

# 2010 Property Tax Report

## Wayne County

### with comparisons between 2007 and 2010



Legislative Services Agency

July 2010

This report describes property tax changes in Wayne 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 Wayne County and those that have occurred throughout the state. Statewide averages are based on data from all counties except Lake and LaPorte.

### Comparable Homestead Property Tax Changes in Wayne County

	2009 to 2010		2007 to 2010	
	Number of Homesteads	% Share of Total	Number of Homesteads	% Share of Total
<b>Summary Change in Tax Bill</b>				
Higher Tax Bill	10,482	63.0%	1,309	7.9%
No Change	718	4.3%	147	0.9%
Lower Tax Bill	5,439	32.7%	15,183	91.2%
<b>Average Change in Tax Bill</b>	<b>-3.5%</b>		<b>-25.3%</b>	
<b>Detailed Change in Tax Bill</b>				
20% or More	769	4.6%	892	5.4%
10% to 19%	2,639	15.9%	168	1.0%
1% to 9%	7,074	42.5%	249	1.5%
0%	718	4.3%	147	0.9%
-1% to -9%	2,564	15.4%	714	4.3%
-10% to -19%	1,346	8.1%	2,447	14.7%
-20% to -29%	913	5.5%	3,846	23.1%
-30% to -39%	311	1.9%	4,028	24.2%
-40% to -49%	80	0.5%	2,055	12.4%
-50% to -59%	35	0.2%	484	2.9%
-60% to -69%	39	0.2%	339	2.0%
-70% to -79%	22	0.1%	285	1.7%
-80% to -89%	18	0.1%	211	1.3%
-90% to -99%	12	0.1%	153	0.9%
-100%	99	0.6%	621	3.7%
<b>Total</b>	<b>16,639</b>	<b>100.0%</b>	<b>16,639</b>	<b>100.0%</b>

Note: Percentages may not total due to rounding.

The average homeowner saw a 3.5% tax bill decrease from 2009 to 2010.

91.2% of homeowners saw lower tax bills in 2010 than in 2007.

Homestead taxes in 2010 were still 25.3% lower than they were in 2007, before the property tax reforms.

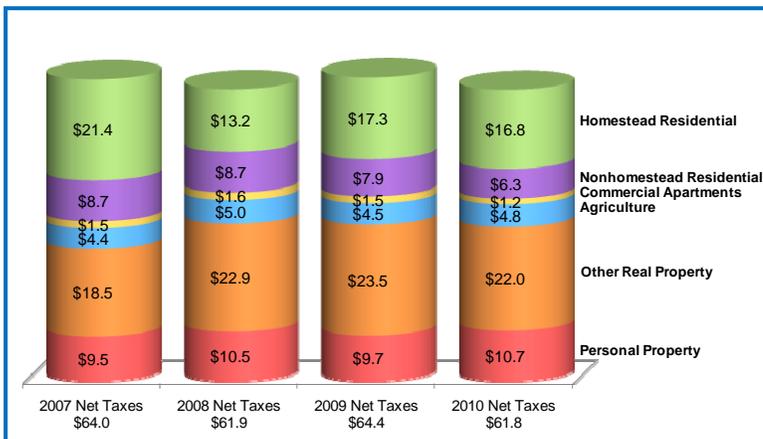
78.1% of homeowners saw tax changes ranging between +19% and -9% from 2009 to 2010.

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

### Wayne County Overview

The decline in homeowner tax bills was slightly larger than the state average, mainly because Wayne County homeowners benefited more from the one percent tax cap than did homeowners in the average county. This was due to the higher-than-average tax rates in Wayne County taxing districts. Two factors partly offset these tax reductions. Property tax levies increased 4.8% in Wayne County in 2010, more than the state average increase of 2.4%. Levies increased for the Richmond City debt service and pension funds, for the Centerville-Abington School Corporation bus replacement fund, and for the Richmond School Corporation debt service and bus replacement funds. In addition, the assessed value of commercial and industrial real property fell in Wayne County in 2010, resulting in tax rate increases. Wayne County does not provide local homestead credits.

