

# BOARD OF SUPERVISORS MEETING

## Meeting Notice

Tama County Board of Supervisors

Mon., Feb. 16, 2026

Meetings may also be available online for viewing and/or participating in by clicking the below link barring no power, internet, or equipment failure or other unforeseen circumstances. Meetings will still be held if there is no electronic availability.

[Click here to join meeting](#)

### Agenda Schedule

\*\* Agenda is not printed in any particular order, only time specific items will be addressed at certain times

8:30AM

Call to Order, Pledge of Allegiance

Approve agenda

Public comments-This time is set aside for public comments on County business topics. To be recognized raise your hand or stand. After recognition by the Chair, state your name and address. You may speak one time per issue. If the comment is for an item not on the agenda, please understand the Board of Supervisors will not act on your comments at this meeting due to the Open Meetings Law requirements but may do so at a future board meeting by placing it on the agenda. The Chair and Board members welcome comments from the public; however, all comments must be directed to the board and not others in attendance; keep your comments germane; it is not appropriate to use profane, obscene, or slanderous language. No personal attacks will be allowed. The Chair may limit each speaker to three minutes.

Discuss/Approve 2/9/26 regular minutes

Engineer-road projects report

Discussion/possible action to approve employee sharing agreement & appoint interim engineer with Iowa County

Discussion/possible action to approve policy for secondary roads concerning GPS location

Discussion/possible action on release of mortgage

Discussion/possible action on tax abatement proposal

Discussion relating to the tour of the old middle school and Marshall County Jail

Discussion relating to the Kids Corner Daycare

Discussion/approve claims

Public comments

New Business:

Discussion/possible action: Supervisor reports

Adjourn

Possible exempt session in accordance with Iowa Code 20.17(3) Negotiating sessions, strategy meetings of public employers, mediation, and the deliberative process of arbitrators shall be exempt from the provisions of chapter 21

Budget Work Session to be held after the regular meeting

**Board of Supervisors Minutes**  
**February 9, 2026**

The Tama County Board of Supervisors met at 8:30 a.m. February 9, 2026. Present: 1st District Supervisor, Curt Hilmer; 2nd District Supervisor, David Turner; 3rd District Supervisor, Heather Knebel and 4th District Supervisor, Mark Doland. Also, Tama County Auditor, Karen Rohrs, Sheriff Schmidt, and members of the public. 5th District Supervisor, Curt Kupka joined the meeting at 10:39 am.

The Pledge of Allegiance was recited.

Motion by Turner, seconded by Knebel to approve the agenda. Discussion: None. All voted aye. Motion carried.

Public Comments: Public comments were heard from Charles Betz, Linda Pearson, Chris Cochran, Richard Arp, Stacy Koeppen, Jim Roan, Richard Vandermey, LeeAnna Kriegel, Lori Johnson, Dr. Hineman, Bob Vokoun, and Larry Thomas. Public comment time closed at 9:05 am.

Motion by Knebel, seconded by Hilmer to approve the minutes of the February 2<sup>nd</sup> regular meeting. Discussion: None. All voted aye. Motion carried.

The Board met with Ben Daleske, Tama County Engineer, to get a road projects report. Daleske stated that the foreman did go out and assess the ditch for a utility permit for ITC Midwest LLC and that everything looked good, and no prior work needs done before the utility work. Motion by Turner, seconded by Hilmer to approve the utility permit for ITC Midwest LLC and authorize the chairman to sign the utility permit. Discussion: None. All voted aye. Motion carried.

Daleske presented the updated County Five Year Program to the Board. Motion by Knebel, seconded by Hilmer to approve the updated County Five Year Program and to authorize the Auditor and Board Chairman to sign the documents. Discussion: None. All voted aye. Motion carried.

Daleske also presented the Fiscal Year 2027 DOT Budget to the Board. It was stated that the budget would need to be amended once raises were decided on. Motion by Hilmer, seconded by Turner to approve the Fiscal Year 2027 DOT Budget with the stipulation that it will be amended to reflect raises once they have been approved and authorize the Auditor and Board Chairman to sign the documents. Discussion: None. All voted aye. Motion carried.

