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2026 Property Value & Tax FAQ

Answers to the questions Butler County property owners ask most often

The Butler County Auditor's Office receives thousands of questions each year about property values, taxes, and tax relief programs. This publication answers the most common questions and explains what property owners can expect following the 2026 reappraisal.

What Every Property Owner Should Know

- Your property value is not your tax bill.
- Values are based on the local real estate market.
- Higher values do not mean taxes increase by the same percentage.
- If you believe your value is incorrect, you may file a Board of Revision complaint by March 31, 2027.
- New state laws help limit certain unvoted property tax increases beginning with tax year 2026.
- Real estate taxes are billed and collected a year in arrears, meaning property owners are paying for a tax period after it has already passed.

PROPERTY VALUES

Why are property values continually changed?

The Ohio Constitution (Article XII, Section 2) mandates that real property be taxed by uniform rule according to its "true value in money." Property is generally assessed at 35% of this fair market value. Per state law, County Auditors conduct comprehensive reappraisals every six years, with updates at the three-year mid-point, focusing on market data, income, or cost approaches. Butler County conducted a state-mandated reappraisal in 2026, and new, tentative values were approved by the Department of Tax Equalization (DTE) on June 25, 2026. Overall, values are increasing countywide by a median of 19 percent.

What is fair market value?

A sale between a willing buyer and a willing seller, without special circumstances such as foreclosure, bankruptcy, or family transfers, helps set fair market value. It is the intent of the County Auditor that your full market value for tax purposes remains below the fair market value. Typically, an acceptable baseline amount is 90-92% of fair market value.

What factors affect my property's value?

The key elements of value are land size, grade/quality, condition, living area, and basement living area. Rarely are homes 100% identical, and there are value fluctuations, even in subdivisions that appear to have a similar housing stock.

How can I tell if my new value is reasonable?

While the Auditor’s Office strives to apply a fair, conservative value on each property, mass appraisal techniques are not foolproof. An owner should consider the following questions:

- Is the value a fair representation of what you recently paid for your home?
- Is the value a fair representation of what your home recently appraised for on a refinance loan?
- Does the value seem fair compared to what similar properties in your neighborhood have recently sold for?
- Does the value seem fair compared to current list prices of similar homes in your neighborhood?

Why did my value increase more than my neighbors’ property value?

Every property is different. Factors such as improvements, lot size, condition, square footage, construction quality, and recent market activity can cause neighboring homes to increase by different amounts. If you'd like us to review your property, please contact one of our appraisers at 513-887-3154.

What should I do if I think my value is too high?

If you disagree with your value, you may file an appeal with the Board of Revision (BOR) beginning the first Monday of January each year. Complete the DTE Form 1 and submit it to the BOR by March 31, 2027. The form, along with complete instructions, is available at the first of the year on the Auditor’s website at auditor.bcohio.gov under Contact & Resources.

PROPERTY TAXES

Who receives my property taxes?

Nearly two-thirds of most tax bills go to your local school district. All revenue remains local. Your tax bill provides a breakdown of where your tax dollars go. You can also view the breakdown online by looking up your property on the Auditor's website, including a new Current Tax Distribution tab that provides a detailed, levy-level breakdown. The current online information reflects the 2025 tax year (pay 2026).

How will the change in my new 2026 tax year value affect my tax bill?

It depends. A higher property value does **not** mean your property taxes will increase by the same percentage. Tax rates also adjust after a reappraisal, and new state laws limit certain tax increases. Individual 2026 tax bills (pay 2027) will not be calculated until later this year.

New Ohio Property Tax Reform Legislation

Legislative action helps slow growth of unvoted tax increases

Key highlights of Legislation that went into effect in 2026:

HB 186

✓ Limits certain school tax growth to inflation
✓ Expands the Owner Occupancy Credit over four years
✓ Gradually phases out the Non-Business Credit

HB 335

✓ Caps growth of inside millage at the rate of inflation

HB 129

✓ Changes how the 20-mill floor is calculated
✓ Reduces the number of districts affected

APPEALING PROPERTY VALUATION

How do I appeal my value?

If you believe your property's market value is incorrect, you may file an appeal with the Butler County Board of Revision (BOR) between the first Monday in January and March 31. The BOR consists of representatives from the Auditor's Office, Board of County Commissioners, and the Treasurer's Office.

What should I provide as evidence to the Board of Revision?

Evidence generally accepted by the Board of Revision includes:

- Evidence of a recent arms-length open market sale of the property
- Recent independent credible appraisal
- A real estate agent's comparative market analysis of recent similar arms-length sales within the same neighborhood
- Evidence of significant property damage and/or needed repairs

My value increased more than my neighbors' property. Can I appeal that scenario?

No. Evidence the Board cannot accept includes:

- The county assessed value of other properties
- The amount of property taxes of other properties
- The percentage of increase or dollar amount of increase of your property value vs. other properties

Think of the Board of Revision as an opportunity for an owner to turn the focus directly on his/her property. Auditor appraisers use a mass appraisal process to appraise properties in a timely and cost-effective way for the taxpayers. A Board of Revision hearing is not a forum to determine whether the Auditor's mass appraisal techniques are resulting in equitable values, although that is the Auditor's goal. The Board of Revision offers an opportunity for an owner to show specific evidence of value that may lead to a different value determination than what was reached by the Auditor. That is why recent sales and appraisals are important. Those items are tangible evidence of market value. Without such evidence, the Board of Revision, based on case law, presumes the Auditor's value is correct.