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



Net tax bills for all taxpayers decreased 4.1% in Wayne County from 2009 to 2010. This was greater than the statewide reduction of 1.4%. In 2010 apartment owners saw a 19.4% decrease in tax bills. This large 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 20.2% decrease in tax bills. Other real and personal property, mostly commercial and industrial land, buildings, and equipment, saw a 6.2% decrease and 9.8% increase, respectively, in tax bills in 2010. These changes in tax

bills were mainly due to the increase in Wayne County property tax levies and changes in assessed value. Business real property assessments were reduced by 8.3%, while business personal property assessments grew by 3.4%. The tightening of the tax caps from 3.5% to 3% also contributed to the tax changes for commercial and industrial property.

Agricultural business property saw a 4.7% increase in tax payments in 2010 because of the Wayne County tax levy increases and the 4% increase in the base rate of farmland, from \$1,200 to \$1,250 per acre.

**2010 Property Tax Policy Changes**

*Property Tax Caps.* Property tax caps tightened to their permanent levels. The tighter caps meant more taxpayers were eligible for tax cap credits. This resulted in greater reductions in property tax revenue for local governments.

*State Homestead Credits.* State homestead credits were reduced by 43% between 2009 and 2010 as part of a scheduled phaseout. The average statewide credit rate fell from 8% to 5% as a result. The credit will be eliminated in 2011.

**Property Tax Cap Changes, 2009 - 2010**

Homestead	Other Residential Property and Farmland	All Other Real and Personal Property
<div style="border: 1px solid black; padding: 5px; width: 80px; margin: 0 auto;"> <p style="margin: 0;">2009 1.5%</p> <p style="margin: 0;">2010 1%</p> </div>	<div style="border: 1px solid black; padding: 5px; width: 80px; margin: 0 auto;"> <p style="margin: 0;">2009 2.5%</p> <p style="margin: 0;">2010 2%</p> </div>	<div style="border: 1px solid black; padding: 5px; width: 80px; margin: 0 auto;"> <p style="margin: 0;">2009 3.5%</p> <p style="margin: 0;">2010 3%</p> </div>

**Tax Cap Credits**

Tax cap credits in Wayne County in 2010 amounted to 8.5% of the total property tax levy. The statewide average was 6.3%. The larger percentage loss in the county was mostly due to higher-than-average tax rates in Wayne County. Tax rates in 22 of 35 total taxing districts exceeded \$2, so a large amount of housing in the 2% cap category was eligible for credits. The districts with \$2-plus tax rates included 6 of 17 rural taxing districts, indicating that a large amount of farmland also qualified for tax cap credits. Commercial and industrial properties in the 3% tax cap category qualified for credits in some portions of the county because the tax rates in 9 taxing districts exceeded \$3. Just over 19% of the homesteads in the county qualified for credits in the 1% category.

**2010 Circuit Breaker Credits by Cap Category  
Wayne County Total \$5,486,825**

1%	2%	3%	Elderly
\$1,579,210	\$3,605,907	\$300,900	\$809
28.8%	65.7%	5.5%	0.0%

Wayne County, Richmond City, and the Richmond Community School Corporation saw most of the revenue losses from the tax caps in 2010. As a percentage of total levies, the town of Centerville lost the most, at 23.1%. Losses were greatest for units that overlapped the municipalities in the county because these tax districts had the highest tax rates.

**The Effects of Recession**

In Wayne County the recession has had an effect on the economy. The recession created upward pressure on property tax bills in several ways. The unemployment rate rose from 5.6% in December 2007 to 12.0% in July 2009. Job losses and income declines contributed to a 4.7% drop in local income tax revenue. Because part of this revenue is used for property tax levy relief, property tax levies were nudged up by the income loss.

**Wayne County Gross Assessed Value by Property Type**

Property Type	Gross AV 2009	Gross AV 2010	Gross AV Change
Homesteads	2,133,594,600	2,106,677,700	-1.3%
Other Residential	285,427,900	278,540,000	-2.4%
Ag Business/Land	224,141,900	233,812,900	4.3%
Business Real/Personal	1,717,270,230	1,627,584,340	-5.2%
Total	\$4,360,434,630	\$4,246,614,940	-2.6%

In addition, the recession reduced new construction, 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 Wayne County, the gross assessed value of business real and personal property fell 5.2% in 2010. Most other assessment categories also decreased, and total gross assessed value in Wayne County decreased 2.6%. This was lower than the state average increase of 0.6%.

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.