Jody Wallen, Montour City Clerk, and Ronnie Green, Montour City Council member, were present to ask the supervisors to reassign Tax Certificate #17-0243 to the City of Montour for a bridge project. The current amount owed is \$8,946.00. \$4,041.00 of that is actual taxes, the rest is for interest and miscellaneous fees. The city would like the Board of Supervisors to abate all taxes and fees associated with this tax certificate. Motion by Turner, seconded by Hilmer to abate all taxes and fees and reassign Tax Sale Certificate #17-0243 to the City of Montour upon approval from the City of Montour to abate any taxes owed to them. Discussion: None. All voted aye. Motion carried.

Motion by Hilmer, seconded by Knebel to approve the annual liquor license for Traer Golf & Country Club. Discussion: None. All voted aye. Motion carried.

Doland stated that there is a meeting tomorrow, February 10, 2026, at 5:15 pm at the Kid's Corner Daycare in Toledo. He stated that Supervisor Knebel was originally on that board and due to financial struggles the daycare is currently facing, the daycare board has asked for someone from the board of supervisors to attend. Supervisor Hilmer stated that he would attend the Kid's Corner Daycare meeting along with Jake Buchanan and John Hall, from Tama County Economic Development. Supervisor Hilmer will bring a report back to the board of supervisors.

A Tama County resident was present to discuss the Tama County Public Health budget, as well as to discuss additional public health and home health options for the county. No action was taken.

Motion by Turner, seconded by Knebel to approve the claims for payment as presented in the amount of \$166,329.33. Discussion: None. All voted aye. Motion carried.

Public Comments: Public comments were heard from Candace Lastovka, Rick Riffle, Lorrie Damman, Dr. Hineman, Richard Arp, LeeAnna Kriegel, Richard Vandermeij, Andrea Dvorak, and Charles Betz. Public comment time closed at 10:43 am.

New Business:

Supervisor Kupka stated he had been in Iowa County this morning to discuss sharing an engineer with them. Supervisor Turner stated the new phones are in and would like to give credit to Dirk Henle, maintenance director, for all his behind the scenes work on the phone project. Supervisor Knebel spoke about attending an economic development meeting and how Jake Buchanan has been hired as Tama County's new economic development director. She also stated that there is a signing ceremony scheduled for tomorrow morning at 8:00 am with economic development. Supervisor Doland spoke about the board of supervisors' role with public health.

Motion by Knebel, seconded by Turner to adjourn the meeting. All voted aye. Motion carried. Chairman Doland adjourned the meeting at 11:15 am.

These minutes are intended to provide a summary of the discussions and decisions made during the Board of Supervisor meeting. For the most accurate and comprehensive record, please refer to the audio recording of the meeting that can be provided upon request at the auditor's office.

## *Tama County Board of Supervisors - Weekly Engineer's Office Report*

February 16<sup>th</sup>, 2026

We have been brush cutting last week and we will continue to do that this week. We have been using our tractor mowers.

We have been stockpiling road rock at Traer and Chelsea this week past week. We will be looking at stockpiling some in Gladbrook area when Traer fills up.

Update on current openings (Motor Grader, Truck Driver, and Excavator).

Tama Co Recorder  
Deborah Kupka

Fee Book 2010-3835

12/28/2010 @09:16AM

MTG MORTGAGE

Book: 882 Page: 922

# Pages: 5

Total Fees: \$29.00

Indexed   
Compared

Prepared by: Mike Wentzien, Region 6 Planning Commission, 905 E. Main St., Suite A,  
Marshalltown IA 50158

RECORDATION REQUESTED BY: Tama County

WHEN RECORDED MAIL TO: Preparer

For Recorder's Use only

### FORGIVABLE MORTGAGE

**Notice:** This Mortgage secures a loan ("Loan") in the amount of \$28,250.00. This Loan is senior to indebtedness to other creditors under subsequently recorded or filed mortgages and liens, unless the Lender enters into a written subordination agreement.

**Grant of Mortgage.** For valuable consideration, Cody Hitchcock ("Grantor") hereby grants, mortgages and conveys to Tama County ("Lender") a security interest in all of Grantor's right, title, and interest in and to the following described real property ("Mortgaged Property") located in the County of Tama.

