033	Griffith Corp Saint John Twp	2.2219	--	4.1130%	--	--	--	--	--	2.1305
45034	Dyer Corp (Saint John)	2.1179	--	4.1130%	--	--	--	--	--	2.0308
45035	Saint John Corp Saint John Twp	1.8215	--	4.1130%	--	--	--	--	--	1.7466
45036	Schererville Corp (Saint John)	1.7544	--	4.1130%	--	--	--	--	--	1.6822
45037	West Creek Township	1.9805	--	4.1130%	--	--	--	--	--	1.8990
45038	Lowell Corp West Creek Twp	2.7278	--	4.1130%	--	--	--	--	--	2.6156
45039	Schneider Corp (West Creek)	3.4077	--	4.1130%	--	--	--	--	--	3.2675
45041	Center Township	1.7551	--	4.1130%	--	--	--	--	--	1.6829
45042	Crown Point Corp Center Twp	2.3157	--	4.1130%	--	--	--	--	--	2.2205
45043	Cedar Lake Corp Center Twp	2.2494	--	4.1130%	--	--	--	--	--	2.1569
45044	Winfield Township	1.7655	--	4.1130%	--	--	--	--	--	1.6929
45045	Hobart Corp Hobart Twp River Forest School	3.4899	--	4.1130%	--	--	--	--	--	3.3464
45046	Hobart Corp Ross Twp	2.9171	--	4.1130%	--	--	--	--	--	2.7971
45047	Winfield Corp (Winfield)	1.8876	--	4.1130%	--	--	--	--	--	1.8100
45054	Winfield Corp Winfield Water District	1.9714	--	4.1130%	--	--	--	--	--	1.8903
45055	Saint John Twp Saint John Water	1.3710	--	4.1130%	--	--	--	--	--	1.3146
45056	Crown Point - St. John Twp.	1.8824	--	4.1130%	--	--	--	--	--	1.8050
45057	Cedar Lake - West Creek Twp.	2.5365	--	4.1130%	--	--	--	--	--	2.4322
45058	Cedar Lake - Cedar Creek Twp.	2.5566	--	4.1130%	--	--	--	--	--	2.4514
45059	St. John - Center Twp.	2.2831	--	4.1130%	--	--	--	--	--	2.1892

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 *State Homestead Credit* is the HEA1001-2008 special rate, which will be eliminated after 2010.

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 2010 Circuit Breaker Cap Credits by Taxing District

