DRAFT

POSEYVILLE TOWN COUNCIL
SPECIAL MEETING MINUTES
Date of Meeting: October 20, 2026

CALL TO ORDER

The meeting was called to order by Council President, Justin Rutledge at 3:00 p.m.

PRESENT

- **Council President:** Justin Rutledge
- **Council Members:** Michael Baehl, Randall Rankin
- **Clerk-Treasurer:** Jodie Rankin

In-person Attendees:

- List retained (7)

The special meeting is for information gathering purposes only.

There was an issue with those presenting versus us recording. Therefore, there is an audio only of the meeting. We are working to add that to the YouTube channel. Check back for updates. The paper presentation has been attached to the minutes for transparency and ease of access to information.

Presenters:

Jay Price, Fire Chief Black Township Fire & Rescue
Dustin Dillard, SAVE Education, Training and Consultant

See presentation

NEXT MEETING

The next meeting of the Poseyville Town Council will be held on October 20, 2026 at 5:30 p.m.

October 20, 2026 will be the public hearing for the Water and Gas rate increase ordinances at 5:30 p.m., in person and via livestream on the Town's YouTube channel.

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Jodie Rankin, Clerk-Treasurer

ATTEST:

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Justin Rutledge, President

Proposed:

Posey County Fire Protection District

Posey County, Indiana



October 10 & 11, 2026

Presentation of information to

Members of the Posey County Community

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Posey County Fire Protection District

The 2028 Transition Blueprint & Seven-Phase Implementation Plan

Executive Summary

We recognize a fundamental reality of our mission: the fire service stands alone as the only unit of government equipped and mandated to provide fire prevention, structural fire suppression, and technical rescue disciplines such as vehicle extrication. When emergencies strike, our communities rely exclusively on us to mitigate the hazard, and we must be structurally and financially prepared to answer that call.

Posey County's fire service is facing unprecedented strain. As emergency call volumes climb and the cost of essential life-saving equipment skyrockets, our historic reliance on deeply fractured, independent township funding is no longer sustainable. This transition plan is not about erasing our local departments' proud histories; rather, it is a necessary evolution. By aligning our 14 independent taxing units, we are building a resilient, unified structure capable of meeting modern public safety demands..

Transitioning from 14 fragmented, localized taxing units into a single, cohesive protection district by January 1, 2028, demands structural alignment. This document explains our operational roadmap. It presents a clear, executable strategy to strengthen our regional response capabilities and standardize our operations, all while intentionally preserving local oversight, accountability, and community representation. This plan is not a departure from the proud, localized system we have built; rather, it is a deliberate progression to advance our coordination, improve fireground performance, and ensure our departments are sustainable for decades to come.

Our vision for Posey County is a unified, locally governed fire protection network that guarantees rapid, high-level emergency response across all 14 participating jurisdictions. We are committed to safeguarding our first responders, maximizing taxpayer value through economies of scale, and preserving the distinct community pride of our local departments.

Core Objectives:

- **Locally Driven Oversight and Public Accountability:** Create a legally sound, transparent oversight framework governed by a dedicated Board of Fire Trustees. This structure ensures balanced representation, clear decision-making pathways, and rigorous performance reporting, maintaining public confidence and local oversight while strictly protecting your tax dollars.
- **Unify Strategy Through Disciplined Change Management:** Implement a centralized executive leadership model to serve as the system integrator. This leadership will guide our multi-year transition, ensuring that our deliberate, seven-phase administrative and operational growth plan (2028–2032) is executed seamlessly without overwhelming the system or our personnel.
- **Standardize Operations to Enhance Safety and Response:** Align critical operational elements through data-driven staffing analysis and the integration of our dispatch and communications

systems. This improves response efficiency, eliminates inefficient overlapping zones, and guarantees consistent service levels while strongly advocating for safety across all jurisdictions.

- **Strengthen and Support Our Volunteer Partnerships:** Our volunteer responders are the backbone of Posey County. This consolidation is designed to equip, not eclipse, our volunteer forces. By removing the mounting paperwork, legal compliance tracking, and fundraising pressures from individual departments, we free our volunteers to focus entirely on what they signed up to do: train, respond, and protect their neighbors. They will have access to the same elite training and frontline gear as career staff, funded by a centralized budget.
- **Foster Seamless Regional Cooperation and Mutual Aid:** Acknowledge and respect established jurisdictional boundaries, specifically regarding the exclusion of the City of Mount Vernon's municipal fire department. We will maintain clearly defined interlocal and mutual aid agreements that outline shared response protocols to ensure the right resources arrive quickly, regardless of borders.
- **Cultivate Workforce Sustainability and Wellness:** Address critical staffing standards, recruitment, retention, and advanced training through a measured, five-year personnel ramp-up (2028–2032). This objective fully integrates mental health, peer support, and workforce wellness programs into our daily operations to build a stable, highly capable, and resilient emergency workforce.
- **Ensure Equitable Financial Stewardship and Tax Transparency:** Coordinate a unified baseline budget utilizing a consolidated $0.3519 tax rate, intentionally structured to account for Indiana's circuit breaker caps and SEA 1 phase-ins. We will actively secure long-term sustainability through operational efficiencies, bulk purchasing, and strategic funding mechanisms such as the Fire/ EMS LIT effective 2029, to offset property tax burdens and prevent the duplication of services.

Fire Service Alignment

As elected leaders and members of the Fire Service Steering Committee, we know that a successful Fire service is built on a foundation of trust and accountability to you. As we design the governance framework for the Posey County Fire Protection District, our priority is to strike the right balance: delivering a highly coordinated, countywide emergency response while ensuring we are protecting local oversight and community representation.

Because this new consolidated district excludes the City of Mount Vernon's municipal fire department, we want to be completely transparent about how we want our agencies to work together. We will proactively work to build strong interlocal and mutual aid agreements with Mount Vernon's leadership. These agreements will clearly define our operational boundaries and shared response protocols, ensuring that our departments operate seamlessly side-by-side. No matter where an emergency happens in our county, we are committed to working hand-in-hand to ensure the right resources are always there when you need them.

Fire District Board of Trustees: When it comes to the safety of your families and the responsible use of your tax dollars, accountability is our absolute top priority. To ensure this, the Posey County Fire Protection District will be governed by a dedicated Board of Fire Trustees, which will function as the primary accountability body for our countywide strategy.

We are building this structure in strict accordance with Indiana Code 36-8-11 to ensure professional, transparent oversight. Under IC 36-8-11-12, the members appointed to this Board are required to have direct knowledge and experience in fire protection matters, meaning the people overseeing our district will truly understand the operational realities of emergency response. The membership itself will reflect our county leadership and the participating units, ensuring balanced representation and a genuine sense of shared ownership across all our communities.

Furthermore, as outlined in IC 36-8-11-15, this Board holds the legal authority to exercise general supervision over the district's administration and finances. Under this framework, the Board of Fire Trustees acts as the ultimate steward of public trust and taxpayer dollars. Their mandate is clear: set long-term financial and operational policy, aggressively pursue state and federal grant offsets, analyze district-wide response data, and strictly measure the Fire Chief's performance against our county's defined safety benchmarks.

Executive Leadership & Managing the Transition: We know that bringing our departments together into a single, countywide Fire service is a significant step, and we do not take it lightly. When we make changes to our operations, staffing, policies, training, or financial structures, we are committed to doing so in a highly controlled and transparent manner.

We want you to know that this transition will not happen overnight. Every modification will have a clearly defined purpose and will be rolled out in a carefully planned sequence. Most importantly, we will provide the communication and support necessary to ensure these changes are sustainable over time for both our crews and the communities they protect. As your executive leadership, we promise to guide this transition using a structured and adaptive framework that is grounded in clear, honest communication, phased implementation, and strict compliance with all legal and regulatory standards.

Operations and Response Deployment Standardization: Consistency on the fireground saves lives. Right now, the lack of standardized response models, call determined assignments, and deployment strategies across our fragmented system creates variability in how we deliver service and increases operational risk for our crews and the community. Our goal with this initiative is simple: to build a highly coordinated operational framework that improves our response efficiency, significantly enhances the safety of our community and firefighters, and guarantees that every resident receives the same consistent, high-quality level of service, no matter where they live in the county.

To achieve this, we are focusing on two critical operational areas:

- **Data-Driven Staffing Analysis:** We are eliminating the guesswork in our deployment. By aligning our 911 dispatch protocols and analyzing historical call data, Posey County will place personnel and apparatus exactly where the risk is highest. This ends the inefficiency of overlapping coverage and ensures that when a major incident occurs, backup units are mobilized seamlessly, including our critical mutual aid partners in Mount Vernon.
- **Dispatch and Communications Integration:** Communication is our lifeline during an emergency. We are prioritizing dispatch integration by aligning our Computer-Aided Dispatch (CAD) systems. This ensures all responding units share the exact same situational awareness, receive consistent

unit recommendations, and have access to critical, real-time information seamlessly across all jurisdictional boundaries.

Career, Part-time and Volunteer Fire Partnership: We want to be incredibly clear: our volunteer firefighters are a profoundly valued and absolutely necessary part of Posey County's emergency service model. This entire framework is intentionally designed to support and strengthen volunteer participation, not to replace it.

As we integrate our 14 distinct participating taxing units, our focus is on establishing clearly defined, roles for our volunteers that work hand-in-hand to complement career staffing, both where it exists today and where it may develop in the future.

We know firsthand how exhausting it is to manage a volunteer department today. Over time, this countywide framework will create structures that significantly reduce the heavy administrative and compliance burdens currently shouldered by our individual volunteer organizations. By moving to a system with shared resources, coordinated training, and unified purchasing, we can finally give our volunteer providers access to the advanced capabilities and backend support that many currently lack. Ultimately, this consolidation is about strengthening, rather than diminishing, our capacity to serve our neighbors.

Financial Sustainability

When it comes to the financial strategy for the Posey County Fire Protection District, we want to assure you that we are treating your tax dollars with the utmost respect and care. Our financial plan is built on a disciplined, incremental approach. We designed it this way to achieve true operational reliability, meet nationally recognized safety standards, and ensure the long-term sustainability of our emergency services. Above all, we are committed to doing this while maintaining complete transparency, strict public accountability, and a deep respect for local fiscal oversight.

Projected Budget Framework & Tax Impact: When we talk about aligning our tax rates and financial structures, we want you to know it is not just about creating a uniform spreadsheet, it is about ensuring true equity, transparency, and long-term value sustainability for our communities.

The proposed Posey County model will use a single, consolidated baseline fire rate at a maximum of $0.3519 per $100 of assessed property value. To make sure this is done fairly across all 14 participating units, we have to start with a clean slate. This means we remove all the old, localized legacy fire protection rates and contractual levies from each district's 2027 baseline tax liability before we apply the new unified rate for 2028.

We know property taxes are complicated, so we have been meticulous in making sure this restructuring strictly accounts for Indiana's constitutional circuit breaker tax caps, 1% for homesteads, 2% for agricultural and other residential properties, and 3% for commercial parcels. We have also explicitly factored in the phase-in schedules established under Senate Enrolled Act 1 (SEA 1). Under SEA 1, standard homestead deductions will phase out as supplemental deductions increase toward 66.7%, while agricultural non-homestead deductions phase in toward 33.4%.