Lot Five (5) of Hegardt, Cory and Ruch Sub-Division of Block Two (2), W.T. Hollen's Addition to Tama, Iowa.

The Mortgaged Property or its address is commonly known as 1011 Harding Street, Tama, Iowa .

The security interest in the Mortgaged Property includes all existing or subsequently erected or affixed buildings, improvements, and fixtures.

This Mortgage is given to secure the Grantor's performance of any and all obligations under the Forgivable Loan Promissory Note ("Note") executed by the Grantor on this date and payable to the Lender.

**Performance.** Except as otherwise provided in this Mortgage or the Note, the Grantor shall strictly perform all of Grantor's obligations under this Mortgage and the Note.

### Terms and Conditions

1. Affordability Period. The Grantor shall comply with the terms of this Forgivable Loan Promissory Note for a term of 10 years ("Affordability Period") beginning on the date of this Forgivable Loan Promissory Note (**August 28, 2010**). The Loan shall be forgiven 1/10<sup>th</sup> on each anniversary of the date the Grantor executed this Forgivable Mortgage for each year during the Affordability Period.

2. Principal Residence Requirement: Notice of Sale and Recapture.

The Grantor shall own and occupy the Mortgaged Property as the Grantor's principal residence. The Grantor shall notify the Lender if the Grantor no longer occupies the Mortgaged Property as the Grantor's principal residence or if the Grantor sells or transfers for any reason, the Mortgaged Property during the Affordability Period. If the Grantor sells or transfers the Mortgaged Property during the Affordability Period, the Grantor shall pay the Lender the un-forgiven balance of the Loan, unless the Net Proceeds (defined as the sale price minus the payoff on the first mortgage lien on the property and any usual and customary sellers' closing costs) of the sale are not sufficient to cover the un-forgiven balance of the Loan. If the Net Proceeds are not sufficient to cover the un-forgiven balance of the Loan, the amount of the Loan subject to recapture shall be determined in accordance with the provisions of paragraph 3, below.

3. Insufficient Proceeds. If the Net Proceeds are insufficient to repay the un-forgiven balance of the Loan, any Net Proceeds that are available shall be distributed to the Grantor and the Lender based on a ratio of the Original Loan Amount ("OLA") to the sum of the OLA and the Grantor's Investment ("GI" – defined as any out-of-pocket down payment paid by the Grantor plus any verified capital improvements made by the Grantor), as follows:

OLA			
_____	x	Net Proceeds	= Recapture Amount payable to Lender
OLA + GI			
GI			
_____	x	Net Proceeds	= Proceeds payable to Grantor
OLA + GI			

If there are no Net Proceeds to distribute, the recapture amount payable to the Lender shall be zero.

4. Refinance. If the Grantor refinances the first lien on the Mortgaged Property with a lender approved by the Iowa Department of Economic Development for participation in the Department's homeownership assistance program during the Affordability Period, the Lender may, in its sole discretion, agree to sign a subordination agreement subordinating the mortgage securing this debt to the new mortgage held by the IDEED-approved lender. If the

Grantor refinances both the first mortgage and this mortgage during the Affordability Period, then the Grantor shall pay the Lender the entire un-forgiven balance of the Loan.

5. Duty to Maintain. Grantor shall maintain the Mortgaged Property in good condition and promptly perform all repairs, replacements, and maintenance necessary to preserve its value and shall not cause or suffer waste on or to the Mortgaged Property.

6. Taxes and Liens. Grantor shall pay all taxes and special assessments before the taxes or special assessments become delinquent. Grantor shall maintain the Mortgaged Property free of any liens having priority over the interest of the Lender, except as specifically agreed to in writing by the Lender.

7. Insurance. Grantor shall keep in force homeowners insurance with a standard mortgagee clause in favor of the Lender covering all improvements on the Mortgaged Property against loss by fire, tornado and other hazards in an amount not less than the total combined mortgages and liens on the Mortgaged Property. Grantor shall provide proof of insurance and appropriate riders to the Lender and shall pay all premiums on the insurance when due.

