

From: ayoung7550@aol.com
To: [Banks, Jenny](#)
Subject: Re: Petition
Date: Thursday, August 3, 2023 11:09:26 AM
Attachments: [image001.jpg](#)

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Thanks!

On Thursday, August 3, 2023 at 08:18:42 AM CDT, Banks, Jenny wrote:

Hi Andy,

Yes, I am confirming receipt of your emailed submission. I will forward it to the appropriate parties at DLGF.

Jenny Banks



Jenny Banks

Communications Director

Department of Local Government Finance

100 N Senate Avenue, Room N1058, Indianapolis, IN 46204

jbanks@dlgf.in.gov | www.in.gov/dlgf

317.234.4376

** Please let us know about the quality of our service by taking this brief [customer survey](#)*

From: ayoung7550@aol.com
Sent: Thursday, August 3, 2023 8:42 AM
To: Banks, Jenny
Subject: Petition

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Dear Ms. Banks:

I just wanted to confirm that you received the email that I sent to your office.

Can you please confirm that you received it.

Thanks,

Andy Young

From: [HEARINGS](#)
To: [Margo Parker](#)
Cc: [Wood, Barry](#)
Subject: RE: Tax Increases
Date: Monday, September 18, 2023 1:22:28 PM

You're welcome Ms. Parker.

Sincerely,

Jennifer Thuma
Deputy General Counsel
DLGF

-----Original Message-----

From: Margo Parker <margoroscoe@icloud.com>
Sent: Monday, September 18, 2023 12:21 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Re: Tax Increases

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Thank you. This is the link I was given. Thank you for your time.

Sent from my iPhone

> On Sep 18, 2023, at 8:40 AM, HEARINGS <Hearings@dlgf.in.gov> wrote:

>

> Dear Ms. Parker,

>

> Thank you for your note. We understand your concerns.

>

> We are not sure you are contacting the correct agency? The Dept. of Local Government Finance is a state agency, without authority to raise taxes or set local budgets. The local units of government have those responsibilities.

>

> Please let us know if you need anything further from DLGF.

>

> Sincerely,

>

> Jennifer Thuma

> Deputy General Counsel

> Department of Local Government Finance

>

> -----Original Message-----

> From: Margo Parker <margoroscoe@icloud.com>

> Sent: Thursday, September 14, 2023 7:37 PM

> To: HEARINGS <Hearings@dlgf.IN.gov>

> Subject: Tax Increases

>

> **** This is an EXTERNAL email. Exercise caution. DO NOT open
> attachments or click links from unknown senders or unexpected email.

> ****

>

> I'm writing to protest the proposed property tax increases for residents of Miller Beach. Many of us are on fixed income and don't have the funds for this drastic increase. It's almost as if we're being taxed out of our homes. Many of us have lived here 40+ years and cultivated and maintained our homes for our retirement lives.

> Just 1 more voice among many who disagree and disapprove of your actions. Thank you.

>

> Sent from my iPhone

From: [HEARINGS](#)
To: [Jennifer Gmail](#)
Cc: [Wood, Barry](#)
Subject: RE: Letter to Resist a Tax increase
Date: Monday, September 18, 2023 9:26:29 AM

Dear Ms. Taylor,

Thank you for your note. We are not sure though that you are writing to the correct agency? The Department of Local Government Finance doesn't have authority to increase local taxes. That would be done at the local level.

So we wanted to clarify that you are writing to request time to speak at the October 10 hearing on the land order. Please let us know.

Sincerely,

Jennifer Thuma
Deputy General Counsel
Department of Local Government Finance

-----Original Message-----

From: Jennifer Gmail <jenjoan53@gmail.com>
Sent: Saturday, September 16, 2023 10:51 AM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Letter to Resist a Tax increase

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Dear Tax Board,

My husband and I moved here in 2015 because the taxes were reasonable and the community is made up of working class people, diversity, and artists.

This is what makes Miller special. This is the way Miller needs to stay.

Please don't let higher taxes and opportunists come into our special community and force poor people away, shredding the fabric of our community.

Instead, tax the corporations, who should be paying their fair share.

As artists we work to make life better for our entire community.

My husband volunteers many long hours at the Marshal J Gardner Gallery and together we created the Sparkle House, which has become a community use/tourist destination as well as a personal art studio/classroom space.

We wouldn't have been able to move to Miller without being able to afford to do so and there are many MANY others like us who live here.

As seniors, a tax increase threatens our ability to live here.

Artists and poor people deserve your attention. We do not want to be gentrified which will surely happen with a tax increase of ridiculous proportions.

Thank you for your time and please please consider what a tax increase will do to our residents.

Vote NO

Jennifer Taylor and Garry Henderson

<https://protect2.fireeye.com/v1/url?k=31323334-50bba2bf-31367a34-4544474f5631-12e4d88343bd1a4f&q=1&e=4646ac99-8fca-4b21-94c6-8a9b251ade4b&u=http%3A%2F%2Fwww.sparklehouseart.com%2F>
a little abandoned house finds home

From: [HEARINGS](#)
To: [Jill Scheibelhut](#)
Cc: [Wood, Barry](#)
Subject: RE: Tax Increase
Date: Monday, September 18, 2023 9:23:31 AM

Dear Ms. Scheibelhut,

Thank you for your note. We so empathize with your situation.

The Department of Local Government Finance, to which you wrote, is a state agency and doesn't have any jurisdiction over general property tax increases. These decisions are made at the local level.

Are you writing to speak at the hearing on the Lake County Land Order on October 10? It will be held virtually. Please let me know if that is your request.

Sincerely,

Jennifer Thuma
Deputy General Counsel
Department of Local Government Finance

-----Original Message-----

From: Jill Scheibelhut <scheibs1@hotmail.com>
Sent: Saturday, September 16, 2023 9:26 AM
To: HEARINGS <Hearings@dlgf.IN.gov>
Cc: Jill Scheibelhut <scheibs1@hotmail.com>
Subject: Tax Increase

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I live on Juniper in Miller Beach. I live off of my social security, am a senior and a carbon monoxide survivor.

I also support my son who can't work and my 8 year old grandson. If you raise our taxes I will not be able to make ends meet. Why would you do this, let alone this exorbitant amount? We're Gary with almost no public services. Sadly, I'm now too old and unhealthy to make a move. I don't know how I would survive.

We have double tracking coming that could help grow our base, but if this happens, your double tracking project becomes a joke that wasn't needed.

I started asking KFW and Prince to talk to University of Chicago Hospital 8 years ago when the hospital was looking to build another offsite. We had the space and could have made a complete comeback as a city. We were closer than any other Chicago area with as much square footage, crossroads of America transportation, could have drawn from the east and nobody would consider talking to me, let alone University of Chicago Hospital. That's where your proposed tax increase could have brought in even greater amounts of income for the city. We could have been an entirely new city. Yet taxing those of us already here out of the area is just going to hurt the base. It makes no sense.

Please reconsider this debilitating proposal. It's wrong.

Jill Scheibelhut
7910 Juniper Ave
GARY IN 46403
219-241-0500

Sent from Jill Scheibelhut iPhone, please excuse typos.

From: [HEARINGS](#)
To: [Joanne Stavola](#)
Cc: [Wood, Barry](#)
Subject: RE: Tax increases
Date: Monday, September 18, 2023 9:28:25 AM

Dear Ms. Stavola,

We received both of your emails. Thank you for writing. We are not sure you have written to the correct agency. Local tax increases are set by the local units of government. The Department of Local Government Finance doesn't have authority to increase local taxes.

Please let us know if you would like to speak at the October 10 hearing on the land order review.

Sincerely,

Jennifer Thuma
Deputy General Counsel
Department of Local Government Finance

-----Original Message-----

From: Joanne Stavola <funabala@icloud.com>
Sent: Sunday, September 17, 2023 1:02 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Tax increases

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I sent a previous message without giving my address, it 6555 Hemlock Ave, Gary In 46403. I am 77 years old without any new income, I cannot afford these new increases, and may have to move. We are not safe here to begin with, not enough police, paying extra taxes for non existent schools, streets filled with potholes, it will be very difficult to stay here, I need help

From: [Joanne Stavola](#)
To: [HEARINGS](#)
Subject: Taxes
Date: Sunday, September 17, 2023 12:56:35 PM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

These new tax increases are ridiculous, I am a 77 year old, without any new means of income, I may be forced to sell my home, this is unacceptable I need help

From: [HEARINGS](#)
To: [Yuri L. Hoffman](#)
Cc: [Wood, Barry](#)
Subject: RE: Tax Increases Will Not Be Tolerated in Miller, Indiana (Gary)
Date: Monday, September 18, 2023 9:36:04 AM

Dear Mr. Hoffman,

Thank you for writing. We are not sure you have contacted the correct agency. The Department of Local Government Finance is a state agency. It doesn't have the authority to raise local taxes. This authority rests with the local units of government.

Please let us know if you are writing to speak at the land order review on October 10.

Sincerely,

Jennifer Thuma
Deputy General Counsel
Department of Local Government Finance

From: Yuri L. Hoffman
Sent: Sunday, September 17, 2023 1:31 AM
To: HEARINGS
Subject: Tax Increases Will Not Be Tolerated in Miller, Indiana (Gary)

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

“excessive, exorbitant and inordinate”

This is the cry of the people. Do not raise the cap rate's on taxes. Pressing cap rates will cause great civil unrest, to the tune of when streets had to be cleared as the Navy Seabees marched from their base on Lake Michigan in Miller Beach (Gary) in the middle of Lake Street to keep riots from breaking out. We will let the Governor he will be voted out of office. I grew up in Indianapolis and am deeply engaged in Indy.

Do not press this issue.

Mr. Yuri L. Hoffman, Founder

CHICAGO COMMODITIES CORPORATION

Mobile: +1(312)566-1325

Office: +1(317)641-6189

Leave messages/texts on mobile.

From: [HEARINGS](#)
To: [Liz OHara](#); [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: Processed land assessments in Lake County
Date: Thursday, September 21, 2023 4:47:09 PM

Dear Ms. O'Hara,

Thank you for your email. While the Department of Local Government doesn't increase property taxes, as it is a state agency, it is holding the hearing on the review of the land order in October, as the required number of taxpayers signed a petition requiring its review.

It may be most helpful to contact local county officials about any property tax increase you believe may be forthcoming. We are not aware of any 350% increases here at DLGF, so this might be best to talk with the local assessor about your property specifically.

We will include your statement though with the hearing information.

Please let us know if you have any questions.

Best,

Jennifer Thuma

Deputy General Counsel

From: Liz OHara
Sent: Tuesday, September 19, 2023 12:33 PM
To: HEARINGS
Subject: Processed land assessments in Lake County

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Dear Ms. Thuma,

It is our understanding you are the hearing officer for the Lake Country Land Order. We are sending this email with our comments in lieu of speaking at the hearing on Oct. 10 2023.

From the information we have been able to ascertain, it is our understanding the proposed increased of the land portion of our neighborhood ranges from 100 - over 350%. This excessive taxation which will rapidly have an impact both on our community as well as us personally. We are retired and on a fixed income, as are over 60% of the people on our block. we are not in a position to support such a overly burdensome tax increase! While some home sales/lot sales may see some increase, those of us NOT selling our homes should not be forced out due to such an unreasonable tax increase.

In addition to the personal impact, the community impact will be significant! As a heavily retired, fixed income community - people watch out for each other and take care of the neighborhood. Excessive taxation will result in the area being forced to to become a second home community for the wealthy - not one that will take care of the parks, clean up litter, and help those in need -- is that what Lake county wants for this section of Gary?

Please reconsider these excessive taxes being proposed, and recognize those of us who want to stay in our homes, need to be allowed to afford to do so. Caps were put in place to ensure that -- we ask that you ensure the intent of the tax cap is not averted by overly aggressive 'assessment' increases.

Thank you in advance for your consideration and action to allow us to avoid an excessive taxation situation.

Sincerely

Elizabeth O'Hara

James Shinker

1205 N. Vermillion St

Gary, IN 46403

From: [HEARINGS](#)
To: eviereaves@aol.com; [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: Property Taxes
Date: Thursday, September 21, 2023 4:49:06 PM

Thank you for your email. While the Department of Local Government Finance, as a state agency, doesn't have authority to increase budgets or property taxes, we will hold a hearing in October about a land order review.

Please let us know if you wish to speak at the hearing. Otherwise, we will include your statement below with the information from taxpayers.

Best,

Jennifer Thuma

Deputy General Counsel

From: eviereaves@aol.com
Sent: Tuesday, September 19, 2023 4:09 AM
To: HEARINGS
Subject: Property Taxes

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Property Taxes in Miller (Gary) are exorbitant and out-of-control. I feel we are being unfairly assessed property taxes. As a single senior citizen in my community, increased taxation has greatly and adversely altered my lifestyle. I don't live extravagantly and find it extremely difficult to just exist. Beyond paying necessary monthly bills and purchasing life-sustaining medications, I have \$0 left over for recreation. At present, many in our community are perilously in danger of losing our homes due to an inability to pay property taxes.

Whatever can be done to alleviate this very stressful situation would be greatly appreciated.

[Sent from the all new AOL app for iOS](#)

From: [HEARINGS](#)
To: [Don Mooers](#); [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: Lake County Land Order--Petition for Review Hearing
Date: Thursday, September 21, 2023 4:35:20 PM
Attachments: [image001.png](#)

Dear Mr. Mooers,

Thank you for your email. We have received it and understand.

The Department of Local Government Finance is a state agency and doesn't set property tax increases or local budgets. In October the DLGF will hold a hearing on a land order only, which involves a technical review. Would you like speak at this virtual hearing? Please let us know if so.

Best,

Jennifer Thuma

Deputy General Counsel

From: Don Mooers

Sent: Thursday, September 21, 2023 10:53 AM

To: HEARINGS

Subject: Lake County Land Order--Petition for Review Hearing

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Donald Mooers

8237 Oak Avenue

Gary, IN 46403

Email: dmooers@us.nlmk.com

Cell: 219-405-5027

Parcel# 45-05-33-108-006.000-004

NORCOTT'S ADD. INDIANA CITY ALL LOTA 14 & 15 BL. 19 E. 10FT. L. 16BL.19

Re: Lake County Land Order---Petition for Review Hearing

Pursuant to Ind. Code § 6-1.1-4-13.6

Dear Sir or Madam:

I am appealing to you for fairness and balance with regards to the proposed property tax increase.

I understand the need for property assessments and taxation to fund essential services, the proposed increase goes beyond what is reasonable and equitable.

This increase is excessive taxation, the proposed increase will increase my base rate for the land on my property by 363%.

My wife was born and raised in Gary's Miller neighborhood, and we have lived at our current home for over 32 years. My wife is a retired Gary school teacher, and I am a 72-year-old steel worker and plan to retire in the next 4-6 months. We have a 401k plan along with an IRA that we are planning to use to supplement our social security. We a planning to live in our home until we die. I have budgeted for the property taxes on our home and cannot afford any large increases.

I would recommend that the assessed value increase in line with inflation, which I understand is what is common practice in many areas to ensure that property taxes remain predictable and reasonable.

Our home was built in 1935 and there have been very few improvements to the home, it essentially looks like it did when it was built. I know that will have to make some improvements in the future,

including replacing the roof shingles and gutters. I replaced the roof by myself approximately 20 years ago and I am too old to be climbing around on the roof again. All the repairs to my home I have done myself, but I am getting to the point where I will have to hire someone to do the work, which will impact my budget.

Sincerely,

Donald Mooers



Don Mooers

Melt Shop Maintenance

6500 S. Boundary Rd. Phone: 219-787-6491

Portage, IN 46368 Fax: 219-787-8334

Email: dmooers@us.nlmk.com

Donald Mooers
8237 Oak Avenue
Gary, IN 46403
Email: dmooers@us.nlmk.com
Cell: 219-405-5027
Parcel# 45-05-33-108-006.000-004
NORCOTT'S ADD. INDIANA CITY ALL LOTA 14 & 15 BL. 19 E. 10FT. L. 16BL.19

Re: Lake County Land Order---Petition for Review Hearing
Pursuant to Ind. Code § 6-1.1-4-13.6

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Sincerely,

Donald Mooers

From: [HEARINGS](#)
To: [Becky Sherman](#); [HEARINGS](#)
Cc: georgerogge88@gmail.com; [Wood, Barry](#)
Subject: RE: Testimony for the Lake County Land Order - Petition for Review Hearing
Date: Thursday, September 21, 2023 4:30:03 PM

Dear Ms. Sherman,

Thank you for your letter. We have received it and will include it. Would you also like to speak at the virtual hearing in October? Please let us know if so.

Best,

Jennifer Thuma

Deputy General Counsel

From: Becky Sherman

Sent: Thursday, September 21, 2023 1:59 PM

To: HEARINGS

Cc: georgerogge88@gmail.com

Subject: Testimony for the Lake County Land Order - Petition for Review Hearing

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Subject: Testimony for the Lake County Land Order - Petition for Review Hearing

Rebecca Sherman
8019 Lake Shore Drive
Gary, Indiana 46403
(219) 742-5715
September 21, 2023

This message is for the Indiana Department of Local Government Finance to be considered testimony for the October 10th Lake County Land Order Review Hearing.

I am writing to express my concerns and to request that the state does not approve the proposed base rates for front footage in my neighborhood. I believe that these increases are unreasonable, excessive, and unfair. The proposed increase of 95-363% in just one calendar year is unmanageable for most property owners, including myself and many of my neighbors who are on fixed incomes. I strongly believe that any increase in one year should be predictable, and the percentages being proposed are unimaginable. Instead, I suggest an increase that mirrors the inflation rate for housing, which, as of last year, was 7.1% in the United States. My personal budget cannot bear such a large increase, especially since everything is increasing in price, but my personal income has not.

A sudden and significant increase of this magnitude will disrupt my household budget and have a profound impact on my financial well-being, as well as that of my neighbors. I am deeply concerned about how I will be able to afford everyday expenses, make necessary repairs and maintenance to my home, and how this might negatively affect my overall quality of life. I am not sure how I will be able to keep my home and stay in the community I love if these huge increases are allowed. Additionally, I worry about the well-being of my neighbors who may face similar challenges.

Many of the amenities we cherish in the Miller Neighborhoods, such as the Miller Arts District, the Marquette Park Playground Committee, and the Miller Litter League, are funded and operated through contributions from residents, not municipally funded and organized like they are in neighboring communities. An excessive increase in property taxes could deter residents from donating to these vital organizations that play a pivotal role in our community.

Furthermore, such a steep increase in property taxes could lead to stagnation in economic growth, as high property taxes may discourage new home sales and deter new businesses from opening in our community. The current businesses in our Miller Community, especially those on Lake Street are struggling to keep their doors open because of the current economy and the road closures that have made navigating to them near impossible, doubling the travel time, if they are even accessible. Also, the housing market, inflation, and the economy in general over the past few years is a historical anomaly and should not be used to make permanent changes to our base rates. History also tells us a correction is coming to our economy, since increases of this amount are not sustainable and far exceed increases in household incomes. Please do not make decisions that will displace and harm so many in my neighborhood with these sudden changes in values that are probably not even stable.

One final note, in November 2020, the taxpayers of my city voted to pass a school referendum of .56 cents per \$100 assessed property value for 8 years. Voters made that decision based on current assessed values, with consideration for reasonable increases. With land values doubling, tripling and quadrupling, this increase is amplified to a point that is unreasonable and unfair to all taxpayers in my neighborhood who have to pay for this referendum with these proposed higher values.

In conclusion, I respectfully request fairness and urge you to consider a more moderate and predictable increase in property taxes. Thank you for your time and thoughtful consideration.

Sincerely, Rebecca Sherman

From: [HEARINGS](#)
To: [Darin Sherman](#)
Cc: [Wood, Barry](#)
Subject: RE: Lake County Land Order Petition Review Hearing
Date: Monday, September 25, 2023 8:05:14 AM

Dear Mr. Sherman,

Thank you for your email. We will include your testimony below for the Lake County Land Order review.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Darin Sherman

Sent: Friday, September 22, 2023 5:20 PM

To: HEARINGS

Subject: Lake County Land Order Petition Review Hearing

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To the Hearing Officer,

My name is Darin K Sherman, and I reside at 1209 North Wells Street in Gary, IN 46403 and my neighborhood code is 2500-004 per my property record card.

I have reviewed the exhibits for the Lake County Indiana Land Order hearing that pertain to my neighborhood code, and I am opposed to the proposed rate increase of 233% for the following reason:

1. Using the information in the exhibits, the data does not support the excessive taxation by the county.

I urge the hearing officer to deny the proposed rate increases for the county and instruct the assessing officials to re-examine the data and provide proposed rates that are reflective of the market data.

Sincerely,

Darin K Sherman

From: [HEARINGS](#)
To: [William Payonk](#); [HEARINGS](#); [William Payonk](#)
Cc: [Wood, Barry](#)
Subject: RE: Land Reassessment
Date: Friday, September 22, 2023 12:18:13 PM

Dear Mr. Payonk,

Thank you for your email. We read it.

Would you like to speak at a hearing scheduled in October for review of the Lake County land order?

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: William Payonk
Sent: Friday, September 22, 2023 12:09 PM
To: HEARINGS ; William Payonk
Subject: Land Reassessment

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

DLGF Hearing,

The recent proposed reassessment of land values is exorbitant. I am a disabled, retired teacher living on a fixed income. Our townhouse is 27 years old, located in a modest neighborhood in the Miller section of Gary. From the information we received, it appears the land reassessment rose 366%. The rates vary from block to block, and no standardization was being used for assessment purposes. I have multiple questions regarding the reassessment process. i.e. Did US STEEL see such an exorbitant rise in land assessment? What capital improvements has Lake County performed in Miller? Are the land reassessments varying due to political favors? Has the reassessed values remained constant throughout the entire county(at a 366% rate)? If you answered no to any of these questions, then you cannot allow the increase to occur in select neighborhoods as the exorbitant rate proposed for our neighborhood is not the same as my fellow citizens and property owners residing in Lake County.

Respectfully,

William F. Payonk

7225 Locust Avenue

Gary, Indiana 46403

Sent from [Mail](#) for Windows

From: [HEARINGS](#)
To: [Dana Frank](#)
Cc: [Wood, Barry](#)
Subject: RE: Lake County Land Order - Petition for Review Hearing- October 10, 2023 Meeting
Date: Monday, September 25, 2023 8:18:51 AM

Dear Dana,

Thank you for your email. The Department of Local Government Finance, a state agency, will hold a hearing in October on the Lake County Land Order. This is to review the data and other aspects of it. We will include your email in the review.

Sincerely,
Jennifer Thuma
Deputy General Counsel

From: Dana Frank
Sent: Sunday, September 24, 2023 4:00 PM
To: HEARINGS
Subject: Lake County Land Order - Petition for Review Hearing- October 10, 2023 Meeting
****** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ******

To Whom it May Concern,

I am writing to voice my strong opposition to the proposed property tax increase for the **Miller neighborhood of Gary, IN**. Unfortunately, my property falls within the highest percentage in the area and the **363% hike** in property taxes is a matter of significant concern for me and countless other property owners in our community.

As a member of this community, I recognize the importance of property taxes in sustaining vital public services and infrastructure projects. However, the proposed increase is excessive and could have severe repercussions for both residents and our local economy.

Allow me to highlight a few key points that directly relate to my personal situation:

1. **Financial Hardship:** The proposed **363% increase** would result in a substantial financial burden for my household. My husband is a local business owner as we're trying to invest in our community as much as possible, the extra money we'd have to allocate to taxes would negatively impact what we can give back.
2. **Fixed Incomes:** Many of my neighbors are elderly and on fixed incomes. Many have lost spouses and/or are of ages they can no longer work, how are they supposed to continue to stay in their **homes they've inhabited for 50+ years**? They simply cannot afford this excessive taxation.
3. **Negative Impact on Property Values:** I am a relatively new resident to our community, and I chose to make this place my home because I saw its potential and the promise it held for a better future. As someone who has recently invested in my home in Miller, the proposed **excessive property tax increase of 363%** is particularly concerning. It feels like an **abrupt and unexpected financial burden**, one that I did not anticipate when I decided to become a part

of this community. Additionally, an exorbitant property tax increase could potentially lead to a decrease in property values, which would be detrimental to homeowners like myself who have invested in our homes as a long-term asset.

4. **Community Services:** Our community thrives on the support of its residents. An excessive tax increase may discourage residents from contributing to local organizations and initiatives that enhance our quality of life.
5. **Local Businesses:** Much like non-profits, our local economy canNOT survive without our residents. If more funds are tied up with tax fees, some residents may not be able to spend money at local, small businesses, further **negatively impacting the economy in Gary.**

In light of these concerns, I respectfully request that the proposed property tax increase be reconsidered. Instead, I urge you to explore a more balanced and equitable solution that takes into account the well-being of residents and the sustainability of our community.

Thank you for your attention to this critical matter. I hope that you will carefully consider the impact of this tax increase on the residents of our area. I look forward to a fair resolution that aligns with the best interests of our community.

Sincerely,
Dana J Frank
7512 Locust Ave, Gary, IN 46403

From: [HEARINGS](#)
To: [Jim Haughey](#)
Cc: [Wood, Barry](#)
Subject: RE: Taxpayer petitions/ Vrbo
Date: Monday, September 25, 2023 8:17:03 AM

Dear Mr. Haughey,

Thank you for your email. The Department of Local Government Finance will hold a hearing in October as it reviews the Lake County Land Order.

We appreciate your note.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: Jim Haughey <jlhaughey@yahoo.com>
Sent: Sunday, September 24, 2023 11:06 AM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Taxpayer petitions/ Vrbo

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To whom it may concern

I have been asked by my neighbors to write in support of a LOWER TAX that is what is currently being proposed in the area of my property at 1145 N. Vermilion in Gary .

Specifically on my block, more than half the residents are on a fixed income/retired.

If you were looking for a real solution that mean a lot more sense, I would encourage you to go on VRBO and cross reference the folks that are making money, renting on a daily, weekly, monthly basis... in the entire Miller community ... , And with how many bedrooms these places have versus what is on the books in the assessors office. I trust that none of them are paying the appropriate amount of money due to the discrepancy with what's on the government books versus what's on VRBO.

This issue has been going on for sometime and how government agencies are not top of this is a real head scratcher to me, my neighbors and the number of people in the community who see the abuse go on with nothing being done on a government level.

I currently & strongly oppose the base rate that's being considered for my area (3000 or 233% increase) . This is not fair and equitable.

Please reconsider the rates in a much lower fashion ... otherwise you will disrupt this gem of a community and force people to sell out of their current environment/ land / property.

Jim Haughey

Sent from my iPhone

From: [HEARINGS](#)
To: [Omar Farag](#)
Cc: [Wood, Barry](#)
Subject: RE: Property taxes
Date: Monday, September 25, 2023 8:15:49 AM

Dear Mr. Farag,

We have received your email. Thank you for your service to the country. We wanted to make sure you receive the disabled veteran deduction for your property taxes after seeing your note that you are a disabled veteran. If you need assistance in applying for the deduction at the county, please let us know and we can assist.

The DLGF, (a state agency) will hold a hearing on the Lake County Land Order in October. This is a review to ensure that it is in compliance with law.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: Omar Farag <omar@omarpresents.com>
Sent: Sunday, September 24, 2023 10:00 AM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Property taxes

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I live at 8311 in Lakeshore Dr., Lake County Indiana. I've been a property owner in the Miller section of Gary for 40 years. This is the largest percentage increase I have ever seen. I am a disabled veteran. And at 73 years old, I feel the need to keep on working when I should be retiring, this exorbitant increase will prevent that.

I believe property taxes are essential to local state and federal municipalities, and I have been paying them for the better part of 40 years.

Yours truly
Omar Farag

Sent from my iPhone

From: [HEARINGS](#)
To: [Bruce Gregory](#); [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: Opposition to Proposed Property Tax Increase
Date: Tuesday, September 26, 2023 4:28:24 PM

Dear Bruce and Wanda,

Thank you for your email. We have read it.

The Department of Local Government Finance, a state agency, will have a focused review of the land order to make sure it is in compliance with requirements. The agency will hold a hearing on October 10. Would you like to speak at the hearing?

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Bruce Gregory
Sent: Monday, September 25, 2023 5:11 PM
To: HEARINGS
Subject: Opposition to Proposed Property Tax Increase

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I am a homeowner and a concerned citizen of Lake County Indiana who presently resides in the Miller Community of Gary Indiana. I am anguished with the disconnect of the local government's fiscal management team's UN-realization of the property owner's inability to pay the proposed tax increases. The proposed tax increases will create inequities, hardships, and put a financial strain on many households whereas excessive taxation, and being taxed enough already, will be a tremendous burden and is disproportionately unfair. Please realize that many senior citizens of Gary are on a fixed income, and those who are employed whereas salaries and wages have not increased at the same rate as the cost of living, land, homes, inflation, and property taxes. My wife and I have been in our home since 1977. We are trying our best to keep our home to the tune of paying for our home ten times over by having to refinance our home more than once due to excessive taxation in keeping our home. We are now both retired and on a fixed income. In a corresponding manner, we are asking you to please reconsider the proposed property tax increase and to make a conscious concerted effort to consider a more rational and fair taxation proposal that would ease the tax burden for the homeowners in our community.

Respectfully:

Bruce D & Wanda R Gregory

From: [HEARINGS](#)
To: [Helen Thoesen](#); [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: Property Tax Valuations
Date: Monday, September 25, 2023 1:30:19 PM

Dear Ms. Thoesen,

Thank you for your detailed email with your neighborhood number included.

We read it and will include it in our review of the Lake County Land Order. The Department of Local Government Finance (a state agency) is limited to the review of the land order and appreciate you sharing the details below. We are analyzing the data of the land order and will respond back with our findings.

Sincerely,

Jennifer Thuma
Deputy General Counsel

From: Helen Thoesen
Sent: Monday, September 25, 2023 12:23 PM
To: HEARINGS
Subject: Property Tax Valuations

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

TO: Tax Hearing Board
FROM: Helen Thoesen, 8007 Lake Shore Drive, Gary, IN.,
Property IF 45-05-33-102-001.000-004
RE: Property Valuations

I have become aware that property valuations in the Miller area of Gary are facing an increase of 95% to 363% in land values. My home is in Neighborhood Code 2512 and will face a base increased change of 101%. Personally, I am 78 years old and next year my husband I will be retired. There will not be regular wages coming into my household. This increase will be a real hardship for us. I moved here 23 years ago and grew up in Gary. Now, I have to face this excessive increase and my dream of living in Miller may be taken away from me. My story will be repeated by others if these increases become a reality. Further, there has been a significant decline in sales in Miller in the last 10 months due to higher mortgage rates and now the strong possibility of exorbitant real estate taxes. Personally, I know people who are trying to sell their homes; they have lowered their asking prices and have very few lookers, and their properties are still sitting. I ask you to reconsider this plan. It is not fair to the citizens to put this kind of burden on them and in some instances force them out of their homes.

From: [HEARINGS](#)
To: [Linda Blomquist](#)
Cc: [Wood, Barry](#)
Subject: RE: Proposed land value increase
Date: Tuesday, October 10, 2023 9:27:31 AM

Dear Ms. Blomquist,

Thank you for taking time to write and for providing this detailed chart below. It is helpful to see the data in this format.

We can understand your concern about significant increases in the last few years. We think it would be helpful if you contacted your local units of government, who set the tax rates and budgets. They are currently setting budgets for 2024.

The DLGF has limited authority to review the land order, but it doesn't determine local spending priorities, so it would be best to contact them to discuss concerns. We appreciate you highlighting these significant increases for us.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Linda Blomquist
Sent: Monday, September 25, 2023 9:53 AM
To: HEARINGS
Subject: Proposed land value increase

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To Whom It May Concern:

My name is Linda Blomquist and I live at 8325 Lake Shore Drive in Gary, IN. I am writing to protest the proposed tax hike on my neighborhood. Increasing my land value by 101% is excessive. Each year since 2019 payable 2022 my gross assessed value has increased as well as my tax liability. They cannot be viewed separately because it all creates one bill for me.

Year payable	Gross assessed value increase	Tax liability increase
2020	452,100	4,521
2021	502,700 – 11.1% from 2020	6,231.5 – 37.8% from 2020
2022	509,100 – 1.25% from 2021	6,769.5 – 8.6% from 2021
2023	544,800 – 7% from 2022	7,256.92 – 7.2% from 2022

Since the year payable 2020 my tax bill has increased by 60.5%. Doubling my land value can only cause more pain to my pocketbook.

My husband and I are on fixed incomes and with each increase we must adjust our budget. At some point, we will not be able to live in the home we worked and saved for to own. Currently, we support groups in Miller Beach and Northwest Indiana that strive to make the community attractive and vibrant for all. With each increase, we are forced to donate less to these organizations. I don't see Lake County or the City of Gary being able to pick up these costs as more people cannot afford to be generous. This means less people will find the area attractive. A recent assessor in the area made the comment that if we can live here, we can afford to pay more. I moved here because it was affordable and in line with my income. Just because a person overpaid for a home on my block does not mean everyone can live at that rate. Punishing many for one makes no sense to me.

Assessing the value of my land on two sales does not seem like a fair representation of the land. This is particularly true of the land on my corner. The \$1,000,000 sales price was out of line for its value. A sense of reason needs to be applied when making financial decisions that impact the finances of others.

Something must be done. Can the multiplier factors be eliminated? How are they determined? Can new values be applied to a home only when it is sold? I believe this is done in California. Can the assessor make certain they are collecting from everyone fairly? Can US Steel be reassessed to accurately show its value? That same is true for all companies in Lake County.

Once again, I strongly opposed this recommended tax hike on the value of the land.

Sincerely,

Linda Blomquist

Sent from [Mail](#) for Windows

From: ayoung7550@aol.com
To: [HEARINGS](#); [Thuma, Jennifer \(DLGF\)](#); [Crisler, Emily \(DLGF\)](#); [Banks, Jenny](#)
Cc: [jim nowacki](#)
Subject: Questions about hearing
Date: Tuesday, September 26, 2023 11:22:27 AM

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Dear DLGF Staff:

How much time do you plan to allot for the petition organizers. I think last year you allowed 15 minutes for each of us.

Besides the notice on your website, and any notices mailed directly to signers of the petition, was there also a notice published in any newspaper that circulates in Lake County? If so, which one and when was it published?

Was notice of the upcoming public hearing physically posted anywhere in Lake County, such as the County Building in Crown Point or anywhere else? If so, where and when?

Thanks,
Andy Young

From: [DIANA SMOOT](#)
To: [HEARINGS](#)
Subject: RE: Lake County Land Order - Petition for Review Hearing Oct. 10th Meeting
Date: Wednesday, September 27, 2023 12:59:59 PM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Ok great - thank you for getting back to me! What time and where is the hearing on Oct. 10th?

Diana Smoot
Broker/Assistant Manager
McCOLLY REAL ESTATE
6445 US Hwy. 6
Portage, IN 46368
Cell (219) 765-0929
Office (219) 763-4565
www.diana-smoot.com

download my app at:
<http://app.mccolly.com/dianasmoot>

[What's your home worth? Get 3 automated estimates!](#)

On 09/27/2023 11:53 AM CDT HEARINGS wrote:

Dear Ms. Smoot,

Thank you for taking time to write to the Department of Local Government Finance about your concerns. The DLGF has a limited role as a state agency, in reviewing the Lake County Land Order only, after a petition was filed. We will hold a hearing on October 10 so that individuals can share concerns. You are welcome to also attend the hearing.

We will include your note below in our documentation.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: DIANA SMOOT
Sent: Tuesday, September 26, 2023 5:40 PM
To: HEARINGS
Subject: RE: Lake County Land Order - Petition for Review Hearing Oct. 10th Meeting

**** This is an EXTERNAL email. Exercise caution. DO NOT open

attachments or click links from unknown senders or unexpected email. ****

To whom it may concern:

I'm writing to express my deep concerns regarding the proposed property tax increase for Gary, Lake County, area. The large increase in property taxes for the upcoming year proposed is most troubling for myself and many other property owners in the Miller community. As a resident and property owner in the Gary, Miller area, I have always understood the importance of property taxes in funding essential public services including, schools, infrastructure, roads and community amenities. However, the proposed increase is far beyond what I consider reasonable and sustainable.

Personally, I'm a single mother raising two children and the proposed increase is financially unmanageable for me because it would affect my budget, expenses and our quality of life.

As a realtor in the area, such a steep property tax increase may discourage potential home buyers, leading to a stagnation in the real estate market. It could also deter new businesses from investing in our community, hampering local economic growth.

Our Miller community thrives because of the voluntary contributions made by residents to local organizations and initiatives. An excessive tax increase may hinder these contributions and negatively affect the services and amenities we cherish.

In light of the above concerns, I respectfully urge you to reconsider the proposed property tax increase and consider a more moderate, equitable and fair solution that takes into account the financial well-being of residents and the long term health of our community.

Thank you for your attention to this matter. I hope that you will carefully consider the impact of this tax increase on individuals and families in our area. I look forward to a fair resolution to this issue.

Diana Smoot

Broker/Assistant Manager
McCOLLY REAL ESTATE
6445 US Hwy. 6
Portage, IN 46368
Cell (219) 765-0929
Office (219) 763-4565
www.diana-smoot.com

download my app at:
<http://app.mccolly.com/dianasmooot>

[What's your home worth? Get 3 automated estimates!](#)

From: [Ernest Scott](#)
To: [HEARINGS](#); [Ernest Scott](#)
Subject: Lake County Land Order - Petition Review Hearing
Date: Wednesday, September 27, 2023 5:35:15 PM
Attachments: [Petition Land Hearing.png](#)

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Good Day -

As a Lake County Land Owner in the Miller Area - I hereby Petition Any Tax Increase "On Top" of the Massive Increases Incurred presently for the Last Few Years!

We "Cannot" Continue to Afford the Taxes for the Entire Gary Area! The Property Value "Is Not" matching the Tax Increase Amounts - and you're making it Extremely Difficult to Maintain.

My Home Address Is -

7132 IronWood Ave.
Gary, IN, 46403

Respectfully,

ES

From: [HEARINGS](#)
To: [Niki M. Bazaldua](#)
Cc: [Wood, Barry](#)
Subject: RE: Lake County Land Order - Petition for Review Hearing- October 10, 2023 Meeting
Date: Wednesday, September 27, 2023 3:57:00 PM

Dear Ms. Bazaldua,

Thank you for taking time to write to the Dept. of Local Government Finance. We appreciate your awareness and engagement with government. The DLGF as a state agency has a limited role in reviewing the Lake County Land Order (land values only) and will hold a hearing on October 10. You are welcome to listen and join virtually.

Thank you again for taking time to write.

Sincerely,

Jennifer Thuma
Deputy General Counsel

From: Niki M. Bazaldua
Sent: Wednesday, September 27, 2023 2:48 PM
To: HEARINGS
Subject: Lake County Land Order - Petition for Review Hearing- October 10, 2023 Meeting
****** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ******

I am writing to express my deep concerns regarding the proposed property tax increase for the Gary/Calumet Township area. The increase in property taxes for the upcoming year is a matter of great concern for me and many other property owners in our community. As a resident and property owner for 14 years in Gary/Calumet Township, I have always understood the importance of property taxes in funding essential public services, including schools, infrastructure, and community amenities. However, the proposed increase is far beyond what I consider reasonable and sustainable. I wish to draw attention to the following points that are relevant to my personal situation:

Unmanageable Increase: The proposed increase is financially unmanageable for me as I'm on a fixed budget and cannot afford anymore large monthly expenses. I would be forced to sell my home and move because of the increase. **As you know, inflation has already affected the financial situations of many families in the area so putting more burdens on us will be devastating.**

Economic Impact: Such a steep property tax increase may discourage potential homebuyers, leading to a stagnation in the real estate market. It could also deter new businesses from investing in our community and hampering local economic growth. **Additionally, more owners will no longer be able to afford their mortgages causing unnecessary foreclosures. More distressed homes on the market will reduce the selling prices which in turn, will reduce the values you are assessing anyways. This will also cause more homeowners to appeal their assessments causing more resources to be used by Calumet Township, this is inefficient use of tax funds.**

In light of the above concerns, I respectfully urge you to reconsider the proposed property tax increase and consider a more moderate and equitable solution that takes into account the financial well-being of residents and the long-term health of our community. Thank you for your attention to this matter. I hope that you will carefully consider the impact of this tax increase on individuals, families and businesses in our area. I look forward to a fair and

reasonable resolution to this issue.

Sincerely,

Nicole Bazaldua

8223 Maple Avenue

Gary, IN 46403

Nicole Bazaldua

Assistant to Allen N. Schwartz

Kralovec, Jambois & Schwartz

60 West Randolph, 4th Floor

Chicago, IL 60601

(312) 782-2525

(312) 855-0068

Njalovecky@kjs-law.com

Nbazaldua@kjs-law.com

From: [HEARINGS](#)
To: [Valeri Kriltchev](#)
Cc: [Wood, Barry](#); [HEARINGS](#)
Subject: RE: Hearing letter
Date: Wednesday, September 27, 2023 3:54:50 PM

Dear Valeri,

Thank you for taking the time to write and send a detailed letter. The Department of Local Government Finance is a state agency, and it will hold a hearing/meeting on the review of the Lake County Land Order on October 10. The DLGF has a limited role in reviewing the land order only, to ensure it complies with requirements. You are welcome to listen to the meeting or speak as well by letting us know if you would like to do so.

Thank you again for taking time to write this letter.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Valeri Kriltchev
Sent: Wednesday, September 27, 2023 1:55 PM
To: HEARINGS
Subject: Fwd: Hearing letter

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

See attached.

September 27, 2023

Valeri Kriltchev

1134 Putnam Street, Gary, Indiana, 46430

valkriltchev@gmail.com

ph. 847-809-8846

To:

Subject: Opposition to proposed Property Tax Increase

To Whom it may Concern,

I am writing to express my deep concerns regarding the proposed property tax increases for the Gary/Calumet area. The potentially excessive increase in property taxes for the upcoming year is a matter of great concern for me and many property owners in our community.

As a resident and property owner in Gary/Calumet, I have always understood the importance of property taxes in funding essential public services, including schools, infrastructure, and community amenities. However, the proposed increase is far beyond what I consider reasonable and sustainable.

I wish to draw attention to the following points that are relevant to my personal situation:

- Financial hardship: the proposed excessive tax increase would result in substantial financial burden for my family. I have a limited ability to work due to physical wear-and-tear after working in construction for 30 years. In addition, I have to support 2 college students by already taking multiple educational loans and draining my savings. Unreasonably high taxation would definitely negatively affect my own retirement as well as my children future, for which I have worked my entire life.
- Negative impact on Property Values: an exorbitant tax increase could potentially lead to a decrease in property values, which would be detrimental to homeowners like myself who have invested in our homes as long-term asset. Every single year I undertook some major house improvement project, like replacing windows, siding, etc. These projects were already challenging as inflation made them very expensive. They will no longer be possible if the said tax increase becomes a reality.
- Community Services: our community thrives on the support of it's residents. An excessive tax increase will discourage residents from contributing to local organizations and initiatives that enhance our quality of life, as people will struggle to cover everyday expenses.

In light of these concerns, I respectfully request that the proposed property tax increase be reconsidered. Instead, I urge you to explore a more balanced and equitable solution that takes into account the well-being of residents and the sustainability of our community.

Sincerely, Val Kriltchev

From: ayoung7550@aol.com
To: [HEARINGS](#)
Subject: Fw: Questions about hearing/ Resending
Date: Thursday, September 28, 2023 8:45:57 AM

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Thanks for answering one of my questions.
Now can you please answer the rest of my questions.
Thanks

----- Forwarded Message -----

From: Thuma, Jennifer (DLGF)
To: ayoung7550@aol.com
Cc: HEARINGS ; Crisler, Emily (DLGF) ; Wood, Barry ; Jim Nowacki
Sent: Thursday, September 28, 2023 at 06:58:35 AM CDT
Subject: RE: Questions about hearing/ Resending

Mr. Young,

You and Mr. Nowacki will each have 5 minutes to speak at the hearing, as each person who registers will have the same dedicated time of 5 minutes to speak. We will consider this email a request for both of you to speak at the hearing.

Please make sure to direct all correspondence to the "Hearings" email only, as noted in the instructions you received by mail.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: ayoung7550@aol.com
Sent: Wednesday, September 27, 2023 9:51 AM
To: HEARINGS ; Thuma, Jennifer (DLGF) ; Crisler, Emily (DLGF) ; Banks, Jenny
Subject: Fw: Questions about hearing/ Resending

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----- Forwarded Message -----

From: ayoung7550@aol.com <ayoung7550@aol.com>

To: DLGF HEARINGS <dlgfhearings@dlgf.in.gov>; Thuma Jennifer (DLGF) <jthuma@dlgf.in.gov>; Crisler Emily (DLGF) <emcrisler@dlgf.in.gov>; Jenny Banks <jbanks@dlgf.in.gov>

Cc: jim nowacki <jimnowacki@yahoo.com>

Sent: Tuesday, September 26, 2023 at 10:22:08 AM CDT

Subject: Questions about hearing

Dear DLGF Staff:

How much time do you plan to allot for the petition organizers. I think last year you allowed 15 minutes for each of us.

Besides the notice on your website, and any notices mailed directly to signers of the petition, was there also a notice published in any newspaper that circulates in Lake County? If so, which one and when was it published?

Was notice of the upcoming public hearing physically posted anywhere in Lake County, such as the County Building in Crown Point or anywhere else? If so, where and when?

Thanks,

Andy Young

From: ayoung7550@aol.com
To: [HEARINGS](#)
Subject: Questions about notice for upcoming hearing
Date: Thursday, September 28, 2023 10:48:41 AM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Dear DLGF Staff:

Besides the notice on your website, and any notices mailed directly to signers of the petition, was there also a notice published in any newspaper that circulates in Lake County? If so, which one and when was it published?

Was notice of the upcoming public hearing physically posted anywhere in Lake County, such as the County Building in Crown Point or anywhere else? If so, where and when?

Thanks,
Andy Young

PS. Ms. Thuma answered a different question posed in a previous email but did not answer the questions above. Please have someone answer all of these questions above.

From: [HEARINGS](#)
To: [Ben Nicksic](#); [Wood, Barry](#); [HEARINGS](#)
Subject: RE: Property Tax Increase
Date: Friday, September 29, 2023 7:21:17 AM

Dear Mr. Nicksic,
Thank you for writing. We have read your letter.
DLGF will hold a virtually hearing on the land order only on October 10. You are welcome to attend.
Thank you again for taking time to write.
Sincerely,
Jennifer Thuma
Deputy General Counsel

From: Ben Nicksic
Sent: Thursday, September 28, 2023 9:09 AM
To: Wood, Barry ; HEARINGS
Subject: Property Tax Increase

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To Whom it may concern,
Please consider the issues discussed in my letter and I urge you to think of citizens first.
Sincerely,
Joseph B. Nicksic

Joseph Benjamin Nicksic
7530 Locust Ave.
Gary, IN 46403
September 28, 2023

Re: Property Tax Increase in Gary

To Whom it may concern,

I am writing to express my deep concerns regarding the proposed property tax increase for the Gary and specifically the Miller area. The exorbitant increase in property taxes for the upcoming year is a matter of great concern for me and many other property owners in our community.

As a resident, property owner in Gary, and school teacher, I have always understood the importance of property taxes in funding essential public services, including schools, infrastructure, and community amenities. However, the proposed increase is far beyond what I consider reasonable and sustainable.

I wish to draw attention to the following points that are relevant to my personal situation:

- **Unmanageable Increase:** The proposed increase is financially unmanageable for me. As stated above, I am school teacher at a local high school and wages fall short when accounting for this increase. I live a modest lifestyle and with inflation already affecting day to day expenses, this would be a financial disaster for me.
- **Impact on Fixed Incomes:** My income will not keep up with these increases and attempts to budget will fall drastically short. Any type of unforeseen issue, such as needing a new roof, a car problem, or other repair at my house would cause me to consider selling my house as I would not be able to afford to fall deeply into debt.
- **Economic Impact:** If this were to happen, and I needed to sell my house, the high tax rate would make my house less desirable to sell. This would compound the problem and be catastrophic and cause financial hardship. It may cause foreclosure and/or bankruptcy.

In light of the above concerns, I respectfully urge you to reconsider the proposed property tax increase and consider a more moderate and equitable solution that takes into account the financial well-being of residents and the long-term health of our community.

Thank you for your attention to this matter. I hope that you will carefully consider the impact of this tax increase on individuals and families in our area. I look forward to a fair and reasonable resolution to this issue.

Sincerely, Joseph B. Nicksic

From: [kochikev](#)
To: [HEARINGS](#)
Subject: Repressive Taxation
Date: Thursday, September 28, 2023 4:25:39 PM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

My name is mariann koranda. I am located at 8140 maple ave Gary IN 46403. I understand if the taxation is approved my taxes will increase by over 360 percent. If this happens I have no other option but to sell my house I have owned since 1972. This must not pass you are literally going to destroy people's lives by such an aggregious attempt at property theft! Do not do this!

From: [HEARINGS](#)
To: [Leslie Lucas](#)
Cc: [Wood, Barry](#)
Subject: RE: Lake County Property Tax Increase
Date: Monday, October 2, 2023 11:56:34 AM

Dear Leslie,

Thank you for taking time to write a well thought out letter. We read it.

After reading it, we thought it may be helpful to know that the Department of Local Government Finance (a state agency) is only reviewing the land order to see if it meets technical requirements. An increase in assessed value (whether with the land or your house which is separate from the land order) doesn't necessarily mean an increase in the property tax bill. That depends on the budgets of the local units of government and what rates they set. So there is a lot to the formula beyond the land order itself.

We hope that is helpful in understanding the property tax situation. If you would like to listen to the hearing next week, the link is on our website. You are welcome to join it and listen in.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Leslie Lucas
Sent: Friday, September 29, 2023 11:20 AM
To: HEARINGS
Subject: Lake County Property Tax Increase

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I would like to submit the attached letter in opposition of the proposed property tax increase for Lake County, IN.

Thank you for your time.

Leslie Lucas

leslie.r.lucas@gmail.com

(219) 512-4069 Cell

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Hearings@DLGF.in.gov

September 29, 2023

Leslie Lucas
6851 Ironwood Avenue
Gary, IN 46403
leslie.r.lucas@gmail.com
(219) 512-4069

Subject: Testimony for the Lake County Land Order - Petition for Review Hearing

To Whom It May Concern:

I am writing to express my deep concerns regarding the proposed property tax increase for the Lake County area specifically the Miller neighborhood in Gary. The proposed percentage increases for the various areas for property taxes for the upcoming year is a matter of great concern for me and many other property owners in our community.

As a resident and property owner in Gary, IN I have always understood the importance of property taxes in funding essential public services, including schools, infrastructure, and community amenities. However, the proposed increase is far beyond what I consider reasonable and sustainable.

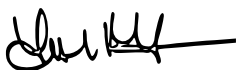
I purchased my first and only home in Gary in 2011 and I have been working and saving my whole life for this beautiful home in a community I love. I am about to retire in the next year and have carefully planned for my retirement on the fixed income that I will be getting and to increase my taxes by almost 300% is something that I truly am not sure how I will be able to do. Selling my house is not an option for many reasons but specifically with the housing market boom, if I sell here, I still need a place to live. And I do not want to leave my home and community for many reasons but especially because I have been priced out of my home because of property tax increases.

The pandemic caused many hardships to people including me. Gas prices have increased dramatically. Food costs are out of this world. Inflation in general has skyrocketed. I have made significant changes in my lifestyle and spending to compensate for all the increased costs associated with the pandemic. However, with the fixed budget I am on and with every expense accounted for as of right now, this tax increase will unfortunately put my retirement on hold. I will be fifty-nine soon and I have worked hard to be able to retire at an age that I can still enjoy with good health all the benefits that come with retirement. This tax increase will put a screeching halt on this American dream.

Regarding the above concerns, I respectfully urge you to reconsider the proposed property tax increase and consider a more moderate and equitable solution that considers the financial well-being of residents and the long-term health of our community.

