

Who pays for local government services?

By Kenneth E. (Ken) Lindsay, Harris Township Trustee

Twenty dollars a year in property taxes to finance Harris Township's operations? Yes.

Property tax bills are out, and it is income tax filing time. Who pays, how much, for what, and how it is decided? With the risk inherent in being the messenger, I present some insights that will hopefully prove helpful.

If you've been following along for the past few months, you know this series of articles is focused on Harris Township, but in this case we'll take a slightly broader view. That said, the resident owner of a home valued at \$275,000 pays less than \$20 a year in property taxes toward running Harris Township (not including the fire territory).

The township's 2020 operating budget expenditures were \$110,000. That provided for the maintenance of two cemeteries, services related to operating two parks, welfare payments, and payment to employees ranging from hourly workers to elected officials.

The Clay Fire Territory, the subject of last month's article, collects taxes that show up on the township line item of property tax bills. If that entire line item on your bill is \$520, roughly \$500 of it pays for fire protection services and equipment.

It is the St. Joseph County Assessor who assigns a value to property; the township has nothing to do with it. Notice of assessed values are sent months before property tax bills are mailed, partially to allow time for appeals. Unfortunately, if you were unhappy with the tax bill you received in April, the time to contest the underlying assessed value was long ago.

Each unit that receives property taxes proposes a budget in the fall of the year prior. Board meetings are held to receive public input, and the fiscal body of the unit — for example, the Harris Township Board — approves the budget. A great resource is Indiana's Gateway website (<https://gateway.ifionline.org>), where budget notices are published and many financial details are available for public inspection.

Utilizing the aggregate assessed value and the approved budget, a tax rate is calculated. For Harris Twp. the 2021 rate is 2.1062, which includes the airport (.0435), county (.6741), library (.1462), school (.9202), and township including fire protection (.3222).

For those who love detail, the process of financing government is fertile ground. Tax caps, approved taxes that skirt tax caps, the local option to implement income taxes, license excise and financial institution taxes...the list is long. One trusted resource is the Indiana Department of Local Government Finance website (<https://www.in.gov/dlgef>). Even if you just want to understand how a tax rate works, give it a look.

Taxes can get complicated, but in my experience few citizens play an active role in shaping how money is raised and where it is spent. It doesn't have to be difficult. Look at your property tax bill, see how many dollars you're paying, for example, for County services (\$1,100 for that home above) and ask yourself whether you're seeing the level of county services, including parks and police, you might expect.

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Note: Some Harris Township properties are in the City of Mishawaka, where the overall rate is 3.9006 (vs. 2.1062 for Harris Township not in the city).

While I'll continue to advocate for more county and city services in Harris Township, it is only fair to note that commercial property owners get tax bills too, and what they pay lessens the burden on residential property owners.

Take a look at your 2020 Indiana tax return and notice the very large county-level tax on your income. The township receives a distribution from those collections, which we've used to pay for fire protection assets such as fire wells and fire stations, and to fund capital projects such as the park on Elm Road. That kind of tax is implemented by elected representatives of South Bend, Mishawaka, and St. Joseph County — and not of any township. Keep careful watch, because the proposed cuts to libraries and townships may soon rise from the ashes of that prior attempt. If you have the time, there are ample opportunities to get at least a little more educated and involved in holding elected officials accountable for how money is raised and spent.

On my watch, Harris Township will continue to run lean and will look to raise revenue from sources other than taxes. For example, the cell tower contract alone brings in \$30,000 a year.

Lastly, if you live in a house you purchased and are unaware of the Homestead Deduction, look it up now. That house referenced above, which was assessed around \$275,000 did not pay taxes based on that valuation because the Homestead and Supplemental Deductions reduced the net assessed property value to approximately \$150,000. How's that for a return on your \$18 in township taxes?

Corvilla Opening New Granger Location

Corvilla, Inc., a provider of services to people with disabilities, is opening a new facility in Granger. Located at 135 University Drive, the new site will operate from the former Luxe Home Furnishings building across from Target in the University Park Mall corridor.

The new location will house Corvilla's Careers program, as well as programs for young adults and a respite program serving individuals of all ages. It will also provide dedicated retail space for Corvilla Furnishings, which is the organization's online retailer of heirloom-quality Amish furniture (www.corvillafurnishings.com).

Corvilla now operates physical locations in South Bend, Bremen and Granger, and provides other community-based programs throughout St. Joseph, Elkhart and Marshall counties. A grand opening for the Granger location is being planned for the summer.

Since 1959, Corvilla has been serving the Michiana community by providing life-enhancing services to enrich the lives of individuals with disabilities while encouraging respect and dignity in the communities in which we live (www.corvilla.org).

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Granger Gazette, May, 2021

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