Taxing District Name	Circuit Breaker Credits by Property Type					Total	Abstract Levy	Circuit Breaker as % of Abstract Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly				
<i>Non-TIF Total</i>	8,477,192	35,948,492	47,031,160	114,405		91,571,249	691,955,627	13.2%
<i>TIF Total</i>	105,666	2,538,322	6,866,427	2,530		9,512,944	61,334,970	15.5%
<i>County Total</i>	8,582,858	38,486,814	53,897,586	116,935		101,084,193	753,290,598	13.4%
45001 - Calumet Township	30,912	232,744	0	924		264,580	6,205,159	4.3%
45002 - Calumet Township Gary Sanitary	404	134,842	0	0		135,246	766,635	17.6%
45003 - Gary Corp Calumet Twp Lake Ridge School	41,982	446,477	1,102,678	4,219		1,595,357	6,238,080	25.6%
45004 - Gary Corp Calumet Twp Gary School	3,814,954	20,610,728	21,519,565	31,268		45,976,515	130,798,997	35.2%
45005 - Lake Station Corp Calumet Twp	0	0	14,389	0		14,389	148,169	9.7%
45006 - Griffith Corp Calumet Twp	401,006	534,269	0	7,892		943,167	19,768,828	4.8%
45007 - Cedar Creek Township	0	0	0	163		163	6,093,592	0.0%
45008 - Lowell Corp Cedar Creek Twp	1,794	0	0	2,773		4,566	7,143,381	0.1%
45012 - Eagle Creek Township	0	0	0	10		10	2,607,094	0.0%
45013 - Hanover Township	0	0	0	0		0	2,776,100	0.0%
45014 - Cedar Lake Corp Hanover Twp	0	0	0	901		901	6,044,178	0.0%
45015 - Saint John Corp Hanover Twp	0	0	0	209		209	4,374,081	0.0%
45016 - Hobart Township	0	0	0	139		139	507,479	0.0%
45017 - Gary Corp Hobart Twp River Forest School	2,734	19,644	36,262	0		58,640	274,344	21.4%
45018 - Hobart Corp Hobart Twp Hobart City School	58,929	171,645	0	6,742		237,316	21,269,242	1.1%
45019 - Hobart Corp Hobart Hobart City School Gary Sanitary	0	2,029	0	0		2,029	199,277	1.0%
45020 - Lake Station Corp Hobart Twp River Forest School	33,570	300,852	4,858	3,088		342,368	2,815,494	12.2%
45021 - Lake Station Corp Hobart Twp Lake Station School	85,309	430,673	0	2,555		518,537	6,634,456	7.8%
45022 - New Chicago Corp (Hobart)	832	38,941	0	109		39,882	1,112,539	3.6%
45023 - Hammond Corp (North)	1,878,704	6,625,421	2,533,508	18,083		11,055,716	103,405,169	10.7%
45024 - East Chicago Corp (North)	1,488,419	5,820,912	20,567,764	6,559		27,883,654	83,347,013	33.5%
45025 - Whiting Corp (North)	268,328	523,954	1,252,135	422		2,044,839	15,748,763	13.0%
45026 - Highland Corp (North)	10,361	0	0	6,695		17,056	25,366,266	0.1%
45027 - Munster Corp (North)	315,620	0	0	4,685		320,305	41,925,643	0.8%
45028 - Ross Township	0	0	0	0		0	420,917	0.0%
45029 - Crown Point Corp Ross Twp	7,485	0	0	1,273		8,759	7,272,008	0.1%
45030 - Merrillville Corp Ross Twp	669	0	0	4,888		5,557	41,276,348	0.0%
45031 - Merrillville Corp Ross Twp Gary Sanitary	0	0	0	316		316	2,026,256	0.0%
45032 - Saint John Township	0	0	0	463		463	5,222,286	0.0%
45033 - Griffith Corp Saint John Twp	0	0	0	0		0	635,645	0.0%
45034 - Dyer Corp (Saint John)	0	0	0	758		758	17,220,644	0.0%
45035 - Saint John Corp Saint John Twp	0	0	0	1,454		1,454	13,588,165	0.0%
45036 - Schererville Corp (Saint John)	0	0	0	2,764		2,764	31,917,578	0.0%
45037 - West Creek Township	170	0	0	29		199	4,803,937	0.0%
45038 - Lowell Corp West Creek Twp	1,087	0	0	690		1,777	2,738,091	0.1%
45039 - Schneider Corp (West Creek)	97	14,078	0	0		14,175	295,925	4.8%
45041 - Center Township	0	0	0	678		678	6,922,696	0.0%
45042 - Crown Point Corp Center Twp	17,080	0	0	1,884		18,964	27,129,535	0.1%
45043 - Cedar Lake Corp Center Twp	0	0	0	870		870	4,238,030	0.0%
45044 - Winfield Township	0	0	0	249		249	4,098,229	0.0%
45045 - Hobart Corp Hobart Twp River Forest School	9,071	8,877	0	54		18,002	2,036,710	0.9%
45046 - Hobart Corp Ross Twp	7,628	32,406	0	397		40,431	18,772,804	0.2%
45047 - Winfield Corp (Winfield)	0	0	0	204		204	4,854,756	0.0%
45054 - Winfield Corp Winfield Water District	0	0	0	0		0	680,627	0.0%
45055 - Saint John Twp Saint John Water	46	0	0	0		46	37,623	0.1%
45056 - Crown Point - St. John Twp.	0	0	0	0		0	123,068	0.0%
45057 - Cedar Lake - West Creek Twp.	0	0	0	0		0	25,520	0.0%
45058 - Cedar Lake - Cedar Creek Twp.	0	0	0	0		0	7,912	0.0%
45059 - St. John - Center Twp.	0	0	0	0		0	40,338	0.0%
TIF - Calumet- Gary 003	23,162	402,723	187,769	1,452		615,105	1,929,085	31.9%
TIF - Gary-Calumet 004	81,374	2,055,778	3,739,327	980		5,877,459	17,151,824	34.3%
TIF - Griffith 006	0	0	0	0		0	324,922	0.0%
TIF - Cedar Lake-Hanover 014	0	0	0	0		0	209,946	0.0%
TIF - St. John-Hanover 015	0	0	0	0		0	37,893	0.0%
TIF - Hobart Corp 018	22	9,981	0	0		10,002	707,211	1.4%
TIF - Hammond 023	0	66,599	635,568	0		702,167	12,780,141	5.5%
TIF - East Chicago 024	0	0	2,264,032	0		2,264,032	7,689,000	29.4%
TIF - Whiting 025	999	2,845	39,731	0		43,574	4,301,529	1.0%
TIF - Highland 026	0	0	0	0		0	40,873	0.0%
TIF - Munster 027	0	0	0	0		0	3,856,977	0.0%
TIF - Crown-Point Ross 029	0	0	0	0		0	0	0.0%
TIF - Merrillville 030	109	0	0	0		109	3,761,028	0.0%
TIF - Dyer 034	0	0	0	7		7	3,863,925	0.0%
TIF - St. John Corp 035	0	0	0	0		0	658,944	0.0%
TIF - Schererville 036	0	0	0	92		92	3,237,148	0.0%
TIF - Crown Point-Center 042	0	0	0	0		0	230,202	0.0%
TIF - Cedar Lake-Center 043	0	0	0	0		0	109,983	0.0%
TIF - Hobart-Ross 046	0	397	0	0		397	444,340	0.1%

