

## Ratio Study Narrative 2025

General Information	
County Name	ELKHART

Person Performing Ratio Study			
Name	Phone Number	Email	Vendor Name (if applicable)
JAMES E. ALLEN	(574)535-6594 OFFICE (574)392-1263 CELL	JALLEN@ELKHARTCOUNTY.COM	

Sales Window	1/1/2024	to	12/31/2024
<b>If more than one year of sales were used, was a time adjustment applied?</b>			
<input type="checkbox"/> No	Explain, why not:		
<input type="checkbox"/> Yes	Explain the method used to calculate the adjustment:		

Groupings
<p>Please provide a list of townships and/or major class groupings (if any). Additionally, please provide information detailing how the townships and/or major classes are similar in the market.</p> <p><b>**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**</b></p>
<p><u>Industrial Vacant</u></p> <p>Insufficient valid sales data to analyze</p>

#### 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

As there are similar neighborhoods located within almost every township of the county, lack of viable purchase or construction options can cause buyers to look in other areas of the county as there is access to similar job, retail, and school options throughout the county. While all 59 sales in this section could have been analyzed as a single group and would have met all ratio study criteria with a Median 0.9850, COD 10.1661, and PRD 1.0056, I have further delineated the sales into two groups. The first group of ResVac1 contains our four most rural townships and the second group of ResVac2 are the remaining sales from our more urban townships.

#### Residential Improved

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

#### **Cyclical Reassessment**

**Please explain which townships were reviewed as part of the current phase of the cyclical reassessment. Also, list any townships where the number of parcels reviewed were more than the formally approved reassessment plan. Note: All parcels reviewed should meet the 25% requirement with the 2% tolerance threshold (23-27%)**

BAUGO—RESIDENTIAL; AG; INDUSTRIAL/UTILITY

BENTON—RESIDENTIAL; AG; COMMERCIAL/EXEMPT

CLEVELAND— RESIDENTIAL; AG; INDUSTRIAL/UTILITY

CONCORD (TAX DISTRICTS 009, 011, 013)—ALL CLASSES

CONCORD (TAX DISTRICT 012)—EXEMPT

YORK— COMMERCIAL/EXEMPT

<b>Land Order</b>		
<b>The land order used for the January 1, 2025, assessment along with the Narrative (optional) will be published on DLGF's website. Please provide the following information:</b>		
Date the land order was submitted to PTABOA.	12/3/2024	
Action taken by the PTABOA.	<input checked="" type="checkbox"/> Approved	<input type="checkbox"/> Denied
Effective date of the land order.	1/1/2025	
Was the land order updated as part of the 2024 cyclical reassessment?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Any other changes or issues?		

<b>Comments</b>		
<p><b>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.</b></p> <p>Our sales review process begins when we receive a copy of the filed sales disclosure form. Our team then proceeds to verify the sales data in accordance with the DLGF's guidance for what is or is not considered a valid sale. This process involves the review of the sales disclosure form data, contacting those involved in the sale, aerial GIS review, field visits, MLS review, Costar review, and review of any other notes and data that can be found to make sure that the assessment data is as accurate as possible. 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 enter dwellings so interior information is updated through the use of questionnaires, discussions with owners, and MLS. We also use online services to conduct reviews on the accuracy of parcel data for properties that are typically listed but yet to have a finalized transfer requiring the filing of a sales disclosure form.</p> <p>PSC's 309, 409, &amp; 509 should be considered with their respective vacant categories when determining the year to year AV increases/decreases as these codes each state "parcel classified as Vacant" per DLGF definitions.</p>		

Our work permit process involves four outside offices. The cities of Elkhart, Goshen, and Nappanee handle the processing and approval of their own work permit applications. The County office handles all other areas within the county. 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 Cama 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. If changes appear to have been made to a property for which we do not have a permit, that parcel is also reviewed and appropriate changes are made to make sure the assessment is accurate and up to date. 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 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. 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 similar to the new construction breakdown 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, reassessment, etc. and applied uniformly.