Thank you for your attention to this matter. I hope that you will carefully consider the impact of this tax increase on individuals and families in our area. I look forward to a fair and reasonable resolution to this issue.

Sincerely,



Leslie Lucas

From: [HEARINGS](#)
To: [Mauro Crestani](#); [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: Testimony - Lake County Land Order
Date: Monday, October 2, 2023 12:13:40 PM

Dear Mauro,

Thank you for taking time to write to the Department of Local Government Finance (a state agency). We appreciate you being engaged in government.

After reading your letter, it may be helpful to know that the DLGF is reviewing only the land order. Increases in assessed value of land doesn't necessarily mean a corresponding increase to the actual property tax bill. Many other factors enter into that, such as what the local units set for their budgets, and what those rates are that are used to calculate the tax. We thought that it might be good to know that and if you would like to do so, we welcome you to join the hearing next week. The link is on our website.

Thank you for making time to write to us. We appreciate it.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Mauro Crestani

Sent: Saturday, September 30, 2023 11:32 AM

To: HEARINGS

Subject: Testimony - Lake County Land Order

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Subject: Testimony for the Lake County Land Order - Petition for Review Hearing

Mauro Crestani
724 Morgan St
Gary, Indiana 46403
708-772-0419

September 30, 2023

This message is for the Indiana Department of Local Government Finance to be considered testimony for the October 10th Lake County Land Order Review Hearing.

I am writing to express my concerns and to request that the state does not approve the proposed base rates for front footage in my neighborhood. I believe that these increases are unreasonable, excessive, and unfair. The proposed increase of 95-363% in just one calendar year is unmanageable for most property owners, including myself and many of my neighbors who are on fixed incomes. I strongly believe that any increase in one year should be predictable, and the percentages being proposed are unimaginable. Instead, I suggest an increase that mirrors the inflation rate for housing, which, as of last year, was 7.1% in the United States. My personal budget cannot bear such a large increase, especially as a senior citizen on a fixed income.

A sudden and significant increase of this magnitude will disrupt my household budget

and have a profound impact on my financial well-being, as well as that of my neighbors. I am deeply concerned about how I will be able to afford everyday expenses, make necessary repairs and maintenance to my home, and how this might negatively affect my overall quality of life. I am not sure how I will be able to keep my home and stay in the community I love if these huge increases are allowed. Additionally, I worry about the well-being of my neighbors who may face similar challenges.

Many of the amenities we cherish in the Miller Neighborhoods, such as the Miller Arts District, the Marquette Park Playground Committee, and the Miller Litter League, are funded and operated through contributions from residents, not municipally funded and organized like they are in neighboring communities. An excessive increase in property taxes could deter residents from donating to these vital organizations that play a pivotal role in our community.

Furthermore, such a steep increase in property taxes could lead to stagnation in economic growth, as high property taxes may discourage new home sales and deter new businesses from opening in our community. The current businesses in our Miller Community, especially those on Lake Street are struggling to keep their doors open because of the current economy and the road closures that have made navigating to them near impossible, doubling the travel time, if they are even accessible. Also, the housing market, inflation, and the economy in general over the past few years is a historical anomaly and should not be used to make permanent changes to our base rates. History also tells us a correction is coming to our economy, since increases of this amount are not sustainable and far exceed increases in household incomes. Please do not make decisions that will displace and harm so many in my neighborhood with these sudden changes in values that are probably not even stable. One final note, in November 2020, the taxpayers of my city voted to pass a school referendum of .56 cents per \$100 assessed property value for 8 years. Voters made that decision based on current assessed values, with consideration for reasonable increases. With land values doubling, tripling and quadrupling, this increase is amplified to a point that is unreasonable and unfair to all taxpayers in my neighborhood who have to pay for this referendum with these proposed higher values.

In conclusion, I respectfully request fairness and urge you to consider a more moderate and predictable increase in property taxes. Thank you for your time and thoughtful consideration.

Sincerely,
Mauro Crestani

From: [HEARINGS](#)
To: [Nancy Hejna](#); [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: Testimony - Lake County Land Order
Date: Monday, October 2, 2023 12:09:50 PM

Dear Ms. Hejna,

Thank you for taking time to write a letter expressing your concerns. We appreciate it and that you are engaged with government.

After reading your note, it may be helpful to know that the land order is what the Dept. of Local Government Finance (a state agency) is reviewing. The agency is looking at the land order only for Lake County. An increase in assessed value for land doesn't necessarily mean a corresponding increase to the actual property tax bill itself. That depends also on the local units of government and their budgets, and what rates they set.

We wanted to share that with you as it may help with some concerns. If you would like to join the hearing next week, the link is on the website. You can listen to it and we welcome you to do that too as it may be helpful.

Sincerely,

Jennifer Thuma
Deputy General Counsel

From: Nancy Hejna
Sent: Saturday, September 30, 2023 10:43 AM
To: HEARINGS
Subject: Testimony - Lake County Land Order

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Subject: Testimony for the Lake County Land Order - Petition for Review Hearing

Nancy Hejna
724 Morgan St
Gary, Indiana 46403
708-772-0419

September 30, 2023

This message is for the Indiana Department of Local Government Finance to be considered testimony for the October 10th Lake County Land Order Review Hearing.

I am writing to express my concerns and to request that the state does not approve the proposed base rates for front footage in my neighborhood. I believe that these increases are unreasonable, excessive, and unfair. The proposed increase of 95-363% in just one calendar year is unmanageable for most property owners, including myself and many of my neighbors who are on fixed incomes. I strongly believe that any increase in one year should be predictable, and the percentages being proposed are unimaginable. Instead, I suggest an increase that mirrors the inflation rate for housing, which, as of last year, was 7.1% in the United States. My personal budget cannot bear such a large increase, especially as a senior citizen on a fixed income.

A sudden and significant increase of this magnitude will disrupt my household budget and have a profound impact

on my financial well-being, as well as that of my neighbors. I am deeply concerned about how I will be able to afford everyday expenses, make necessary repairs and maintenance to my home, and how this might negatively affect my overall quality of life. I am not sure how I will be able to keep my home and stay in the community I love if these huge increases are allowed. Additionally, I worry about the well-being of my neighbors who may face similar challenges.

Many of the amenities we cherish in the Miller Neighborhoods, such as the Miller Arts District, the Marquette Park Playground Committee, and the Miller Litter League, are funded and operated through contributions from residents, not municipally funded and organized like they are in neighboring communities. An excessive increase in property taxes could deter residents from donating to these vital organizations that play a pivotal role in our community.

Furthermore, such a steep increase in property taxes could lead to stagnation in economic growth, as high property taxes may discourage new home sales and deter new businesses from opening in our community. The current businesses in our Miller Community, especially those on Lake Street are struggling to keep their doors open because of the current economy and the road closures that have made navigating to them near impossible, doubling the travel time, if they are even accessible. Also, the housing market, inflation, and the economy in general over the past few years is a historical anomaly and should not be used to make permanent changes to our base rates. History also tells us a correction is coming to our economy, since increases of this amount are not sustainable and far exceed increases in household incomes. Please do not make decisions that will displace and harm so many in my neighborhood with these sudden changes in values that are probably not even stable. One final note, in November 2020, the taxpayers of my city voted to pass a school referendum of .56 cents per \$100 assessed property value for 8 years. Voters made that decision based on current assessed values, with consideration for reasonable increases. With land values doubling, tripling and quadrupling, this increase is amplified to a point that is unreasonable and unfair to all taxpayers in my neighborhood who have to pay for this referendum with these proposed higher values.

In conclusion, I respectfully request fairness and urge you to consider a more moderate and predictable increase in property taxes. Thank you for your time and thoughtful consideration.

Sincerely,
Nancy Hejna
Sent from my iPad

From: [HEARINGS](#)
To: [psselden](#); [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: Against property tax increases in Miller
Date: Monday, October 2, 2023 12:18:16 PM

Dear Ms. Seldon,

Thank you for taking time to write to us. We appreciate your engagement with government. It may be helpful to know that the Department of Local Government Finance, a state agency, is reviewing only the land order for Lake County. It is also maybe good to know that an increase in assessed value of land does not necessarily mean an increase in the property tax bill itself. Local tax rates and budgets are key to that calculation. So we wanted to make sure you knew that too. If you would like to listen to a hearing on the land order, it will take place next week on October 10. The link to join the hearing is on the website. You are welcome to participate.

Sincerely,
Jennifer Thuma
Deputy General Counsel

From: psselden
Sent: Sunday, October 1, 2023 9:35 AM
To: HEARINGS
Subject: Against property tax increases in Miller

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

My name and number are below. I am opposed to the proposed property tax increases in Miller. I came to Miller to retire, in large part due to affordable taxes and cost of living. I also own 3 rental properties, including one on the lakefront. I have affordable rents to "regular" people for medium to long term rentals. I was previously a VRBO short term rental. My profit margins are not high, given inflation and recent tax increases, and some years have been cash flow negative due to unexpected repairs and needed improvements. These properties and the improvements I have made over the years cost a lot and my life savings are tied up in them. They do not make much money and will not support the types of increases you are proposing.

A few facts about Miller:

Median household income: \$41,000 Median per capita income: \$25,000 Persons living below the poverty line: 25%

The maximum increase should be limited to social security increases. So many people here are retired or marginally employed. These tax increases are excessive, exorbitant and inordinate.

Phoebe Selden
312-307-2938

From: [Susan Howell](#)
To: [HEARINGS](#)
Subject: Taxes
Date: Sunday, October 1, 2023 9:22:17 AM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I a resident in the Miller Beach section of Gary.It has come to my attention the unrealistic and unreasonable tax burden hat will be placed on us. This is excessive taxation and will cause financial hardship on our residents me included. The assessment was not done on schedule and the market rate is not being utilized. Why are we being hit like this when there is a state surplus of 2 billion dollars . His cannot happen !!
Susan Howell
Sent from my iPhone

From: [HEARINGS](#)
To: [Jim Spicer](#); [HEARINGS](#)
Cc: [Elaine Spicer](#); [Wood, Barry](#)
Subject: RE: Lake County Land Order Petition Review Hearing
Date: Monday, October 2, 2023 11:04:58 AM

Dear Mr. Spicer,

Thank you for taking time to write and be engaged in government and the community.

The Department of Local Government Finance (a state agency) will have a limited role in reviewing only the technical requirements of the land order itself.

An increase in assessed value or increased land order values doesn't necessarily mean a property tax assessment increase. It depends on local budgets and the rate set by local units. So when we read your reference to property tax assessments, we wanted to make sure to clarify that the petition to review the land order is more limited and not necessarily connected to how much in property taxes a homeowner pays. We hope that is helpful to know.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Jim Spicer
Sent: Sunday, October 1, 2023 12:06 PM
To: HEARINGS
Cc: Elaine Spicer
Subject: Lake County Land Order Petition Review Hearing

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Greetings:

Regarding the proposed property tax assessment under discussion I wish to register my opinion. I strongly **oppose** the suggested increased assessment. I am a retired Gary Community School Corporation teacher. I worked for the children and parents of the city of Gary for 41 years. I am now 81 years old and living on a fixed income. As a homeowner in the Miller section of the City of Gary I have found that an increase in taxes will increasingly put my residence here in danger. I have planned carefully to live out my life as a Gary residence at my current address.

As the Miller section of Gary has increasingly become the object of land acquisition by new land owners from Illinois and other locations the inflation of land prices seems to be driving the assessments upwards. Thus, the market and the proposed taxes are forcing long-termed residents living on fixed incomes into an unfair position of economic hardship.

Please consider the plight of existing taxpayers and our future and reject the proposed increases.

Thank you,

W. James Spicer

1225 N. Warren Street

Gary, IN 46403

W J Spicer

jim@spicers.us

My Photos Online: <http://photosbybuckyjim.shutterfly.com/>

From: [HEARINGS](#)
To: ayoung7550@aol.com; [HEARINGS](#)
Cc: [Crisler, Emily \(DLGF\)](#); [Wood, Barry](#)
Subject: RE: Answer to questions regarding notice?
Date: Monday, October 2, 2023 1:25:02 PM

Dear Mr. Young:

In addition to the notice posted on the DLGF website many weeks ago, and the letter sent to each signatory to the land order review petition, the Assessor is posting a notice outside her offices.

Best,

Jennifer Thuma

Deputy General Counsel

From: ayoung7550@aol.com

Sent: Thursday, September 28, 2023 9:17 PM

To: HEARINGS

Cc: Thuma, Jennifer (DLGF) ; Crisler, Emily (DLGF)

Subject: Answer to questions regarding notice?

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Dear DLGF Staff:

I followed Ms. Thuma's directive and sent the email with my remaining questions to the hearings email address only. I still have not received a response.

Since it would have been simple for Ms. Thuma to answer the questions as she did the one question about time limits for petition organizers, unless I hear otherwise, I will assume that there was no posted or published notices.

If this is not the case, please simply answer my remaining questions sent to the hearings email previously.

Thanks,

Andy Young

From: [HEARINGS](#)
To: [Gerald Brown](#)
Cc: [Wood, Barry](#)
Subject: RE: Miller tax increase
Date: Monday, October 2, 2023 2:28:45 PM

Dear Mr. Brown,

Thank you for writing to us. Property tax rates are set each year by the locals unit of government and they don't relate to the interest rate of a mortgage loan.

The assessed value and the tax rate correspond to the local units' budgets. For example, the total property tax bill on an individual's property is the total to support the budgets for a county, library, school, and so forth.

So the mortgage interest rate doesn't correspond at all to the property tax rate. Does that help at all to explain it and answer your questions?

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: Gerald Brown <lakers4290@sbcglobal.net>
Sent: Monday, October 2, 2023 2:09 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Miller tax increase

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I would like to know if the new tax rates are based on home prices when the loan rates were at 2%? I believe that now that the interest rates are at 6% the home prices will decline. I think it unfair to use that statistic. Will our base rate decline if the home prices also decline? This extreme increase will be a hardship on everyone. Please reconsider this approach.

Diane Brown
7908 Oak Avenue
Gary, IN

From: [HEARINGS](#)
To: [Mysta3](#); [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: Miller Property Tax Proposed Increase
Date: Tuesday, October 3, 2023 9:00:38 AM

Dear Eric,

Thank you for taking time to write and for being involved in government.

The Department of Local Government Finance (a state agency) will consider the Lake County Land Order, which is only a part of the property tax valuation system. In reading your note, it may be helpful to know that the property taxes are not increasing 95% to 363%, so we think there is some misunderstanding there.

What happens is the land values are adjusted to keep pace with the market values. Although assessed values may increase some, they don't necessarily correspond with the actual tax bill. That depends largely upon the local budgets and the tax rate set.

So we did want to share that to help allay some fears.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Mysta3
Sent: Monday, October 2, 2023 11:28 PM
To: HEARINGS
Subject: Miller Property Tax Proposed Increase

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I was dismayed to read of the potential property tax increases in my neighborhood. It's unbelievable that the range being considered is ranging from 95% to as high as 363%. While I do understand that the Miller neighborhood continues to improve with the Southshore double tracking project as well as the lakefront, the median income for Gary according to U.S. Census Bureau (<https://www.census.gov/quickfacts/garycityindiana>) is \$34,085.

The economy sucks right now and the cost of living continues to be very high. While I understand that everything goes up, why such a huge increase? You realize that a lot of us are struggling to stay afloat. My company laid off 10% of their staff earlier this year. I'm thankful to have held on but the danger is still there and lots of folks have experienced the same.

I can see a 10% or 20% increase in taxes which would be in line with the other increases that is happening with everything else. But 95% to 363% in one swoop. Really?

I do hope you reconsider. A lot of people (myself included) will be hurt by this and will be struggling to keep their homes. I plead with the decision makers to please reconsider. Have a heart!

Eric

A Miller Beach resident

From: [HEARINGS](#)
To: [Jackie Lott](#)
Cc: [Wood, Barry](#)
Subject: RE: Property Tax much much to high
Date: Tuesday, October 3, 2023 8:56:53 AM

Dear Ms. Lott,

Thank you for sending a brief note.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: Jackie Lott <jacquelynlott@icloud.com>
Sent: Monday, October 2, 2023 9:45 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Property Tax much much to high

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Sent from my iPhone

From: [HEARINGS](#)
To: johnferree@sbcglobal.net; [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: My Opposition to Proposed Property Tax Increase
Date: Monday, October 2, 2023 10:36:51 AM

Dear Mr. Ferree,

Thank you for taking time to write your email and letter. We read them.

It may be helpful to note that while the Land Order may increase the property's assessed value, the actual property taxes likely will not correspond with the same increase, as these are calculated using a rate. The taxes could increase or decrease, depending on the local budgets and rates. We just wanted to note that after reading your note.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: johnferree@sbcglobal.net
Sent: Monday, October 2, 2023 8:54 AM
To: HEARINGS
Cc: johnferree@sbcglobal.net
Subject: My Opposition to Proposed Property Tax Increase

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

John Ferree Jr
8105 Oak Ave
Gary IN 46403
9-27-2023

Opposition to Proposed Property Tax Increase

Please consider this my Testimony for the Lake County Land Order - Petition for Review Hearing

I am writing to express my deep concerns regarding the proposed property tax increase for the Miller section of Gary IN. The **95%-363%** increase in property taxes for the upcoming year is a matter of great concern for me and many other property owners in our community. As a resident and property owner in Gary IN since 1985, I have always understood the importance of property taxes in funding essential public services, including schools, infrastructure, and community amenities. However, the proposed increase is far beyond what I consider reasonable and sustainable.

I wish to draw attention to the following points that are relevant to my personal situation. The proposed **95%-363%** increase is financially unmanageable for me. We are currently a one income family and I will be retiring in early 2024. At that time my wife and I will be living on a fixed income provided by Social Security. My fear is that as our taxes continue to go up, we will not be able to afford to live in our home and this community and will be forced to sell our home. If we are forced to leave, we will no longer be contributing our time, efforts and money

to the Beach Arts and Creative District, Humane Society of Northwest Indiana, Miller Garden Club, Friends of Marquette Park, Miller Water Safety, Marquette Park Playground Committee, St. Mary of the Lake Food Pantry, Miller Beach Community Theater, Miller Historical Society, Visit Miler Beach, and the Miller Citizens Corporation.

In light of the above concerns, I respectfully urge you to reconsider the proposed property tax increase and consider a more moderate and equitable solution that takes into account the financial well-being of residents and the long-term health of our community.

Thank you for your attention to this matter. I hope that you will carefully consider the impact of this tax increase on individuals and families in our area. I look forward to a fair and reasonable resolution to this issue.

Sincerely,

John Ferree

219-670-0510

8105 Oak

Gary IN 46403

Johnferree@sbcglobal.net

John Ferree Jr
8105 Oak Ave
Gary IN 46403
9-27-2023

Opposition to Proposed Property Tax Increase

Please consider this my Testimony for the Lake County Land Order - Petition for Review Hearing

I am writing to express my deep concerns regarding the proposed property tax increase for the Miller section of Gary IN. The **95%-363%** increase in property taxes for the upcoming year is a matter of great concern for me and many other property owners in our community.

As a resident and property owner in Gary IN since 1985, I have always understood the importance of property taxes in funding essential public services, including schools, infrastructure, and community amenities. However, the proposed increase is far beyond what I consider reasonable and sustainable.

I wish to draw attention to the following points that are relevant to my personal situation.

The proposed **95%-363%** increase is financially unmanageable for me. We are currently a one income family and I will be retiring in early 2024. At that time my wife and I will be living on a fixed income provided by Social Security. My fear is that as our taxes continue to go up, we will not be able to afford to live in our home and this community and will be forced to sell our home. If we are forced to leave, we will no longer be contributing our time, efforts and money to the Beach Arts and Creative District, Humane Society of Northwest Indiana, Miller Garden Club, Friends of Marquette Park, Miller Water Safety, Marquette Park Playground Committee, St. Mary of the Lake Food Pantry, Miller Beach Community Theater, Miller Historical Society, Visit Miller Beach, and the Miller Citizens Corporation.

In light of the above concerns, I respectfully urge you to reconsider the proposed property tax increase and consider a more moderate and equitable solution that takes into account the financial well-being of residents and the long-term health of our community.

Thank you for your attention to this matter. I hope that you will carefully consider the impact of this tax increase on individuals and families in our area. I look forward to a fair and reasonable resolution to this issue.

Sincerely,
John Ferree Jr
219-670-0510
johnferree@sbcglobal.net

From: [Nancy Engel](#)
To: [HEARINGS](#)
Subject: Testimony for the Lake County Land Order - Petition for Review hearing
Date: Monday, October 2, 2023 4:14:26 PM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To: LaTonya Spearman, Lake County Accessor:

From: Don & Nancy Engel, 1127 N Ripley St., Gary IN. 46403
(219) 629-2263

Dear LaTonya,

I am writing to express my deep concerns regarding the proposed property tax increase for the Miller Beach/Gary area. The proposed outrageous increase in property taxes for the upcoming year is a matter of great concern for me and many other property owners in our community.

As a resident and property owner in Gary/Miller Beach, I have always understood the importance of property taxes in funding essential public services, including schools, infrastructure, and community amenities. However, the proposed increase is far beyond what I consider reasonable and sustainable.

I wish to draw attention to the following points that are relevant to my personal situation:

-

The proposed 285% increase is financially impossible for my husband and me. We are on a fixed income and cannot afford this increase. I am losing sleep over the stress of this situation and it's wreaking havoc on our health at our age. I know many neighbors in the same boat/situation and I feel for them - this is beyond comprehensible and just downright unconstitutional.

-

Such a steep property tax increase may discourage potential homebuyers, leading to a stagnation in the real estate market. It could also deter new businesses from investing in our community, hampering local economic growth. Our community thrives because of the voluntary contributions made by residents to local organizations and initiatives. An excessive tax increase may hinder these contributions and negatively affect the services and amenities we cherish. *The MBACD, Miller Community Theatre, Shoreline Committee, Garden Club, Aquatorium Board and other volunteer programs will be affected by this at great length.*

In light of the above concerns, I respectfully urge you to reconsider the proposed property tax increase and consider a more moderate and equitable solution that takes into account the financial well-being of residents and the long-term health of our community.

Sincerely

Nancy & Don Engel

From: [Nancy Engel](#)
To: [HEARINGS](#)
Subject: Testimony for the Lake County Land Order - Petition for Review Hearing
Date: Monday, October 2, 2023 4:09:34 PM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

From: Nancy Engel
1127 N Ripley St., Gary IN 46403
219-629-2263 | nengel63@gmail.com

To: LaTonya Spearman, Lake County Accessor:

Dear LaTonya,

I am writing to express my deep concerns regarding the proposed property tax increase for the Miller Beach/Gary area. The proposed outrageous increase in property taxes for the upcoming year is a matter of great concern for me and many other property owners in our community.

As a resident and property owner in Gary/Miller Beach, I have always understood the importance of property taxes in funding essential public services, including schools, infrastructure, and community amenities. However, the proposed increase is far beyond what I consider reasonable and sustainable.

I wish to draw attention to the following points that are relevant to my personal situation:

- The proposed 285% increase is financially impossible for my husband and me. We are on a fixed income and cannot afford this increase. I am losing sleep over the stress of this situation and it's wreaking havoc on our health at our age. I know many neighbors in the same boat/situation and I feel for them - this is beyond comprehensible and just downright unconstitutional.
- Such a steep property tax increase may discourage potential homebuyers, leading to a stagnation in the real estate market. It could also deter new businesses from investing in our community, hampering local economic growth. Our community thrives because of the voluntary contributions made by residents to local organizations and initiatives. An excessive tax increase may hinder these contributions and negatively affect the services and

amenities we cherish. *The MBACD, Miller Community Theatre, Shoreline Committee, Garden Club, Aquatorium Board and other volunteer programs will be affected by this at great length.*

In light of the above concerns, I respectfully urge you to reconsider the proposed property tax increase and consider a more moderate and equitable solution that takes into account the financial well-being of residents and the long-term health of our community.

Thank you for your attention to this matter. I hope that you will carefully consider the impact of this tax increase on individuals and families in our area. I look forward to a fair and reasonable resolution to this issue.

Sincerely, [Your Name]

Example 2:

[Your Name] [Your Address] [City, State, ZIP Code] [Email Address] [Phone Number] [Date]

[Recipient's Name] [Recipient's Title or Department] [County or Municipal Address] [City, State, ZIP Code]

Subject: Opposition to Proposed Property Tax Increase

Dear [Recipient's Name],

I am writing to voice my strong opposition to the proposed property tax increase for the [City/County] area. The [percentage]% hike in property taxes is a matter of significant concern for me and countless other property owners in our community.

As a long-standing member of this community, I have always recognized the importance of property taxes in sustaining vital public services and infrastructure projects. However, the proposed increase is excessive and could have severe repercussions for both residents and our local economy.

Allow me to highlight a few key points that directly relate to my personal situation:

-

Financial Hardship: The proposed [percentage]% increase would result in a substantial financial burden for my household. [Include specific details about how this increase would impact your ability to manage your finances or meet

your financial goals.]

- Fixed Incomes: [If applicable, explain if you or others in our community rely on fixed incomes, and how this increase would affect your financial stability.]
- Negative Impact on Property Values: An exorbitant property tax increase could potentially lead to a decrease in property values, which would be detrimental to homeowners like myself who have invested in our homes as a long-term asset.
- Community Services: Our community thrives on the support of its residents. An excessive tax increase may discourage residents from contributing to local organizations and initiatives that enhance our quality of life.

In light of these concerns, I respectfully request that the proposed property tax increase be reconsidered. Instead, I urge you to explore a more balanced and equitable solution that takes into account the well-being of residents and the sustainability of our community.

Thank you for your attention to this critical matter. I hope that you will carefully consider the impact of this tax increase on the residents of our area. I look forward to a fair resolution that aligns with the best interests of our community.

Sincerely, [Your Name]

Example 3:

[Your Name] [Your Address] [City, State, ZIP Code] [Email Address] [Phone Number] [Date]

[Recipient's Name] [Recipient's Title or Department] [County or Municipal Address] [City, State, ZIP Code]

Subject: Opposition to Proposed Property Tax Increase

Dear [Recipient's Name],

I am writing to express my strong opposition to the proposed property tax increase for the [City/County] area. The prospect of a [percentage]% rise in property taxes is deeply concerning to me and many other property owners in our community.

As a dedicated resident of this area, I have always recognized the importance of property taxes in sustaining essential public services and community development projects. However, the proposed increase exceeds what I consider reasonable and threatens the financial stability of homeowners like myself.

I would like to outline some key points that directly relate to my personal circumstances:

-

Financial Strain: The proposed [percentage]% increase would impose a significant financial strain on my household. [Include specific details about how this increase would impact your ability to manage your finances or maintain your property.]

-

Impact on Retirees: [If applicable, mention if retirees or seniors in our community are on fixed incomes and how this increase would affect their ability to enjoy a comfortable retirement.]

-

Property Maintenance: An excessive tax increase may hinder my ability to afford necessary

-

Community Vitality: Our community thrives on the active participation of its residents. An unmanageable tax increase may discourage residents from contributing to local organizations and initiatives that enhance our quality of life.

In light of these concerns, I respectfully request that the proposed property tax increase be reconsidered. I believe it is crucial to explore a more balanced and equitable solution that takes into account the financial well-being of residents and the long-term health of our community.

From: [HEARINGS](#)
To: [MR.AND MRS. COHEN](#); [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: Lake County Land Order
Date: Monday, October 2, 2023 11:52:21 AM

Dear Mrs. Cohen,

Thank you so much for taking time to write and be engaged with government. We appreciate it.

It may be helpful to know that the Department of Local Government Finance (a state agency) is only reviewing the technical aspects of the land order, to make sure it meets requirements.

So although the assessed value of the land may have increased under the order, it doesn't mean the property tax bill will increase also or by the same amount. That depends on the local units and their budgets, and what rate is set. So these two aspects--the land order and the amount of taxes paid--don't necessary work in concert to increase the tax bill itself.

We wanted to mention that after reading the details of your email. We hope that is helpful. You are welcome to listen to the hearing next week on October 10. The link to listen is on-line on our website.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: MR.AND MRS. COHEN <suridgeco@aol.com>
Sent: Monday, October 2, 2023 11:20 AM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Lake County Land Order

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To Whom it May Concern,

I have resided at 8141 Lake Shore Drive, Gary, Indiana for 43 years. My parcel number is 45-05-33-006.000-004. My life has been enriched by the Miller Community and the neighbors I have had the pleasure of knowing. When it was brought to my attention that a new land assessment was being considered I was immediately concerned.

My commitment to paying my fair share is strong and abiding. Over the years I have spoken to friends around Lake and Porter Counties about how much they were paying in property taxes. My tax bill was always the highest. In most cases our property structures were of relatively equal value but my taxation level was higher.

I understand that a higher rate of taxation is being considered by Lake County. Raising the formula of taxation will greatly impact my life and impose a financial hardship on me. I want to support the City of Gary and Lake County but cannot accept excessive taxation that would pose a threat to my financial well-being. As a person on a fixed income I must budget carefully to stay solvent. Please look elsewhere for monies to keep government functioning other than raising land assessment values.

Thank you very much for your consideration on this matter.

Sincerely,

Susan Ridgely Cohen

From: [HEARINGS](#)
To: [sewblessedplc](#)
Cc: [Wood, Barry](#)
Subject: RE: Potential tax increase
Date: Tuesday, October 3, 2023 9:02:14 AM

Good morning,

Thank you for taking time to write to the Department of Local Government Finance. We appreciate you being engaged with government.

As a state agency, the DLGF will only be reviewing the land order values for Lake County, to ensure compliance with law. The land order values don't necessarily correspond with higher property tax bills. Much more goes into it, including local budgets and tax rates. So we wanted to share that with you.

Thank you for writing to us.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: sewblessedplc
Sent: Tuesday, October 3, 2023 1:12 AM
To: HEARINGS
Subject: Potential tax increase

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

A tax increase would detrimental to me, as I am a senior citizen with medical bill's, high NIPSCO bill, and many other typical living expenses! How are we suppose to enjoy our later years if we have no place to live?! Gary has always paid the highest amount of taxes, and receive the least amount of improvements! Please consider NOT raising taxes here in Miller or Lake County!!!

Sent from my Verizon, Samsung Galaxy smartphone

With regard to the looming taxation increases in the Miller Beach area in Gary I would like to express my concerns and opinions. First of all my partner and I are retired after working over 40 years in the service industry. We sold our homes in Portage and moved to Miller to spend our golden years here. We contribute to the area businesses and support the local arts in Miller. We shop at the local grocery stores and support the Railcats. The proposed increases to our taxes are excessive and will cause us a hardship in staying here. This will undoubtedly cause another flight out of Gary and will destroy the improvements we have seen in recent years. We are adamantly opposed to this increase. We want to stay in Miller but this tax increase will make that very difficult!!!

From: ayoung7550@aol.com
To: [HEARINGS](#)
Subject: Meeting last night
Date: Tuesday, October 3, 2023 11:08:53 AM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

DLGF Staff:

There was a meeting held last night at the Main Branch of the Gary Public Library. There were around 250 people in attendance. It is expected that there may be a similar turnout at the scheduled public hearing on the tenth.

Only a small portion of the people that signed up to speak were able to due to the meeting being stopped at 7:30. (it began at 6:00 PM)

What is the DLGF plan if a hundred or more people wish to speak?

Andy Young

From: ayoung7550@aol.com
To: [HEARINGS](#)
Subject: Published notice
Date: Tuesday, October 3, 2023 11:05:20 AM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Ms. Thuma:

According to your last email, it sounds like there was no notice published in any of the local newspapers. Is that true?

Andy Young

From: [HEARINGS](#)
To: ayoung7550@aol.com
Cc: [Wood, Barry](#)
Subject: RE: Submission of evidence
Date: Tuesday, October 3, 2023 4:49:56 PM
Attachments: [Guidelines.pdf](#)

Mr. Young:

The information has been posted to the DLGF website for some time and was sent by mail to each person who signed the petition.

It is attached again for you here.

Best,

Jennifer Thuma

Deputy General Counsel

From: ayoung7550@aol.com
Sent: Tuesday, October 3, 2023 11:11 AM
To: HEARINGS
Subject: Submission of evidence

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

DLGF Staff:

What is the schedule for the submission of evidence?

Andy Young

From: [HEARINGS](#)
To: ayoung7550@aol.com; [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: Submission of written testimony
Date: Tuesday, October 3, 2023 4:48:46 PM
Attachments: [Guidelines.pdf](#)

Mr. Young,

This information was provided in the mailing to each person who signed the petition and has been posted on the DLGF website for some time.

It is attached again for you here.

Best,

Jennifer Thuma

Deputy General Counsel

From: ayoung7550@aol.com

Sent: Tuesday, October 3, 2023 11:10 AM

To: HEARINGS

Subject: Submission of written testimony

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

DLGF Staff:

What is the timeline for the submission of written testimony, both before and after the public hearing?

Andy Young

From: [Thuma, Jennifer \(DLGF\)](#)
To: [HEARINGS; f r Palmieri](#)
Subject: RE: Proposed Land Tax Increases
Date: Friday, October 6, 2023 3:04:20 PM

Dear Mr. Palmieri,

I also thought of another point that may be helpful to know. Another guardrail in place that Indiana law provides is the MLGQ (maximum levy growth quotient.) This is a limit in statute that allow for only a certain percentage increase in local budgets and tax rates each year. It is determined by a formula from the consumer price index.

For 2024 tax bills, the legislature adjusted that downward even further, recognizing that property values were rising across the state because of high real estate values (leading to higher assessed values because Indiana's property tax system is based on market-value-in-use.) For 2024, the legislature limited local government levies --revenue collection from property taxes--from increasing more than 4%.

This article by a respected Indiana economic explains the safeguards put into place during the 2023 session to try to help property taxpayers.

<https://extension.purdue.edu/news/2023/05/the-general-assembly-delivers-some-property-tax-relief.html>

Local units may still have debt that they issue outside the property tax levy (what they collect) but even that has limits. I didn't see any new referendum anywhere for Gary or Miller Beach. (This is on the DLGF website.) The school referendum local voters adopted a few years ago would be on 2024 tax bills too, but that is not newly adopted.

So there are so many factors to the property tax bills, and this hopefully will provide more insight. Definitely the land order is one part but not the biggest I would say. It is important to look at the whole picture when thinking about what makes up the property tax bill.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: HEARINGS
Sent: Friday, October 6, 2023 8:09 AM
To: f r Palmieri <bobpalmieri@icloud.com>
Subject: RE: Proposed Land Tax Increases

Bob,

Thanks so much. That is good of you to say.

Yesterday I checked to see when the local units of government (i.e. county, townships, libraries, etc.) that serve Miller Beach would have their budgets finalized for next year. Lake County units should have their budgets finalized by later in October. There is a process by which all local units in Indiana advertise budgets (by law), hold hearings, etc. That is all important to tax bills because the budgets and assessed values are used to calculate them.

You can find reports and all information about local government budgets by specific unit on Indiana Gateway. You just type that in for a search and the database is easily searchable by year and individual unit. I am checking some other points today that may be helpful as well, and I will have that information for the hearing.

By law too, there are legal limits on budget increases to protect taxpayers. So there are several safeguards in place that would prevent a 400% increase. A school referendum is "outside the levy" meaning taxpayers can separately approve increases for schools on a ballot. Gary schools had a referendum a few years ago so that has already been applied and is on tax bills. (So there wouldn't be an additional increase because of that factor.)

If I think of additional helpful information I will send it today or over the weekend.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: f r Palmieri <bobpalmieri@icloud.com>
Sent: Wednesday, October 4, 2023 6:13 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Cc: Wood, Barry <Bwood@dlgf.in.gov>
Subject: Re: Proposed Land Tax Increases

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Jennifer -

Your prompt and informative reply speaks well for the actions of your office.

What might be the best way for me to assess the real world impact on my tax bill here in Lake County?

Bob Palmieri

Sent

> On Oct 4, 2023, at 2:22 PM, HEARINGS <Hearings@dlgf.in.gov> wrote:

>

> Dear Mr. Palmieri,

>

> Thank you for writing. We appreciate it. It is helpful to know that the land order as written wouldn't increase your land's property tax by 363%. An increase in assessed value doesn't necessarily relate to the actual tax bill because the local budgets and tax rates determine the actual bill. We hope that is helpful.

>

> Sincerely,

>

> Jennifer Thuma

> Deputy General Counsel

>

> -----Original Message-----

> From: bob Palmieri <bobpalmieri@icloud.com>

> Sent: Tuesday, October 3, 2023 7:22 PM

> To: HEARINGS <Hearings@dlgf.IN.gov>

> Subject: Proposed Land Tax Increases

>

> **** This is an EXTERNAL email. Exercise caution. DO NOT open
> attachments or click links from unknown senders or unexpected email.

> ****

>

> Folks -

>

> I'm a 67 year old longtime resident of Gary, now making the transition into retirement.

>

> Briefly, a 363% increase in the land tax on my home would cause me to need to move, which I hadn't planned to do for the rest of my life.

>

> The street I live on is currently something of an American Dream. Great neighbors, quiet, beautiful variety of ages & races, couples & singles.

>

> If this insanity does indeed come to pass this place will become a hotbed of Air B&B's, as their business model is the only type that could sustain taxes such as this.

>

> I'm prepared to do whatever might be necessary to fight this.

>

> Bob Palmieri

From: [HEARINGS](#)
To: [Brent Sherman](#)
Cc: [HEARINGS](#); [Wood, Barry](#)
Subject: RE: Oct 10th Lake County Land Assessment Hearing
Date: Tuesday, October 3, 2023 9:04:57 AM

Dear Mr. Sherman,

Thank you for taking time to write to us at the Department of Local Government Finance. We appreciate you being engaged and active in government.

We will hold a hearing on the land order next week. In that process, the DLGF considers whether the land order complies with requirements. It may be helpful to understand that increases in land values don't necessarily correspond with a property tax increase. That largely depends on local government budgets (such as the county, city, etc.) and the tax rate set.

We wanted to share that information as it may help to allay some fears you write about below. We hope this is helpful to you.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: Brent Sherman <brentlysherman@gmail.com>
Sent: Tuesday, October 3, 2023 8:50 AM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Oct 10th Lake County Land Assessment Hearing

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To Whom it May Concern,

I am writing to express my opinion regarding the upcoming land assessment. As a homeowner, please include this as my testimony for the October 10th hearing.

I feel that proposed increase in land value will be a financial hardship for me and others in my neighborhood. I'm fearful that I won't be able to make ends meet with inflation and everything else going up except my income. This may force me and others out of their house because it would make it unaffordable. It is too big of an increase at one time and is excessive taxation. If it goes through it will put a strain on my finances and budget which will also affect my monetary involvement in my local area and also the amount I am able to donate to charities in my neighborhood and community.

Basically I won't be able to afford this. It is such a drastic increase if it goes through. Please consider more reasonable measures.

Respectively,

Brent Sherman
8019 Lake Shore Dr
Gary, IN 46403
Sent from Brent's iPhone

From: [HEARINGS](#)
To: [Brian Defries](#)
Cc: [Wood, Barry](#); [HEARINGS](#)
Subject: RE: Property Tax increases for Gary, IN and Miller area
Date: Wednesday, October 4, 2023 3:10:01 PM

Dear Mr. DeFries,

Thank you for writing to the Department of Local Government Finance yesterday, a state agency. The Department will be reviewing a land order set by Lake County. The focus is only on the land order. Sometimes land values can change in accordance with the market, and not necessarily cause an increase in an individual's property tax bill. That is determined by local budgets and local tax rates.

We will forward your email to legislators in Lake County, as you addressed it to them. We appreciate your engagement with government and taking time to write.

Sincerely,

Jennifer Thuma
Deputy General Counsel

From: Brian Defries
Sent: Tuesday, October 3, 2023 6:16 PM
To: HEARINGS
Subject: Property Tax increases for Gary, IN and Miller area

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Brian DeFries

Gary, IN 46403

Dear Legislators

I hope this letter finds you in good health and high spirits. I am writing to express my deep concern about the excessive and oppressive Property tax increases that have been proposed recently. As a concerned citizen and taxpayer, I strongly believe that such drastic measures will have detrimental effects on our community and its residents.

While I understand the importance of funding essential public services, I urge you to consider the burden that excessive taxation places on hardworking individuals and businesses. These tax hikes, if implemented, will create an unbearable financial strain, stifling economic growth and hindering the overall well-being of our community members.

Excessive taxation not only hampers the disposable income of individuals but also poses a significant threat to local businesses, leading to job losses, reduced investments, and ultimately, economic stagnation. The weight of oppressive taxation falls disproportionately on low and middle-income families, making it even more challenging for them to make ends meet.

I kindly request that you reconsider these proposed property tax increases and explore alternative solutions to address our fiscal challenges. It is crucial to strike a balance between funding essential public services and ensuring that taxpayers are not unduly burdened. Responsible fiscal policies that promote economic growth, innovation, and job creation will benefit our community in the long run.

I appreciate your attention to this matter and your dedication to serving our community. I kindly ask you to advocate for fair and reasonable taxation policies that will support our local economy without placing an excessive and oppressive burden on the shoulders of the taxpayers, some of which may need to sell their homes and move because of the increases.

Thank you for your time and consideration. I trust that you will carefully weigh the impact of these proposed tax increases on our community and make decisions that will promote prosperity and well-being for all.

Sincerely,

Brian

From: [HEARINGS](#)
To: [Carmen Guzman](#)
Cc: [Wood, Barry](#)
Subject: RE: Miller Beach property taxes
Date: Tuesday, October 10, 2023 9:33:13 AM

Dear Ms. Guzman,

We have you confirmed to speak this evening at the hearing, which is what I believe you requested below, on October 3.

Sincerely,

Jennifer Thuma
Deputy General Counsel

From: Carmen Guzman
Sent: Tuesday, October 3, 2023 11:00 AM
To: HEARINGS
Subject: Miller Beach property taxes

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I would like to be heard on this matter. I am so afraid that this proposed tax increase will make me lose my home.

Carmen Guzman
1074 N Vermillion

From: [HEARINGS](#)
To: [Carolyn Hoerdemann](#)
Cc: [Wood, Barry](#)
Subject: RE: Tax increase in Miller
Date: Wednesday, October 4, 2023 3:21:33 PM

Dear Ms. Hoerdemann,

Thank you for writing. The Department of Local Government Finance, a state agency, will review the Lake County Land Order. The land order does not necessarily increase property tax bills, as that relates most to the local budgets and rates. We thought that would be helpful to know.

Sincerely,

Jennifer Thuma
Deputy General Counsel

From: Carolyn Hoerdemann
Sent: Tuesday, October 3, 2023 6:49 PM
To: HEARINGS
Subject: Tax increase in Miller

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Hello,

I am a fairly new home owner in Miller beach on a fixed income. After decades renting I finally could afford to purchase a home last year, however with a low income and less than a decade away from retirement, it would crush us to have a tax increase on our new home. I'm not sure why this is happening or why so many low- middle income home owners will have to suffer. I hope you will hear my plea. Please do not raise our taxes.

Carolyn Hoerdemann
8601 Lakewood Ave.
Gary, Indiana
Get [Outlook for iOS](#)

From: [HEARINGS](#)
To: [Crystal Cleveland](#)
Cc: [Wood, Barry](#)
Subject: RE: Property taxes
Date: Tuesday, October 10, 2023 9:48:38 AM

Dear Ms. Cleveland,

Thank you for writing.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: Crystal Cleveland <cdcleveland21@gmail.com>
Sent: Tuesday, October 3, 2023 2:48 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Property taxes

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Sent from my iPhone I don't want the property taxes to go up times are really ruff out here

From: [HEARINGS](#)
To: [Denise Reiersen](#); [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: Tax Increases Lake County Indiana
Date: Tuesday, October 3, 2023 9:20:33 AM

Dear Ms. Reiersen,

Thank you for taking time to write. We understand your concerns.

The Department of Local Government Finance (a state agency) will review the land order values of Lake County. This is limited to the land values only. An increase in the assessed value doesn't necessarily mean a property tax increase. A lot goes into that equation, including local budgets and tax rates.

So we wanted to note that to help provide additional insight into the process. We hope that is helpful.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Denise Reiersen
Sent: Tuesday, October 3, 2023 9:16 AM
To: HEARINGS
Subject: Tax Increases Lake County Indiana

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I live in Hobart (Lake County) I am a fixed ONE INCOME homeowner and cannot afford another home tax increase on my home. Please do all you can to not raise our taxes so I can remain in my home and continue to live in Hobart the town I love. Thank you.

Denise M. Reiersen
denisereiersen60@gmail.com

From: [HEARINGS](#)
To: [DOROTHY WATKINS](#)
Cc: [Wood, Barry](#)
Subject: RE: Property taxes
Date: Tuesday, October 10, 2023 9:46:05 AM

Dear Mrs. Watkins,

Thank you for writing to us. We are sorry to learn of your husband's passing. This must be a difficult time, understandably.

We want to make sure, since you mentioned your age, that you are receiving the over-65 deduction and circuit breaker for property tax bills. If not, please contact the local assessor's office to apply. This would be helpful if you qualify as there are some income requirements.

Also, the property tax bills are not calculated yet, so we don't have any information about what your bill would be, or that it would be significantly higher than last year. So we do want to share that with you to help.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: DOROTHY WATKINS <dorderbyd@aol.com>
Sent: Tuesday, October 3, 2023 2:22 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Property taxes

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Why?? My husband passed away in April of this year. Being on a fixed income we could hardly make ends meet. Now that he's no longer with me I will lose our home of 36 years in Miller. There's no possible way that I can pay this tax increase. 84 years old and sickly PLEASE take care of your people that put you In office. Please work on lowering our taxes instead of increasing them.

Sent from my iPad

From: [HEARINGS](#)
To: [Elzbieta Sienkiewicz-Barton](#)
Cc: [Wood, Barry](#); [HEARINGS](#)
Subject: RE: Please consider my e-mail as a Testimony at the October 10th Lake County Land Values Hearing.
Date: Wednesday, October 4, 2023 3:05:04 PM

Dear Ms. Sienkiewicz Barton,

Thank you for taking time to write to the DLGF about the Lake County Land Order. We appreciate it.

We wanted to make sure too, that you are aware that the review will focus only on land values. Even when land values increase to keep pace with market values, the overall property tax bill may stay the same, or even decrease. It depends on local budgets and the tax rates set at the local level. We thought that might be helpful information to have too.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: Elzbieta Sienkiewicz-Barton <e.sienkiewicz@sbcglobal.net>
Sent: Tuesday, October 3, 2023 3:36 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Please consider my e-mail as a Testimony at the October 10th Lake County Land Values Hearing.

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

> Please consider my e-mail as a Testimony at the October 10th Lake County Land Values Hearing.

>

> October 3, 2023

> Elzbieta Sienkiewicz Barton

> 616 N. Newton Street

> Gary, IN 46403

> e.sienkiewicz@sbcglobal.net

> 1-773-968-4943

>

> Lake County Land Values Hearing

>

> I am writing to voice my strong opposition to the proposed property tax increase for the Gary, Lake County area. The potential 95% hike in property taxes in my immediate neighborhood is a matter of great concern for me and numerous other property owners in our community.

>

> As a dedicated resident of this area, I have always recognized the importance of property taxes in funding vital public services and infrastructure improvements. However, the proposed increase appears to be excessive and could pose significant financial challenges for homeowners like myself.

> I wish to emphasize several key points that directly relate to my personal situation:

> Financial Impact: The proposed 95% increase would place a substantial financial burden on my household. As a senior citizen on a fixed income, this increase will affect my ability to manage my finances and make ends meet possible only with extreme austerity. Quite frankly, it would become difficult for me to put food on my table.

> Most of my neighbors are retired and have limited income as well. New tax rates will affect them and decrease their comfort of life.

> Homeownership: High property taxes can affect the affordability of homeownership for individuals and families. An excessive increase may deter potential homebuyers from investing in our community. It may also force old time residents to sell and leave the area as not affordable anymore.

>

> In light of these concerns, I respectfully request that the proposed property tax increase be reconsidered. I believe it is crucial to explore a more balanced and equitable solution that takes into account the financial well-being of residents and the long-term health of our community.

>

> Thank you for your attention to this matter. I hope that you will carefully consider the impact of this tax increase on the residents of our area. I look forward to a fair resolution that aligns with the best interests of our community.

Sincerely,
Elzbieta Sienkiewicz

From: [Jerry Poncin](#)
To: [HEARINGS](#)
Subject: Testimony for the Lake County Land Order - Petition for Review Hearing
Date: Tuesday, October 3, 2023 2:16:13 PM
Attachments: [Land Assessment Opposition Letter 10 3 23.pdf](#)

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

We wish to request to speak at the hearing, and have attached a letter here as evidence that a review is needed of the Lake County Land Order for the Miller Beach area(s).

Thank you,

Jennifer and Gerald Poncin

Hearings@DLGF.in.gov

Jennifer & Gerald Poncin
8200 Maple Ave
Gary, IN 46403
219-742-7040
Jerry.poncin@gmail.com

RE: Testimony for the Lake County Land Order - Petition for Review Hearing

To the folks trying to raise our taxes:

We have been full-time residents of Miller Beach in Gary, IN since 2017. We are writing to express our exasperation over the proposed land assessment increase in Miller Beach, and specifically the proposed 366% or more increase in assessment value for the neighborhood in which our home is located.

We are both teachers in Indiana, that means that we are basically on a fixed income. We barely get by, and with the cost-of-living skyrocketing almost daily since covid, an increase like this would be devastating for us. I am not a prediction expert, but I anticipate that if this is not reviewed and goes forward as is, we will be looking at reassessments on our property improvements next, which will make living here for us altogether unaffordable.

In either case the proposed increase of 366% on any portion of the property in one fell swoop, is crazy, loony some would call it. Especially since our average assessment has gone up about 10% a year since we bought the house.

We love this community very much and have come to think of most of our neighbors here as family. Jennifer is a board member of the Miller Citizens Corp (MCC), as well as a founder of the Miller Community Theatre. We are super active in the community and host wiffle ball games weekly at our home. As a result of this, we are very tuned into what is going on here.

We are tuned in to what sells for what, what is on the market, and who buys what for what in our neighborhood. It is patently obvious to us that these numbers have zero basis. In the Lake County Land Order, it states that these values were obtained from amounts of vacant lot sales. I cannot think of any vacant lots that have sold recently in our neighborhood; in fact, I can probably count on my hands the amount of lots I have seen for sale in Miller Beach that have successfully sold. There aren't many.

That said, there are many delinquent taxpayers with absentee or out of state owners in Lake County, especially within the City of Gary. Maybe trying to collect the needed revenue from them would be a better option.

We ask that this increase be reconsidered, and that evidence be produced for the taxpayers in the Miller Beach Community for the proposed increases. That is the decent thing to do. We are human beings with families and pets living in a community we love. This increase is unfairly applied and frankly, not evidence based.

Respectfully,

Jennifer and Gerald Poncin

From: [HEARINGS](#)
To: [Jennifer Fredericks](#)
Cc: [Wood, Barry](#)
Subject: RE: Concerns Regarding Excessive Property Tax Increases
Date: Wednesday, October 4, 2023 3:12:48 PM

Dear Ms. Fredericks,

Thank you for taking time to write to the Department of Local Government Finance. We appreciate it.

We also appreciate your attention to the issue of tax caps and the law around them as adopted in the Indiana Constitution.

The DLGF will hold a hearing focused solely on the Lake County Land Order as required under Indiana law. This review focuses on the requirements of the land order. You are welcome to listen to the hearing online. The link is on the DLGF website.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: Jennifer Fredericks <jennifermfredericks@gmail.com>
Sent: Tuesday, October 3, 2023 6:20 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Concerns Regarding Excessive Property Tax Increases

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Dear Hearings Board,

I hope this letter finds you well. I am writing to express my deep concerns about the recent property tax increases in our county and, more specifically, the Miller section of Gary. I firmly believe that these property tax hikes are excessive, exorbitant, and inordinate, and they demand immediate attention from our legislators and elected officials.

I would like to bring to your attention the successful implementation of tax caps legislated into our State constitution in the past. These measures were pivotal in ensuring that our citizens are not burdened with an undue tax load. They provided much-needed relief to our hardworking families, individuals, and businesses.