**Wayne County Levy Comparison by Taxing Unit**

Taxing Unit	2007	2008	2009	2010	% Change		
					2007-2008	2008-2009	2009-2010
<i>County Total</i>	81,576,603	82,868,889	58,480,756	61,283,040	1.6%	-29.4%	4.8%
State Unit	61,252	63,687	0	0	4.0%	-100.0%	
Wayne County	17,140,361	16,386,005	15,877,344	15,869,920	-4.4%	-3.1%	0.0%
Abington Township	48,224	50,885	50,691	52,517	5.5%	-0.4%	3.6%
Boston Township	51,146	82,398	81,528	74,719	61.1%	-1.1%	-8.4%
Center Township	81,409	84,796	86,774	90,431	4.2%	2.3%	4.2%
Clay Township	49,262	51,205	51,117	53,132	3.9%	-0.2%	3.9%
Dalton Township	14,182	8,249	8,229	10,343	-41.8%	-0.2%	25.7%
Franklin Township	36,294	38,128	39,554	40,688	5.1%	3.7%	2.9%
Greene Township	59,217	60,606	62,920	64,327	2.3%	3.8%	2.2%
Harrison Township	16,339	20,148	20,980	21,753	23.3%	4.1%	3.7%
Jackson Township	101,700	105,300	103,463	111,482	3.5%	-1.7%	7.8%
Jefferson Township	82,622	78,961	82,214	84,638	-4.4%	4.1%	2.9%
New Garden Township	56,871	58,380	59,691	61,306	2.7%	2.2%	2.7%
Perry Township	44,447	45,852	46,113	47,662	3.2%	0.6%	3.4%
Washington Township	28,086	29,794	29,276	30,296	6.1%	-1.7%	3.5%
Wayne Township	941,941	967,394	993,777	1,030,746	2.7%	2.7%	3.7%
Webster Township	64,266	64,454	70,086	72,068	0.3%	8.7%	2.8%
Richmond Civil City	14,845,196	15,363,326	13,779,842	14,435,116	3.5%	-10.3%	4.8%
Boston Civil Town	1,965	2,042	2,100	2,182	3.9%	2.8%	3.9%
Cambridge City Civil Town	530,194	550,285	558,507	585,890	3.8%	1.5%	4.9%
Centerville Civil Town	475,112	476,016	504,848	496,234	0.2%	6.1%	-1.7%
Dublin Civil Town	40,855	46,391	46,855	49,829	13.6%	1.0%	6.3%
East Germantown Civil Town	9,628	10,262	10,955	11,328	6.6%	6.8%	3.4%
Economy Civil Town	18,035	18,586	19,162	20,036	3.1%	3.1%	4.6%
Fountain City Civil Town	106,294	111,085	114,503	119,878	4.5%	3.1%	4.7%
Greens Fork Civil Town	58,199	59,846	62,130	62,129	2.8%	3.8%	0.0%
Hagerstown Civil Town	627,043	646,579	661,247	696,094	3.1%	2.3%	5.3%
Milton Civil Town	54,553	57,797	58,862	61,488	5.9%	1.8%	4.5%
Mount Auburn Civil Town	7,294	7,367	6,076	6,076	1.0%	-17.5%	0.0%
Spring Grove Civil Town	74,632	75,385	78,372	78,362	1.0%	4.0%	0.0%
Whitewater Civil Town	0	0	0	0			
Nettle Creek School Corp	3,733,125	3,724,815	1,991,289	2,151,793	-0.2%	-46.5%	8.1%
Western Wayne School Corp	3,206,540	3,346,611	1,825,794	1,911,062	4.4%	-45.4%	4.7%
Centerville-Abington Community School Corp	5,766,090	6,577,015	3,463,382	3,999,709	14.1%	-47.3%	15.5%
Northeastern Wayne School Corp	3,314,799	3,419,485	1,992,816	2,152,167	3.2%	-41.7%	8.0%
Richmond Community School Corp	22,625,971	22,613,573	8,624,174	9,190,175	-0.1%	-61.9%	6.6%
Cambridge City Public Library	125,042	123,516	127,950	132,531	-1.2%	3.6%	3.6%
Centerville Public Library	380,363	320,665	355,839	371,708	-15.7%	11.0%	4.5%
Dublin Public Library	15,273	16,589	16,899	17,613	8.6%	1.9%	4.2%
Hagerstown Public Library	173,584	180,995	185,670	194,632	4.3%	2.6%	4.8%
Richmond-Morrisson-Reeves Public Library	1,556,806	1,591,754	1,186,225	1,501,025	2.2%	-25.5%	26.5%
Wayne County Contractual Library	104,778	108,817	76,445	100,332	3.9%	-29.7%	31.2%
Richmond Sanitary	4,648,147	4,956,066	5,067,057	5,219,623	6.6%	2.2%	3.0%
W. U. R. Solid Waste Mgt Dist	0	0	0	0			
Richmond Redevelopment Comm	199,466	267,779	0	0	34.2%	-100.0%	

