

**SPECIAL MESSAGE TO PROPERTY OWNER**

Property taxes are constitutionally capped at 1% of property values for homesteads (owner-occupied), 2% for other residential property and agricultural land, and 3% for all other property. Beginning with 2023 Pay 2024, the Mortgage Deduction is no longer available. Please note that local government unit annual budget notices are now available online at: <https://budgetnotices.in.gov>. Additional information for how to read your current tax bill can be located online at: [www.in.gov/dlgf/understanding-your-tax-bill/tax-bill-101](http://www.in.gov/dlgf/understanding-your-tax-bill/tax-bill-101).

**TAXPAYER AND PROPERTY INFORMATION**

<u>Taxpayer Name</u>	<u>Address</u>	<u>Date of Notice</u>	<u>Parcel Number</u>	<u>Taxing District</u>
A1	A2	A3	A4	A5
Space reserved for county data purposes.				

**Spring installment due on or before May 12, 2025, and Fall installment due on or before November 10, 2025.**

**TABLE 1: SUMMARY OF YOUR TAXES**

<b>ASSESSED VALUE AND TAX SUMMARY</b>	<b>2023 Pay 2024</b>	<b>2024 Pay 2025</b>
1a. Gross assessed value of homestead property	1A1	1A2
1b. Gross assessed value of other residential property and agricultural land	1B1	1B2
1c. Gross assessed value of all other property, including personal property	1C1	1C2
<b>2. Equals total gross assessed value of property</b>	<b>1D1</b>	<b>1D2</b>
2a. Minus deductions (see Table 5 below)	1E1	1E2
<b>3. Equals subtotal of net assessed value of property</b>	<b>1F1</b>	<b>1F2</b>
3a. Multiplied by your local tax rate	1G1	1G2
<b>4. Equals gross tax liability (see Table 3 below)</b>	<b>1H1</b>	<b>1H2</b>
4a. Minus local property tax credits	1I1	1I2
4b. Minus savings due to property tax cap (see Table 2 and footnotes below)	1J1	1J2
4c. Minus savings due to Over 65 Circuit Breaker Credit <sup>1</sup>	1K1	1K2
4d. Minus savings due to County Option Circuit Breaker Credit	1L1	1L2
<b>5. Total property tax liability (see remittance coupon for total amount due)</b>	<b>1M1</b>	<b>1M2</b>

Please see Table 4 for a summary of other charges to this property.

**TABLE 2: PROPERTY TAX CAP INFORMATION**

Property tax cap (1%, 2%, or 3% depending upon combination of property types) <sup>2</sup>	2A1	2A2
Upward adjustment due to voter-approved projects and charges (e.g., referendum) <sup>3</sup>	2B1	2B2
<b>Maximum tax that may be imposed under cap</b>	<b>2C1</b>	<b>2C2</b>

**TABLE 3: GROSS PROPERTY TAX DISTRIBUTION AMOUNTS APPLICABLE TO THIS PROPERTY**

<b>TAXING AUTHORITY</b>	<b>TAX RATE 2024</b>	<b>TAX RATE 2025</b>	<b>TAX AMOUNT 2024</b>	<b>TAX AMOUNT 2025</b>	<b>TAX DIFFERENCE 2024-2025</b>	<b>PERCENT DIFFERENCE</b>
COUNTY	3A1	3A2	3A3	3A4	3A5	3A6
TOWNSHIP	3B1	3B2	3B3	3B4	3B5	3B6
SCHOOL DISTRICT	3C1	3C2	3C3	3C4	3C5	3C6
CITY	3D1	3D2	3D3	3D4	3D5	3D6
LIBRARY	3E1	3E2	3E3	3E4	3E5	3E6
TAX INCREMENT	3F1	3F2	3F3	3F4	3F5	3F6
SPECIAL DISTRICT	3G1	3G2	3G3	3G4	3G5	3G6
OTHER1	3H1	3H2	3H3	3H4	3H5	3H6
OTHER2	3I1	3I2	3I3	3I4	3I5	3I6
OTHER3	3J1	3J2	3J3	3J4	3J5	3J6
OTHER4	3K1	3K2	3K3	3K4	3K5	3K6
<b>TOTAL</b>	<b>3L1</b>	<b>3L2</b>	<b>3L3</b>	<b>3L4</b>	<b>3L5</b>	<b>3L6</b>