So, what does this actually mean for you? By standardizing the fire service levy across the county, our districts that have historically struggled with lower funding will finally gain regional stability and will not

have to rely so heavily on neighboring departments. Ultimately, taxpayers across all our districts will see a truly equitable distribution of our public safety costs, ensuring everyone pays an equal share for top-tier protection.

Budget Variables & Long-Term Optimization: We also want to share a few key factors that could positively influence our long-term budget and actually help us offset or reduce the impact on your property taxes:

- **2029 Fire and EMS Local Income Tax (LIT):** We are actively looking ahead to the potential authorization of a dedicated Fire/EMS Local Income Tax in 2029. Indiana's new tax structure intends for this type of offset. We have run the numbers on several variable LIT rates (0.40%, 0.35%, 0.30%, 0.25%, and 0.20%), and our current projections show that a 0.40% implementation would be a game-changer. It would serve as a crucial funding mechanism to significantly offset property tax burdens while ensuring the district remains financially sustainable for the long haul.
- **Net Assessed Value (NAV) Growth:** As Posey County grows and property values naturally increase, our unified system will be able to generate additional revenue without us needing to ask for a rate increase. Once we reach full growth, this rate will likely even begin to decrease with the growth of our county.
- **Operational Efficiencies:** Consolidating 14 separate financial streams into a single district budget allows Posey County to buy smarter. Instead of individual townships competing for apparatus or paying retail for fuel, turnout gear, and hoses, the District will command aggressive volume discounts. We will establish a master fleet-replacement lifecycle, ensuring aging trucks are rotated out systematically rather than relying on emergency taxpayer funding.

Integrated Countywide Implementation Timeline

Consolidating a countywide fire service requires precision. To ensure a smooth transition without disrupting daily 911 responses, we have mapped out a measured, multi-year roadmap. This schedule ensures that our legal formation, financial restructuring, and operational rollout happen methodically, giving our personnel and the public time to adapt at a sustainable pace..

Phase 1: Foundation, Assessment, and Alignment (May – December 2026) The Fire Service Steering Committee has worked with our consultants to research and review fire service consolidation options. We are now presenting them to stakeholders, and seek to obtain approval for the preferred method, a single Fire Protection District. During this initial phase we will design the initial governance, legal, and administrative foundation necessary for long-term success. Focus remains heavily on community education, finalizing tax impact models, facilitating steering committee consensus, and executing public hearings to ensure taxpayer transparency.

Phase 2: Implementation and Early Integration (FY 2027) With foundational structures in place, the approved consolidation method is successfully executed by transitioning from administrative preparation to operational readiness for the effective date of January 1, 2028. Multi-year budgeting, capital improvement planning, apparatus replacement cycles, and a coordinated grant strategy are adopted to align fiscal stewardship with operational priorities. The official procedures and district alignment are finalized to formally establish the new District. Standardized SOPs, SOGs, and unified mutual aid boundaries, specifically regarding the City of Mount Vernon will be drafted and approved.

Phase 3: System Integration and Activation (FY 2028) The Posey County Fire Protection District officially goes live. This phase executes the administrative plan and organizes all necessary tasks for initial operations to fully commence on July 1, 2028. The necessary rate per $100 AV is uniformly levied, and the Board of Fire Trustees assumes full oversight of the consolidated operational budget.

Phase 4: Initial Expansion and Capital Stabilization (FY 2029) The first ramp-up of personnel is executed at the stations identified during Phase 3 operations. Concurrently, the implementation of the modeled Fire/EMS LIT will be integrated into the revenue stream to begin offset strategies and long-term capital stabilization.

Phase 5: Secondary Expansion and Metric Optimization (FY 2030) The second addition of personnel takes place at the stations identified during Phase 4 operations, which may include the addition of newly identified service capabilities. Long-term financial forecasts and capital plans are refreshed regularly to ensure sustainable growth. Performance metrics actively begin to refine deployment strategies and EMS outcomes.

Phase 6: Tertiary Expansion and Refinement (FY 2031) The third round of additional personnel is implemented at stations identified during Phase 5 operations, alongside the continued rollout of enhanced service capabilities. Performance metrics are utilized to further refine staffing models and training effectiveness.

Phase 7: Optimization, Sustainability, and Legacy (FY 2032) The final round of additional new hires for added positions under the current consolidation plan is completed. During this phase, a complete reassessment of administrative and operational staffing assignments is conducted, marking the first of the annual recurring assessments for the long-term needs of the Posey County Fire Service. By this stage, the countywide Fire protection framework operates as an effective coordinated system built on honesty, industry standards, and clear responsibility.

Personnel Phase-In Progression (Medium Budget Target)

- **Phase 1 & 2 (2026–2027) — Foundation & Early Integration:** These phases are dedicated entirely to research, community education, policy development, and administrative preparation. Zero hiring occurs during this period.
- **Phase 3 (2028) — System Integration & Activation:**
    - *First Half (Administrative Focus):* To organize tasks for initial operations, the core administrative team is established. The 11-member Board of Fire Trustees is appointed, alongside the hiring of 1 Fire Chief, 1 Deputy Chief, 1 Administrative Captain, and 1 Civilian Administrative Assistant.
    - *Second Half (Initial Operations):* As operations commence on July 1, the first line footprint is deployed, adding 2 Battalion Chiefs, 6 Operational Captains, 9 Operational Firefighters, and all 6 FTE Firefighters.
- **Phase 4 (2029) — Initial Expansion:** The first operational ramp-up adds 1 Division Chief and 1 Civilian Maintenance position to support expanding infrastructure, alongside a line addition of 1 Battalion Chief, 3 Operational Captains, and 5 Operational Firefighters.
- **Phase 5 (2030) — Secondary Expansion:** Driven by performance metrics, the administrative ranks grow with 1 Division Chief and the final Civilian Administrative Assistant. Operational ranks expand with 1 Battalion Chief, 3 Operational Captains, and 4 Operational Firefighters.
- **Phase 6 (2031) — Tertiary Expansion:** Continuing the rollout of enhanced services, 1 Division Chief and the final Administrative Captain are hired. The line is reinforced with 1 Battalion Chief, 3 Operational Captains, and 5 Operational Firefighters.
- **Phase 7 (2032) — Optimization & Target Attainment:** The final round of hiring completes the Medium Budget integration plan, adding the last Division Chief, the second Civilian Maintenance position, 1 Battalion Chief, 3 Operational Captains, and 4 Operational Firefighters.

Staffing Phase-In Visualization

Position Title	Ph 3 (2028)	Ph 4 (2029)	Ph 5 (2030)	Ph 6 (2031)	Ph 7 (2032)	Total Personnel
Board of Trustees	11	-	-	-	-	11
Fire Chief	1	-	-	-	-	1
Deputy Chief	1	-	-	-	-	1
Division Chiefs	-	1	1	1	1	4
Battalion Chiefs	2	1	1	1	1	6
Administrative Captains	1	-	-	1	-	2
Civilian Admin Assistants	1	-	1	-	-	2
Civilian Maintenance	-	1	-	-	1	2
Operational Captains	6	3	3	3	3	18
Operational Firefighters	9	5	4	5	4	27
FTE Firefighters	6	-	-	-	-	6
Total Personnel Added	27 (Excl. Board)	11	10	11	10	70 (Excl. Board)

Proposed Posey County Fire Protection District - Phase-In Schedule - 2028-2032

Line Item	2028 Personnel	2028 Budget	2029 Personnel	2029 Budget	2030 Personnel	2030 Budget	2031 Personnel	2031 Budget	2032 Personnel	2032 Budget
Fire Chief	1	$105,500.00	1	$110,775.00	1	$116,313.75	1	$122,129.44	1	$128,235.91
Deputy Chief	1	$96,000.00	1	$100,800.00	1	$105,840.00	1	$111,132.00	1	$116,688.60
Division Chiefs	0	$0.00	1	$91,612.50	2	$192,386.25	3	$303,008.34	4	$424,211.68
Battalion Chiefs	2	$79,500.00	3	$250,425.00	4	$350,595.00	5	$460,155.94	6	$579,796.48
Admin Captains	1	$72,250.00	1	$75,862.50	1	$79,655.62	2	$167,276.81	2	$175,640.65
Civilian Maintenance	0	$0.00	1	$75,862.50	1	$79,655.62	1	$83,638.41	2	$175,640.65
Civilian Admin Assistants	1	$50,000.00	1	$52,500.00	2	$110,250.00	2	$115,762.50	2	$121,550.63
Captains	6	$216,750.00	9	$682,762.50	12	$955,867.50	15	$1,254,576.09	18	$1,580,765.88
Firefighters	9	$294,750.00	14	$962,850.00	18	$1,299,847.50	23	$1,743,962.06	27	$2,149,622.80
FTE Part-Time Employees	6	$196,500.00	6	$412,650.00	6	$433,282.50	6	$454,946.63	6	$477,693.96
Trustees	11	$26,400.00	11	$27,720.00	11	$29,106.00	11	$30,561.30	11	$32,089.37
Subs, Emer, OT		$83,035.71		$213,750.00		$283,500.00	-	$365,892.19	-	$455,814.84
Training		$4,760.71		$12,255.00		$16,254.00	-	$20,977.82	-	$26,133.38
Special Event Pay		$12,000.00		$12,600.00		$13,230.00	-	$13,891.50	-	$14,586.08
Holiday Pay		$5,535.71		$14,250.00		$18,900.00	-	$24,392.81	-	$30,387.66
Longevity		$83,700.00		$215,460.00		$285,768.00	-	$368,819.33	-	$459,461.36
Uniform Allowance		$24,445.71		$62,928.00		$83,462.40	-	$107,718.66	-	$134,191.89
Incentive Qualifications		$10,296.43		$26,505.00		$35,154.00	-	$45,370.63	-	$56,521.04
Social Security		$38,334.29		$98,679.88		$130,880.69	-	$168,917.88	-	$210,431.60
Medicare		$18,818.96		$48,443.64		$64,251.57	-	$82,924.68	-	$103,304.48
PERF Pension		$45,415.55		$116,908.42		$155,057.49	-	$200,121.07	-	$249,303.37
1977 Fund Pension		$255,867.91		$658,653.52		$873,582.57	-	$1,127,467.50	-	$1,404,556.98
UC Insurance		$3,686.79		$9,490.50		$12,587.40	-	$16,245.61	-	$20,238.18
Health Insurance		$209,250.00		$538,650.00		$714,420.00	-	$922,048.31	-	$1,148,653.41
Life Insurance		$21,035.71		$54,150.00		$71,820.00	-	$92,692.69	-	$115,473.09
Volunteer Contract		$10,000.00		$10,500.00		$11,025.00	-	$11,576.25	-	$12,155.06
Medical Services		$11,735.71		$30,210.00		$40,068.00	-	$51,712.76	-	$64,421.83
Personnel Total:		**$1,975,569.19**		**$4,967,253.96**		**$6,562,760.86**		**$8,467,919.21**		**$10,467,570.86**
Office Supplies		$12,500.00		$13,125.00		$13,781.25	-	$14,470.31	-	$15,193.83
Promotional Supplies		$10,000.00		$10,500.00		$11,025.00	-	$11,576.25	-	$12,155.06
Operating Supplies		$110,000.00		$115,500.00		$121,275.00	-	$127,338.75	-	$133,705.69
Fuel		$125,000.00		$131,250.00		$137,812.50	-	$144,703.13	-	$151,938.28
EMS Supplies		$20,000.00		$21,000.00		$22,050.00	-	$23,152.50	-	$24,310.13
IVFA Dues		$2,250.00		$2,362.50		$2,480.62	-	$2,604.66	-	$2,734.89
Vehicle Maintenance Supplies		$100,000.00		$105,000.00		$110,250.00	-	$115,762.50	-	$121,550.63
Hazmat Supplies		$10,000.00		$10,500.00		$11,025.00	-	$11,576.25	-	$12,155.06
Fire Prevention Supplies		$8,500.00		$8,925.00		$9,371.25	-	$9,839.81	-	$10,331.80
Investigation Supplies		$1,000.00		$1,050.00		$1,102.50	-	$1,157.63	-	$1,215.51
Special Chemical Supplies		$5,000.00		$5,250.00		$5,512.50	-	$5,788.13	-	$6,077.53
Supplies Total:		**$404,250.00**		**$424,462.50**		**$445,685.62**		**$467,969.92**		**$491,368.41**

