



**Department of
Taxation**



Ohio Property Tax Guide

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**Department of
Taxation**

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Ohio Property Tax Tax Guide

Ohio's real estate market has experienced various changes over the years which can affect property taxes. This guide is designed to help you understand the property appraisal and assessment process in Ohio and how it relates to your tax bill. While the value of your property plays a significant role in determining your taxes, other factors, such as voter-approved levies and state laws, also have a substantial impact.



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Topics covered in this guide include:

- The appraisal and assessment process
- The appeal process
- Property tax mills and reduction factors
- Understanding property tax increases or decreases
- Technological advances
- Additional information for homeowners
- Resources and contacts



Real Property Defined

Real property includes land and buildings attached to the land, such as homes and commercial buildings.

The Appraisal and Assessment Process

County auditors are responsible for valuing all properties in the county to establish the market value for taxation purposes. Methods used include data collection and analysis, recent sales, cost of construction, and the condition of the property.

Reappraisals are conducted every six years as required by Ohio law. This sexennial reappraisal is a full revaluation of all properties through physical or desktop inspection and market analysis. The triennial update occurs every three years between reappraisals to adjust values based on changes in the market without an inspection. The triennial update uses statistics from home sales over the previous three years, while the sexennial reappraisal involves inspections to ensure property appraisals are current with market conditions.

Factors that may affect the value of a property include market trends, improvements to the property or new construction, changes in the use of the property, the condition of the property, neighborhood sales, and use of the property.



Appeal Process

Property owners have the right to dispute or file a formal complaint if they believe the appraised value of their property is incorrect. The process involves:

Informal Review (Where Available)

Some county auditors offer an informal review process as a courtesy, but this is not required by Ohio law. Availability and procedures for informal reviews vary by county. If your county offers this service, it may be conducted through an online portal, informal hearings, individual meetings with appraisers, or other methods. Contact your county auditor’s office to see if there is a window of opportunity to submit an informal appeal during the reappraisal or triennial update year.

Formal Complaint

If the informal review process is not available or does not resolve your concern, you can file a formal complaint with the County Board of Revision between January 1 and March 31 of the ensuing tax year.

Supporting Documentation

It is helpful to include supporting documentation for a dispute or formal complaint. You could submit documentation such as recent sales data, a recent independent appraisal, your purchase agreement or closing statement, and any other information you feel is important.



Property Tax Mills and Tax Reduction Factors

Understanding Property Tax Mills

A mill is a unit of measure used in property taxation. It represents one-tenth of a cent, or \$0.001. Property taxes are calculated by multiplying the millage rate and the taxable value of your property. The taxable value is 35% of your property's appraised value. For example, if the tax rate is 20 mills, you would pay \$20 for every \$1,000 of your property's taxable value.



Tax Reduction Factors

Ohio uses tax reduction factors to help protect taxpayers from increases in property taxes due to rising property values. These factors work by reducing the effective millage rate of voted levies applied to your property. However, there are limitations to these reductions. The 20-mill floor is a key limitation for school districts. For those school districts whose effective rate has been reduced to 20 mills, Ohio law prevents their effective millage rate from being further reduced below 20 mills.

Similarly, inside mills—which are 10 mills assigned to local governments that can be levied without voter approval—are not subject to these reduction factors. This system is designed to balance the need for local revenue with protection for taxpayers.

Property Tax Fluctuation

Several factors can cause your property taxes to increase or decrease, and understanding these can help you anticipate changes to your tax bill.

Newly Approved Levies

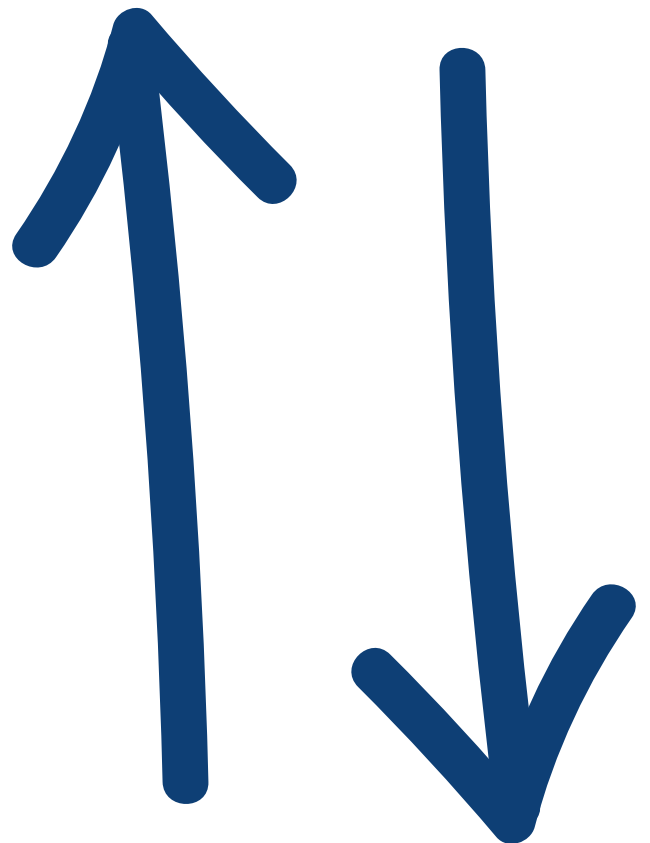
When voters approve new levies, the additional mills are applied to your property, directly increasing the amount you owe. Levies are often used to fund schools, public safety, or other community services.