8. Lender's Expenses. If the Grantor fails to (a) pay all taxes, (b) maintain required insurance coverage on the Mortgaged Property, or (c) maintain the Mortgaged Property in good condition, the Lender may do so, at the Lender's sole discretion. The Grantor shall be obligated to repay all expenses incurred or paid by Lender for such purposes and any amounts owed to the Lender for such purposes will accrue interest at the maximum allowable by law. The rights provided in this paragraph shall be in addition to any other rights or any remedies to which the Lender may be entitled as a result of any default. Any such action by Lender shall not be construed as curing the default so as to bar Lender from any remedy that it otherwise would have had.

9. Acceleration of Maturity and Receivership. If the Grantor defaults on this Forgivable Mortgage and the Note, the Lender may declare the Grantor in default and the entire un-forgiven amount of the Loan plus any payments made by the Lender for taxes, assessments, insurance premiums, or repairs shall become due and owing and the entire amount shall be collectable by foreclosure or otherwise. At any time after the commencement of any action in foreclosure, or during the period of redemption, and upon the request of the Lender, the court shall appoint a receiver to take immediate possession of the Mortgaged Property.

10. Default Events. At Lender's option, Grantor will be in default under this Mortgage if any of the following happens:

- a. The Grantor fails to occupy the Mortgaged Property as Grantor's principal residence for a period of two consecutive months.
- b. The Grantor sells, transfers, or conveys the Mortgaged Property.
- c. The Grantor fails to pay all taxes, to pay the insurance, or to maintain the property in good condition.

11. Attorneys Fees. If Lender institutes any suit to enforce this Forgivable Mortgage and the Note and to foreclose on the Forgivable Mortgage, the Grantors shall pay all costs of the action, including reasonable attorneys fees, court costs, and abstracting fees.

12. Governing Law. This Forgivable Mortgage and the Note shall be construed in accordance with the laws of the State of Iowa and the federal laws and regulations governing the HOME Investment Partnership Program.

13. Warranty of Title. The Grantor warrants that Grantor holds good and marketable title of record to the Mortgaged Property in fee simple, clear of all liens and encumbrances other than the first mortgage lien held by a lender approved by the Iowa Department of Economic Development for participation in the Department's homeownership assistance program and agreed to by the Lender.

14. Eminent Domain. If the Mortgaged Property is subject to eminent domain proceedings, the transfer shall constitute a sale of the Mortgaged Property and the proceeds shall be subject to the recapture provisions described above.

15. Nonjudicial Foreclosure. Lender may exercise the right to non-judicial foreclosure pursuant to Iowa Code section 654.18 and Chapter 655A as currently enacted or hereafter modified, amended or replaced.

16. Shortened Redemption. Grantor hereby agrees that, in the event of foreclosure of this Forgivable Mortgage, Lender may, at Lender's sole option, elect to reduce the period of redemption pursuant to Iowa Code sections 628.26, 628.27, or 628.28, or any other Iowa Code section, to such time as may then be applicable and provided by law.

17. Notices. Any notice provided for under this Forgivable Mortgage shall be given in writing by registered or certified mail, by receipted hand delivery, or by courier and addressed to the Grantor at the Mortgaged Property's address. Notice shall be effective at the earliest of (a) the time it is actually received, (b) within one day if it is delivered using an overnight courier service, or (c) within five days after it is deposited in the U.S. mail if it is delivered using registered or certified mail.

18. Successors and Assigns. Subject to any limitations stated in this Forgivable Mortgage, this Forgivable Mortgage shall be binding on and inure to the benefit of the parties' successors and assigns.

19. Time is of the Essence. Time is of the essence in the performance of this Forgivable Mortgage and the Note.

20. Release of Rights of Dower, Homestead and Distributive Share. Each of the undersigned Grantors hereby relinquishes all rights of dower, homestead and distributive share in and to the Mortgaged Property and waives all rights of exemption as to any of the Mortgaged Property. If a Grantor is not an owner of the Property, that Grantor executes this Mortgage for the sole purpose of relinquishing and waiving such rights.

21. Impact on Real Property. All of the terms and conditions herein shall run with and encumber the Mortgaged Property and the improvements thereon, and be binding upon the Grantor and the Grantor's successors and/or assigns during the Affordability Period.