Training	$37,600.00	$39,480.00	$41,454.00	-	$43,526.70	-	$45,703.04
Legal Council	$35,000.00	$36,750.00	$38,587.50	-	$40,516.88	-	$42,542.72
Accounting Services	$50,000.00	$52,500.00	$55,125.00	-	$57,881.25	-	$60,775.31
Equipment Testing	$65,000.00	$68,250.00	$71,662.50	-	$75,245.63	-	$79,007.91
IT Services	$30,000.00	$31,500.00	$33,075.00	-	$34,728.75	-	$36,465.19
Phone / Data	$60,000.00	$63,000.00	$66,150.00	-	$69,457.50	-	$72,930.38
Contractual Services	$60,000.00	$63,000.00	$66,150.00	-	$69,457.50	-	$72,930.38
Postage	$1,000.00	$1,050.00	$1,102.50	-	$1,157.63	-	$1,215.51
Travel	$5,500.00	$5,775.00	$6,063.75	-	$6,366.94	-	$6,685.28
Legal Advertising	$1,000.00	$1,050.00	$1,102.50	-	$1,157.63	-	$1,215.51
Printing	$1,000.00	$1,050.00	$1,102.50	-	$1,157.63	-	$1,215.51
General Insurance	$150,000.00	$157,500.00	$165,375.00	-	$173,643.75	-	$182,325.94
Workers Compensation Ins	$94,100.00	$98,805.00	$103,745.25	-	$108,932.51	-	$114,379.14
Utilities	$115,000.00	$120,750.00	$126,787.50	-	$133,126.88	-	$139,783.22
Equipment/Vehicle Repair	$80,000.00	$84,000.00	$88,200.00	-	$92,610.00	-	$97,240.50
Building Services	$40,000.00	$42,000.00	$44,100.00	-	$46,305.00	-	$48,620.25
Services Total:	**$825,200.00**	**$866,460.00**	**$909,783.00**		**$955,272.18**		**$1,003,035.79**
	2028	**2029**	**2030**		**2031**		**2032**
Total Budget Amount:	**$3,205,019.19**	**$6,258,176.46**	**$7,918,229.48**		**$9,891,161.31**		**$11,961,975.06**

Financial & Operational Projections Disclaimer

Strategic Guide & Living Document: This framework and accompanying budget projections should be viewed as a strategic guide for planning and policy development, rather than a finalized, inflexible mandate. This is a living document; preliminary assumptions, financial models, and implementation steps will inevitably adapt and evolve as the district works through governance review, community feedback, and boots-on-the-ground planning.

Budgetary Assumptions: All 2028–2032 budget models incorporate a projected 5% annual compounding inflation rate across personnel, supplies, and services to account for standard economic adjustments. Actual future expenditures may vary based on market conditions, final vendor pricing, and specialized procurement needs.

Personnel Phasing: The personnel costs reflect a prorated phase-in schedule modeled specifically on the Medium Budget Target's seven-phase administrative and operational growth plan.

Tax & Revenue Variables: The baseline financial strategy utilizes a consolidated maximum tax rate designed to account for Indiana's constitutional circuit breaker tax caps and Senate Enrolled Act 1 (SEA 1) phase-ins. Future tax impacts and net revenues may be positively influenced and offset by natural Net Assessed Value (NAV) growth, consolidated operational efficiencies, or the potential future authorization of a dedicated Fire/EMS Local Income Tax (LIT).

Operational Standards: References to national standards are a guide long-term growth and safety, rather than strict legal requirements or guaranteed daily outcomes. Any discussion of system performance evaluates broad, county-wide response capabilities, and is not intended to evaluate specific incidents, critique past calls, or assign liability.

Accuracy: The team has worked diligently to ensure the data, tax impacts, and operational projections presented here are as accurate as possible based on the information available today.

Phase 3 - 2028 Tax Rate Projection

Taxing Unit	2027 Baseline Rate	Legacy Fire Removed	2028 Combined Rate	Net Rate Change
Bethel Township	$1.85	($0.11)	$1.88	**$0.0355**
Black Township	$1.72	($0.08)	$1.78	**$0.0646**
Center Township (Wadesville)	$1.77	($0.07)	$1.84	**$0.0719**
Harmony Township	$1.94	($0.28)	$1.81	($0.1317)
Lynn Township	$1.70	($0.06)	$1.79	**$0.0856**
Marrs Township	$1.69	($0.11)	$1.72	**$0.0306**
Point Township	$1.64	($0.05)	$1.74	**$0.0981**
Robb Township	$1.79	($0.07)	$1.86	**$0.0739**
Robinson Township	$1.78	($0.08)	$1.85	**$0.0628**
Smith Township	$1.79	($0.06)	$1.87	**$0.0839**
Town of Cynthiana	$2.83	($0.21)	$2.76	($0.0626)
Town of Griffin	$2.76	($0.11)	$2.80	**$0.0355**
Town of New Harmony	$2.45	($0.10)	$2.49	**$0.0435**
Town of Poseyville	$2.71	($0.31)	$2.54	($0.1662)

Phase 3 Operational Notes (Budget Year 2028)

Rate Calculation Methodology: The estimated "2028 Combined Rate" and resulting "Net Rate Change" are calculated by completely removing the localized "Legacy Fire Removed" rate from each jurisdiction's "2027 Baseline Rate" before applying the newly consolidated Phase 3 district rate.

Target Budget & Zero-LIT Assumption: These net rate variances are modeled to fully fund the $3,205,019.19 initial Phase 3 operational budget strictly through property taxes. Because this specific projection assumes no revenue offsets from a dedicated Fire and EMS Local Income Tax (LIT) in 2028, a raw unified property tax rate of $0.1447 per $100 of Net Assessed Value (NAV) is applied to all participating units.

Immediate Tax Relief: Because the proposed $0.1447 consolidated rate is lower than the legacy fire levies currently paid in certain jurisdictions, property owners in Harmony Township (-$0.1317), the Town of Cynthiana (-$0.0626), and the Town of Poseyville (-$0.1662) will experience an immediate, a temporary decrease in their overall tax rates under this model.

Geographic Boundaries: Consistent with the structural parameters of the proposed Posey County Fire Protection District, these calculations and taxing unit impacts explicitly exclude the City of Mount Vernon.

Disclaimer: The tax rate variances and combined rate projections provided in this document are estimates intended strictly for illustrative, strategic, and educational planning purposes. These figures model the Phase 3 (Budget Year 2028) financial footprint assuming the district relies entirely on a property tax levy without the integration of a Fire and EMS LIT. Actual individual taxpayer liabilities and final adopted rates will vary based on final Certified Net Assessed Values (CNAV), annual market assessment trending, and official certifications by the Department of Local Government Finance (DLGF). Furthermore, these raw mathematical rate projections must ultimately interact with individual property exemptions, Indiana's constitutional circuit breaker tax caps (1% for residential, 2% for agriculture, 3% for commercial), and statutory net assessed value relief mechanisms currently phasing in under Senate Enrolled Act 1 (SEA 1). This document does not constitute formal legal or financial advice.

Posey County Fire Protection District - Unit Tax Impact

Medium Budget

Bethel Township	2027 estimated baseline tax liability	2028	Increase / (Decrease)	2029	Increase / (Decrease)	2030	Increase / (Decrease)
Residential Homestead (1% tax cap):							
$50,000 Gross Assessed Value	**$89.70**	$102.60	**$12.90**	$103.14	**$0.54**	$104.18	**$1.04**
$75,000 Gross Assessed Value	**$313.92**	$359.11	**$45.19**	$361.02	**$1.91**	$364.62	**$3.60**
$100,000 Gross Assessed Value	**$538.15**	$599.71	**$61.56**	$602.89	**$3.18**	$608.92	**$6.03**
$150,000 Gross Assessed Value	**$986.61**	$1,099.42	**$112.81**	$1,105.25	**$5.83**	$1,116.30	**$11.05**
$200,000 Gross Assessed Value	**$1,435.08**	$1,599.11	**$164.03**	$1,607.61	**$8.50**	$1,624.09	**$16.48**
Farm Land and Other Residential (2% tax cap):							
1 acre	**$32.66**	$34.66	**$2.00**	$32.36	**-$2.30**	$30.07	**-$2.29**
50 acres	**$1,633.21**	$1,733.20	**$99.99**	$1,618.35	**-$114.85**	$1,503.50	**-$114.85**
100 acres	**$3,266.43**	$3,466.41	**$199.98**	$3,236.70	**-$229.71**	$3,006.99	**-$229.71**
Commercial and Personal Property (3% tax cap):							
$250,000 Gross Assessed Value	**$4,613.75**	$5,220.50	**$606.75**	$5,248.17	**$27.67**	$5,300.64	**$52.47**
$500,000 Gross Assessed Value	**$9,227.50**	$10,441.00	**$1,213.50**	$10,496.34	**$55.34**	$10,601.29	**$104.95**
$1,000,000 Gross Assessed Value	**$18,455.00**	$20,882.00	**$2,427.00**	$20,992.67	**$110.67**	$21,202.57	**$209.90**

These figures are estimates provided for illustrative and educational purposes only, as actual tax liabilities will vary based on final Certified Net Assessed Values (CNAV), annual Department of Local Government Finance (DLGF) approved rates, local option income tax (LIT) adjustments, and individual property exemptions. Please note that this presentation serves strictly as an informative tool and does not constitute legal or financial advice; in all matters of property tax calculation and administration, the Indiana Code strictly governs. The 2027 baseline reflects estimated tax liabilities prior to the activation of the Posey County Fire Protection District (FPD), utilizing the baseline tax rate of $1.8455 per $100 AV for Bethel Township. The 2028 column represents the estimated initial impact of the FPD utilizing the median (MED) operational footprint, which applies the consolidated FPD rate of $0.3519 per $100 AV while removing the legacy $0.1092 township fire layer, resulting in a projected total combined rate of $2.0882 per $100 AV (a net rate variance of +$0.2427 per $100 AV). The estimated PCFPD property tax levies incorporate the 0.40 Fire and EMS LIT starting in 2029, serving as a critical funding mechanism to keep the district's budget fully supported.