**TABLE 4: OTHER CHARGES / ADJUSTMENTS TO THIS PROPERTY**

<u>LEVYING AUTHORITY</u>	<u>2024</u>	<u>2025</u>	<u>% Change</u>
A6	4A1	4A2	4A3
A7	4B1	4B2	4B3
A8	4C1	4C2	4C3
A9	4D1	4D2	4D3
A10	4E1	4E2	4E3
A11	4F1	4F2	4F3
<b>TOTAL ADJUSTMENTS</b>	<b>4G1</b>	<b>4G2</b>	<b>4G3</b>

**TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY<sup>4</sup>**

<u>TYPE OF DEDUCTION</u>	<u>2024</u>	<u>2025</u>
A6	5A1	5A2
A7	5B1	5B2
A8	5C1	5C2
A9	5D1	5D2
A10	5E1	5E2
A11	5F1	5F2
<b>TOTAL DEDUCTIONS</b>	<b>5G1</b>	<b>5G2</b>

1. A taxpayer can only receive the Over 65 Circuit Breaker Credit or the County Option Circuit. Indiana Code § 6-1.1-49-6 specifies that a taxpayer cannot receive both.

2. The property tax cap is calculated separately for each class of property owned by the taxpayer.

3. Charges not subject to the property tax caps include property tax levies approved by voters through a referendum. When added to the base property tax cap amount for your property, this creates the effective tax cap. For more information, see the back of this document. Information regarding the referendums proposed during the most recent elections can be located online at: [www.in.gov/dlgf/referendum-information](http://www.in.gov/dlgf/referendum-information).

4. If any circumstances have changed that would make you ineligible for a deduction that you have been granted per Table 5 of this tax bill, you must notify the county auditor. If such a change in circumstances has occurred and you have not notified the county auditor, the deduction will be disallowed and you may be liable for taxes and penalties on the amount deducted.

### **NOTICE OF PROPERTY TAX ASSESSMENTS**

**Name and Address of Taxpayer** – The owner and mailing address of the owner of record as of the date of this notice.

**Date of Notice/Due Date** – Date that the property tax bill was mailed and the date by which payment must be made in order to avoid late charges.

**Property Number (State/Local)** – State mandated property number of the taxable real estate and the local parcel number, if applicable.

**Taxing District** – The number assigned by the Department of Local Government Finance to the taxing district in which this property is located.

### **TABLE 1: SUMMARY OF YOUR TAXES**

**Tax Summary** – The amounts involved with calculating your real estate property taxes.

**Taxes 2023 Pay 2024** – The summary of calculations based on tax rates for taxes payable last year.

**Taxes 2024 Pay 2025** – The summary of calculations based on this year's tax rates.

**Tax Relief Credits** – Credits are determined annually and are used to reduce property tax liabilities applicable to properties in this table.

- **Local Property Tax Credits** – Relief credit generated by the local income tax, which can be used to reduce property tax bills.
- **Over 65 Circuit Breaker Credit** – Credit for a calendar year if homestead qualifies and age, adjusted gross income, homestead assessed value, and other eligibility requirements are met. The credit limits the increase of the homestead property tax liability of credit recipient at two percent (2%). (IC 6-1.1-20.6-8.5)
- **County Option Circuit Breaker Credit** – Credit for a calendar year adopted by the county fiscal body if homestead qualifies and age, adjusted gross income, and other eligibility requirements are met. The credit limits the increase of the homestead property tax liability of credit recipient at an amount between two percent (2%) and five percent (5%). (IC 6-1.1-49)

### **TABLE 2: PROPERTY TAX CAP INFORMATION**

**Property Tax Cap** – Property may not be taxed above caps prescribed by law, unless voters approve additional taxes. Those caps are 1% for homesteads, 2% for other residential property and agricultural land, and 3% for all other classes of property. When voters approve additional spending in a referendum, an **adjustment to the cap** is made to reflect the additional expense. This excess revenue is calculated as a separate value and added to the cap figure. This new value is considered your effective property tax cap or the **maximum that may be imposed under the cap**. Taxpayers should note that the circuit breaker cap amount is the combined cap amount for all classes of property applicable to a parcel.

