

**STATE OF INDIANA
DEPARTMENT OF LOCAL GOVERNMENT FINANCE
Room 1058, IGCN – 100 North Senate
Indianapolis, IN 46204**

**IN THE MATTER OF THE PETITION)
FOR REVIEW OF A COUNTY LAND ORDER) LO23-001
BY LAKE COUNTY)**

FINAL DETERMINATION

PETITION FOR REVIEW – 2023 LAKE COUNTY LAND ORDER

Summary of Department Review and Decision

On behalf of 171 signatory taxpayers, Lake County taxpayer Andy Young (“Mr. Young”) timely submitted a petition pursuant to Ind. Code § 6-1.1-4-13.6 to the Department of Local Government Finance (“Department”) on August 1, 2023 by email, requesting a review of the 2023 Lake County Land Order (“2023 Land Order”), which is a determination of the values of all classes of commercial, industrial, and residential land (including farm homesites) in the county. Lake County Assessor LaTonya Spearman submitted the 2023 Land Order to the Lake County Property Tax Appeals Board (“PTABOA”) on June 21, 2023 at a public meeting, which is the date the Department considers the determination of land values by the county assessor to have occurred. Indiana Code does not require that a PTABOA take any step to ratify or accept the land order after the county assessor makes the determination of values called for under Ind. Code § 6-1.1-4-13.6.

When a petition is submitted to the Department not later than 45 days after the determination of land values by a county assessor and includes either 100 property owners’ signatures or signatures from at least 5% of the property owners in the county, the Department must review the land values and, after a public hearing, shall approve, modify, or disapprove them.

Ind. Code § 6-1.1-4-13.6 states as follows:

IC 6-1.1-4-13.6 – Determination and review of land values

(a) The county assessor shall determine the values of all classes of commercial, industrial, and residential land (including farm homesites) in the county using guidelines determined by the department of local government finance. The assessor determining the values of land shall submit the values to the county property tax assessment board of appeals by the dates specified in the county's reassessment plan under section 4.2 of this chapter.

(b) If the county assessor fails to determine land values under subsection (a) before the deadlines in the county's reassessment plan under section 4.2 of this chapter, the county property tax assessment board of appeals shall determine the values. If the county property tax assessment board of appeals fails to determine the values before the land values become effective, the department of local government finance shall determine the values.

(c) The county assessor shall notify all township assessors in the county (if any) of the values. Assessing officials shall use the values determined under this section.

(d) A petition for the review of the land values determined by a county assessor under this section may be filed with the department of local government finance not later than forty-five (45) days after the county assessor makes the determination of the land values. The petition must be signed by at least the lesser of:

- (1)** one hundred (100) property owners in the county; or
- (2)** five percent (5%) of the property owners in the county.

(e) Upon receipt of a petition for review under subsection (d), the department of local government finance:

- (1)** shall review the land values determined by the county assessor; and
- (2)** after a public hearing, shall: (A) approve; (B) modify; or (C) disapprove; the land values

50 IAC 27-5-7 provides additional specific guidance to the county assessor as to how a land order is to be updated and what methods are to be used. It states:

50 IAC 27-5-7 – Review of Land Values

(a) The county assessor shall review land values as part of the annual adjustment process.

(b) If the county assessor determines through review, ratio studies, or assessment appeals from previous assessment years that the land base rate units need to be modified, the county assessor shall proceed to set new land base rates. The sales comparison approach is the primary approach to land valuation and is always preferred when sufficient sales are available. If there are fewer than five (5) sales in a strata, there are several methods of determining land values in the absence of adequate sales in a neighborhood, including, but not limited to, the following:

- (1)** Use land values from a similar neighborhood that has vacant land sales to support the land base rate.
- (2)** Extract the land value from valid sales of improved properties.
- (3)** Expand the period from which sales are drawn and adjust for time as necessary.

The Department conducted a thorough and extensive review, carefully considering testimony from a public hearing held on October 10, 2023 and written comments from over 200 taxpayers. The Department also reviewed the 2023 Land Order using statistical and other tools through which it normally provides oversight of the assessment process. Two Department field representatives and the Department's Director of Assessment conducted a detailed analysis of data the Assessor used to compile the 2023 Land Order, and analyzed information taxpayers submitted, particularly from the Gary and Miller Beach areas, where many taxpayers expressed concern.