Changes in Property Value

If your property value increases due to improvements, market conditions, or reassessment, your property taxes may increase because of inside mills and for those school districts at the 20-mill floor. Conversely, if your property value decreases, reduction factors are adjusted to keep your taxes consistent. Your taxes might decrease, although other factors might counterbalance this effect

Legislative or Policy Changes

Changes in state or local tax laws and shifts in the overall budget needs of your community can impact your property taxes. Adjustments in tax reduction factors are mathematical and not subject to annual policy decisions. Alterations in local budget needs typically require voter-approved levies. This complex interplay means that even minor changes can lead to noticeable fluctuations in your property tax bill.



Technological Advances

Recent technological improvements include the use of Geographic Information Systems (GIS) and aerial imagery to ensure data is accurate and updated with market changes. GIS allows auditors to map properties and analyze spatial data, while aerial imagery provides recent visuals of properties, helping to identify changes and improvements accurately.

Additional information for Homeowners

Homeowners need to keep their appraisals current by submitting any required changes to the property, verifying that their property records maintained by the auditor's office are correct, and providing any documentation required during the appraisal and reassessment process. Adding a room, remodeling a kitchen, and building or removing a deck can enhance the value of a property. This, in turn, increases the assessed value and, in most cases, the property taxes. Property owners should report any substantial improvements to their county auditor so that their property is appraised accordingly. Accurate information is also important if you ever decide to sell your property.



Frequently Asked Questions (FAQs)

1. What if a property owner doesn't pay their property taxes?

Not paying property taxes can lead to penalties, interest, and a tax lien on the property. Continued non-payment will eventually result in foreclosure and the sale of the property at a tax auction to collect the owed taxes.



2. Are there any relief or exemption programs available for property owners?

Ohio provides several property tax relief programs, including the Homestead Exemption for seniors and disabled homeowners, disabled veterans, or spouses of public service officers killed in the line of duty, and the Owner-Occupied Credit. The Homestead Exemption reduces the property tax burden for those who qualify by lowering the taxable value of the home. The Owner-Occupied Credit reduces the amount of taxes owed on an individual's main residence. Property owners should contact their county auditor's office to learn about the qualifications for these programs.

3. How are property owners assured their property records are correct?

Property owners can review their property records on their county auditor's website and report any discrepancies. An appraisal division does not automatically conduct annual reviews; something has to trigger a review, such as a property owner filing a destroyed or demolished building report.

FAQs Continued

4. What do new homeowners need to know about the process for property appraisal and assessment?

New homeowners should know that their property will be reappraised and revalued periodically, with a general reappraisal once every six years and a triennial update once every three years. They should also know how they can challenge the value at which their property is assessed and find out if there are any tax relief programs they could access.

5. Are there upcoming changes in the law regarding property taxes or assessment procedures that owners must stay updated on?

Property owners should stay in touch with their county auditor's office and the Ohio Department of Taxation to watch for legislative changes that could affect property taxes and assessments. These offices will provide the latest news and information alerts.



6. How is the triennial update different from the sexennial reappraisal?

The triennial update is done every three years between the full six-year (sexennial) appraisals. A triennial update adjusts the value of the property to reflect recent market trends. It uses house sales data from the last three years so that property assessments remain up to date with changes in the market. On the other hand, the sexennial reappraisal is a more in-depth process that includes a physical or desktop inspection and a detailed market analysis of all properties.

FAQs Continued

7. Where can someone find specific deadlines and schedules for property reassessments?

Specific deadlines and schedules for property reassessment can be found on your county auditor's website. Property owners can also contact their local auditor's office to obtain more information regarding schedules and deadlines for reassessment.

Resources and Contacts

Many resources for property owners can be found on their county auditor's website, the Ohio Department of Taxation's website, or by contacting their local auditor's office. In addition, many counties have online tools for property searches and valuation reviews with a more detailed guide on the appraisal process.

Conclusion

Understanding the appraisal and assessment process is important for all property owners. Routine updates and technological advances increase accuracy, and resources and assistance are available for property owners to help navigate the process. To learn more, visit your local county auditor's office or the Ohio Department of Taxation's website.





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Additional Resources

County Auditor Directory

[Directory of County Auditors – CAAO](#)

Division of Tax Equalization

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