**Wayne County Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District**

Dist #	Taxing District	Tax Rate	LOIT PTRC	Credit Rates						Net Tax Rate, Homesteads
				State Homestead	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	
89001	Abington Township	2.4105	--	4.4233%	--	--	--	--	--	2.3039
89002	Boston Township	1.5118	--	4.4233%	--	--	--	--	--	1.4449
89003	Boston Town	1.4719	--	4.4233%	--	--	--	--	--	1.4068
89004	Center Township	2.4507	--	4.4233%	--	--	--	--	--	2.3423
89005	Center Township - Sanitary	2.8323	--	4.4233%	--	--	--	--	--	2.7070
89006	Richmond City-Center Twp	3.9563	--	4.4233%	--	--	--	--	--	3.7813
89007	Centerville Town	3.3553	--	4.4233%	--	--	--	--	--	3.2069
89008	Clay Township	1.9109	--	4.4233%	--	--	--	--	--	1.8264
89009	Greens Fork Town	3.2651	--	4.4233%	--	--	--	--	--	3.1207
89010	Dalton Township	1.7952	--	4.4233%	--	--	--	--	--	1.7158
89011	Franklin Township	1.9133	--	4.4233%	--	--	--	--	--	1.8287
89012	Whitewater Town	1.8519	--	4.4233%	--	--	--	--	--	1.7700
89013	Greene Township	1.9826	--	4.4233%	--	--	--	--	--	1.8949
89014	Harrison Township	1.8442	--	4.4233%	--	--	--	--	--	1.7626
89015	Jackson Township	2.0277	--	4.4233%	--	--	--	--	--	1.9380
89016	Cambridge City Town	3.3601	--	4.4233%	--	--	--	--	--	3.2115
89017	Dublin Town	2.6097	--	4.4233%	--	--	--	--	--	2.4943
89018	East Germantown Town	2.2531	--	4.4233%	--	--	--	--	--	2.1534
89019	Mount Auburn Town	2.2184	--	4.4233%	--	--	--	--	--	2.1203
89020	Jefferson Township	1.9910	--	4.4233%	--	--	--	--	--	1.9029
89021	Hagerstown Town	3.4006	--	4.4233%	--	--	--	--	--	3.2502
89022	New Garden Township	1.9581	--	4.4233%	--	--	--	--	--	1.8715
89023	Fountain City Town	3.0078	--	4.4233%	--	--	--	--	--	2.8748
89024	Perry Township	1.9300	--	4.4233%	--	--	--	--	--	1.8446
89025	Economy Town	2.9032	--	4.4233%	--	--	--	--	--	2.7748
89026	Washington Township	1.9698	--	4.4233%	--	--	--	--	--	1.8827
89027	Milton Town	3.0406	--	4.4233%	--	--	--	--	--	2.9061
89028	Wayne Township	1.7790	--	4.4233%	--	--	--	--	--	1.7003
89029	Wayne Township - Sanitary	2.1606	--	4.4233%	--	--	--	--	--	2.0650
89030	Richmond City-Wayne Twp	3.0084	--	4.4233%	--	--	--	--	--	2.8753
89031	Spring Grove Town	2.3930	--	4.4233%	--	--	--	--	--	2.2872
89032	Webster Township	2.0317	--	4.4233%	--	--	--	--	--	1.9418
89033	Richmond Boston Twp Airport	2.9115	--	4.4233%	--	--	--	--	--	2.7827
89034	Richmond City-Webster Twp	3.4029	--	4.4233%	--	--	--	--	--	3.2524
89035	Centerville North	2.4157	--	4.4233%	--	--	--	--	--	2.3088

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.