The calculations incorporate Indiana's constitutional circuit breaker tax caps, which limit property tax liability to a fixed percentage of gross assessed value: 1% for residential homesteads, 2% for agricultural land and other residential properties, and 3% for commercial and personal property. Furthermore, these forecasts integrate statutory tax relief mechanisms enacted under Indiana Senate Enrolled Act 1 (SEA 1). For residential homesteads, estimates assume the standard deduction begins phasing out while the supplemental deduction increases proportionally to 66.7% by 2031, and a new 10% homestead tax credit—capped at $300—is applied to the final tax liability. For agricultural land and other properties capped at 2%, the calculations apply the newly mandated non-homestead deductions, modeled along their statutory phase-in schedule toward 33.4%. Tax liability forecasts for 2029 and 2030 assume static local government spending outside of the FPD, holding agricultural base rates steady (assumed at $2,000 per acre) while applying nominal annual assessment trending strictly to residential and commercial property values. Finally, it should be noted that reductions in net assessed value driven by these SEA 1 deductions will likely place upward pressure on local property tax rates to maintain existing levies, which increases the risk of higher circuit breaker credits. Consistent with the proposed FPD structural parameters, these calculations explicitly exclude municipal tax overlays for the City of Mount Vernon.

Posey County Fire Protection District - Unit Tax Impact

Medium Budget

Black Township	2027 estimated baseline tax liability	2028	Increase / (Decrease)	2029	Increase / (Decrease)	2030	Increase / (Decrease)
Residential Homestead (1% tax cap):							
$50,000 Gross Assessed Value	**$83.47**	$96.68	**$13.21**	$97.20	**$0.52**	$98.17	**$0.97**
$75,000 Gross Assessed Value	**$292.15**	$338.38	**$46.23**	$340.17	**$1.79**	$343.57	**$3.40**
$100,000 Gross Assessed Value	**$500.82**	$580.08	**$79.26**	$583.14	**$3.06**	$588.99	**$5.85**
$150,000 Gross Assessed Value	**$918.18**	$1,063.48	**$145.30**	$1,069.11	**$5.63**	$1,079.81	**$10.70**
$200,000 Gross Assessed Value	**$1,335.53**	$1,546.88	**$211.35**	$1,555.08	**$8.20**	$1,570.63	**$15.55**
Farm Land and Other Residential (2% tax cap):							
1 acre	**$30.40**	$33.02	**$2.62**	$30.83	**-$2.19**	$28.65	**-$2.18**
50 acres	**$1,519.99**	$1,651.12	**$131.13**	$1,541.71	**-$109.41**	$1,432.30	**-$109.41**
100 acres	**$3,039.98**	$3,302.24	**$262.26**	$3,083.42	**-$218.82**	$2,864.59	**-$218.83**
Commercial and Personal Property (3% tax cap):							
$250,000 Gross Assessed Value	**$4,293.75**	$4,973.25	**$679.50**	$4,999.61	**$26.36**	$5,049.64	**$50.03**
$500,000 Gross Assessed Value	**$8,587.50**	$9,946.50	**$1,359.00**	$9,999.22	**$52.72**	$10,099.28	**$100.06**
$1,000,000 Gross Assessed Value	**$17,175.00**	$19,893.00	**$2,718.00**	$19,998.43	**$105.43**	$20,198.56	**$200.13**

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The calculations incorporate Indiana's constitutional circuit breaker tax caps, which limit property tax liability to a fixed percentage of gross assessed value: 1% for residential homesteads, 2% for agricultural land and other residential properties, and 3% for commercial and personal property. Furthermore, these forecasts integrate statutory tax relief mechanisms enacted under Indiana Senate Enrolled Act 1 (SEA 1). For residential homesteads, estimates assume the standard deduction begins phasing out while the supplemental deduction increases proportionally to 66.7% by 2031, and a new 10% homestead tax credit—capped at $300—is applied to the final tax liability. For agricultural land and other properties capped at 2%, the calculations apply the newly mandated non-homestead deductions, modeled along their statutory phase-in schedule toward 33.4%. Tax liability forecasts for 2029 and 2030 assume static local government spending outside of the FPD, holding agricultural base rates steady (assumed at $2,000 per acre) while applying nominal annual assessment trending strictly to residential and commercial property values. Finally, it should be noted that reductions in net assessed value driven by these SEA 1 deductions will likely place upward pressure on local property tax rates to maintain existing levies, which increases the risk of higher circuit breaker credits. Consistent with the proposed FPD structural parameters, these calculations explicitly exclude municipal tax overlays for the City of Mount Vernon.

Posey County Fire Protection District - Unit Tax Impact

Medium Budget

Center Township - Wadesville	2027 estimated baseline tax liability	2028	Increase / (Decrease)	2029	Increase / (Decrease)	2030	Increase / (Decrease)
Residential Homestead (1% tax cap):							
$50,000 Gross Assessed Value	**$86.10**	$99.66	**$13.56**	$100.20	**$0.54**	$101.20	**$1.00**
$75,000 Gross Assessed Value	**$301.35**	$348.82	**$47.47**	$350.67	**$1.85**	$354.18	**$3.51**
$100,000 Gross Assessed Value	**$516.60**	$597.98	**$81.38**	$601.14	**$3.16**	$607.17	**$6.03**
$150,000 Gross Assessed Value	**$947.10**	$1,096.30	**$149.20**	$1,102.11	**$5.81**	$1,113.14	**$11.03**
$200,000 Gross Assessed Value	**$1,377.60**	$1,594.62	**$217.02**	$1,603.07	**$8.45**	$1,619.11	**$16.04**
Farm Land and Other Residential (2% tax cap):							
1 acre	**$31.36**	$34.04	**$2.68**	$31.79	**-$2.25**	$29.53	**-$2.26**
50 acres	**$1,567.87**	$1,702.08	**$134.21**	$1,589.29	**-$112.79**	$1,476.50	**-$112.79**
100 acres	**$3,135.73**	$3,404.16	**$268.43**	$3,178.59	**-$225.57**	$2,953.01	**-$225.58**
Commercial and Personal Property (3% tax cap):							
$250,000 Gross Assessed Value	**$4,429.00**	$5,126.75	**$697.75**	$5,153.92	**$27.17**	$5,205.50	**$51.58**
$500,000 Gross Assessed Value	**$8,858.00**	$10,253.50	**$1,395.50**	$10,307.84	**$54.34**	$10,410.99	**$103.15**
$1,000,000 Gross Assessed Value	**$17,716.00**	$20,507.00	**$2,791.00**	$20,615.69	**$108.69**	$20,821.99	**$206.30**

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The calculations incorporate Indiana's constitutional circuit breaker tax caps, which limit property tax liability to a fixed percentage of gross assessed value: 1% for residential homesteads, 2% for agricultural land and other residential properties, and 3% for commercial and personal property. Furthermore, these forecasts integrate statutory tax relief mechanisms enacted under Indiana Senate Enrolled Act 1 (SEA 1). For residential homesteads, estimates assume the standard deduction begins phasing out while the supplemental deduction increases proportionally to 66.7% by 2031, and a new 10% homestead tax credit—capped at $300—is applied to the final tax liability. For agricultural land and other properties capped at 2%, the calculations apply the newly mandated non-homestead deductions, modeled along their statutory phase-in schedule toward 33.4%. Tax liability forecasts for 2029 and 2030 assume static local government spending outside of the FPD, holding agricultural base rates steady (assumed at $2,000 per acre) while applying nominal annual assessment trending strictly to residential and commercial property values. Finally, it should be noted that reductions in net assessed value driven by these SEA 1 deductions will likely place upward pressure on local property tax rates to maintain existing levies, which increases the risk of higher circuit breaker credits. Consistent with the proposed FPD structural parameters, these calculations explicitly exclude municipal tax overlays for the City of Mount Vernon.

Posey County Fire Protection District - Unit Tax Impact

Medium Budget

Harmony Township	2027 estimated baseline tax liability	2028	Increase / (Decrease)	2029	Increase / (Decrease)	2030	Increase / (Decrease)
Residential Homestead (1% tax cap):							
$50,000 Gross Assessed Value	**$94.42**	$105.45	**$11.03**	$106.01	**$0.56**	$107.07	**$1.06**
$75,000 Gross Assessed Value	**$330.47**	$370.76	**$40.29**	$372.72	**$1.96**	$376.45	**$3.73**
$100,000 Gross Assessed Value	**$566.52**	$648.84	**$82.32**	$652.28	**$3.44**	$658.80	**$6.52**
$150,000 Gross Assessed Value	**$1,038.62**	$1,132.93	**$94.31**	$1,138.93	**$6.00**	$1,150.32	**$11.39**
$200,000 Gross Assessed Value	**$1,510.72**	$1,647.90	**$137.18**	$1,656.63	**$8.73**	$1,673.20	**$16.57**
Farm Land and Other Residential (2% tax cap):							
1 acre	**$34.39**	$33.50	**-$0.89**	$31.28	**-$2.22**	$29.06	**-$2.22**
50 acres	**$1,719.50**	$1,675.19	**-$44.31**	$1,564.18	**-$111.01**	$1,453.18	**-$111.00**
100 acres	**$3,439.00**	$3,350.38	**-$88.62**	$3,128.37	**-$222.01**	$2,906.35	**-$222.02**
Commercial and Personal Property (3% tax cap):							
$250,000 Gross Assessed Value	**$4,857.00**	$5,045.75	**$188.75**	$5,072.49	**$26.74**	$5,123.22	**$50.73**
$500,000 Gross Assessed Value	**$9,714.00**	$10,091.50	**$377.50**	$10,144.98	**$53.48**	$10,246.43	**$101.45**
$1,000,000 Gross Assessed Value	**$19,428.00**	$20,183.00	**$755.00**	$20,289.97	**$106.97**	$20,492.87	**$202.90**

These figures are estimates provided for illustrative and educational purposes only, as actual tax liabilities will vary based on final Certified Net Assessed Values (CNAV), annual Department of Local Government Finance (DLGF) approved rates, local option income tax (LIT) adjustments, and individual property exemptions. Please note that this presentation serves strictly as an informative tool and does not constitute legal or financial advice; in all matters of property tax calculation and administration, the Indiana Code strictly governs. The 2027 baseline reflects estimated tax liabilities prior to the activation of the Posey County Fire Protection District (FPD), utilizing the baseline tax rate of $1.9428 per $100 AV for Harmony Township. The 2028 column represents the estimated initial impact of the FPD utilizing the median (MED) operational footprint, which applies the consolidated FPD rate of $0.3519 per $100 AV while removing the legacy $0.2764 township fire layer, resulting in a projected total combined rate of $2.0183 per $100 AV (a net rate variance of +$0.0755 per $100 AV). The estimated PCFPD property tax levies incorporate the 0.40 Fire and EMS LIT starting in 2029, serving as a critical funding mechanism to keep the district's budget fully supported.

