

Ratio Study Narrative 2026

General Information	
County Name	Union

Person Performing Ratio Study			
Name	Phone Number	Email	Vendor Name (if applicable)
Dudley Scheumann	260-622-7059	dscheumann@vgsi.com	Vision Government Solutions Inc.
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Sales Window	1/1/2023	to	12/31/2025
If more than one year of sales were used, was a time adjustment applied?			
☐ No	Explain, why not:		
☒ Yes	Explain the method used to calculate the adjustment: A 3.09% per year (applied by month) time adjustment was applied to the 2023 and 2024 residential sales. The annual Consumer Price Index (CPI) changes for 2023, 2024 and 2025 were 3.80%, 2.69% and 2.78% respectively. Calculating the average for the three years results in an increase of 3.09% per year.		

Groupings
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. **Please note that groupings made for the sole purpose of combining due to lack of sales with no similarities will not be accepted by the Department** There has been minimal new construction in Union County over the last few years resulting in no residential vacant sales. The residential improved sales were of sufficient quantity to evaluate Center Township by itself. The remaining Townships were consolidated into two groups. The first group includes Brownsville, Harmony and Liberty Townships. The second group contains the remaining two Townships of Harrison and Union. These two groups are geographically very similar.

There were no commercial vacant sales occurring in the timeframe. Therefore, an analysis of the commercial land was completed and in all cases this land value was equal to or greater than the corresponding residential neighborhoods.

Due to the limited number of valid sales in any given township and the fact that the county is fairly consistent, the townships were grouped together for the commercial and industrial improved ratio studies. There were no valid industrial improved sales occurring in the timeframe, but due to the industrial market being similar to the commercial market for the county, the industrial improved parcels were adjusted the same percentage as the commercial improved parcels.

There were no industrial vacant land sales occurring in the timeframe. Therefore, an analysis of the industrial land was completed and in all cases was equal to or greater than a corresponding residential neighborhood.

Please explain clearly which property classes and groupings in the ratio study were trended.

The improved residential and improved commercial across the entire county.

Cyclical Reassessment

Please identify the townships included in the current phase of the cyclical reassessment. Additionally, specify any townships where the number of parcels reviewed exceeded the total outlined in the approved reassessment plan. Ensure all reviewed parcels meet the 25% requirement, with a 2% tolerance (acceptable range 23-27%).

For the current phase of the cyclical reassessment, approximately 25% of all property classes and all parcels were reviewed in Brownsville, Center, Harmony, Harrison, Liberty and Union townships along with the towns of Liberty and West College Corner.

Land Order

The land order used for January 1, 2026, assessment along with the Narrative (optional) will be published on DLGF's website. Please provide the following information:

Date the land order was submitted to PTABOA.	1/15/2026	
Action taken by the PTABOA.	☒ Approved	☐ Denied
Effective date of the land order.	1/1/2026	
Was the land order updated as part of the 2025 cyclical reassessment?	☒ Yes	☐ No
Any other changes or issues?	No	

Comments
In this space, please provide any additional information you would like to provide the Department with 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. Union County is a small rural farming community. There is little industry, and the commercial properties are concentrated in the town of Liberty. The large number of sales that are listed in the "Sales Reconciliation" spreadsheet is due in large part to 2 campsite neighborhoods. These improvements are wood decks, patios and sheds which cannot be trended.