What if I disagree with the BOR decision?

The BOR has 90 days to issue a decision by mail or email to all parties involved. If a complainant is not satisfied with the decision, there are two options to appeal. A complainant or counter complainant may appeal to the Board of Tax Appeals (BTA) within 30 days of the BOR sending the decision letter. The complainant may also decide to appeal to the Butler County Common Pleas Court.

HOMESTEAD EXEMPTION

Is the state funding additional Homestead relief for the 2026 tax year (pay 2027)?

Yes, in June 2026 the Legislature set aside $350 million of the state's budget surplus to fund additional property tax relief for seniors and the disabled for the 2026 tax year (pay 2027). Each Homestead recipient will equally share in the funding, which is expected to amount to about $500. This is in addition to the amount determined by the normal Homestead criteria.

Should new Homestead applicants apply earlier this year?

Yes, new applicants in 2026 need to apply with the Butler County Auditor's Office by the beginning of October to be eligible for the additional state credit for the 2026 tax year (pay 2027).

Will the local option Homestead benefit continue for the 2026 tax year?

No, with the State picking up an additional amount for Homestead recipients during the 2026 tax year (pay 2027), the local option was not renewed for a second year. Butler County was one of only 9 counties that implemented the local option during the 2025 tax year (pay 2026). The benefit was paid for by cutting local taxing districts and the County Commissioners did not want to cut local taxing districts again.

Do Social Security benefits count in determining eligibility for Homestead?

Generally, Social Security benefits do not count as income for the Homestead reduction. We look at line 3 on the Ohio 1040 form - the Ohio adjusted gross income – and add any business income reported on Line 11 of the Ohio Individual Income Tax Schedule A. Together, this is known as the Modified Adjusted Gross Income (MAGI).

TAX SAVINGS PROGRAMS

What programs can help reduce my property taxes?

Owner Occupancy Credit - To receive up to a 2.5% tax reduction on an owner-occupied home in Ohio, you must own and occupy that home as your principal place of residence on January 1 of the year you file for the reduction. A homeowner and spouse are entitled to this credit on only one home. Changes brought by HB 186 gradually increase the owner-occupancy credit up to 15.38 percent while reducing the non-business credit to 0 over four years beginning the 2026 tax year.

Non-Business Credit - This is a credit for all non-business parcels up to 10 percent. However, this will reduce to 0 over four years beginning the 2026 tax year (pay 2027), except for agricultural land.

The result of these changes is that the owner-occupancy credit will eventually provide more relief (up to 15.38 percent) than the combined 12.5 percent in place for the 2025 tax year (pay 2026). Rental property owners, on the other hand, will face a steady 2.5 percent annual increase in effective rates through 2029 (pay 2030) as the non-business credit is gradually removed.

Homestead Exemption -

- Homeowners 65 and older or permanently disabled. The maximum allowable income for those eligible for the 2026 tax year (pay 2027) is $41,000.
- Regardless of income, an honorably discharged U.S. Veteran with a 100% disability rating, or a 100% total disability rating based on individual unemployability for a service-connected disability, or combination of service-connected disabilities from the VA, would also be eligible.
- This program reduces the taxable value of the property, thereby reducing the taxes owed. A provision enacted a few years ago annually ties the Homestead Exemption benefit to the

rate of inflation.

- Applications are available at our office or online and may be filed by Dec. 31 of the year you become eligible. Those signing up in 2026 need to do so by the beginning of October to be eligible for the additional State savings of approximately $500 for the 2026 tax year (pay 2027).

Current Agricultural Use Value - Eligible agricultural properties must be used for an agricultural purpose and be 10 acres or more or have produced an average annual gross income of $2,500. Applications are accepted between the first Monday in January and the first Monday in March each year in our office.

LEGISLATION

Is the state legislature planning more tax reform measures?

Several bills continue to be reviewed by the Legislature but none of these, if passed, would impact this reappraisal or the 2026 tax year (pay 2027). Legislators did set aside $350 million of the state's budget surplus to fund an additional Homestead credit for the 2026 tax year. It's estimated that amount of additional savings per residence will be about $500.

Can I contact our legislators directly?

Our Butler County State Senators and State Representatives make themselves available to the public. See office contact information below:

- State Sen. George Lang: 614-466-8072; email: Lang@ohiosenate.gov
- State Sen. Stephen Huffman: 614-466-6247; email: Huffman@ohiosenate.gov
- State Rep. Rodney Creech: 614-466-2960; email: rep40@ohiohouse.gov
- State Rep. Jennifer Gross: 614-466-8550; email: rep45@ohiohouse.gov
- State Rep. Thomas Hall: 614-644-5094; email: rep46@ohiohouse.gov
- State Rep. Diane Mullins: 614-644-6721; email: rep47@ohiohouse.gov

OTHER AUDITOR TOPICS

How can I arrange for a speaker from the Butler County Auditor's Office?

The Butler County Auditor's Office is pleased to provide speakers and presentations on a variety of topics, including the Homestead Exemption program, the real estate taxation process, weights and measures, and any other aspect of the office. Contact Communications Manager David Brown at 513-887-3159 or email david.brown@bcohio.gov to seek assistance in scheduling.

If you have other questions or concerns, please contact the Auditor's Office at 513-887-3154 or email auditor@bcohio.gov. Our staff would be pleased to assist you. Additional questions about tax payments should be directed to the Treasurer's Office at 513-887-3181.