The calculations incorporate Indiana's constitutional circuit breaker tax caps, which limit property tax liability to a fixed percentage of gross assessed value: 1% for residential homesteads, 2% for agricultural land and other residential properties, and 3% for commercial and personal property. Furthermore, these forecasts integrate statutory tax relief mechanisms enacted under Indiana Senate Enrolled Act 1 (SEA 1). For residential homesteads, estimates assume the standard deduction begins phasing out while the supplemental deduction increases proportionally to 66.7% by 2031, and a new 10% homestead tax credit—capped at $300—is applied to the final tax liability. For agricultural land and other properties capped at 2%, the calculations apply the newly mandated non-homestead deductions, modeled along their statutory phase-in schedule toward 33.4%. Tax liability forecasts for 2029 and 2030 assume static local government spending outside of the FPD, holding agricultural base rates steady (assumed at $2,000 per acre) while applying nominal annual assessment trending strictly to residential and commercial property values. Finally, it should be noted that reductions in net assessed value driven by these SEA 1 deductions will likely place upward pressure on local property tax rates to maintain existing levies, which increases the risk of higher circuit breaker credits. Consistent with the proposed FPD structural parameters, these calculations explicitly exclude municipal tax overlays for the City of Mount Vernon.

Posey County Fire Protection District - Unit Tax Impact

Medium Budget

Lynn Township	2027 estimated baseline tax liability	2028	Increase / (Decrease)	2029	Increase / (Decrease)	2030	Increase / (Decrease)
Residential Homestead (1% tax cap):							
$50,000 Gross Assessed Value	**$82.73**	$96.96	**$14.23**	$97.47	**$0.51**	$98.45	**$0.98**
$75,000 Gross Assessed Value	**$289.55**	$339.35	**$49.80**	$341.15	**$1.80**	$344.56	**$3.41**
$100,000 Gross Assessed Value	**$496.36**	$581.74	**$85.38**	$584.82	**$3.08**	$590.67	**$5.85**
$150,000 Gross Assessed Value	**$910.00**	$1,066.53	**$156.53**	$1,072.18	**$5.65**	$1,082.91	**$10.73**
$200,000 Gross Assessed Value	**$1,323.63**	$1,551.31	**$227.68**	$1,559.53	**$8.22**	$1,575.14	**$15.61**
Farm Land and Other Residential (2% tax cap):							
1 acre	**$30.13**	$33.12	**$2.99**	$30.92	**-$2.20**	$28.73	**-$2.19**
50 acres	**$1,506.45**	$1,655.85	**$149.40**	$1,546.13	**-$109.72**	$1,436.40	**-$109.73**
100 acres	**$3,012.89**	$3,311.70	**$298.81**	$3,092.25	**-$219.45**	$2,872.80	**-$219.45**
Commercial and Personal Property (3% tax cap):							
$250,000 Gross Assessed Value	**$4,255.50**	$4,987.50	**$732.00**	$5,013.93	**$26.43**	$5,064.11	**$50.18**
$500,000 Gross Assessed Value	**$8,511.00**	$9,975.00	**$1,464.00**	$10,027.87	**$52.87**	$10,128.22	**$100.35**
$1,000,000 Gross Assessed Value	**$17,022.00**	$19,950.00	**$2,928.00**	$20,055.74	**$105.74**	$20,256.43	**$200.69**

These figures are estimates provided for illustrative and educational purposes only, as actual tax liabilities will vary based on final Certified Net Assessed Values (CNAV), annual Department of Local Government Finance (DLGF) approved rates, local option income tax (LIT) adjustments, and individual property exemptions. Please note that this presentation serves strictly as an informative tool and does not constitute legal or financial advice; in all matters of property tax calculation and administration, the Indiana Code strictly governs. The 2027 baseline reflects estimated tax liabilities prior to the activation of the Posey County Fire Protection District (FPD), utilizing the baseline tax rate of $1.7022 per $100 AV for Lynn Township. The 2028 column represents the estimated initial impact of the FPD utilizing the median (MED) operational footprint, which applies the consolidated FPD rate of $0.3519 per $100 AV while removing the legacy $0.0591 township fire layer, resulting in a projected total combined rate of $1.9950 per $100 AV (a net rate variance of +$0.2928 per $100 AV). The estimated PCFPD property tax levies incorporate the 0.40 Fire and EMS LIT starting in 2029, serving as a critical funding mechanism to keep the district's budget fully supported.

The calculations incorporate Indiana's constitutional circuit breaker tax caps, which limit property tax liability to a fixed percentage of gross assessed value: 1% for residential homesteads, 2% for agricultural land and other residential properties, and 3% for commercial and personal property. Furthermore, these forecasts integrate statutory tax relief mechanisms enacted under Indiana Senate Enrolled Act 1 (SEA 1). For residential homesteads, estimates assume the standard deduction begins phasing out while the supplemental deduction increases proportionally to 66.7% by 2031, and a new 10% homestead tax credit—capped at $300—is applied to the final tax liability. For agricultural land and other properties capped at 2%, the calculations apply the newly mandated non-homestead deductions, modeled along their statutory phase-in schedule toward 33.4%. Tax liability forecasts for 2029 and 2030 assume static local government spending outside of the FPD, holding agricultural base rates steady (assumed at $2,000 per acre) while applying nominal annual assessment trending strictly to residential and commercial property values. Finally, it should be noted that reductions in net assessed value driven by these SEA 1 deductions will likely place upward pressure on local property tax rates to maintain existing levies, which increases the risk of higher circuit breaker credits. Consistent with the proposed FPD structural parameters, these calculations explicitly exclude municipal tax overlays for the City of Mount Vernon.

Posey County Fire Protection District - Unit Tax Impact

Medium Budget

Marrs Township	2027 estimated baseline tax liability	2028	Increase / (Decrease)	2029	Increase / (Decrease)	2030	Increase / (Decrease)
Residential Homestead (1% tax cap):							
$50,000 Gross Assessed Value	**$82.13**	$93.69	**$11.56**	$94.19	**$0.50**	$95.13	**$0.94**
$75,000 Gross Assessed Value	**$287.45**	$327.90	**$40.45**	$329.64	**$1.74**	$332.94	**$3.30**
$100,000 Gross Assessed Value	**$492.77**	$562.12	**$69.35**	$565.10	**$2.98**	$570.75	**$5.65**
$150,000 Gross Assessed Value	**$903.42**	$1,030.55	**$127.13**	$1,036.01	**$5.46**	$1,046.37	**$10.36**
$200,000 Gross Assessed Value	**$1,314.07**	$1,498.98	**$184.91**	$1,506.92	**$7.94**	$1,521.99	**$15.07**
Farm Land and Other Residential (2% tax cap):							
1 acre	**$29.91**	$32.00	**$2.09**	$29.88	**-$2.12**	$27.76	**-$2.12**
50 acres	**$1,495.56**	$1,600.00	**$104.44**	$1,494.00	**-$106.00**	$1,388.00	**-$106.00**
100 acres	**$2,991.12**	$3,200.00	**$208.88**	$2,988.00	**-$212.00**	$2,776.00	**-$212.00**
Commercial and Personal Property (3% tax cap):							
$250,000 Gross Assessed Value	**$4,224.75**	$4,819.25	**$594.50**	$4,843.35	**$24.10**	$4,891.78	**$48.43**
$500,000 Gross Assessed Value	**$8,449.50**	$9,638.50	**$1,189.00**	$9,686.69	**$48.19**	$9,783.56	**$96.87**
$1,000,000 Gross Assessed Value	**$16,899.00**	$19,277.00	**$2,378.00**	$19,373.39	**$96.39**	$19,567.12	**$193.73**

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The calculations incorporate Indiana's constitutional circuit breaker tax caps, which limit property tax liability to a fixed percentage of gross assessed value: 1% for residential homesteads, 2% for agricultural land and other residential properties, and 3% for commercial and personal property. Furthermore, these forecasts integrate statutory tax relief mechanisms enacted under Indiana Senate Enrolled Act 1 (SEA 1). For residential homesteads, estimates assume the standard deduction begins phasing out while the supplemental deduction increases proportionally to 66.7% by 2031, and a new 10% homestead tax credit—capped at $300—is applied to the final tax liability. For agricultural land and other properties capped at 2%, the calculations apply the newly mandated non-homestead deductions, modeled along their statutory phase-in schedule toward 33.4%. Tax liability forecasts for 2029 and 2030 assume static local government spending outside of the FPD, holding agricultural base rates steady (assumed at $2,000 per acre) while applying nominal annual assessment trending strictly to residential and commercial property values. Finally, it should be noted that reductions in net assessed value driven by these SEA 1 deductions will likely place upward pressure on local property tax rates to maintain existing levies, which increases the risk of higher circuit breaker credits. Consistent with the proposed FPD structural parameters, these calculations explicitly exclude municipal tax overlays for the City of Mount Vernon.

Posey County Fire Protection District - Unit Tax Impact

Medium Budget

Point Township	2027 estimated baseline tax liability	2028	Increase / (Decrease)	2029	Increase / (Decrease)	2030	Increase / (Decrease)
Residential Homestead (1% tax cap):							
$50,000 Gross Assessed Value	**$79.83**	$94.66	**$14.83**	$95.17	**$0.51**	$96.12	**$0.95**
$75,000 Gross Assessed Value	**$279.39**	$331.32	**$51.93**	$333.08	**$1.76**	$336.40	**$3.32**
$100,000 Gross Assessed Value	**$478.95**	$568.00	**$89.05**	$571.00	**$3.00**	$576.72	**$5.72**
$150,000 Gross Assessed Value	**$878.08**	$1,041.30	**$163.22**	$1,046.80	**$5.50**	$1,057.28	**$10.48**
$200,000 Gross Assessed Value	**$1,277.21**	$1,514.61	**$237.40**	$1,522.64	**$8.03**	$1,537.86	**$15.22**
Farm Land and Other Residential (2% tax cap):							
1 acre	**$29.07**	$32.33	**$3.26**	$30.19	**-$2.14**	$28.05	**-$2.14**
50 acres	**$1,453.61**	$1,616.67	**$163.06**	$1,509.55	**-$107.12**	$1,402.42	**-$107.13**
100 acres	**$2,907.23**	$3,233.35	**$326.12**	$3,019.09	**-$214.26**	$2,804.83	**-$214.26**
Commercial and Personal Property (3% tax cap):							
$250,000 Gross Assessed Value	**$4,106.25**	$4,869.50	**$763.25**	$4,895.31	**$25.81**	$4,944.30	**$48.99**
$500,000 Gross Assessed Value	**$8,212.50**	$9,739.00	**$1,526.50**	$9,790.62	**$51.62**	$9,888.59	**$97.97**
$1,000,000 Gross Assessed Value	**$16,425.00**	$19,478.00	**$3,053.00**	$19,581.23	**$103.23**	$19,777.18	**$195.95**

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The calculations incorporate Indiana's constitutional circuit breaker tax caps, which limit property tax liability to a fixed percentage of gross assessed value: 1% for residential homesteads, 2% for agricultural land and other residential properties, and 3% for commercial and personal property. Furthermore, these forecasts integrate statutory tax relief mechanisms enacted under Indiana Senate Enrolled Act 1 (SEA 1). For residential homesteads, estimates assume the standard deduction begins phasing out while the supplemental deduction increases proportionally to 66.7% by 2031, and a new 10% homestead tax credit—capped at $300—is applied to the final tax liability. For agricultural land and other properties capped at 2%, the calculations apply the newly mandated non-homestead deductions, modeled along their statutory phase-in schedule toward 33.4%. Tax liability forecasts for 2029 and 2030 assume static local government spending outside of the FPD, holding agricultural base rates steady (assumed at $2,000 per acre) while applying nominal annual assessment trending strictly to residential and commercial property values. Finally, it should be noted that reductions in net assessed value driven by these SEA 1 deductions will likely place upward pressure on local property tax rates to maintain existing levies, which increases the risk of higher circuit breaker credits. Consistent with the proposed FPD structural parameters, these calculations explicitly exclude municipal tax overlays for the City of Mount Vernon.

