

2011 Property Tax Report

Wayne County

with Comparisons to Prior Years



Legislative Services Agency

August 2011

This report describes property tax changes in Wayne County between 2010 and 2011, with comparison to changes since 2007. In 2011, the changes from the big tax reform of 2008 were fully phased in with the elimination of the last of the state homestead credits. The 2009 recession affected assessments and local tax credits in many counties. Changes in local levies and assessments also were important in many counties.

Comparable Homestead Property Tax Changes in Wayne County

The average homeowner saw a 1.7% tax bill decrease from 2010 to 2011.

Homestead taxes in 2011 were 26.6% lower than they were in 2007, before the property tax reforms.

90.7% of homeowners saw lower tax bills in 2011 than in 2007.

40.5% of homeowners saw tax increases of between 1% and 9% from 2010 to 2011.

The largest percentage of homeowners have seen between a 20% and 39% decrease in their tax bills from 2007 to 2011.

	2010 to 2011		2007 to 2011	
	Number of Homesteads	% Share of Total	Number of Homesteads	% Share of Total
Summary Change in Tax Bill				
Higher Tax Bill	7,290	45.6%	1,355	8.5%
No Change	1,200	7.5%	140	0.9%
Lower Tax Bill	7,511	46.9%	14,506	90.7%
Average Change in Tax Bill	-1.7%		-26.6%	
Detailed Change in Tax Bill				
20% or More	274	1.7%	873	5.5%
10% to 19%	537	3.4%	193	1.2%
1% to 9%	6,479	40.5%	289	1.8%
0%	1,200	7.5%	140	0.9%
-1% to -9%	5,710	35.7%	793	5.0%
-10% to -19%	1,088	6.8%	2,140	13.4%
-20% to -29%	243	1.5%	3,407	21.3%
-30% to -39%	119	0.7%	3,599	22.5%
-40% to -49%	69	0.4%	2,330	14.6%
-50% to -59%	47	0.3%	549	3.4%
-60% to -69%	35	0.2%	324	2.0%
-70% to -79%	43	0.3%	281	1.8%
-80% to -89%	19	0.1%	241	1.5%
-90% to -99%	14	0.1%	158	1.0%
-100%	124	0.8%	684	4.3%
Total	16,001	100.0%	16,001	100.0%

Note: Percentages may not total due to rounding.

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*LOWER TAX RATES REDUCED
HOMEOWNER TAX BILLS,
DESPITE THE LOSS OF THE
STATE HOMESTEAD CREDIT*

★★★★★★

Homestead Property Taxes

Homestead property taxes decreased 1.7% on average in Wayne County in 2011. This was less than the state average increase of 4.4%. Wayne County homestead taxes were 26.6% lower in 2011 than they were in 2007, before the big tax reform. The homestead tax decrease in 2011 was due to a decline in tax rates in a few of the larger tax districts in Wayne County. This decline was partly offset by the phaseout of the state homestead credit in 2011. The state homestead credit was 4.4% in Wayne County in 2010.

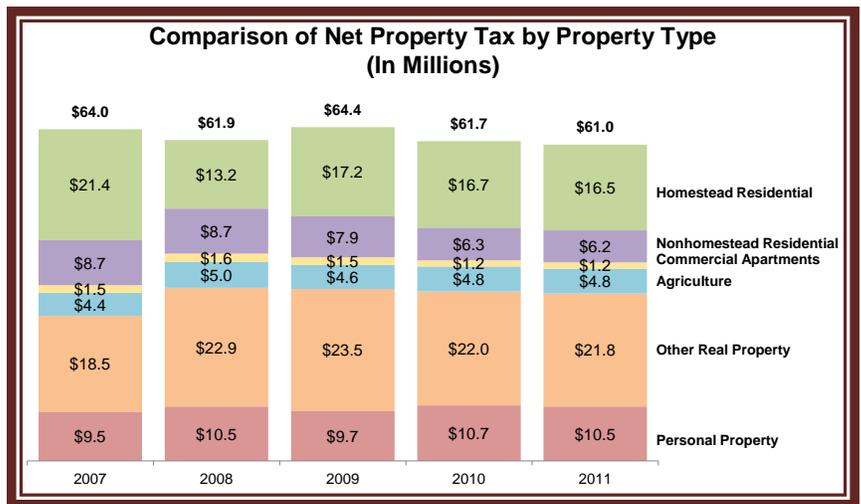
Tax Rates

Property tax rates increased in the majority of Wayne County tax districts. The average tax rate fell by 0.6% because the levy reduction was larger than the loss of net assessed value. Levies in Wayne County decreased by 1.6%. The biggest levy increases were in the county general and health funds. The biggest levy reductions were in all of Richmond Community Schools funds and all of Richmond City's funds. Wayne County's total net assessed value decreased 1.5% in 2011. (The certified net AV used to compute tax rates declined by 1.1%.) Homestead and agricultural net assessments decreased by 3.9% and 0.8%, respectively. Other residential assessments showed a decrease at 3.1%, while business net assessments grew by 0.5%.