### Wayne County 2010 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>	1,578,309	3,529,261	285,480	809	5,393,859	61,283,040	8.8%
<i>TIF Total</i>	901	76,646	15,420	0	92,966	3,328,287	2.8%
<i>County Total</i>	1,579,210	3,605,907	300,900	809	5,486,825	64,611,327	8.5%
Wayne County	366,733	815,005	58,144	211	1,240,093	15,869,920	7.8%
Abington Township	1,275	3,891	0	0	5,165	52,517	9.8%
Boston Township	0	0	0	1	1	74,719	0.0%
Center Township	3,701	5,741	396	10	9,847	90,431	10.9%
Clay Township	6	201	28	0	235	53,132	0.4%
Dalton Township	0	0	0	0	0	10,343	0.0%
Franklin Township	30	0	0	0	30	40,688	0.1%
Greene Township	6	0	0	0	6	64,327	0.0%
Harrison Township	0	0	0	0	0	21,753	0.0%
Jackson Township	1,061	4,561	1,507	0	7,129	111,482	6.4%
Jefferson Township	1,310	1,961	1,155	2	4,429	84,638	5.2%
New Garden Township	170	514	2	0	686	61,306	1.1%
Perry Township	1	103	0	0	104	47,662	0.2%
Washington Township	36	177	3	0	216	30,296	0.7%
Wayne Township	16,633	34,155	553	13	51,354	1,030,746	5.0%
Webster Township	56	432	0	0	488	72,068	0.7%
Richmond Civil City	430,772	978,773	32,851	29	1,442,426	14,435,116	10.0%
Boston Civil Town	0	0	0	0	0	2,182	0.0%
Cambridge City Civil Town	16,590	58,795	25,487	0	100,872	585,890	17.2%
Centerville Civil Town	30,210	72,802	11,366	16	114,393	496,234	23.1%
Dublin Civil Town	159	3,605	0	0	3,764	49,829	7.6%
East Germantown Civil Town	0	471	0	0	471	11,328	4.2%
Economy Civil Town	17	2,237	0	0	2,253	20,036	11.2%
Fountain City Civil Town	2,797	12,730	59	0	15,586	119,878	13.0%
Greens Fork Civil Town	283	9,514	1,345	0	11,143	62,129	17.9%
Hagerstown Civil Town	38,781	58,801	34,637	12	132,231	696,094	19.0%
Milton Civil Town	585	9,685	138	9	10,417	61,488	16.9%
Mount Auburn Civil Town	14	158	0	0	171	6,076	2.8%
Spring Grove Civil Town	541	2,890	0	0	3,430	78,362	4.4%
Whitewater Civil Town	0	0	0	0	0	0	0.0%
Nettle Creek School Corp	27,493	49,675	25,138	29	102,335	2,151,793	4.8%
Western Wayne School Corp	15,731	72,448	21,261	9	109,450	1,911,062	5.7%
Centerville-Abington Community School Corp	161,254	305,088	39,607	316	506,266	3,999,709	12.7%
Northeastern Wayne School Corp	4,109	15,155	65	0	19,329	2,152,167	0.9%
Richmond Community School Corp	239,504	536,866	9,292	40	785,702	9,190,175	8.5%
Cambridge City Public Library	1,131	4,748	1,564	1	7,444	132,531	5.6%
Centerville Public Library	15,921	28,481	4,258	34	48,695	371,708	13.1%
Dublin Public Library	56	1,274	0	0	1,330	17,613	7.6%
Hagerstown Public Library	4,746	7,152	4,213	5	16,117	194,632	8.3%
Richmond-Morrisson-Reeves Public Library	40,456	90,684	1,570	6	132,715	1,501,025	8.8%
Wayne County Contractual Library	330	1,277	26	0	1,633	100,332	1.6%
Richmond Sanitary	155,811	339,212	10,816	65	505,904	5,219,623	9.7%
W. U. R. Solid Waste Mgt Dist	0	0	0	0	0	0	0.0%
Richmond Redevelopment Comm	0	0	0	0	0	0	0.0%
TIF - Richmond Wayne	901	76,646	3,232	0	80,778	1,940,219	4.2%
TIF - Richmond Wayne Exp	0	0	4	0	4	1,493	0.3%
TIF - Johns Manville	0	0	12	0	12	651,056	0.0%
TIF - Richmond Center	0	0	11,598	0	11,598	363,771	3.2%
TIF - Richmond Center Exp	0	0	574	0	574	44,844	1.3%
TIF - Taconic Farms	0	0	0	0	0	27,989	0.0%
TIF - DOT Foods	0	0	0	0	0	288,597	0.0%
TIF - RCF Kitchens Indiana	0	0	0	0	0	10,317	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.