

Dickinson County Courthouse Newsletter

June 15, 2015



Let's get to know those that work in the Courthouse!

The May Newsletter featured the picture of the little girl to the left. Did you guess Amy Schmeling?

The following is a little personal information provided by Amy:

Start date with Dickinson County: July 20, 2000

Where born: Sac City, Iowa

Places Lived: Fairmont, MN; Mesa, AZ; Emmetsburg, and the Iowa Great Lakes

Hobbies, talents, special interests: Gardening and Spending time with Family

Favorite Travel Spots: Any place WARM

Favorite Food: Grilled Pork Chops

Least Favorite Food: Liver (yuck)

If I were stuck on an island, I would bring (3 things): My husband Scott, His knowledge and intuition and flint for fire.

Something Few Know About Me: I absolutely love to go fishing.

Favorite thing to do in Dickinson County: Enjoying the quietness of our acreage and going fishing

Favorite Recipe: No Bake Cherry Cheesecake

- 5 mini bags Nilla Wafer Minis or use regular size Nilla Wafers
- 8 ounces cream cheese
- 1/3 cup of sugar
- 8 ounce tub of cool whip
- ½ cup of cherry preserves
- 1 can cherry pie filling

Line a loaf pan with Nilla Wafers across the bottom. Beat cream cheese and sugar and when smooth, beat in cool whip. Spread half the cheesecake mixture gently over the cookies. Stir the preserves to loosen them and spread gently over the cheese cake mixture. Add another layer of Nilla Wafers and top with the rest of the cheesecake mix. Pour the cherry pie filling over the top and refrigerate overnight. Serve with a dollop of cool whip.

Let's talk about the County Benefits:

What are all the benefits currently offered to the Dickinson County employees and where do you find out more about them. Starting with the February newsletter, all the current benefits will be listed here and then each newsletter thereafter will have a more detailed explanation about at least one benefit. **For any additional information about these benefits, please stop by the Auditor's office.**

- Health Insurance – Blue Cross/Blue Shield through Iowa Association of Counties – featured in the February 2015 issue
- Dental Insurance – Delta Dental – featured in the April 2015 issue.
- Retirement benefit – Iowa Public Employee Retirement System (IPERS) – featured in this issue.

- Deferred Compensation Plan – Nationwide through National Association of Counties – featured in the March 2015 issue.
- **Advantage Flex Plan- pretax offerings**
- Personal Accident Insurance Program through Iowa Association of Counties (ISAC) - for those electing to take County Health Insurance
- Voluntary Accident Insurance Plan – CHUBB Group offered through Iowa Association of Counties – paid for by the employee
- Cancer Insurance – Short Term Disability & Hospitalization through AFLAC
- Cancer Insurance through American Heritage

Advantage Flex Plan – pretax offerings:

What is a flexible Benefit Plan?

It's a benefit provided by your employer that lets you set aside a certain amount of your paycheck into an account before paying income taxes. Then during the year, you can use funds in the account to pay for qualified expenses with the untaxed dollars.

What if you don't use all of the money in your account?

Generally, unused balances will not be paid to you in cash nor can they be used in a later year. Some plans may allow grace periods, check the summary plan description for details.

What expenses qualify for payment with you Flex Dollars:

Most qualified expenses are goods or services that you'll buy anyway. They include healthcare costs such as co-pays, and doctors' fees, dental and eye care expenses, and day care expenses for dependents so you can work.

Flexible spending creates more spendable dollars from the same paycheck because you pay less in taxes. (see example below).

	Example Without FSA Plan	Example With FSA Plan
Monthly Pay	\$3,000	\$3,000
Pre-Tax Deductions		
Insurance Premiums	\$0	\$60
Medical Expenses	\$0	\$50
Dependent Care Expenses	\$0	\$350
Taxable Income	\$3,000	\$2,540
Tax (estimate)	\$829	\$702
Net Pay	\$2,171	\$1,838
After Tax Deductions		
Insurance Premiums	\$60	\$0
Medical Expenses	\$50	\$0
Dependent Care Expenses	\$350	\$0
Spendable Income	\$1,711	\$1,838
Monthly Increase in Spendable Income	\$0	\$127
Annual Increase in Spendable Income	\$0	\$1,524

News From the Assessor's Office:

Applications for two new credits are available to sign up at the Assessor's Office:
The Business Property Tax Credit and the Disabled Veteran Homestead Tax Credit.

The Business Property Tax Credit was part of the overall 2013 property tax reform bill that was enacted by the Iowa Legislature and signed by Governor Branstad. The credit is available for certain commercial, industrial and railroad properties. The credit is applicable to individual parcels as well as "property units." One credit is available for each qualified parcel or property unit. For the 2014 application year, approximately 76% of the eligible parcels in Dickinson County had a Business Property Tax Credit applied for and approved (by the Dickinson County Board of Supervisors). The Assessor's Office has sent out the applications to owners and will continue to do so.

The Disabled Veteran Homestead Tax Credit is available to those Veterans who have a permanent 100% service related disability. The number of Disabled Veteran Homestead Tax Credits applications filed in the State of Iowa for the 2014 was approximately 1,085. Of those 1,085 applications, approximately 834 were allowed. In Dickinson County, there were 4 applications of which all were allowed.

Included, also, in the property tax reform was a new classification of property. A multi-residential classification was created that includes mobile home parks, manufactured home communities, land-leased communities, assisted living facilities and property primarily used or intended for human habitation containing three or more units. This new classification was implemented for the 2015 assessments. What this means to multi-residential properties is that there is a 10 year phase-in with a 3.75% reduction in taxable value per year until Assessment Year 2022 when it becomes coupled with the rollback of residential property. Currently, there are 153 parcels in Dickinson County that are classed as multi-residential.

The commercial, industrial and elevator reappraisal was completed for the 2015 assessments. The purpose of the reappraisal was to equalize property assessments so that each taxpayer is responsible for paying only his/her fair share of the property tax burden. Reappraisals of properties are necessary as all types of properties do not increase or decrease in value at the same rate. Data collectors from Vanguard Appraisals began the process to collect both interior and exterior information in October 2013. Information collected included type of construction, type of interior finish, physical condition of the property, age of structures and exterior measurements. A complete sales analysis, local construction costs and economic conditions were also considered. Notices of values were sent to these property owners in February 2015 with informal hearings held in March with the Vanguard representative.

Over 25,000 parcels were sent out value changes for the 2015 assessment year.

Most residential properties saw an increase in value as the normal sales from the previous year had shown that assessed values were too low compared to what properties were selling for.

Agricultural land and buildings are assessed on productivity and not market value. Commodity yields, prices and expenses from the 2009 through 2013 crop years were used in the productivity formula to arrive at the 2015 assessed value. Other factors affecting the 2015 agricultural assessments were: incorporating the CSR2 soil rating system and the Agricultural Rule 71.3(1) passed by the State in 2013.

Property owners/taxpayers may file a protest against their assessment with the Board of Review. To be valid, protests must be submitted in writing, signed by the individual making the protest or duly authorized agent and it must be submitted during the appropriate time. For the 2015 Board of Review Regular session there were 196 valid petitions filed with the Board of Review, which included 266 parcels. 129 of the parcels were upheld and 137 were denied. The Board acted on their own initiative to change 90 parcels, also.

The overall value changed was a decrease of \$6,869,200 assessed value in Dickinson County.



June Spotlight:

Get to know more about those who work for Dickinson County!

Find out more about this County employee in the July issue. In the meantime, can you guess who this is?

“Start by doing what’s necessary, then what’s possible: and suddenly you are doing the impossible.”

- Saint Francis