**EACH GRANTOR ACKNOWLEDGES HAVING READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS FORGIVABLE MORTGAGE, AND EACH AGREES ITS TERMS.**

**GRANTOR ACKNOWLEDGES RECEIPT OF A COMPLETED COPY OF THIS FORGIVABLE MORTGAGE AND ALL OTHER DOCUMENTS RELATING TO THIS DEBT.**

**GRANTOR: Cody Hitchcock**



Cody Hitchcock, Individually

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**INDIVIDUAL ACKNOWLEDGEMENT**

STATE OF IOWA                    )  
  ) SS  
COUNTY OF   TAMA                      )

On this   July 2<sup>nd</sup>   day of 2010, before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared Cody Hitchcock, to me known to be the persons named in and who executed the foregoing instrument and acknowledged that he/she executed the same as his/her voluntary act and deed.



Notary Public in and for the State of Iowa

Commission Expires:   7-18-2012  



Prepared by: Mark Newberg Region 6 Resource Partners 903 E. Main St. Marshalltown, Iowa 50158 641-752-0717  
Return: Tama County Board of Supervisors 104 W. State Street P.O. Box 61 Toledo, Iowa 52342

## RELEASE OF MORTGAGE

**Know All People by These Presents:** That the undersigned, the present Owner(s) of the mortgage hereinafter described, do hereby acknowledge that a certain mortgage bearing the date of the 2<sup>nd</sup> day of July 2010, made and executed by Cody Hitchcock

The mortgage was made to Tama County and recorded in the records of the office of the Recorder of the County of Tama, State of Iowa, as Fee Book 2010-3835 Entered: Book 822 Page922, on the 28<sup>th</sup> day of December, 2010, is redeemed, paid off, satisfied and discharged in full.

Words and phrases herein, including acknowledgment hereof, shall be construed as in the singular or plural number, and as masculine, feminine or neuter gender, according to the context.

Dated this \_\_\_\_ day of \_\_\_\_\_, 2026.

Cody Hitchcock, Owner, Grantee

County of Tama

By: \_\_\_\_\_  
**Mark Doland** , Chair, Board of Supervisors

STATE OF IOWA            )  
  )    ss:  
TAMA COUNTY )

On this \_\_\_\_\_ day of \_\_\_\_\_, 2026, before me, the undersigned, a Notary Public in and for said County and State, personally appeared **Mark Doland** to me personally known, who being by me duly sworn, did say that they are the Chair of the Tama County Board of Supervisors, that said instrument was signed and sealed on behalf of said County by authority of it's the Board; and that the said Chair, acknowledged the execution of said instrument to be the voluntary act and deed of said corporation, by it and by them voluntarily executed.

\_\_\_\_\_  
Notary Public

# TAMA COUNTY RURAL HOUSING REVIVAL

## A SMART, FAMILY-FIRST TAX ABATEMENT PLAN

*Rooted in the Past, Building for the Future — Together.*



Farmhouse



Barndominium



Renovation

### HOUSING INVESTMENT (The Foundation)

- 10-Year Abatement on New Value
- Diverse Options: Farmhouses, Remodels, Barndos/Shousts



### PEOPLE & FAMILIES (The Catalyst)

- Attracts & Retains Residents
- Supports Aging in Place & Young Families
- Creates Demand



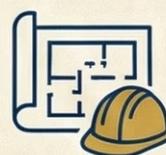
### MAIN STREET VITALITY (The Outcome)

- Sustainable Local Economy
- Thriving Small Businesses.
- Stronger Community Fabric.

### SMART POLICY DESIGN

Declining Term = Urgency to Act.  
Zero Current Revenue Loss.

### BUILT TO LAST STANDARDS



Code Compliant & Engineered.  
Safe, Insurable, Quality Housing.  
Protects Long-Term Value.

# Overview

This proposal introduces a 10-year Rural Housing Tax Abatement program designed to strengthen Tama County by encouraging families to invest in rural properties. Whether it's restoring a classic farmhouse, remodeling a family home, or building a new-age multi-purpose residence like a barndominium or shoust – this plan helps families live, work, and thrive in the place they call home.

## Why This Matters



### Aging in Place

Our seniors deserve to stay near family in homes that suit their evolving needs. This program enables modifications and additions that make independent living possible while keeping loved ones close.



### Welcoming the Next Generation

Young families are drawn to modern living with rural roots – making space for kids, gardens, and remote work. We're creating environments where the next generation wants to settle.