Posey County Fire Protection District - Unit Tax Impact

Medium Budget

Robb Township	2027 estimated baseline tax liability	2028	Increase / (Decrease)	2029	Increase / (Decrease)	2030	Increase / (Decrease)
Residential Homestead (1% tax cap):							
$50,000 Gross Assessed Value	**$86.84**	$100.51	**$13.67**	$101.05	**$0.54**	$102.05	**$1.00**
$75,000 Gross Assessed Value	**$303.95**	$351.77	**$47.82**	$353.63	**$1.86**	$357.16	**$3.53**
$100,000 Gross Assessed Value	**$521.06**	$603.03	**$81.97**	$606.21	**$3.18**	$612.29	**$6.08**
$150,000 Gross Assessed Value	**$955.28**	$1,105.55	**$150.27**	$1,111.41	**$5.86**	$1,122.53	**$11.12**
$200,000 Gross Assessed Value	**$1,389.50**	$1,608.08	**$218.58**	$1,616.60	**$8.52**	$1,632.77	**$16.17**
Farm Land and Other Residential (2% tax cap):							
1 acre	**$31.63**	$34.33	**$2.70**	$32.05	**-$2.28**	$29.78	**-$2.27**
50 acres	**$1,581.41**	$1,716.44	**$135.03**	$1,602.70	**-$113.74**	$1,488.96	**-$113.74**
100 acres	**$3,162.81**	$3,432.88	**$270.07**	$3,205.40	**-$227.48**	$2,977.92	**-$227.48**
Commercial and Personal Property (3% tax cap):							
$250,000 Gross Assessed Value	**$4,467.25**	$5,170.00	**$702.75**	$5,197.40	**$27.40**	$5,249.41	**$52.01**
$500,000 Gross Assessed Value	**$8,934.50**	$10,340.00	**$1,405.50**	$10,394.80	**$54.80**	$10,498.82	**$104.02**
$1,000,000 Gross Assessed Value	**$17,869.00**	$20,680.00	**$2,811.00**	$20,789.60	**$109.60**	$20,997.64	**$208.04**

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The calculations incorporate Indiana's constitutional circuit breaker tax caps, which limit property tax liability to a fixed percentage of gross assessed value: 1% for residential homesteads, 2% for agricultural land and other residential properties, and 3% for commercial and personal property. Furthermore, these forecasts integrate statutory tax relief mechanisms enacted under Indiana Senate Enrolled Act 1 (SEA 1). For residential homesteads, estimates assume the standard deduction begins phasing out while the supplemental deduction increases proportionally to 66.7% by 2031, and a new 10% homestead tax credit—capped at $300—is applied to the final tax liability. For agricultural land and other properties capped at 2%, the calculations apply the newly mandated non-homestead deductions, modeled along their statutory phase-in schedule toward 33.4%. Tax liability forecasts for 2029 and 2030 assume static local government spending outside of the FPD, holding agricultural base rates steady (assumed at $2,000 per acre) while applying nominal annual assessment trending strictly to residential and commercial property values. Finally, it should be noted that reductions in net assessed value driven by these SEA 1 deductions will likely place upward pressure on local property tax rates to maintain existing levies, which increases the risk of higher circuit breaker credits. Consistent with the proposed FPD structural parameters, these calculations explicitly exclude municipal tax overlays for the City of Mount Vernon.

Posey County Fire Protection District - Unit Tax Impact

Medium Budget

Robinson Township	2027 estimated baseline tax liability	2028	Increase / (Decrease)	2029	Increase / (Decrease)	2030	Increase / (Decrease)
Residential Homestead (1% tax cap):							
$50,000 Gross Assessed Value	**$86.69**	$100.91	**$14.22**	$101.44	**$0.53**	$102.46	**$1.02**
$75,000 Gross Assessed Value	**$303.41**	$353.18	**$49.77**	$355.05	**$1.87**	$358.59	**$3.54**
$100,000 Gross Assessed Value	**$520.13**	$589.80	**$69.67**	$592.93	**$3.13**	$598.86	**$5.93**
$150,000 Gross Assessed Value	**$953.58**	$1,081.25	**$127.67**	$1,086.99	**$5.74**	$1,097.86	**$10.87**
$200,000 Gross Assessed Value	**$1,387.03**	$1,572.70	**$185.67**	$1,581.04	**$8.34**	$1,596.86	**$15.82**
Farm Land and Other Residential (2% tax cap):							
1 acre	**$31.57**	$34.09	**$2.52**	$31.83	**-$2.26**	$29.57	**-$2.26**
50 acres	**$1,578.57**	$1,704.57	**$126.00**	$1,591.62	**-$112.95**	$1,478.66	**-$112.96**
100 acres	**$3,157.15**	$3,409.14	**$251.99**	$3,183.24	**-$225.90**	$2,957.33	**-$225.91**
Commercial and Personal Property (3% tax cap):							
$250,000 Gross Assessed Value	**$4,459.25**	$5,134.25	**$675.00**	$5,161.46	**$27.21**	$5,213.07	**$51.61**
$500,000 Gross Assessed Value	**$8,918.50**	$10,268.50	**$1,350.00**	$10,322.92	**$54.42**	$10,426.16	**$103.24**
$1,000,000 Gross Assessed Value	**$17,837.00**	$20,537.00	**$2,700.00**	$20,645.85	**$108.85**	$20,852.30	**$206.45**

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The calculations incorporate Indiana's constitutional circuit breaker tax caps, which limit property tax liability to a fixed percentage of gross assessed value: 1% for residential homesteads, 2% for agricultural land and other residential properties, and 3% for commercial and personal property. Furthermore, these forecasts integrate statutory tax relief mechanisms enacted under Indiana Senate Enrolled Act 1 (SEA 1). For residential homesteads, estimates assume the standard deduction begins phasing out while the supplemental deduction increases proportionally to 66.7% by 2031, and a new 10% homestead tax credit—capped at $300—is applied to the final tax liability. For agricultural land and other properties capped at 2%, the calculations apply the newly mandated non-homestead deductions, modeled along their statutory phase-in schedule toward 33.4%. Tax liability forecasts for 2029 and 2030 assume static local government spending outside of the FPD, holding agricultural base rates steady (assumed at $2,000 per acre) while applying nominal annual assessment trending strictly to residential and commercial property values. Finally, it should be noted that reductions in net assessed value driven by these SEA 1 deductions will likely place upward pressure on local property tax rates to maintain existing levies, which increases the risk of higher circuit breaker credits. Consistent with the proposed FPD structural parameters, these calculations explicitly exclude municipal tax overlays for the City of Mount Vernon.

Posey County Fire Protection District - Unit Tax Impact

Medium Budget

Smith Township	2027 estimated baseline tax liability	2028	Increase / (Decrease)	2029	Increase / (Decrease)	2030	Increase / (Decrease)
Residential Homestead (1% tax cap):							
$50,000 Gross Assessed Value	**$86.84**	$102.09	**$15.25**	$102.63	**$0.54**	$103.66	**$1.03**
$75,000 Gross Assessed Value	**$303.92**	$357.32	**$53.40**	$359.22	**$1.90**	$362.80	**$3.58**
$100,000 Gross Assessed Value	**$521.00**	$596.72	**$75.72**	$599.89	**$3.17**	$605.89	**$6.00**
$150,000 Gross Assessed Value	**$955.18**	$1,093.94	**$138.76**	$1,099.75	**$5.81**	$1,110.74	**$10.99**
$200,000 Gross Assessed Value	**$1,389.36**	$1,591.15	**$201.79**	$1,599.60	**$8.45**	$1,616.00	**$16.40**
Farm Land and Other Residential (2% tax cap):							
1 acre	**$31.62**	$34.49	**$2.87**	$32.20	**-$2.29**	$29.92	**-$2.28**
50 acres	**$1,581.22**	$1,724.57	**$143.35**	$1,610.30	**-$114.27**	$1,496.01	**-$114.29**
100 acres	**$3,162.45**	$3,449.15	**$286.70**	$3,220.59	**-$228.56**	$2,992.03	**-$228.56**
Commercial and Personal Property (3% tax cap):							
$250,000 Gross Assessed Value	**$4,466.75**	$5,194.50	**$727.75**	$5,222.03	**$27.53**	$5,274.24	**$52.21**
$500,000 Gross Assessed Value	**$8,933.50**	$10,389.00	**$1,455.50**	$10,444.06	**$55.06**	$10,548.49	**$104.43**
$1,000,000 Gross Assessed Value	**$17,867.00**	$20,778.00	**$2,911.00**	$20,888.13	**$110.13**	$21,096.97	**$208.84**

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The calculations incorporate Indiana's constitutional circuit breaker tax caps, which limit property tax liability to a fixed percentage of gross assessed value: 1% for residential homesteads, 2% for agricultural land and other residential properties, and 3% for commercial and personal property. Furthermore, these forecasts integrate statutory tax relief mechanisms enacted under Indiana Senate Enrolled Act 1 (SEA 1). For residential homesteads, estimates assume the standard deduction begins phasing out while the supplemental deduction increases proportionally to 66.7% by 2031, and a new 10% homestead tax credit—capped at $300—is applied to the final tax liability. For agricultural land and other properties capped at 2%, the calculations apply the newly mandated non-homestead deductions, modeled along their statutory phase-in schedule toward 33.4%. Tax liability forecasts for 2029 and 2030 assume static local government spending outside of the FPD, holding agricultural base rates steady (assumed at $2,000 per acre) while applying nominal annual assessment trending strictly to residential and commercial property values. Finally, it should be noted that reductions in net assessed value driven by these SEA 1 deductions will likely place upward pressure on local property tax rates to maintain existing levies, which increases the risk of higher circuit breaker credits. Consistent with the proposed FPD structural parameters, these calculations explicitly exclude municipal tax overlays for the City of Mount Vernon.