After this extensive review and public hearing, the Department finds that the 2023 Land Order was properly prepared and that taxpayers submitted no evidence to demonstrate that the Department should modify or disapprove the order. Thus, the Department approves the 2023 Land Order with no changes. A discussion and analysis of the evidence and data submitted by taxpayers and by the Assessor, along with relevant background information, follows below.

Procedural Background

Lake County taxpayers timely submitted the petition for review of the 2023 Land Order on August 1, 2023 by email to the Department with signatures from more than 100 property owners in the county pursuant to Ind. Code § 6-1.1-4-13.6. After receiving the petition, the Department set a public hearing date of October 10, 2023.

Indiana Code includes no requirements or specifications of any kind for notice to taxpayers of a hearing, submission of information, or any other guidance, but instead requires only that the Department hold a hearing to consider a land order petition under Ind. Code § 6-1.1-4-13.6. However, the Department sought to provide as open an opportunity to taxpayers as practically possible to express contentions, submit materials, and communicate with the Department. In this spirit, the Department sent a letter by regular mail dated August 29, 2023 to each person who signed the petition, including with the letter a hearing agenda, guidance for providing evidence, and instructions for registering to speak at the hearing. These materials included a virtual computer link address for members of the public to electronically attend the hearing, along with a phone number to call if a taxpayer wished to participate by phone. The hearing was set after regular work hours for 6:00 p.m. EST/5:00 p.m. CST for the convenience of taxpayers. The guidelines stated that each taxpayer would be allowed to testify for up to five minutes and requested that each person who wished to testify notify the Department in writing before the hearing, for planning purposes.

In addition, the Department posted the hearing notice and exhibits submitted by the Lake County Assessor to its website approximately one month before the hearing. Anyone who wished to speak at the hearing who had contacted the Department by October 6, 2023, as stated in the letter to taxpayers, was provided with up to five minutes or more to express opinions or to provide evidence. Notice of the hearing was also posted by the Lake County Assessor outside her office. An additional notice was posted outside the Department's hearing room in Indianapolis.

Both before and after the hearing, taxpayers were invited to submit evidence or any written comments to the Department. The Department accepted written evidence for two weeks following the hearing, until October 24, 2023. A deputy general counsel team member read and replied to taxpayer emails. All told, the Department received, read, and responded to over 250 individual messages from taxpayers who wrote to submit arguments, thoughts, and concerns about the 2023 Land Order.

This is the second land order review by the Department under Ind. Code § 6-1.1-4-13.6. The first such review was in response to a petition filed in 2022, also by Mr. Young, on behalf of Lake County taxpayers, objecting to a 2022 Lake County Land Order. The Department's review and final determination related to the 2022 Lake County Land Order was the subject of litigation in the Indiana Tax Court, with an opinion published by the Tax Court and an order denying rehearing issued in 2024. *Young v. Dep't of Local Gov't Fin.*, 237 N.E.3d 1175 (Ind. Tax Ct. 2024). While substantial case law from the Indiana Tax Court exists on various topics, there had been no case prior to the *Young* decision related to Ind. Code § 6-1.1-4-13.6 after the State of Indiana moved to its current market-based assessment system. The Department's review of the 2023 Land Order was delayed as it awaited a decision and potential guidance from the Indiana Tax Court on the Department's approach to reviewing land orders under Ind. Code § 6-1.1-4-13.6. The Department now issues this final determination cognizant of the fact that a Petition for Review is currently pending before the Indiana Supreme Court involving the *Young* decision and the 2022 Lake County Land Order.

The Indiana Tax Court has long held that, when it reviews an appeal, each tax year stands alone. *Glass Wholesalers, Inc. v. State of Ind. Bd. Of Tax Com'rs*, 568 N.E.2d 1116 (Ind. Tax Ct. 1991). The Department recognizes and applies this Tax Court maxim to the 2023 Land Order review. Department staff carefully reviewed this 2023 Land Order anew, extensively analyzing data and cross-checking every relevant element.

Indiana Law—Background—Land Orders

Indiana's property tax system is based upon true tax value and market value-in-use. County assessors are tasked with reassessment of one-fourth of county properties every four (4) years. Assessors are then required to apply trending factors each of the other years to keep properties at market rates. Legal authority related to property tax derives almost entirely from Article X of the Indiana Constitution, the Indiana Code, and case law from the Indiana Tax Court and the Indiana Supreme Court.