Lake County 2010 Circuit Breaker Cap Credits by Taxing Unit

Taxing Unit Name	Circuit Breaker Credits	Certified Levy	Circuit Breaker as % of Certified Levy
<i>Non-TIF Total</i>	<i>91,571,249</i>	<i>691,154,324</i>	<i>13.2%</i>
<i>TIF Total</i>	<i>9,512,944</i>	<i>61,334,970</i>	<i>15.5%</i>
<i>County Total</i>	<i>101,084,193</i>	<i>752,489,294</i>	<i>13.4%</i>
Lake County	11,298,922	125,984,528	9.0%
Calumet Township	6,010,898	15,160,187	39.6%
Cedar Creek Township	153	722,508	0.0%
Center Township	161	615,136	0.0%
Eagle Creek Township	1	147,058	0.0%
Hanover Township	19	385,187	0.0%
Hobart Township	17,811	577,425	3.1%
North Township	547,757	4,903,058	11.2%
Ross Township	777	1,090,556	0.1%
St. John Township	62	705,505	0.0%
West Creek Township	317	303,486	0.1%
Winfield Township	19	350,120	0.0%
Gary Civil City	12,520,644	60,825,617	20.6%
Hammond Civil City	4,313,502	40,466,915	10.7%
East Chicago Civil City	12,843,108	37,787,621	34.0%
Hobart Civil City	101,709	14,765,183	0.7%
Crown Point Civil City	7,639	9,590,680	0.1%
Whiting Civil City	828,881	6,379,229	13.0%
Lake Station Civil City	427,689	4,807,098	8.9%
Cedar Lake Civil Town	456	2,647,591	0.0%
Griffith Civil Town	269,383	5,966,522	4.5%
Highland Civil Town	4,987	7,400,810	0.1%
Munster Civil Town	86,703	11,367,239	0.8%
Merrillville Civil Town	1,240	9,148,574	0.0%
Dyer Civil Town	266	6,048,266	0.0%
Lowell Civil Town	1,803	2,813,245	0.1%
New Chicago Civil Town	11,045	307,412	3.6%
St. John Civil Town	469	4,946,226	0.0%
Schererville Civil Town	829	9,593,919	0.0%
Schneider Civil Town	6,070	126,535	4.8%
Winfield Civil Town	23	625,158	0.0%
Hanover Community School Corp	463	5,806,928	0.0%
River Forest Community School Corp	175,603	2,991,098	5.9%
Merrillville School Corp	21,716	30,416,506	0.1%
Lake Central School Corp	1,544	18,902,620	0.0%
Tri Creek School Corp	7,742	12,094,048	0.1%
Lake Ridge School Corp	854,215	5,572,783	15.3%
Crown Point Community School Corp	8,909	22,037,056	0.0%
East Chicago City School Corp	7,306,716	21,498,176	34.0%
Lake Station School Corp	147,899	1,910,437	7.7%
Gary Community School Corp	13,999,762	26,982,360	51.9%
Griffith Public School Corp	339,670	7,164,805	4.7%
Hammond City School Corp	3,954,610	37,099,987	10.7%
Highland Town School Corp	5,313	7,884,257	0.1%
School City Of Hobart School Corp	97,590	8,768,461	1.1%
Munster Community School Corp	115,306	15,117,160	0.8%
Whiting City School Corp	322,001	2,478,185	13.0%