★★★★★★
**SMALL CHANGES IN TAX BILLS FOR
 NONHOMESTEAD PROPERTY**
 ★★★★★★

Net Tax Bill Changes - All Property Types

Net tax bills for all taxpayers decreased 1.4% in Wayne County in 2011, compared to the statewide increase of 2.8%. Other residential property, which includes smaller rentals and second homes, saw net tax bills decrease by 2.7%. Tax bills for commercial apartments increased 0.1%. Business tax bills - which include commercial, industrial and utility buildings, land and equipment – decreased by 1.3%. These small tax bill changes reflect the



small tax rate changes in Wayne County in 2011. Agricultural tax bills rose 0.4%. This was partly due to the 3.2% increase in the base rate assessment of farm land, from \$1,250 to \$1,290 per acre for taxes in 2011.

Tax Cap Credits

Property taxes are capped at 1% of gross assessed value for homesteads, 2% for other residential property (including rental housing and second homes) and farmland, and 3% for business land, buildings, and equipment. Taxpayers receive credits when their tax bills exceed the caps. Credits are revenue lost to local governments.

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**TAX CAP CREDITS INCREASED
 SLIGHTLY IN 2011**
 ★★★★★★

Total tax cap credit losses in Wayne County were \$5.6 million, or 8.8% of the levy. This was near the state average loss rate of 9.2%, but more than the median value of 3.8% among all counties. Tax rates are the main determinant of tax cap credits, and Wayne County's tax rates were higher than the state median.

Almost two-thirds of the total tax cap credits were in the 2% nonhomestead/farmland category; most of the rest were in the 1% homestead category. The largest percentage losses were in the towns of Cambridge, Centerville, Greens Fork, Hagerstown, and Milton. The largest dollar losses were in the Centerville-Abington and Richmond School Corporations, the city of Richmond, the Richmond Sanitary District, and the county unit.

Wayne County Tax Cap Credits	1%	2%	3%	Elderly	Total	% of Levy
2010 Tax Cap Credits	\$1,579,210	\$3,605,907	\$300,900	\$809	\$5,486,825	8.5%
2011 Tax Cap Credits	1,657,265	3,543,795	365,185	14,641	5,580,886	8.8%
Change	\$78,055	-\$62,111	\$64,285	\$13,832	\$94,061	0.3%

Tax cap credits increased slightly in Wayne County in 2011 by \$94,061, or 2%. The additional

credits represent an added loss of 0.3% of the total tax levy. Most of the increase in tax cap credits was in the 1% and 3% tax cap categories. Credits in the 2% category decreased. These inconsistent changes result from the pattern of increases and decreases in tax rates in various Wayne County tax districts. The elimination of the state homestead credit added to the 1% tax cap credit increase.

The Effect of Recession

The 2009 recession had a mixed effect on Wayne County assessments for pay-2011. Homestead and other residential property values and construction activity appear to have fallen in Wayne County in 2009, but increases in business values partly offset this decline. The decrease in assessments was the reason that tax rates did not fall with the drop in the tax levy. A decrease in tax rates would have reduced losses from tax cap credits.

★★★★★★
**2009 RECESSION HAD MIXED EFFECTS
 ON ASSESSMENTS IN 2011**
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Property Type	Gross AV 2010	Gross AV 2011	Gross AV Change	Net AV 2010	Net AV 2011	Net AV Change
Homesteads	\$2,098,658,700	\$2,038,680,600	-2.9%	\$861,312,455	\$827,997,803	-3.9%
Other Residential	270,929,800	261,367,100	-3.5%	267,830,614	259,543,497	-3.1%
Ag Business/Land	249,027,900	246,962,000	-0.8%	248,487,460	246,413,716	-0.8%
Business Real/Personal	1,627,998,540	1,680,779,440	3.2%	1,145,142,029	1,150,556,171	0.5%
Total	\$4,246,614,940	\$4,227,789,140	-0.4%	\$2,522,772,558	\$2,484,511,187	-1.5%