The legislature determines how property tax is assessed. In addition to valuing improvements (such as buildings), each county is required to have a land order that sets base rates. Assessing officials can then adjust the base rates by adding an influence factor, depending upon circumstances (e.g., location, unusual measurements, or other characteristics) that make the land more or less valuable. All land has a land value whether the land is platted, acreage, commercial, residential, agricultural, or industrial. Land orders seek to establish a basis for categories of land throughout a county.

Under Ind. Code § 6-1.1-4-13.6 each county assessor must present the land order to the county PTABOA every four (4) years, and under statute, reassessment cycles are four (4) years. While the county assessor is not required to provide a new land order in the first year of a reassessment cycle, many assessors take that approach. If the county assessor does not determine the requisite land values under a land order, the county PTABOA must do so instead. Ultimately, the Department may adopt a land order for a county if these steps are not followed, but it defers to local control, and therefore, it has thus far refrained from taking this action.

Additionally, the assessor must complete a ratio study every year per Ind. Code § 6-1.1-14-12. Ratio studies stress test values to ensure that adequate sales are used to determine values and that values are equalized across properties. Mathematical formulas are applied to ensure that property values fall within acceptable assessment practice ranges.

Department Legal Authority, Powers, & Limitations

The land order review statute in Ind. Code § 6-1.1-4-13.6 provides that, after review and the public hearing, the Department shall: (a) approve; (b) modify; or (c) disapprove the land values. Thus, the Department's review and subsequent decision is limited to these actions. Its analysis and measure of the land order is also framed by 50 IAC 27-5-7 as recited above, which provides the parameters the Assessor must use to update land orders.

Against this specific statute and administrative rule, more generally, the Department is a state agency created by the legislature. Its duties and responsibilities are determined by the Indiana General Assembly. As the Indiana Tax Court has clearly stated numerous times in case law, its duties and powers are no broader than those delegated to an agency by the legislature. *Whetzel v. Department of Local Government Finance*, 761 N.E. 2d 904 (Ind. Tax Ct. 2002). The Indiana legislature sets policy, and the Department's charge from the General Assembly is to apply the policy it sets.

Thus, the Department approaches this issue both with awareness of its limitations and its statutorily granted duties, as well as with acknowledgement of practical implications for taxpayers and the county. If the Department found mistakes or flaws in the course of its review of a land order, the Department could disapprove of the land order, but could also make adjustments to the land order, such as changing land values in a specific neighborhood, or making changes to a specific property category if it found that sales did not support the land order base rates. Based upon the analysis of data and finding that there has been compliance with law, the Department finds that no adjustments need to be made to the 2023 Land Order because the base land rates were determined using sufficient sales or through other appropriate methods as noted in 50 IAC 27-5-7.

Taxpayers' Evidence

Over 200 individual taxpayers wrote to or communicated with the Department to voice concerns about the 2023 Land Order, almost exclusively expressing fear that property tax bills would increase at the same level as increases within the land order. Some cited percentage increases of 350% or higher. Many of these messages were written by residents of Miller Beach, who identified themselves from this area and often provided specific street addresses. Residents wrote personal stories that cited older age, fixed incomes, and difficult circumstances that they said would make payment of exponentially higher tax bills impossible. One taxpayer submitted tables with a list of sales that he believed should demonstrate that the land order values were too high. Assessment staff carefully analyzed these sales and found them within range. These will be discussed below. General categories of concerns communicated through emailed messages or testimony from the public hearing are discussed below. Written communications received by the Department are listed as Taxpayer exhibits.

Local Services:

Many taxpayers wrote and expressed that local services were lacking, such as crime control, local street repair, and other services supported by local tax dollars. They contended that land order values should not increase because services are not sufficient to warrant increased land values. The Department has no authority to weigh in, change, or dictate local services and decisions, including property tax increases or decreases, that would impact those services. This topic is outside of the Department's authority.

Individual Personal Circumstances:

Similarly, the Department has no authority to base its review or decision on the individual, personal circumstances described by many taxpayers. To the best of its ability, the Department attempted to respond and provide information and guidance about how property tax bills are calculated and about possible deductions individual taxpayers could seek or consider applying for if they qualify.

