

## Narrative

### General Information

County Name: Elkhart County

Person Performing Ratio Study: James E. Allen

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Sale Window: 1/1/2019 to 12/31/2019

### Groupings

#### Residential Improved

There are sufficient valid sales in each of the 16 townships to analyze individually.

#### Residential Vacant

There are minimal valid sales in the townships to analyze individually, therefore, these sales have been grouped into three groups based on geographic proximity. Baugo/Cleveland/Concord/Osolo in the northwest corner of the county were all analyzed together. Jefferson/Middlebury/Washington/York in the northeast corner of the county were analyzed together. Clinton/Elkhart/Jackson/Union from the remaining southern half of the county were analyzed together.

#### Commercial Improved

There are minimal valid sales in the townships to analyze individually due to the multitude of use and property sub classes. These sales were all considered together due to the low overall representative number from the market segment.

#### Commercial Vacant

There are insufficient valid sales in this property class. Therefore, there is no submittal.

#### Industrial Improved

There are minimal valid sales in the townships to analyze individually so these sales have been analyzed as a single group due to the low overall representative number from the market segment.

#### Industrial Vacant

There are insufficient valid sales in this property class. Therefore, there is no submittal.

**AV Increases/Decreases**

<b>Property Type</b>	<b>Townships Impacted</b>	<b>Explanation</b>
Commercial Improved	Concord	2 parcels had new construction w/ a total increase of \$22,679,300
	Jefferson	Permit work on 1 parcel increased total by \$627,800
Commercial Vacant	Jackson	7 parcels changed class codes for an increase of \$76,100
	Jefferson	3 parcels changed class codes for an increase of \$12,800
	Osolo	1 vacant parcel in 2020 had improvement values totaling \$964,600 in 2019
	Union	1 parcel was split causing an overall increase of \$26,300
Industrial Improved	Cleveland	1 parcels had permit work for a total increase of \$6,117,300
	Concord	New construction and the removal of external values caused the overall increase
	Osolo	4 parcels didn't exist in 2019 therefore contributing to a \$5,789,300 increase in 2020
	Union	3 parcels didn't exist in 2019 therefore contributing to a \$434,500 increase in 2020
	Washington	2 parcels had permit work for an increase of \$6,070,200
	York	2 parcels had permit work for an increase of \$9,178,300
Industrial Vacant		None

Residential Improved	Clinton	8 parcels had new improvements added for a total change of \$2,335,300
	Olive	4 parcels had new improvements added for a total change of \$1,978,100
	York	16 parcels had new improvements added for a total change of \$5,504,900
Residential Vacant	Baugo	4 vacant parcels in 2020 had improvement values totaling \$584,800 in 2019
	Benton	4 vacant parcels in 2020 had improvement values totaling \$579,500 in 2019
	Cleveland	7 parcels were removed from Developer Discount and priced as standard lots w/ an overall value increase of \$727,600
	Union	1 vacant parcel in 2020 had an improvement value totaling \$389,200 in 2019

### **Cyclical Reassessment**

Commercial parcels were reviewed in Elkhart, Jackson, and Jefferson Townships

Industrial parcels were reviewed in Benton, Clinton, Elkhart, Jackson, Jefferson, Locke, and Olive Townships

Residential parcels were reviewed in Elkhart, Jackson, Jefferson, and Locke Townships

## Comments

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

Our work permit process involves four offices. The cities of Elkhart, Goshen, and Nappanee handle their own work permits. The County office handles all other areas. We receive copies of permits for all trades (electrical, plumbing, mechanical, etc.). Once a permit is received by our office, the information is entered into our database so that we can track the progress of the work on the permit. We do verify with the four offices to guarantee that we are getting all of the permits that are issued. We receive both construction permits and demolition permits. We have specific employees that are responsible for verifying permit work within their assigned townships. It is broken down this way so that the employees can become familiar with the properties in their assigned townships and can more easily identify if something is changed on a property without a permit. The employee will conduct a site visit to verify the progress of the work specified by the permit and will sometimes visit the same property multiple times until the work is either completed or the permit is retired. If the permit is for changes to the inside of a structure, the employee will speak with the owner (sometimes calling before the visit to set up an appointment) to determine the progress of the work as well as the type of construction when necessary. They do not enter structures unless they are invited in by the owner to inspect the progress. If the employee conducting the site visit is not able to speak with the owner about interior permit information, they will leave a business card with a request for the owner to contact the office. If a response is not received by the office, the employee will continue to make site visits to the property in an attempt to speak with the owner. In the event that an employee has been to the same property multiple times with no response from the owner, we have also contacted the inspector or contractor listed for the work permit to get descriptions and information from them. I think it is also important to point out that when an employee goes out to verify information on a work permit, they are also attempting to verify all information for that property's assessment and not just the item listed on the permit.