Unfortunately, recent tax increases have begun to erode the progress we made with those tax caps. The current taxation levels are placing an unjust burden on our residents, making it increasingly difficult for them to make ends meet. The threat of these actions are additionally causing deep fear and unrest among a base of constituents who have and continue to choose Gary as their home for 30 plus years. Moreover, it risks stifling economic growth and discouraging businesses from operating in our city.

I urge you to consider the detrimental effects of these excessive tax increases on our citizens' livelihoods and the overall health of our economy. It is crucial that we revisit the principles of fiscal responsibility that have served us well in the past and take steps to ensure that our tax policies are fair, reasonable, and sustainable.

I kindly request that you and your fellow legislators and elected officials prioritize the issue of excessive taxation and work towards implementing measures that will protect our citizens from an undue tax burden. It is my hope that we can find a balanced approach that ensures essential government services while not overburdening our residents.

Thank you for your attention to this matter. I trust that you will represent the best interests of your constituents and take action to address these concerns promptly. Please feel free to reach out if you would like to discuss this matter further.

Sincerely,

Jennifer Fredericks

Voter, Taxpayer and Gary Resident since 1998

From: [HEARINGS](#)
To: [Jennifer Gmail](#); [HEARINGS](#)
Cc: [Becky Sherman](#); [George Rogge](#); [Wood, Barry](#)
Subject: RE: Testimony against tax increase for your files and consideration
Date: Tuesday, October 3, 2023 11:14:04 AM

Dear Jennifer,

Thank you for writing to the Department of Local Government Finance.

We will include your letter below.

Sincerely,

Jennifer Thuma

-----Original Message-----

From: Jennifer Gmail <jenjoan53@gmail.com>
Sent: Tuesday, October 3, 2023 10:27 AM
To: HEARINGS <Hearings@dlgf.IN.gov>
Cc: Becky Sherman <rebecca.g.sherman@gmail.com>; George Rogge <georgerogge88@gmail.com>
Subject: Testimony against tax increase for your files and consideration

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Hello. Please add this letter to your file as testimony as to why I oppose this exorbitant tax hike on Gary and especially miller beach residents.
Jennifer Taylor-Henderson

Dear Tax Board or to whom this may concern,

Basing tax rates on current market value is unfair due to the impact the COVID-19 pandemic has had on property values. The unprecedented circumstances brought about by the global health crisis artificially inflated property prices in many areas.

This means that taxing individuals based on these inflated values is unfair. While it may be tempting to seek additional revenue through taxation, we need to be cognizant of the negative effects it can have on our poor and senior residents, many of whom are also our volunteers and artists who contribute their talents and resources to uplift our community. Imposing higher taxes on these individuals not only risks driving them away but also threatens to undermine the very essence of a healthy community.

I believe there should be greater exemptions for seniors who own their homes and no longer have an income stream. By targeting exemptions towards those who require assistance, we can ensure a fairer system which supports those who genuinely require it. This approach allows us to alleviate the burden on those who are already struggling and create a more equitable tax system.

It's also essential that we discuss the importance of transparency and accountability in our tax system. Our elected officials have a responsibility to ensure that the taxes we pay are utilized effectively and efficiently for the betterment of our society. Therefore, we must demand greater transparency in how our tax dollars are being spent and hold our leaders accountable for their actions.

Furthermore, it is crucial to bring in corporations that offer good-paying jobs and pay their fair share of taxes. By attracting such businesses, we can stimulate economic growth and diversify our tax base, reducing the burden on

individuals.

This win-win situation allows both the people and the corporations to thrive.

By offering more exemptions, attracting corporations that contribute their fair share, and prioritizing transparent governance, we can achieve a sustainable tax system that benefits all.

Thank you.

Jennifer Taylor-Henderson

<https://protect2.fireeye.com/v1/url?k=31323334-50bba2bf-31367a34-4544474f5631-12e4d88343bd1a4f&q=1&e=4c257e1c-d0bc-4fdb-a5c0-65f8cd0e5c3c&u=http%3A%2F%2Fwww.sparklehouseart.com%2F>

From: [Jill Scheibelhut](#)
To: [HEARINGS](#)
Subject: Tax Increase
Date: Tuesday, October 3, 2023 9:38:39 PM

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To Whom it May Concern

I am on straight social security, providing for my 8 year old grandson and my 32 year old son who I adopted when he was 3 and has fetal alcohol syndrome.

I sold our house on Oak and moved a few blocks back to Juniper due to Oak Avenue being like an autobahn and nobody caring. It could have been a money producer, but instead stop signs were finally added and now they are blown through. You could still be making money on the offenders but choose to go after all of us, even the ones following laws and those of us on EXTREMELY LIMITED BUDGETS

We get the double tracking which should grow our community and instead you're going to force us to sell and move God knows where because you will price us over our income budgets.

Why? Why are you going to kick us out of our homes? I already have to drive my grandson to another town for elementary school. Making me move my family will literally bankrupt me. This is not how I expected my retirement to end up. Homeless at 67 after already being a carbon monoxide survivor. Now you're going to knock me down another whole other level?

What are you doing this for? Why did you get double tracking and the possibility of growth to only kick us all out of our homes?

BTW, I'm on Juniper. Not a big fancy house and at the rate you're taking us, I'll be lucky enough to live under a bridge.

Thanks, you're going to uproot an innocent child, an adult with cognitive issues and a senior on social security. Whoever is on this board, please show us how much your personal taxes are going to increase?

Are you being fair?

Sent from Jill Scheibelhut iPhone, please excuse typos.

From: [Jim Bertrand](#)
To: [HEARINGS](#)
Subject: No property tax increase
Date: Tuesday, October 3, 2023 9:40:38 AM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Hi ! Please do not raise my property taxes. Otherwise, I will have to sell my home.

Jim Bertrand
Home Owner
9115 lake shore dr
Gary, IN 46403

Lucas, Stephen

From: HEARINGS
Sent: Tuesday, October 10, 2023 9:42 AM
To: Joanne Stavola
Cc: Wood, Barry
Subject: RE: Tax increases

Dear Ms. Stavola,

Thank you for writing to express concerns.

We want to make sure you have applied for the over-65 deduction and circuit breaker credit, as you mentioned being a senior. If you haven't applied, please call the local assessor and apply there if you qualify. We appreciate you writing and want to make sure you are aware of all deductions and credits available to you.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: Joanne Stavola <funabala@icloud.com>
Sent: Tuesday, October 3, 2023 12:24 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Tax increases

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. **** _____

What is going on. How can I afford these tax increases, as a senior I don't have extra income. You are forcing us to sell our homes, I don't have the extra income to pay for these increases. We need help. Joanne Stavola
6555 Hemlock Ave
Gary, In 46403

Sent from my iPhone

From: [julianne guidotti](#)
To: [HEARINGS](#)
Subject: Excessive tax increases!!!
Date: Tuesday, October 3, 2023 11:19:48 AM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I have lived in Millerbeach (Gary) for 23 years. This proposal to increase taxes at a time like now is absolutely an abuse of power! Many households and businesses haven't even recovered financially since Covid! Now we are dealing with record breaking inflation on consumer products! If the elected officials in Lake county Indiana can't realize this, then perhaps they are so out of touch that they shouldn't be in a position to represent the people they are supposed to be protecting. The majority of my neighbors are elderly and on a fixed income. Not to mention the taxes we already are paying are the same as other communities that have better services (police, fire, garbage collection, and roads.) The increase would be devastating to most households. I can assure you if this moves forward we will not forget come election time!!!!

Sent from my iPhone

From: [HEARINGS](#)
To: [Julie O'Keefe](#)
Cc: [Wood, Barry](#)
Subject: RE: Testimony for Lake County Land Order - Petition for Review Hearing (excessive taxation)
Date: Tuesday, October 10, 2023 9:48:14 AM

Dear Ms. O'Keefe,
Thank you for taking time to write. We appreciate it.
Sincerely,

Jennifer Thuma
Deputy General Counsel

From: Julie O'Keefe
Sent: Tuesday, October 3, 2023 2:47 PM
To: HEARINGS
Cc: Jose Segovia
Subject: Testimony for Lake County Land Order - Petition for Review Hearing (excessive taxation)
****** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ******

Julie O'Keefe
8441 Oak Ave.
Gary, IN 46403
Julieokeefe31@gmail.com
312.312.505.90
October 3, 2023

Dear Department of Local Government Finance,

I am writing to express my deep concern regarding the proposed property tax increases for the upcoming year in the Miller area of Gary, IN. The 233% proposed increase on my property taxes is a great matter of concern for me and other property owners in our community. As a resident and property owner in Gary, IN I have always understood the importance of property taxes in funding essential public services, however, the proposed increase is far beyond reasonable, equitable, or sustainable.

This increase is financially unmanageable for me, it is **excessive, exorbitant, and inordinate** at a rate of 233%. I've owned the home for 10 years and have not made any significant improvements to it and will not be able to afford any such improvements in the future if this increase goes into effect, many other similarly situated residents who also can no longer afford property improvements will potentially lead to run down neighborhoods. My taxes have already increased significantly over the last few years, another 233% would likely force me to consider selling my home. I moved from Cook County, IL due to the burdensome taxes (a selling point to encourage other Illinois people to relocate to Indiana, so increasing our taxes to Cook County, IL levels seems counterintuitive if you want to make it attractive for IL residents to relocate to Indiana.). Excessive taxes will discourage people from moving to Miller from Illinois, will disrupt private investing in our neighborhood, and will impact community donations to the many charitable organizations that currently rely on our discretionary income to survive.

Many residents of our neighborhood are on a fixed income, no one has received a 233% raise in the

last few years so expecting anyone to be able to afford a 233%+ increase is unreasonable. This will lead to a reduced quality of life for many residents in Miller. An exorbitant increase will disrupt many household budgets and will negatively effect long term financial planning. This increase is **unfair**.

I request that my property be assessed in line with inflation, this is a common and reasonable practice that ensures property taxes are **predictable and reasonable**.

Please reconsider these increases in favor of more fair and balanced assessment and taxes.

Julie O'Keefe

From: [Laura Bryan](#)
To: [HEARINGS](#)
Subject: Tax increase
Date: Tuesday, October 3, 2023 10:04:37 PM

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Sent from my iPhone

I am born and raised in Miller Beach, my parents were fortunate enough to buy their home on Lake Shore Dr. In 1979 for \$74,000 knowing that the school systems were failing and they would have to send their children to a private school. I too was lucky to find a home in Miller Beach after having my daughter. I always knew that if I had a child I wanted her to be brought up in Miller, I love the diversity & it's made me the person I am today, I want her to be the same. I am a single mother & can just maintain my bills now. My parents who live on Lakeshore Drive are in their early 70's and may not be able to afford a huge tax hike! Why punish the people that stay here improving the community? Please let us be "grandfathered" in and tax new people that are Air B&B's! They are only here to make a profit and are gone all winter!! I WANT TO KEEP MY HOME AS WELL AS MY PARENTS HOME!

From: [Linda Halas](#)
To: [HEARINGS](#)
Subject: Fw: Opposition to Proposed Tax Increases for Homeowners
Date: Tuesday, October 3, 2023 9:26:24 PM

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----- Forwarded Message -----

From: Linda Halas
To: Hearing@DLGF.in.gov
Sent: Tuesday, October 3, 2023 at 08:12:40 PM CDT
Subject: Opposition to Proposed Tax Increases for Homeowners

To: Hearing Officer,

From: Linda Halas.
1135 N. Vermillion Street
Gary (Miller Beach), IN 46403

I have been a homeowner in Miller for over 30 years and plan to continue to live here. I'm shocked to read, and hear, that the tax increase to my area is 233%. My taxes are already over \$3,000.00 a year. This increase of 233% is totally unreasonable. I am a retired educator and live on a fixed income. It would be a tremendous hardship for me to have such a high tax increase to pay. Many people on my block are retired and on fixed incomes and will have a difficult time also. Being older and retired there are medical bills that need to be paid even with some help from Medicare. My health as well as my family's and my neighbors' are important. How can we meet these costs with such an outlandish increase? We all keep our properties in good condition and that requires us to pay for the upkeep, improvements, or sometimes having to hire someone to do the job as we are not able to do it any longer.

I understand the need for some tax increase to help pay for city services. However, we already are paying more in taxes due to the referendum for the schools in Gary. A marginal increase can be eased into and hopefully I can continue living in the home and community that I love. However, such a sudden and significant increase disrupts my household budget and financial planning, especially on a fixed income and limited resources. There are maintenance and repairs that need to be done on every home at some point the longer you live in the home. We want to keep our properties in good shape and not let our homes deteriorate because of paying high taxes to the point we can't repair our homes. In my neighborhood, we continually work on our properties, maintaining and improving them. I'd like to note that not everyone in Miller is wealthy. In fact, most of us are middle class and worked to purchase our homes in Miller. To focus on the Miller community to have such a high tax increase all at once is thoughtless of the home owners who live here.

Another problem that could happen is that those who contribute to all of the organizations in Miller to keep our community attractive may fall apart because

people cannot pay the dues or make the financial donations to those organizations. The organizations, such as "Friends of Marquette Park" came to be because the Park Department does not have the funds to keep up Marquette Park and the beach very well. We have raised money through the years and have made many improvements to Marquette Park and the beach. The trail signs through the park, weeding and planting, watering the plants, having mulch delivered and volunteers coming to spread the mulch and do the work, the new Disc Golf course through Marquette Park, the bike lanes being marked around the Statue Garden, working with the Park Board to replace broken light poles and bulbs around the park, leasing the two sculptures that are in Marquette Park, Safety Stations on the lake front from our Water Safety Committee, water safety training for lifeguards and anyone who would like such training for no cost, getting the buoys in the water and now tagging them so the vendor knows they belong to the city and will be accounted for, and so much more...these things would not have happened if people could not afford to donate to our projects. If taxes are raised to such an extent, all of these volunteer efforts and working together with the city could end and then it would become the city's responsibility or all we have built would fall apart because without the volunteer organizations, these things would not have happened in the first place. Please reconsider this tax increase and lower the percentage. There was a 1% tax cap. What happened to that? Please do not raise our taxes to such a high level. I plan to attend the virtual meeting on October 10th. I hope that the community will be informed as to how to join it online.

Sincerely,
Linda Halas

From: [Johnsen, Linda](#)
To: [HEARINGS](#)
Subject: Property tax increase
Date: Tuesday, October 3, 2023 7:38:28 PM
Attachments: [image971334.PNG](#)

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Can you STOP!

To increase the taxes without providing better services to the community is insane!

You are taxpayers too. Why would this be agreed upon?

I am on a fixed income and this increase will be detrimental to my life.

Please do not allow this increase to go through.

Linda Johnsen, RN



From: [HEARINGS](#)
To: [Michael Nugent](#)
Cc: [Wood, Barry](#)
Subject: RE: Tax increase
Date: Friday, October 6, 2023 1:01:09 PM

Dear Mr. Nugent,

Thank you for writing. We don't have any information that tells us that Lake County tax bills will double or triple. We think there likely is misinformation about the land order, which was newly adopted this year. The land order increased assessed values, but property tax bills are mostly dependent on local budgets and local tax rates. We hope this is helpful to you.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: Michael Nugent <nugenet@aol.com>
Sent: Tuesday, October 3, 2023 1:36 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Tax increase

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

We have loved living in Miller for 17 years....Doubling or tripling taxes is not fair or sustainable to many of us on fixed incomes and trying to retire! What are we going to benefit from this? This must be stopped!

Michael Nugent
9437 Lake Shore Drive
Miller Beach

From: [Nancy Engel](#)
To: [HEARINGS](#)
Subject: Land value increase
Date: Tuesday, October 3, 2023 9:27:46 PM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I am writing today to voice my concern about the land value increase in lake county, Indiana, specifically Miller beach section of Gary.

The proposed increase is substantial and we will not be able to afford this increase. We will be forced to pick and chose which bills to pay each month for instance Gary Sanitary district, Northwest Indiana American water, Nipsco, etc. etc.

We understand that taxes must be collected for government entities to survive but this increase is unconstitutional and will force many of us in this neighborhood to sell our homes. I honestly can't even comprehend how anybody in the accessors office or office responsible for this increase can feel that this is fair and just.

I have lived here 30 years an and this will be the second time we went through an unbelievable tax increase. we filed many appeals and nothing ever happened with any of those appeals. We had to use use savings at that time to pay the tax We are now entering retirement age and we will not be able to retire with this tax increase. In fact, as I've mentioned above, we will not be able to pay our mortgage with this property tax increase along with other bills on a monthly basis.

I really hope you will reconsider this unjust, unfair, increase that will destroy many lives.

Nancy Engel
1127 N. Ripley St., Gary, IN 46403
219-629-2263
nengel3@gmail.com

Sent from my iPhone

From: [HEARINGS](#)
To: [Nora Robbs](#); [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: taxes
Date: Tuesday, October 10, 2023 4:26:49 PM

You're welcome Ms. Robbs.

From: Nora Robbs
Sent: Tuesday, October 10, 2023 3:22 PM
To: HEARINGS
Cc: Wood, Barry
Subject: Re: taxes

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Thank you for your response.

On Tue, Oct 10, 2023, 9:04 AM HEARINGS <Hearings@dlgf.in.gov> wrote:

Dear Ms. Robbs,
Thank you for writing to us. We hope that you have applied for the over-65 deduction and circuit breaker, if you qualify. You mentioned that you are retired, so you may be eligible if you meet the age, income, and assessed property requirements.
We so empathize with your concerns and hope this suggestion is helpful.
Sincerely,
Jennifer Thuma
Deputy General Counsel

From: Nora Robbs <nrobbs1@gmail.com>
Sent: Tuesday, October 3, 2023 11:21 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: taxes

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Please don't increase my taxes. I can barely make ends meet now.
I will not be able to stay at home. I am retired now
Nora robbs

From: [HEARINGS](#)
To: [Priscilla](#)
Cc: [Wood, Barry](#)
Subject: RE: TAX INCREASE IN MILLER BEACH
Date: Wednesday, October 4, 2023 3:18:57 PM

Dear Ms. Masters,

Thank you for taking time to write your well written and thought out letter below. We appreciate you being engaged in government. We have read your letter.

We appreciate what you said about living alone only with your small dog and no family. You mentioned that your age is 75, and I wondered if you have applied for the over-65 deduction and circuit breaker credit? These are safeguards for those 65 and older to help make sure people stay in their homes. There is an income requirement of a little over \$30,000 and an assessed value threshold of \$240,000. Please let us know if you think you would qualify, if you haven't already applied for these. We will direct you to the right place if not.

Additionally, an increase in the land order value doesn't mean that the property tax bill itself will increase or in the same amount. For instance, there can be a significant increase in assessed value, and the tax bill remain the same because the local budgets and local tax rate remains the same. We will check your address with the Calumet Township and Lake County Township Assessors, as they will have helpful information about next year's tax bills.

Sincerely,
Jennifer Thuma
Deputy General Counsel

From: Priscilla
Sent: Tuesday, October 3, 2023 6:44 PM
To: HEARINGS
Subject: TAX INCREASE IN MILLER BEACH

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To whom it may concern,
(BUT FROM THE INFORMATION ON THE CURRENT SITUATION IN MILLER BEACH CONCERNING THE TAX INCREASE IT DOESN'T SEEM THAT ANYONE WHO HAS ANY POWER OVER THIS IS CONCERNED)

I am writing because I am obviously concerned about the proposed tax increase in my area, and the effect that it will have on my financial situation personally.

I moved to Miller Beach 6 years ago having found a home reasonably priced to live close to the lake. I am retired on a fixed income and can make it month to month on my retirement income plus any minimal extra money I receive from savings/IRA.

The tax increase would put an extreme burden on my day to day living expenses.

I am a widow, live by myself with only my small dog and have no family to help me.

Living expenses have been difficult enough over the last several years with the inflation of everything taking its toll on all of us.

I certainly don't drive as much because of the cost of gas, and I assume like most other people have changed my eating habits to less expensive food.

The shocking news of the tax increase is overwhelming---don't know exactly how much mine will go

up, but one of the things that attracted me to this home is the large front yard with extra parking, and from what I have heard the street frontage has a lot to do with each person's tax increase.

The prospect of an extreme tax increase weighs heavily on me, day and night.

THOUGHTS:

Will I have to move because it is unaffordable?

Will the property value of my home go down when it is on the market and people see how much the taxes are??

And where would I go at 75 years of age that is affordable and a decent place to live?

I am just one voice, and whomever is reading this---AND SINCERELY I HOPE SOMEONE READS IT---please hear my heartfelt angst.

I know that I am not alone, many others will be negatively impacted by this as well.

Whoever or whatever person/government agency/board of "stealing money to line their own pockets" came up with new tax increase on

homeowners mostly who are trying to make it work through these uncertain and financially stressful times needs to take a step back, maybe 2 or 3 steps back and

look at the community, who lives here, average income, community welfare and reconsider.

JUST HOPING THAT SOMEONE HAVING ANYTHING TO DO WITH THE UNREASONABLE TAX INCREASES IN THE MILLER BEACH AREA READS THIS,

AND REALIZE THE DAMAGING IMPACT THAT THIS WILL HAVE ON THE PEOPLE IN OUR COMMUNITY.

Very Sincerely,

Priscilla Masters

1052 N Union St, Gary IN 46403

513 295 5112

From: [HEARINGS](#)
To: robinsecord@gmail.com
Cc: [Wood, Barry](#)
Subject: RE: Miller Assessment Increase Proposal - Why I am against the drastic jump
Date: Tuesday, October 10, 2023 9:34:28 AM

Dear Robin,
Thank you for your letter. We read it and appreciate you taking time to write.
Sincerely,
Jennifer Thuma
Deputy General Counsel

From: robinsecord@gmail.com
Sent: Tuesday, October 3, 2023 11:21 AM
To: HEARINGS
Subject: Miller Assessment Increase Proposal - Why I am against the drastic jump
****** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ******

Good Morning,
I am writing, in regards to the Miller assessment increase proposal.
I am against this proposal because of the drastic jump in assessed values that could ultimately lead to drastically higher property taxes. I will be honest, I don't want to see a large increase in my taxes or my neighbors taxes.
Below are a few reasons why I am AGAINST the drastic proposed property assessment increase. For this message, I am going to assume that higher assessment values will lead to drastically higher taxes.

1. If property taxes increase, people will ultimately spend less money on properties (in purchase & rehabbing) because they will have substantially larger tax bills to pay. This will in an indirect way, stunt growth & limit development in an area that truly needs as much revitalization as it can get. If one was to drive through Miller, today, one would see several decent & nice properties alongside several run down, dilapidated, & uninhabitable properties. Miller is transitioning daily right now – this transition is bringing new blood into the area to help support local development, local businesses, & the community . All of this development & growth could come to a halt, with the proposed assessment increase. If the assessment increase leads to higher taxes, instead of improving properties, folks may keep the properties as they are now, because any extra rehab funds will be transferred over to pay the increased tax bill. Also, properties will potentially have to sell for less as well because everyone purchases at a payment level they are comfortable with. If taxes increase, then the property payment needs to go down, so that the whole payment fits into the buyer's little box. When one variable goes up, the other needs to come down. I have seen it where higher taxes, lead to lower property values because buyers are not willing to pay crazy high prices with crazy high taxes. Ultimately higher taxes could lead to property values going down. Nobody wants to see their property values go down. For the long haul game, lower taxes benefit everyone.
2. Raising assessments & taxes could force people to sell. Increased taxes, could cause homeowner/families/parents of little children to face difficult decisions, that nobody should ever have to make. How would you personally feel if you had to tell your child that you have

to move, because you can't afford to continue living in their home (as they know it). What is this going to teach the children (because I guarantee several will realize what is happening) & what kind of lasting impact could this have on their future, which is also potentially the future of Calumet Township?

3. Another side of potentially forcing people to sell is that there are several short term/vacation rentals in the area. If property taxes increase drastically, owners of these rentals may be forced to sell because their businesses will not be profitable. Each of these businesses/rentals brings in quarterly sales tax, tourism dollars, support for local businesses, & potential new interest in the Miller area. I would be interested to know how much revenue is generated for the state & local governments by having these rentals in Miller. If those rentals disappear & the properties become primary residences or 2nd homes that don't get rented out, what is the difference in tax revenue from the rental business currently vs a home that isn't rented out – does the proposed assessment increase (& potential tax increase) cover that tax difference & account for future lost revenue – there is so much growth potential, as a whole for the Miller community with the Dunes & the Lake – I feel that keeping the assessments/taxes low will help encourage this growth to take place. As more tourism happens in Miller, there will be other sources of revenue that follow for the community. If you lose these tourism dollars/ tourism interest – what impact does that have on the community for the long term? Nobody knows this answer, but I think it would be highly beneficial to support these vacation rentals (with keeping property taxes low) to help the tourism industry grow in Miller.
4. Miller to me kind of feels like a time warp because you have lots of residential growth, but there is very little business/commercial growth. This business & commercial growth needs time to catch up with all the other development taking place. If Miller could create a thriving area with a grocery store (there is no major grocery store), a few other places to get essentials, & a few more attractions to keep folks local, I believe there is an incredible opportunity here. Miller is very unique because we are the closest beach community to Chicago (with an incredible beach that everyone has access to!), the double track train that is coming in, & the National Park. I personally feel that it is very short sighted to want to raise property assessments/taxes now because, currently, the potential for future tax revenue is unlimited, as Miller develops into a bustling beach & National Park community. If you keep assessments/taxes low, what other changes could & will take place? One will never know if property assessed values increase to the proposed drastic new levels.

This is your chance to help turn Miller / the city of Gary around & to draw folks in, that want to keep improving the area. Please consider keeping the assessed values/ taxes lower to help drive growth & development. For every new development that comes into Miller – there will be new tax revenue & the potential for more growth (leading to more tax revenue down the road). There is tremendous potential for future development, but the conditions have to be right for this development to take place. The choice is yours.

Thank you for your time.

Robin Secord

Miller Property Owner

269.509.6247 call/text

From: [HEARINGS](#)
To: [Samuel Braun](#)
Cc: [Wood, Barry](#)
Subject: RE: Property tax increase
Date: Tuesday, October 3, 2023 2:17:11 PM

Dear Mr. Braun,

Thank you for taking time to write a note to us about your concerns. The Department of Local Government Finance (a state agency) is reviewing the land order values to make sure they are in compliance with requirements.

We think the rumors of the 100-400% increase in property tax bills are not accurate. Instead, the land order provides for base rates for land and is required to be updated every 4 years to keep up with the market values. When a property's assessed value increases, it doesn't necessarily mean the actual property tax bill will increase. That depends on local budgets and tax rates. So an assessed value can increase (even significantly) and a tax bill remain the same.

You are welcome to attend in the hearing on October 10. It is virtual and the link is the on the DLGF website.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: Samuel Braun <braunsammyj@gmail.com>
Sent: Tuesday, October 3, 2023 12:51 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Property tax increase

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To whom it may concern, I am writing this email to voice my opinion on the proposed property tax increase. I live in the Miller section of Gary IN and have so for almost 18 years. When I bought my house in 2006 it was right after the property taxes were capped as I would not have been able to afford my property before the caps. I've know people that lived in Miller before the caps and watched them lose their homes because they couldn't afford the taxes that shot through the roof after the steel mills quit paying taxes. I am about to retire soon and will be on a fixed income as of January 2024 and am afraid that this will not be a possibility if the rumors I'm hearing are true with a 100-400% increase on property taxes. In my humble opinion these tax increases are absorbent and should be rejected. Thank you for reading my email in advance and any info regarding this matter would be greatly appreciated. I look forward to hearing more from your office.
Sincerely, Sam

From: [HEARINGS](#)
To: [scott kooi](#); [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: Property tax increase in miller
Date: Tuesday, October 3, 2023 9:08:44 AM

Dear Scott,

Thank you for taking time to write to the Department of Local Government Finance. We appreciate you being engaged and active with government.

The DLGF (a state agency) will hold a hearing to review the land order values for Lake County. The values are required to keep up with market values, and property taxes don't necessarily increase with the land values. Much more goes into that calculation, including the local budget amounts and tax rates. We recommend checking with the local assessor to see what your tax bill would be for next year.

We hope this helps a bit with further understanding of the process.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: scott kooi
Sent: Tuesday, October 3, 2023 9:04 AM
To: HEARINGS
Subject: Property tax increase in miller

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I am writing regarding the property tax increase in Miller section of Gary Indiana. I feel the amount of this increase is excessive. This would put undue pressure on the majority of people in the neighborhood and would probably force them to sell their property that they have had for decades. Thank you for listening and your consideration on this subject

From: [HEARINGS](#)
To: [Shawn-Leigh/Shawny Atkinson](#)
Cc: [Wood, Barry](#)
Subject: RE: Miller beach tax increases
Date: Tuesday, October 10, 2023 9:39:45 AM

Dear Shawn,

Thank you for writing to share your concerns. We appreciate it.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: Shawn-Leigh/Shawny Atkinson <mzzshawny@yahoo.com>
Sent: Tuesday, October 3, 2023 11:36 AM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Miller beach tax increases

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Hello,

Im writing to you as a resident of Miller Beach to plead with you that the proposed tax increases would be incredibly unfair to most people that live here. My family cannot afford over 100% increases as my husband already has to work at the steel mill 60 hours a week as I am disabled. Our kids would suffer, our neighbors are mostly retired living on fixed incomes. The largest tax Hikes being in neighborhoods that historically have been occupied by younger families and retirees on fixed incomes I don't know about you, but our salaries havent increased by 126% this year. It seems wild that the county thinks my property taxes should be.

Yes these proposals are for OWNER OCCUPIED residences.

We are NOT wealthy lakefront, lakeshore drive! These are not our second homes ! And we will be hit the worst! Some of us may lose our homes as a result! Some may need new mortgages!

How on earth can the county claim a 126% increase on a street like mine that boasts several abandoned homes and some foreclosures, an and abandoned school, . Well, the logic you are using is that instead of looking at those properties, or even people like me that have been paying on a mortgage for 4 years, they are focusing on "vacant lot sales."

So, the logic here is to look at the outlier on the street that was bought for a new build second home, instead of actually thinking of the full time residents. Simply put, this is a gentrification grab at its worst! . There does not appear to be a plan as to what exact line items these new taxes would go to help serve on the county level. Additionally the biggest sole land owner on the Lakefront in Gary, Indiana is not included in this assessment.

Some additional things to consider:

This proposal is supposed to be implemented by next year, so that means not paid in increments.

A few stats from the census about the 46403 zip code: OUR ZIP CODE!

Median household income: \$41,000

Median per capita income: \$25,000

Persons living below the poverty line: 25% Marital status: 36% married Bachelors degrees or higher: 24% Racial Demographics: 62% African American, 18% White 12% Hispanic/Latino/Latinx, 6% identified as being two or more races, 0% native, 0% Asian, 0% Islander

More census info can be found at <https://www.census.gov/>

Shawn Leigh Cummings

Miller Beach, Gary, Indiana

Sent from my iPhone

From: [Susan Blickenstaff](#)
To: [HEARINGS](#)
Cc: [Susan Blickenstaff](#)
Subject: FW: Latest tax issue
Date: Tuesday, October 3, 2023 7:45:51 PM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Subject: Latest tax issue

Dear hearings at IN.GOV,

My email is in response to the **MANY** messages on the Nextdoor social media page regarding a potential EXCESSIVE TAXATION - tax increase for myself and my neighbors, as I am a resident of Gary's Miller Beach area. We have lived here for 8 years and my husband passed away on August 2nd, so after having lost one of our monthly Social Security benefits, I am struggling to pay a mortgage which has already increased recently. If this major tax increase was to happen, it will for sure BE A FINANCIAL HARDSHIP and possibly force me into a foreclosure or having to sell my home. I am over 65 y/o and living on SS and trying to work part time, but looking for possible full time work, at 66 years old. Not many want someone my age, and quite frankly there is not anywhere else I want to live. I have a dog with diabetes, and she has cataracts and is blind, so moving her to a different unfamiliar home would surely be devastating to her as well. Many of my neighbors are retirement age and on Social Security as well. I can hardly believe that you are sitting in your office thinking that if it were YOUR taxes and YOUR house payment, that the ridiculous increase that is being proposed would be something that you would welcome? This is not only UNFAIR but not necessary and I for one, do not understand how something like this can move forward. I am standing with all of my neighbors to say a big resounding NO WAY to this tax increase. I have also read that there is a surplus of funds – and that the state has A 2 BILLION DOLLAR SURPLUS! for roads, IMPROVEMENTS, ECT... but our roads are still a mess in many areas. Neighbors have also said that there was an "ASSESSMENT" done that WAS NOT DONE ON A SCHEDULE, nor using market rate from any walk thrus...thus, the neighbors here are mostly on fixed income...AND especially with the always rising cost of living and just buying basic essentials... it is just NOT possible to survive already... I have also read that there are allocated funds for a an overpass so that we have a safe quick entry in and out bc of all of the railroads and trains, but we still her stories of folks in ambulance trying to get to a hospital and unable to have a clear efficient way to be sure to get out of the neighborhood... IN A TIMELEY MANNER.....I also would like to know who is voting on this "bill" and where THEY live, because WE THAT LIVE HERE - we THE RESIDENTS certainly deserve a voice here! Thank you for taking the time to read my message...

Sincerely, Susan Blickenstaff

BlickenStaff LLC

Phone:219 765-3779

Fax:765 589-8119

susan@blickenstaffllc.com

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From: [Teri McCormick](#)
To: [HEARINGS](#)
Subject: Taxatio
Date: Tuesday, October 3, 2023 10:08:56 AM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

From: [HEARINGS](#)
To: [Thomas Cera](#)
Cc: [Wood, Barry](#)
Subject: RE: Lake County Land Order Petition Review Hearing Comments
Date: Tuesday, October 10, 2023 10:16:18 AM

Dear Mr. Cera,

Thank you for writing. Yes; we received your letter and read it. It was very well written and provides excellent points.

It may be helpful to know that the actual property tax bill (increase or decrease) does not correspond specifically to the bill itself. Most of what determines the actual amount to be paid is a combination of factors, including the local units and their budgets, as well as the tax rates set locally. Then the homestead, supplemental homestead, and any other deductions are calculated into the equation. The land values are a relatively small part of the total picture. You may be aware of that or not, but we wanted to make sure to share that information.

If you would like to attend to listen, the hearing is this evening and the link can be accessed on the DLGF website. The hearing focuses only on the land order itself. Please let us know if you have additional thoughts or questions. We appreciate your thoughtful letter and the time that it took to write it.

Sincerely,

Jennifer Thuma
Deputy General Counsel

From: Thomas Cera
Sent: Friday, October 6, 2023 4:16 PM
To: HEARINGS
Subject: Fwd: Lake County Land Order Petition Review Hearing Comments
****** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ******

I have not received a response. I want to ensure that my letter was received on time.
Tom

Begin forwarded message:

From: Thomas Cera <tjcera@gmail.com>
Date: October 3, 2023 at 1:44:43 PM CDT
To: hearings@dlgf.in.gov
Subject: Lake County Land Order Petition Review Hearing Comments

October 3, 2023
Thomas Cera
8829 Lake Shore Drive
Gary, IN 46403

219-689-9016

tjcera@gmail.com

Daniel Shackle – Commissioner

State of Indiana Department of Local Government Finance

100 N. Senate, N-1058B

Indianapolis, IN 46204

Via Email (hearings@dlgf.in.gov)

Re: October 10, 2023 Lake County Land Order Petition Review Hearing

Greetings Commissioner and IDLGF Staff,

Miller Beach is a stable neighborhood with a diverse population in many ways.

Numerous residents have resided in the neighborhood for decades. Some suffered through the previous property tax crisis that led to the Constitutional Tax Cap in the early 80s. Many, including my wife and me, are either on a fixed income or about to be on a fixed income. Personally, I worked 42 years planning for my years after employment. I am told by other residents that I am not alone.

I am writing to appeal to you that the Land Order targeting the Miller Beach neighborhood of Gary Indiana is unfair and unjust. I offer the following as supporting statements:

- Those on fixed incomes, regardless of economic status, planned their financial future based on incremental changes in expenses. The sudden and dramatic change in property taxes will be a shock to those on fixed income, especially the elderly who may face the fact that they could no longer afford to be in their homes. The same applies to those with lower incomes that have affordable housing in the neighborhood.
- Inflation over the past two years has been at historic rates and continues. NIPSCO, the local power provider and American Water, the local water provider, both announced rate increases. Those increased rates will put additional financial and emotional pressure on residents.
- The financial effects of the Land Order will cause residents to postpone or cancel necessary improvements on their homes, including roofs, windows, siding, landscaping and other maintenance necessities that maintain a neighborhood. Those postponements and cancellations will likely lead to lower home values over time.
- The Land Order is based on relatively few sales over the last two years according to Lake County Assessor LaTonya Spearman, who spoke at a October 2, 2023 community meeting. Numerous real estate transactions in suburban and rural areas over the past two years were driven by the Pandemic and the subsequent Economic Stimulus funding that became available during and after the Pandemic eased. Those sales are arguably part of a sales bubble that may burst at any moment. On August 17, 2023 Bloomberg published an article stating that housing affordability is at a four decade low due to mortgage interest rates approaching 8%.

- It is unfair and unjust to increase property values on so many residents that have not sold and have no intention of selling just because a few people decided to pay so much for housing. It is akin to taxing a person holding Apple or similar stock because a neighbor sold their shares at a profit, essentially taxing an unrealized gain.
- The City of Gary is unquestionably challenged in many ways. City services have not improved over the 18 years that I have been a resident and that is confirmed by residents that have been in the neighborhood for much longer. The Gary Community School Corporation is failing despite increased funding. The Gary Community School system has just over 4,000 students from K-12 in a city of 68,000 residents. More than half of eligible city students have fled to schools outside the GCSC. Violent crime is exceptionally high for the size of the city. It is difficult to understand with all the negative statistics why Miller Beach is on realtors' radar. There is good reason that the Miller Beach neighborhood has become attractive to those looking for a safe, welcoming place to live. It is not due to the city of Gary. The Miller Beach neighborhood is defined by volunteers that work to improve the neighborhood as a community. The Miller Garden Club, Miller Community Fund, Friends of Marquette Park, Humane Society of Northwest Indiana, Shirley Heinze Land Trust, Miller Beach Arts and Creative District, Miller Beach Community Theatre, Miller Litter League and many more organizations are why the Miller Beach neighborhood has become attractive. It is not fair or just that those same residents that volunteered their time to create an attractive community are now being punished for their efforts through higher property taxes.
- At an October 2, 2023 Community Meeting, Lake County Assessor LaTonya Spearman compared the Land Order land value increases to their eventual effect on total Property Assessment increases. As examples, she stated the following regarding the local neighborhoods:

Neighborhood Land Value Increase Property Assessment Increase

2500 233% 53%

2512 101% 28%

2513 363% 66%

LaTonya was professional and her presence was appreciated by those at the well-attended meeting. However, her comment that the Assessment Increases would be "only" 53%, 28% and 66% respectively was not well received. Those increases, taken all at once, are the definition of unfair and unjust treatment of residents.

- Any land value driven property tax increase will also trigger a higher tax payment for the Gary Community School Corporation Referendum, which by

law continues for the next five years. It is essentially a tax on a tax and, again, is unfair and unjust to the residents of Miller Beach. Some of those same residents volunteered to found and successfully run a local charter school as an alternative to the well-funded by failing GCSC.

- There are numerous Miller Beach residents that cannot afford housing on their own for personal financial reasons. It may be that they cannot afford a down payment or they have other expenses that are a priority. Instead, those residents rent from property owners. Rent payments in Miller Beach have traditionally been affordable. If the Land Order is approved, those land owners will be subject to the property tax increase but at the 2% rate initiated by the Constitutional Cap. It is unfair to property owners to absorb that additional expense and it is both unfair and unjust that rents are raised to a level that is unaffordable in Miller Beach.

- It is notable that by reviewing Exhibit 1 of the Lake County Land Order provided by the DLGF that the Miller Beach neighborhood of Calumet Township is essentially singled out with the extraordinary land value increases. The only other area with significant increases is Winfield, which is the fastest growing area in Lake County. There are no other stable neighborhoods in Lake County with increases as exorbitant as Miller Beach. It is unfair to single out a single neighborhood with the Land Order.

I am hopeful that the DLGF will find that the Land Order was developed during a housing bubble and will have a dramatic negative effect on the Miller Beach neighborhood and result in unfair and unjust treatment of the neighborhood residents. I appeal that the 2023 Land Order is unchanged.

Thomas J. Cera

October 3, 2023

PDF Version Attached

From: [HEARINGS](#)
To: [Walter Newton](#)
Cc: [Wood, Barry](#)
Subject: RE: Property Taxes
Date: Tuesday, October 10, 2023 9:46:58 AM

Dear Mr. Newton,

Thank you for writing to us. We appreciate you taking time to share your concerns. We can understand your concerns about meeting basic needs.

Sincerely,

Jennifer Thuma
Deputy General Counsel

From: Walter Newton
Sent: Tuesday, October 3, 2023 2:35 PM
To: HEARINGS
Subject: Property Taxes

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To Whom It May Concern,

I don't believe anyone would have a problem with yearly increases in property taxes. Inflation is built into the economy. Teachers, fireman, policemen and other workers need a raise to keep up with everyday expenses.

What folks are objecting to is the dramatic rise proposed. The people who are in the position of power should certainly be cognizant of this fact. Imagine if this would happen to your grocery, energy, water, medicine bills, etc. Property taxes are no different. It is a matter of survival for many marginal income folks.

I certainly would not like to be one of the people in position that are going to be making these decisions. Oh, you could say they have a job to do, however, we would expect the folks who represent us to do the right thing for the represented. Is that asking too much? We will soon find out.

Walter Newton
Sent from [Mail](#) for Windows

From: [Chris](#)
To: [HEARINGS](#)
Subject: Fw: "Hell No-Taxes"
Date: Wednesday, October 4, 2023 3:00:38 AM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Please do not increase our land taxes because we are barely making ends meet with the income we have. Everyone wants to increase prices or taxes such as NIPSCO, Water/Sewer, Schools etc. What do you all expect us to live on???? Please do not increase taxes on any land in the City of Gary. What you need to do is make USS pay their fair share and you will have the money for taxes that you need.

Sincerely,

Chris Peterson
219-779-1352
[Sent from Yahoo Mail for iPhone](#)

From: [Dwing008](#)
To: [HEARINGS](#)
Subject: tax letter
Date: Wednesday, October 4, 2023 3:49:42 PM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I am Deborah Weiss, a resident of the Miller area of Gary. I have owned my own home for 25 years. I am a retired Gary Public School Teacher. While I was teaching I thought it very important to live in the district I teach for. I first rented and when I could afford to I invested and purchased my own home. On a teachers salary and now a teacher pension I cannot afford an increase on my home taxes. A modest increase I'd understand but the percentages that have been proposed would prohibit me from staying here. The economy has had an inflation of utilities, groceries and living expenses and now this proposed hike will put me out of this market. I'd need food stamps and public assistance using the tax money I'm paying into. My income is fixed and not excessive, The tax hike is very excessive, not affordable. Our city services have not reflected this increase, our public safety (police and Fire) has not gotten any better. our streets nor sanitation has not gotten better. Our schools certainly have not gotten better. The business district still has many abandoned storefronts and residentially there are still derelict properties. Where would this proposed increase go and how would it be reflected back into my community? Do not raise these taxes for our community and our residents.

From: [HEARINGS](#)
To: [Chambers, Jeffery](#)
Cc: [Wood, Barry](#)
Subject: RE: Property taxes Lake County Indiana
Date: Wednesday, October 4, 2023 3:44:19 PM

Dear Mr. Chambers,
Thank you for taking time to write to us. We appreciate it. We read your letter below.
Sincerely,
Jennifer Thuma
Deputy General Counsel

From: Chambers, Jeffery
Sent: Wednesday, October 4, 2023 9:11 AM
To: HEARINGS
Subject: Property taxes Lake County Indiana

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I am writing this correspondence to address the potential extreme property tax hikes in Lake County. I was born and raised in Lake County and moved back in 2011 as I still have many friends that reside there. It is a great place to live, however many of the residents are not in a situation where their financial comfort is at a level to absorb a substantial increase. I would hate to see folks have to sell their homes and uproot their families to be able to afford housing elsewhere. Please do the right thing and consider voting down the tax increase.

Jeffery Chambers
38619 Forest Ave.
Gary Indiana 46403

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From: [HEARINGS](#)
To: [Jesus Rodriguez](#)
Cc: [Wood, Barry](#)
Subject: RE: DesagreeTaxes increase
Date: Wednesday, October 4, 2023 4:02:01 PM

Dear Jesus,
Thank you for writing to us. We appreciate it.
We have empathy with you and appreciate you sharing your thoughts.
Sincerely,

Jennifer Thuma

From: Jesus Rodriguez
Sent: Wednesday, October 4, 2023 10:18 AM
To: HEARINGS
Subject: DesagreeTaxes increase

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I do not agree whit that new rule, more taxes ? How can I do to pay more taxes ? I'm retired now a my income is not enough to do; my money is only to pay my food, utilities, gas, insurances, medical services, medicines and the more basic needs; I'm over 60 years old and have diabetes. Please, have empathy with us.

[Enviado desde Yahoo Mail para Android](#)

From: [HEARINGS](#)
To: [Linda Eaton](#)
Cc: [Wood, Barry](#)
Subject: RE: Miller Beach Property Tax Increase
Date: Wednesday, October 4, 2023 3:43:13 PM

Dear Ms. Eaton,

Thank you so much for writing to express your concerns. We read your letter. We also took a quick look at the property taxes through the last few years for your home.

This may be helpful to know. The county adopted a new land order this year, to keep up with market values. An increase in assessed value of land (or a house too) does not necessarily mean an increase in the property tax bill. The tax bill is arrived at through local rates and budgets. The tax cap for your property as a homestead would still be 1% of the assessed value. That stays the same.

Also, the homestead deduction increased and that should help as well. I can't tell your age through the email, but if you are age 65 or older, you may qualify for the special deduction and circuit breaker. The income threshold is a little over \$30,000 and the assessed value threshold is \$240,000 by state law. If you aren't receiving these, please let us know and we can help you apply.

We think that many property owners may misunderstand the county's adoption of the land order as a corresponding increase in the tax bill itself.

So we wanted to share those thoughts with you to help with fears of having to move from your home, as you expressed below.

Please let us know if you have questions and we are happy to help.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: Linda Eaton <eaton6996@gmail.com>
Sent: Wednesday, October 4, 2023 7:54 AM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Miller Beach Property Tax Increase

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Good Morning,

I won't be able to attend the virtual meeting on the 6th regarding the huge property tax increase that Lake County is proposing, but I feel it's imperative to voice my opinion.

I'm a senior citizen that has lived on the south side of Oak in a small two bedroom home since 1998. I lived thru the last huge property tax hike scare many years ago that was stopped (thank God) by the 2% tax cap. If that hike had gone thru I would have been forced to move because I was a single Mom with 3 young kids and zero child support.

We've come full circle and now I have different circumstances but the same worries. Now my kids are grown but my employer is struggling and cutting hours so I have a shrinking paycheck. Once again, a huge property tax hike

has been proposed that I won't be able to afford. Once again, I'll have to sell my home if that happens. Because of the high cost of living I'm barely keeping my head above water with my budget as it is. Like most of my neighbors, I'm living paycheck to paycheck.

My home is modest but I'm proud of it and I've worked hard for the past 25 years to keep it. Now, thanks to this unbelievable tax hike the County is proposing, I won't be able to afford keeping it.

This is insane, please stop this property tax hike from happening.

Sincerely,
Linda Eaton
8835 Oak Avenue

Sent from my iPhone

From: [HEARINGS](#)
To: [Patti Shaffner](#)
Cc: [Wood, Barry](#)
Subject: RE: Excessive Taxation Proposal
Date: Wednesday, October 4, 2023 3:56:09 PM

Dear Ms. Shaffner,

Thank you for writing to us and expressing your concerns. We appreciate you being engaged with government and local issues.

While the Dept. of Local Government Finance (a state agency) is reviewing the land order the county adopted in 2023, it isn't accurate that property taxes will increase between 95 and 300%. While the assessed value of land (or of a house, for example), can increase, it doesn't mean the corresponding tax bill will increase in the same way. That depends upon local budgets and tax rates. Thus we hope this information is helpful in calming fears.

You mention that you are a widow on a fixed income. We want to make sure you are aware of the over-65 deduction and circuit breaker. This is for individuals with incomes of a little over \$30,000 and assessed value of \$240,000. It further limits your property tax payments. Also, it is good to know that your property taxes will still be capped at 1% of assessed value.

Please let us know if you don't have those deductions and we will send you the paperwork to file with your local assessor.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Patti Shaffner
Sent: Wednesday, October 4, 2023 2:39 PM
To: HEARINGS
Subject: Excessive Taxation Proposal

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Hello,

I live, and have all of my life, in the Miller area of Gary.

It has been brought to my attention that there is a proposal that will increase my land and property taxes anywhere between 95 and 300%

It has also been pointed out that the state of Indiana currently has a 2 Billion Dollar surplus.

I am a widow on a fixed income.

This excessive taxation proposal will create financial hardship for me as well as others.

Apparently the 'assessment' was not done on schedule, not using the market rate and in the absence of any walk throughs.

I object to this money grab in the strongest of terms.

I do NOT support this increase.

In Service to Life,

~ Patti Shaffner

Singer/Songwriter, Certified Grief Educator, And More

~ Be true to your soul

From: [Penny Tipton](#)
To: [HEARINGS](#)
Subject: Fwd: tax letter
Date: Wednesday, October 4, 2023 3:53:30 PM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

----- Forwarded message -----

From: Dwing008 <dwing008@aol.com>
Date: Wed, Oct 4, 2023 at 2:51 PM
Subject: tax letter
To: pennytipton18@gmail.com <pennytipton18@gmail.com>

I am Penny Tipton, a resident of the Miller area of Gary. I have lived in my home with my step father and sister and her son and my son. My parents purchased the home over 40 years ago when everyone else was leaving this area my step father invested into it. I am a retired and now disabled waitress. While I was working I helped my mother and step father with the mortgage payments. My son and my nephew have both moved out and my sister and step father have passed away now my mother of 87 and myself are paying the mortgage alone on our stagnant social security benefits. I cannot afford an increase on taxes. When she eventually passes I'll have to budget the house payment on my income alone, I'm terrified what that could amount to. The percentages that have been proposed would prohibit me from staying here. The economy has had an inflation of utilities, groceries and living expenses and now this proposed hike will put me out of this market. I'd need food stamps and public assistance using the tax money I'm paying into.

My income is fixed and not excessive, The tax hike is very excessive, not affordable. Our city services have not reflected this increase, our public safety (police and Fire) has not gotten any better. our streets nor sanitation has not gotten better. Our schools certainly have not gotten better. The business district still has many abandoned storefronts and residentially there are still derelict properties. Where would this proposed increase go and how would it be reflected back into my community? Do not raise these taxes for our community and our residents.

From: [Sabrina Haake](#)
To: [HEARINGS](#)
Subject: Property tax assessment in Gary Indiana
Date: Wednesday, October 4, 2023 12:27:38 AM
Attachments: [IMG-7686.jpg](#)

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Dear DLGF Officials,

The recent proposed reassessment of land values in Gary Indiana is exorbitant and unfounded. From the information we received, it appears our land reassessment will increase by 366%.

Please understand that these lots have no road access, we bought them to preserve the trees from being cut down. The lot to the immediate west of us is covered in graffiti (photo attached), the lot behind us had squatters for months, several neighbors to the east have recently been burglarized, and the Miller Mini Mart two doors down was just robbed again.

I understand Gary is cash strapped. But you can't keep bleeding property owners like this, charging excessive property taxes to live in a city that has virtually no city services- failing schools, high crime, poor animal enforcement, and excessive littering.

I'd also like to know what increase US STEEL has experienced; if you look at Whiting you can see that BP pays its share. If US Steel were taxed as it should be, Gary would have the city services its residents deserve. Increasing our assessed valuation more than three-fold looks, feels, and smells bad.

