

**LEGISLATIVE SERVICES AGENCY  
OFFICE OF FISCAL AND MANAGEMENT ANALYSIS  
FISCAL IMPACT STATEMENT**

**LS 6385**

**BILL NUMBER: SB 70**

**NOTE PREPARED:** Dec 10, 2025

**BILL AMENDED:** Dec 10, 2025

**SUBJECT:** Riverboat Relocation.

**FIRST AUTHOR:** Sen. Busch

**FIRST SPONSOR:**

**BILL STATUS:** CR Adopted - 1<sup>st</sup> House

**FUNDS AFFECTED:** X GENERAL  
X DEDICATED  
FEDERAL

**IMPACT:** State & Local

**Summary of Legislation:** (Amended) The bill provides that the licensed owner of the riverboat located in the city of Rising Sun (licensed owner) may relocate gaming operations to a casino in Allen County or Fort Wayne if certain conditions are met. It requires the licensed owner to pay a fee of \$50 M if the licensed owner sells or transfers the licensed owner's interest in the licensed owner's license within 10 years of the approval of relocation. It provides for the distribution of wagering tax revenue and supplemental wagering tax revenue from a casino in Allen County or Fort Wayne. It provides that a board is established for the purpose of making collaborative decisions for tax revenue.

**Effective Date:** July 1, 2026.

**Explanation of State Expenditures:** *Indiana Gaming Commission (IGC):* The bill would increase workload for the IGC. Any additional expenses would be paid from Riverboat Wagering Tax revenue annually appropriated to the IGC for administrative purposes. Current statute provides that sufficient funds are annually appropriated to the IGC from Riverboat Wagering Tax revenue deposited in the state Gaming Fund to administer the riverboat gambling laws. HEA 1001-2025 appropriated \$3.6 M for FY 2026 to the IGC for administrative purposes.

**Explanation of State Revenues:** *Summary:* The provisions in the bill related to the relocation of the casino will impact the state General Fund. The analysis assumes that the current license owner of the Ohio County casino will relocate the gaming facility to a location within Allen County and close the current operations at the Ohio County location. Depending on the approval, financing, and building timeline and process, the casino could start operating sometime between FY 2028 and FY 2030. This analysis provides the revenue and distributions impact from the full fiscal year of operations after completion of the first phase of development. The overall state impact is outlined in the following table.

<b>Tax Type</b>	<b>Annual State General Fund Impact (in Millions)</b>
Riverboat Wagering Tax	\$46.9
Supplemental Wagering Tax	(\$0.1)
Racino Wagering Tax	(\$4.3)
<b>All Tax Types</b>	<b>\$42.5</b>
<b>Fee</b>	<b>State General Fund Impact ( in Millions)</b>
Initial License Fee	\$25.0
<i>Note: The approved licensee will pay the initial license fee in two equal installments of \$12.5 M.</i>	

*Additional Information:*

(Revised) *Ohio County Riverboat Relocation to Fort Wayne or Allen County:* After July 1, 2026, the bill allows the licensee of the Ohio County casino to move to a location in the city of Fort Wayne if the licensed owner:

- (1) submits to the IGC a request for approval to relocate along with evidence of support from the city of Fort Wayne or Allen County and the mayor of the city of Rising Sun as required in the bill;
- (2) the licensee stops operation at the current Ohio County casino; and
- (3) the IGC approves the move. It sets guidelines and criteria for IGC to consider in evaluating the application to move the casino. It requires that the licensee pay a fee of \$25 M in two equal installments.

The bill requires that over a five-year period at least \$500 M be invested in the casino and nongaming amenities. It sets additional requirements related to reaching the investment threshold set in the bill. It requires the licensed owner of the relocated casino to pay an additional fee of \$50 M if the licensed owner sells or transfers the owner's interest in the owner's license within ten years of relocation. It requires that the entity acquiring the license must reach the investment threshold within ten years of relocation of the casino. Any license fee or transfer fee will be deposited in the state General Fund.