Net AV equals Gross AV less deductions and exemptions · Tax rates are calculated on Net AV · Circuit breaker tax caps are calculated on Gross AV

Wayne County Levy Comparison by Taxing Unit

Taxing Unit	2007	2008	2009	2010	2011	% Change			
						2007 - 2008	2008 - 2009	2009 - 2010	2010 - 2011
<i>County Total</i>	81,576,603	82,868,889	58,480,756	61,283,040	60,285,065	1.6%	-29.4%	4.8%	-1.6%
State Unit	61,252	63,687	0	0	0	4.0%	-100.0%		
Wayne County	17,140,361	16,386,005	15,877,344	15,869,920	16,393,575	-4.4%	-3.1%	0.0%	3.3%
Abington Township	48,224	50,885	50,691	52,517	37,879	5.5%	-0.4%	3.6%	-27.9%
Boston Township	51,146	82,398	81,528	74,719	62,673	61.1%	-1.1%	-8.4%	-16.1%
Center Township	81,409	84,796	86,774	90,431	92,473	4.2%	2.3%	4.2%	2.3%
Clay Township	49,262	51,205	51,117	53,132	54,796	3.9%	-0.2%	3.9%	3.1%
Dalton Township	14,182	8,249	8,229	10,343	10,571	-41.8%	-0.2%	25.7%	2.2%
Franklin Township	36,294	38,128	39,554	40,688	38,636	5.1%	3.7%	2.9%	-5.0%
Greene Township	59,217	60,606	62,920	64,327	65,454	2.3%	3.8%	2.2%	1.8%
Harrison Township	16,339	20,148	20,980	21,753	22,492	23.3%	4.1%	3.7%	3.4%
Jackson Township	101,700	105,300	103,463	111,482	113,730	3.5%	-1.7%	7.8%	2.0%
Jefferson Township	82,622	78,961	82,214	84,638	84,473	-4.4%	4.1%	2.9%	-0.2%
New Garden Township	56,871	58,380	59,691	61,306	26,514	2.7%	2.2%	2.7%	-56.8%
Perry Township	44,447	45,852	46,113	47,662	48,781	3.2%	0.6%	3.4%	2.3%
Washington Township	28,086	29,794	29,276	30,296	30,563	6.1%	-1.7%	3.5%	0.9%
Wayne Township	941,941	967,394	993,777	1,030,746	1,056,271	2.7%	2.7%	3.7%	2.5%
Webster Township	64,266	64,454	70,086	72,068	59,272	0.3%	8.7%	2.8%	-17.8%
Richmond Civil City	14,845,196	15,363,326	13,779,842	14,435,116	13,919,308	3.5%	-10.3%	4.8%	-3.6%
Boston Civil Town	1,965	2,042	2,100	2,182	2,238	3.9%	2.8%	3.9%	2.6%
Cambridge City Civil Town	530,194	550,285	558,507	585,890	599,230	3.8%	1.5%	4.9%	2.3%
Centerville Civil Town	475,112	476,016	504,848	496,234	511,480	0.2%	6.1%	-1.7%	3.1%
Dublin Civil Town	40,855	46,391	46,855	49,829	50,701	13.6%	1.0%	6.3%	1.7%
East Germantown Civil Town	9,628	10,262	10,955	11,328	11,705	6.6%	6.8%	3.4%	3.3%
Economy Civil Town	18,035	18,586	19,162	20,036	20,585	3.1%	3.1%	4.6%	2.7%
Fountain City Civil Town	106,294	111,085	114,503	119,878	181,404	4.5%	3.1%	4.7%	51.3%
Greens Fork Civil Town	58,199	59,846	62,130	62,129	65,240	2.8%	3.8%	0.0%	5.0%
Hagerstown Civil Town	627,043	646,579	661,247	696,094	722,870	3.1%	2.3%	5.3%	3.8%
Milton Civil Town	54,553	57,797	58,862	61,488	63,055	5.9%	1.8%	4.5%	2.5%
Mount Auburn Civil Town	7,294	7,367	6,076	6,076	6,050	1.0%	-17.5%	0.0%	-0.4%
Spring Grove Civil Town	74,632	75,385	78,372	78,362	82,997	1.0%	4.0%	0.0%	5.9%
Whitewater Civil Town	0	0	0	0	0				
Nettle Creek School Corp	3,733,125	3,724,815	1,991,289	2,151,793	2,017,975	-0.2%	-46.5%	8.1%	-6.2%
Western Wayne School Corp	3,206,540	3,346,611	1,825,794	1,911,062	1,902,076	4.4%	-45.4%	4.7%	-0.5%
Centerville-Abington Community School Corp	5,766,090	6,577,015	3,463,382	3,999,709	3,784,334	14.1%	-47.3%	15.5%	-5.4%
Northeastern Wayne School Corp	3,314,799	3,419,485	1,992,816	2,152,167	2,267,163	3.2%	-41.7%	8.0%	5.3%
Richmond Community School Corp	22,625,971	22,613,573	8,624,174	9,190,175	8,189,293	-0.1%	-61.9%	6.6%	-10.9%
Cambridge City Public Library	125,042	123,516	127,950	132,531	308,787	-1.2%	3.6%	3.6%	133.0%
Centerville Public Library	380,363	320,665	355,839	371,708	323,154	-15.7%	11.0%	4.5%	-13.1%
Dublin Public Library	15,273	16,589	16,899	17,613	18,253	8.6%	1.9%	4.2%	3.6%
Hagerstown Public Library	173,584	180,995	185,670	194,632	201,055	4.3%	2.6%	4.8%	3.3%
Richmond-Morrisson-Reeves Public Library	1,556,806	1,591,754	1,186,225	1,501,025	1,533,260	2.2%	-25.5%	26.5%	2.1%
Wayne County Contractual Library	104,778	108,817	76,445	100,332	102,374	3.9%	-29.7%	31.2%	2.0%
Richmond Sanitary	4,648,147	4,956,066	5,067,057	5,219,623	5,202,325	6.6%	2.2%	3.0%	-0.3%
W. U. R. Solid Waste Mgt Dist	0	0	0	0	0				
Richmond Redevelopment Comm	199,466	267,779	0	0	0	34.2%	-100.0%		

