

# Ratio Study Narrative 2023

General Information	
<b>County Name</b>	ELKHART

Person Performing Ratio Study			
Name	Phone Number	Email	Vendor Name (if applicable)
JAMES E. ALLEN	(574)535-6594	JALLEN@ELKHARTCOUNTY.COM	

<b>Sales Window</b>	1/1/2022 to 12/31/2022
<b>If more than one year of sales were used, was a time adjustment applied?</b>	<b>If no, please explain why not.</b>
	<b>If yes, please explain the method used to calculate the adjustment.</b>

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## Groupings

Please provide a list of township and/or major class groupings (if any). Additionally, please provide information detailing how the townships and/or major classes are similar in market. **\*\*Please note that groupings made for the sole purpose of combining due to a lack of sales with no similarities will not be accepted by the Department\*\***

### Industrial Vacant

Insufficient valid sales data to analyze

### Industrial Improved

This section was analyzed as a single group. As a heavily industrialized county, there is similar access to supplies, shipping routes and staffing throughout the county. As such, you can find similar properties across the townships. This is similar to groupings from prior years.

### Commercial Vacant

Insufficient valid sales data to analyze

### Commercial Improved

This section was analyzed as a single group. This was done due to the varying uses, sizes and styles of this type of property. With the industrialized nature of many jobs within the county, people have a tendency to travel within the county quite often. This has led to many similar commercial enterprises operating throughout the different townships. This is similar to groupings from prior years.

### Residential Vacant

This section was analyzed as a single group. This was done based on the strong seller's market created by limited available inventory. While inventory increased over the prior year, there were still limits on contractor availability. As there are similar neighborhoods located within almost every township of the county, lack of viable purchase or construction options has caused buyers to look in other areas of the county for similar purchase options. This is similar to groupings from prior years.

### Residential Improved

There were sufficient sales so that all townships were analyzed on their own

## AV Increases/Decreases

**If applicable, please list any townships within the major property classes that either increased or decreased by more than 10% in total AV from the previous year. Additionally, please provide a reason why this occurred.**

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<b>Property Type</b>	<b>Townships Impacted</b>	<b>Explanation</b>
<b>Commercial Improved</b>	BENTON (10.72%)	1 NEW PARCEL (11.71%)
	JEFFERSON (23.60%)	07-07-151-006-039 NEW IMPS (15.56%); 6 NEW PARCELS (10.68%)
<b>Commercial Vacant</b>	BAUGO (16.77%)	4 USE CHG (16.77%)
	BENTON (26.61%)	ONLY 1 PARCEL 16-06-200-017-003 WITH AG USE (26.61%)
	HARRISON (10.79%)	REASSESSMENT
	LOCKE (20.56%)	REASSESSMENT
<b>Industrial Improved</b>	BAUGO (10.12%)	4 USE CHG (NO OVERALL EFFECT)
	BENTON (53.80%)	12 NEW OR VACANT PARCELS ADDED IMPS (34.54%); PARCELS 16-31-226-005-041 & 16-32-151-002-003 IMPS ADDED (3.84%)
	CLEVELAND (14.03%)	3 NEW OR VACANT PARCELS ADDED IMPS (2.52%); 4 PARCELS WITH IMPS ADDED (2.39%)
	CLINTON (17.50%)	2 NEW PARCELS ADDED IMPS (2.25%)
	CONCORD (14.52%)	39 VACANT PARCELS ADDED IMPS (0.03%); 13 USE CHG (NO OVERALL EFFECT); PARCEL 06-12-178-003-011 NEW IMPS (\$8.5M INCREASE)
	ELKHART (12.63%)	3 NEW OR VACANT PARCELS ADDED IMPS (1.17%)
	HARRISON (20.02%)	REASSESSMENT
	JACKSON (28.71%)	PARCEL 15-03-302-012-018 COMBINATION (2.67%); PARCELS 15-03-352-005-018

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	JEFFERSON (30.08%)	& 15-21-400-012-018 NEW IMPS (11.13%)
	LOCKE (27.10%)	1 VACANT PARCEL ADDED IMPS (1.64%); PARCELS 07-06-202-005-039 & 07-06-203-004-039 NEW IMPS (17.25%)
	MIDDLEBURY (16.89%)	2 NEW OR VACANT PARCELS ADDED IMPS (17.41%)
	OSOLO (16.24%)	REASSESSMENT
	UNION (18.25%)	REASSESSMENT
	WASHINGTON (57.40%)	REASSESSMENT
	YORK (36.31%)	3 VACANT PARCELS ADDED IMPS (3.21%); PARCELS 03-19-200-010-030 & 03-32-200-008-031 NEW IMPS (39.41%)
		3 VACANT PARCELS ADDED IMPS (12.60%); 1 USE CHG (4.41%)
<b>Industrial Vacant</b>	BENTON (16.96%)	6 NEW PARCELS (16.96%)