Lake County 2010 Circuit Breaker Cap Credits by Taxing Unit - Continued

Taxing Unit Name	Circuit Breaker Credits	Abstract Levy	Circuit Breaker as % of Abstract Levy
East Chicago Public Library	1,731,765	5,095,282	34.0%
Gary Public Library	3,535,962	6,590,783	53.7%
Hammond Public Library	514,541	4,827,144	10.7%
Lowell Public Library	662	1,033,750	0.1%
Whiting Public Library	133,139	1,024,663	13.0%
Lake County Public Library	122,952	11,792,304	1.0%
Crown Point Community Public Library	533	1,319,216	0.0%
East Chicago Sanitary	3,076,668	9,052,324	34.0%
Gary Sanitary	1,124,809	9,851,857	11.4%
Hammond Sanitary	557,266	8,329,947	6.7%
Highland Sanitary	864	1,281,521	0.1%
Whiting Sanitary	375,124	2,887,028	13.0%
Gary Airport	874,655	1,642,953	53.2%
Gary Redevelopment	135,526	254,572	53.2%
Hammond Redevelopment	48,807	457,884	10.7%
Gary Public Transportation	1,804,924	4,013,254	45.0%
Highland Water Dist	0	0	
Winfield Waterworks	0	28,932	0.0%
St. John Sanitary	39	397,576	0.0%
Lake Ridge Fire Protection	25,328	453,164	5.6%
St. John Water Dist	21	215,667	0.0%
Town Of Dyer Sanitary Dist	36	815,487	0.0%
Lake County Solid Waste Mgt Dist	435,854	4,711,766	9.3%
Gary Storm Water Management	215,746	1,018,288	21.2%
Dyer Water Works	16	370,750	0.0%
Cedar Lake Town Redevelopment Comm	0	0	
Hammond Redevelopment Comm	0	0	
Hobart Redevelopment Comm	0	0	
Dyer Redevelopment Comm	0	0	
Merrillville Redevelopment Comm	0	0	
Lake County Redevelopment Comm	0	0	
Schererville Redevelopment Comm	0	0	
Whiting Redevelopment Comm	0	0	
Town Of St John Redevelopment Comm	0	0	
Crown Point Redevelopment Comm	0	0	
Gary Redevelopment Comm	193,609	404,751	47.8%
TIF - Calumet- Gary 003	615,105	1,929,085	31.9%
TIF - Gary-Calumet 004	5,877,459	17,151,824	34.3%
TIF - Griffith 006	0	324,922	0.0%
TIF - Cedar Lake-Hanover 014	0	209,946	0.0%
TIF - St. John-Hanover 015	0	37,893	0.0%
TIF - Hobart Corp 018	10,002	707,211	1.4%
TIF - Hammond 023	702,167	12,780,141	5.5%
TIF - East Chicago 024	2,264,032	7,689,000	29.4%
TIF - Whiting 025	43,574	4,301,529	1.0%
TIF - Highland 026	0	40,873	0.0%
TIF - Munster 027	0	3,856,977	0.0%
TIF - Crown-Point Ross 029	0	0	
TIF - Merrillville 030	109	3,761,028	0.0%
TIF - Dyer 034	7	3,863,925	0.0%
TIF - St. John Corp 035	0	658,944	0.0%
TIF - Schererville 036	92	3,237,148	0.0%
TIF - Crown Point-Center 042	0	230,202	0.0%
TIF - Cedar Lake-Center 043	0	109,983	0.0%
TIF - Hobart-Ross 046	397	444,340	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.