
STATE OF INDIANA

DEPARTMENT OF LOCAL GOVERNMENT FINANCE



INDIANA GOVERNMENT CENTER NORTH
100 NORTH SENATE AVENUE N1058(B)
INDIANAPOLIS, IN 46204
PHONE (317) 232-3777
FAX (317) 974-1629

May 19, 2025

Mr. Josh P. Headley
4131 N. Mt. Gilead Road
Bloomington, IN 47408
Email: headleyj18@yahoo.com

Re: Final Determination: Complaint—Monroe County Assessor

Dear Mr. Headley:

I am writing to provide a final determination for the complaint received on April 21, 2025 by the Department of Local Government Finance (“DLGF”), which you sent via email to Assessment Director Barry Wood, pursuant to Ind. Code § 6-1.1-35.7-3 and § 6-1.1-35.7-4.

Your complaint alleged that the Monroe County Assessor’s personal home was severely undervalued, which the DLGF understood to be a complaint that the Assessor was performing an assessment with bias. You mentioned the assessed value of your own home as a comparison point.

After careful review and consideration, we find no violation of the code sections cited above, which allow a taxpayer to send a complaint to the DLGF if he or she believes that an assessor or appraiser was not competent to perform an assessment or violated the Uniform Standards of Professional Appraisal Practice (“USPAP”).

DLGF Review

The DLGF dedicated significant staff time and resources to consider your contentions. The complaint was assigned to the Assessment Division, overseen by Director Barry Wood. Assessment Field Representative Diane Jarosz collected and thoroughly reviewed the relevant information available to the DLGF and was assisted along the way by the DLGF’s Legal Division.

After an initial review by the DLGF Assessment Division Director, Ms. Jarosz contacted both you and Monroe County Assessor Judy Sharp to request all information or documentation relevant to the complaint. Ms. Jarosz then reviewed the documents and responses submitted by both you and Ms. Sharp. Ms. Jarosz also used publicly available property data and assessment information in her review. Our legal staff then also carefully reviewed all the information Ms. Jarosz gathered and synthesized. I reviewed the recommendations from Ms. Jarosz and the

DLGF Legal Division, finding no violation of Ind. Code § 6-1.1-35.7-3 or Ind. Code § 6-1.1-35.7-4.

For your benefit, we provide the following discussion of your complaint and our review. We hope this is helpful to you.

Discussion of Taxpayer's Evidence

Beyond the complaint you submitted to the DLGF on April 21, 2025, you also provided the following information via email on May 14, 2025, in response to a request from the DLGF for you to provide all information or documentation relevant to your complaint:

I would say hav[ing] an independent assessor not affiliated whatsoever with Monroe Co or any previous interaction with anyone who assesses homes in Monroe [C]ounty do an assessment on anyone who assesses homes in Monroe County. The current assessment of their property is heavily biased in their favor. Judy [S]harp's home is much nicer than mine with photos of a remodel in the public domain, yet her assessment went DOWN this year a[n]d is under 400k, while mine is pushing 600k. Mine is worth about 425k.

Look at every[t]hing on the prc for her house: grade, effective age, etc.

In a separate email you sent to the DLGF on May 14, 2025, you stated:

I will also say I can put you in touch with someone who worked inside the [M]onroe [C]ounty [A]ssessor[']s [O]ffice who states that office is purposely manipulating the county ratio studies, which drives property taxes higher.

On May 15, 2025, the DLGF inquired with you about the individual you referenced who worked for the Monroe County Assessor's Office. You responded and explained that the individual's name is Jeneé Trimble. The DLGF is in receipt of a separate complaint from Ms. Trimble and will address her complaints separately.

In the context of an assessment appeal, it is well settled that conclusory statements that a property is "similar" or "comparable" to another property do not constitute probative evidence of the comparability of the properties. *Long v. Wayne Twp. Assessor*, 821 N.E.2d 466, 470-71 (Ind. Tax Ct. 2005). In your complaint, you reference your own property's assessment and state that your property is "nowhere near as nice" as Ms. Sharp's property, ostensibly as proof that Ms. Sharp's property is under-assessed. However, comparing the perceived "niceness" of particular properties does not provide evidence that one of those properties is under-assessed or over-assessed. Properties may have different amenities and features, may be influenced by different economic trends and factors, or may have different property tax deductions or exemptions applied, among other possible distinguishing characteristics.

Discussion of Assessor's Evidence

Similar to our request to you, we asked Monroe County Assessor Judy Sharp to provide information or documentation relevant to the complaint. She provided property record cards for her own property and the properties owned by her employees. We also asked her to provide answers to the following questions. The answers we received are provided.

1. Does Monroe County validate its own sales, or do you use a vendor to do sales validation and/or to do reassessment work?