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<b>Residential Improved</b>	BAUGO (11.44%)	13 NEW OR VACANT PARCELS ADDED IMPS (0.58%); 2 USE CHG (0.07%)
	BENTON (12.71%)	5 VACANT PARCELS ADDED IMPS (0.61%); 4 USE CHG (0.14%)
	CLEVELAND (12.48%)	43 VACANT PARCELS ADDED IMPS (1.66%)
	CLINTON (13.23%)	11 NEW OR VACANT PARCELS ADDED IMPS (1.77%); 5 USE CHG (0.21%)
	ELKHART (12.83%)	38 NEW OR VACANT PARCELS ADDED IMPS (0.55%)
	JACKSON (11.80%)	41 NEW OR VACANT PARCELS ADDED IMPS (3.00%)
	JEFFERSON (10.02%)	13 NEW OR VACANT PARCELS ADDED IMPS (0.62%); 5 USE CHG (0.16%)
	LOCKE (10.54%)	2 NEW OR VACANT PARCELS ADDED IMPS (0.24%)
	MIDDLEBURY (13.32%)	REASSESSMENT
	OSOLO (10.78%)	REASSESSMENT
	WASHINGTON (14.42%)	16 NEW OR VACANT PARCELS ADDED IMPS (0.71%)
	YORK (11.80%)	15 NEW OR VACANT PARCELS ADDED IMPS (1.39%); 2 USE CHG (0.11%)
<b>Residential Vacant</b>	UNION	REASSESSMENT

### **Cyclical Reassessment**

**Please explain which townships were reviewed as part of the current phase of the cyclical reassessment.**

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HARRISON – ALL CLASSESS  
LOCKE – COMMERCIAL/EXEMPT  
MIDDLEBURY – ALL CLASSESS  
OLIVE – RESIDENTIAL; AG; COMMERCIAL/EXEMPT  
OSOLO – ALL CLASSES  
UNION – ALL CLASSES

**Was the land order completed for the current cyclical reassessment phase? If not, please explain when the land order is planned to be completed.**

Yes, the land order was updated for neighborhoods in which sufficient vacant sales could be identified for analysis and which was then presented to and approved by the county PTABOA

## Comments

**In this space, please provide any additional information you would like to provide the Department in order to help facilitate the approval of the ratio study. Such items could be standard operating procedures for certain assessment practices (e.g. effective age changes), a timeline of changes made by the assessor's office, or any other information deemed pertinent.**

While the explanations within the AV Increases/Decreases sections do not fully explain the changes from year to year, they help show some of the factors resulting in the increases. The percentage next to each explanation represents the amount of the total change attributable to those changes. The other major factors leading to a change in the assessments from year to year are new construction and annual adjustments (trending).

PSC's 309, 409, & 509 were analyzed with their respective vacant categories.

Any parcel marked as having a condition change has been compared to other parcels within that neighborhood. We also review unsold properties to verify if condition changes are warranted. Many items are added per MLS review at the time of sale. We typically do not gain entry into dwellings so interior information is updated through the use of questionnaires, discussions with owners and MLS. We also use online services to conduct reviews of parcels based on active listings.

Our work permit process involves four offices. The cities of Elkhart, Goshen, and Nappanee handle their own work permits. The County office handles all other areas. We receive copies of permits for all trades (electrical, plumbing, mechanical, etc.). Once a permit is received by our office, the information is entered into our database so that we can track the progress of the work on the permit. We do verify with the four offices to guarantee that we are getting all of the permits that are issued. We receive both construction permits and demolition permits. We have specific employees that are responsible for verifying permit work within their assigned townships. It is broken down this way so that the employees can become familiar with the properties in their assigned townships and can more easily identify if something is changed on a property without a permit. The employee will conduct a site visit to verify the progress of the work specified by the permit and will sometimes visit the same property multiple times until the work is either completed or the permit is retired. If the

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permit is for changes to the inside of a structure, the employee will speak with the owner (sometimes calling before the visit to set up an appointment) to determine the progress of the work as well as the type of construction when necessary. They do not enter structures unless they are invited in by the owner to inspect the progress. If the employee conducting the site visit is not able to speak with the owner about interior permit information, they will leave a business card with a request for the owner to contact the office. If a response is not received by the office, the employee will continue to make site visits to the property in an attempt to speak with the owner. In the event that an employee has been to the same property multiple times with no response from the owner, we have also contacted the inspector or contractor listed for the work permit to get descriptions and information from them. I think it is also important to point out that when an employee goes out to verify information on a work permit, they are also attempting to verify all information for that properties assessment and not just the item listed on the permit. We utilize a standard effective age calculation for properties that have been remodeled and we are able to determine the year in which the work was completed. All employees use the same calculations in an Excel spreadsheet to calculate effective age. This is done for all of our processes from permit work, sales review, listing review, appeals, etc.