Wayne County 2011 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	
89001	Abington Township	2.3412	--	--	--	--	--	2.3412
89002	Boston Township	1.4607	--	--	--	--	--	1.4607
89003	Boston Town	1.4449	--	--	--	--	--	1.4449
89004	Center Township	2.4063	--	--	--	--	--	2.4063
89005	Center Township - Sanitary	2.7881	--	--	--	--	--	2.7881
89006	Richmond City -Center Township	3.8698	--	--	--	--	--	3.8698
89007	Centerville Town	3.3672	--	--	--	--	--	3.3672
89008	Clay Township	1.9109	--	--	--	--	--	1.9109
89009	Greens Fork Town	3.3094	--	--	--	--	--	3.3094
89010	Dalton Township	1.7922	--	--	--	--	--	1.7922
89011	Franklin Township	2.0371	--	--	--	--	--	2.0371
89012	Whitewater Town	1.9770	--	--	--	--	--	1.9770
89013	Greene Township	2.1135	--	--	--	--	--	2.1135
89014	Harrison Township	1.8428	--	--	--	--	--	1.8428
89015	Jackson Township	2.1470	--	--	--	--	--	2.1470
89016	Cambridge City Town	3.5579	--	--	--	--	--	3.5579
89017	Dublin Town	2.6443	--	--	--	--	--	2.6443
89018	East Germantown Town	2.3871	--	--	--	--	--	2.3871
89019	Mount Auburn Town	2.3429	--	--	--	--	--	2.3429
89020	Jefferson Township	2.0100	--	--	--	--	--	2.0100
89021	Hagerstown Town	3.5512	--	--	--	--	--	3.5512
89022	New Garden Township	2.1336	--	--	--	--	--	2.1336
89023	Fountain City Town	3.1616	--	--	--	--	--	3.1616
89024	Perry Township	1.9376	--	--	--	--	--	1.9376
89025	Economy Town	2.9822	--	--	--	--	--	2.9822
89026	Washington Township	2.0919	--	--	--	--	--	2.0919
89027	Milton Town	3.1872	--	--	--	--	--	3.1872
89028	Wayne Township	1.7601	--	--	--	--	--	1.7601
89029	Wayne Township - Sanitary	2.1419	--	--	--	--	--	2.1419
89030	Richmond City -Wayne Township	2.9388	--	--	--	--	--	2.9388
89031	Spring Grove Town	2.3949	--	--	--	--	--	2.3949
89032	Webster Township	2.1267	--	--	--	--	--	2.1267
89033	Richmond Boston Township Airport	2.8406	--	--	--	--	--	2.8406
89034	Richmond City-Webster Township	3.4886	--	--	--	--	--	3.4886
89035	Centerville North	2.3686	--	--	--	--	--	2.3686

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.