Respectfully,
Sabrina Haake
8501 Locust Avenue
Gary Indiana 46403
312-927-1489



From: [HEARINGS](#)
To: [Sandra Finnegan](#)
Cc: [Wood, Barry](#)
Subject: RE: Lake County Land Order - Petition for Review Hearing
Date: Friday, October 6, 2023 1:08:26 PM

Dear Ms. Finnegan,

Thank you for taking time to write. I read your letter. It was detailed and I can see how involved you are in the community. That is tremendous. You list many ideas here, and these would be well suited to send to your legislators and local officials.

It might be helpful to understand too, that the Lake County land order sets land base rates. An increase to try to keep pace with market values (a system set by Indiana law) doesn't translate into the same increase in a property tax bill. We don't have any information that bills would be 400% that we have been reading.

DLGF, a state agency, will hold a hearing next week on the land order only. If you would like to listen, the link is on the website. Thank you again for writing and being so involved in the community. We have read your letter carefully.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Sandra Finnegan
Sent: Wednesday, October 4, 2023 10:57 PM
To: HEARINGS
Subject: Lake County Land Order - Petition for Review Hearing

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Dear DLGF -

This letter is in regards to the Lake County Land Order, the pending approval of the new land assessments and the hearing on October 10, 2023.

The land / improvement assessments in Indiana, and specifically in Calumet Township in Lake County, have been mishandled and poorly managed in the past few decades. It is clear they need to be rectified. The current assessment values do not treat similar properties equally, nor are some commercial properties taxed appropriately.

However, the residents object to some of the practices used in calculating the new "market value" being used for these land assessments. During the past few years, our neighborhood, same as most of the United States, saw skyrocketing property values and low interest rates. This is the timeframe which is being used to set new base tax rates on our property? It is not sustainable.

I personally have lived in my neighborhood since 1996 and bought my current home in 2015. I've worked very, very hard and have invested carefully. I watched tax trends to be certain I would be able to live in this home for the rest of my life. Now I'm very worried about my future.

I also am an active volunteer in my community participating in ways I never imagined would be necessary. **If we didn't have the active volunteer citizens, this community would NOT be as desirable nor would the sale prices increase.** This

community is what it is today in most part because of the residents. We pay substantial property taxes and enjoy a LACK OF CITY SERVICES due to the overall deficit of Gary and the poorly managed budget. Just a few things our community citizens take a very large role in:

- * Removing trash from the beach
- * Block club safety patrols and safety meetings (due to lack of available law enforcement)
- * Beach and water safety education and signage along the lakeshore
- * Donate time and money to The Friends of Marquette Park to keep the gardens, playground, and park clean and maintained because our Gary Parks Department is understaffed and under managed.
- * Donate time and money to the Miller Citizens' Corporation to be an active part of how we can partner with the city for positive change.
- * Join in the "Litter League" clean ups
- * Volunteered time and money to restore the Aquatorium which is the property of the city
- * Partner with local Humane Societies to educate as best we can and offer low spay/neuter programs (our Animal Control is horribly underfunded, the building is a disgrace, and the problem continues to get worse).

The proposed base tax rate increases on our land assessments is EXCESSIVE, and unfair. The improvement assessment changes are two short years away.

If we continue at this trajectory, people who have lived here for decades and have been the reason why this community is thriving, will be potentially forced out of their homes. We have invested in homes, gardens, public spaces, beautified our neighborhood, and continue to fight to make our little area of the state a place full of opportunity for economic growth. What the vast majority of us do not have is the income to be able to absorb more than modest increases in our tax liabilities. Indiana needs to overhaul the Short Term Rental laws to allow the city/county to increase licensing fees and tax liabilities! They are becoming overwhelmingly popular in this neighborhood.

Next steps are to end the referendum for the schools as soon as possible and vote to dissolve the Calumet Township Assessors. The property taxes collected from us are spent frivolously. If they are to be increased, we demand a return on our investment which will increase our quality of life. At this time, there is simply a strategy to increase taxes with no benefit to the hard working residents.

Sincerely,

Sandra Finnegan

8417 Lake Shore Drive

Gary, IN 46403

finne0801@comcast.net

219-614-6457 mobile

From: [HEARINGS](#)
To: [Steve Haluska](#)
Cc: [Wood, Barry](#)
Subject: RE: Tax hike
Date: Wednesday, October 4, 2023 3:47:37 PM

Dear Mr. Haluska,

Thank you for taking time to write. We are glad that you shared your concerns.

We are not sure where the 100% -400% property tax bill increase originates from, but that is not accurate. Lake County adopted a new land order, to adjust values to keep up with the market, but the land order does not translate to a 400% increase in property taxes. The taxes are set through local budgets and local tax rates. So this is something important to know.

We hope that is helpful.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: Steve Haluska <steelheadsteve@yahoo.com>
Sent: Wednesday, October 4, 2023 3:42 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Tax hike

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To whomever it may concern,

Hello, I have been a homeowner in the Miller Beach neighborhood of Gary for 14 years and am very concerned that if the proposed property tax hikes occur I will no longer be able to afford to live here. It is bad enough as it is compared to other parts of Lake County and especially Gary. I'm just curious why they are trying to raise our taxes so much. I have heard that the hike will be between 100% and a 400% increase. That is absolutely absurd! I'm just curious if this money is needed for the lousy democratic machine to help fund the war in Ukraine (which is none of the United States business) or to help fund the hundreds of thousands of migrants they are bussing up to all the major cities. How about use my tax money to help support the people of the United States!!

Sent from my iPhone

From: [HEARINGS](#)
To: [Tracy Foy](#)
Cc: [Wood, Barry](#)
Subject: RE: Property tax increase
Date: Wednesday, October 4, 2023 3:59:23 PM

Dear Tracy,

Thank you for writing to share your concerns. Lake County did adopt a new land order with different values this year. That doesn't necessarily correspond with the same percentage of increased taxes. The tax bills are based upon local budgets and rates. Sometimes assessed value can increase, and the bill can decrease, depending on budgets and rates.

The local county and cities would be entities you may wish to contact, as you asked below.

The Dept. of Local Government Finance will review the land order itself, next week in a hearing. You are welcome to attend. The link is on the DLGF website.

Thanks for writing to us.

Sincerely,

Jennifer Thuma
Deputy General Counsel

From: Tracy Foy
Sent: Wednesday, October 4, 2023 2:03 PM
To: HEARINGS
Subject: Property tax increase

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

As a homeowner in Gary (Miller) I am dismayed at the amount of increase I am reading about the upcoming property tax hike.

It seems almost certain this will force me to sell yet again. The first sale was necessitated by the Cook County IL onerous taxes. By comparison, Cook County offered numerous options for education, world class parks, museums, public transportation, entertainment, etc.

Of course I have come to love the natural beauty and sense of community that NWI offers, particularly in Miller. I cannot help but wonder if the goal is to create a more homogenous community, devoid of diversity, and attainable only by those near or at the top 1%. That would have been a laughable notion not too long ago.

Who makes these decisions and how can we vote them out or promote them to the level of their incompetence, before our community is destroyed?

Teresa Kosinski

From: [Theresa Braun](#)
To: [HEARINGS](#)
Subject: Re: Taxes/ Land order
Date: Wednesday, October 4, 2023 3:59:54 PM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Dear Jennifer,

Thank you so kindly for responding to my note. Thank you for the information. I am on disability and was not aware that I could apply for help regarding property taxes. Yes, please send me the information you have so that I may apply.

Thank you so kindly, this is so considerate of you.

Theresa Braun

On Wed, Oct 4, 2023, 2:52 PM HEARINGS <Hearings@dlgf.in.gov> wrote:

Dear Ms. Braun,

Thank you for making time to write to us here at the Department of Local Government Finance, a state agency.

It may be helpful to have additional information. The DLGF is reviewing the Lake County Land Order. The county adopted a new order for land values, to keep up with the market. A land order's increases in assessed values doesn't necessarily translate to the same increase in the property tax bills, which involve applying local tax rates derived from local budgets.

You mentioned that you have a medical problem and keeps you from working currently. We want to make sure you have applied for the disability deduction for property taxes. If not, please let us know. We will help get the information to you if needed.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Theresa Braun <tkbraun7@gmail.com>
Sent: Wednesday, October 4, 2023 2:59 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Taxes/ Land order

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Greetings from Theresa Braun, 1107 N. Ripley in Gary,

I am submitting this letter regarding the newest Lake County Land order property

assessment tax.

I have lived in Gary since the age of two. My father and mother, both employees of U.S. Steel, purchased a home in Miller in 1967. I purchased my home in 1997 in Miller and have invested years of money, labor, and love into my home.

I pay my mortgage and my taxes in a timely fashion, and I am proud to say I'm from the city of Gary Indiana.

I've spent my life in the medical field. Four years ago that all came to a halt when I had a medical problem of my own that stopped me from functioning in my job role. Unfortunately at 58 years old I am now on a fixed income. Even prior to that financial change;

It is not possible for me to produce the funds to pay the proposed exorbitant tax fee. The proposed tax change will inflict serious financial hardship and emotional pain and heartache say the least. We as a family have had a good life here until now. I view this as far beyond usual or customary as far as homeowner expectations or basic American citizen expectations. I feel it is against the grain of basic human rights, to live free,

and to trust that you will not be forced out of your home. I am now faced with that terrible idea. I cannot withstand these tax rates without trading the quality of my life and parting with my home.

I asked how a decision could consciously be made to inflict such financial burden on the people in this community. My friends and neighbors who are NOT on fixed incomes cannot withstand these increases either. We were told by the assessors that this is compensating for years past of incorrect assessments. That makes it even more unfair.

How can this happen? I ask.

Please consider reevaluating this proposal and carefully review the properties again. Please consult with area Realtors and get more feedback about the realistic picture here in Gary and Miller.

Please consider the harm that is being done. I want to stay in my home and keep the life I have worked for.

Respectfully,

Theresa K. Braun

From: [HEARINGS](#)
To: [windycityguido](#)
Cc: [Wood, Barry](#)
Subject: RE: Proposed property tax reassessment
Date: Friday, October 6, 2023 10:04:01 AM

Thank you for writing to the Department of Local Government Finance. We appreciate you expressing concerns.

The local government units set tax rates and budgets, so this likely will be the best avenue to express concerns as you mention the tax rate.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: windycityguido
Sent: Thursday, October 5, 2023 7:38 PM
To: HEARINGS
Subject: Proposed property tax reassessment

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Dear sirs/madams,

The proposed property tax rate reassessment while most home owners are struggling with rising prices is ill timed and ill advised. I've lived in Miller for 5 years and while the housing shortage has temporarily raised home values, it is unsustainable. Miller is steadily rebuilding itself, but handicapping the tax base like this will doom those efforts.

Sent from my Verizon, Samsung Galaxy smartphone

From: [HEARINGS](#)
To: [B G](#)
Cc: [Wood, Barry](#)
Subject: RE: Proposed increases in Assessed Property Values. Lake County. Gary Indiana Miller Beach.
Date: Friday, October 6, 2023 1:09:58 PM

Dear Mr. Gershinzon,

Thank you for writing to us. We appreciate it. We have read your letter below carefully.

Sincerely,

Jennifer Thuma
Deputy General Counsel
DLGF

-----Original Message-----

From: B G <6500hemlock@gmail.com>
Sent: Thursday, October 5, 2023 7:53 AM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Proposed increases in Assessed Property Values. Lake County. Gary Indiana Miller Beach.

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Please do not allow the scheduled increase in Land assessments. Basing the increase on improved parcels on the sale of undeveloped lots is erroneous. A buyer of an undeveloped lot pays more per Foot than they would for an improved lot. This is because in order to build on a developed lot the buyer will have to pay for the demolition and removal before they can build, unlike an undeveloped lot.

Additionally, the increase in assessment will result in the residents paying more real estate tax. Which in my opinion will not only be an economic burden that will seriously effect their daily lives as many of the residents are retired and are living on fixed incomes, and so will have to choose between paying the increased tax burden and other necessities such as food and medicine. Also we have a growing community of young families, who will have to choose between paying the taxes and feeding their children.

Additionally, as Mortgage interest rates have increased from 2% to 7% in the last 12 months, the value of real estate has significantly decreased since the sales of the undeveloped lots used in the proposed increase occurred. While a time lag between these factors is normal, when the application of an increasing trend in market values is applied to a decreasing real estate market the result can cause irreversible harm to communities that are digging their way out of a giant historical devaluation like Gary.

Please consider the lives of the people your decisions impact.

Barry Gershinzon
6500 Hemlock Ave
Gary, Indiana 46403
6309266078

Sent from my iPad

From: [HEARINGS](#)
To: [Danna Conley](#)
Cc: [Wood, Barry](#)
Subject: RE: Lake County Land Order Tax Increase
Date: Friday, October 6, 2023 12:47:06 PM

Dear Danna,

Thank you for taking time to write. We appreciate it.

We want to make sure you have applied for the over-65 deduction and circuit breaker if you are eligible. If you haven't, we can send you the forms to file with the local assessor.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Danna Conley
Sent: Thursday, October 5, 2023 6:02 PM
To: HEARINGS
Subject: Lake County Land Order Tax Increase

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I've been a home owner in the Miller section of Gary for thirty-three years. In 2002, I saw the entire population of Miller change as a result of the huge tax increase. Elderly people on a fixed income and young people just starting out simply couldn't afford the large taxes and had to move. Presently, I'm among the elderly residents of Miller who are living on a fixed income. If there is a large increase in our property taxes, I will be among the many elderly and young residents who will be forced to move. Again the population of Miller will be changing. People from other areas will be purchasing homes for summer homes or rental properties. Hopefully, long-time Miller residents won't be forced to sell their homes.

Danna Conley
dmconley1@yahoo.com

From: [HEARINGS](#)
To: [Howard McArthur](#)
Cc: [Wood, Barry](#)
Subject: RE: Comments relating to Lake county Land Order Petition for review hearings on October 10, 2023
Date: Friday, October 6, 2023 12:45:00 PM

Dear Mr. McArthur,
Thank you for taking time to write. We read your email below.
Sincerely,
Jennifer Thuma
Deputy General Counsel

From: Howard McArthur
Sent: Thursday, October 5, 2023 6:25 PM
To: HEARINGS
Subject: Comments relating to Lake county Land Order Petition for review hearings on October 10, 2023

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I became aware of proposed land value increases ranging from 95% - 363%. I wondered what the boundaries of Calumet Township were and the map I viewed shows basically the city of Gary. I wondered who was the head of the C. T. Assessor's office and it is a man named Wetherspoon.

Any reasonable person would understand that increasing the cost of anything by 95% to 363% will inflict hardship on the recipients of that increase. I request information on how the other areas of Gary will be impacted? Is that publicly available? Please reply to my question using the associated email address.

I have a very skeptical view of "hearings". It gives people that are asked to give something up a chance to express their views and then the people in charge do what they want to in spite of their constituent's feelings. Even John F. Kennedy realized taxes hinder progress as illustrated by his historic tax cuts in the 1960's.

With that mind set, I must assess my power in this situation. I can exercise my right to vote, my right of free speech to tell others how I feel and my right to relocate when things get unbearable. Most people in this area are familiar with the saga of Gary where a once great city fell into despair due to economic conditions, mismanagement and outright corruption.

Howard McArthur, 677 N. Shelby St

From: [HEARINGS](#)
To: [Jon Reens](#)
Cc: [Wood, Barry](#)
Subject: RE: Tax Increases - Lake County
Date: Friday, October 6, 2023 12:53:11 PM
Attachments: [image001.png](#)

Dear Mr. Reens,

Thank you for taking time to write. We don't want you to be paralyzed with fear as you wrote below. We understand your concerns for sure. We think there is some misinformation, as we have been reading emails from taxpayer who believe their property tax bill may increase 100%--400%. This isn't accurate.

The DLGF (a state agency) will review the land order for Lake County. The values have been increased to keep up with market value-in-use but that doesn't necessarily relate to the amount the tax bill will be. That depends on local budgets and local tax rates. Also property taxes are limited to 1% of assessed value, and there are other safe guards in place too in law.

So we wanted to share that information to help with the fears that you expressed.

We hope this is helpful to you.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Jon Reens
Sent: Thursday, October 5, 2023 5:02 PM
To: HEARINGS
Subject: Tax Increases - Lake County

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I am writing you after having recently read up on the Lake County Land Order and its impact to local taxes.

As a recently self-employed head of household due to massive impacts still felt in my field from the Covid-19 pandemic, I am struck with an almost paralyzing fear about what I understand the recent assessments could do to our taxes here in Gary (46403). I moved here in May 2019, moving back to Indiana after a large number of years in Illinois, wanting to have a better quality of life due to affordability. The impact of these tax increases could make our living here unsustainable – as someone who is self-employed and pays self-employment taxes every quarter, an increase in property taxes could force me to have to decide between paying for food or paying my mortgage. It could be the deciding factor on me paying for gas or paying my water bill. It could force me to move out of Lake County altogether, if not the state, in search of a place that I can sustain both my household and my business.

I beg of you to look at the facts of the area that is being re-assessed, realize that the falsely inflated value of some of the properties here were driven by a global pandemic, and help make sure that people who are not the 1% are considered in any decision making. Increasing the taxes in Gary will not bring more revenue, rather it will cause more hardship and actually lessen the tax base due to foreclosures and household abandonment.

Thank you for your consideration.

Jon Reens

--

Jon Reens
Reens Marketing Group
[312.420.5940](tel:312.420.5940)
www.ReensMktg.com



From: murphyle@aol.com
To: [HEARINGS](#)
Subject: FW: Lake County Indiana Assessment Increase
Date: Thursday, October 5, 2023 3:17:52 PM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

From: murphyle@aol.com
Sent: Thursday, October 5, 2023 2:14 PM
To: Hearings@DLFG.in.gov
Subject: Lake County Indiana Assessment Increase

To Whom It May Concern About the Lake County Assessment Increase:

I have lived in Gary since 1991. I remain in the Miller Neighborhood because of the quality of life here. I live on the lakefront, and every year my property tax bill increases. Last year the assessment increase was supposed to be over 30%. However, by working with community leaders and the assessor's office, we were able to have it increased by 9.47%. Now, I see that my base rate of frontage footage is anticipated to increase by 101%. This is excessive taxation. I doubt that few people would be able to afford such a large increase. I am 67 years old and a retired teacher. I selected my current ranch house which is only 1,150 square feet in order to be able to age in place. I live frugally, but with these excessive increases, I fear that I will not be able to afford my home and be forced to move away from my friends and community. We have a close beach community now, but with the proposed increases (that apparently came about due to panic buying during the pandemic), I fear that our quality of life will be gutted as residents will be forced to sell and relocate. In Gary, we already pay over the tax cap. Please do not allow the State of Indiana to be known as the state that hordes its surplus and puts undue burden on its residents.

Linda Murphy
murphyle@aol.com
8937 Lake Shore Drive
Gary, IN 46403
219-916-0003

From: [HEARINGS](#)
To: [Luke](#)
Cc: [Wood, Barry](#)
Subject: RE: No to higher property taxes
Date: Friday, October 6, 2023 9:57:21 AM

Dear Mr. Tressler,

Thank you for writing to us to share your concerns. We appreciate it.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: Luke <latressler@comcast.net>
Sent: Thursday, October 5, 2023 8:28 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: No to higher property taxes

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. **** _____

As a resident of Miller Beach, I have become aware at the startling prospect of increases to property taxes. I must say that this effort is extremely inopportune as much of our nation is struggling to get by already. Such an increase will inevitably lead to less spending at local businesses and a host of other issues for the residents of Miller Beach. I strongly urge you to reconsider.

Sincerely,
Lucas Tressler

From: [HEARINGS](#)
To: [Nancy Engel](#)
Cc: [Wood, Barry](#)
Subject: RE: Testimony for the Lake County Land Order - Petition for Review hearing
Date: Friday, October 6, 2023 10:01:22 AM

Dear Ms. Engel,

We received your email but you addressed it to Ms. Spearman, the Lake County Assessor. The Department of Local Government Finance is a state agency. You would need to write to her directly at the county which we suggest that you do. Also, the local units of government set the budgets and tax rates, so that is what will make the most impact on a tax bill. You may wish to contact them directly as well to weigh in on any budget concerns.

We thank you for writing.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Nancy Engel

Sent: Thursday, October 5, 2023 7:57 PM

To: HEARINGS

Subject: Re: Testimony for the Lake County Land Order - Petition for Review hearing

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I just want to confirm that you received this I never got a confirmation yet

On Mon, Oct 2, 2023 at 3:14 PM Nancy Engel <nengel63@gmail.com> wrote:

To: LaTonya Spearman, Lake County Accessor:

From: Don & Nancy Engel, 1127 N Ripley St., Gary IN. 46403

(219) 629-2263

Dear LaTonya,

I am writing to express my deep concerns regarding the proposed property tax increase for the Miller Beach/Gary area. The proposed outrageous increase in property taxes for the upcoming year is a matter of great concern for me and many other property owners in our community.

As a resident and property owner in Gary/Miller Beach, I have always understood the importance of property taxes in funding essential public services, including schools, infrastructure, and community amenities. However, the proposed increase is far beyond what I consider reasonable and sustainable.

I wish to draw attention to the following points that are relevant to my personal situation:

- The proposed 285% increase is financially impossible for my husband and me. We are on a fixed income and cannot afford this increase. I am losing sleep over the stress of this situation and it's wreaking havoc on our health at our age. I know many neighbors in the same boat/situation and I feel for

- them - this is beyond comprehensible and just downright unconstitutional.
- Such a steep property tax increase may discourage potential homebuyers, leading to a stagnation in the real estate market. It could also deter new businesses from investing in our community, hampering local economic growth. Our community thrives because of the voluntary contributions made by residents to local organizations and initiatives. An excessive tax increase may hinder these contributions and negatively affect the services and amenities we cherish. *The MBACD, Miller Community Theatre, Shoreline Committee, Garden Club, Aquatorium Board and other volunteer programs will be affected by this at great length.*

In light of the above concerns, I respectfully urge you to reconsider the proposed property tax increase and consider a more moderate and equitable solution that takes into account the financial well-being of residents and the long-term health of our community.

Sincerely

Nancy & Don Engel

From: [HEARINGS](#)
To: [Nora Glenn](#); [HEARINGS](#)
Cc: [Don Mooers](#); [Wood, Barry](#)
Subject: RE: Unreasonable and Unpredictable Property Tax Increase
Date: Friday, October 6, 2023 12:57:34 PM

Dear Ms. Glenn,

Thank you for taking time to write. We appreciate it.

The DLGF, a state agency, will review the Lake County Land order. It may be helpful to know that property taxes are not based solely on assessed value and are limited to a 1% increase in the tax bill itself by law. The key part is what the local budgets and local tax rates are, and that largely determines the tax bill amount. So there wouldn't be a 363% increase in your tax bill itself. We hope that is helpful in understanding a bit more to help calm fears of a nearly 400% tax bill increase.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Nora Glenn

Sent: Thursday, October 5, 2023 3:02 PM

To: HEARINGS

Cc: Don Mooers

Subject: Unreasonable and Unpredictable Property Tax Increase

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Please do not increase our property taxes by 363%!

I am a retired Gary school teacher and I cannot afford this.

Since I have retired I have been very active in my community.

For 3 summers I have run Storyhour at the Marquette Park Playground. (I have been the president of MPPC, Inc. for 27 years. We as volunteers built and maintain the playground in Marquette Park.)

I encourage and coordinate our community to donate to our homeless and to our schools. As I writing this I am volunteering at our local art gallery MBACD as a docent.

If our property tax is increased by 363% I will no longer be able to volunteer. I will have to go back to work. My husband who is 72 was planning on retiring from the mill in 2024. How can we afford a 363% property tax increase? We can't.

How can we afford to maintain our older home in which we have lived for 32 years? We can't.

Please adjust our assessed value so it's in line with inflation so our taxes are predictable and reasonable.

We were budgeting for my husband's retirement and when he retires we will both be on a fixed budget. We can't afford surprise 363% property tax increase. A 363% surprise property tax increase will reduce our quality of life as we will both be on a fixed income. We didn't budget for this and we can't afford it.

Thank you for listening,

Nora Glenn

8237 Oak Ave.

Gary, IN. 46403

noraglenn99@gmail.com

219-771-5630

From: [HEARINGS](#)
To: [Stacy Newhuis](#)
Cc: [Wood, Barry](#)
Subject: RE: Property Tax Increase in Gary, IN
Date: Friday, October 6, 2023 10:06:15 AM

Dear Ms. Newhuis,

We appreciate you taking time to write. We read your letter and are glad you are engaged in government.

As a state agency, the Department of Local Government Finance, will have a review of the land order. An increase in the land values doesn't necessarily mean an increase in property taxes. Local budgets and local tax rates impact the tax bills. We hope this is helpful to you.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Stacy Newhuis
Sent: Thursday, October 5, 2023 6:27 PM
To: HEARINGS
Subject: Property Tax Increase in Gary, IN

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To Whom It May Concern-

Thank you for taking the time to read this email. I'm writing with strong concerns over the proposed property tax increase in the Miller Beach community of Gary, IN.

I own two homes in Miller Beach and am very concerned about the impending tax increase. I bought my first home here as a second home that I spent many summers at and came to fall in love with Gary, so much so that I made the decision to move to the community full time in 2016.

In 2012, I purchased a second home that has been (and continues to be) occupied by my retired parents full time.

I am a strong supporter of this community, volunteering with many organizations like the Miller Beach Arts and Creative District, Miller Beach Community Theater, and Miller Beach Water Safety Council.

These increases in taxes directly affect our ability to participate and remain in this community. This tax increase will continue to push longtime residents out of their homes in favor of outside investors. We've already had substantial increases in our taxes due to the referendum, which has not resulted in better education for our children.

I believe a larger effort should be made to collect taxes from overdue/unpaid homeowners, from new businesses looking to profit off our community and should be responsible for bearing the burden on the infrastructure.

I appreciate your consideration.

Thanks,

Stacy Newhuis

From: [HEARINGS](#)
To: [Marian Garrigan](#)
Cc: [Wood, Barry](#)
Subject: RE: Tax rates
Date: Friday, October 6, 2023 12:49:04 PM

Dear Ms. Garrigan,

Thank you for taking time to write. The DLGF is a state agency, and the local units of government set their own budgets and tax rates. It may also be helpful to express concerns to them as well.

Next week the DLGF will review the land order for Lake County which is a part of the overall tax and billing system.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: Marian Garrigan <marianbgarrigan@gmail.com>
Sent: Thursday, October 5, 2023 6:02 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Tax rates

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Dear Public Servants,

My husband and I have owned in Miller beach for 19 years. We have volunteered and contributed money to Marquette Park voluntarily because it needs help.

Please keep in mind that sudden steep increases in property taxes will only result in harm to those who can least afford it.

We will pay our fair share, but will not accept an unreasonable increase.

Sincerely,

Marian Garrigan

Sent from my iPhone

From: [HEARINGS](#)
To: [Carolinda Camisa](#); [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: Lake County Land Order Petition for Review Hearing on October 10, 2023
Date: Friday, October 6, 2023 2:54:28 PM

Carolinda,

You're welcome and I sent a reply with some of the legal protections that exist for taxpayers. Also this article may be helpful. Local tax revenues (levies) are limited to increases of 4% in 2024. Each year there is a limit in law called the "maximum levy growth quotient." The legislature, recognizing that assessed values were increasing across the state because of the high market values in general, adopted this greater limit on property tax increases for 2024 bills.

The author of this article is a respected economist and it might explain the big picture in general, if helpful.

[The General Assembly Delivers Some Property Tax Relief \(purdue.edu\)](#)

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Carolinda Camisa

Sent: Friday, October 6, 2023 1:17 PM

To: HEARINGS

Cc: Wood, Barry

Subject: Re: Lake County Land Order Petition for Review Hearing on October 10, 2023

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Thank you for the information and your quick response. What is the percentage over which taxes won't increase? The residents of Miller are deeply concerned about this issue.

Best wishes,

Carolinda

On Fri, Oct 6, 2023 at 12:02 PM HEARINGS <Hearings@dlgf.in.gov> wrote:

Dear Carolinda,

Thank you for taking time to write.

We think there is some misinformation, as we have no information that tax bills will increase almost 400%. Lake County did adopt a new land order, raising land values but that doesn't translate necessarily into higher tax bills. There are safeguards in place to ensure that property taxes don't increase over a certain percentage.

We hope this is helpful.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Carolinda Camisa <carolindacamisa2@gmail.com>

Sent: Wednesday, October 4, 2023 6:48 PM

To: HEARINGS <Hearings@dlgf.IN.gov>

Subject: Lake County Land Order Petition for Review Hearing on October 10, 2023

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

While I understand the need for taxes to fund services, the excessive and unreasonably high proposed land value increases ranging from 95% - 363% and higher taxes will do great harm to Miller residents in various aspects of life as well as the community. I see no basis for such a substantial increase that is incredibly higher than the inflation rate. Any increases in taxes should be reasonable and predictable. Please readdress our property assessments in a manner that is fair and balanced.

The proposed tax increase is excessive. It will negatively impact the financial resources of property owners. Property owners/taxpayers should be able to count on reasonable taxes. As a retired resident living on a fixed income, increased taxes would be a major burden. Miller is a community of volunteers, many of whom are retired. Volunteers raise thousands of dollars and spend many thousands of hours maintaining, improving, and beautifying the community. Many of these tasks would normally be provided by the municipality. If financial resources are strained because of excessive taxes, the many volunteer organizations might not receive adequate donations to carry out their missions. In addition, with excessive taxation, retirees and others might not have the financial resources to maintain or improve their properties or even keep living in the Miller community. That would be heartbreaking!

We like to support our local businesses. Just when the Lake Street area is about to be finished with major improvements and shoppers and diners have easier access to the businesses, residents would not have as much money to support them.

To name some of the community organizations supported by donations and volunteer labor:

Miller Citizens Corporation, Miller Beach Arts and Creative District, Humane Society of Northwest Indiana, Miller Garden Club, Friends of Marquette Park, Miller Litter League, Shirley Heinz Land Trust, Miller Beach Water Safety, Marquette Park Playground Committee, St. Mary of the Lake Food Pantry, Miller TNR (trap, neuter, return), Miller Beach Community Theater, Miller Historical Society

We have a beautiful and vibrant community thanks largely to our many volunteers. Please do not ruin our community with exorbitant taxes increases.

Carolinda Camisa, 755 N. Shelby St., Gary, IN 46403 219-743-9856

From: [Jim Short](#)
To: [HEARINGS](#)
Cc: [Jim Short](#); [Simine Short](#)
Subject: Testimony for the Lake County Land Order, Petition for Review Hearing – October 10, 2023
Date: Friday, October 6, 2023 7:52:00 PM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

October 4, 2023

Testimony for the Lake County Land Order

Petition for Review Hearing – October 10, 2023

Ladies and Gentlemen:

As residents of the Gary / Miller Beach area affected by the currently planned tax increases, we respectfully urge you to reconsider the proposed property tax increases and pursue more moderate and equitable solutions that take into account the financial well-being of residents and the long-term health of our community.

The tax increases proposed throughout the Miller Beach community are untenable for us and many other residents. As retirees, we moved to this area 15 years ago seeking a quiet, stable, residential neighborhood. For many people, including us, it has become and remained that kind of neighborhood. We fear that tax increases such as those proposed will cause many (including ourselves) to move out or abandon properties. This is likely to blight the neighborhood, reduce the population, reduce property values, increase crime and make this another poor and undesirable part of Gary. This urban flight is likely to hurt the current effort to revitalize the Lake Street business district and beach access which is currently a part of the Gary redevelopment plan. Huge tax increases usually are not a way to promote the thriving community we all seek. We would prefer not to have to move out and leave the community, although that is our option.

You are probably already considering alternative ways to raise revenues. Higher tax rates for properties newly acquired after a fixed future date would give future residents the opportunity to accept higher taxes as they consider new purchases. Development taxes on lodgings, entertainment, and attractions are successful in other regions. Appeals for State and Federal infrastructure development funds can have broad effect. These and many other ideas can help the community grow instead of atrophy.

Thank you for your consideration. We hope you will carefully ponder the impact of this tax increase on individuals and families in our area and the damage it will do to our community. We look forward to a fair and reasonable resolution to this issue that will help residents, businesses and the City of Gary. We would like to remain residents, if we can!

Sincerely,

James and Simine Short

6129 Juniper Avenue, Miller Beach, Gary IN 46403

From: [Jessie Renslow](#)
To: [HEARINGS](#)
Subject: Written Statement to Department of Local Government Finance Concerning Neighborhood 2515's 126% Proposed Increase
Date: Friday, October 6, 2023 6:25:48 PM
Attachments: [Jessica Renslow's Written Statement to DLGF Concerning Neighborhood 2515's 126% Proposed Increase.pdf](#)

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To Whom It May Concern,

My name is Jessica Renslow and I am writing you concerning the DLFG proposal for Neighborhood 2515. I bought my home in Gary, Indiana in the October of 2019. This was a very conscious decision. I had lived all over the world and decided that there was no place like home. I had been a renter since I left home at the age of eighteen. So, at that time I had two decades of renting under my belt.

My reasoning for purchasing a house in my hometown was based on several factors. I was a single professional grossing \$50,000 annually. The banks in Gary were actively trying to get long term renters who were young professionals to buy homes because our community needed and still needs to rebuild itself. I knew that without full-time, owner occupied residences and younger people willing to raise their families in Gary, our city would never become sustainable. I purchased a home in a neighborhood with historically less owner-occupied houses. 2515 had a high crime rate and a lot of transients. The people who did own homes and live here full-time were mostly retired public servants, nurses and factory workers.

In October of 2019, a salary of \$50,000 was deemed adequate to purchase a home in the 2515 neighborhood. My mortgage is a fixed rate and it is for 30 years. Now 4 years later I see that your department is proposing a 126% increase to the land on my property plus the home that is seen as an improvement to the lot itself. We are all aware that the world has changed quite a bit since I purchased my home in late 2019. I myself have been furloughed twice during the height of the pandemic (which meant I did NOT qualify for unemployment). One of these times happened when I was eight months pregnant with my first child in 2020. I have also been laid off twice since 2021. The first company, the one that furloughed me twice, laid me off the same month my son had to have surgery. I was lucky to land a new job the next month but we had to spend what little savings we had on medical bills. I got laid off again in April 2023 and having been searching for full-time work meanwhile surviving on freelance gigs while paying for private insurance for my family. I know I am not an outlier in the 2515. Many of my neighbors have had hard hits the past 4 years. I do not know anyone who has gotten an 126% raise to their income.

This inordinate proposal is based on faulty logic. The Assessor's note in the proposal states that the 126% increase is based on vacant land sales within the 2515. Your definition of "vacant lot sales" are not referencing the abandoned homes that need to be boarded up on my block. No this exorbitant increase is based on one side lot that was parceled off and put on the market for 3 years. It did not even sell until last year and now someone has built a second home there. They have only used the home a few times since it was built.

Whether it is the actual intention of this proposal or not, the message is clear. You no longer think families like mine, with working-class backgrounds, who have put themselves through college, and chosen to raise their families in the 2515 are no longer welcome. This is gentrification at its worst. Your proposal focuses on the one vacant lot on our street not the properties that desperately need to be torn down, nor the derelict apartments that are not up to code. This excessive proposal seems to forget what full-time, owner occupied residences bring to a community. We support our local businesses, buy our gas, ride our public transit and volunteer within the 2515. We are here to stay. We were actively head hunted as homeowners from 2015-2020. Not that much has changed in 4 years. The City of Gary, Lake County and the State of Indiana needs us to stay, not only for you to survive but to thrive.

I respectfully request that you change the proposed percentage increase to actually reflect the the most recent full-time census data of the 2515 residents.

Census Stats

Median household income: \$41,000

Median per capita income: \$25,000

Persons living below the poverty line: 25%

Marital status: 36% married

Bachelor's degrees or higher: 24%

Racial Demographics: 62% African American, 18% White 12% Hispanic/Latino/Latinx, 6% identified as being two or more races, 0% native, 0% Asian, 0% Islander

Sincerely,

Jessica E. Renslow
6117 Forest Ave.
Gary, IN 46403

To Whom It May Concern,

My name is Jessica Renslow and I am writing you concerning the DLFG proposal for Neighborhood 2515. I bought my home in Gary, Indiana in the October of 2019. This was a very conscious decision. I had lived all over the world and decided that there was no place like home. I had been a renter since I left home at the age of eighteen. So, at that time I had two decades of renting under my belt.

My reasoning for purchasing a house in my hometown was based on several factors. I was a single professional grossing \$50,000 annually. The banks in Gary were actively trying to get longterm renters who were young professionals to buy homes because our community needed and still needs to rebuild itself. I knew that without full-time, owner occupied residences and younger people willing to raise their families in Gary, our city would never become sustainable. I purchased a home in a neighborhood with historically less owner-occupied houses. 2515 had a high crime rate and a lot of transients. The people who did own homes and live here full-time were mostly retired public servants, nurses and factory workers.

In October of 2019, a salary of \$50,000 was deemed adequate to purchase a home in the 2515 neighborhood. My mortgage is a fixed rate and it is for 30 years. Now 4 years later I see that your department is proposing a 126% increase to the land on my property plus the home that is seen as an improvement to the lot itself. We are all aware that the world has changed quite a bit since I purchased my home in late 2019. I myself have been furloughed twice during the height of the pandemic (which meant I did NOT qualify for unemployment). One of these times happened when I was eight months pregnant with my first child in 2020. I have also been laid off twice since 2021. The first company, the one that furloughed me twice, laid me off the same month my son had to have surgery. I was lucky to land a new job the next month but we had to spend what little savings we had on medical bills. I got laid off again in April 2023 and having been searching for full-time work meanwhile surviving on freelance gigs while paying for private insurance for my family. I know I am not an outlier in the 2515. Many of my neighbors have had hard hits the past 4 years. I do not know anyone who has gotten an 126% raise to their income.

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Whether it is the actual intention of this proposal or not, the message is clear. You no longer think families like mine, with working-class backgrounds, who have put themselves through college, and chosen to raise their families in the 2515 are no longer welcome. This is gentrification at its worst. Your proposal focuses on the one vacant lot on our street not the properties that desperately need to be torn down, nor the derelict apartments that are not up to code. This excessive proposal seems to forget what full-time, owner occupied residences bring to a community. We support our local businesses, buy our gas, ride our public transit and volunteer within the 2515. We are here to stay. We were actively head hunted as homeowners from 2015-2020. Not that much has changed in 4 years. The City of Gary, Lake County and the State of Indiana needs us to stay, not only for you to survive but to thrive.

I respectfully request that you change the proposed percentage increase to actually reflect the the most recent full-time census data of the 2515 residents.

Census Stats

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Marital status: 36% married

Bachelors degrees or higher: 24%

Racial Demographics: 62% African American, 18% White 12% Hispanic/Latino/Latinx, 6% identified as being two or more races, 0% native, 0% Asian, 0% Islander

Sincerely,

A handwritten signature in black ink, appearing to read 'Jessica E. Renslow', written in a cursive style.

Jessica E. Renslow

6117 Forest Ave.

Gary, IN 46403

October 6, 2023

Department of Local Government Finance
Indianapolis, IN 46204

RE: 2023 Lake County Land Order Review

This letter represents my strong opposition to the proposed property tax increase for the Calumet Township, Lake County, Indiana.

I live in a 1050 square foot, masonry block house. It is a former cement block factory. The house was the original office for the cement block company. The ground around the house is filled with industrial detritus. The house is surrounded on three sides by National Park, Federal Land.

We do not have any public services. No water (we have a well), no sewer, (we have a functioning septic system), and the street in front of the house has deteriorated so much it no longer exists. In heavy rains, it's a mud-filled mess. We don't think the street has been repaved since the original construction over 70 years ago.

And now the Calumet Township wants to increase our property taxes, on marginalized land, by more than 250%.

While property 'values' may have increased, the services provided by this unnecessary government entity have been non-existent.

My wife and I volunteer in our community. We spend far more than 40 hours a week creating value for our community through the Miller Beach Arts & Creative District and the Miller Beach Farmers Market. These are both non-profit, volunteer efforts in the First District of the City of Gary that increase value. We rely on donations, grant money, and fundraising.

For a feckless, unnecessary government entity to suck more money out of our community will be devastating for our community that has an average income of between \$38-41 K. We rely on small donations, but we do know that most of those donations will disappear, and the financial stability of our small non-profit will be threatened.

Volunteers do the work of failed government entities here in Gary Indiana. Senior citizens are outside daily, year 'round, picking up trash on the streets and roadways in Gary Indiana.

A tax increase will not create competent government, nor will the services provided increase or improve. A tax increase – on top of a referendum tax increase for failing schools – is a kick in the face after a pandemic that made all of us poorer.

This proposed tax increase is mindless, stupid, and proposed by a governmental entity that shouldn't even exist. It's damaging, onerous, and will force out the very people that do all the work through volunteering. Just Dumb.

How about a shift in the years of reassessment as the pandemic caused a pause in everything. How about putting this off for another two years?

Sincerely,

Kathy A Long
101 N Hancock St
Gary, IN 46403
kathyannlong@yahoo.com
219-678-0288

From: [K Patterson](#)
To: [HEARINGS](#)
Subject: Re: Opposition to proposed property tax increase
Date: Friday, October 6, 2023 4:21:41 PM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Jennifer,

Thank you so much for the information and your speedy reply. I will pass on the information to my neighbors. I am concerned about my taxes increasing if the new land assessment passes. Who should I send my letter to with this concern?

Kimberly
Sent from my iPad

> On Oct 6, 2023, at 3:05 PM, HEARINGS <Hearings@dlgf.in.gov> wrote:
>
> Dear Ms. Patterson,
>
> Thank you so much for taking time to write such a heart felt letter about your situation. We appreciate you being involved in government, despite all of the challenges you have currently.
>
> We want to make sure the elderly neighbors you referenced are aware of the over-65 deduction and circuit breaker credits. They need to apply to the assessor if their incomes are at \$30,000 for singles and \$40,000 for married couples, and their assessed values are \$240,000 or less. This provides relief to senior on limited incomes.
>
> Also, we think you are referring to the Lake County land order review. Some residents have written expressing concern that their taxes will increase 400%. We are not aware how that could be by law, and this is misinformation. There are many safeguards in place to limit tax increases. So we did want to share that to help with fears that have been expressed.
>
> We thank you again for writing.
>
> Sincerely,
>
> Jennifer Thuma
> Deputy General Counsel
>
> -----Original Message-----
> From: K Patterson <kimberly5190@icloud.com>
> Sent: Friday, October 6, 2023 3:55 PM
> To: HEARINGS <Hearings@dlgf.IN.gov>
> Cc: Kimberly Patterson <kimberly5190@sbcglobal.net>
> Subject: Opposition to proposed property tax increase
>
> **** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****
>
> Kimberly Patterson
> 8626 Oak Avenue
> Gary, IN 46403
> Kimberly5190@sbcglobal.net

> 773-865-5994

>

> October 6, 2023

>

> Dear Hearings@DLGF.in.gov,

>

> I am writing to voice my strong opposition to the proposed property tax increase for the city of Gary/Miller Beach area. The potential hike in property taxes is a matter of great concern for me and numerous property owners in our Gary/Miller Beach community.

>

> As a dedicated resident of the Gary/Miller Beach, I have always recognized the importance of property taxes funding vital public services and infrastructure improvements. However, the proposed increase appears to be excessive and would post significant financial challenges for me. I'd like to emphasize several points that directly relate to my personal situation:

>

> Financial Hardships: This proposed increase would place a substantial financial burden on my household. I am single and self-employed and have just come out of a 5-month nationwide strike in my line of work. With inflation and the rising cost of essentials, I've barely been able to meet my financial obligations. I also help to take care of my recently widowed elderly mother who has a slew of health challenges. This proposed tax increase would increase my hardship and be financially unbearable.

>

> Property Maintenance: An excessive tax increase will hinder my ability to afford the necessary maintenance and improvements to my property. This would have long-term consequences for the communities property values. My home isn't new or trendy. My home is modest. I don't have a garage or a finished basement. My home was built in 1935 and needs major work on the structure. With a tax increase I won't be able to do proper maintenance and repairs.

>

> Community: I am also concerned for my retired elderly neighbors (most who are widowed) who have lived in this community for many years. They are on fixed incomes. Many have had recent serious health challenges including heart attacks and strokes. How will the elderly survive if this tax increase passes?

>

> Due to my Financial hardships, my Property Maintenance and my concern for my Community, I respectfully request that the proposed property tax increase be reconsidered. I believe it is crucial to explore a solution that takes into account the financial well-being of residents and the long-term health of our community.

>

> Thank you for your time and attention to this matter. I look forward to a fair resolution that aligns with the best interest of our community.

>

> Kimberly Patterson

> 8626 Oak Avenue

> Gary, IN 46403

> 773-865-5994

> Sent from my iPad

From: [HEARINGS](#)
To: [Laura](#)
Cc: [Wood, Barry](#)
Subject: RE: In regards to proposed Property Tax Increases
Date: Tuesday, October 10, 2023 10:31:40 AM

Dear Ms. Fraser,

Thank you for taking time to write to us, and to share the details of your situation. We noted that you might qualify for the over-65 deduction and circuit breaker credit. There are income requirements to it, but you should ask the local assessor about it and apply if you think you are eligible.

Also, the legislature expanded the homestead deduction for 2024, so that should help as well. We wanted to share several points of assistance there that you might not be aware of yet.

The DLGF is reviewing the land order only for Lake County, and if values increase, it doesn't necessarily mean an increase in your property tax bill for 2024. That will depend on local budgets and local tax rates for the most part.

We hope that is helpful to know.

Sincerely,

Jennifer Thuma
Deputy General Counsel

From: Laura
Sent: Friday, October 6, 2023 5:19 PM
To: HEARINGS
Subject: In regards to proposed Property Tax Increases
Importance: High

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To the Department of Local Government Finance,

My Property is approx 1/3 Acre with 3/4 of the property below street level.

When I purchased the corner 3 half blocks, the Judge in Gary Court stated that no one would be allowed to build a house on that part of the property.

We have fenced in the entire property and maintained the street sides and alley side. We have also put in extensive patios and retaining walls to keep any landslides from occurring on the street sides.

This House is 1045 Square feet with 1 bedroom 1 bath and what the appraiser considered the kitchen to be an inadequacy to the property being on the lower level below street level. Only 745 square feet of the house are at street level with 500 square feet of the house below. We have just replaced the roof on the house and installed a new furnace and are working on replacing the garage & gazebo roofs.

We are both in our 70's and on very reduced income.

With the possibility of our property taxes doubling to \$ 5,500 that becomes a huge number for us to pay.

We have always maintained our property and this sudden increase in taxes is just very unfair. It will make it more difficult to maintain the property and even keep our home.

We understand that taxes increase like almost everything else, but isn't there a way we can alleviate this incredible increase and be assessed a lesser sum?

Respectfully,

Laura Jaeger Fraser

Andrew Fraser

1012 N SHELBY STREET

GARY, INDIANA 46403

From: [HEARINGS](#)
To: [Leslie Krupchak](#)
Cc: [Wood, Barry](#)
Subject: RE: Excessive Land Tax Increase
Date: Tuesday, October 10, 2023 10:26:40 AM

Dear Ms. Krupchak,

We really appreciate you taking time to write and being willing to share your personal struggles with us. We read your letter. You have gone through a lot and are to be commended for persevering through it.

We took note of the detail you provided about neighborhood 2512 and the two \$1 million sales. We will have our team double check that, as they have been reviewing each neighborhood and the sales therein.

Thank you again for writing and we appreciate you taking time to do so.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Leslie Krupchak
Sent: Friday, October 6, 2023 5:09 PM
To: HEARINGS
Subject: Excessive Land Tax Increase

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To any person or group involved with increasing land taxes, these taxes are excessive and exorbitant because of the following reasons:

1. We have lived through the first tax issue and had to short sale on a rental home while trying to raise our children and put them through school. Here is what we paid back then - \$12,000 a year for 3 years on a rental, which became a short sale on our credit report, and paid \$20,000 on our main home for 3 years using credit cards. We took on various credit card debt so our main home didn't go into foreclosure which resulted in taking TEN years to financially recover from this event. My husband and I do not want to have this happen again because we feel it's going to put us in a financial risk once again. It is shameful and embarrassing to the citizens of the City of Gary, a dereliction of duty and shows ignorance in leadership that we cannot raise our families properly and that we have to keep fighting for these tax events that keep occurring. Do we see it happening in other cities? I think not. It would never happen in South Lake County because there is so much supported retail.

This particular proposed increase WILL PUSH OUT ANY FAMILIES THAT ARE CURRENTLY EXISTING. THEY WILL MOVE AND RAISE THEM ELSEWHERE just like what happened in 2002. Why do we always get taken advantage of?

2. Do not treat Gary with the same land value similarities as other cities in Lake County because we have NO RETAIL/NO BUSINESSES TO OFFSET ANY PERSONAL TAXES. We have churches and a couple Dollar Stores. I do my grocery shopping in other cities, either Portage or Hobart. Our city services are lacking and disorganized. How does this proposed land value per square footage increase compare to an adjacent lakefront neighborhood such as Ogden Dunes or Dune Acres

or for that matter, a home on Cedar Lake?

3. We have too many schools for our population and we are already paying the Gary School Corporation \$12,406.94 Per Year! My husband and I are currently paying for college for our daughter, along with finally getting ourselves into position to possibly retire in 8-10 years. First, this is way too much money to just give the school corp. because they mismanage it anyway, such as what happened in the past. Second, this tax increase will push out any elderly, single-income homes, and families in our neighborhoods and go elsewhere.

4. The two \$1 million-dollar sales for neighborhood 2512 ARE OUTLIERS. This is not very common and should not be treated as the norm. Just because someone paid a high price should not affect my ability to stay in MY home. I propose to look into passing something similar to what California did in passing Proposition 13 back in 1978. This would cover any surprises and/or forcing any sales because of an increase. Please look into that.

Most, if not all, of the homes here are older and owners are just working to repair and update. This is not Crown Point or Hobart with a ton of new construction and businesses and should not be treated as the same. By the way, what is Cedar Lake's land value per square footage and how does it compare with ours? Are their areas broken up into "neighborhoods" as you are proposing?

5. Finally, according to the Census Bureau, here are Gary's 46403 statistics: The money is not located here in this city.

Median Household income: \$41,000

Median per capital income: \$25,000

Persons living below the poverty line: 25%

Marital Status: 36% Married

Bachelors degrees or higher: 24%

Racial demographics: 62% African American, 18% white, 12% Hispanic/Latino/Latinx, 6% identified as being two or more races, 0% native, 0% Asian, 0% Islander.

I am in disagreement for this increase because it assumes TWO INCOMES PER HOUSEHOLD to help with expenses. 64% of our dwellers are NOT MARRIED and on a SINGLE INCOME OR FIXED INCOME. Personally, we will be burdened because we are currently paying for college and it has been a struggle. Our insurance just increased 26% this year on both our homeowner's and automobiles. We (Gary residents) already pay the highest vehicle insurance in Lake County because of being redlined in the 46403 area code. We will also be looking at another property tax increase in two years, which I hear is going to be another blow to our personal financial budget.

Be responsible and accountable to our residents. It seems there are much more unanswered questions than answered to be able to make such an important decision that could literally change people's lives.

Sincerely,

Leslie and Kap Krupchak,

(219) 670-2238

From: [HEARINGS](#)
To: [LISA FINNEGAN](#)
Cc: [Wood, Barry](#)
Subject: RE: Lake County Land Order - Petition for Review Hearing
Date: Tuesday, October 10, 2023 10:28:08 AM

Dear Ms. Finnegan,

Thank you for taking time to write to us. We truly appreciate you sharing these details with us, and encourage you to listen to the hearing this evening if you would like to do so. The link is on the website for DLGF.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: LISA FINNEGAN <leedeldee@comcast.net>
Sent: Friday, October 6, 2023 5:18 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Fwd: Lake County Land Order - Petition for Review Hearing

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Dear GLDF,

I am writing to bring to your attention the pressing need to lower the proposed property tax rate increase. I humbly request your immediate intervention to address this matter and create a more a fair and sustainable tax environment for all citizens.