Posey County Fire Protection District - Unit Tax Impact

Medium Budget

Town of New Harmony	2027 estimated baseline tax liability	2028	Increase / (Decrease)	2029	Increase / (Decrease)	2030	Increase / (Decrease)
Residential Homestead (1% tax cap):							
$50,000 Gross Assessed Value	**$264.54**	$291.61	**$27.07**	$293.16	**$1.55**	$296.09	**$2.93**
$75,000 Gross Assessed Value	**$396.80**	$437.42	**$40.62**	$439.74	**$2.32**	$444.14	**$4.40**
$100,000 Gross Assessed Value	**$687.79**	$758.19	**$70.40**	$762.21	**$4.02**	$769.83	**$7.62**
$150,000 Gross Assessed Value	**$1,269.76**	$1,350.00	**$80.24**	$1,350.00	**$0.00**	$1,350.00	**$0.00**
$200,000 Gross Assessed Value	**$1,800.00**	$1,800.00	**$0.00**	$1,800.00	**$0.00**	$1,800.00	**$0.00**
Farm Land and Other Residential (2% tax cap):							
1 acre	**$40.00**	$40.00	**$0.00**	$40.00	**$0.00**	$40.00	**$0.00**
50 acres	**$2,000.00**	$2,000.00	**$0.00**	$2,000.00	**$0.00**	$2,000.00	**$0.00**
100 acres	**$4,000.00**	$4,000.00	**$0.00**	$4,000.00	**$0.00**	$4,000.00	**$0.00**
Commercial and Personal Property (3% tax cap):							
$250,000 Gross Assessed Value	**$6,123.50**	$6,750.25	**$626.75**	$6,786.03	**$35.78**	$6,853.89	**$67.86**
$500,000 Gross Assessed Value	**$12,247.00**	$13,500.50	**$1,253.50**	$13,572.05	**$71.55**	$13,707.77	**$135.72**
$1,000,000 Gross Assessed Value	**$24,494.00**	$27,001.00	**$2,507.00**	$27,144.11	**$143.11**	$27,415.55	**$271.44**

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The calculations incorporate Indiana's constitutional circuit breaker tax caps, which limit property tax liability to a fixed percentage of gross assessed value: 1% for residential homesteads, 2% for agricultural land and other residential properties, and 3% for commercial and personal property. Due to the high aggregate tax rate within this municipality, several illustrated property classifications immediately trigger their strict constitutional caps; in these instances, the local rate increase does not directly increase the taxpayer liability, but rather increases the circuit breaker revenue loss absorbed by the intersecting local taxing units. Furthermore, these forecasts integrate statutory tax relief mechanisms enacted under Indiana Senate Enrolled Act 1 (SEA 1). For residential homesteads, estimates assume the standard deduction begins phasing out while the supplemental deduction increases proportionally to 66.7% by 2031, and a new 10% homestead tax credit—capped at $300—is applied to the final tax liability. For agricultural land and other properties capped at 2%, the calculations apply the newly mandated non-homestead deductions, modeled along their statutory phase-in schedule toward 33.4%. Tax liability forecasts for 2029 and 2030 assume static local government spending outside of the FPD, holding agricultural base rates steady (assumed at $2,000 per acre) while applying nominal annual assessment trending strictly to residential and commercial property values. Consistent with the proposed FPD structural parameters, these calculations explicitly exclude municipal tax overlays for the City of Mount Vernon.

Posey County Fire Protection District - Unit Tax Impact

Medium Budget

Town of Poseyville	2027 estimated baseline tax liability	2028	Increase / (Decrease)	2029	Increase / (Decrease)	2030	Increase / (Decrease)
Residential Homestead (1% tax cap):							
$50,000 Gross Assessed Value	**$292.25**	$299.69	**$7.44**	$301.28	**$1.59**	$304.29	**$3.01**
$75,000 Gross Assessed Value	**$438.37**	$464.02	**$25.65**	$466.49	**$2.47**	$471.15	**$4.66**
$100,000 Gross Assessed Value	**$759.84**	$782.11	**$22.27**	$786.26	**$4.15**	$794.12	**$7.86**
$150,000 Gross Assessed Value	**$1,350.00**	$1,350.00	**$0.00**	$1,350.00	**$0.00**	$1,350.00	**$0.00**
$200,000 Gross Assessed Value	**$1,800.00**	$1,800.00	**$0.00**	$1,800.00	**$0.00**	$1,800.00	**$0.00**
Farm Land and Other Residential (2% tax cap):							
1 acre	**$40.00**	$40.00	**$0.00**	$40.00	**$0.00**	$40.00	**$0.00**
50 acres	**$2,000.00**	$2,000.00	**$0.00**	$2,000.00	**$0.00**	$2,000.00	**$0.00**
100 acres	**$4,000.00**	$4,000.00	**$0.00**	$4,000.00	**$0.00**	$4,000.00	**$0.00**
Commercial and Personal Property (3% tax cap):							
$250,000 Gross Assessed Value	**$6,765.00**	$6,867.50	**$102.50**	$6,903.90	**$36.40**	$6,972.93	**$69.03**
$500,000 Gross Assessed Value	**$13,530.00**	$13,735.00	**$205.00**	$13,807.80	**$72.80**	$13,945.85	**$138.05**
$1,000,000 Gross Assessed Value	**$27,060.00**	$27,470.00	**$410.00**	$27,615.60	**$145.60**	$27,891.70	**$276.10**

These figures are estimates provided for illustrative and educational purposes only, as actual tax liabilities will vary based on final Certified Net Assessed Values (CNAV), annual Department of Local Government Finance (DLGF) approved rates, local option income tax (LIT) adjustments, and individual property exemptions. Please note that this presentation serves strictly as an informative tool and does not constitute legal or financial advice; in all matters of property tax calculation and administration, the Indiana Code strictly governs. The 2027 baseline reflects estimated tax liabilities prior to the activation of the Posey County Fire Protection District (FPD), utilizing the baseline tax rate of $2.7060 per $100 AV for the Town of Poseyville. The 2028 column represents the estimated initial impact of the FPD utilizing the median (MED) operational footprint, which applies the consolidated FPD rate of $0.3519 per $100 AV while removing the legacy $0.3109 localized fire protection rate, resulting in a projected total combined rate of $2.7470 per $100 AV (a net rate variance of +$0.0410 per $100 AV). The estimated PCFPD property tax levies incorporate the 0.40 Fire and EMS LIT starting in 2029, serving as a critical funding mechanism to keep the district's budget fully supported.

The calculations incorporate Indiana's constitutional circuit breaker tax caps, which limit property tax liability to a fixed percentage of gross assessed value: 1% for residential homesteads, 2% for agricultural land and other residential properties, and 3% for commercial and personal property. Due to the high aggregate tax rate within this municipality, several illustrated property classifications immediately trigger their strict constitutional caps; in these instances, the local rate increase does not directly increase the taxpayer liability, but rather increases the circuit breaker revenue loss absorbed by the intersecting local taxing units. Furthermore, these forecasts integrate statutory tax relief mechanisms enacted under Indiana Senate Enrolled Act 1 (SEA 1). For residential homesteads, estimates assume the standard deduction begins phasing out while the supplemental deduction increases proportionally to 66.7% by 2031, and a new 10% homestead tax credit—capped at $300—is applied to the final tax liability. For agricultural land and other properties capped at 2%, the calculations apply the newly mandated non-homestead deductions, modeled along their statutory phase-in schedule toward 33.4%. Tax liability forecasts for 2029 and 2030 assume static local government spending outside of the FPD, holding agricultural base rates steady (assumed at $2,000 per acre) while applying nominal annual assessment trending strictly to residential and commercial property values. Consistent with the proposed FPD structural parameters, these calculations explicitly exclude municipal tax overlays for the City of Mount Vernon.

Posey County Fire Protection District - Unit Tax Impact

Medium Budget

Town of Griffin	2027 estimated baseline tax liability	2028	Increase / (Decrease)	2029	Increase / (Decrease)	2030	Increase / (Decrease)
Residential Homestead (1% tax cap):							
$50,000 Gross Assessed Value	**$298.27**	$324.49	**$26.22**	$326.21	**$1.72**	$329.49	**$3.28**
$75,000 Gross Assessed Value	**$447.41**	$486.73	**$39.32**	$489.41	**$2.68**	$494.46	**$5.05**
$100,000 Gross Assessed Value	**$775.51**	$843.66	**$68.15**	$848.15	**$4.49**	$856.65	**$8.50**
$150,000 Gross Assessed Value	**$1,350.00**	$1,350.00	**$0.00**	$1,350.00	**$0.00**	$1,350.00	**$0.00**
$200,000 Gross Assessed Value	**$1,800.00**	$1,800.00	**$0.00**	$1,800.00	**$0.00**	$1,800.00	**$0.00**
Farm Land and Other Residential (2% tax cap):							
1 acre	**$40.00**	$40.00	**$0.00**	$40.00	**$0.00**	$40.00	**$0.00**
50 acres	**$2,000.00**	$2,000.00	**$0.00**	$2,000.00	**$0.00**	$2,000.00	**$0.00**
100 acres	**$4,000.00**	$4,000.00	**$0.00**	$4,000.00	**$0.00**	$4,000.00	**$0.00**
Commercial and Personal Property (3% tax cap):							
$250,000 Gross Assessed Value	**$6,904.50**	$7,500.00	**$595.50**	$7,500.00	**$0.00**	$7,500.00	**$0.00**
$500,000 Gross Assessed Value	**$13,809.00**	$15,000.00	**$1,191.00**	$15,000.00	**$0.00**	$15,000.00	**$0.00**
$1,000,000 Gross Assessed Value	**$27,618.00**	$30,000.00	**$2,382.00**	$30,000.00	**$0.00**	$30,000.00	**$0.00**

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The calculations incorporate Indiana's constitutional circuit breaker tax caps, which limit property tax liability to a fixed percentage of gross assessed value: 1% for residential homesteads, 2% for agricultural land and other residential properties, and 3% for commercial and personal property. Due to the high aggregate tax rate within this municipality (which formally exceeds the 3% threshold upon FPD implementation in 2028), several illustrated property classifications immediately trigger their strict constitutional caps; in these instances, the local rate increase does not directly increase the taxpayer liability, but rather increases the circuit breaker revenue loss absorbed by the intersecting local taxing units. Furthermore, these forecasts integrate statutory tax relief mechanisms enacted under Indiana Senate Enrolled Act 1 (SEA 1). For residential homesteads, estimates assume the standard deduction begins phasing out while the supplemental deduction increases proportionally to 66.7% by 2031, and a new 10% homestead tax credit—capped at $300—is applied to the final tax liability. For agricultural land and other properties capped at 2%, the calculations apply the newly mandated non-homestead deductions, modeled along their statutory phase-in schedule toward 33.4%. Tax liability forecasts for 2029 and 2030 assume static local government spending outside of the FPD, holding agricultural base rates steady (assumed at $2,000 per acre) while applying nominal annual assessment trending strictly to residential and commercial property values. Consistent with the proposed FPD structural parameters, these calculations explicitly exclude municipal tax overlays for the City of Mount Vernon.