### **TABLE 3: GROSS PROPERTY TAX DISTRIBUTION AMOUNTS APPLICABLE TO THIS PROPERTY**

**Taxing Authority** – The name of the unit levying the taxes.

**Tax Rate 2024** – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for 2024.

**Tax Rate 2025** – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for the current year.

**Tax Amount 2024** – The amount of taxes for this property allocated to each taxing authority for 2024.

**Tax Amount 2025** – The amount of taxes for this property allocated to each taxing authority for the current year.

**Tax Difference 2024-2025** – The difference in dollars between current taxes and prior year taxes for each taxing authority.

**Percent Difference** – The percent change between last year's tax amount and this year's tax amount for each taxing authority.

### **TABLE 4: OTHER CHARGES / ADJUSTMENTS TO THIS PROPERTY**

**Levying Authority** – The type of additional charge added to your property tax bill such as sewer, ditch, or other special assessment.

**Amount 2024** – The total amount of other charges added to your tax bill in 2024.

**Amount 2025** – The total amount of other charges added to your tax bill for the current year.

### **TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY**

**Type of Deduction** – No deduction is automatic. All must be applied for with the appropriate office by the applicable due date.

Various restrictions apply. For more information, call the county auditor at (\_\_\_\_\_) or visit [http://www.\\_\\_\\_\\_\\_](http://www._____).

Deductions documented in this bill can include, but are not limited to, the following:

- **Abatement** – Deduction for eligible properties where taxes have been lowered or eliminated, generally through the action of the city council or county council. (IC 6-1.1-12.1)
- **Blind/Disabled** – Deduction for the blind or disabled. Must supply proof from a doctor or Social Security awards letter. (IC 6-1.1-12-11, 12)
- **Enterprise Zone** – Deduction for eligible properties located within a designated enterprise zone. (IC 6-1.1-12-40)
- **Geothermal** – Deduction for eligible properties using geothermal devices. (IC 6-1.1-12-34, 35.5)
- **Homestead Standard Deduction** – Deduction for owner-occupied primary residence. (IC 6-1.1-12-37)
- **Supplemental Standard Deduction** – Additional deduction for homesteads after the application of the Homestead Standard Deduction. (IC 6-1.1-12-37.5)
- **Mortgage** – Deduction for mortgaged property for eligible persons. (IC 6-1.1-12-1, 2) [Deduction will no longer apply to tax bills beginning with 2023 Pay 2024]
- **Nonprofit** – Exemption for eligible properties. (IC 6-1.1-10)
- **Over 65** – Deduction for individuals over 65 years of age; subject to income, residency, and assessed value limits. (IC 6-1.1-12-9, 10.1)
- **Veterans** – Deduction for disabled veterans. Must supply proof of service, honorable discharge, and disability. (IC 6-1.1-12-13, 14, 15)

**Amount 2024** – The amount deducted from your bill in 2024 for each benefit.

**Amount 2025** – The amount deducted from your bill this year for each benefit.

#### **Homestead Credits**

*Space reserved for county-specific information on homestead credits under IC 6-1.1-20.4 and IC 6-3.6-5*

Information on the valuation of your property and a copy of the property record card can be obtained from your assessor at (\_\_\_\_\_) or [http://www.\\_\\_\\_\\_\\_](http://www._____). To obtain a review of an assessment, the taxpayer must file an appeal via a Form 130. If the Form 11 is mailed before May 1 of the assessment year, the filing deadline for real property is June 15 of that year. If the Form 11 is mailed after April 30 of the assessment year, the filing deadline for real property is June 15 in the year that the tax statements are mailed. For personal property assessments, the filing deadline is not later than forty-five (45) days after the date of the required notice (Form 11).

NOTE: Failure to file a timely Form 130 can be grounds for dismissal of this appeal. The assessing official who receives an appeal filed by a taxpayer must:

(1) immediately forward the notice to the county board; and (2) schedule a preliminary informal meeting with the taxpayer in order to resolve the appeal.