The proposed property tax rates will reach an unsustainable level, burdening homeowners and discouraging potential buyers from investing in real estate. It will keep existing homeowners from making must needed improvements to their home or might prohibit any necessary upkeep to their property. The high tax rates will not only strain the finances of individuals and families but also deter businesses from establishing or expanding their operations, hindering economic development in our region. The new rates will ultimately affect the livelihoods of individuals and cause some to lose their homes.

Lowering property tax rates will have several positive effects on our community. Firstly, it will provide much-needed financial relief to homeowners, allowing them to allocate their resources towards other essential needs, such as education, personal investments, healthcare and in some instances things as basic as food.

My personal goals were to be financially stable enough to retire by age 70. The proposed tax increases have ended that dream for me and have made my future plans extremely doubtful.

My ask is that you seriously evaluate the current property tax rate increase and take the necessary steps to lower them in a fair and responsible manner. It is crucial to strike a balance between generating revenue for public services and ensuring the financial well-being of homeowners and businesses. A reduction in the proposed property tax rates can have a profound positive impact on our community, our community's homeownership, and fostering a prosperous future for all.

Thank you for considering my request. I sincerely hope that you will take swift and decisive action to lower property tax rates and create an environment that supports economic growth and an overall well-being of our community.

Sincerely,

Lisa

Lisa Finnegan
1125 N. Wells St.
Gary, IN. 46403

From: [HEARINGS](#)
To: [Meg Roman](#)
Cc: [Wood, Barry](#)
Subject: RE: Increased property taxes in Lake County IN
Date: Tuesday, October 10, 2023 10:33:10 AM

Dear Ms. Roman,

Thank you for taking time to write to the DLGF, a state agency. We appreciate it. It may be helpful to also contact local officials who set budgets and local tax rates. The DLGF will be reviewing the land order to make sure it meets requirements for the county.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: Meg Roman <romanmeg@gmail.com>
Sent: Friday, October 6, 2023 6:04 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Increased property taxes in Lake County IN

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I am writing to express my extreme concern RE: the proposed steep increase in land property taxes for Lake County. This will price many long-time residents out of their homes and many will have to leave their homes as they will not be able to afford the increases. Many people have lived here all of most of their lives, are in fixed incomes or about to retire, and cannot afford to have their taxes shoot up a much more than normal amount.

It has been said that it took a while to get to this stage-with properties being under assessed for some time. My question would be - why is this the case? If someone was not assessing the properties properly for some time, why are the home owners now being asked to make up for that error? I understand that some properties are assessed lower than market value - but why try to correct a years old problem in one fell swoop?

Property prices across the world have shot up since the pandemic - I would say unrealistically. I believe we are in a bubble, with unrealistically high property values due to circumstantial reasons, and the market will correct itself in time. Why raise the taxes super high now - instead Rolf taking a more prudent approach and perhaps raising them slightly, and then watching the market as it adjusts.

Local residents are also being negatively impacted by land barons or absentee property owners. The people who chose to live here and add to the economy should not bear the burden for land speculators.

I was born and grew up in Gary, choose to return after several decades away, recently purchased my family home, and am due to retire soon. I would be immensely impacted if I had to sell my family home and move elsewhere because I could not afford the sky rocketing taxes.

Please vote to modify the planned increases.

Thank you,

Margaret Roman

From: [HEARINGS](#)
To: [Phillip Smith](#)
Cc: [Wood, Barry](#)
Subject: RE: Tax increase in fair
Date: Friday, October 6, 2023 8:40:42 AM

Dear Mr. Smith,

Thank you for taking time to write and be involved in Indiana government. We appreciate it.

It may be helpful to know that the actual tax on land is not tripling. It is easy to misunderstand the land order process. The land order sets base values for a time period, and to keep up with market values (Indiana has a market value-in-use system by law). So the assessed value can increase, and a tax bill can remain the same. That depends on local unit budgets and rates.

We hope this is additional helpful information.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: Phillip Smith <pgraysmith.smith@gmail.com>
Sent: Friday, October 6, 2023 8:30 AM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Tax increase in fair

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To whom it may concern,

The land tax increase in the 2500 section of Miller in Gary, IN is quite unfair to property owners on fixed incomes. We understand the land value per linear foot has increased. The unfair part is the immediate and unexpected increase in taxes. This should be done gradually of several years to give owners a chance to adjust their budget. We live here because it is affordable. You are creating a situation that will force many people to leave their homes. If this doesn't, then when you raise property taxes in two years, that will be the last straw. Please reconsider tripling our land tax.

Phil and Carol Smith
1151 N Ripley St.
Gary, IN
219 765-0298

Sent from my iPad

From: [HEARINGS](#)
To: [Tesa Emmart](#)
Cc: [Wood, Barry](#)
Subject: RE: Proposed Property Tax Increase
Date: Friday, October 6, 2023 3:42:51 PM

Dear Ms. Emmart,

Thank you for writing to us. We appreciate you taking time to express your concerns. We have read your letter below and empathize with you.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Tesa Emmart
Sent: Friday, October 6, 2023 3:34 PM
To: HEARINGS
Subject: Re: Proposed Property Tax Increase

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To Whom it May Concern:

I hope this letter finds you in good health and high spirits. I am writing to express my deep concerns about the proposed increase in property taxes within our community. As a single mother, this potential tax hike would place an undue burden on my family and me, and I implore you to consider the impact it would have on hardworking individuals and families like ours.

I understand that the government has various responsibilities and financial obligations, but I believe that such a significant increase in property taxes would be excessive and could lead to severe financial hardship for many residents in our area. While I appreciate the need for public services and infrastructure improvements, I urge you to explore alternative avenues for generating revenue or consider more gradual and reasonable tax adjustments.

As a single mother, I am the sole provider for my family, and I work tirelessly to make ends meet. Any increase in property taxes would directly affect our already tight budget, leaving us with less money for essentials such as food, clothing, and healthcare. Additionally, my child's education is of the utmost importance to me, and I worry that this financial strain may limit their access to extracurricular activities and educational resources.

I believe in the importance of supporting our community and its development, but I also believe that this should be done in a way that is fair and equitable for all residents. A sudden and significant property tax increase would disproportionately affect vulnerable individuals and families like mine.

I kindly request that you reconsider this proposed tax increase and explore alternative solutions to meet the government's financial needs. I understand that difficult decisions must be made, but I believe that together, we can find a way to balance the budget without causing undue hardship to those who are already struggling.

I appreciate your dedication to public service and your willingness to listen to the concerns of your constituents. I hope that you will take my plea into consideration when making decisions regarding property taxes in our community.

Thank you for your time and attention to this matter. I look forward to hearing from you and working together to find a solution that benefits everyone in our community.

Sincerely,
Tesa Emmart
6901 Juniper Avenue
Gary, IN 46403

From: [HEARINGS](#)
To: [Tina L. Rzepnicki](#)
Cc: [Wood, Barry](#)
Subject: RE: Opposition to Proposed Property Tax Increase in Lake County, IN
Date: Tuesday, October 10, 2023 10:22:28 AM

Dear Ms. Rzepnicki,

Thank you for taking time to write. We appreciate it.

It might be helpful to further understand the process. We believe you might be misunderstanding that the increase in values through a land order doesn't translate into the same increase in the actual tax bill. We don't have any information that would lead us to believe that taxes for your property will increase 101%. There are various protections in place in law, such as the property tax caps (1% for homesteads), and limits on budget increases too.

So we wanted to be sure to share that information with you if helpful.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Tina L. Rzepnicki
Sent: Friday, October 6, 2023 5:01 PM
To: HEARINGS
Subject: Opposition to Proposed Property Tax Increase in Lake County, IN
Importance: High

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I am writing to voice my strong opposition to the proposed property tax increase for the Gary, Lake County area (especially Calumet Township). The potential 101% hike in property taxes for my specific address (which already has the highest taxes in the city)& the surrounding area is a matter of great concern for me and numerous other property owners in our community. As a resident of this area for 34 years, I have always recognized the importance of property taxes in funding vital public services and infrastructure improvements. However, the proposed increase appears to be excessive and could pose significant financial challenges for homeowners like me.

I wish to emphasize several key points that directly relate to my personal situation:

- **Financial Impact:** The proposed 101% increase would place a substantial financial burden on my household. We already pay the highest taxes given our location on the lakefront. This is a home and location that we waited for many years to afford in our retirement. Doubling our property taxes to about \$14,000 would place an overwhelming burden on our finances, making it difficult for us to remain in the community we love and afford ongoing maintenance on our home that was built almost 90 years ago.
- **Fixed Income:** As senior citizens on fixed incomes, my husband and I would find it difficult to afford the essentials we need without going into debt. The retirement investments that we depend on are already in jeopardy, exacerbating the impact of an excessive property tax burden. We are not alone, as many of our neighbors have lived in this community even longer than we have, are also senior citizens on fixed incomes, and will find the financial burden of a large increase devastating to their finances.

- Homeownership: As indicated earlier with respect to my own situation, high property taxes can affect the affordability of homeownership for individuals and families. An excessive increase may deter potential homebuyers from investing in our community.
- Community Vitality: Our community thrives on the active participation of its residents. An unmanageable tax increase may discourage residents from contributing to local organizations and initiatives that enhance our quality of life. Furthermore, it has become apparent that many in the community, me included, have seen nothing that demonstrates good use of tax dollars for necessary improvements in city and state infrastructure. This situation is not only discouraging but demoralizing for those of us who want to be good citizens, proud of our community, and encourage others to move here because the area has so much to offer.

In light of these concerns, I respectfully request that the proposed property tax increase be reconsidered. I believe it is crucial to explore a more balanced and equitable solution that takes into account the financial well-being of residents and the long-term health of our community.

Thank you for your attention to this matter. I hope that you will carefully consider the impact of this tax increase on the residents of our area. I look forward to a fair resolution that aligns with the best interests of our community.

Sincerely,

Tina Rzepnicki

8917 Lake Shore Dr

Gary, IN 46403 Ph: 773-383-6370

Email: rzep@uchicago.edu

From: [HEARINGS](#)
To: wprettyman@sbcglobal.net; [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: Proposed Increases in Land Value for Zip Code 46403
Date: Friday, October 6, 2023 1:45:09 PM

Dear Ms. Prettyman,

Thank you for writing to us. I read your letter. I hope that your double knee replacement goes well soon. My mom just had that surgery (1 knee) a few weeks ago. That is a lot to go through I know. We think there is a lot of disinformation that is causing fears. Many have written to us expressing concern that tax bills will increase 400%. We don't have any information that tells us that is accurate. There are legal safeguards in place actually to make sure something like that doesn't happen. What Lake County did do is adopt a new land value order, to keep up with market values-in-use as the property tax system requires by law. While land values could increase, that doesn't necessarily relate to property tax bill increases—definitely not 100% or anywhere close to that, so I hope that gives some peace of mind. The main factor would be local budgets and local tax rates. Those are applied against the assessed value. Local units in Lake County are adopting budgets this month yet. The DLGF (a state agency) will hold a hearing next week on the land order. This is a review to make sure it meets legal requirements.

You mentioned being older and on a limited income. Have you applied and do you receive the over-65 deduction and circuit breaker? This requires income for a married couple of a little over \$40,000 and an assessed value threshold of \$240,000. This limits increases to 2% per year. There are also deductions for veterans and disability. We want to make sure you know about these. You would apply with the assessor's office in Lake County.

Please let us know if you have questions.

Sincerely,
Jennifer Thuma
Deputy General Counsel

From: Wendy Pettit Prettyman
Sent: Friday, October 6, 2023 1:18 PM
To: HEARINGS
Subject: Proposed Increases in Land Value for Zip Code 46403
Importance: High

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

October 6, 2023

To Whom It May Concern:

Today I turned 78 years old. In my entire adult life I have not been as concerned about an action which could alter my life and that of my husband as dramatically as what is spelled out in this proposal. And this is from someone who survived the chaotic 1960s (even having to leave the Randolph Street station of the South Shore Railroad in Chicago with no lights on in the cars and shades drawn until we were safely past Grant Park amid the protests going on during the 1968 Democratic Convention); plus several health crises for both my husband and me.

We are like so many of our neighbors and friends and living on a fixed income: Social Security for both of us, a small pension, and the small amount of funds I can take each month from my home based accounting and tax practice. My accounting practice is small so the income generated from it is also limited. It will become even more limited in a few weeks when I have double knee replacement surgery and will not be able to work for a while; being self-employed means no work and no billing and no income. And it should come as no surprise to anyone that the cost of having a business has increased substantially due to rapid price hikes on the products and services I must have to be able to operate. We live on a monthly budget which has little room for big surprises. Very recently, we had to replace the roof on our house and now must find a way to pay out an additional \$500 a month, after taking a huge amount from our savings for a down payment. There are additional maintenance projects that will have to be addressed in the near future, all costly.

I have lived in Miller all my life and my husband has been here since 1962. We are faced with the possibility that we will not be able to stay in our home of 40 years; and also the possibility that the taxes on this property will make it difficult to sell. Not a pleasant scenario at all. This is not a situation that will be ours alone to bear. The demographics for the 46403 zip code says it all: Median household income: \$41,000; Median per capital income: \$25,000; Persons living below the poverty line: 25%. Additional demographic information is available at <https://www.census.gov/>.

The reality is that there are many renters in this community who will also be faced with increased financial hardship. Their landlords will not be able to just absorb these kind of unreasonable increases, they will have to pass it on to their tenants.

We understand the need for revenue to fund government. We do expect fairness and equity in the assessment of taxes. How can increases of 95% to 363% be considered fair or reasonable? Our house is the 233% increase category. These proposed rates are absolutely unconscionable. While I rarely have good things to say about California government, their Prop 13 legislation, which limited the annual increase of property taxes to 2% to owner-occupied houses and then adjusted at the time they are sold, seems to be a reasonable approach. Some version of this would save a lot of heartache for those who may no longer be able to afford their own homes.

I mentioned earlier that I have an accounting and tax practice. I have 45 tax clients who reside in the 46403 zip code. I can state unequivocally that each one of them will be harmed by this excessive increase in their property taxes.

We implore you to deny these unreasonable and excessive increases.

Thank you for your attention.

Wendy Prettyman, AFSP, MBA

Ted Prettyman

8000 Oak Avenue

Gary, IN 46403

(219) 743-0249

From: [JAMES WRIGHT](#)
To: [HEARINGS](#)
Subject: Lake County Land Order Petition for Review Hearing
Date: Saturday, October 7, 2023 3:49:38 PM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To whom it may concern,

This statement is in regards to the proposed tax increase for the year of 2024. If the proposed tax increase occurs, I would have a difficult time complying with the increase, for I am 83 years old, and have been living in my home, located at 7518 Locust Ave. Gary; for 50 years. I am on a fixed income. I am now paying \$958 every 6 months. My income has not changed for several years and is very close to the poverty level. I am not expecting any income increase in the future. Any increase in my property tax will be a financial hardship.

Beverly R. Wright
7518 Locust Ave.
Gary, In. 46403

From: [Corya Channing](#)
To: [HEARINGS](#)
Cc: artisticpartners@att.net
Subject: Tax increases in Lake Co., Gary IN
Date: Saturday, October 7, 2023 10:00:52 AM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

PLEASE don't let this happen!!! I could lose my house, the only happy home I've known for over 30 years. I never thought I would end up in Gary, IN, having grown up in Noblesville, lived in Brown Co., Chicago, all great places, but not permanent for me. So, now that I've grown so fond of this place, have been contributing to the community, even earned standing as a "Miller All Star" you are threatening to make it impossible for me to continue to live in peace in my old house? I am pleading with you, please don't raise my tax rate from \$432 to \$2000 per unit, as I have seen in charts provided by our leaders. I'm in consultation with my mortgage lender to find out what this would mean to my monthly payment, but I imagine it would increase it by 400%. Are you kidding me? That would force me to go back to RENTING, probably in a big city like New York or Chicago, where believe it or not, I could live cheaper than what my payments will be like if this proposed increase goes through. I thought the American dream was already mine: nice house, in a nice neighborhood, at a reasonable rate for someone on a railroad pension to stay for the rest of my life. I always say I'll stay until they carry me out feet first, but that may not hold true if this unbelievably steep increase comes to fruition, or should I say ruination. A made up word to describe an unthinkable situation. PLEASE, PLEASE, PLEASE DON'T RAISE MY TAXES!!

Sent from [Mail](#) for Windows

From: [G. L. Mitchell](#)
To: [HEARINGS](#)
Subject: Purposed TAX Increase in the Miller Section of Gary
Date: Saturday, October 7, 2023 12:09:56 AM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Hello,

I am writing this letter regarding the purposed crippling raise in the taxes. My voice lends to the outcry no's and financial concerns of the outcome if the taxes are to increase.

I am a divorced parent and aunt living on the low end of a teacher's salary in my childhood home. My house was built in 1935 and my parents were the second owners of this house. The up keep with a home this old is enough. Now to worry about higher taxes. The stress level is unnerving and quite frankly, scary. I love my neighbourhood and home, I would like to NOT have to worry about be priced out of a home where I grew up. I would like my neighbour's and young families to be able to afford to reside in the lovely area without having to work two and three jobs to just live and get by.

Please take this request along with others into consideration. The purposed increase with be a major hardship for us.

Thank-you,
Genalealie Mitchell

[Sent from Yahoo Mail on Android](#)

From: [Laura Demchuck](#)
To: [HEARINGS](#)
Subject: objection to proposed land tax increase
Date: Saturday, October 7, 2023 11:19:00 AM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Hello DLGF Members,

I am a single female retiree who, after 21 years, is still paying off a mortgage on my very modest home at 7007 Forest Ave. in neighborhood 2514 in Miller. I chose to live here because it was within my limited budget. Other than a bit of landscaping, there have been no improvements to my 50 x 170 ft. lot. My block has seen almost no real estate transactions and virtually no land improvements in the time I have lived here.

I live on a very modest social security income, as do many of my neighbors. The proposed land tax increase will hit me and my neighbors very hard. 95%, though less than proposed for other neighborhoods, is excessive and will be a real financial hardship. I watch my budget very carefully. What value will I derive from the proposed tax increase?

I urge you to temper your desires and expectations of funds rolling in, as I have learned to do. Keep Miller the diverse community it has been. Do not drive out the very citizens who have contributed to the maintenance and stability of our neighborhoods.

Thank you,

Laura Demchuck
7007 Forest Ave.
Gary, IN 46403

From: [Lydia Otey](#)
To: [HEARINGS](#)
Subject: Lake County Tax Increases
Date: Saturday, October 7, 2023 2:07:41 PM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Hello,

I am writing as a resident of the Miller section of Gary to express my opposition to the proposed tax increases in our community. I came here in order to become a homeowner, something that I could not afford to do in my previous community. I have built a new community here, which includes many dear senior citizen friends on fixed incomes. The proposed tax increases will force many miller residents to give up their homes here. Financially displacing these long-time residents is wrong. Please don't let the human impact of this decision be lost on you. The proposal would tear apart a tight-knit community in the name of tax money (which, by the way, we lake county residents seldom see the benefits of). This is not aligned with positive moral values.

Kindly,

Lydia Otey

From: [Rebecca White](#)
To: [HEARINGS](#)
Subject: Re: Opposing tax increase in Miller, Gary, IN
Date: Saturday, October 7, 2023 9:03:45 AM
Attachments: [image_6487327.JPG](#)

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****



I believe it is images like this that show 100-363% increases in...property value? Taxes? This is what has everyone concerned.

If my \$110,000 home increases 100% in assessed value? My 1% cap will still almost double my property taxes for 2024.

On Fri, Oct 6, 2023 at 3:07 PM Rebecca White <rebecca.crum@gmail.com> wrote:

Thank you for all of this. I'm aware of my current tax bill for the 2023 year, but fear what's to come if the county and state suddenly feel like my house/property has tripled in value, as the market seems to think it has. This is what we are all afraid of, and why you're going to receive a fearful, visceral reaction to the impending increase, especially from those of us in Miller.

Thanks for the open dialogue, I'll be passing along this link and your responses to my friends here.

Have a great weekend,
Rebecca

On Fri, Oct 6, 2023 at 4:00 PM HEARINGS <Hearings@dlgf.in.gov> wrote:

Dear Ms. White,

Thank you for sending the article. We read the article also. We don't have any information that tax bills will increase 100-250%, or could by Indiana law. They may be referring to the land values increasing but the assessed value doesn't translate into the same percent increase in the tax bill itself. By law, they couldn't increase like that because some of the safe guards include property tax caps (1% for homes), limits on local budget rates and amounts, and limits on some debt.

To provide additional helpful information, this is an article by a respected Indiana economist, about property tax bill safeguards the legislature adopted during the 2023 session to anticipate increasing assessed values because of the real estate market.

[The General Assembly Delivers Some Property Tax Relief \(purdue.edu\)](#)

We looked at your assessed value for the 2023 tax bill. It looks like the tax bill is based on the \$40,180 in assessed value after deductions are applied. (The total assessed value is the \$111,000 but the deductions decrease the amount on which the tax is levied, so they lower the tax bill.) We thought this might be helpful information from the current year, if you don't have it.

Tax Bill ID	161119475
Assessment Year	2022

Tax Bill ID	161119475
Assessment Year	2022

County	Lake
Parcel Number	450532276026000004
Tax Payer Name	Rebecca A White
Tax Payer Street Address	7622 Indian Boundary
Tax Payer City	Gary
Tax Payer State	IN
Tax Payer Zip	46403-0000
Tax District	004

Total AV

Total AV	\$111,000.00
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Deductions

Mortgage	\$3,000.00
Standard Deduction	\$45,000.00

Net AV	\$40,180
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2023 Tax bill:

\$1,327.82

From: Rebecca White <rebecca.crum@gmail.com>
Sent: Friday, October 6, 2023 3:08 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Cc: Wood, Barry <Bwood@dlgf.in.gov>
Subject: Re: Opposing tax increase in Miller, Gary, IN

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

With all due respect, this article definitely makes us all feel like overwhelming increases are forthcoming:

https://digitaledition.post-trib.chicagotribune.com/infinity/article_share.aspx?guid=a542ca96-2f9e-4528-ae7a-0f4eac2952cf&fbclid=IwAR3SPQR6YB9IwJY7oFkFhuLiP4VBllhetJiaVEQg8E5MZYJdU0iUWPPllacw

This will destroy all of Gary and any improvements that have been made since 2014, after the overwhelming taxes were reduced. This community cannot withstand another huge increase. Gary as a city will just not survive it.

The current post-pandemic housing inflation does not adequately represent the home values of this area. I purchased my home for \$110,000 in 2016, you cannot tell me that this house has tripled in value in the last 7 years. It's insane. And to tax us on these ludicrous values that we have no control over is unfair and will kill any chance of revitalization. Why is Calumet Township, already in despair, being targeted? I invite anyone making this decision to come and drive around the 50 sq miles of the total of Gary and point out how a 100-250% increase in property taxes is warranted.

On Wed, Oct 4, 2023 at 3:07 PM HEARINGS <Hearings@dlgf.in.gov> wrote:

Dear Ms. White,

Thank you for making time to write a detailed letter via this email, and for being engaged in government.

The Department of Local Government Finance is a state agency, and is reviewing the land order only next week in the hearing. It may be helpful to know that even when values increase in a land order to keep pace with the market values, an individual's property tax bill can remain the same, or even decrease, depending on what the local budgets and tax rates are that are set at the local level.

We greatly appreciate you sharing your thoughts with us yesterday.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Rebecca White <rebecca.crum@gmail.com>

Sent: Tuesday, October 3, 2023 4:03 PM

To: HEARINGS <Hearings@dlgf.IN.gov>

Subject: Opposing tax increase in Miller, Gary, IN

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Please listen to the residents of the Miller neighborhood when we tell you, we can't do this again. Please learn from your mistakes.

I was here looking at homes in the Miller area in 2015 in the aftermath of the last bloated, unfair increase of the taxes here and let me tell you what it looked like: a war zone. I could look at 10 houses a week here because there were hundreds of abandoned, falling down houses in disrepair. The streets were literally in shambles. Any businesses that were left were boarding up. That's what you are setting this neighborhood up for again. Failure.

I moved here in 2016, and it's taken all 7 of these years just to get this neighborhood back to mostly good. We've had 3 years of construction on a Lake St. sewage and double track project that will benefit no one if no one can afford to live or do business here, for the businesses who have managed to survive it. We are finally seeing the light at the end of the bubble bursting, the taxes, the pandemic and construction tunnels and we are seeing all the houses rebuilt and businesses returning, now you want to punish us back into blight by overtaxing us on property values that are not sustainable?

We have a strong community of old and young, black and white, rich and poor, and multiple government subsidized housing family units that will not sustain another inappropriately high tax increase. You will price people out of their homes again. You will take away any disposable income that could be spent supporting local business. No one will want to use that new train station when everything around it is a ghost town. Miller will once again fall to blight. Please learn from your mistakes.

Rebecca White

7622 Indian Boundary, full time resident

Gary, IN 46403

2023 Lake County Land Order (Select Neighborhoods)

(Information sources included various 2023 Lake County Land Order documents, GIS maps and individual taxpayer Assessor property cards.)

Neighborhood code	Tax Year	Base Rate(FF*)	Mkt Factor	Adj. Rate
2512	2022 Pay 2023	3,531	1.27	4,484
	2023 Pay 2024	7,100	TBD	TBD

Base % Change: 101%

Assessor Notes: Miller beach lakefront lots. Used vacant sales, indicating need for significant increase.

Approximate Neighborhood Boundaries
North/South: Lakefront to Lakeshore Drive Alley (North side). East/West: County Line Road to Montgomery Street.

Neighborhood code	Tax Year	Base Rate(FF*)	Mkt Factor	Adj. Rate
2500	2022 Pay 2023	900	1.37	1,233
	2023 Pay 2024	3,000	TBD	TBD

Base % Change: 233%

Assessor Notes: Miller beach area. 1-3 blocks from lake. Vacant sales used, indicating the rate needed to be increased significantly.

Approximate Neighborhood Boundaries
North/South: Lakeshore Drive Alley (South side) to Oak Avenue (North side). East/West: County Line Road to Parke Street (East side).

Neighborhood code	Tax Year	Base Rate(FF*)	Mkt Factor	Adj. Rate
2513	2022 Pay 2023	432	1.29	557
	2023 Pay 2024	2,000	TBD	TBD

Base % Change: 363%

Assessor Notes: Miller beach area. Used vacant sales, indicating need for significant increase.

Approximate Neighborhood Boundaries
North/South: Oak Avenue (South side) to Locust Avenue. East/West: County Line Road to Montgomery Street.

Neighborhood code	Tax Year	Base Rate(FF*)	Mkt Factor	Adj. Rate
2514	2022 Pay 2023	308	1.05	323
	2023 Pay 2024	600	TBD	TBD

Base % Change: 95%

Assessor Notes: Notes provided for changes greater than 100%.

Approximate Neighborhood Boundaries
North/South: Indiana Boundary Avenue to Indiana Dunes National Park. East/West: County Line Road to Grand Boulevard (East side).

Neighborhood code	Tax Year	Base Rate(FF*)	Mkt Factor	Adj. Rate
2515	2022 Pay 2023	464	1.00	464
	2023 Pay 2024	1,050	TBD	TBD

Base % Change: 126%

Assessor Notes: Miller beach area. Used vacant sales, indicating need for significant increase.

Approximate Neighborhood Boundaries
North/South: Lakefront to Forest Avenue. East/West: Grand Boulevard (West side) to Indiana Dunes National Park.

Neighborhood code	Tax Year	Base Rate(FF*)	Mkt Factor	Adj. Rate
2516	2022 Pay 2023	136	1.24	169
	2023 Pay 2024	500	TBD	TBD

Base % Change: 268%

Assessor Notes: Miller beach area. Used vacant sales, indicating need for significant increase.

Approximate Neighborhood Boundaries
North/South: Hemlock Ave to Indiana Dunes National Park. East/West: Grand Blvd (West side) to Indiana Dunes National Park.

* FF = Front Foot

From: [Yuri L. Hoffman](#)
To: [HEARINGS](#)
Subject: No to new proposal to increase property taxes
Date: Saturday, October 7, 2023 1:05:15 PM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Mr. Yuri L. Hoffman, Founder
CHICAGO COMMODITIES CORPORATION
Mobile: +1(312)566-1325
Office: +1(317)641-6189
Leave messages/texts on mobile.

From: [Yuri L. Hoffman](#)
To: [HEARINGS](#)
Subject: No to tax increase on property in Gary
Date: Saturday, October 7, 2023 10:12:40 AM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Mr. Yuri L. Hoffman, Founder
CHICAGO COMMODITIES CORPORATION
Mobile: +1(312)566-1325
Office: +1(317)641-6189
Leave messages/texts on mobile.

From: [Dorothy Champion](#)
To: [HEARINGS](#)
Subject: Increase In Property Taxes
Date: Sunday, October 8, 2023 1:44:36 PM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

We, Carl and Dorothy Champion, have lived in this community for 48 years. We purchased a property which had been abandoned and invested in it, which helped to preserve a declining community.

We have witnessed a property tax increase to personal property owners, but our biggest nemeses has been the privileges of our business partners, particularly U. S. STEEL, refusing to pay at least 50 percent of their obligation. The burden of that obligation in the 46403 district has fallen on the personal property and real estate tax collections.

Our district has faced the closing of (1) public high school, (3) elementary schools and multiple businesses.

Many citizens in our community are on fixed incomes which pay a low means average as a result of U. S. STEEL'S reorganization. The people of our community need to be protected also.

There is no way that we can feasibly justify a significant increase in our real estate and property taxes.

U. S. STEEL, and other major corporate businesses have a fiduciary responsibility to help keep our community strong.

We call on this unit of government to be fair and accountable for the decisions that you have the duty to make at this time. We trust that your actions and your final determination will be impacted by all of the facts.

48 years in 46403,
Carl and Dorothy Champion
(219)789.0970

Sent from my iPhone

From: [usmc141429](#)
To: [HEARINGS](#)
Subject: Property taxes
Date: Sunday, October 8, 2023 12:52:35 AM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To whom it may concern,

I'm still working at 66 years old to pay taxes and keep my home maintained.

Any type of raise in taxes will cause my family significant harm.

Disabled veteran

Jim

Sent from my Verizon, Samsung Galaxy smartphone

From: [Kathy A. Grimler](#)
To: [HEARINGS](#)
Subject: NO to Property Tax Increase
Date: Sunday, October 8, 2023 8:45:56 AM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

PLEASE do not increase our taxes 200-400%!

I already work multiple jobs. I love where we live in Gary so much that I purchased a property that sat empty for 10 years and fixed it up for a rental property. With the referendum passing, my taxes on that property already doubled! Now what...? Double again?

My friends and neighbors are happy where they live and they take care of their property. Do not force people out of their homes because we cannot afford to pay this unfair tax increase.

Sent from my iPhone

From: [Liz Mateo](#)
To: [HEARINGS](#)
Subject: Tax increases
Date: Sunday, October 8, 2023 12:36:32 PM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Sent from my iPhone

Just writing in to respond to the issue of tax increases. I find this to be very unfair to the residents of Miller beach. How are those of us on a fixed income suppose to be able to afford these crazy increases in our taxes? It will be impossible to keep our homes if this goes through. Please consider this when making your decision!

From: [Maryetta Petras](#)
To: [HEARINGS](#)
Subject: increase in property taxes
Date: Sunday, October 8, 2023 7:20:55 PM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Tax hearing email

Having lived here all my life I am concerned about tax changes in our area. Miller has always been an area that was mixed income (not affluent) from the guy who lived on the corner and drove a Rolls Royce to my family of 7 in a 3 bedroom house just 2 lots away.

I believe that

1. Increasing taxes on existing homeowners may force many of them to sell, but where will they go with interest rates at over 7% for mortgages?
2. Increased taxes are a threat to fixed income residents. My husband bought our house in the early 70's when droves of people were moving out. We have improved it over the years and are now in our mid-seventies. We don't want to leave our home.
3. Owner occupied homes stabilize a neighborhood. Weekenders and VBRO's do not.
4. Huge increases in taxes will cause a domino effect to all. We will lose businesses (the ones that we have) since the added tax burden will curtail spending in restaurants and shops that people have worked hard to establish. The nearest grocery store to me is in Portage, there is no Pharmacy in Miller at all.
5. **Volunteers in the community donate time and money and are usually full time resident homeowners.** Organizations will suffer including the food pantry, farmers market, Friends of Marquette Park, Theater Group, Miller Beach Center for the Arts and the Garden Club to name a few.
6. Rental units will be effected since the landlords will have to raise rents.
7. There was no advance information distributed to homeowners until we read about it in our Neighborhood email feed. As far as I know the local newspapers did not cover this until a few days ago, the local city council person did not bring it up, and the county or township assessor did not publicize this at all.
8. I do not know where the extra revenue will go - we have not been informed of that.
9. We now pay for garbage service from a contractor and that figure has increased over the years. Our gas and electric is now over 300 per month with increases planned and increases in the water bills are coming too.
10. Fair is NOT a 233% increase on front footage of a lot. I could understand a 10% but this is ridiculous and in a couple of years the dwelling will increase too. We will not be the beneficiaries of any increase in real estate values but our kids might when they have to sell the house after we are gone. (Which I hope is a long time from now.)

Thank you ahead of time for your consideration on this important matter.

Maryetta Petras
1220 Vermillion Street
Gary, IN 46403

From: [Nick Divich](#)
To: [HEARINGS](#)
Subject: Gary (Miller) tax increases
Date: Sunday, October 8, 2023 1:02:31 AM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To whom may concern, I am an against the tax increase.
Sent from my iPhone

From: [Phyllis Smith](#)
To: [HEARINGS](#)
Subject: Property Tax Increase Lake County/Miller
Date: Sunday, October 8, 2023 1:13:00 PM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To The Department of Local Government Finance;

I am a citizen of Lake County Indiana currently residing in the Gary Miller area. My husband and myself are senior citizens and we are vehemently opposed to any more tax increases. We live on a fixed income and cannot afford this. Lake County no longer has the population to support these tax increases. I was born and raised right here and I know how many people are gone. Those of us who remain cannot take any more. You people need to find other ways to increase revenue. We need businesses. Our children graduate, leave and never look back. Our infrastructure is suffering from lack of attention which could have been prevented by proper usage of the taxes you had in the first place. Therefore, as I have already stated, DO NOT RAISE OUR TAXES!

Sincerely,

Phyllis J. and Donald G. Smith

Sent from my iPad

From: [HEARINGS](#)
To: [Alice Pickford](#)
Cc: [Wood, Barry](#)
Subject: RE: Excessive increase in property taxes in the Miller area of Gary, IN 46403
Date: Tuesday, October 10, 2023 8:47:06 AM

Dear Ms. Pickford,

Thank you for writing. We read your note.

The tax rates have not been set by local units of government yet in Lake County, and we do not have any information that taxes will increase 363%, as you noted below. You may likely be referring to the land order itself. It is helpful to know that the land order doesn't correspond to the same increase in the actual tax bill. So we wanted to share that with you.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Alice Pickford

Sent: Monday, October 9, 2023 11:18 PM

To: HEARINGS

Subject: Excessive increase in property taxes in the Miller area of Gary, IN 46403

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

October 9, 2023

To Whom it May Concern,

We have recently been notified of potential very large tax increases for the Miller Beach area of Gary, Lake County, Indiana. These tax rates are unsustainable for the residents of this community, especially the long term residents who may or may not be on fixed income. This community has historically been a majority of blue collar middle income families. We have continued to suffer the burden of tax increases in historically high appraisals.

These forecasted rates are going to be more than triple the state average, and more than triple the surrounding similar communities in Porter and La Porte counties. The base change could be 101%, 233%, or 363% depending on the Neighborhood code. These are exorbitant changes. It is an unfair burden to the property owners and taxpayers of these properties that will likely force many to have to sell their long term family homes at perhaps the worst real estate market in a decade and the highest mortgage and interest rates in over 23 years.

We request that you do not raise the property taxes or if a tax increase is inevitable no more than 10%, not the 300+% currently forecasted.

Respectfully,

Alice Pickford

9001 Lake Shore Drive, Miller Beach, Gary, IN

80+ year resident of Miller

From: [HEARINGS](#)
To: [Ann Rose](#)
Cc: [Wood, Barry](#)
Subject: RE: Property Tax Increase - Please Help!
Date: Thursday, October 12, 2023 3:32:27 PM

Dear Ms. Rose,

Thank you for taking time to write, especially as a long time resident of Lake County. We want to make sure you know that the property tax bill itself would not increase at those levels. The land order is under review, and it is one part of the property tax bill. Other components largely determine the amount of the bill itself.

We also completely empathize with your complaints about safety and crime. We understand.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Ann Rose
Sent: Monday, October 9, 2023 12:08 AM
To: HEARINGS
Subject: Property Tax Increase - Please Help!

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Please let this email serve as a desperate plea to not let this unfair tax increase happen! These increases will force my father to have to sell his house of 40 years as he is on a fixed income. Along with myself who is on a fixed income, I will not be able to afford living in my home with this tax increase! We are honest, tax paying, contributing to the community, upstanding citizens! It is not fair to raise our taxes even more when our homes are being broken into and we do not even feel safe to walk our streets at night!! Even more so, it's a shame that with all the taxes we do pay, the Gary schools are being closed left and right and residents won't send their kids to the very few schools that are even still open in Gary/Miller. I love this community that I grew up in since 1966 and it's a shame that our taxes are being unlawfully raised! Please accept my sincere plea to let myself and my family be able to afford our homes! Thank you! Sincerely, Ann Rose

From: [HEARINGS](#)
To: [CHARLES VANDERWARF](#)
Cc: [Wood, Barry](#)
Subject: RE: Proposed Reassessment of Land Values
Date: Tuesday, October 10, 2023 8:59:14 AM

Dear Mr. Vanderwarf,

Thank you for writing to us. It may be helpful to further understand the process. The DLGF is a state agency that reviews aspects of the property tax system. In this instance, the DLGF is reviewing the Lake County Land Order, as taxpayers signed a petition requesting that it be reviewed. The DLGF doesn't propose increases to assessed values or land order. Local officials set property tax assessed values, rates, and budgets.

Also, the land values don't necessarily correspond with a property tax increase. Assessed values can increase to market value-in-use and the tax rate can decrease, depending on the budget of the local units of government. We encourage you to follow the budget process at the local level, as the units are required to advertise and ensure the public is aware of the budgets being adopted.

We thank you for writing and hope this is helpful information.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: CHARLES VANDERWARF
Sent: Monday, October 9, 2023 2:19 PM
To: HEARINGS
Subject: Proposed Reassessment of Land Values

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I am writing to voice my concerns about the outrageous increase in land values proposed by the The State of Indiana Department of Local Government Finance. I live in Neighborhood 2513 where the proposed increase is 363%! The current assessed value of my land is \$29,400. The proposed change would increase that to \$106,722! A similar sized undeveloped property behind mine sold in 2021 for \$55,000, Not \$100,000 plus!

I'm not sure what data was compiled to arrive at a 363% increase, but it is obviously flawed. Significantly flawed. The tax burden of this exorbitant increase would be excessive. I beg the Department of Local Government Finance to reevaluate it's system and correct it to reflect the actual values of our property.

Sincerely,

Charles Vanderwarf

1057 N Vermillion

Gary, IN 46403

From: [HEARINGS](#)
To: [Debbie Graham](#)
Cc: [Wood, Barry](#)
Subject: RE: Tax increases
Date: Thursday, October 12, 2023 3:14:37 PM

Dear Ms. Graham,

Thank you for taking time to write and to share your struggles. We don't know that the Lake County Land Order will result in a property tax increase. It is one part of the property tax bill equation. So it will depend on what the local units of government levy in taxes. Budgets are currently being considered by local units in Lake County, and hearings are open to the public. You may wish to check Indiana Gateway to review that information.

The DLGF, a state agency, is reviewing the land order to ensure it meets requirements. We appreciate you writing.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: Debbie Graham <clothingmaker@icloud.com>
Sent: Monday, October 9, 2023 12:04 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Tax increases

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I'm writing this to express my husband and my feelings about a possible tax increase. We struggled when we had the school increase and now this will really be very tough for us. We are in our 60's and don't make a bunch of money. My husband works for the city of Gary so we have to live in the city. He has NOT had a raise in 12 years! That in itself is unheard of unless you work in Gary!! There is no way to pay out anymore taxes, this is just absurd, unfair, and gouging the people here, especially who live in Miller Beach as we are the only ones, for the most part who pay taxes in Gary!

I need to speak my mind as I know everyone is in the same boat being hit again! It's wrong and unfair!

Debra Plohg

Sent from my iPhone

From: [HEARINGS](#)
To: [erick alvarez](#)
Cc: [Wood, Barry](#)
Subject: RE: Miller /Gary Tax increase
Date: Thursday, October 12, 2023 3:28:57 PM

Dear Mr. Alvarez,

Thank you for taking time to write to DLGF. We read your email. We appreciate you sharing your struggles.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: erick alvarez <e.alvarez.21@live.com>
Sent: Monday, October 9, 2023 8:26 AM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Miller /Gary Tax increase

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. **** _____

I have been a resident now of miller for 3+ years and in all honesty a tax increase is not the answer to all the issues at hand ., while I do understand funding is required for improvements a tax increase would only uproot me and family as we are just getting back paycheck to paycheck , I really hope a tax increase is reconsidered

Erick Alvarez
6727 E 3rd Ave
Gary, IN
46403
Sent from my iPhone 13 Pro

From: [HEARINGS](#)
To: [Great Lakes LTD](#)
Cc: [Wood, Barry](#)
Subject: RE: Property Taxes
Date: Thursday, October 12, 2023 3:25:23 PM

Dear Ms. Bernardi,

Thank you for taking time to write to us at DLGF, which is reviewing the land order only. We are not aware that property taxes themselves will increase as that depends mostly upon local budgets, tax rates, and how much is levied. We encourage you to review budgets and levies on the Indiana Gateway, as this might be helpful. Lake County units are currently in the process of adopting budgets in October.

We appreciate you writing as the agency reviews the land order itself.

Sincerely,
Jennifer Thuma
Deputy General Counsel

From: Great Lakes LTD
Sent: Monday, October 9, 2023 9:49 AM
To: HEARINGS
Subject: Property Taxes

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Hello,

I am writing to express my deep concern and disbelief regarding the proposed increase in property taxes, which would range from 95% to 363%. Such a drastic hike increase in taxes is simply unbearable, and it will undoubtedly cause a significant financial burden on people who are already struggling to make ends meet due to the rising cost of living. As a lifelong resident of this community, I am deeply worried about my future plans to continue living here.

While I understand that taxes are necessary for the functioning of our society, the proposed increase is simply too high. I urge you to reconsider this proposal and consider the hardships that it will impose on the residents of our community. It is important to remember that the people affected by these taxes are not just numbers on a spreadsheet, but real individuals and families who are trying to survive in an increasingly challenging economic climate.

I hope that you will take all of the concerns that are being presented to you and reconsider this proposal.

Thank you for your time.

Gina Bernardi
7115 Forest Ave.
Gary, IN 46403

From: [Great Lakes LTD](#)
To: [HEARINGS](#)
Subject: Property Taxes
Date: Monday, October 9, 2023 9:48:09 AM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To Whom it may concern,

I am writing to convey my concerns over the recent increase in property taxes, particularly the 363% hike on my property. This sudden increase will undoubtedly pose a significant financial burden on me and many other community residents.

I am worried about how we will cope with these sudden and substantial increases in property taxes. It's essential to consider the potential ramifications of these changes on our livelihoods and the community people may be forced to sell their homes because they cannot afford to stay or have to remortgage their homes to continue living here.

As a long-term resident of this Beach community, I am eager to know what measures can help us cope with these changes. I implore you to consider the impact of these changes on our community and take the necessary steps to provide us with some relief.

Thank you for your time in this matter,
Greg

Greg Gondell
8801 Oak Ave.
Gary, IN 46403

From: [HEARINGS](#)
To: [Jean Davis](#)
Cc: [Wood, Barry](#)
Subject: RE: Increase Assessment taxes for Zip Code 46403
Date: Thursday, October 12, 2023 3:12:08 PM

Dear Ms. Davis,

Thank you for writing to us at the DLGF, a state agency. The agency is reviewing the Lake County Land Order. It may be helpful to review on Indiana Gateway, the proposed budgets for local units in your area, as you mentioned that no statements had been made about how money will be used. Each year when local units adopt budgets, they are required to advertise, hold hearings/meetings that are open to the public, and so forth. Information about the budgets is on Indiana Gateway. So we wanted to note that if you would like to review any information related to those topics.

We thank you for taking time to write and be engaged in government.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: Jean Davis <jeanwildavis@gmail.com>
Sent: Monday, October 9, 2023 10:00 AM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Increase Assessment taxes for Zip Code 46403

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

The proposed increase in assessment taxes is higher than a reasonable increase for our neighborhood. It would make our middle income housing unaffordable for the majority of the people. Present owners would need to sell their home resulting in more abandoned houses. The present prime at 8% deters prospective home buyers from buying these middle class houses that were built in the 50's. Please consider a more rational increase in taxes.

No statements have been made as to how this money will be used.

This is a neighborhood where the median household income is \$41,000 and the median per capital income is \$25,000. . stats from the census of 46403. Why would a huge increase in taxes be possible?

Sent from my iPad

From: [HEARINGS](#)
To: [Jerry Poncin](#)
Cc: [Wood, Barry](#)
Subject: RE: Testimony for the Lake County Land Order - Petition for Review Hearing
Date: Tuesday, October 10, 2023 8:40:37 AM

Dear Jennifer and Gerald,

Thank you for your email. If there is time at the end of the hearing, we will provide it for you to speak. The deadline to register to speak, as noted on the DLGF website and in notification letters, was 5:00 p.m. CST on Friday. So we need to let those who registered by then, speak first. We have received your letter and will read it.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Jerry Poncin

Sent: Monday, October 9, 2023 8:43 PM

To: HEARINGS

Subject: Testimony for the Lake County Land Order - Petition for Review Hearing

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

We wish to request to speak at the hearing, and have attached a letter here as evidence that a review is needed of the Lake County Land Order for the Miller Beach area(s).

Thank you,

Jennifer and Gerald Poncin

From: [HEARINGS](#)
To: bigjoepsm@aol.com
Cc: [Wood, Barry](#)
Subject: RE: Property tax increase.
Date: Tuesday, October 10, 2023 8:54:01 AM

Dear Mr. Petras,

Thank you for writing to us. We commend your tremendous amount of volunteer hours. It is amazing that you have contributed 10,000 volunteer hours and you are to be commended for your involvement.

It may be helpful to know that DLGF (a state agency) is reviewing the land order for Lake County only. When base rates increase, it does not necessarily mean an increase in the property tax bills. The local units of government are in the process of setting their budgets for 2024. What happens is, the assessed values (for land and a house, for example) are set to market value-in-use, and then the local budgets are set, which determines the tax rate. You can follow and check your local budgets (for cities, counties, libraries, schools, etc.) and see what the money is spend on that year and each year. We encourage you to do that and to be engaged in the process.

Sincerely,

Jennifer Thuma
Deputy General Counsel

From: bigjoepsm@aol.com

Sent: Monday, October 9, 2023 7:09 PM

To: HEARINGS

Subject: Property tax increase.

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

My comments are attached and also below.

10,000 VOLUNTEER HOURS

Find me another city in Indiana that has a neighborhood where volunteers donated 10,000 hours a year.

These hours are spent working to secure that safety of our citizens, beautify our parks and roadways and provide water safety training. We raise funds to finance major projects that our city cannot afford.

Unlike most Indiana cities we do not have Starbucks, Panera, Auto Zone, Whole Foods, Walmart, Sam's, not even a traffic circle.

Yet we choose to live in what we believe is the most diverse neighborhood in Indiana.

I'm sure everyone knows the problems Gary has had supplying basic services, education, and infrastructure improvements. These are the reasons the volunteer services are so necessary. We provide a higher quality of life through

hard work.

Many of these volunteer hours are provided by our retired senior citizens. The new property taxes threaten this way of life and the prosperity of our neighborhood. The increased taxes will force many seniors to find less expensive housing.

I'll use my personal history to explain.

I moved to the Miller section of Gary in the early 1970's. In 1975, I purchased my 1048 square foot home during the period known as "The white flight from Gary". Undaunted and idealistic about the prevailing political and social circumstances I proceeded to improve the property.

Five decades and five major remodels later the home is the perfect place for me to retire. However, this plan could go up in smoke facing a 300% property tax increase. Why?

Having spent 62 years working and paying taxes, I've finally joined the ranks of the retired. This also means that I'm now on a fixed income.

The worst-case scenario is I cannot afford the new property taxes. The neighborhood loses a longtime volunteer and fund raiser. The home is sold to a VBRO that further destabilizes the area.

Multiply this result by hundreds of similar senior citizens and the neighborhood dies a slow and painful death.

The mystery is how this money is to be used.

We have not been informed. Why are we expected to agree and pay when there is no plan.

Joseph Petras

1220 N. Vermillion St.

Gary, in. 46403

219-629-0481

bigjoepsm@aol.com

From: [Nancy Engel](#)
To: [HEARINGS](#)
Subject: Re: Testimony for the Lake County Land Order - Petition for Review hearing
Date: Monday, October 9, 2023 10:39:26 PM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

On Mon, Oct 9, 2023 at 7:47 PM Nancy Engel <nengel63@gmail.com> wrote:

Dear Jennifer,

this email is meant for the DLGF. I attended a local meeting a week ago and LaTonya was in attendance. I did not email this her - i just made it to her attention. below is my same letter omitting her - please consider my letter.

Hearings@dlgf.in.gov

nengel63@gmail.com

Hearings@dlgf.IN.gov

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

nengel63@gmail.com

[1127 N Ripley St., Gary IN. 46403](#)

To Whom it May Concern:

I am writing to express my deep concerns regarding the proposed property tax increase for the Miller Beach/Gary area. The proposed outrageous increase in property taxes for the upcoming year is a matter of great concern for me and many other property owners in our community.

As a resident and property owner in Gary/Miller Beach, I have always understood the importance of property taxes in funding essential public services, including schools, infrastructure, and community amenities. However, the proposed increase is far beyond what I consider reasonable and sustainable.

I wish to draw attention to the following points that are relevant to my personal situation:

- The proposed 285% increase is financially impossible for my husband and me. We are on a fixed income and cannot afford this increase. I am losing sleep over the stress of this situation and it's wreaking havoc on our health at our age. I know many neighbors in the same boat/situation and I feel for them - this is beyond comprehensible and just downright unconstitutional.
- Such a steep property tax increase may discourage potential homebuyers, leading to a stagnation in the real estate market. It could also deter new businesses from investing in our community, hampering local economic growth. Our community thrives because of the voluntary contributions made by residents to local organizations and initiatives. An excessive tax increase may hinder these contributions and negatively affect the services and amenities we cherish. *The MBACD, Miller Community Theatre, Shoreline Committee, Garden Club, Aquatorium Board and other volunteer programs will be affected by this at great length.*

In light of the above concerns, I respectfully urge you to reconsider the proposed property tax increase and consider a more moderate and equitable solution that takes into account the financial well-being of residents and the long-term health of our community.

Sincerely

From: [HEARINGS](#)
To: [Nancy Engel](#)
Cc: [Wood, Barry](#)
Subject: RE: Testimony for the Lake County Land Order - Petition for Review hearing
Date: Tuesday, October 10, 2023 8:49:13 AM

Dear Ms. Engel,

Thank you for writing to us. We received your several emails, and this one with the letter.

It may be helpful to know that an increase in land order base rates does not correspond directly to create the same increase in a property tax bill. We don't have any information that would lead us to think the actual property tax bills will increase to anywhere near those levels. The local units of government set their budgets and tax rates accordingly, and that is what largely determines the property tax bill. We hope this is helpful to you.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Nancy Engel
Sent: Monday, October 9, 2023 10:43 PM
To: HEARINGS
Subject: Testimony for the Lake County Land Order - Petition for Review hearing

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I am writing to express my deep concerns regarding the proposed property tax increase for the Miller Beach/Gary area. The proposed outrageous increase in property taxes for the upcoming year is a matter of great concern for me and many other property owners in our community.