Posey County Fire Protection District - Unit Tax Impact

Medium Budget

Town of Cynthiana	2027 estimated baseline tax liability	2028	Increase / (Decrease)	2029	Increase / (Decrease)	2030	Increase / (Decrease)
Residential Homestead (1% tax cap):							
$50,000 Gross Assessed Value	**$305.24**	$324.13	**$18.89**	$325.85	**$1.72**	$329.12	**$3.27**
$75,000 Gross Assessed Value	**$457.86**	$501.84	**$43.98**	$504.52	**$2.68**	$509.57	**$5.05**
$100,000 Gross Assessed Value	**$793.62**	$845.87	**$52.25**	$850.36	**$4.49**	$858.86	**$8.50**
$150,000 Gross Assessed Value	**$1,350.00**	$1,350.00	**$0.00**	$1,350.00	**$0.00**	$1,350.00	**$0.00**
$200,000 Gross Assessed Value	**$1,800.00**	$1,800.00	**$0.00**	$1,800.00	**$0.00**	$1,800.00	**$0.00**
Farm Land and Other Residential (2% tax cap):							
1 acre	**$40.00**	$40.00	**$0.00**	$40.00	**$0.00**	$40.00	**$0.00**
50 acres	**$2,000.00**	$2,000.00	**$0.00**	$2,000.00	**$0.00**	$2,000.00	**$0.00**
100 acres	**$4,000.00**	$4,000.00	**$0.00**	$4,000.00	**$0.00**	$4,000.00	**$0.00**
Commercial and Personal Property (3% tax cap):							
$250,000 Gross Assessed Value	**$7,065.75**	$7,427.25	**$361.50**	$7,466.61	**$39.36**	$7,500.00	**$33.39**
$500,000 Gross Assessed Value	**$14,131.50**	$14,854.50	**$723.00**	$14,933.23	**$78.73**	$15,000.00	**$66.77**
$1,000,000 Gross Assessed Value	**$28,263.00**	$29,709.00	**$1,446.00**	$29,866.46	**$157.46**	$30,000.00	**$133.54**

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The calculations incorporate Indiana's constitutional circuit breaker tax caps, which limit property tax liability to a fixed percentage of gross assessed value: 1% for residential homesteads, 2% for agricultural land and other residential properties, and 3% for commercial and personal property. Due to the high aggregate tax rate within this municipality, several illustrated property classifications immediately trigger these constitutional caps; in these instances, the local rate increase does not increase the taxpayer liability, but rather increases the circuit breaker revenue loss absorbed by local taxing units. Furthermore, these forecasts integrate statutory tax relief mechanisms enacted under Indiana Senate Enrolled Act 1 (SEA 1). For residential homesteads, estimates assume the standard deduction begins phasing out while the supplemental deduction increases proportionally to 66.7% by 2031, and a new 10% homestead tax credit—capped at $300—is applied to the final tax liability. For agricultural land and other properties capped at 2%, the calculations apply the newly mandated non-homestead deductions, modeled along their statutory phase-in schedule toward 33.4%. Tax liability forecasts for 2029 and 2030 assume static local government spending outside of the FPD, holding agricultural base rates steady (assumed at $2,000 per acre) while applying nominal annual assessment trending strictly to residential and commercial property values. Consistent with the proposed FPD structural parameters, these calculations explicitly exclude municipal tax overlays for the City of Mount Vernon.

Members of The Posey County Fire Service Steering Committee:

Tim Compton

With nearly half a century of dedication to Posey County, Chief Tim Compton offers unparalleled historical and operational insight to the fire service. A founding member of the Griffin Fire Department, Chief Compton has spent 46 years protecting his community, including 43 remarkable years leading the department as Fire Chief. He is a certified Emergency Medical Responder and holds a 2nd Class Fire Certification. Beyond his local command, Chief Compton extends his leadership across the region by serving on the county's 911 Advisory Board, ensuring coordinated and effective emergency communications for all residents.

Janet Hoehn

Janet Hoehn's family has deep roots in Posey County. She has served in township government since 2012. She has been the Deputy Trustee for Black Township since 2017 and currently holds the office of Lynn Township Trustee. Having seen many changes throughout the county and community over the years, she considers it a privilege to witness firsthand the care and support the entire county puts forth to assist those in need during their most vulnerable times. She deeply values how the community consistently comes together to serve its residents and ensure the safety and well-being of neighbors. As a Trustee, she takes the responsibility of providing fire protection for families and citizens very seriously. To fulfill this commitment, Lynn Township currently contracts its fire protection with both Harmony Township and Black Township.

Jamie Hyatt

With over 20 years in the volunteer fire service, Chief Jamie Hyatt brings firsthand insight into the operational, recruitment, and training challenges facing local departments. She currently serves as Fire Chief of the New Harmony Fire Department, where she has been dedicated for 12 years, and is also a member of the Griffin Fire Department. Complementing her public safety leadership, Hyatt works professionally as a healthcare Paralegal and Privacy Coordinator. This role equips her with extensive experience interpreting regulations, developing policies, evaluating organizational risk, and meeting legal responsibilities. She holds a Bachelor's Degree in Health Administration and Associate Degrees in Public Safety and Sociology.

Jason Kolley

Chief Jason Kolley brings 14 years of dedicated public safety experience to the Posey County fire service. Currently leading the Poseyville Robb Township Fire Department, his career is defined by steady, continuous leadership and a deep commitment to the community. Over the years, Chief Kolley has gained comprehensive hands-on and administrative experience by stepping up into critical command roles, serving as Lieutenant, Assistant Chief, and Deputy Chief before assuming his current position as Fire Chief.

Margaret Montgomery

Dedicated to the well-being of her community, Margaret Montgomery brings practical local governance experience to her role as Robinson Township Trustee. Serving in this position since 2020, she has spent the last several years managing township operations and ensuring critical resources—including fire and emergency services—are reliably available to residents. Her ongoing commitment to responsible civic leadership makes her a vital advocate for the people of Robinson Township and a key voice in Posey County's public safety initiatives.

Greg Newman

As a Posey County Commissioner, Greg Newman is a steadfast advocate for the sustained safety, growth, and prosperity of the community. In his executive role, he works to ensure that county government operates efficiently, transparently, and always in the best interest of the taxpayers. Recognizing the critical nature of emergency services, Commissioner Newman has been a driving force behind the county's fire service consolidation efforts. By championing data-driven strategic planning and regional cooperation, he is dedicated to delivering a stronger, more resilient, and financially sustainable public safety network for all Posey County residents.

Jay Price

Jay Price serves as the Fire Chief of Black Township Fire and Rescue, presiding over day-to-day emergency operations for a high-demand region of Posey County. A highly respected leader in the Indiana fire service, Chief Price was honored as the state's Volunteer Fire Chief of the Year in 2015 for his exceptional dedication to public safety. Beyond his local command, he is deeply involved in regional readiness, contributing his expertise to the Indiana Department of Homeland Security's (IDHS) District 10 Training Program. Currently, Chief Price is a driving strategic force on the Fire Service Steering Committee, utilizing his extensive operational experience to architect the staffing, operational, and budget frameworks for the proposed 2028 Posey County Fire Protection District consolidation.

Randall Rankin

Randall A. Rankin is a retired veteran of the Evansville Fire Department (EFD) with a distinguished 31-year career in public safety. During his tenure, he spent 20 years in frontline fire station operations, culminating in a decade-long leadership role as Captain of 1L1. He subsequently served 11 years as a Fire Inspector, bringing extensive regulatory, prevention, and life safety expertise to his department. Today, Captain Rankin continues his commitment to public service as an active member of both the Poseyville Town Council and the Posey County Area Plan Commission. He and his wife, Jodie, have been married for 33 years.

Jim Scarafia

With a unique blend of industrial operations management and elected civic leadership, Jim Scarafia offers a critical perspective to Posey County's public safety transition. Jim has built a remarkable 40-year career at CountryMark Refinery, where he currently serves as an Operations Manager. Expanding his commitment to the community, Jim was elected as the Harmony Township Trustee in 2015. Over the last decade in office, he has overseen township administration and fire service contracts, making him a vital voice in balancing operational efficiency with the preservation of local community representation.

Steven Sims

Steven Sims brings nearly four decades of frontline operational and command experience to the steering committee. A dedicated member of the Smith Township Volunteer Fire Department for 36 years, Chief Sims has spent the last decade leading the department as Fire Chief. With a deep understanding of volunteer fire service management and rural community safety, Sims provides crucial leadership and historical perspective to Posey County's fire protection consolidation efforts.

Jeff Smotherman

Jeff Smotherman is the President of the New Harmony Town Council, where he serves as the head of the Public Safety Department overseeing both Fire and Police operations. A dedicated civic leader and entrepreneur, Jeff has been a resident and business owner in New Harmony for 23 years. He currently co-owns and operates *The Barn by Jeff and Cindy Smotherman*, an antique business located on Brewery Street. His deep commitment to the community is further reflected by his four years of service on the New Harmony School Board and his active membership in the local business association. He and his wife, Cindy, have been married for 35 years and have two daughters, Sarah and Andrea.

Jessica Wright

Jessica Wright has served as the Black Township Trustee since March 2023, having first joined the Trustee's Office in July 2021. A life-long resident of Mount Vernon, Jessica is dedicated to connecting residents with essential resources and supporting the critical services that maintain public safety. Recognizing that fire protection is one of the most vital responsibilities of local government, she works closely alongside Black Township Fire Chief Jay Price to support the fire department and ensure the community receives reliable, high-quality emergency services.

Nick Zimmer

Nick Zimmer is a dedicated public safety professional with extensive cross-disciplinary experience in Posey County. He currently serves dual leadership roles at the Marrs Township Volunteer Fire Department (MTVFD) as District Chief and President of the Board of Directors. Zimmer originally joined MTVFD in 2010, advancing to the rank of Lieutenant before taking a planned hiatus in 2013 to start his family. He returned to the department in 2023 as a Firefighter/EMT and was rapidly elevated to his current command and executive roles in early 2024. In addition to his fire service leadership, Zimmer has continuously served the community as a Reserve Deputy with the Posey County Sheriff's Office since 2011.

Prepared by: SAVE Education, Training and Consulting (SAVE-etc.) in collaboration with the Posey County Fire Service Steering Committee and the Posey County Commissioners.

Principal Consultant:

Dustin C. Dillard, B.S. Safety Science, Public Management

SAVE Education, Training and Consulting (SAVE-etc)

Dustin Dillard is a dedicated and experienced fire service leader long serving as the Fire Chief for a large Fire District in Indiana. He oversees daily emergency operations across a 345+ square-mile area and manages a budget of over $20 million. He brings years of hands-on experience in fire administration to the table as a third party.

Beyond his role as a Fire Chief, Dustin is passionate about helping communities build stronger public safety systems. He has guided departments and governmental entities through successful mergers and consults with local governments across the state to help them improve efficiencies and build their own fire services.

Research & Consultant:

Leigh Ann Dillard, B.S. Ed.

SAVE Education, Training and Consulting (SAVE-etc)

Bloomington, Indiana

Leigh Ann Dillard holds a Bachelor of Science in Education from Indiana University and maintains an active Indiana teaching license. As a business owner she is an active Fire and Life Safety Public Educator, she brings extensive experience in community risk reduction programs, curriculum development, and municipal fire service consolidation consulting across the State of Indiana.