### Smart Design for Modern Living

Barndominiums and shousts blend utility with comfort, appealing to entrepreneurs and agricultural families who need flexible space for living and working.



### Return on Community Investment

These homes bring long-term residents, increase sales tax revenue, and preserve school enrollments – building a sustainable economic foundation for our county's future.

By freezing property taxes at pre-improvement values, we remove financial barriers that prevent families from building their futures here. This isn't just about construction – it's about creating lasting community connections and ensuring Tama County remains a vibrant place where generations can flourish together.

# Why 10 Years? A Justified Term for Tama County

We firmly believe a 10-year abatement is necessary and justifiable for Tama County's unique circumstances. This isn't an arbitrary timeline – it's a strategic response to the specific challenges and opportunities our rural community faces.

## Wind Farm Impact

Tama County's rural viewsheds have been permanently altered by industrial wind farms. While these bring valuable revenue, they reduce aesthetic value. A longer abatement helps balance this change for residents who call these landscapes home.

## Equity for Non-Participating Landowners

Many residents live with the visual impacts of turbines without receiving lease payments. This program offers a direct benefit to offset the indirect cost they bear every day.

## Using Wind Revenue Strategically

Wind farm property taxes will significantly increase county revenue for the next decade. Locking in 2025 assessments for new builds from 2026 onward leverages windfall revenue to grow the long-term taxable base without reducing existing income.

## Truly Rural Challenges

Tama County has significant unincorporated areas. A shorter abatement isn't enough to overcome cost hurdles of rural septic, water, grading, and extended utility runs that urban areas don't face.

## Timing Matters: The Sunset Schedule

### Creating Urgency

By offering a 10-year freeze at 2025 levels, the program incentivizes immediate action. To reward early adopters, the abatement duration reduces over time.

**Act now, benefit longer.**

Projects started in **2026** receive a full **10-year abatement**. Those beginning in 2027 receive 9 years. 2028 projects receive 8 years, and so on – with the final year of entry being 2035 for a 1-year abatement.

This declining schedule creates natural momentum while ensuring fairness. Early adopters who take on more risk and help prove the concept receive the greatest benefit.

**Long-Term Gain, No Short-Term Loss:** The county sacrifices no current revenue. Meanwhile, it adds new rooftops and long-term taxable improvements that will generate revenue for decades to come.

# How the Abatement Works

01

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## Property Tax Freeze

Property taxes remain frozen at pre-improvement assessed value for the duration of the abatement period, with a maximum of 10 years for projects initiated in 2026.

02

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## Eligible Projects

New construction on previously residential or agricultural parcels, substantial remodels or additions to existing homes, revived acreages and farmsteads (especially those standing vacant), and multi-purpose rural housing like barndominiums and shousts.

03

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## Geographic Scope

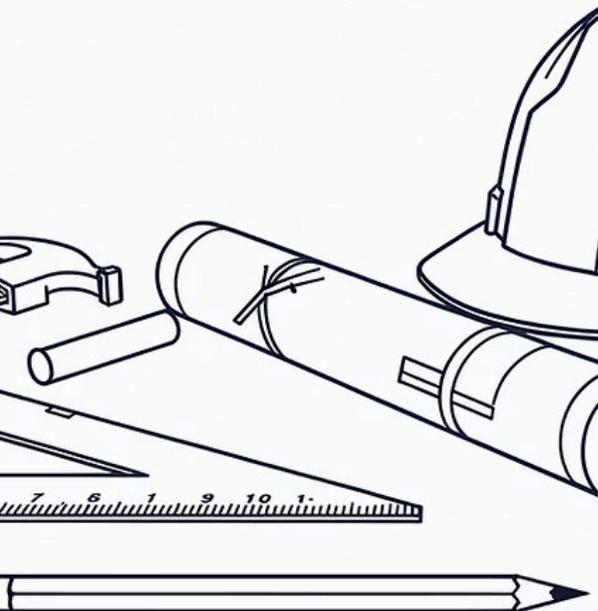
Available throughout rural unincorporated areas and participating small towns across Tama County where housing investment is most needed.