As a resident and property owner in Gary/Miller Beach, I have always understood the importance of property taxes in funding essential public services, including schools, infrastructure, and community amenities. However, the proposed increase is far beyond what I consider reasonable and sustainable.

I wish to draw attention to the following points that are relevant to my personal situation:

- The proposed 285% increase is financially impossible for my husband and me. We are on a fixed income and cannot afford this increase. I am losing sleep over the stress of this situation and it's wreaking havoc on our health at our age. I know many neighbors in the same boat/situation and I feel for them - this is beyond comprehensible and just downright unconstitutional.
- Such a steep property tax increase may discourage potential homebuyers, leading to a stagnation in the real estate market. It could also deter new businesses from investing in our community, hampering local economic growth. Our community thrives because of the voluntary contributions made by residents to local organizations and initiatives. An excessive tax increase may hinder these contributions and negatively affect the services and amenities we cherish. *The MBACD, Miller Community Theatre, Shoreline*

Committee, Garden Club, Aquatorium Board and other volunteer programs will be affected by this at great length.

Additionally, I do not understand, and no one yet has been able to explain to me, why all the property taxes for the people that live near the lakefront in Miller beach are so much higher than those of the people that live in the communities just east of us, particularly Ogden dunes, and Beverly Shores can someone at this office please justify this

In light of the above concerns, I respectfully urge you to reconsider the proposed property tax increase and consider a more moderate and equitable solution that takes into account the financial well-being of residents and the long-term health of our community.

Sincerely

Nancy & Don Engel

1127 N Ripley St
Gary IN 46403

From: [HEARINGS](#)
To: [Scott Miller](#)
Cc: [Wood, Barry](#)
Subject: RE: Tax increase
Date: Thursday, October 12, 2023 3:16:17 PM

Dear Mr. Miller,

Thank you for writing to the DLGF. We want to make sure that you have applied and are receiving the over-65 deduction and circuit breaker credit, as you mentioned your age. There are income requirements as well but it would be good to check with the assessor to see if you qualify.

We appreciate you writing to the DLGF, which is reviewing the land order in Lake County.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: Scott Miller <justtwopeople@icloud.com>
Sent: Monday, October 9, 2023 10:58 AM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Tax increase

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

We have lived in our home for 50 years. Our home is 90 years old and requires a great deal of maintenance. We are on a fixed income. I am 80 years old. This tax height is going to be very difficult for us. We are not selling our home. We have hoped to stay here for the rest of our lives. There are many families in our situation. Our neighbor is 93 years old. We are at the mercy of the Lake County assessment. We have paid our fair share of taxes for the decaying city of Gary. There needs to be a Minimum tax for ALL homeowners in Gary. Please find a reasonable solution for families like us senior citizens with older homes. Sandy and Scott Miller.
Sent from my iPhone

From: [HEARINGS](#)
To: [Todd Turina](#); [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: 2023 LAKE COUNTY PROPERTY TAXES
Date: Thursday, October 12, 2023 3:28:07 PM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)
[image004.png](#)
[image005.png](#)

Dear Todd,

Thank you for making time to write to the DLGF, a state agency. We have no information that property tax bills themselves will increase to those levels, but instead are tasked with reviewing the newest land order set by the county. This is just one part of what comprises a property tax bill. What also will impact tax bills most is the budget, tax rate, and how much is levied in taxes. Budgets are currently being considered by local units in Lake County for next year. You may wish to review Indiana Gateway for more information on those topics.

We appreciate you sharing your concerns.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Todd Turina
Sent: Monday, October 9, 2023 9:23 AM
To: HEARINGS ; Todd Turina
Subject: 2023 LAKE COUNTY PROPERTY TAXES

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Todd Turina
908 N. Spencer Street
Gary Indiana 46403
todd@stewarttalent.com
312-731-4407

To Whom It May Concern:

I am writing this letter to explain how exceptionally difficult the incredibly excessive 363% tax increase will be for myself. I bought this fixer upper home in 2015 and have been slowly but surely trying to make repairs and improvements on the home as my budget allows. The latest of which is installing at the end of the month, the second roofing job(metal now) as racoons tore up the first new roof I put on the home in 2019. Paying for the upkeep and maintenance of my home in an era of hyper inflation has already affected the quality of my life. This increase will deeply hurt my bottom line.

To be bluntly honest, no one moves to Gary Indiana based off the allure of the City's reputation. That being said, I am very proud of our area and all the folks that have made it our home. This is a blue collar area with hard working folks trying to get by. I am a single working person trying to find the best possible life/ home for my very tight budget. My number one goal is to keep my home and I would really appreciate the opportunity to do that. This additional tax burden will affect my ability to keep up the property and make it better for the next occupants as well. I only hope that these next

occupants come much later , as I love my home and wanted to stay there thru my upcoming retirement. I would hate to have to sell my home because I cannot afford to stay. It feels like by doing this there is some type of a land grab to push the working folks out of the area. I truly hope that you will consider reducing this exorbitant increase and decide to get settled at an increase that everyone can live with.

Sincerely and Respectfully,

Todd Turina



TODD TURINA

AGENT
STEWART TALENT CHICAGO
400 N. MICHIGAN SUITE 700, CHICAGO, IL, 60611

OFFICE: [312.943.3131](tel:312.943.3131) x140

DIRECT: [872.250.9943](tel:872.250.9943)

MOBILE: [312.731.4407](tel:312.731.4407)



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TODD TURINA

AGENT
STEWART TALENT CHICAGO
400 N. MICHIGAN SUITE 700, CHICAGO, IL, 60611

OFFICE: [312.943.3131](tel:312.943.3131) x140

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From: [HEARINGS](#)
To: [camille cooke](#); [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: Taxes
Date: Thursday, October 12, 2023 3:07:03 PM

Dear Ms. Cooke,

Thank you for taking time to write to us at DLGF. As a state agency, the DLGF is reviewing the Lake County Land Order, to ensure it meets requirements.

We are sorry to read that your house was vandalized a few years ago, and we understand the anxiety that tax increases can cause. Thank you for writing and we appreciate your time.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: camille cooke

Sent: Tuesday, October 10, 2023 10:00 AM

To: HEARINGS

Subject: Taxes

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Greetings,

I am writing to express my dismay and fear about the talk of yet more increased taxes on my Miller property.

I have lived in Miller for over 20 years the wonderful thing about Miller is how diverse in socioeconomic, age, race, gender, sexual identity all live happily together.

When these tax situations rear their ugly head it breeds resentments in our community pitting neighbors against neighbors.

When I voiced my opinion against the school referendum a few years ago because I was concerned about return on that investment that the math did not make sense and funds had been mismanaged before suggesting there is better solution. My house was vandalized. I was shocked hurt. I am a simple social service worker I was able to buy my small house in 2018 and had as a single woman gained a security I had longed for. A life I can afford and be safe in my neighborhood of 20 years. Shortly there after my taxes went up \$500 a year from the referendum.

Now they are talking about an extreme raise in taxes which would be a permanent break in the future of our community for many like me have lived in neighborhood for 20 years in small houses we could afford. Many of the interesting people, artists, waitresses, retail workers , elderly and others who rent have already been driven out of Miller which had always served as a refuge for diverse people of all kinds. Now if taxes skyrocket you will have only those with lots of money corporate entities with cash will make up Miller. That is a travesty as well as terribly unfair to those who grew up or have lived there for a lifetime. It builds fear and resentment. Greed never has a positive affect on a situation. No one wants to feel they are being treated unfairly so others can benefit.

Please consider this high taxes are not just about money its about people's lives possibly being destroyed with no availability of comparable lifestyle elsewhere. It will break the fabric of a highly unique and tolerant, thriving community.

Please don't do that. Don't destroy people and breed fear and resentment.

Thank you.

Camille Cooke

Miller Beach, Indiana Home Owner Neighbor

[Sent from Yahoo Mail on Android](#)

From: [HEARINGS](#)
To: [Cynthia Jones](#)
Cc: [Wood, Barry](#)
Subject: RE: Taxes
Date: Thursday, October 12, 2023 11:49:02 AM

Dear Ms. Jones,
Thank you for taking time to write to us. We appreciate it and have read your note.
Sincerely,
Jennifer Thuma
Deputy General Counsel

From: Cynthia Jones
Sent: Tuesday, October 10, 2023 3:47 PM
To: HEARINGS
Subject: Taxes

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

As you should know most of the residents in Miller or older and retired people living on fixed income and to raise the taxes in our neighborhood with this higher cost of living will cause some to even lose their home. This is not acceptable and will cause hardship on most of us. I'm asking that you will reconsider raising the taxes in this area.

Sent from [Mail](#) for Windows

From: [HEARINGS](#)
To: grjohnson49@gmail.com
Cc: [Wood, Barry](#)
Subject: RE: 2023 Lake County Land Order--Fair Market Valuation
Date: Thursday, October 12, 2023 11:48:17 AM

Dear Mr. Johnson,

Thank you so much for taking time to write this detailed and well thought out letter via email. I read it carefully and it is helpful to read. We will consider it as testimony. Thank you again for writing.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: grjohnson49@gmail.com
Sent: Tuesday, October 10, 2023 5:50 PM
To: HEARINGS
Subject: 2023 Lake County Land Order--Fair Market Valuation

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Dear Sir/Madam,

I am writing to object to the land valuation increases that will dramatically and rapidly increase taxes in Miller Beach and create destructive dislocations both in the real estate market and in the community. I have owned residential property in Miller since 1977, so this is not my first experience with the effect of a rapid property tax increase on the community.

The impact of the shift to fair market value as the basis for taxing real estate in the early 2000's on Miller properties was swift and negative—the market stagnated and values fell. Those that could not afford the huge increase either were forced to sell at depressed prices or simply were unable to sell and were trapped. There is every reason to believe that the coming increases of 100% to 363% of land value will have similar results. The income diversity of the community will be threatened, and everyone in the community will be damaged. The coming tax shock undermines the concept of fair market value as the basis for taxation. If the increases were to proceed as planned, the fair market prices will immediately decrease, thus resulting in overvaluation, taxation beyond the intent of fair market value, and actual damage to all property owners. During the last tax crisis nearly 20 years ago, the positive outcome was a realistic property tax cap and its eventual inclusion in the state constitution. This allowed the real estate market in Miller to stabilize and resume the growth it has enjoyed in recent years. The avoidance of tax spikes is critical to maintaining the attractive market conditions experienced in recent years. Perhaps some of the lessons learned 20 years ago can influence the current process.

Valuation of Miller Beach lakefront property rising to \$7,100 per frontage foot, while similar property in Ogden Dunes is valued at \$5,400 and Dune Acres at \$3,700 is a perverse outcome calling to question the integrity of the valuation methodology. Few would view the same foot of lakefront in Miller as nearly twice as valuable as that of Dune Acres.

While I understand property taxes are a county and township issue, the situation in Gary cannot be ignored as a contributing factor in this highly inequitable outcome. The City of Gary continuously has sought to place an unfair tax burden on Miller residents. In the early 2000's tax spike, in part due to a valuation exemption threshold, large parts of Gary became very low tax districts, thus shifting a

large share of the burden to Miller. After implementation of property tax caps, Gary has constantly sought special exemptions to avoid making the structural changes encouraged by the caps. Adding to the problem of fairness, Gary continues to suffer with a low tax collection rate as many avoid any tax increases by simply not paying taxes. It would seem equitable to increase the tax collection in underperforming areas, rather than continually following strategies that result in disproportionate increases to Miller and other areas of the city with reasonable tax collection rates.

In conclusion, the mindless application of the prescribed valuation formula leads to the following outcomes:

- Overvaluation of Miller property compared to nearby, higher value communities along the lake
- Actual damage to property owners from deterioration of the real estate market.
- Undermining of the concept of fair market value by the immediate reduction in value caused directly by the tax spike. The market values after the tax spike will be less than existed immediately before the increase.
- The unfairness of the disproportionate tax burden on Miller as a result of low citywide tax collection will be extended and increased.

I urge that consideration be given to a thoughtful review leading to a more sensible process to implement fair market value assessments in Miller and that actions be taken to increase the tax collection rate across the city of Gary as directions to mitigate the impending damages that would result from the current path. Clearly, there are several grounds upon which residents can protest. I believe there are strong reasons to re-examine the process to create more defensible and equitable results for all.

I look forward to your reply and thank you for your attention to this matter.

Best regards,

Gary R. Johnson

From: [HEARINGS](#)
To: [MATT Dilts](#); [HEARINGS](#)
Cc: [Matt Dilts](#); [Wood, Barry](#)
Subject: RE: assessments/taxes
Date: Thursday, October 12, 2023 12:08:49 PM

Dear Mr. Dilts,

Thank you for making time to write to us to share your thoughts as a long-time resident of Gary.
We appreciate you writing to us.

It might be helpful to also speak with local officials about concerns regarding higher taxes than other areas. Another helpful resource is Indiana Gateway. You can find information there about your property taxes, the units' budgets, tax rates and other information. We hope this is helpful and we appreciate you writing.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: MATT Dilts <gdilts@sbcglobal.net>
Sent: Tuesday, October 10, 2023 3:02 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Cc: Matt Dilts <madilts@financialguide.com>
Subject: assessments/taxes

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I have lived in Gary for 47 years. In that time I have seen numerous changes, grocery stores coming and going- three in 1976, one in 2023. Car dealerships (no longer), restaurants (at one time many, now just a few) dry cleaners (only one left) drug stores (four at one time now zero) all GONE. I have heard it all when it comes to announcing I live in Gary, Indiana. And yet I am taxed higher than any other area of Indiana, higher than Ogden Dunes and Dunes Acres, both beach communities - higher than Michigan City, another beach community; all without basic needs of a community.

WHY?

Gene W. Dilts
8025 Lake Shore Dr.
Gary, In 46403

Sent from my iPad

From: [ilouderman](#)
To: [HEARINGS](#)
Subject: RE: 8500 locust avenue, gary, in 46403
Date: Tuesday, October 10, 2023 10:28:56 AM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Thank you.

Sent from my Verizon, Samsung Galaxy smartphone

----- Original message -----

From: HEARINGS
Date: 10/10/23 7:44 AM (GMT-06:00)
To: ilouderman
Cc: "Wood, Barry"
Subject: RE: 8500 locust avenue, gary, in 46403

Good morning,

Thank you for sending the attached letter. We have read it.

Best,

Jennifer Thuma

Deputy General Counsel

From: ilouderman
Sent: Tuesday, October 10, 2023 12:53 AM
To: HEARINGS
Subject: 8500 locust avenue, gary, in 46403

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Sent from my Verizon, Samsung Galaxy smartphone

From: [Iris Cherisse Louderman](#)
To: hearing@DLGF.in.gov
Subject: Property tax increases - 8500 Locust Ave., Gary, IN 46403
Date: Tuesday, October 10, 2023 12:03:49 AM

I'm not sure if the proposed tax increase of 364% is for vacant lots or existing houses, but our house at 8500 locust avenue is currently taxed at \$142,100. We refinanced the house in May, 2022 at the height of property values, and were only able to get \$188,000. The appraisal noted houses similar to ours and sale prices in the low to mid 200,000's. This was comparable for houses sold on Maple Avenue that are actually closer to the lake than us. Based on the percentages you are suggesting, my house would be worth over \$500,000. If you can find someone to buy it at that price, I'd sell it.

Please don't gouge the residents in Miller Beach because money is needed to run Lake county. There isn't a chain grocery store in Gary, and the roads in the neighborhood are third world. The air is the dirtiest in the country because of the steel mills. Besides the steel mills, the only other industry around is strip clubs and truck parking lots.

Regards,
James Louderman
8500 Locust Avenue
Gary, IN 46403
ilouderman@comcast.net

From: [HEARINGS](#)
To: [Judy Tonk](#)
Cc: [Wood, Barry](#)
Subject: RE: Review of the 2023 Lake County Land Order
Date: Thursday, October 12, 2023 12:10:53 PM

Dear Ms. Tonk,

Thank you for making time to write to express your concerns. We read your note. You have been there a long time as a resident, since 1970, and your opinion is valued.

It may also be helpful to reach out to local officials to share these concerns as well.

Sincerely,

Jennifer Thuma
Deputy General Counsel

From: Judy Tonk
Sent: Tuesday, October 10, 2023 11:12 AM
To: HEARINGS
Subject: Review of the 2023 Lake County Land Order

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

If this Land Order goes through for the Miller Section of Gary, I will be very disappointed and sad. There is a reason I live in Miller. Because it is integrated, beautiful and friendly. I moved here in 1970, learning that through some hard work the Politicians WILL listen if we speak loudly enough. The result of this Land Order will raise our taxes EXCESSIVELY.

I believe we can work through this method that you are presenting. I mean, because the houses are around me are increasing in value, does that mean my value is going up. But I am NOT GOING TO SELL. I AM NOT GOING TO MAKE MY HOUSE INTO A VRBO. Shouldn't my value stay the same. Please reconsider your plan.

judytonk@sbcglobal.net

From: [HEARINGS](#)
To: [Maria Burud](#)
Cc: [Wood, Barry](#)
Subject: RE: Disagree with the property tax increase planned
Date: Tuesday, October 10, 2023 9:05:50 AM

Dear Ms. Burud,

Thank you for writing. It is good that you are engaged and expressing your thoughts regarding government. We encourage you to share these thoughts with your local officials in the county, city, and with other government units at the local level, especially regarding fire and police services. It may be helpful to further understand the process. The DLGF is a state agency. In this instance, it is reviewing the Lake County land order as taxpayers requested. The land order is a part of what makes up the assessed value of property. An increase in land values doesn't necessarily mean an increase in the actual property tax bill. What mostly determines that are local budgets and tax rates. Local units are in the process of setting budgets for 2024 currently.

You raise a good point about school referendum. That does increase a tax bill, and the referendum was approved by local voters in recent previous years. That amount is over and above the 1% tax cap. In other words, if voters approve it, the bill can exceed the 1% of assessed value. You can look up the budgets for each of the local units, including schools.

We hope that additional information is helpful to you, and we appreciate reading your letter.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Maria Burud
Sent: Monday, October 9, 2023 1:57 PM
To: HEARINGS
Subject: Disagree with the property tax increase planned

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To Whom it May Concern,

I would like to formally object to the level of increase you are proposing for several reasons:

1. I've heard the logic that you are "playing catch up" but because the government was asleep at the wheel in the past, does not make a 263% increase plausible to pass on in one felt swoop. If you are behind 3 years, than give us, the tax payers 3 years to play "catch up" too. Of course, the government doesn't allow it's citizens the ability to gradually experience an increase - it seems what's good for the geese is not good for it's citizens, the gander.
2. Many people will be priced out of our area - I moved here 4 years ago, because I felt safe with a 1% constitutional tax cap. Unfortunately for us Gary citizens, we already had a referendum passed that bypassed this 1% "safety" valve and I'm already paying a 33% increase and now another unreasonable increase on top. The problem is that we will feel the increase over the coming years more dramatically as you layer increase upon

increase. I was hoping to retire here - now I may not be able to afford it. The referendum was to go to our schools and instead, we've had at least 3 schools close. Where did this money go? Not to the schools - I've heard that the Federal Government also gave schools more money than they can spend. How about you go and get that money instead of taxing us on top of it?

3. Services here are severely lacking; fire trucks can't get through and turn around on our streets, there is no beat cop in this part of Miller. Recently when I thought my house was being broken into, it took 30 minutes for police to arrive. We are on our own here and I for one do not feel protected in case of emergency. Streets are in shambles with pot holes, not plowed, electricity goes out for hours frequently, the list goes on and on. What services? Why the higher tax? Are we going to get better services? I think not. Where is this money even going?

I could go on, but 2 things - one - too much all at once and 2) where is our representation? Services? Improvements? No where is the answer. This is just flat out unjust.

Maria Burud

Maria Burud

maria@zanongroup.com

Mobile: 773-294-0349

From: [HEARINGS](#)
To: [Michael Szromba](#)
Cc: [Wood, Barry](#)
Subject: RE: Property Tax Appeals
Date: Thursday, October 12, 2023 11:44:50 AM

Hello Mr. Szromba,

Thank you so much for making time to participate in the hearing and for writing to us.

Yes; any taxpayer who owns property can appeal their assessed value and/or other issues related to deductions and exemptions. You would file the form with the local assessor to begin the process. The assessor, by law, must meet with you or hold a phone conference to discuss the appeal. If you aren't happy with the result there, you can appeal further to the local property tax appeals board (PTABOA). This is a locally appointed board. They must then hear your appeal. If you don't like that result, you can appeal to the Indiana Board of Tax Review, and then to the state Tax Court.

If you type in Indiana Board of Tax Review, you can find the details about the appeals process too. You may appeal every year if you decide to do that, and each tax year stands alone.

We hope this is helpful to you.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: Michael Szromba <mszromba@gmail.com>
Sent: Tuesday, October 10, 2023 9:01 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Property Tax Appeals

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Hello!

I was on the video hearing last night regarding the Lake County Land Order. At the end of the meeting, it was stated that property taxes can be appealed. When I moved here a few years ago, I called the assessor's office to find out the procedure for this and was told that unless I could show they made some sort of mistake, this was just not done. So I'm a little confused.

I have since purchased commercial property in Gary. It is a vacant building that needs a complete rehab. It seems I'm being assessed as if it is an operating business.

Would you please explain the process for appealing residential as well as commercial property taxes?

I really appreciate your help.

Thank you!

Mike Szromba
708.341.0003

From: [HEARINGS](#)
To: [Richard Poltorak](#); [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: Proposed Tax Increases
Date: Thursday, October 12, 2023 11:40:46 AM

Dear Mr. Poltorak,

Thank you for taking time to write again to the DLGF, a state agency. It may be most beneficial to also contact local officials about concerns related to crime. The DLGF did not establish the land order or property taxes, but is tasked with reviewing the order, so this may be helpful to know.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Richard Poltorak
Sent: Tuesday, October 10, 2023 10:05 PM
To: HEARINGS
Cc: Wood, Barry
Subject: Re: Proposed Tax Increases

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

My calculations show a tax increase of \$700 for this land value change alone on top of whatever other increases take place. I am on fixed income and this is outrageous and unacceptable. We in Miller will vote out the people responsible for this. Some of my elderly neighbors will be forced out. We are dealing with break ins right now and you have the nerve to jack up our taxes? I can't believe it has come to this!

From: HEARINGS <Hearings@dlgf.IN.gov>
Sent: Tuesday, October 10, 2023 8:08 AM
To: Richard Poltorak <rpoltorak@comcast.net>
Cc: Wood, Barry <Bwood@dlgf.in.gov>
Subject: RE: Proposed Tax Increases

Dear Mr. Poltorak,

Thank you for writing to us. It may also be helpful to you to follow the local budget process. A lot of factors go into the property tax bill itself, and while the land values may increase, that doesn't necessarily mean a property tax bill increase, at least one that would correspond anywhere near 363%.

So we wanted to share that information to help allay some concerns. The hearing on the Lake County Land Order itself is scheduled for this evening and you are welcome to join and listen. The link is on the Dept. of Local Government Finance website.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Richard Poltorak <rpoltorak@comcast.net>
Sent: Monday, October 9, 2023 1:51 PM

To: HEARINGS <Hearings@dlgf.IN.gov>

Subject: Proposed Tax Increases

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Hello, I am writing to express my grave concern regarding the proposed increases in our land values. For my family home there is a 363% increase. My middle class block will be hit very hard by this. I am very worried that my family will be forced to leave the home we thought we would be living in for a very long time. These increases are extremely excessive for Miller Beach! Please institute some type of cap or transition strategy so we can stay in our homes!

Sincerely,

Richard Poltorak

1057 N Vermilion

Gary Indiana 46403

From: [HEARINGS](#)
To: cg28glovebox@gmail.com
Cc: [Wood, Barry](#)
Subject: RE: Lake County tax increases
Date: Thursday, October 12, 2023 11:35:44 AM

Dear Mr. Graham,

Thank you for writing to us to express your thoughts about property taxes. We also encourage you to reach out to your local officials. We read your email below and appreciate you taking time to write.

Sincerely,
Jennifer Thuma
Deputy General Counsel

From: cg28glovebox@gmail.com
Sent: Wednesday, October 11, 2023 8:15 PM
To: HEARINGS
Subject: Lake County tax increases

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Good evening, My name is Curtis Graham and I reside at 7326 Hemlock Ave in Gary. I'm reaching out because I'm concerned about all of the tax increases we're seeing year after year and now with another exorbitant tax increase is being requested. My question is how do you expect people to keep paying more to live in the same place. Is the goal of the tax increases to push the residents from their homes? Mine increased \$120.00 dollars last year and was only supposed to last a year and as soon as that ended it went up \$400 dollars more this year. In a two year span I'm paying \$520 more due to taxes and now there requesting another increase. We need a break, do not tax us!

[Sent from Yahoo Mail for iPhone](#)

From: [HEARINGS](#)
To: [Jessie Renslow](#); [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: U.S. Steel Assessment History
Date: Thursday, October 12, 2023 1:38:34 PM

Dear Ms. Renslow,

Thanks for your detailed questions and additional follow up. I appreciate your kind thoughts and note as well. We try to provide as much information as possible so that taxpayers can learn more about this complex property tax system.

I will answer what I know and then Barry, with his Assessment team, can help provide much greater detail. Barry likely may connect with the DLGF field representative for Lake County as well, who will have helpful information.

No; the land would always be assessed/assigned a value, so likely those years noted as "NA" mean something else. Barry will know the answer to that too. Land doesn't depreciate like other kinds of property, like equipment wood. The assessed value can change over time.

The land order would have been discussed at the county-wide property tax appeals board (PTABOA) previously, and notice posted for that as well.

Barry will respond also with more detail for your questions too on the assessment side.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Jessie Renslow
Sent: Wednesday, October 11, 2023 4:52 PM
To: HEARINGS
Subject: Re: U.S. Steel Assessment History

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Dear Deputy General Counsel Thuma,

Thanks for such a timely reply.

Just for clarity purposes I want to make sure that I am reading this chart correctly.

There was no land assessment done for them for 2004, 2005, nor 2006. Additionally their land has consistently been depreciating since 2007.

For 2023-2024 their land value proposal is an additional \$200 overall. (I'm not even sure what that percentage would be but it's less than 1%, correct?)

Their land is still being valued less than it was from 2006-2007. Now they own 7 miles of lakefront in Gary that directly borders the national park and my neighborhood code 2515. They collectively own 4,000 acres across NWI, but their proposed increase is less than 1%. Am I correctly understanding this?

I want to make sure I am comprehending this statement in full before I call everyone of our state representatives and senators. I worked at the general assembly in 2003 when the original house bill concerning US Steel's taxes got pushed through. The butterfly effect was detrimental to Gary. We lost tons of taxpayers to Portage and Chesterton.

I completely understand that it's not the county's call nor the DLFG's, I am not sure if that came through last night with the spotty microphone reception from TEAMS. I spoke in-depth with the

former Lake County Assessor, our current Mayor, Jerome Prince about US Steel's assessments in 2020 because I was being quoted in a national paper on the issue of company towns in the rust belt. US Steel was having all-time peak profits in 2020 so it triggered national attention. I understand our inheritance as a rust belt mill town is unusual for our state, but there needs to be some equity implemented on this matter.

If I need to mobilize people to go to Indianapolis I will. I just need to make sure I am clearly understanding this statement and if there is any interdepartmental communication between the team responsible for assessing US Steel and the team responsible for assessing the citizens being assessed by the DLFG/County.

Also, May I please have the full name of the governmental entity in charge of assessing US Steel. I am also wondering what outreach is being done countywide to inform people of the proposed increase. Last night was a decent turnout, but everyone who signed up to speak was from just a few neighborhoods in Gary. This is a countywide issue correct? The entire state even?

I called my mother who lives outside Crown Point this morning. She's a 74 year old retired school teacher who reads all the local papers each morning, watches the news, listens to the radio and is online. She did not know about the hearing last night. I kicked myself for not calling her because she could have done a whole phone tree with the only Greek Orthodox Church in NWI, which would have gotten folks from across the county to attend.

I just want to make sure people are understanding the severity of the proposal. Until I posted the info online this week none of my friends had heard about it and no one could make a 5pm-6:45pm meeting because they were all working/commuting home. I have the luxury of working remotely. I was the only youngish parent to speak last night. Didn't that seem odd?

There is a public elementary school behind my house and a charter elementary/middle school down the street from me. Both serve more than 500 kids a piece. There are many single parents in my area as only 36% of our households have married couples. These people have to work. Our median single income household grosses 25k and duo income is 41k. An hour of pay is a major issue for them. I can probably get them to write in with their concerns, but many have vocalized they felt very excluded by the timeframe of yesterday's meeting. We are not just a retirement community. We have many working families invested in making Gary and NWI a thriving place to live. I am sure this is true for most working parents doing a traditional 9am-5pm shift.

Thanks so much for your help clarifying the US Steel chart. I look forward to your response and appreciate your efforts.

Sincerely,

Jessica Renslow
6117 Forest Ave
Gary, IN 46403

On Wednesday, October 11, 2023, HEARINGS <Hearings@dlgf.in.gov> wrote:

Dear Ms. Renslow,

Thank you for taking time to participate in the hearing last evening. You mentioned that you would like to see what US Steel's assessed values are (as likely the largest taxpayer in Calumet Township.) Barry Wood, Director of Assessment, pulled these real property values for you to provide this historical overview.

Thanks again for making time to be a part of the property tax process and providing input as a

taxpayer in Lake County.

Sincerely,

Jennifer Thuma

Deputy General Counsel

UNITED STATES STEEL - History of Assessments

Assm't Year	Land	DLGF Improvement	Total
2002 pay 2003	59,917,900	53,746,200	113,664,100
2003 pay 2004	N/A	N/A	N/A
2004 pay 2005	N/A	N/A	N/A
2005 pay 2006	N/A	N/A	N/A
2006 pay 2007	59,937,100	45,550,900	105,488,000
2007 pay 2008	59,937,100	46,618,300	106,555,400
2008 pay 2009	59,937,100	46,481,300	106,418,400
2009 pay 2010	59,928,800	46,392,200	106,321,000
2010 pay 2011	59,928,800	44,146,800	104,075,600
2011 pay 2012	59,928,800	46,672,100	106,600,900
2012 pay 2013	59,928,600	44,511,100	104,439,700
2013 pay 2014	59,928,600	43,818,900	103,747,500
2014 pay 2015	59,928,600	45,708,600	105,637,200
2015 pay 2016	59,928,600	43,958,900	103,887,500
2016 pay 2017	59,928,600	43,237,200	103,165,800
2017 pay 2018	59,928,600	42,939,000	102,867,600
2018 pay 2019	59,928,800	43,090,500	103,019,300
2019 pay 2020	59,928,800	44,224,500	104,153,300
2020 pay 2021	59,928,800	44,171,800	104,100,600
2021 pay 2022	59,928,800	43,898,600	103,827,400
2022 pay 2023	59,928,800	48,306,400	108,235,200

2023 pay 2024	59,928,800	48,104,600	108,033,400
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UNITED STATES STEEL - History of Assessments

Assm't Year	Land	DLGF Improvement	Total
2002 pay 2003	59,917,900	53,746,200	113,664,100
2003 pay 2004	N/A	N/A	N/A
2004 pay 2005	N/A	N/A	N/A
2005 pay 2006	N/A	N/A	N/A
2006 pay 2007	59,937,100	45,550,900	105,488,000
2007 pay 2008	59,937,100	46,618,300	106,555,400
2008 pay 2009	59,937,100	46,481,300	106,418,400
2009 pay 2010	59,928,800	46,392,200	106,321,000
2010 pay 2011	59,928,800	44,146,800	104,075,600
2011 pay 2012	59,928,800	46,672,100	106,600,900
2012 pay 2013	59,928,600	44,511,100	104,439,700
2013 pay 2014	59,928,600	43,818,900	103,747,500
2014 pay 2015	59,928,600	45,708,600	105,637,200
2015 pay 2016	59,928,600	43,958,900	103,887,500
2016 pay 2017	59,928,600	43,237,200	103,165,800
2017 pay 2018	59,928,600	42,939,000	102,867,600
2018 pay 2019	59,928,800	43,090,500	103,019,300
2019 pay 2020	59,928,800	44,224,500	104,153,300
2020 pay 2021	59,928,800	44,171,800	104,100,600
2021 pay 2022	59,928,800	43,898,600	103,827,400
2022 pay 2023	59,928,800	48,306,400	108,235,200

2023 pay 2024	59,928,800	48,104,600	108,033,400
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From: [HEARINGS](#)
To: [Corey Hagelberg](#); [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: Proposed valuation increase
Date: Tuesday, October 17, 2023 3:15:54 PM

Dear Mr. Hagelberg,

Thank you so much for taking time to write a personal email about your situation. We appreciate it and that you make time to be involved in local issues.

The DLGF, a state agency, is reviewing the land order changes for Lake County. The land values are higher in the land order DLGF is reviewing. DLGF isn't aware of an accompanying property tax increase though. Local budgets, levies, and any debt are key factors, along with individual property tax deductions. Lake County units are in the process of adopting budgets for the next year. It may be helpful to look at those in Indiana Gateway, as well as your property record card.

Also, individuals may appeal their property tax bills too. We wanted to share that information also.

Thank you again for writing.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Corey Hagelberg
Sent: Friday, October 13, 2023 5:30 PM
To: HEARINGS
Subject: Proposed valuation increase

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Hello,

I am writing to let you know I am opposed to the property valuation increase in Gary and it may put the ability for me to stay in my home at risk. I'm a homeowner who purchased 2 adjacent abandoned homes in 2011 and have repaired them myself to be liveable. I live at 269 N. Hancock St. across the street from an abandoned highschool where I watch people graffiti and steal copper from my window. I've called the cops many times and they do nothing. There are at least 2 other large vacant houses adjacent to me and a property that has been turned into a dumping ground by a contractor.

I myself am an artist, adjunct professor, playground builder and community volunteer, cobbling together a living from many part time gigs. The recent inflation has made it very difficult to afford the basics. The affordability of my neighborhood and the ability to buy something and fix it up has allowed me to volunteer at the local shelter, running their community garden.

I fear that this increase will make it hard for me and many others to afford to live in this neighborhood.

Best wishes,

Corey Hagelberg

From: [HEARINGS](#)
To: [Comcast](#); [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: Property Tax Increases
Date: Tuesday, October 17, 2023 3:19:09 PM

Dear Ms. Ostermeier,

Thank you for taking time to write and to share your concerns. We appreciate it. We can understand your concerns also.

While DLGF, a state agency, is reviewing the Lake County Land Order, we don't have information that property taxes will increase. They won't increase anywhere near the level of the land order increases because there are property tax caps, and limits on the growth of budgets. Local budgets, levies, individual deductions, and other factors also determine what the actual property tax bill will be.

If helpful, it may be of assistance to look at local budgets and information in Indiana Gateway. You can also find information about your individual property there too.

We hope this is helpful.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: Comcast <oufikirjen@comcast.net>
Sent: Saturday, October 14, 2023 2:22 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Property Tax Increases

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I am writing to express my concerns about property tax increases. From what I can see, it looks like my property tax will increase by about \$1,000. How is a retired person on a fixed income supposed to handle this increase? I don't understand what we are getting from the increase. Our roads are awful, street lights don't work, no good schools. What is this republican led state trying to do to its people?

Jennifer Ostermeier
9015 Juniper Ave.
Gary, Indiana

From: [earlene douglas](#)
To: [HEARINGS](#)
Subject: Lake County property tax increase
Date: Monday, October 16, 2023 4:28:05 PM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I live at 7165 Birch Avenue in Gary, IN since November 1977. In fact I was born and raised in Gary, IN(December 1940). I dearly love this City and am a proud resident.

The thought of increasing our property taxes frightens me beyond belief. I am barely paying my property taxes at the present rate. It will be impossible for me to pay any excessive rate increase. I've been retired(fixed income)since June 2004 and widowed since July 2005. I cannot afford to redo my mortgage at 82 1/2 years old and no savings. What am I to do? Live on the street. I presently have a home that I can afford but nothing more.

Our water bill/sewage and utilities have increased. We must have these to survive. Our cable, internet and phone bills have also increased also. I guess the argument could be we don't need those LUXURIES.

Our taxes are being increased for what? We have a haphazard public transportation system. It has no set schedule...runs as it sees fit. Our police/fire departments are understaffed. Haven't had a full force in over 20 plus years. In spite of the understaffing they do a much better job of serving the City then you would expect. What would our City be, if our public responders were fully staffed?

PLEASE GIVE SERIOUS THOUGHT TO THIS PROPERTY TAX INCREASE.

Thank for reading my concerns.

Earlene Douglas
Resident of the City of Gary's first district

From: [HEARINGS](#)
To: [juan mendez](#)
Cc: [Wood, Barry](#)
Subject: RE: Excessive Taxation
Date: Tuesday, October 17, 2023 3:26:16 PM

Dear Mr. Mendez,

Thank you for taking time to write to us at the DLGF. We appreciate it. The DLGF, as a state agency, is reviewing the Lake County Land Order, which is one part of what makes up the individual tax bill itself. Other key components are local budgets, levies, property tax caps, individual deductions, and other factors. So we don't know what the actual property tax bills will be until local budgets and such are final for this year.

DLGF is carefully reviewing the land order and we appreciate you taking time to write. We also want to make sure you have filed for the Over-65 property tax deduction and circuit breaker if you qualify. The assessor in Lake County would have more information for you and you would need to file for those before the end of this year to receive them next year.

Sincerely,
Jennifer Thuma
Deputy General Counsel

From: juan mendez
Sent: Monday, October 16, 2023 7:31 PM
To: HEARINGS
Subject: Excessive Taxation

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Greetings board,

I am a retired Miller resident, and am very concerned with your plans to raise property taxes even higher than they are now. I paid almost \$3000.00 in property taxes this year, \$2911.46 to be exact, and you want me to pay more. I am on a fixed income and am trying to find a way to pay less. I urge you to please reconsider this decision that just makes life more difficult for individuals like myself. There is a good size community of retired individuals in Miller and this excessive taxation you're trying to impose is causing financial hardship to all of us. I plead with you to help us lessen the weight of the financial burden these times have put on us rather than add to it.

Sincerely yours,
Juan Mendez

From: [Debbie Graham](#)
To: [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: Re: Tax increases
Date: Tuesday, October 17, 2023 9:14:01 AM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

In follow up to what I am sure is sent to all of us that have complained about this tax increase.....so it is just unjust that the Miller Beach community is the one always taking the hit with taxes. When our taxes went up for schools, we had to suck it in because all the other people in Gary with no money who have all the kids, (most don't have kids in Miller) voted for it knowing they weren't going to pay the taxes, someone else could pick that up! It's totally unfair to do this to us again!!!! Yes we may live in Miller cause we have to live in Gary for my husband to work, but we still live paycheck to paycheck as do others. This is killing us!! Being in our 60's we will be working for the rest of our lives to live paycheck to paycheck! How about working for Gary and not having a raise in 12 years? And then you're going to hit us again with more taxes!!!!

How can this be justified to do to us yet again??? We work hard for our money here and others stand and wait for handouts and let others pay for what they want, as it went with the school taxes.

WE CAN NOT AFFORD ANOTHER TAX INCREASE... PLEASE DONT STRANGLE ALL OF US CAUSE WE LIVE IN MILLER!!!!

Debra Graham Plohg

Sent from my iPhone

> On Oct 12, 2023, at 2:14 PM, HEARINGS <Hearings@dlgf.in.gov> wrote:

>

> Dear Ms. Graham,

>

> Thank you for taking time to write and to share your struggles. We don't know that the Lake County Land Order will result in a property tax increase. It is one part of the property tax bill equation. So it will depend on what the local units of government levy in taxes. Budgets are currently being considered by local units in Lake County, and hearings are open to the public. You may wish to check Indiana Gateway to review that information.

>

> The DLGF, a state agency, is reviewing the land order to ensure it meets requirements. We appreciate you writing.

>

> Sincerely,

>

> Jennifer Thuma

> Deputy General Counsel

>

> -----Original Message-----

> From: Debbie Graham <clothingmaker@icloud.com>

> Sent: Monday, October 9, 2023 12:04 PM

> To: HEARINGS <Hearings@dlgf.IN.gov>

> Subject: Tax increases

>

> **** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

>

> I'm writing this to express my husband and my feelings about a possible tax increase. We struggled when we had the school increase and now this will really be very tough for us. We are in our 60's and don't make a bunch of

money. My husband works for the city of Gary so we have to live in the city. He has NOT had a raise in 12 years! That in itself is unheard of unless you work in Gary!! There is no way to pay out anymore taxes, this is just absurd, unfair, and gouging the people here, especially who live in Miller Beach as we are the only ones, for the most part who pay taxes in Gary!

> I need to speak my mind as I know everyone is in the same boat being hit again! It's wrong and unfair!

>

> Debra Plohg

>

> Sent from my iPhone

From: [HEARINGS](#)
To: [Gina-Carol Jones](#); [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: Lake County Indiana Property Tax Increase
Date: Monday, October 23, 2023 10:01:05 AM

Good morning Ms. Jones,
You're welcome!
Sincerely,

Jennifer Thuma
Deputy General Counsel

From: Gina-Carol Jones
Sent: Friday, October 20, 2023 8:56 PM
To: HEARINGS
Cc: Wood, Barry
Subject: Re: Lake County Indiana Property Tax Increase
****** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ******

Good Evening Deputy Thuma,
Thank you for the rapid turnaround in responding.
I will reach out to the Lake County officials regarding my concerns as well as accessing Indiana Gateway.
Have a great weekend!

On Oct 19, 2023, at 9:14 AM, HEARINGS <Hearings@dlgf.IN.gov> wrote:

Dear Ms. Jones,

Thank you for taking time to write to the DLGF, a state agency. This is not an automatically generated, generic response as you noted below. We have responded in person to each taxpayer reaching out to us by email.

The DLGF is currently reviewing the Lake County Land Order, which comprises part of the tax bill. Taxpayers signed a petition asking for review. The tax bill itself is comprised of many other components too, including local budgets, local tax rates, and individual deductions. We would direct you to Indiana Gateway to review the local budgets and rates.

While DLGF does not make decisions regarding local services, reaching out to local officials is the best approach as you have concerns about the schools, and basic services.

We appreciate you writing and please let us know if you have any questions that we can help with as well.

Sincerely,

Jennifer Thuma
Deputy General Counsel

From: Gina-Carol Jones <gina.jones@att.net>
Sent: Wednesday, October 18, 2023 11:37 PM
To: HEARINGS <Hearings@dlgf.IN.gov>

Subject: Lake County Indiana Property Tax Increase

Importance: High

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Good Evening

My name is Gina-Carol Jones and I reside in the Miller Section of Gary, Indiana and I am writing concerning the inflated, greedy proposed property tax increase for Gary, IN (specifically Miller as it has the highest increase).

How is it that property taxes are proposed to increase dramatically for an already underdeveloped, underserved community (paying taxes, which I want specifics of where every dollar of monies I am paying is going) and does not provide current services to reflect the current and future tax increase.

- Public School System is basically non existent
- Police Department basically non existent (high crime and not enough officers)
- Garbage removal services is paid by the residents (Not included in property taxes)
- Fire Dept requests Miller Residents to assist with basic personal items that they are not provided with (Not included in Property Taxes?)
- City looks like a ghost town

Every year, my taxes are raised, and I do not see the fruits of my labor.

End result will be a Non Existent City because no one can afford to live here and will be pushed out as the current economic state is spiraling downward at an alarming rate. For you to add fuel to the fire with people like me struggling to make ends meet, now you want me to lose my home and join the increasing homeless population

I have to contact the mayor directly (from my work email because he does not respond from my personal email address) to get the potholes filled on my street as well as adjoining streets. Also this applies to the previous two mayors.

I await a prompt, urgent and detailed response and not a generic generated response.

Gina-Carol Jones

From: [TANICE FOLTZ](#)
To: [HEARINGS](#)
Subject: RE: Property Tax Hearing
Date: Wednesday, October 18, 2023 9:17:12 AM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Yes, it does, thank you for the clarification.
Tanice

On 10/18/2023 7:42 AM CDT HEARINGS wrote:

You're welcome.

For those over 65 years of age who qualify (based on a little over \$30,000 in income for singles, \$40,000 for married persons) and assessed value of \$240,000 or less, it means that if a taxpayer qualifies, their assessed value is limited to increases of not more than 2% a year. It is definitely worth applying for if taxpayers think they qualify. You would apply with the local assessor's office.

Hope that helps!

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: TANICE FOLTZ
Sent: Tuesday, October 17, 2023 4:43 PM
To: HEARINGS
Subject: RE: Property Tax Hearing

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Thank you for your suggestions.

What is a circuit breaker in relation to over 65 deductions?

Best wishes,

Tanice Foltz

On 10/17/2023 2:45 PM CDT HEARINGS <hearings@dlgf.in.gov> wrote:

Dear Tanice,

Thank you for taking time to write such a well thought through letter voicing your concerns. We appreciate it.

The DLGF, a state agency, is reviewing the Lake County Land Order, which makes up a part of the actual tax bill. The review came about after taxpayers filed a petition asking for review. Other parts of what comprise the bill include local budgets, levies, individual deductions, and the value of the home itself.

We encourage you to file for the over-65 deduction and circuit breaker, if you haven't done so. This is done through the county assessor's office. We encourage your neighbors to do the same thing as well.

While the land order is under review, we don't know that tax bills themselves would increase, since there are many factors. Lake County is currently finalized budgets now, and if you would like to review those, you can look on Indiana Gateway, for each unit's budget.

We hope this is helpful and we appreciate you writing.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: TANICE FOLTZ <tanicefoltz@comcast.net>

Sent: Monday, October 16, 2023 12:50 PM

To: HEARINGS <Hearings@dlgf.IN.gov>

Subject: RE: Property Tax Hearing

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To Whom It May Concern:

In regards to the news articles about a potential dramatic (30%) increase in property taxes in Gary/Miller area, I am writing to protest. I live in a neighborhood where the vast majority of my neighbors are of retirement age or much older. For instance, my oldest full-time neighbor is 94 going on 95, while others are in their 80s or late 70s; I am nearing 75. Several women on my block are recent widows living on their social security, and I have an 80-yr old male neighbor who recently suffered a stroke and is also on a fixed income. The only full-time neighbors who are younger and working is one couple in

their 50s—and they take care of her mother. I am lucky as I may still be working part-time next year. All around this neighborhood (Oak-Sullivan-Pine Ave -Lake Shore Drive) most of the residents are people well over 65 years old, living on fixed incomes, and they have lived here most of their lives. In other words, an excessive increase in property taxes might well lead some people to have to sell their homes and relocate after having lived here for 20-40 years. This would be a tremendous financial, emotional, and physical burden for those of us in our so-called "golden years" when mortgage rates are high, and so is the cost of decent housing.

We have enjoyed stable neighborhoods except for the increasing number of houses that have been purchased by wealthy outsiders and turned into AirBnB short-term rentals, and these are definitely NOT good for stability. These rentals would increase exponentially if the property tax increase intended were to come about, as many long-time residents would be forced to sell—likely to those wealthy outsiders who would transform their properties into short term rentals. Neighborhood instability is the result when new people are moving in and out every weekend, showing that they don't care about our community by the litter they leave behind on our roads and beaches, or by the pollution and noise they make, disregarding the residents who have made Miller Beach their home for many decades.

A further issue is that the tax assessments were not made on schedule nor did not use the market rate from nearby residential walk-throughs as they normally do. In fact, assessments were given over to another entity altogether, so everything seems to be in disarray—not quite kosher, so to speak. On a related issue, it is public information that the State of Indiana has a \$2 billion dollar surplus to be used on roads and infrastructure improvements, and yet so many of our main streets and side streets remain pockmarked with huge potholes to maneuver, not only during the nicer months of the year, but also during the winter months while also having to dodge snow and ice. These are tremendous liabilities for our vehicles and for our own health and well-being.

In conclusion, I protest the proposed excessive property tax increase, and add my voice to the hundreds, if not thousands of other people who will be negatively affected by such a tax increase, especially when assessments weren't made on schedule, nor in the normal way, and when the State has a \$2 billion dollar surplus. Such an increase would wreak havoc on the lives of permanent and stable tax-paying Miller/Gary residents.

Thank you for considering my voice, as a 25-year resident of Miller Beach. I trust there will be rational decision making about our property taxes.

Sincerely,

Tanice G. Foltz

8608 Oak Avenue

Gary, IN 46403

219.775.2996

From: [HEARINGS](#)
To: [Margo Parker](#)
Cc: [Wood, Barry](#)
Subject: RE: Tax Increases
Date: Friday, October 20, 2023 4:40:22 PM

You're welcome Margo!

-----Original Message-----

From: Margo Parker <margoprkr5@gmail.com>
Sent: Friday, October 20, 2023 3:38 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Re: Tax Increases

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Thanks, Jennifer.
Sent from my iPhone

> On Oct 20, 2023, at 12:32 PM, HEARINGS <Hearings@dlgf.in.gov> wrote:

>

> Dear Ms. Parker,

>

> Thank you for taking time to write to the DLGF. We appreciate it.

>

> The DLGF is reviewing only the land order itself, and many components comprise a tax bill, including local budgets and tax rates. You should be able to check this information once budgets are finalized in late December or early January for Lake County.

>

> Sincerely,

>

> Jennifer Thuma

> Deputy General Counsel

>

> -----Original Message-----

> From: Margo Parker <margoprkr5@gmail.com>

> Sent: Thursday, October 19, 2023 8:12 PM

> To: HEARINGS <Hearings@dlgf.IN.gov>

> Subject: Tax Increases

>

> **** This is an EXTERNAL email. Exercise caution. DO NOT open
> attachments or click links from unknown senders or unexpected email.

> ****

>

> Many residents in this community are on fixed incomes and a hike in taxes would be devastated to our budgets. Our home is almost paid for and we're looking forward to the day we no longer have a mortgage. I'd hate to lose my home due to a senseless tax increase. Thank you.

> Sent from my iPhone

From: [HEARINGS](#)
To: [Joyce Coprljevic](#); [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: October 10, 2023 Lake County Land Order Petition Review Hearing
Date: Friday, October 20, 2023 1:30:54 PM

Dear Ms. Coprljevic,

Thank you for making time to write to the DLGF. We appreciate it.

It may be helpful to know that the land order, which the DLGF is reviewing, comprises only part of the property tax bill. While the land values may increase, a property tax bill may actually decrease or stay the same, or increase, depending on the local budgets and tax rates. So we don't know that the tax bills would increase. The Lake County local governments are in the process of finalizing budgets. You may like to check Indiana Gateway to see what their budgets are for this next year as compared to this year.

We hope this is helpful to you and we truly appreciate you writing.

Sincerely,

Jennifer Thuma
Deputy General Counsel

From: Joyce Coprljevic
Sent: Thursday, October 19, 2023 4:32 PM
To: HEARINGS
Subject: October 10, 2023 Lake County Land Order Petition Review Hearing

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Richard Coprljevic
1144 North Vanderburg Street
P.O. Box 2410
Gary, IN 46403
chapstrom@yahoo.com
Daniel Shackle - Commissioner
State of Indiana Department of Local Government Finance
100 N. Senate, N-1058B
Indianapolis, IN 46204
Via Email (hearings@dlgf.in.gov)

Hello Commissioner and IDLGF Staff

I would like to thank everyone for taking the time to listen to all the different views from the residents from the Miller Beach community in Gary Indiana in regards to our property land value increase, and for your zoom hearing on October 10, 2023. I know you heard many different points of views of how people of our community feel about the high tax increase

and what this would mean for our community. So as not to repeat all the things you already heard, and you did get very good points of view from residences. I would just like to point out that for people who are elderly or people on fixed incomes and most everyone else in our community it could be very difficult for them to decide to either cover their property tax bill or other bills that they need to pay like medical and doctor visits or putting food on their table or any of the many other things that people need to pay for to live. So I would like to say, I hope that you can reconsider this high tax increase and come up with a much more affordable tax rate. I would hate to see how this can devastate the elderly and people on fixed incomes and everyone else in our community, especially now that so many other things have risen in cost. The economy is so out of control. I would hate to think at my age of 74 years old that I would have to pick up and leave our home and have to move. So as a community we are hoping that you all may be able to figure out and come up with a much better solution to this matter.