For further instructions on filing an appeal or correction of error, contact your assessor at (\_\_\_\_\_) or \_\_\_\_\_.

**Please note that the appeal requires relevant evidence of the true tax value of the property as of the assessment date (January 1, 2025, for mobile homes assessed under IC 6-1.1-7 and January 1, 2024, for real property).**

COUNTY: XX - NAME

SPRING INSTALLMENT REMITTANCE COUPON

PARCEL NUMBER XX-XX-XX-XXX-XXX.XXX-XXX	COUNTY PARCEL NUMBER XX-XX-XX-XXX-XXX.XXX-XXX	TAX YEAR 2024 Payable 2025	Late Payment Penalty: 5% penalty after May 12, 2025, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after June 11, 2025
TAXING UNIT NAME	LEGAL DESCRIPTION XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		
PROPERTY ADDRESS XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX			
(Bar Code)		SPRING AMOUNT DUE by May 12, 2025:	\$XXX.XX

Pay by Phone: (XXX) XXX-XXXX  
Pay Online at: (Website) / (Phone)

Remit Payment and Make Check Payable to:  
XXXXXX County Treasurer  
Address  
Treasurer City, State Zip Code

Property Owner Name  
Mailing Address  
Mailing City, State Zip Code

(OCR Code)

COUNTY: XX - NAME

FALL INSTALLMENT REMITTANCE COUPON

PARCEL NUMBER XX-XX-XX-XXX-XXX.XXX-XXX	COUNTY PARCEL NUMBER XX-XX-XX-XXX-XXX.XXX-XXX	TAX YEAR 2024 Payable 2025	Late Payment Penalty: 5% penalty after November 10, 2025, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after December 10, 2025
TAXING UNIT NAME	LEGAL DESCRIPTION XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		
PROPERTY ADDRESS XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX			
(Bar Code)		FALL AMOUNT DUE by November 10, 2025:	\$XXX.XX

Pay by Phone: (XXX) XXX-XXXX  
Pay Online at: (Website) / (Phone)

Remit Payment and Make Check Payable to:  
XXXXXX County Treasurer  
Address  
Treasurer City, State Zip Code

Property Owner Name  
Mailing Address  
Mailing City, State Zip Code

(OCR Code)

COUNTY: XX - NAME

TAXPAYERS' COPY – KEEP FOR YOUR RECORDS

PARCEL NUMBER XX-XX-XX-XXX-XXX.XXX-XXX	COUNTY PARCEL NUMBER XX-XX-XX-XXX-XXX.XXX-XXX	TAX YEAR 2024 Payable 2025	DUE DATES
TAXING UNIT NAME	LEGAL DESCRIPTION XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		SPRING – May 12, 2025 FALL – November 10, 2025

DATE OF STATEMENT: XX/XX/XXXX

PROPERTY ADDRESS	
PROPERTY TYPE	TOWNSHIP
ACRES	COUNTY SPECIFIC RATE/CREDIT

Property Owner Name  
Mailing Address  
Mailing City, State Zip Code

TOTAL DUE FOR 24 PAY 25: \$XXX.XX		
ITEMIZED CHARGES	SPRING TOTAL	FALL TOTAL
Tax	\$XXX.XX	\$XXX.XX
Delinquent Tax	\$XXX.XX	\$XXX.XX
Delinquent Penalty	\$XXX.XX	\$XXX.XX
Other Assessment (OA)	\$XXX.XX	\$XXX.XX
Delinquent OA Tax	\$XXX.XX	\$XXX.XX
Delinquent OA Penalty	\$XXX.XX	\$XXX.XX
Fees	\$XXX.XX	\$XXX.XX
(County Specific Charge)	\$XXX.XX	\$XXX.XX
Amount Due	\$XXX.XX	\$XXX.XX
Payment Received	\$XXX.XX	\$XXX.XX
Balance Due	\$XXX.XX	\$XXX.XX

COUNTY SPECIFIC INFORMATION

COUNTY SPECIFIC INFORMATION

FOR YOUR RECORDS

FIRST INSTALLMENT

Check Number	Date Sent	Amount

SECOND INSTALLMENT

Check Number	Date Sent	Amount