Air B & B's, Short-term Rentals & Investment Properties:

Many Miller Beach residents either wrote to the Department via email or testified at the October 10, 2023 hearing to express concern that purchases of property by investors, including short-term rental property investors, were driving property values up. They expressed concern that these investment properties may change the character of Miller Beach. Many residents stated they had lived there for decades and would be forced to sell with increased property values that might lead to higher property taxes. Some residents in Miller Beach expressed concern that there are no shops or cafes to help shoulder tax burdens and that therefore residential homeowners carried the weight of property taxes. The Department has no legal authority to make changes to the 2023 Land Order based upon these concerns and contentions as put forth by taxpayers.

Newspaper Articles:

Mr. Young submitted several newspaper articles. One was entitled "*Most Miserable City in America-Gary.*" Another article, published in 2019, featured the title "*Gary was named the 'most miserable city in America. What good does a reinforced stereotype accomplish?'*" These articles do not provide any substantive information that impacts the analysis of whether the 2023 Land Order complies with the legal requirements in Indiana law.

Additionally, Mr. Young submitted a letter in which he first contended that the 2023 Land Order was compiled too late and that the Assessor should have completed it by January 1, 2023. Here, he misunderstands the Indiana Code, which only requires that a county assessor update land values at least once every four years as warranted by recent sales.

Second, Mr. Young contended that sales did not support the land order. He stated that Assessor Spearman should not have used a 20% ratio of land value to improvements when there were no sales. This is incorrect, as this is indeed the standard appraisal approach to establishing land values when there are not enough sales to determine a value. In this instance, there were many sales throughout the county, including Gary and Miller Beach, to determine land values.

Table of Sales Data:

Taxpayer George Rogge submitted three tables with labeled exhibit titles as noted below, and each contained sales data with specific addresses. He contended that the sales did not support the land order values in those areas. The Department analyzed the sales data carefully. The information and contentions Mr. Rogge provided constituted some of the most probative evidence of any provided to the Department for its statistical review. Department assessment staff made the following determinations about the tables.

Exhibit 1 – Neighborhood Code 2500 – Vacant Land – Sales 2021-2022

In analyzing the sales and conducting a random spot check of five of the parcels listed on this exhibit, the Department reviewed the sales information from Lake County. The County had marked four of the sales as “Not Valid”. Sales may be marked as invalid for trending if they lack arms-length negotiations, if there was a lack of exposure to the market, or for other similar reasons. The other sale was marked valid and was included in the county land order worksheet for neighborhood 2500. As a note, the 2023 ratio study review indicated that there were nine sales used in the Residential Improved class and three sales in the Residential Vacant class.

Exhibit 2 – Neighborhood Code 2513 – Vacant Land – Sales 2021-2022

After a review of six of the parcels listed on this exhibit and comparing them to the sales information from the Lake County website, the Department found that the County had

marked five of the sales as “Not Valid”. Thus, they could not be used to determine land values.

Exhibit 3 – 3% Property Tax Cap (All Other Property) – Year-Over-Year Tax Increase - Vacant Land

This table focused on neighborhoods 2500 and 2513 in Miller Beach. In reviewing the land order, the County used 12 sales in the land development for neighborhood 2500. The County used 37 sales in the land base rate development for neighborhood 2513. In both cases, adequate numbers of sales were used to develop a land order. Additionally, in the 2023 ratio study, 32 sales were used in the Residential Improved class and seven sales in the Residential Vacant class. A spot check of three parcels revealed that each was vacant land.

In sum, Department assessment analysts found that the information in the tables did not prove that any aspect of the 2023 Land Order was invalid or incorrect.

North Township:

One taxpayer wrote and stated that two neighborhoods in North Township had not experienced a significant increase in its land base rates from 2022 as compared to other areas. He also said there was no data to support the base rates of \$741,000 per acre and \$1,680,000 per acre, both commercial and industrial base rates.

When the Department analyzed the data for 2023 land base rates, it found that sales in two neighborhoods in North Township had increased 4% from 2022 Land Order base rates. In Neighborhoods 18990-027 and 26940-023, the base rate was indeed \$741,000 per acre, a 4% increase. For Neighborhood 28990-025, the base rate of \$1,680,000 was a 4% increase from the 2022 land base rates for that area. The Department found that the sales data supported these two land base rates for commercial and industrial land in North Township.