04

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## Application Process

Work with the County Assessor's office to register your project before construction begins, ensuring proper documentation and program eligibility from day one.



# Local Wins

This program creates immediate and lasting benefits for Tama County's economy, schools, and community fabric. Every new home represents a family choosing to invest their future here.



## No School or County Revenue Loss

S.A.V.E. sales tax and other revenue streams grow immediately with new population. The abatement only delays taxation of improvements that wouldn't exist otherwise — meaning we're adding value, not losing it.



## More Building, More Work

Every construction project boosts local jobs and materials purchases. From contractors to suppliers, carpenters to electricians — this program puts people to work right here in Tama County.



## Community Stability

Families living near one another reduce reliance on institutional care and strengthen informal support networks. When generations stay connected, everyone benefits — from childcare to elder care to simple neighborly support.

# Let's Build Tama County's Future Together

This isn't just a tax program — it's an investment in the people and families who make Tama County home. It's about grandparents staying close to grandchildren, young professionals choosing rural life, and entrepreneurs finding space to build their dreams.

We have a unique window of opportunity. Wind revenue provides financial flexibility. Demographic shifts create urgency. And families across Iowa are rediscovering the value of rural living. Let's make Tama County the place where they choose to grow roots.

Let's make Tama County the place where families grow back together.

## Get In Touch

**Ben Schemmel**

319-464-1977

Ready to discuss how this program can work for Tama County. Let's start the conversation about building our community's future — one home, one family, one generation at a time.

# What About School Funding Loss?

If we're not taxing the new value for 10 years, that's real money the schools and county aren't getting.

## We're not losing money — we're unlocking families.

### New rural homes attract young families

New rural homes are most often built by people in their 30s–40s.

### Children boost school aid

U.S. Census data shows 1.9 children per woman on average (rural = slightly higher). Each child brings \$7,500/year in state aid to local schools.

### Significant school revenue per family

One family = 2 kids = \$195,000 in school funding over 13 years.

### Long-term gain for schools

10 homes = \$2 million+ in school revenue, compared to \$40–50k in deferred property taxes.

In addition to direct school funding, new families bring broader economic benefits:

- **Families shop local**  
Generating 1% S.A.V.E. revenue.
- **Support local businesses**  
Homes use local contractors, landscapers, and suppliers.
- **Full property value taxed eventually**  
After abatement, the full property value is taxed, providing increased, long-term revenue.

We're not delaying school funding — we're building the only path to grow it.

# Frequently Asked Questions

## Q1: Why 10 years? Every other county uses 3–5.

A: Because 3–5 year abatements haven't reversed our decline. Our enrollment is shrinking, main streets are closing, and rural homes are being demolished or left behind. This plan isn't generous — it's what's required to make rural life viable again. The 10-year term gives families enough runway to make real investment decisions.

## Q2: Will this delay school funding growth?

A: No. There is no growth without new families. This program doesn't reduce existing taxable value — it adds long-term value that would otherwise never exist. Schools retain full valuation after the abatement expires, and improved permitting/inspection helps better assess real value.

## Q3: What's stopping people from abusing the system?

A: The policy requires:

- A minimum \$50K investment or 20% increase in assessed value, OR
- Expansion of bedrooms/bathrooms
- Building permits, inspections, and compliance with code
- Insurability by a standard carrier

No "quick flips" or cosmetic-only upgrades will qualify.

## Q4: Why not just do a pilot program first?

A: Because we've piloted inaction for years. A pilot won't give families or builders enough certainty to commit. Instead, we use a sunset clause:

- 2026 start = 10 years
- 2027 = 9 years
- ... down to 2035 = 1 year

This rewards early investment and keeps long-term flexibility.

## Q5: Is this only for housing?

A: No. We also recommend including new rural shops, garages, detached offices, and live/work spaces — as long as they're standalone structures, not just additions to an existing building.

## Q6: Do projects have to use local contractors?

A: Local labor and materials are preferred but not required. The intent is to drive as much economic activity into the county as possible — but not limit families with special needs or tight timelines.

## Q7: Is this for homeowners only? Or can investors qualify too?

A: The current draft focuses on long-term property value and functional improvement, not ownership type. If concerns arise about rentals or flips, we can include clawbacks or resale provisions to protect community intent.