

IDEAS FOR INDIANA

By Woodrow Wilcox

It's a new year with a new legislature in Indiana. Indiana has some real problems and needs some realistic solutions. I would encourage anyone with ideas for helping Indiana to contact their state legislators and Governor Mitch Daniels.

Oh, sure! They are busy. But, they have assistants to help them sort through the ideas. If one person presents or supports an idea, that's one thing. But, if thousands of citizens tell the governor and state legislators that they like an idea, that is quite another thing. The more people that say that they like an idea, the more likely the political leaders are to adopt and enact the idea into law.

Here are a few ideas that I have for improving Indiana. If you like my ideas, then, please, tell the governor and your state legislators that you like my ideas.

1. INCREASE THE STATE MINIMUM WAGE. The Indiana minimum wage is just a little over two dollars an hour. Can you survive on a wage of just over two dollars an hour? I know that I can't. But, waiters and waitresses all over Indiana are forced to survive on just over two dollars an hour and whatever tips their customers leave. I have worked as a waiter in Indiana. Believe me, most waiters and waitresses in Indiana don't make much money because many customers give little or nothing as tips. In Illinois, Florida, Nevada, and California, waiters and waitresses make at least the federal minimum wage plus tips. A governor and legislators who raise Indiana's minimum wage will gain the appreciation of thousands of Indiana workers who now suffer under the old minimum wage law.

2. LIMIT REAL ESTATE PROPERTY TAXES TO NO MORE THAN ONE PERCENT OF A PROPERTY'S MARKET VALUE. If you don't put a limit on taxes, politicians will imagine all kinds of causes and reasons for grabbing money from the people. . Imposing a limit on property taxes of no more than one percent of a property's fair market value would be a reasonable law. It would force local government officials to budget well. Most of Indiana would not be affected by such a law. But, the areas where local politicians have an appetite for taxes as much as Dracula had an appetite for blood would be affected. It would be good for the community to stop the "Dracula" politicians. Many other places around the nation impose a limit on property taxes of less than one percent or around one percent of a property's fair market value. Why can't Indiana limit these taxes to prevent local politicians from taxing people from their homes, farms, and businesses? This limit would be on all privately held real estate whether that property is used for residence, business, or investment. Thousands of property owners in Lake County are losing their properties because of the unfairly high taxes that Lake County politicians have imposed. If the change in the law that I propose could be made retroactive for five years, many Lake County property owners could get their property taxes reduced and save their properties from the greedy politicians.

3. CHANGE THE REAL ESTATE PROPERTY APPEAL PROCESS SO THAT PROPERTY IS VALUED REALISTICALLY. Many people in Lake County have commented to me that the real estate property tax appeal process is not fair to property owners. Their complaint is that public officials involved in the process have a closed mind to reason and logic. They complain that the public officials who are in the property tax appeal process are determined to help local governments impose and collect taxes no matter what the facts or reality about the property would support. In other words, the politicians who hear the property tax appeals are more interested in helping other politicians who impose the property taxes than in helping property owners to be treated fairly and honestly. Many Lake County property owners with whom I have talked believe that local politicians actually “back calculate”. By this I mean that the local politicians decide how much money they want to get from a property and then they pretend that the property has a value that will allow them to tax and take that much money. In other words, the politicians would claim that a property’s value is unrealistically high in order to get more money from the property owner.

I studied local property tax appeals in other states and decided to offer this solution. Here is my idea. Change the property tax system to keep assessed property values realistic. Every two years, allow every real estate property owner to describe and self assess the property. If any local assessor disagrees with the assessment presented by the owner, the local assessor could inspect the property and assess it. If the assessments by the owner and the local assessor don’t match, give them a chance to discuss and compromise to find a mutually acceptable market value to the property on which property taxes would be assessed.

If they can not reach an agreement, let them appeal to a panel of licensed property assessors. The owner of the property can name and pay for one assessor on the panel. The occupant or renter of the property can name and pay for one assessor on the panel. The local assessor can name and pay for one assessor on the panel. Only licensed private property assessors could be on the appeal panel. No elected assessor could be on the panel. An assessor who appeals to a panel should not be able to sit on the panel that will hear the appeal. Likewise, no elected assessor’s elected assessor friend from another jurisdiction should be allowed to be on the panel. The three member panel will decide on a market value of the property by a two thirds vote. In this way, the market value of the property on which the property taxes are calculated will be more realistic and fair to the property owner.

Remember, if you like these ideas, tell the governor and your state legislators.

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