Wayne County 2011 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>	1,656,349	3,471,971	342,826	14,641	5,485,787	60,285,065	9.1%
<i>TIF Total</i>	916	71,825	22,359	0	95,099	3,283,203	2.9%
<i>County Total</i>	1,657,265	3,543,795	365,185	14,641	5,580,886	63,568,268	8.8%
Wayne County	409,532	856,684	69,303	3,892	1,339,411	16,393,575	8.2%
Abington Township	1,127	2,375	0	17	3,519	37,879	9.3%
Boston Township	0	0	0	0	0	62,673	0.0%
Center Township	4,198	5,647	506	14	10,364	92,473	11.2%
Clay Township	8	238	34	9	289	54,796	0.5%
Dalton Township	0	0	0	1	1	10,571	0.0%
Franklin Township	170	306	0	1	477	38,636	1.2%
Greene Township	130	1,833	0	5	1,968	65,454	3.0%
Harrison Township	0	0	0	0	0	22,492	0.0%
Jackson Township	1,798	6,144	2,394	49	10,385	113,730	9.1%
Jefferson Township	1,563	2,334	1,615	20	5,532	84,473	6.5%
New Garden Township	320	1,177	60	25	1,583	26,514	6.0%
Perry Township	18	150	0	0	168	48,781	0.3%
Washington Township	117	952	11	5	1,086	30,563	3.6%
Wayne Township	18,338	32,807	0	305	51,451	1,056,271	4.9%
Webster Township	132	1,385	0	13	1,530	59,272	2.6%
Richmond Civil City	421,254	889,711	20,992	2,839	1,334,796	13,919,308	9.6%
Boston Civil Town	0	0	0	0	0	2,238	0.0%
Cambridge City Civil Town	24,060	65,590	42,888	292	132,830	599,230	22.2%
Centerville Civil Town	35,078	76,816	13,035	78	125,008	511,480	24.4%
Dublin Civil Town	334	3,871	0	10	4,215	50,701	8.3%
East Germantown Civil Town	5	725	0	17	746	11,705	6.4%
Economy Civil Town	0	3,283	0	0	3,283	20,585	16.0%
Fountain City Civil Town	4,635	17,361	1,485	191	23,672	181,404	13.0%
Greens Fork Civil Town	374	11,808	1,672	0	13,854	65,240	21.2%
Hagerstown Civil Town	46,479	69,409	50,019	598	166,505	722,870	23.0%
Milton Civil Town	980	12,122	616	68	13,786	63,055	21.9%
Mount Auburn Civil Town	57	251	0	1	309	6,050	5.1%
Spring Grove Civil Town	798	2,780	0	28	3,606	82,997	4.3%
Whitewater Civil Town	0	0	0	0	0	0	0.0%
Nettle Creek School Corp	29,644	54,048	31,987	439	116,119	2,017,975	5.8%
Western Wayne School Corp	26,087	103,864	33,717	712	164,380	1,902,076	8.6%
Centerville-Abington Community School Corp	168,680	275,394	47,118	705	491,898	3,784,334	13.0%
Northeastern Wayne School Corp	12,994	60,112	1,576	803	75,484	2,267,163	3.3%
Richmond Community School Corp	219,466	452,842	0	1,785	674,093	8,189,293	8.2%
Cambridge City Public Library	4,365	16,464	5,798	119	26,746	308,787	8.7%
Centerville Public Library	15,170	24,038	4,667	46	43,921	323,154	13.6%
Dublin Public Library	120	1,394	0	4	1,518	18,253	8.3%
Hagerstown Public Library	5,788	8,644	6,105	75	20,612	201,055	10.3%
Richmond-Morrisson-Reeves Public Library	42,427	87,544	0	345	130,316	1,533,260	8.5%
Wayne County Contractual Library	597	2,276	66	24	2,964	102,374	2.9%
Richmond Sanitary	159,506	319,594	7,160	1,103	487,363	5,202,325	9.4%
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 - Johns Manville	0	0	0	0	0	410,458	0.0%
TIF - Richmond Center	0	0	21,249	0	21,249	392,176	5.4%
TIF - Richmond Center Exp	0	0	1,109	0	1,109	36,156	3.1%
TIF - Richmond Wayne	916	71,824	0	0	72,741	2,117,481	3.4%
TIF - Richmond Wayne Exp	0	0	0	0	0	1,704	0.0%
TIF - Dot Foods	0	0	0	0	0	255,818	0.0%
TIF - RCF Kitchens Indiana	0	0	0	0	0	26,891	0.0%
TIF - Taconic Farms	0	0	0	0	0	42,520	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.