The same taxpayer expressed that it was not correct to exclude sales and mark them “not valid for trending.” Per standard assessment and appraisal practices, as stated above, assessors should exclude sales that fall outside the normal range, including those sales that are not exposed to the market, are not completed at arms-length, and have other similar factors. This is a protection to ensure that sales are not skewed higher or lower than the normal sale.

The Assessor's Evidence

The Lake County Assessor submitted thousands of individual data set points consisting of sales from 2021 and 2022 to support the land order values. The Assessor submitted the following, all of which she labeled by exhibit number. Each exhibit was posted in full on the Department's website at least one month before the hearing.

Assessor Exhibit 1: 2023 Lake County Land Order

Assessor Exhibit 2: Neighborhood Counts

Assessor Exhibit 3: 2021/2022 Sales by Neighborhood

Assessor Exhibit 4: Calumet Township Land Order-Additional Information

These sales are not simply applied across the whole county or even each township, to create land values for neighborhoods. Instead, the sales are applied to specific property categories in specific neighborhoods, which are numbered. The Miller Beach area, for example, has several different neighborhoods, which are represented by unique neighborhood codes.

In addition to the exhibits listed above, the Department made a request for a listing of parcels owned by Mr. Young, as well as a list of any sold parcels. The Lake County Assessor provided the following documents:

Assessor Exhibit 5: List of parcels owned by Mr. Young and additional taxpayer Mr. James Nowacki as of January 1, 2023

Assessor Exhibit 6: List of parcels sold by Mr. Young and Mr. Nowacki

Department Review of Evidence

The Department's Director of Assessment assigned two field representatives with decades of assessment and statistical analysis experience to analyze the data that support the 2023 Land Order values. Each Department field representative conducted an independent review, analyzing the data and statistics. They each found that the data complied with the appraisal and assessment standards used in Indiana. Further, the Director of Assessment also reviewed the two field representatives' findings and concurred that the data and statistics used in the land order met Indiana's statutory requirements. A summary of their review follows.

Sales by Township:

The Department analyzed underlying sales data from 2021 and 2022, along with the ratio study provided by Lake County (Assessor Exhibit 3), for each township in the county. Sales were within accepted appraisal standards to support the values set in the land order. The Department reviewed sales by categories, such as residential vacant land, residential improved land, commercial improved, commercial unimproved, and industrial property.

Ratio Studies by Township:

The Department reviewed all ratio studies again for each township in Lake County (see DLGF Document 2). While county assessors are required to submit ratio studies each year, and the Department had already reviewed Lake County's 2023 ratio studies previously, the two field representatives analyzed the ratio studies separately, a second time, and found all data to be in range and in compliance with standard assessment and appraisal standards.

Analysis of Individual Properties:

In addition to analyzing the land order itself, the Department also studied individual properties belonging to Mr. Young as of January 1, 2023, as he filed the petition for review (see County and Township Assessors Exhibits 5 and 6). Based upon the county-provided listing, Mr. Young (or related companies) owned 1,464 parcels on the assessment date. The Department field representative noted that properties sold by Mr. Young (or his related companies) during 2022 & 2023 had an assessed value of \$283,200 compared to a total sales price of \$4,620,472. Based upon the provided listing, two of the sales were multi-parcel sale properties, one of which included 31 parcels while the other included 132 parcels. The Department field representative was able to verify the assessed values shown on the county-provided report reflected the 2023 assessed values based on a sample test of some of the sold properties.

Calumet Township:

Because almost all taxpayers who expressed concern to the Department about the 2023 Land Order were in Calumet Township, the Department focused in great detail on this area of the county. In 2021 and 2022, there were 1,337 valid sales for residentially improved property, upon which the land base rates were set for that class. The residentially improved vacant lots comprised 24 sales, while there were 54 commercially improved property sales. In Calumet Township overall,

residential improvements themselves (houses, garages, etc.) decreased in value due to trending factors. These decreases are reflected in the property record cards the Lake County Assessor updated for 2023. The ratio study statistics showed the median assessment ratio, coefficient of dispersion, and price-related differential were statistically within IAAO standards (further explained below) as follows:

Median	COD	PRD
0.967	0.07	1.018

Once it determined that the township sales data supported the land order by township, the Department then focused in greater detail on those property values in Miller Beach within Gary, because the outcry from taxpayers almost wholly emanated from residential taxpayers with homesteads in those areas.