Yes, we validate every sales disclosure form. Danial Warner, Level III, 6 years in my office and 4 years overseeing the Sale Disclosure process. Every disclosure is thoroughly processed for accuracy and completeness. Sale disclosures are the basis for all of our assessments. This is how we track our land sales and changes. This is also when we know we need to look at a neighborhood that may need to be reassessed. We are constantly analyzing sales to look at our assessments to make sure we are trending every property within that area. We do a ratio study and reconciliation monthly on all our sale data. We do this in-house but at the end of the year our vendor Nexus Group along with my staff does the final ratio study.

2. Does Monroe County have any standard policy or internal controls set up regarding how properties owned by the assessor are reviewed? Are assessing officials put in a position to review their own assessments?

Yes, we have always had a policy for the last 39 years. No one does their own property assessments, and every assessment is [quality controlled] by at least 3 different deputies. We do this with every parcel during the reassessment period. Nexus does the reassessment field work, it is QC'd by a different field person so there is a different set of eyes and then my staff does the data entry of each parcel and then it is QC'd again before it finalized. I have never data entered an assessment. I don't even have the rights to go into our Cama System. I don't believe as the Assessor I should be doing the original assessment. I am the Secretary to the PTABOA and it is my job to explain and defend the assessment to the Board and if needed to the IBTR.

3. When was your [Ms. Sharp's] property last assessed?

Last year (24 pay 25), my township was assessed, also last year we added a carport, and my staff added that to my assessment for 25 pay 26.

Discussion of DLGF Findings

To examine your claim that Ms. Sharp's personal home and the properties of others who work for her are under-assessed, the DLGF reviewed available property assessment data.

Ms. Jarosz reviewed the property tax assessment of the real property owned by Ms. Sharp. She also reviewed the real property assessment of all parcels owned by the staff of the Monroe County Assessor's Office who have the responsibility of performing property tax assessments in Monroe County. Finally, she also reviewed property assessment data for the real property you own.

Property data reviewed:

- Parcel Number, Property Address
- Property Classification, Class Code
- Neighborhood Code, Neighborhood Name
- Legal Description of the Property
- Township, Corporation, Taxing District,
- Aerial Mapping
- Owner Information
- Land Type, Size, Assessed Value of Land
- 5-year Valuation Records
- Recent Sales by Neighborhood/Distance – Sales Disclosures
- Public Utilities available on the land
- Exterior Features/Homesite Details
- Summary and Details of all Improvements
- Residential Dwelling Data, Grade, Condition, Build Date/Effective Build Date
- Tax Deductions/Tax History
- Sketches and Photos
- Property Record Card
- Calculated 2024 and 2025 residential price per square foot
- Most Recent Form 11
- Most Recent Tax Bill

Ms. Jarosz began by viewing aerial mapping of the neighborhoods and accessing online property tax assessment information. She reviewed building permit numbers and permit dates, but did not have access to MIBOR real estate market listing data or to the actual building permits issued.

She found subjective data such as grade, condition, and effective age of improvements to be assigned appropriately. Objective data appeared to be timely, well organized, and accurate based on photographs, aerial mapping, and sketches of the dwellings.

In accordance with USPAP Ethics Standards, the properties she reviewed appeared to be appraised with impartiality, objectivity, and independence, and without accommodation of personal interest. She did not find bias in any of the assessments reviewed.

Your complaint expressed concern about the Monroe County Assessor or her employees being put into a position to assess their own properties, leading to the potential for preferential treatment or bias. Ms. Sharp's response on this point describes a long-standing local policy designed to guard against such conflicts of interest.

It is important to note that nothing in this final determination is intended to serve as evidence in any proceedings before any adjudicative body, whether it be for purposes of property tax appeals or other litigation. The DLGF takes no position about the actual, specific assessed values for the properties at issue, or any related property. These are matters of local control and for local decision making.

Taxpayers who believe their own assessments are incorrect may file an appeal with the county assessor using Form 130 – Taxpayer's Notice to Initiate an Appeal (State Form 53958). Form 130 describes the procedures for an appeal of an assessment. The deadline to file the appeal depends on when the county issues Form 11s (Notice of Assessment of Land and Structures/Improvements). If the Form 11 is mailed before May 1 of the assessment year, the filing deadline for an appeal is June 15 of that year. If the Form 11 is mailed after April 30 of the assessment year, the filing deadline is June 15 in the year that the tax statements are mailed (Ind. Code § 6-1.1-15-1.1). Note: For 2025, the appeal filing deadline is Monday, June 16.

We hope that this process has provided you with an ample opportunity to express complaints and receive additional information.

Sincerely,



Jason Cockerill
Commissioner

Cc: Assessor Judy Sharp