As I am writing this I am getting text on my phone from neighbors informing me of break in alerts with gun shots being fired from the person or persons doing the break ins shooting at the home owners. So I know you heard this before but after getting these alerts about break ins I would just like to repeat one comment that you already heard, we are not getting the best in city services to justify these higher

tax rates.

Thank you for taking the time to read my email and all the emails from the citizens of the Miller Beach community that responded to you.

Sincerely,

Richard Coprljevic

From: [TAWANNA FOXx](#)
To: [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: Re: property taxes
Date: Friday, October 20, 2023 9:32:58 AM

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Thank you so much . Can you please provide the number for me. I appreciate you .

[Sent from AT&T Yahoo Mail for iPhone](#)

On Friday, October 13, 2023, 1:48 PM, HEARINGS wrote:

Dear Ms. Foxx,

Thank you for writing to us and sharing your struggles. We appreciate you taking time to write.

You mentioned a disability and we want to encourage you to apply for the disabled persons deduction for property taxes. You can apply with the local assessor and we encourage you to call the assessor's office to get this application.

We so empathize and appreciate you writing.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: TAWANNA FOXx

Sent: Friday, October 13, 2023 2:38 PM

To: HEARINGS

Subject: property taxes

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

The purpose of this email is to make a plea in reference to the proposed property tax increase. I personally would lose my home if the property taxes are raised between the 25% to 363% range depending on where you live. Currently I'm disabled and I am fighting to get social security disability as this letter is being typed. I worked extremely hard to purchase my home and it's really unfair for me as well as the citizens who live in Gary. We shouldn't have to deal with something like this. I don't understand the need to do this and if there is a need, why should we have to be affected by this? Why should we be the ones suffering especially considering all of the inflation we are being faced with. I can't afford to pay my bills or by groceries right now as it is. Now you want to go up on my property taxes anywhere from 25% to 363%????? This is Ludacris. Please, PLEASE, please don't go up on our property taxes. When I purchased my home in 2016 my property taxes were \$2100 a year. Now they are \$2800 a year. I'm hurting financially. I DON'T WANT TO LOSE MY HOME AND BE HOMELESS. PLEASE IM BEGGING YOU. THANK YOU IN ADVANCE. MY NUMBER IS 7085572029. TAWANNA FOXX IS MY NAME.

From: eyoung7550@aol.com
To: [HEADLINGS](#)
Subject: From June 7th, 2023
Date: Monday, October 23, 2023 10:28:16 PM

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'Most miserable city in US' is littered with abandoned buildings with homes sold for \$1

Gary, Indiana may be known as the birthplace of legendary singer Michael Jackson but it's also got the deeply unflattering label of the most miserable city in the USA

Bookmark



NEWS

By **Ben Foster** **Joe Faretra** US Audience Writer 13:11, 7 JUN 2023

Gary, Indiana, has the deeply unflattering label of the most miserable city in the USA



Gary, Indiana, has the deeply unflattering label of the most miserable city in the USA (Image: Getty Images/Stockphoto)

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","buttonText":"Sign up today!","contentId":"20561716","newsletterImage":"https://i2-prod.dailystar.co.uk/incoming/article25099420.ece/ALTERNATES/s615d/0_smartphone.jpg","endpointUrl":"https://e.dailystar.co.uk/interface/list.php","profile":"Daily_Star","isPure360NewsLetter":false,"pure360MailingListId":"Daily Star - Daily Newsletter","isDoubleOptIn":false,"newsletterSiteName":"Daily Star","ConsentDate":"06/08/2021")" data-observed="false" data-init="true" style="background-image: initial; background-position: initial; background-size: initial; background-repeat: initial; background-attachment: initial; background-origin: initial; background-clip: initial; border: 0px; margin: 12px 0px; outline-style: initial; outline-width: 0px; vertical-align: baseline; max-width: 100%; min-height: 1px; border-radius: 2px; visibility: hidden; padding: 0px 1important;" rel="nofollow" target="_blank">

Would your strategy save the US and its allies? This game simulates geopolitical conflicts.
Geopolitics Simulation

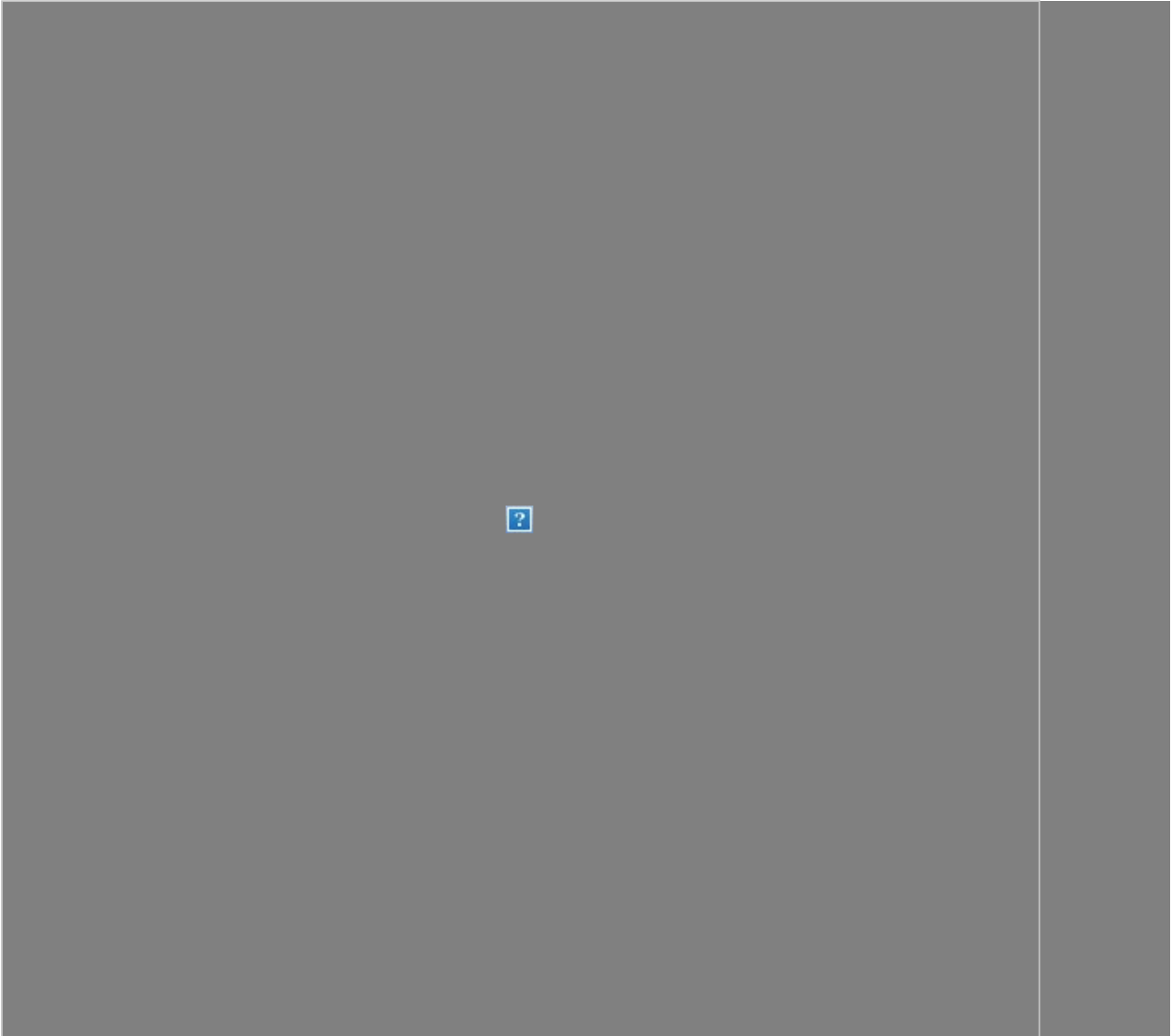


2023 Silver American Eagle silver coin, Record Low Price. It has only 300 left in stock, a limited number.
[View it](#)

[Consumerbag](#) Here Are 29+ of the Coolest Gifts for This 2023

From: ayoung7550@aol.com
To: [HEARINGS](#)
Subject: Gary voted Most Miserable City in America
Date: Monday, October 23, 2023 10:22:45 PM

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[News.](#) [US News](#)

GRIM CITY **Inside ‘most miserable city in the US’,
where population has plummeted by 100,000 in
60 years and houses sell for \$1**

[Anthony Blair](#)

Published: 6:45 ET, Jul 30 2022 Updated: 3:16 ET, Jul 31 2022

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[Click to share on Facebook \(Opens in new window\)](#)

IT WAS once known as "The Magic City" and home to the biggest steelworks in the world, employing thousands of workers.

But as the population of Gary, [Indiana](#), plummeted after the jobs left and crime came in, the city acquired a less-favourable nickname: "Murder Capital [USA](#)".

A once-thriving city of 178,000, parts of Gary are now a ghost town



A once-thriving city of 178,000, parts of Gary are now a ghost town Credit: Getty

Many of the city's grandest buildings now lie in ruins



Many of the city's grandest buildings now lie in ruins Credit: Library of Congress

Some 20 per cent of Gary's buildings lie abandoned

Some 20 per cent of Gary's buildings lie abandoned Credit: AFP

Today, Gary's population is around 69,000, almost a third of what it was at its peak in 1960, when 178,000 people lived in this city on the edge of Chicago.

At least 20 per cent of all buildings in the city are believed to be abandoned, while over a third have some degree of rot.

Across the city - which gave the world Michael Jackson - stunning buildings lie in a state of disrepair, testaments to Gary's former glory.

The story of Gary's decline is one that has been repeated across the so-called "Rust Belt", a swathe of the northern and midwestern United States that once powered the world.

But in few other places has the fall in fortune been so dramatic than in the place once dubbed The City of the Century.

Like so many other US cities, Gary emerged almost overnight from the swamp in the early 20th century.

It was founded in 1906 on the southern shore of Lake Michigan 28 miles from Chicago, taking its name from Elbert Henry Gary, founding chairman of the United States Steel Corporation.

The steel works were by far the largest employer in Gary, and thousands were drawn there from across the country.

MOST READ IN US NEWS



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[STING STRIKES](#) ISRAEL USES 'IRON STING' FOR FIRST TIME AS COMMANDOS MOUNT RAIDS INSIDE GAZA



[UNDER-LIEVABLE](#) I BOUGHT NUKE BUNKER TO BUILD UNDERGROUND VILLAGE & MADE AN UNREAL DISCOVERY



SISTER SEARCH MOMENT DISGRACED YOUTUBER'S MANSION IS RAIDED AFTER 'EMACIATED' SON FOUND

HOWEVER, FOR MANY HOPEFUL IMMIGRANTS, THEY FOUND THAT THE STREETS OF GARY WEREN'T PAVED WITH GOLD AS THEY'D HOPED.

INSTEAD, THEY ENDED UP LIVING IN CRAMPED BARRACKS IF THEY WERE LUCKY, TENTS OR SHACKS IF THEY WEREN'T.

PUBS AND BARS THRIVED, AND BY THE 1910S, THERE WAS A REMARKABLE ONE TAVERN FOR EVERY 88 GARY RESIDENTS.

BY THE 1920S, SOME 16,000 WORKERS WERE SWEATING AWAY DAILY IN THE 12 HOT AND DIRTY BLAST FURNACES AT THE COUNTRY'S LARGEST STEEL PLANT.

BETWEEN 1920 AND 1940, GARY'S POPULATION DOUBLED.

'WHITE FLIGHT'

AT FIRST, THE CITY WAS MOSTLY MADE UP OF EASTERN EUROPEAN IMMIGRANTS, BUT IT STARTED TO ATTRACT MORE BLACK WORKERS FROM THE SOUTH AS PART OF THE GREAT MIGRATION.

AMONG THOSE WAS MICHAEL JACKSON'S DAD JOE JACKSON, WHO RAISED HIS NINE CHILDREN IN A SMALL HOUSE IN GARY.

BUT THE CITY'S RACIAL TENSIONS ROSE FROM THE END OF THE SECOND WORLD WAR, AND IN THE 1960S, GARY'S POPULATION FELL FOR THE FIRST TIME IN ITS HISTORY AS IT EXPERIENCED "WHITE FLIGHT".

"WHEN THE JOBS LEFT, THE WHITES COULD MOVE, AND THEY DID. BUT WE BLACKS DIDN'T HAVE A CHOICE," 78-YEAR-OLD WALTER BELL TOLD THE GUARDIAN IN 2017.

THIS BECAME A FULL-BLOWN EXODUS IN 1967 WHEN ONE OF THE NATION'S FIRST AFRICAN-AMERICAN MAYORS, RICHARD HATCHER, WAS VOTED IN.

WHITE PEOPLE FLEEING FOR THE SUBURBS ALSO COINCIDED WITH A DECLINE IN FORTUNES FOR THE STEEL INDUSTRY.

WE USED TO BE THE MURDER CAPITAL OF THE US, BUT THERE IS HARDLY ANYBODY LEFT TO KILL

Gary Resident

IN 1969, US STEEL PRODUCTION HIT AN ALL-TIME HIGH, WITH 32,000 EMPLOYED BY THE WORKS.

BUT A LACK OF INNOVATION, AND CHEAPER STEEL-MAKING ALTERNATIVES OVERSEAS, SENT THE INDUSTRY INTO A TAILSPIN.

IN 1971, THE FIRST LAYOFFS WERE ANNOUNCED, WITH TENS OF THOUSANDS OF STEELWORKERS LOSING THEIR JOBS IN THE FOLLOWING DECADES.

"WE HAD EXPECTED SOME LAYOFFS BUT NOW IT SEEMS LIKE THIS THING IS GOING TO BE A LOT ROUGHER THAN WE HAD EXPECTED," LOCAL UNION CHIEF ANDREW WHITE TOLD [THE NEW YORK TIMES](#) AT THE TIME.

BY 2005, ONLY 7,000 PEOPLE WERE EMPLOYED IN THE GARY WORKS, WHILE THE CITY HAD LOST ALMOST 80,000 INHABITANTS IN THE SPACE OF 35 YEARS.

AS THE JOBS LEFT, BUSINESSES CLOSED AND CRIME ROSE. IN 1994, THE CITY WAS DUBBED "MURDER CAPITAL USA" BY THE [CHICAGO TRIBUNE](#).

The steelworks have let thousands of workers go in the past 50 years

THE STEELWORKS HAVE LET THOUSANDS OF WORKERS GO IN THE PAST 50
YEARS CREDIT: AFP

The city sold houses for just \$1 in 2019



THE CITY SOLD HOUSES FOR JUST \$1 IN 2019 CREDIT: AFP

The city has a proud past, but recent decades have been hard on Gary



THE CITY HAS A PROUD PAST, BUT RECENT DECADES HAVE BEEN HARD ON GARY CREDIT: LIBRARY OF CONGRESS
BUT WITH SO MANY PEOPLE LEAVING THE CITY, EVEN THE MURDER RATE HAS NOW FALLEN.

AS ONE GARY RESIDENT PUT IT: "WE USED TO BE THE MURDER CAPITAL OF THE US, BUT THERE IS HARDLY ANYBODY LEFT TO KILL. WE USED TO BE THE DRUG CAPITAL OF THE US, BUT FOR THAT YOU NEED MONEY, AND THERE AREN'T JOBS OR THINGS TO STEAL HERE."

TODAY, ABOUT 36 PER CENT OF GARY'S RESIDENTS LIVE IN POVERTY.

AMONG GARY'S MANY STUNNING RUINED BUILDINGS IS THE STRIKING CITY METHODIST CHURCH, AN ENORMOUS LIMESTONE STRUCTURE STANDING ON THE CORNER OF BROADWAY AND 5TH AVENUE.

IN 2019, [ALL THAT'S INTERESTING](#) REPORTED THAT THE ABANDONED CHURCH WAS NOW COVERED IN GRAFFITI AND WEEDS, ACQUIRING THE NICKNAME "GOD'S FORSAKEN HOUSE".

GARY REBORN?

CITY LEADERS HAVE TRIED TO REVERSE THE DECLINE IN POPULATION AND FIND NEW FORMS OF JOB CREATION TO REPLACE THE STEELWORKS.

IN 2019, AUTHORITIES ANNOUNCED THEY WOULD BE SELLING A NUMBER OF HOUSES IN THE CITY FOR JUST \$1, OR 83P.

CALLED THE DOLLAR HOUSE PROGRAM, THE SCHEME SELECTED HOMEOWNERS THROUGH A LOTTERY SYSTEM, ALTHOUGH NOT EVERYONE COULD APPLY.

IN ORDER TO BE ELIGIBLE, PROSPECTIVE OWNERS HAD TO REHABILITATE THE HOME WITHIN ONE YEAR, OCCUPY IT FOR A MINIMUM OF FIVE YEARS, AND HAVE A MINIMUM ANNUAL INCOME OF AROUND \$35,000 (£28,800).

PROMOTING THE SCHEME, LAKIA MANLEY FROM GARY'S COMMUNITY DEVELOPMENT DIVISION SAID: "THIS WOULD ALLOW THE PERSON TO GET A PROPERTY FOR A DOLLAR, PUT THEIR OWN SWEAT EQUITY INTO THE HOME BY DOING THE NECESSARY REHAB WORK TO BRING THE PROPERTY UP TO CODE AND LIVE IN THE PROPERTY FOR FIVE YEARS BEFORE THEY CAN DO ANYTHING AS FAR AS RENT OR SELL THE PROPERTY."

[BUSINESS INSIDER](#), WHICH NAMED GARY "THE MOST MISERABLE CITY IN THE US" IN 2019, REPORTED THAT THE SCHEME HAD RECEIVED HUNDREDS OF APPLICANTS, BUT MANY DIDN'T REALISE THAT THE \$1 HOMES WERE "FIXER-UPPERS" IN NEED OF EXTENSIVE REPAIRS.

THE CITY ALSO HOSTS AN ANNUAL TRIBUTE TO ITS MOST FAMOUS SON MICHAEL JACKSON, WHILE AUTHORITIES HAVE LOOKED TO TAP INTO THEIR URBAN BLIGHT AS A SOURCE OF INCOME FROM HOLLYWOOD.

GARY HAS SERVED AS A FILMING LOCATION FOR A NUMBER OF BIG-BUDGET BLOCKBUSTERS, INCLUDING "TRANSFORMERS: DARK OF THE MOON" AND THE REMAKE OF "A NIGHTMARE ON ELM STREET".

AND MANY BELIEVE THAT DESPITE ITS TROUBLED RECENT HISTORY, GARY WILL BE ABLE TO TURN ITS FORTUNES AROUND.

MEG ROMAN, WHO RUNS GARY'S MILLER BEACH ARTS & CREATIVE DISTRICT, TOLD CURBED: "PEOPLE HAVE A THOUGHT ABOUT WHAT GARY IS, BUT THEY'RE ALWAYS PLEASANTLY SURPRISED.

"WHEN YOU HEAR GARY, YOU THINK STEEL MILLS AND INDUSTRY. BUT YOU HAVE TO COME HERE AND OPEN YOUR EYES TO SEE THERE ARE MORE THINGS."

THE CITY ALSO OFFERS HISTORICAL PRESERVATION TOURS THROUGH ITS RUINED BUILDINGS, HIGHLIGHTING GARY'S ONCE-GLAMOROUS ARCHITECTURE.

GARY'S MAYOR JEROME PRINCE WAS ELECTED IN 2019. IN HIS INAUGURAL ADDRESS, AS QUOTED BY [ABC7 CHICAGO](#), HE WAS REALISTIC ABOUT THE CHALLENGES FACING HIM.

READ MORE ON THE SUN




**BARGAIN BURGER HOW TO MAKE A MCDONALD'S
CHEESEBURGER FOR LESS THAN 99P AT HOME**

**"YOU HAVE TO ROLL UP YOUR SLEEVES TO DO EVERYTHING HUMANLY
POSSIBLE TO CORRECT, THAT IS WHAT I AM PREPARED TO DO, AND THAT IS
WHAT I AM ASKING YOU TO JOIN ME IN DOING," HE SAID.**


**AND TALKING ABOUT THE PEOPLE OF GARY, HE ADDED: "IN MANY WAYS,
THEY HAVE BEEN CONVINCED THAT THEY CAN'T SUCCEED, IT IS OUR
RESPONSIBILITY TO TURN THAT NARRATIVE, AND TO SHOW THEM THAT WE
SUPPORT THEM AND THAT BY TRYING AND WITH A LITTLE EFFORT AND
COMMITMENT AND DEDICATION THEY TOO CAN SUCCEED."**

The city has lost 100,000 residents since 1970



THE CITY HAS LOST 100,000 RESIDENTS SINCE 1970
CREDIT: LIBRARY OF CONGRESS

Some old buildings have been torn down to reduce 'urban blight'




SOME OLD BUILDINGS HAVE BEEN TORN DOWN TO REDUCE 'URBAN BLIGHT'
CREDIT: LIBRARY OF CONGRESS

Gary hopes to reverse its catastrophic population decline

GARY HOPES TO REVERSE ITS CATASTROPHIC POPULATION DECLINE
CREDIT: LIBRARY OF CONGRESS

The city is hoping to transform its fortunes



THE CITY IS HOPING TO TRANSFORM ITS FORTUNES CREDIT: AFP

Gary has a new minor league baseball team

GARY HAS A NEW MINOR LEAGUE BASEBALL TEAM CREDIT: GETTY

From: ayoung7550@aol.com
To: [HEARINGS](#)
Subject: Letter to the DLGF regarding Review of Lake County Land Order
Date: Tuesday, October 24, 2023 8:44:51 AM
Attachments: [Scan1682.pdf](#)

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Dear DLGF Staff:

Please see attached letter in PDF format. Please add it to the list of written comments for the Review of the Lake County Land Order currently under review by the DLGF.

Sincerely,
Andy Young
708-558-8594

10/23/2023

Letter to DLGF 2023

Dear DLGF Staff:

Below are my written comments. Besides the comments contained herein, I reserve the right to submit additional evidence until the date that the DLGF makes its Final Determination.

*In the prior Land Order, the Lake County Assessor and Township Assessors submitted Sales Data to support the base rates contained in that Land Order. All of the Sales Data in most cases, and nearly all in certain other cases, was from sales that took place in 2020 and 2021.

*In the 2023 land Order which I am objecting to now, the Sales Data that is being used to support the base rates submitted by the Lake County assessor and other Township Assessors, is from 2021 and 2022. As you all know, the DLGF per its Final Determination of the prior Land Order, found no fault whatsoever in these Assessors' submissions and gave them approval for each and every component of the previous Land Order submitted in 2022.

*It would therefore seem to be somewhat mathematically impossible for these newly submitted base rates with their meteoric increases, to be justified. That is to say, if there was nothing in the 2021 Sales Data to justify any marked change in last year's Land Order, then that would mean that the skyrocketing base rates would have to be supported by sales that took place only in 2022. And if there was some unexplained phenomenon that supported a tremendous interest in properties in Calumet Township that experienced these wild increases, it would have to have been so dramatic that when averaging out 2022 sales with 2021 sales, that it would be so dramatic that it could overcome 2021 sales which were known to be relatively flat by virtue of the data submitted in the previous Land Order in 2022. And even if there were some data to support these incredible increases, it would have been required to be averaged out with 2021 sales. This would mean that 2022 was sure one heckuva year for Gary property!

It is simply impossible. There were not enough sales in 2022 to overcome this and justify the outrageous increases in base rates contained within the Land Order now currently under DLGF review.

It is common practice when analyzing data sets, to throw out the highs and lows so as not to skew the group. This does not appear to have been done. To the contrary, it appears that the opposite was done. The highs were preserved. The bulk was thrown out. And the highs were extrapolated over the group. Hence the insane results the Assessors are trying to get the DLGF stamp of approval for.

*2023 Land Order submitted late. It should have been submitted by January 1st, of 2023 (That is if in fact it is the Land Order for the Quadrennial Cycle beginning in 2023. However, by my count of years, the first Land Order should have been for the years 2014-2017. The second one for the years 2018-2021. The following one for 2022-2025. As such, this one, purportedly for 2023-2026, is still late—by any measure!

*The method by which the Lake County Assessor (under information and belief, under the advice of its contractor, Nexus) derived base rates was improper. According to Ms. Spearman herself, I was told that her office, under the advice of her office's contractor, used a formula of 20% land to improvement ratio to determine land values. They had to do this since there were nowhere near enough sales of land only to make a determination. This is not a proper means to determine land values. The proper way to determine land values is by analyzing land sales.

The method used by the Lake County Assessor to derive land values was arbitrary and capricious. Worse yet, it has led to what will surely become, catastrophic consequences for many property owners in Lake County; particularly homeowners in the Miller area.

*In the case of many properties in the Miller area, the Lake County Assessor as well as the Calumet Township Assessor, have stated that they are allowed to use properties up to a half mile away from a subject property as comps. This improper method alone may be the cause of some of the stratospheric increases found in this Land Order. Lakefront properties should not be used as comps when determining base rates for properties well off of the lake, as much as a half mile away according to assessing officials.

*Per an independent study of local real estate values of lakefront properties, it has been determined that properties in Ogden Dunes and Dune Acres have significantly lower per front foot base rates for lakefront properties than the new values submitted in this Land Order. Both of these communities are known to be rather posh communities, at least one them being a gated lakefront community.

*The only market factor that is out of the ordinary is an interest in purchasing residential properties for business purposes in Gary's Miller Beach area. Many of the properties recently sold in the Miller area are purchased for the sole purpose of turning them into AirBNB rentals. When people purchase properties for this reason, they are in some cases willing to pay way over market value. They can do so because they are NOT buying it to live in. They are buying it to be a de facto hotel. And as a de facto hotel, they are able to charge high rates for this temporary occupancy. Then, in receiving this income stream from the rentals, they are able to overpay in comparison to what a normal homeowner can pay for a residence. Their purchase price is now based upon an income vs. purchase cost formula.

It is not fair or proper to base sales of homes purchased to be used in the Air BNB trade, to be used as a basis to ratchet up all other normal homeowners' properties. These Air BNB-type sales are skewing the sales data and the results are harming families that purchased their

homes to live in and raise their families. Using sales of residences to be used as rental businesses to inform base rates for regular homeowners is arbitrary and capricious.

*It has been well documented that there was a pent-up demand for real estate following the Covid-19 pandemic. If this is at all responsible for any out-of-the-ordinary sales, the Assessors should have taken the phenomenon resultant from the pandemic into consideration when reviewing 2021 and 2022 Sales Data; particularly 2022 sales, because 2021 Sales data submitted along with the 2022 Land Order was known to be relatively flat overall.

*In the past review of the Land Order submitted in 2022, I made numerous references to neighborhoods that were across the street from one another or across the alley from one another and had identical characteristics. Neighborhoods 2536 and 2539 are good examples of this. 2536 was at \$169.00 PFF in 2022. Neighborhood 2539 was at \$74.00 PFF in 2022. But now, they are suddenly both at \$160.00 PFF.

I guess this should be filed under the category of be careful what you wish for. However, neither neighborhood have had enough sales to support land base rates of even the lower \$74.00 PFF. Both of these neighborhoods are plagued with stagnant sales and are cursed with abandonment. There is certainly nothing to support the 116% increase in Neighborhood 2539.

Actual sales, or the lack thereof in these neighborhoods, would have supported a reduction in the base rates of Neighborhood 2536. Conversely, there were clearly not enough actual sales to support any increase in the base rates for Neighborhood 2539.

The Assessors seemed to take an arbitrary and capricious action that had no supporting documentation and took the lazy route and increased the value of 2539 to comport with the base rate of 2536.

*The DLGF should take note that base rates are the same in Neighborhood 2539 for vacant lots as they are for the lot with an occupied home built on it. This is in violation of the procedures in the Real Property Assessment Manual. The Manual describes costs which should be added to the base land value if it has utilities, including, but not limited to, sewer and water. So, a lot with these utilities and with an occupied home built on it should obviously have a higher land-only value than a vacant lot without any utilities on it. However, I find that not to be the case in Neighborhood 2539. A vacant lot without any utilities has the same value as the land-only portion of an assessment for a lot with an occupied home built on it. This method of assessing the land for lots in this neighborhood is not in compliance with procedures for doing so in the DLGF Real Property Assessment Manual, and should be called into question by the DLGF.

*The DLGF must constantly bear in mind throughout their review that these two Land Orders were submitted back-to-back. The DLGF should also note that properties throughout Lake County are annually subjected to trending adjustments. There should never be seismic shifts like we see in the Land Order that was submitted by the Lake County Assessor in 2023. Contrary to the Lake County Assessor's silly assertion that she can opt to submit the Land Orders any

time she wants, common sense and logic say otherwise. Moreover, what we are now forced to go through, having to object to a Land Order in the very next year, speaks volumes at a high decibel level about why they should only be submitted in 4-year intervals, and why they should never be submitted in back-to-back years.

*Since the Lake County Assessor made such a big stink about properties nearby the Hard Rock Casino, I find it surprising that she didn't notice that a property in the actual footprint of the Hard Rock Casino that sold for \$823,000.00 for approximately 2 acres, is still assessed at only \$6500.00 (not a typo). Even more shocking than that is that the Lake County Assessor, in this Land Order submitted in 2023, actually lowered the acreage base rate in this neighborhood from \$43,560.00 per acre, down to \$18,000.00 per acre. The subject parcel is in Neighborhood 2552-003.

Properties situated closely to the Hard Rock Casino property in Neighborhood 2554-003 also saw a reduction of 41% for acreage, and a small reduction of 4% for PFF values. Residential excess acreage went down 2%.

*When reviewing base rates for industrial land, I find that USX's acreage values are lower than just about all other base rates for industrial parcels. While the Big Four sometime ago earned the right to self-assess their personal property, I do not think they also earned the right to self-assess their real property at acreage base rates that are lower than everyone else's. Base rates for industrial property should apply to all equally. In all of the cases I looked at for properties owned by the Big Four, it appears they are also immune from Trending. They apparently are not even required to increase the assessments of their properties to keep in line with inflation. Most of their assessed values have remained unchanged for over a decade or more. Some have even gone down over that period.

*What is really unfair, especially to homeowners in Miller Beach, is that while some of the base rates for lakefront property are now proposed to be as much as \$7100.00 PFF, USX's lakefront property, assessed by the acre at approximately \$19,000.00 per acre, if an acre is around 209 ft square, the PFF for their lakefront property is only \$91.00 PFF. This is 1.28% of the base rate proposed for Miller area lakefront property.

I think we have an equity issue here. I think there will be plenty of others to take up that argument.

*Besides the underassessed properties that I wrote to Ms. Thuma about last year, there is another property that sold in December of 2021 for over 7-million dollars. It was purchased from the city for \$300,000.00. After purchase, the developers sunk several million into the property. The current assessed value for the property is still \$7400.00 (not a typo). Its annual tax bill is just \$263.58. If it were assessed at its 2021 sale price, its tax bill would be approximately \$250,000.00 per year!

I am only mentioning this now to the DLGF because the local assessors have been notified of this on numerous occasions. It has even been talked about on the radio, yet the assessment remains unchanged and at approximately one-tenth of 1% of its December 2021 sale price.

*Conduct of hearing: the conduct of the hearing was improper as the DLGF Hearing Letter advised that only signers of the Petition were to be able to speak. It was called a public hearing. Any member of the public is allowed to speak at a public hearing that allows for public comment. The DLGF improperly limiting the ability to speak at the public hearing was discriminatory and prejudicial. It was a due process violation.

*The notice of the hearing was again improper and insufficient. The notice provided by the DLGF this year failed in comparison with the notice the DLGF provided last year; which was also wholly insufficient.

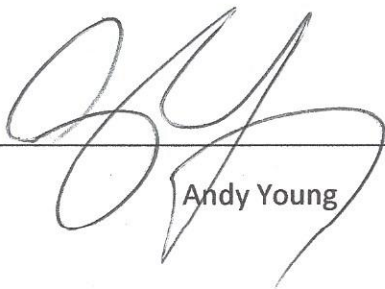
*To the best of my knowledge, after making numerous requests to DLGF staff to inquire as to when and where the notice of the hearing was published, I am still yet to get a response. Having received no response, I can only conclude that there was no notice published in local newspapers as is required for public hearings.

I also inquired as to whether or not the notice was posted at the Government Center building in Crown Point. I did not get a straight answer. However, when I was at the county Building a few days before the public hearing, I did see a copy of the letter taped to the Covid screen found inside the offices of the Lake County Assessor. No notice was posted on the front entry doors of the building where public notices are normally posted. One would have had to have had business inside the assessor's office before they would see the notice. And it was not a notice of public hearing per se that would have been titled Public Notice in bold type. It was just a copy of the same letter that was sent out to signers of the petition. It had normal letter-size 12-point font. To the best of my knowledge, it was posted just a week or so in advance of the Zoom hearing.

The notice of the public hearing was entirely improper and insufficient. It did not meet minimum standards pursuant to Indiana Law.

*So DLGF Staff, now you have to decide which Land Order is wrong; this one or the prior one—or both and just get it over with. Because they cannot both be right. It is my contention that they are both wrong for many different reasons. It seems that you have painted yourselves into a corner. What now?

Signed,



Andy Young

From: ajung2550@aol.com
To: HEADINGS
Subject: Maybe it's time to see it for yourselves...
Date: Monday, October 23, 2023 10:26:06 PM

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OPINION

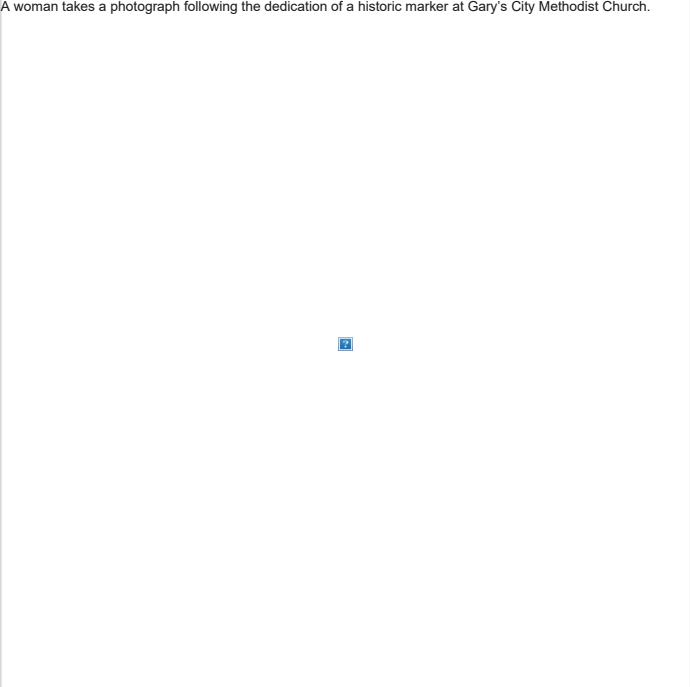
Column: Gary was named the ‘most miserable city in America.’ What good does a reinforced stereotype accomplish?

By [Jerry Davich](#)
Post-Tribune

Published: Oct 03, 2019 at 8:35 am

Expand

A woman takes a photograph following the dedication of a historic marker at Gary's City Methodist Church.



A woman takes a photograph following the dedication of a historic marker at Gary's City Methodist Church. (Carole Carlson / Post-Tribune / Chicago Tribune)

What exactly does it mean to be labeled "the most miserable city in America"? Is it the absolute worst place to live in our increasingly miserable country?

"Not the worst, just the most miserable," explains [the Business Insider story](#) that denigrates Gary with this infamous ranking.

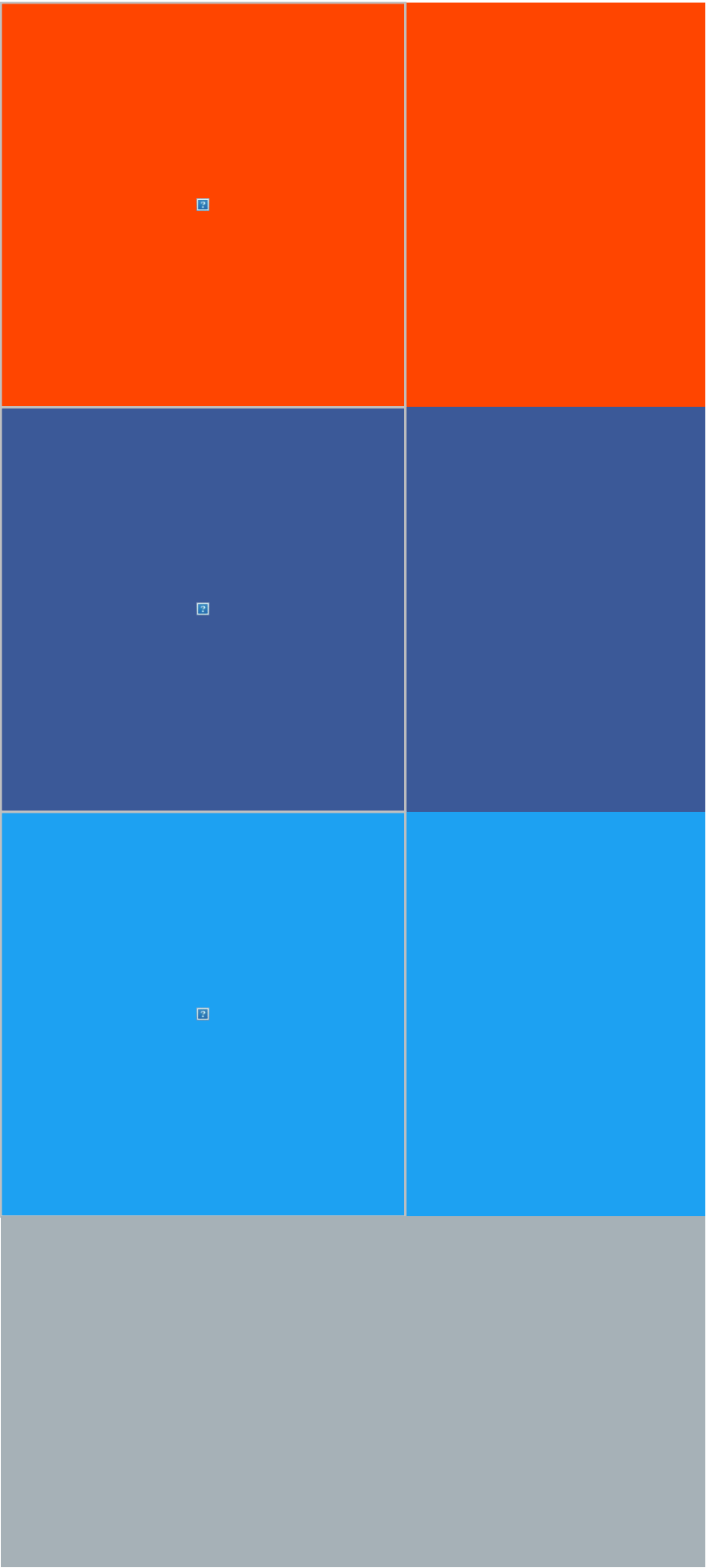
The story, which has garnered national attention, ranks the 50 most miserable cities based on U.S. Census data from 1,000 cities. Two other Indiana cities landed on this list, Hammond (23rd) and Anderson (35th), in Madison County.

"These cities have things in common — few opportunities... high crime and addiction rates, and often many abandoned houses," the story states. "Taking into consideration population change (because if people are leaving it's usually for a good reason), the percentage of people working, median household incomes, the percentage of people without healthcare... and the number of people living in poverty."

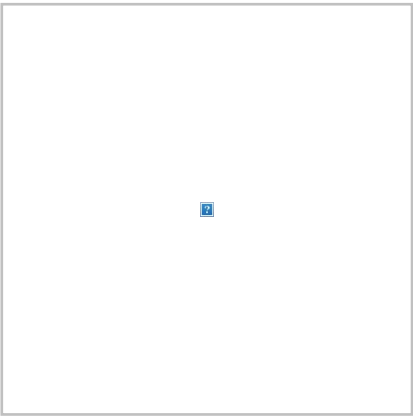
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Fmr. US Ambassador Jeffrey on Israel-Hamas War

Government and politics | 7:15



Israel Latest: Hamas Releases Two More Hostages

Government and politics | 3:24



Hamas Releases Two Hostages, Speaker Battle Continues

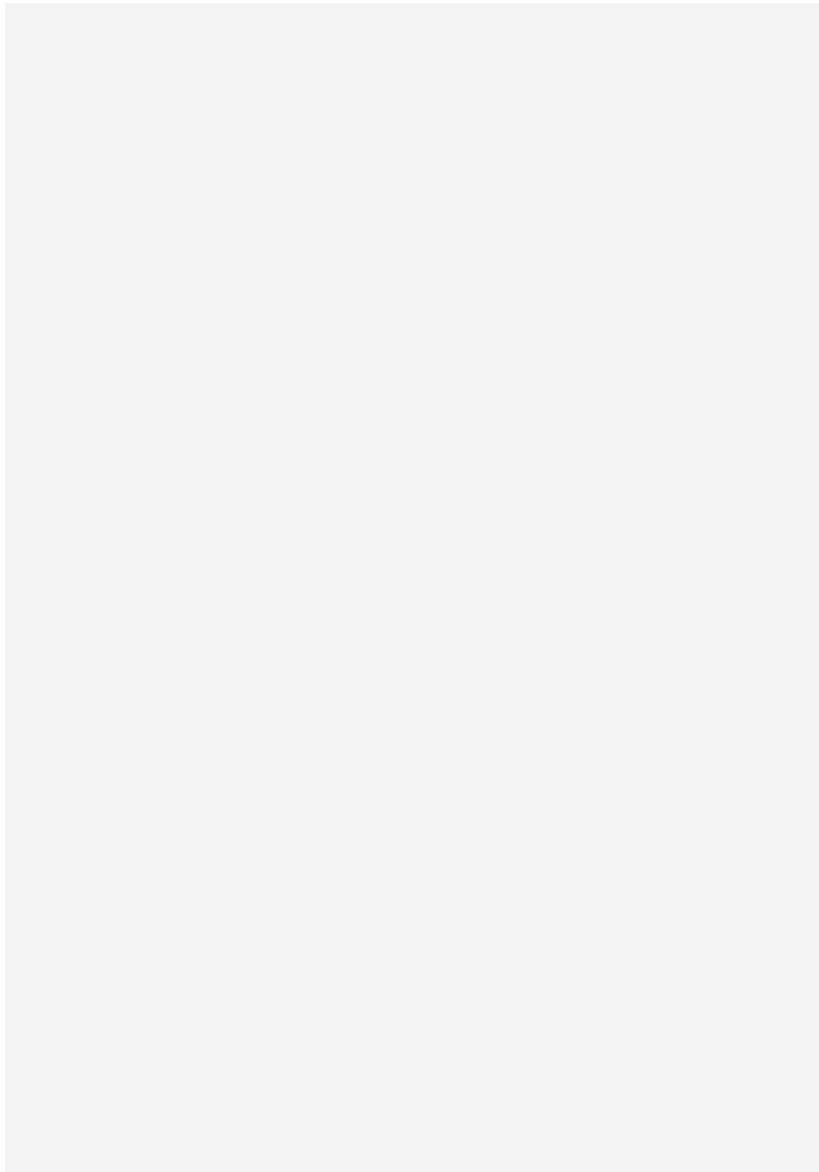
Government and politics | 7:49



High Rates Take Toll on Housing Supply: Pretium's Pristaw

Business | 5:52

"The most miserable city in the US was once a manufacturing mecca, but those days are over," states the online story, published Saturday. By Monday, a simple Google search for "miserable city" pulled up the city of Gary. Again and again, story after story.





Declining corporate travel and industry changes have left O'Hare airport slow to recover from the pandemic



Measures to extend private school tax credit, lift nuclear plant moratorium top agenda of state legislature's end-of-year session

Volunteers help migrants in search for permanent housing as Chicago struggles to keep up

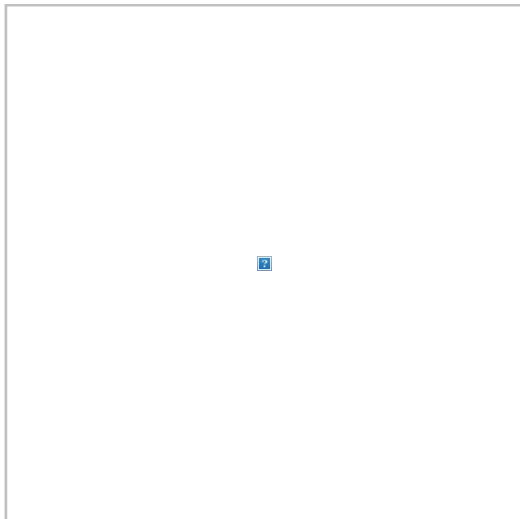


2 years ago, Amazon opened distribution sites in Matteson, Markham. Could they help bring back the south suburbs?



Echoes of 9/11? Local Palestinian Americans, Muslims face violence and backlash amid Israel-Hamas war.





Gary mayor Karen Freeman-Wilson speaks at the dedication of the new Goodwill campus in Gary on Aug. 15, 2019.

(Michael Gard / Post-Tribune)

"We are keenly aware of the challenges reflected in the data used by the Business Insider," Gary Mayor Karen Freeman-Wilson told me Tuesday. "At the same time, the article or ranking does not reflect the reality of improved data."

For example, the city's population decline has slowed over the last decade, and the number and percentage of vacant and abandoned buildings has been reduced, she noted.

"The glaring omission is that this minimizes the work underway to change these circumstances," the mayor said. "Nothing is said about the thousands of jobs created over the past six years. Nothing is said about the infrastructure improvements."

Freeman-Wilson insisted she was not attempting to ignore the obvious challenges facing her city. "I am simply saying that the ranking is one-sided and seems only contemplated to emphasize the negative aspects of our community and others," she said.

The mayor is right. Statistical data can be cold as steel. Notorious labels can be long lasting. The city of Gary, once labeled "[the murder capital of the nation](#)," knows this better than most any other U.S. city, including every other top-50 "miserable" city.

"I don't see it. I see a community of people who want to be here," Gary Common Council President Ron Brewer said at Tuesday's Council meeting. "People can write what they want about our city. I know we have good residents."

At that meeting, Freeman-Wilson said publicly, "Do we have challenges? Absolutely. To be listed as the most miserable city in the United States is an affront to this community."

At Wednesday's State Board of Education meeting, presumptive Gary mayor Jerome Prince reminded officials to consider the city's less fortunate residents who don't have an alternative to the challenges facing them.

"The only request I have, as you contemplate the state of affairs in the state and city of Gary, do so from the perspective of a hardy robust citizenry here, not the article in Business Insider," Prince said.

Gary mayoral candidate Jerome Prince.



Gary mayoral candidate Jerome Prince. (Michael Gard / Post-Tribune / Post-Tribune)

That story doesn't offer any input from Gary residents or city officials, but instead quotes a "drug-enforcement agent who grew up in the area" as told to The Guardian in 2017.

"We used to be the murder capital of the US, but there is hardly anybody left to kill," the story states. "We used to be the drug capital of the US, but for that you need money, and there aren't jobs or things to steal here."

This is a purposely harsh quote to punctuate the story's data-driven narrative.

"I don't see any interviews from citizens that would support this negative ranking," Freeman-Wilson said.

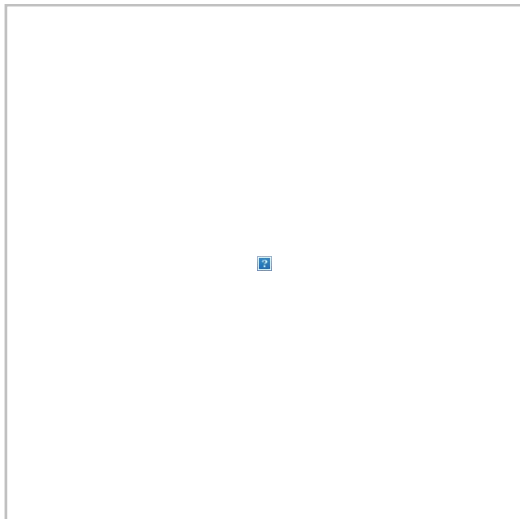
When I first contacted Hammond Mayor Thomas McDermott Jr., he was hesitant to help publicize a story written by journalists who've likely never visited Hammond. However, he also felt instinctively compelled to defend his city.

"Internet polls usually aren't nice to cities like mine, nor did the story's one paragraph description of Hammond mention any of our positives, like lowering crime rates, positive business environment, rising home prices, and the CollegeBound program," he said.

The Business Insider story cited data critical of the city's population rate and poverty level, as well as a 2014 study noting air and water pollution problems, and lead contamination as "a particular concern for residents."

Again, Hammond residents also were not quoted in the story.

"I can tell you that not one person ever stepped foot in Hammond to prepare for that story," McDermott told me. "I'd rather deal with reporters who know what they are talking about."



most "miserable" in America. (Thomas McDermott, Jr. / HANDOUT)

I reached out to the story's two reporters, James Pasley and Angela Wang, asking if they have ever visited Hammond or Gary. It's unlikely they tried to contact any residents or officials in either city. Because Gary is ranked first on their list, even a token phone call would have been a polite gesture, if not a journalistic standard. By Wednesday night, neither reporter replied to me.

Hammond Mayor Thomas McDermott, Jr. is not a fan of internet polls, most lately the one ranking his city the 23rd



Post-Tribune

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Pasley, a New Zealand native, is a "visual features fellow" at Business Insider, according to his online bio. Wang is an "editorial fellow" who earned a master's degree in data journalism. Their story exemplified, and oversimplified, data journalism, based strictly on figures, not feelings or people or context.

Unfortunately, it will only confirm the biases of anyone who's already critical of Gary or Hammond or Anderson, or any of the other 47 cities on that list. They're all convenient targets for a long-held consensus of criticism, now bolstered by outdated census data.

Challenged? Beleaguered? Troubled? Sure. Miserable, I say, was a miserable word choice to define these communities.

Shirley, not Sharon

In my previous column on the Booklovers Club from Gary, I wrongly named one of its members, Shirley Thomas. My apologies to her. On a related note, I'm confident that none of her club's members - over the past 98 years - would ever describe their city as miserable.

Carole Carlson contributed.

jdavich@post-trib.com

From: [HEARINGS](#)
To: [Charlene Mcferson](#)
Cc: [Wood, Barry](#)
Subject: RE: Property taxes
Date: Wednesday, November 1, 2023 3:16:53 PM

Dear Ms. Mcferson,

Thank you for taking time to write to the DLGF, a state agency, about your personal circumstances and concerns. We can tell that you have worked hard and contributed so much to many others during your lifetime. We wondered if you have applied for the over-65 deduction and circuit breaker, as these are good benefits for those who qualify. The county assessor or Calumet Township assessor can help you apply for those benefits.

It should be helpful to know that the land order values do not equate to the same increases in the actual property tax bill. Often rates will go down when values increase. It depends on local budgets and tax rates. You can check the budgets in Indiana Gateway.

We appreciate you writing to the DLGF and hope that this information is helpful to you.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: Charlene Mcferson <MCFERSON7800@comcast.net>
Sent: Monday, October 23, 2023 6:00 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Cc: capallpropertytax@gmail.com
Subject: Property taxes

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Dear Jennifer Thuma,

I am writing this letter as a concern taxpayer in Lake County. I live in Miller , a section of Gary,In. I have learned recently my property taxes will be raised excessively. I am a single retired female that has worked all my life and paid into the tax system in this state,county and city. I was a single mom who raised her children, but also supplemented my Adult children, grandchildren and my parents until they met their demise, because of so many recession hits . I worked for more than 40yrs without a break in work. I retired in December 2019 hoping to live the American dream. Then Covid hit in 2020 and I was forced to return to work to supplement my income because of the recession and the high inflation. I presently work 2 days a week to supplement my Social Security benefits. I don't know how I am going to survive this excessive taxation on my property. It would definitely be a financial hardship for me. I live in a 954 sq ft home in the tax code 2513 which is set to raise the base rate to 363% which is outrageous. This means I will be paying more property taxes, than my friend that lives in Highland,In who has a 2000sq ft house.