Miller Beach:

The Department's assessment staff further analyzed the 2021 and 2022 sales in each neighborhood in this area of Calumet Township. The Department reviewed these sales, cross-checking and verifying them against property record cards from 2023. Department field assessment representatives also reviewed specific sale dates including month, day, and year.

The Department further analyzed all Miller Beach neighborhoods to ensure that the land order met standards consistent with market value-in-use. Ratio studies, submitted each year by all county assessors, ensures that property assessments are uniform and equal, for all property classes in a township. The Department reviews these each year for every township. It reviewed the ratio measures again for this review of the 2023 Land Order and applied a ratio study analysis at an even closer level, based on the neighborhoods in Miller Beach, which ultimately measures how close the assessed values are to market-value-in-use. The Department found that all the Miller Beach neighborhoods met the ratio study parameters as described below.

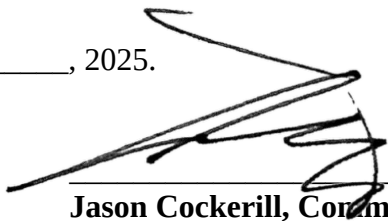
- Median Sales: Between 0.90 and 1.10
- Coefficient of Dispersion: Must be between 5.0% and 15% for Residential Improved Classes. The Lake County Land Order met this requirement. This must fall between 5.0% and 20% for other classes of property
- PRDs: (Price related differential) These must be between 0.98 and 1.03 for all classes of property. The Lake County Land Order met this measurement requirement.

Final Determination

The Department carefully reviewed and considered all written testimony submitted to the Department and testimony from the October 10, 2023 hearing as provided by taxpayers. The Department also analyzed all data the Lake County Assessor submitted to support the 2023 Land Order. The Department finds that the taxpayers submitted no probative evidence to support any of their claims that the Department should deny or change the 2023 Land Order. The Department finds that all aspects of the 2023 Land Order comply with legal requirements and assessment standards both in Indiana Code and in the Indiana Administrative Code. The Department orders no change to the 2023 Lake County Land Order.

STATE OF INDIANA
DEPARTMENT OF LOCAL GOVERNMENT FINANCE

Dated this 28th day February, 2025.



Jason Cockerill, Commissioner

Exhibit List

Taxpayer Exhibits:

Exhibit A: Petition for Review Submitted by Mr. Andy Young (Emailed on August 1, 2023)

Exhibit B: Email to the Department from Mr. Geroge Rogge with attached Tables of Sales Data further labeled as noted below (October 22, 2023)

- Exhibit 1 – Neighborhood Code 2500 - Vacant Land – Sales 2021-2022
- Exhibit 2 – Neighborhood Code 2513 – Vacant Land – Sales 2021-2022
- Exhibit 3 – 3% Property Tax Cap (All Other Property) – Year-Over-Year Tax Increase – Vacant Land

Exhibit C: Letter dated October 23, 2023 from Mr. Andy Young

Exhibit D: Miscellaneous emails (various dates from August 2023-November 2023) from the following Lake County taxpayers to the Department:

- | | |
|------------------------|---------------------------|
| • Erick Alvarez | • Camille Cooke |
| • Gene Ayers | • Richard Coprljevic |
| • Mark Barnes | • Mauro Crestani |
| • Elzbieta Sienkiewicz | • Shawn Cummings |
| • Barton | • Ken Davidson |
| • Paul Bartos | • Jean Davis |
| • Nicole Bazaldua | • Brian DeFries |
| • John and Dea Bejster | • Laura Demchuck |
| • Gina Bernardi | • Gene Dilts |
| • Jim Bertrand | • Nick Divich |
| • Lorelei Biela | • Earlene Douglas |
| • Susan Blickenstaff | • Lela Dyrkacz |
| • Linda Blomquist | • Linda Eaton |
| • Sam Braun | • Tesa Emmart |
| • Theresa Braun | • Nancy Engel |
| • Diana Brown | • Omar Farag |
| • Laura Bryan | • John Ferree |
| • Maria Burud | • Lisa Finnegan |
| • Carolinda Camisa | • Sandra Finnegan |
| • Thomas Cera | • Tanice Foltz |
| • Jeffery Chambers | • Tawanna Foxx |
| • Carl and Dorothy | • Dana Frank |
| • Champion | • Laura and Andrew Fraser |
| • Corya Channing | • Jennifer Fredericks |
| • Mike Chirich | • Marian Garrigan |
| • Crystal Cleveland | • Barry Gershinzon |
| • Susan Cohen | • Breea Gilbert |
| • Danna Conley | • Nora Glenn |