If approved, the relocated casino operator will continue to pay riverboat wagering tax and supplemental wagering tax currently imposed under riverboat tax laws. Under the riverboat wagering tax structure a graduated rate of 10% to 40% of AGR will continue to apply to the relocated casino. The wagering tax will be distributed similar to the wagering tax distributions from the riverboats in the state. However, it provides separate distributions for the 25% local portion of the wagering tax revenues.

The bill imposes a 3.5 % supplemental wagering tax rate on the potential new casino. It provides guidelines for distribution and use of the revenue generated under the supplemental wagering tax at the relocated casino.

*Fort Wayne or Allen County Location - Adjusted Gross Receipts and Tax Impact:* It is estimated that 1.7 million to 2.2 million patrons will annually visit the new casino and generate between \$200 M to \$230 M in AGR annually. The actual AGR would likely be lower in the initial years and higher once the full investment is completed at the location. The estimate is based on various factors including regional population, regional per capita income, accessibility to the potential location, available gaming options, and gaming market trends in Indiana, Michigan, and Ohio.

A small portion of AGR at the relocated casino will be displaced from other Indiana riverboats and racinos. It is estimated that the racino in Anderson will be the only one with a significant impact from the relocated casino. All other Indiana casinos are located at a substantial distance, so any impact will be minimal to none.

These AGR impacts will result in a net increase in riverboat wagering tax and supplemental wagering tax revenues and loss of racino wagering tax and county slot machine wagering fee.

(Revised) *Ohio County Casino - Adjusted Gross Receipts and Tax Impact:* The closure of the Ohio County casino will result in a net loss of AGR. Since the majority of the AGR loss from the Ohio County casino will be absorbed by other Indiana riverboats with higher graduated riverboat wagering tax rates, it is estimated that the net impact on the riverboat wagering tax will be positive. The loss of supplemental wagering tax at the Ohio County casino will not be offset by the gains at other casinos, resulting in a net negative impact on supplemental wagering tax. There would also be a small impact on supplemental wagering tax revenues deposited in state funds or distributed to local units.

*Other Indiana Casinos - Adjusted Gross Receipts and Tax Impact:* It is estimated that the new casino will result in AGR loss at the racino in Anderson, resulting in a loss of racino wagering tax, county slot machine wagering fees, and AGR distributions to the horse racing industry. The closure of the Ohio County casino will also result in a gain of AGR at competing southeastern Indiana casinos. This will result in additional riverboat wagering tax and supplemental wagering tax from gaming facilities in Lawrenceburg and Dearborn County.

The loss to the horse racing industry and breed funds could total up to \$1.7 M annually. All other fiscal impacts are shown as state and local fiscal impacts or would be partially or fully offset by adjustments to existing hold-harmless distributions.

#### **Explanation of Local Expenditures:**

**Explanation of Local Revenues:** (Revised) *Summary:* The provisions in the bill allowing for the relocation of a riverboat will result in local fiscal impacts as shown in the following table.

<b>Tax Type</b>	<b>Local Unit</b>	<b>Annual Impact (in Millions)</b>
Riverboat Wagering Tax	Lawrenceburg	\$1.0
Riverboat Wagering Tax	Switzerland County	\$0.9
Riverboat Wagering Tax	Michigan City	\$0.1
Riverboat Wagering Tax	East Chicago	\$0.1
Riverboat Wagering Tax	Rising Sun	(\$0.4)
Riverboat Wagering Tax	Allen County Local units	\$7.8
Riverboat Wagering Tax	Allen County Greater Fort Wayne Community Recovery Fund	\$5.2
Supplemental Wagering Tax	Allen County Local Units	\$4.3
Supplemental Wagering Tax	Allen County Greater Fort Wayne Community Recovery Fund	\$2.9
Supplemental Wagering Tax	Ohio County Local units	(\$0.9)
Supplemental Wagering Tax	Local Units with Riverboats	\$0.5
Hold Harmless Distributions	Ohio County Local Units	(\$3.4)
Hold Harmless Distributions	Local Units with Riverboats	\$3.4
Revenue Sharing	Allen County Local Units	(\$2.2)
Revenue Sharing	Non-Riverboat Counties	\$2.2
County Slot Machine Wagering Fee	Madison County	(\$0.5)
<b>All Tax Types</b>	<b>Total</b>	<b>\$21.0</b>
<i>Note: Ohio County units will receive the revenue sharing distributions for non riverboat communities.</i>		