There is nowhere to go if I am forced out, with the covid recession and inflation everywhere and everything is expensive. I am asking you to please take another look at this matter.

Thank you for your time and consideration, Charlene Mcferson

Sent from my iPad

From: [HEARINGS](#)
To: [JAMES HAGBERG](#)
Cc: [Wood, Barry](#)
Subject: RE: Tax assessment
Date: Wednesday, November 1, 2023 3:13:17 PM

Dear Mr. Hagberg,

Thank you for taking time to write and express your concerns, sharing your individual situation. It may be helpful to realize that the land values don't correspond with the same percentage increase in the actual tax bill. When values go up, the rate can decrease, as this depends on local budgets and tax rates. We encourage you to reach out to local officials about those points. The DLGF is reviewing the land order though and we appreciate you making time to write to express your concerns.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: JAMES HAGBERG <jameshgbrg@aol.com>
Sent: Monday, October 23, 2023 5:17 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Tax assessment

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

My name is James Hagberg, I live at 1121 n vermilion st. Gary Indiana 46403. The land value goes up every year and I see that 2023 went up by \$174,00.00 in one year. So now my land assessment is at \$294.00. This is not acceptable. The value has gone up every year since I have lived here by quite a bit so it is not like it is long over due for a massive raise in the assessment like some land needs. I am not on the lake or near it. I can not even see it from my property and how am I supposed to be able to afford increases like this. I will Have to sell my home if this what is happening. Are you trying to devastate people in our community?
Sent from my iPhone

From: [HEARINGS](#)
To: [John & Dea Bejster](#)
Cc: [Wood, Barry](#)
Subject: RE: Property Tax Increases
Date: Wednesday, November 1, 2023 3:20:31 PM

Dear Mr. and Mrs. Bejster,

Thank you for taking time to write to the DLGF, a state agency. The DLGF is reviewing the Lake County Land Order currently, as requested by taxpayers. While the agency applies the law, it doesn't make laws, and thus, the Indiana General Assembly would be the entity you would need to write to in order to advocate for Indiana to model California's property tax system.

We do appreciate you taking time to write and we have read your email below. Thank you again for sharing your concerns and writing a thoughtful letter.

Sincerely,

Jennifer Thuma
Deputy General Counsel

From: John & Dea Bejster
Sent: Monday, October 23, 2023 11:46 PM
To: HEARINGS
Subject: Property Tax Increases

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Regarding the potential Land Value Reassessment tax increase to properties in the Miller area of Gary, we respond with the following statements:

1. We encourage the awareness that many Miller area residents are retired, on a fixed income, and without pension. To increase taxes will be financially damaging to many.
2. In the case of further residential tax increase, Miller area residents are already burdened by the school tax referendum increase. The schools tax increase has already multiplied financial burden; an additional tax increase would prove even more detrimental to residents.
3. While there is so much potential to beautify residential areas in Lake County, increased taxes greatly lessen the financial ability for homeowners to make residential improvements.
4. Tax increases based on outlier years for home sales (example 2008) distort the value of properties and should not be used in the formulation of assessments. The pandemic era homebuying surge of 2020-2022 is another outlier event.
5. Assessments should be based on the sales price of an individual property, not on the most recent/highest sales in the area. The California Proposition 13 of 1978 should be used as a model for fairly taxing properties and limiting their growth to no more than 2% per year based on 1% of the original sales price.

My wife and I lived frugally and saved diligently for over 17 years to move to our dream home in the Miller neighborhood of Gary from Cedar Lake. When we retire neither of us will get pensions from our career positions (nor will most of our fellow residents) with yearly cost of living adjustments (COLA) baked in. We will be living on a fixed income from what we have saved. Would it be fair for us after working so hard to have to give up our home due to property taxes increasing every 2-4 years at an exorbitant rate that we would be unable to pay?

Tax limits should be based on purchase price.

Exorbitant taxes make people and businesses move away. Let's learn from other state failures, and not follow suit. We are in Indiana for a reason. Keep property taxes reasonable and the growth of population and businesses will occur organically and the tax dollars will follow. Let's not go the dark route of neighboring Illinois in which many have vacated and are vacating. Exorbitant taxes are destructive and detrimental.

John and Dea Bejster

8401 Lake Shore Drive, Gary

From: [HEARINGS](#)
To: [Susan Howell](#)
Cc: [Wood, Barry](#)
Subject: RE: Taxes
Date: Wednesday, November 1, 2023 3:08:59 PM

Dear Ms. Howell,

Thank you for taking time to write to us at DLGF. We understand and empathize with your concerns.

It may be helpful to know that the land order values, if they increase, do not correspond at the same percentages, with the actual property tax bill. Often the rate will decrease if values increase. Also, we want to encourage you to apply for the over-65 deduction and circuit breaker. The assessor can help you apply and explain these tax advantages for you if you qualify.

Thank you for taking time to write and be involved with the property tax system.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: Susan Howell <shbunny902@aol.com>
Sent: Monday, October 23, 2023 3:46 AM
To: earings@dlgf.in.gov
Subject: Taxes

To whom it may concern

I am a home owner in the Miller section of Gary , I am very concerned with the increase in property taxes. I would like to retire at some point in my life. I love my home, my neighborhood ,I do not want to be forced out because I cannot pay my taxes. I am a senior citizen, I have worked very hard my whole life. I have been a nurse for 34 years. My home is my haven. During the pandemic, my home and neighborhood is what got me through, I had Covid twice and my neighbors took care of me. The sense of caring and community is beyond words. Please take this into account. I am not on a fixed income yet, but it is coming soon I don't want to move , thanks Susan Howell Sent from my iPhone

From: ayoung7550@aol.com
To: [HEARINGS](#)
Subject: Story in today's NWI Times
Date: Tuesday, October 24, 2023 3:44:10 PM

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Dear DLGF Staff:

https://www.nwitimes.com/news/local/duneland-home-that-belonged-to-save-the-dunes-activists-sells-for-record-2-million/article_ce7733fe-71f3-11ee-b70e-931840083ec9.html

Using the Assessor's newfound method of determining PFF value, this record-breaker comes in at around \$3000.00 PFF.

Please include linked story in the Record.

Thanks,
Andy Young

From: [HEARINGS](#)
To: [Celeste Murday](#)
Cc: [Wood, Barry](#)
Subject: RE: Land Order-review hearing petition
Date: Wednesday, November 1, 2023 3:59:15 PM

Dear Ms. Murday,

Thank you for taking time to write to the DLGF, a state agency. We empathize and understand the points you made. We want also to make sure you have applied for the over-65 deduction and circuit breaker, if you qualify. You may contact the assessor to submit the application.

While the DLGF, as a state agency, does not have any authority over local services, it would be a good idea to reach out to local officials about concerns you have about crime and other similar topics.

We hope that the information provided is helpful to you, and we appreciate you writing to the DLGF.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Celeste Murday
Sent: Tuesday, October 24, 2023 4:47 PM
To: HEARINGS
Subject: Land Order-review hearing petition

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I'm writing to protest the 233% increase in my land base property tax rate. Like many residents out here, I am a retired senior citizen on fixed income. A tax increases like this could force me out of my home, and we're not even talking about personal property assessed values yet! The school tax referendum that went through several years ago already increased my property taxes 27%!!! And there currently is no quality of education in Gary, not to mention the prior misuse or unaccounted for money intended for education. Property taxes are supposed to help pay for services, but in Miller services are lacking, crime is high and many of our streets are worse than in a Third World country. We have no drug store, one little grocery store, and a handful of bars and restaurants.

You are basing this increase on two lots sold in my neighborhood which went at prices not seen before. This is because Illinoisans with deep pockets discovered our little community during the pandemic and are now going to invade it. Most people here are lower middle class who lived here for decades when this area was so depressed and many houses were empty, because people were afraid to live here after the white flight. They stuck it out through the bad times and are now going to be punished because of outsiders? Like me, many agree they will not be able to afford to live here anymore. This is total gentrification! If these people want to pay that kind of money for Miller versus going to Ogden Duns or Dune Acres or Beverly Shores, or the other wealthy, beachfront communities, and grandfather people that have lived here since 2020 and pass the increases onto these people paying the grossly over flighted prices for property out here.

Thank you,

Celeste Murday

From: [HEARINGS](#)
To: [Gene Ayers](#); [Wood, Barry](#)
Cc: [Shackle, Daniel \(DLGF\)](#); [Wood, Barry](#)
Subject: RE: Lake County Assessor's proposed Land Order
Date: Wednesday, November 1, 2023 3:46:01 PM

Dear Mr. Ayers,

Thank you for taking time to write to the DLGF to express concerns regarding the 2023 Lake County Land Order. We appreciate you dedicating time to write.

The DLGF, a state agency, is carefully reviewing the data and statistics that help comprise the land order. We read your letter below and value your input.

Sincerely,

Jennifer Thuma

Deputy General Counsel

DLGF

From: Gene Ayers
Sent: Tuesday, October 24, 2023 1:41 PM
To: Wood, Barry
Cc: Shackle, Daniel (DLGF)
Subject: Lake County Assessor's proposed Land Order

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Mr. Wood and Mr. Shackle

Like many residents of the Miller Beach neighborhood in Gary Indiana I was shocked by the proposed Lake County Assessor land order per front foot assessed values. Beyond being a lifetime resident of the neighborhood, I have been a real estate broker with an office in the Miller Beach neighborhood for over 50 years.

When I discovered the land assessed values in our adjacent lakefront communities were so much lower than the Miller Beach values, I questioned how our values could be correct. Because I had access to accurate data, I used State of Indiana Sales Disclosure Form database and the Northwest Indiana Realtor Association MLS statistics to see what they revealed in 2021 and 2022. First, I decided to take a different look at the issue and looked at reported single family sales in other lakefront communities with much lower per front foot current land orders.

How many times have you heard the old saying that the three most important things to determine value of real estate are 1-location, 2-location, and 3-location. And what is location other than the land that a home sits on.

Please stop and think about the following average single family sales prices for 2021 and 2022 combined. Miller Beach neighborhood \$264,667, the Ogden Dunes neighborhood \$493,998, the Dune Acres neighborhood \$789,00389, and the Beverly Shores neighborhood \$697,467. While I am aware this information isn't consistent with the methodology used by the assessor, doesn't it give one pause to think something is

dreadfully wrong?

Second, I found 17 vacant land sales in Neighborhood Code 2500 averaging \$1752 per front foot sales price. The Assessor's Land order proposes \$3000 per front foot.

The Miller Beach neighborhood is being over assessed compared to the above other lakefront communities that are not located within the boundaries of Gary Indiana. The DLGF has all of the information I am referring to for our community and the others above. Please, please consider reducing the land order values.

Gene

Gene Ayers

646 S. Lake Street

Gary, IN 46403

219-938-1188 (O)

219-902-9039 (C)

gene@millerbeach.com

www.millerbeach.com

Get [Outlook for iOS](#)

From: [HEARINGS](#)
To: gplsimplscan@gmail.com; [HEARINGS](#)
Cc: jimnowacki@yahoo.com; [Wood, Barry](#)
Subject: RE: Your ScanEZ Email!
Date: Wednesday, November 1, 2023 3:46:58 PM

Dear Mr. Nowacki,

Thank you for taking time to write to provide input. We have read the attached handwritten letter.

Sincerely,

Jennifer Thuma
Deputy General Counsel

-----Original Message-----

From: gplsimplscan@gmail.com <gplsimplscan@gmail.com>
Sent: Tuesday, October 24, 2023 3:25 PM
To: HEARINGS <Hearings@dlgf.IN.gov>
Cc: jimnowacki@yahoo.com
Subject: Your ScanEZ Email!

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Lake County Land Order

Hello,
The attachment is the image(s) scanned by ScanEZ Station.
Thank you.

OCT. 24, 2023

DEPT of LOCAL GOVERNMENT FINANCE
HEARINGS@ DLGF .IN .GOV

RE: LAKE CO. LAND ORDER

A LAND ORDER WAS MADE PUBLIC RECORD
FOR 2022 ON APRIL 6, 2022 AND THE
DLGF ISSUED A "FINAL DETERMINATION"
WHICH FOUND IT NEEDED "NO CHANGE" ON
NOV. 23, 2022.

A LAND ORDER WAS MADE PUBLIC RECORD
FOR 2023 ON JUNE 21, 2023 AND THE
DLGF IS HOLDING A HEARING ON THIS
ORDER WITH PUBLIC COMMENT PENDING
TILL TODAY AT 5:00 CST.

I WISH TO OBJECT TO THE 2023 LAND ORDER
WHICH ONLY 7 MONTHS FROM THE DLGF'S
RULING, HAS ORDERED LAND VALUES IN
LAKE COUNTY NEIGHBORHOODS TO HAVE
INCREASES WHICH CONTRADICT DLGF'S
NOV. 23, 2022 "FINAL DETERMINATION" AND
ARE OUTRAGEOUS.

THE REQUIREMENT OF ASSESSING OFFICIALS
TO ACCURATELY DETERMINE ASSESSED VALUE
AND TO FOLLOW STATE STATUTE IN APPLYING
THOSE VALUES TO THE QUAD ANNUAL LAND
ORDER WERE NOT USED IN THE 2022 AND
THE 2023 LAND ORDER. ACCEPTANCE AND
APPLYING THE PROPOSED VALUES WOULD
VIOLATE THE PROPERTY RIGHTS OF AFFECTED
OWNERS.

JIM NOWACKI
JIMNOWACKI@YAHOO.COM
PO BOX 2571 GARY IN 46403

From: [HEARINGS](#)
To: [Judson Strain](#)
Cc: [Wood, Barry](#)
Subject: RE: Lake County Land Order Petition Review Hearing
Date: Wednesday, November 1, 2023 3:49:38 PM

Dear Mr. Strain,

Thank you for taking time to write to the DLGF to express your concerns. We appreciate it. We want to make sure you have applied for the over-65 deduction and circuit breaker, if you qualify. The assessor can assist you with the forms for the application.

It may be helpful to know too, that the land order values don't correspond percentage wise with the actual property tax bill. Local budgets and local tax rates are key parts of the bill, so it is possible the actual bill can decrease or stay the same, even when land values increase.

We appreciate you providing your input.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Judson Strain

Sent: Tuesday, October 24, 2023 4:11 PM

To: HEARINGS

Subject: Lake County Land Order Petition Review Hearing

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To the Department of Local Government Finance,

I own and live at the house at 7640 Juniper Ave. in the Miller Beach neighborhood of Gary. I am appalled to see the amount of the property tax increase that is being put into effect by the 2023 Lake County Land Order. I am a senior citizen with limited income and the hardship that this increase causes me is substantial. I expect increases in my property taxes over time but the kind of double digit increases that are being implemented are forcing me and my family to make painful choices in order to be able to continue living in my home.

I note that the basis for these increases is based on the sale of "comparable" properties in the last few years. I note that prices for property have been unrealistically skewed by the extraordinary events of the past three years -- from a pandemic that caused a spike in prices driven by temporary demand for housing driven by people moving out from the cities to work remotely, to the proliferation of Air-B&B properties in our area as well as the temporary increases in available income driven by pandemic benefits from the government and student loan payment suspensions. All of these factors caused a temporary spike in prices that are highly likely to crash as these various pandemic effects (plus the higher interest rates from the Federal Reserve interest rate increases) is likely to cause prices to come down again. But this temporary spike and subsequent decrease are only going to be reflected in the precipitous increase of my property tax bill. Any correction will be years in the future (if at all). Meanwhile, I am forced to pay for this temporary increase in "value" in my property taxes.

The rate of this increase should be spread out over more years instead of being

suddenly forced on homeowners who have to come up with double-digit increases in their property taxes. We need relief from these kind of onerous, sudden spikes in our property taxes. Please consider the ruinous effect these increases have on homeowners such as me and reject this drastic increase to our properties' unrealistic "valuation".

Thank you for your kind consideration to this letter.

Judson Strain

7640 Juniper Ave.

Gary, IN 46403

From: [HEARINGS](#)
To: [Ken Davidson](#)
Cc: [Wood, Barry](#)
Subject: RE: Landowner Comments Regarding Lake County Land Order
Date: Wednesday, November 1, 2023 3:41:57 PM

Dear Mr. Davidson,

Thank you for taking time to write and express your concerns. We appreciate it and read your letter below.

It may be helpful to know that the DLGF provides guidance and applies the standard appraisal and assessment practices, such as excluding sales that are not valid for trending, including those that are not at arms-length, as these often don't reflect market values.

We appreciate your input and that you took time to write to express your concerns about the 2023 land order.

Sincerely,

Jennifer Thuma
Deputy General Counsel

From: Ken Davidson
Sent: Tuesday, October 24, 2023 11:45 AM
To: HEARINGS
Subject: Landowner Comments Regarding Lake County Land Order

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

My name is Ken Davidson and I am a landowner in Lake County, Indiana. Please accept these written comments as testimony regarding the Lake County Land Order hearing. I would offer the following comments:

1. Lake County has a long-standing and systemic practice of arbitrarily and capriciously marking properties "not valid for trending" when they are outside the range of sales which they consider acceptable. I would ask that the DLGF take the time to look at a sampling of the not valid for trending properties and include those that are arms length transactions in the formulation.
 2. Comparing and contrasting the prior land order with the current land order, properties in the northerly portion of North Township rose 100% in the prior land order and remained flat in this land order. Properties in Calumet Township remained flat in the last land order and rose by as much as 6,000 per cent in this land order. What is the difference? A contested mayoral election in Cal Twp where the incumbent was the former Lake County Assessor?
 3. The notes indicate that many acreage values were changed to reflect front foot value without any indication that the ff value was correct in the first place. Multiplying an incorrect FF value by a factor will only exacerbate small errors in FF values. The smaller FF errors may not be catastrophic to the landowner, but multiplying them and then moving forward with trending the erroneous values going forward will have a long-term detrimental impact on property owners.
- Politics has clearly entered the arena of land valuation in Lake County. If you look at those properties in the Miller area which show dramatic increases you will see that they all have "appeals" several years ago. These properties were illegally and arbitrarily changed without the need for a homeowner appeal based solely on political considerations around the time of the last election. The politically

powerful Miller Concerned Citizens Group began to get the word out regarding dramatic increases in land values and the assessor went in and arbitrarily changed the values to much lower amounts even though few appeals were filed. I would urge the DLGF to look at those F13 notations on the property record cards and ask for the original appeals for each parcel.

4. Most residents have no idea how assessments work and the Assessor has completely delegated authority to an outside company, Nexus, to make determinations regarding land values. In 2022, just prior to the dramatic increases in Cal Twp, the Cal Twp Assessor was pressured into contracting with Nexus to perform land values in that township. It is my hope that DLGF will look at all communications between the Office of the Lake County Assessor, Nexus and the Calumet Township Assessor.

5. In at least one instance, land values in North Township are \$741,000 per acre. There is no data to support such a finding.

6. Residential excess acreage is being valued at a much greater amount than it is worth due to few sales.

7. Vacant residential in both North and Cal Twp has so few sales that the numbers are arbitrary and capricious.

I am sure the same issues are rampant throughout the county. My experience is only in North and Cal Twp where I currently own property. In fact, I would suggest that the DLGF look closely at the work of Nexus throughout the State. More land order challenges certainly will be coming as more and more Assessors delegate their duties to this Company.

It is clear that the land valuation process is fatally flawed in Lake County, Indiana. The fact that the contractor has implemented, the Assessor will simply trend it upward on an annual basis and residents will be further fleeced in the future.

In Order to understand the contempt that the Assessor has for the process, the DLGF need look no further than the Schiffler decision. It has been two years since the Court ordered that appurtenant structures be assessed within the homestead. This Assessor along with many others throughout the State, is still sending patently illegal tax bills to residents.

I thank you for the opportunity to speak out on this important issue and I hope that the DLGF will reject the arbitrary and capricious values presented by the Lake County Assessor.

--

Ken Davidson
219-552-1428

From: [HEARINGS](#)
To: [Chopin Theatre](#); [HEARINGS](#)
Cc: lelhea@gmail.com; [Wood, Barry](#)
Subject: RE: Assessment / Gary Indiana Resident
Date: Wednesday, November 1, 2023 10:21:37 AM

Good morning Ms. Dyrkacz,

Thank you for taking time to write to the DLGF. We appreciate you sharing your personal story as a valuable member of the community, contributing so much to it.

The DLGF is reviewing only the land order itself, but there are many other factors that contribute to the actual property tax bill, including local budgets and tax rates. You can check this information on Indiana Gateway. Local units are in the process of setting budgets now. We hope this information is helpful to you.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Chopin Theatre
Sent: Tuesday, October 24, 2023 5:31 PM
To: HEARINGS
Cc: lelhea@gmail.com
Subject: Assessment / Gary Indiana Resident

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To: Department of Local Government Finance

Hearings@DLGF.in.gov

My name is Lela Headd Dyrkacz and I moved to Gary IN 2013. Like all of my neighbors I am deeply troubled by the Lake County Assessor land order per front footage assessments that have been proposed. They are frankly obscene especially when compared to the assessed values of other nearby lakefront communities. How is possible that the majority White lake communities of Ogden Dunes, Beverly Shores and Dune Acres can have front footage proposals that are a fraction of what is proposed for the majority Black Gary? These proposed assessments will result in mass exodus of African Americans especially retirees on fixed income from the Lakefront area.

It may also be us leaving our full of memories home where we

raised our 2 sons. It is especially painful because I've done all the things you're supposed to do: survived public housing; paid for my studies and earned MBA; live with my kids and husband in a stable family and committed myself to non-for-profit work in order to help others.

So please find a different formula like what has been found for other neighborhoods. For those people like us that want to stay with their families on the Lakefront forever. Especially considering these higher assessments offer nothing in exchange -- the roads are bad, we are a food desert, no pharmacy or hardware store and we even have to pay for our own street lights. Where does the money go? Not to the schools because they have more money per child than any other Lakefront neighborhood. Perhaps you can rescind the recent school referendum which we were treated with just last year.

Working hard, saving, raising responsible family should have some reward.

Thank you,

Lela Headd Dyrkacz

1176 N Shelby

Gary IN 46403

219-939-9577

From: [HEARINGS](#)
To: [Lori Biela](#)
Cc: [Wood, Barry](#)
Subject: RE: Lake County Land Order
Date: Wednesday, November 1, 2023 3:35:48 PM

Dear Ms. Biela,

Thank you for taking time to write to the DLGF, a state agency. We appreciate it and empathize with the issues you shared.

It may be helpful to know that the land order is only part of what comprises the property tax bill itself. Sometimes assessed values can increase, but the actual tax rate decreases, depending on the local budgets and rates. We encourage you to also make sure you have filed for all deductions you qualify for as well.

We hope this is helpful information, and we appreciate you providing input during the DLGF's limited review of the land order.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Lori Biela
Sent: Tuesday, October 24, 2023 10:39 AM
To: HEARINGS
Subject: Lake County Land Order

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To Whom It May Concern:

Like many others, I am opposed to the Lake County Land Order.

I will lead right away with the fear that this potential tax increase could force me out of my home. I moved to Indiana just about 3-1/2 years ago as I thought it would be more affordable. It was for the first year but it is becoming difficult now.

I'm in the Miller Beach area of Gary. My address is 429 N Grand Blvd. I was hit with the school referendum first and that increased my taxes quite a lot already. Due to that, my mortgage payment went up substantially. Now, this new increase is looming on the horizon. With all the other goods and services increasing like groceries, utilities, fuel, any household goods or services needed to sustain general living conditions, it is too much. I don't have "emergency" money. I live on what I make. Please reconsider this excessive increase. Thank you.

Lorelei Biela

PHONE: 708-535-1633

EMAIL: lori5_17@yahoo.com

From: [HEARINGS](#)
To: [Mark Barnes](#)
Cc: [Wood, Barry](#)
Subject: RE: Lake County Land Order-Petition for Review Hearing
Date: Wednesday, November 1, 2023 3:56:51 PM

Dear Mr. Barnes,

Thank you for taking time to write this very thoughtful letter with so many personal memories and points about the special characteristics of Miller Beach. We appreciate you taking time to write it. It may be helpful to know that a potential increase in land value in a land order doesn't necessarily correspond to an increase in the actual property tax bill. Many factors entire into the bill itself, including local budgets and tax rates, and an individual's deductions. Sometimes the tax rates decrease when assessed values increase. As you noted, too, property tax caps are a protection too, as homesteads are limited to the 1% tax on assessed value.

We hope these details are helpful to you. Thank you very much for taking time to write.

Sincerely,

Jennifer Thuma
Deputy General Counsel

From: Mark Barnes

Sent: Tuesday, October 24, 2023 4:30 PM

To: HEARINGS

Subject: Lake County Land Order-Petition for Review Hearing

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Daniel Shackle – Commissioner
State of Indiana Department of Local Government Finance
100 N. Senate, N-1058B
Indianapolis, IN 46204
Via Email (hearings@dlgf.in.gov)

Re: Lake County Land Order-Petition for Review Hearing

Commissioner and IDLGF Staff,

Please find attached my comments and arguments against the Lake County Land Order.

I trust you will address all these submittals as if the actions you are taking were being executed upon yourselves. Please.

Thank you,

Mark Barnes
7231 Oak Ave.
Miller Beach
Gary, Indiana 46403
724-316-9947
mcbarnes@live.com
10/23/2023

Mark Barnes
7231 Oak Ave.
Gary, Indiana 46403
724-316-9947
mcbarnes@live.com
10/23/2023

Daniel Shackle – Commissioner
State of Indiana Department of Local Government Finance
100 N. Senate, N-1058B
Indianapolis, IN 46204
Via Email (hearings@dlgf.in.gov)

Re: Lake County Land Order-Petition for Review Hearing

Commissioner and IDLGF Staff,

Miller Beach is, and has always been, a stable neighborhood with a changing, but diverse population. My Father built this home in 1959, and we moved in when I was 5yrs old. In this very domicile, my parents raised me, my brother, my sister and our pets. Our parents had both passed away by 2009. In order to keep this home in the family, I purchased it from my siblings, and have lived here since 2012.

The Miller Community is my childhood home. I can recall the names of old friends and schoolmates who resided in the homes now owned by more recent occupants. Many of these newer residents, who now call Miller home, and have lived in this neighborhood for decades. These folks are my new neighbors and friends! Moving back to Miller Beach after finishing a career, was not exactly in my long-term plans, but plans change, and I am so happy to be back in the house I was raised in, and in the Community I grew up in and love.

My parents suffered through the previous property tax crisis that led to the Constitutional Tax Cap. I remember the anger they expressed to me, fearing they would have to move away from the home they built to raise their family, as the higher property taxes would exceed what they could afford on their fixed income. So here we are again as history appears to be repeating itself via the Lake County Land Order and it's extremely unfair and absurd assessed property valuations. Valuations that will again threaten the residents of the Miller Beach Community, by making it immediately unaffordable for many of us to stay. This is truly, government run amuck.

I am appealing the Land Order targeting the Miller Beach neighborhood of Gary Indiana is unfair and unjust. I offer the following as position support:

- Those of us on fixed incomes, regardless of economic status, have planned our financial futures and can accept incremental changes in expenses. This sudden and dramatic change in property taxes will be an unsustainable shock to those of us on fixed incomes, forcing many elderly out of their homes. The thought of willful government action with this result, is unconscionable.
- The financial effects of this Land Order will force residents to postpone or cancel necessary improvements on their homes, including roofs, windows, siding, landscaping and other maintenance necessities that maintain a healthy neighborhood. These inactions will ultimately devalue properties, and parts of our community could slide into degradation seen in some of the worst parts of Gary. With unrealistic property assessments and exorbitant taxes, no buyers would be willing to step in and rebuild.
- The Land Order is based on relatively few sales over the last two years according to Lake County Assessor LaTonya Spearman, who spoke at an October 2, 2023 community meeting. Many of these real estate transactions over the past two years were influenced by the Pandemic and the associated Economic Stimulus. Those transactions have arguably created an unsustainable sales 'bubble'. On August 17, 2023 Bloomberg published an article stating that housing affordability is at a four decade low due to mortgage interest rates exceeding 8%, with many economists forecasting a looming Recession. These combined, will most assuredly deflate valuations, making this Land Order a Community Killer. It is unfair and unjust to increase property values on so many residents that have not sold and have no intention of selling, because a few people decided to over-pay for housing.
- The City of Gary is uniquely challenged in many ways. I have seen a definite reduction in the quality and availability of City services over the 64+ years that I have been associated with the Miller Beach Community. Violent crime is exceptionally high for the a city of this size. There have been a series of recent burglaries in the Miller Beach Community directly reflecting the fact that crime is not just isolated to the rest of Gary. There is good reason that the Miller Beach neighborhood has become attractive to those looking for a safe, welcoming place to live. It is not due to the city of Gary, nor the services it has to offer... services we pay dearly for.

The Miller Beach neighborhood is defined by volunteers that work to improve and watch over the neighborhood as a community. The Miller Garden Club, Miller Community Fund, Friends of Marquette Park, Humane Society of Northwest Indiana, Shirley Heinze Land Trust, Miller Beach Arts and Creative District, Miller Beach Community Theatre, Miller Litter League and many more organizations are why the Miller Beach neighborhood has become attractive. It is not fair or just that those same residents who have volunteered their time to create an attractive community are now being punished for their efforts through higher property taxes. It is taxation without representative value.

- Inflation over the past two years has been at historic rates and continues. NIPSCO and American Water, local utility providers, have both announced rate increases. Actions taken by the Fed to slow inflation are too little, too late... the damage is done. If The Fed actions slow inflation to acceptable levels, will NIPSCO redact it's increases? That is laughable.
- At an October 2, 2023 Community Meeting, Lake County Assessor LaTonya Spearman compared the Land Order land value increases to their eventual effect on total Property Assessment increases. LaTonya commented that the Assessment Increases would be "only" 53%, 28% and 66% respectively. Those increases, taken all at once, are the definition of unfair and unjust taxation. My own "Neighborhood" has a proposed 363% Land Value Increase and an accompanying 56% increase in taxes, which is usurious and preposterous.
- Additionally, any land value driven property tax increase will trigger a higher tax payment to the Gary Community School Corporation Referendum, which by law continues for the next five years. This equates to a tax on a tax and is unfair and unjust. I attended Nobel Elementary School and graduated from Wirt High School, and to see the current conditions of those institutions, it absolutely grates at my soul to see any additional monies allocated to the Gary Community School Corporation.

It is obvious when reviewing Exhibit 1 of the Lake County Land Order provided by the DLGF, that the Miller Beach neighborhood of Calumet Township, is singled out with extraordinary land value increases. The only other area with significant increases is Winfield, which happens to be the fastest growing area in Lake County, a changing neighborhood. There are no other stable neighborhoods in Lake County with increases as exorbitant as Miller Beach. It is unfair to single out ANY neighborhood as is clearly evident with this Land Order.

I am hopeful that the DLGF will see that this Land Order was developed using a non-representative baseline (housing bubble and Pandemic) and that it's actions via execution of this Land Order will have a potentially catastrophic effect on the Miller Beach neighborhood resulting in unfair and unjust taxation. I trust upon a review of these submissions and facts associated with them, the DLGF will find this Lake County Land Order to be untenable.

Mark C. Barnes
October 24, 2023

Thank You in advance for your Help!

Sincerely,

A handwritten signature in blue ink, appearing to read 'Mark Barnes', with a large, sweeping loop at the end.

Mark Barnes

From: [HEARINGS](#)
To: [Michael Chirich](#)
Cc: [Wood, Barry](#)
Subject: RE: Property tax increase Miller area
Date: Wednesday, November 1, 2023 12:52:02 PM

Good afternoon Mr. Chirich,

Thank you for writing to express your concerns to the DLGF, a state agency. The DLGF is reviewing the 2023 Lake County Land Order. The land order base rates are one part of the property tax bill, and an increase there isn't parallel to seeing an increase in the actual bill. A lot more goes into the final tax bill, including local tax rates and budgets. This may give some comfort to you.

Also, we want to make sure you apply for the over-65 deduction and circuit breaker if you qualify.

The county assessor will have the form for those and will be able to help you apply.

We hope this is helpful to you and we appreciate you writing to us as a longtime resident.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Michael Chirich
Sent: Tuesday, October 24, 2023 4:56 PM
To: HEARINGS
Subject: Property tax increase Miller area

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

I object to this tax increase which I've been told about. I am an elderly, retired schoolteacher with health issues on fixed income. I'm afraid I may have to move out of my house if this happens, and I have lived in Miller for almost 50 years now. It's not fair that people moving in can displace residents who've lived here for many years because we can't afford to keep up with them financially. Miller Beach is mainly middle and lower middle class residents who also cover a lot of the maintenance of our community with volunteer work. This is necessary because we don't get the kind of services other areas get from property taxes.

Mike Chirich

From: [HEARINGS](#)
To: [Paul Bartos](#)
Cc: [Wood, Barry](#)
Subject: RE: Submission re: taxes. Sorry this is a few minutes late.
Date: Wednesday, November 1, 2023 12:41:38 PM

Dear Mr. Bartos,

Thank you so much for taking time to write a thoughtful and detailed letter via email to us at the DLGF. We appreciate it. It also sounds as if you took time to listen to the hearing as well.

It may also be helpful to check Indiana Gateway for additional information about budgets and tax rates for local units of government. The local issues you mention regarding services (local streets and crime control, for example) are out of the DLGF's jurisdiction, but would be good to share with local officials. We understand though that you are connecting this points with the land order and parcel base rates.

Many thanks for writing to express your concerns.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Paul Bartos

Sent: Tuesday, October 24, 2023 6:18 PM

To: HEARINGS

Subject: Submission re: taxes. Sorry this is a few minutes late.

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Good morning, DGLF,

I am assuming that this is not a public document.

I listened in to your online public meeting on October 10th and appreciate you making the time to offer the forum and the opportunity to submit other thoughts, even if I didn't speak. So, I wish to share the following thoughts.

Microsoft Teams Meeting Connection Firstly, I had never heard of nor used Microsoft Teams meetings before and it took me hours to make it work. How was I supposed to know the program didn't work with Firefox, which was one of my hurdles, or so I think now. Thankfully, I was able to make it work with about 10 minutes to spare, but I know people who got caught because they thought it would be an easy, last-minute connection and were unable to get connected. I started at noon, just wanting to test my connection to make sure all I had to do was click and join but that didn't work. I just think that there could have been better hand-holding instructions to ensure all who wanted to attend could easily do so.

Me and the DGLF I must say that I had never heard of the DGLF until this tax issue came up so I looked up your website, One of the things I noted pretty much straightaway was your Core Values: 1. Put taxpayers first, 2. Respect local control

and 3. Excellence in all that we do.

Me I fully accept that taxes are a part of life, but they should not be done in a vacuum. I cannot speak for other communities but my local patch, the Miller Beach community, has been part of my family since 1948 and I have retired to live in the family home.

The Petition The other day, I was told, says my memory, by Ms. Spearman, when I met with her, is that the petition was begun by two large property investors, one of whom I know and lives downtown and it subsequently came to you. Ms. Spearman and I talked about the comments people made that evening. I think the comments people made at your forum didn't spend much time on numbers because they don't have their proposed assessment numbers to base their comments on. I also believe that most of us have never really spent much time trying to understand how all the facets of our tax assessments are calculated. We just got/get our annual assessments, which we considered reasonable, and made our semi-annual payments.

However, what the aftermath of the petition has brought out is that our tax bills for next year will, when the annual budget process is over sometime in January, will see a significant increase. People will then have about six weeks to find the money, or at least half of it. And, because we won't know our tax liability till sometime in January, this has led to great uncertainty, particularly for many retired people in our community, and Miller is where they decided where they wanted to live, many a long time ago.

DGLF Authority Ms. Spearman told us at a recent public meeting at the Gary Public Library that your board has the authority and power to either accept, reject, or amend the Lake County Assessor's office proposals. I am writing to ask that you find a way to assist ratepayers here to begin to adjust to the more expensive world that is coming, also knowing that land valuation assessment will be followed by improvement valuations. (Many Millerites came here to live out the end of their lives and I do find it a bit ironic that the only way householders will get the real benefit of the increased values is when they sell, or die.)

Role of Government At this point, I come back to your Core Values and ask particularly how the first one is putting us first in practice now. As a grey-haired Hoosier, I still believe that government is there to help communities become better: to support and guide, us, to hold our hands and ensure that our communities supported so they can grow and thrive. And, if how we got here is not a regular taxpayers' fault, what can be done to soften the blow?

Duty of Care So, I ask this because gosh, how would this have gone without the petition leading us to public awareness? Would the possibly really bad news have just shown up in the mail in January? Whose job was/was/is it to inform and prepare us for what was/is coming? Where was/is the Duty-of-Care to us?

Gary Gary has been the Wild West for a very long time. As residents of this city still in decline, Millerites live with few sidewalks, many roads needing repair, failing schools (two of which are numbers one and two in the state for truancy), a decade+-long history of incompetent school boards who were somehow permitted from by someone from the state to go over 100 million dollars in debt leading to a new tax levy won by a close margin, and the loss of tax dollars from U.S. Steel slashed leaving a cash strapped city. The rusting out of industry has left this city of over fifty-three square miles with the region's most poorly paid skeleton police force (3 on duty to cover Miller, Glen Ryan and Aetna), and this fall, in our neighborhood, again, there have been a number of home break-ins, including four I know of where people are home, like my next-door neighbor last Wednesday.

And, despite all these hardships, many Millerites who were born, stayed, or come, or come back to this "Jewel in the Crown" area and built a community and give thousands of volunteer hours, time, and money. And yes, I know these are political issues, but they are in our minds and I believe the two are directly related. Are we to be taxed out of existence? Are we to be taxed like we live in Carmel (off the top of my head, really), a city where citizens get city services? How and will any of the increased revenue actually benefit us? How will we attract young families with children, and we would really like to have them? Are we to become just another weekend playground for Illinoisians in the summer like New Buffalo (without the marina) surrounded by a three large, section 8 housing projects. If so, this makes us quite sad. And, you know most of this because you have been reading, and listening. Thank you for indulging me.

So, in closing, citizens won't know their official numbers and the tax burdens till sometime in January. That's a long time to worry and not much time to plan after assessments show up in the mail so we are concerned/worried/scared/fearful because the number we see are not small. (The 2023 land and home assessment numbers are available from the Calumet Township office but not the Lake County Assessor's office at present.) And, if I understand it correctly, home assessments are coming next year.

Please come and visit us for we are more than just numbers. Please help us make this transition a more palatable one.

Thank you again for the opportunity to write.

Cheers, and have fun, today.

Respectfully,

Paul Bartos

Calumet Township, Gary, Miller Beach

From: [HEARINGS](#)
To: ayoung7550@aol.com
Cc: [Wood, Barry](#)
Subject: RE: Written comments regarding DLGF review of Lake County Land Order
Date: Wednesday, October 25, 2023 11:47:33 AM

You're welcome!

From: ayoung7550@aol.com
Sent: Wednesday, October 25, 2023 11:06 AM
To: HEARINGS
Subject: Re: Written comments regarding DLGF review of Lake County Land Order
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Thanks!
On Wednesday, October 25, 2023 at 09:53:21 AM CDT, HEARINGS <hearings@dlgf.in.gov> wrote:

Dear Mr. Young:

The DLGF received emails sent from ayoung7550@aol.com on October 23, 2023 and October 24, 2023.

Best regards,

Jennifer Thuma

Deputy General Counsel

DLGF

From: ayoung7550@aol.com <ayoung7550@aol.com>
Sent: Tuesday, October 24, 2023 8:48 AM
To: HEARINGS <Hearings@dlgf.IN.gov>
Subject: Written comments regarding DLGF review of Lake County Land Order

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

Dear DLGF Staff:

Please acknowledge receipt of emails sent from this email address on 10/23/2023 and 10/24/2023.

Thank You,

Andy Young

10/23/2023

Letter to DLGF 2023

Dear DLGF Staff:

Below are my written comments. Besides the comments contained herein, I reserve the right to submit additional evidence until the date that the DLGF makes its Final Determination.

*In the prior Land Order, the Lake County Assessor and Township Assessors submitted Sales Data to support the base rates contained in that Land Order. All of the Sales Data in most cases, and nearly all in certain other cases, was from sales that took place in 2020 and 2021.

*In the 2023 land Order which I am objecting to now, the Sales Data that is being used to support the base rates submitted by the Lake County assessor and other Township Assessors, is from 2021 and 2022. As you all know, the DLGF per its Final Determination of the prior Land Order, found no fault whatsoever in these Assessors' submissions and gave them approval for each and every component of the previous Land Order submitted in 2022.

*It would therefore seem to be somewhat mathematically impossible for these newly submitted base rates with their meteoric increases, to be justified. That is to say, if there was nothing in the 2021 Sales Data to justify any marked change in last year's Land Order, then that would mean that the skyrocketing base rates would have to be supported by sales that took place only in 2022. And if there was some unexplained phenomenon that supported a tremendous interest in properties in Calumet Township that experienced these wild increases, it would have to have been so dramatic that when averaging out 2022 sales with 2021 sales, that it would be so dramatic that it could overcome 2021 sales which were known to be relatively flat by virtue of the data submitted in the previous Land Order in 2022. And even if there were some data to support these incredible increases, it would have been required to be averaged out with 2021 sales. This would mean that 2022 was sure one heckuva year for Gary property!

It is simply impossible. There were not enough sales in 2022 to overcome this and justify the outrageous increases in base rates contained within the Land Order now currently under DLGF review.

It is common practice when analyzing data sets, to throw out the highs and lows so as not to skew the group. This does not appear to have been done. To the contrary, it appears that the opposite was done. The highs were preserved. The bulk was thrown out. And the highs were extrapolated over the group. Hence the insane results the Assessors are trying to get the DLGF stamp of approval for.

*2023 Land Order submitted late. It should have been submitted by January 1st, of 2023 (That is if in fact it is the Land Order for the Quadrennial Cycle beginning in 2023. However, by my count of years, the first Land Order should have been for the years 2014-2017. The second one for the years 2018-2021. The following one for 2022-2025. As such, this one, purportedly for 2023-2026, is still late—by any measure!

*The method by which the Lake County Assessor (under information and belief, under

the advice of its contractor, Nexus) derived base rates was improper. According to Ms. Spearman herself, I was told that her office, under the advice of her office's contractor, used a formula of 20% land to improvement ratio to determine land values. They had to do this since there were nowhere near enough sales of land only to make a determination. This is not a proper means to determine land values. The proper way to determine land values is by analyzing land sales.

The method used by the Lake County Assessor to derive land values was arbitrary and capricious. Worse yet, it has led to what will surely become, catastrophic consequences for many property owners in Lake County; particularly homeowners in the Miller area.

*In the case of many properties in the Miller area, the Lake County Assessor as well as the Calumet Township Assessor, have stated that they are allowed to use properties up to a half mile away from a subject property as comps. This improper method alone may be the cause of some of the stratospheric increases found in this Land Order. Lakefront properties should not be used as comps when determining base rates for properties well off of the lake, as much as a half mile away according to assessing officials.

*Per an independent study of local real estate values of lakefront properties, it has been determined that properties in Ogden Dunes and Dune Acres have significantly lower per front foot base rates for lakefront properties than the new values submitted in this Land Order. Both of these communities are known to be rather posh communities, at least one of them being a gated lakefront community.

*The only market factor that is out of the ordinary is an interest in purchasing residential properties for business purposes in Gary's Miller Beach area. Many of the properties recently sold in the Miller area are purchased for the sole purpose of turning them into AirBNB rentals. When people purchase properties for this reason, they are in some cases willing to pay way over market value. They can do so because they are NOT buying it to live in. They are buying it to be a de facto hotel. And as a de facto hotel, they are able to charge high rates for this temporary occupancy. Then, in receiving this income stream from the rentals, they are able to overpay in comparison to what a normal homeowner can pay for a residence. Their purchase price is now based upon an income vs. purchase cost formula.

It is not fair or proper to base sales of homes purchased to be used in the Air BNB trade, to be used as a basis to ratchet up all other normal homeowners' properties. These Air BNB-type sales are skewing the sales data and the results are harming families that purchased their homes to live in and raise their families. Using sales of residences to be used as rental businesses to inform base rates for regular homeowners is arbitrary and capricious.

*It has been well documented that there was a pent-up demand for real estate following the Covid-19 pandemic. If this is at all responsible for any out-of-the-ordinary sales, the Assessors should have taken the phenomenon resultant from the pandemic into consideration when reviewing 2021 and 2022 Sales Data; particularly 2022 sales, because 2021 Sales data submitted along with the 2022 Land Order was

known to be relatively flat overall.

*In the past review of the Land Order submitted in 2022, I made numerous references to neighborhoods that were across the street from one another or across the alley from one another and had identical characteristics. Neighborhoods 2536 and 2539 are good examples of this. 2536 was at \$169.00 PFF in 2022. Neighborhood 2539 was at \$74.00 PFF in 2022. But now, they are suddenly both at \$160.00 PFF.

I guess this should be filed under the category of be careful what you wish for. However, neither neighborhood have had enough sales to support land base rates of even the lower \$74.00 PFF. Both of these neighborhoods are plagued with stagnant sales and are cursed with abandonment. There is certainly nothing to support the 116% increase in Neighborhood 2539.

Actual sales, or the lack thereof in these neighborhoods, would have supported a reduction in the base rates of Neighborhood 2536. Conversely, there were clearly not enough actual sales to support any increase in the base rates for Neighborhood 2539.

The Assessors seemed to take an arbitrary and capricious action that had no supporting documentation and took the lazy route and increased the value of 2539 to comport with the base rate of 2536.

*The DLGF should take note that base rates are the same in Neighborhood 2539 for vacant lots as they are for the lot with an occupied home built on it. This is in violation of the procedures in the Real Property Assessment Manual. The Manual describes costs which should be added to the base land value if it has utilities, including, but not limited to, sewer and water. So, a lot with these utilities and with an occupied home built on it should obviously have a higher land-only value than a vacant lot without any utilities on it. However, I find that not to be the case in Neighborhood 2539. A vacant lot without any utilities has the same value as the land-only portion of an assessment for a lot with an occupied home built on it. This method of assessing the land for lots in this neighborhood is not in compliance with procedures for doing so in the DLGF Real Property Assessment Manual, and should be called into question by the DLGF.

*The DLGF must constantly bear in mind throughout their review that these two Land Orders were submitted back-to-back. The DLGF should also note that properties throughout Lake County are annually subjected to trending adjustments. There should never be seismic shifts like we see in the Land Order that was submitted by the Lake County Assessor in 2023. Contrary to the Lake County Assessor's silly assertion that she can opt to submit the Land Orders any time she wants, common sense and logic say otherwise. Moreover, what we are now forced to go through, having to object to a Land Order in the very next year, speaks volumes at a high decibel level about why they should only be submitted in 4-year intervals, and why they should never be submitted in back-to-back years.

*Since the Lake County Assessor made such a big stink about properties nearby the Hard Rock Casino, I find it surprising that she didn't notice that a property in the actual footprint of the Hard Rock Casino that sold for \$823,000.00 for approximately 2

acres, is still assessed at only \$6500.00 (not a typo). Even more shocking than that is that the Lake County Assessor, in this Land Order submitted in 2023, actually lowered the acreage base rate in this neighborhood from \$43,560.00 per acre, down to \$18,000.00 per acre. The subject parcel is in Neighborhood 2552-003.

Properties situated closely to the Hard Rock Casino property in Neighborhood 2554-003 also saw a reduction of 41% for acreage, and a small reduction of 4% for PFF values. Residential excess acreage went down 2%.

*When reviewing base rates for industrial land, I find that USX's acreage values are lower than just about all other base rates for industrial parcels. While the Big Four sometime ago earned the right to self-assess their personal property, I do not think they also earned the right to self-assess their real property at acreage base rates that are lower than everyone else's. Base rates for industrial property should apply to all equally. In all of the cases I looked at for properties owned by the Big Four, it appears they are also immune from Trending. They apparently are not even required to increase the assessments of their properties to keep in line with inflation. Most of their assessed values have remained unchanged for over a decade or more. Some have even gone down over that period.

*What is really unfair, especially to homeowners in Miller Beach, is that while some of the base rates for lakefront property are now proposed to be as much as \$7100.00 PFF, USX's lakefront property, assessed by the acre at approximately \$19,000.00 per acre, if an acre is around 209 ft square, the PFF for their lakefront property is only \$91.00 PFF. This is 1.28% of the base rate proposed for Miller area lakefront property.

I think we have an equity issue here. I think there will be plenty of others to take up that argument.

*Besides the underassessed properties that I wrote to Ms. Thuma about last year, there is another property that sold in December of 2021 for over 7-million dollars. It was purchased from the city for \$300,000.00. After purchase, the developers sunk several million into the property. The current assessed value for the property is still \$7400.00 (not a typo). Its annual tax bill is just \$263.58. If it were assessed at its 2021 sale price, its tax bill would be approximately \$250,000.00 per year!

I am only mentioning this now to the DLGF because the local assessors have been notified of this on numerous occasions. It has even been talked about on the radio, yet the assessment remains unchanged and at approximately one-tenth of 1% of its December 2021 sale price.

*Conduct of hearing: the conduct of the hearing was improper as the DLGF Hearing Letter advised that only signers of the Petition were to be able to speak. It was called a public hearing. Any member of the public is allowed to speak at a public hearing that allows for public comment. The DLGF improperly limiting the ability to speak at the public hearing was discriminatory and prejudicial. It was a due process violation.

*The notice of the hearing was again improper and insufficient. The notice provided by the DLGF this year failed in comparison with the notice the DLGF provided last

year; which was also wholly insufficient.

*To the best of my knowledge, after making numerous requests to DLGF staff to inquire as to when and where the notice of the hearing was published, I am still yet to get a response. Having received no response, I can only conclude that there was no notice published in local newspapers as is required for public hearings.

I also inquired as to whether or not the notice was posted at the Government Center building in Crown Point. I did not get a straight answer. However, when I was at the county Building a few days before the public hearing, I did see a copy of the letter taped to the Covid screen found inside the offices of the Lake County Assessor. No notice was posted on the front entry doors of the building where public notices are normally posted. One would have had to have had business inside the assessor's office before they would see the notice. And it was not a notice of public hearing per se that would have been titled Public Notice in bold type. It was just a copy of the same letter that was sent out to signers of the petition. It had normal letter-size 12-point font. To the best of my knowledge, it was posted just a week or so in advance of the Zoom hearing.

The notice of the public hearing was entirely improper and insufficient. It did not meet minimum standards pursuant to Indiana Law.

*So DLGF Staff, now you have to decide which Land Order is wrong; this one or the prior one—or both and just get it over with. Because they cannot both be right. It is my contention that they are both wrong for many different reasons. It seems that you have painted yourselves into a corner. What now?

Sincerely,

Andy Young

From: [HEARINGS](#)
To: [Breea](#); [HEARINGS](#)
Cc: [Wood, Barry](#)
Subject: RE: Excessive Tax Increase
Date: Wednesday, November 1, 2023 12:37:57 PM

Good afternoon Ms. Gilbert,

Thank you so much for taking time to write to the DLGF, a state agency. The agency is reviewing the 2023 Lake County Land Order. The rates are different from the land order itself, and it may be helpful to check information in Indiana Gateway for more information.

We appreciate you writing to express concerns.

Sincerely,

Jennifer Thuma

Deputy General Counsel

From: Breea
Sent: Wednesday, October 25, 2023 1:09 PM
To: HEARINGS
Subject: Excessive Tax Increase

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email. ****

To whom it may concern,

As a homeowner in Gary Indiana, I have problem with the excessive tax evaluation that is being created by not following an appropriate schedule.

There is NO reason a jump from \$48,200 to \$172,800 on LAND should ever occur in a 1 year span.

This excessive tax burden puts myself and my neighbors in financial hardship and it makes no sense when we already pay some of the HIGHEST tax rates in the state of Indiana....and being that this is GARY...where my tax dollars do VERY little to support my families needs.

When changes like this occur it frustrates myself and neighbors who then start looking at corruption in our entire governmental system.

Please reconsider and adjust our taxes to a reasonable and equitable rate.

Thank you,

Breea Gilbert

630-479-6304