- Greg Gondell
- Curtis Graham
- Debra Graham
- Bruce and Wanda Gregory
- Kathy Grimler
- Julianne Guidotti
- Carmen Guzman
- Sabrina Haake
- James Hagberg
- Corey Hagelberg
- Landa Halas
- Steve Haluska
- Jim Haughey
- Nancy Hejna
- Garry Henderson and
Jennifer Taylor-Henderson
- Carolyn Hoerdemann
- Yuri Hoffman
- Susan Howell
- Linda Johnsen
- Gary Johnson
- Cynthia Jones
- Gina-Carol Jones
- Scott Kooi
- Mariann Koranda
- Teresa Kosinski
- Valeri Kriltchev
- Leslie and Kap Krupchak
- Kathy Long
- Jackie Lott
- James Louderman
- Leslie Lucas
- Priscilla Masters
- Liz Mateo
- Howard McArthur
- Teri McCormick
- Charlene Mcferson
- Juan Mendez
- Scott Miller
- Genalealie Mitchell
- Donald Mooers
- Celeste Murday
- Linda Murphy
- Stacy Newhuis
- Walter Newton
- Joseph Nicksic
- Jim Nowacki
- Michael Nugent
- Elizabeth O'Hara and
James Shinker
- Julie O'Keefe
- Jennifer Ostermeier
- Lydia Otey
- Bob Palmieri
- Margo Parker
- Kimberly Patterson
- William Payonk
- Chris Peterson
- Joseph Petras
- Maryetta Petras
- Alice Pickford
- Richard Poltorak
- Jennifer and Gerald Poncin
- Wendy Prettyman
- Evie Reaves
- Jon Reens
- Denise Reiersen
- Jessica Renslow
- Nora Robbs
- Jesus Rodriguez
- George Rogge
- Margaret Roman
- Ann Rose
- Tina Rzepnicki
- Jill Scheibelhut
- Ernest Scott
- Robin Secord
- Phoebe Selden
- Patti Shaffner
- Brent Sherman
- Darin Sherman
- Rebecca Sherman
- James and Simine Short
- Phil and Carol Smith
- Phyllis and Donald Smith
- Diana Smoot
- W. James Spicer
- Joanne Stavola
- Judson Strain
- Mike Szromba,

- Penny Tipton
- Helen Thoesen
- Judy Tonk
- Lucas Tressler
- Todd Turina
- Charles Vanderwarf
- Dorothy Watkins
- Rebecca White
- Beverly Wright
- Andy Young
- Eric (last name not provided)
- Jim (last name not provided)
- three additional taxpayers whose emails included no name

County and Township Assessors Exhibits:

- Exhibit 1: 2023 Lake County Land Order
- Exhibit 2: Neighborhood Counts
- Exhibit 3: 2021/2022 Sales by Neighborhood
- Exhibit 4: Calumet Township Land Order – with additional information
- Exhibit 5: List of parcels owned by Mr. Young and Mr. Nowacki as of January 1, 2023
- Exhibit 6: List of parcels sold by Mr. Young & Mr. Nowacki
- Exhibit 7: Email responses and information from assessors (various dates)
- Exhibit 8: June 21, 2023 Lake County PTABOA Meeting Minutes

Additional Documents from DLGF for the Record:

- DLGF Document 1: Letters to Lake County Assessor and Township Assessors Requesting Additional information for Land Orders (August 9, 2023)
- DLGF Document 2: 2023 Lake County Ratio Study
- DLGF Document 3: Letter to petition signatories re: October 10, 2023 public hearing
- DLGF Document 4: Public Hearing Session Guidelines and Agenda
- DLGF Document 5: Department Field Representative Reports with related worksheets – Lake County Land Order
- DLGF Document 6: Miller Beach neighborhood 2514-004 sales with ratio comparisons worksheets