(Revised) *Allen County Greater Fort Wayne Community Recovery Fund*: The bill requires that within 90 days of IGC approving the relocation, a board must be established for the purpose of making collaborative decisions to improve mental health and combat homelessness, addiction, and other challenges. It provides guidelines for setting up the board and membership. The board shall establish the Allen County Greater Fort Wayne Community Recovery Fund that consists of wagering tax revenue and supplemental wagering tax revenue deposited in the fund. The money in the fund will be used for purposes of the board.

(Revised) *Riverboat Wagering Tax and Supplemental Wagering Tax from Allen County Casino*: The local portion of riverboat wagering tax is estimated to be about \$13 M annually. The supplemental wagering tax is estimated to be about \$7.2 M annually. The Allen County Greater Fort Wayne Community Recovery Fund will receive 40% of the revenues. The remaining 60% will be distributed among the county and each city and town located in Allen County according to the ratio that the county's, city's, or town's population bears to the total population of the county.

*Revenue Sharing With Non Riverboat Local Units*: Since the new relocated casino might contribute a larger share to the revenue sharing amount as compared to the Ohio County casino, effectively reducing the contribution required by other riverboats, it is possible that some units with riverboats will receive additional wagering tax revenues. Additionally, after having a casino, Allen County units will stop receiving the distribution of revenue sharing. The reduction in revenues will be about \$1.5 M for Fort Wayne, \$0.5 M for Allen County, and \$0.2 M for the remaining local units. All other non riverboat counties in the state will receive a total of \$2.2 M in additional revenue sharing distributions. The bill will also result in Ohio County and Rising Sun receiving revenue sharing distributions of about \$36,000. Being a location of a riverboat, Ohio County units currently do not receive this distribution.

(Revised) *Ohio County - Wagering Tax*: After the relocation, the Ohio County casino will not generate riverboat wagering tax or supplemental wagering tax. This will result in revenue loss for Rising Sun, Ohio County, and the Ohio County Convention and Visitors' Bureau. The bill removes the distributions of supplemental wagering tax hold-harmless distributions to Ohio County and Rising Sun. As a result of losing supplemental wagering tax revenues and the hold harmless distributions, Ohio County units will have a revenue loss of about \$4.3 M. This will increase the supplemental wagering tax and hold harmless distributions received by other local units with riverboats by about \$3.9 M. A portion of the hold harmless loss to Ohio County units could also result in a gain for some state dedicated funds.

**State Agencies Affected:** Indiana Gaming Commission, Indiana Horse Racing Commission, Department of State Revenue, State Fair Commission, Division of Mental Health.

**Local Agencies Affected:** Local units receiving riverboat taxes or racino taxes.

**Information Sources:** State Revenue Forecast, December 17, 2024 and April 16, 2025; Michigan Gaming Control Board, <https://www.michigan.gov/mgcb>; Casino Control Commission, Ohio, <https://casinocontrol.ohio.gov/>; Pennsylvania Gaming Control Board, <https://gamingcontrolboard.pa.gov/>; Illinois Gaming Board, <https://igb.illinois.gov/>; Missouri Gaming Commission, <https://www.mgc.dps.mo.gov/>; Indiana Gaming Commission, <https://www.in.gov/igc/>; State of the States (2024), American Gaming Association; <https://www.americangaming.org/resources/state-of-the-states-2024/>; OFMA, Casino Data.

**Fiscal Analyst:** Randhir Jha, 317-232-9556.