

HOMESTEAD EXEMPTION

INFORMATION FOR CRAWFORD COUNTY RESIDENTS

(Prepared by the Office of Joan M. Wolfe,
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WHAT IS A HOMESTEAD EXEMPTION?

Homestead Exemption is a form of property tax relief and results in a reduction in real estate taxes for those who qualify. The information provided in this brochure is intended to assist you in determining your eligibility for this reduction, and to answer some of the typical questions relative to this program. For further information, please contact our office at (419) 562-7941.

Who should apply?

Applicants who are 65 or older, or totally and permanently disabled. Please note, it does not matter what date you turn 65, as long as you turn 65 sometime during the year you apply. If disabled, the applicant is required to have their physician complete the certificate of disability form or submit a certificate from a state or federal agency. Applicants must own and occupy their home or mobile home or have ownership interest in it (i.e. land contract, lease purchase).

Who is considered a homeowner?

In general, a person whose name appears on the deed, a purchaser under a land contract, a person with a life estate ownership, or a person with control under a living trust.

What do I need to do if I am filing as a disabled person less than 65 years of age?

You will need to get the certification of a medical doctor or psychologist. Requirements for designation (and the certification statement) can be found on the back side of the Homestead Exemption Application form.

What types of properties are eligible for the Homestead Exemption?

Homestead includes single family homes, condominiums, a unit in a multiple-unit residence, and mobile homes or manufactured homes occupied as the **principal residence** of the owner.

What if I don't live in Ohio for the whole year?

You must be a legal resident of Ohio as of January 1st in order to file for Homestead Exemption in that year.

How do I show proof of my age?

Provide a photocopy of a picture ID, with date of birth, such as driver's license, State of Ohio ID card, or a current or expired passport.

What income is used to determine my eligibility?

If you are applying for homestead and did not qualify for the exemption for 2013 (2014 for manufactured homes), your total income cannot exceed the amount set by law. “Total income” is defined as the adjusted gross income for Ohio income tax purposes (line 3 of Ohio income tax return) of the owner and the owner’s spouse for the year preceding the year for which you are applying. **For tax year 2014, the household income limit from the previous year (2013) was \$30,500. For tax year 2015, the household income limit from the previous year (2014) is \$31,000. The maximum allowable income for determination of eligibility for the Homestead Exemption will be set each year by the State of Ohio.**

If you do not file an Ohio income tax return, adjusted gross income includes compensation, rents, interest, fees and most other types of total income. **Social Security is NOT taxed in Ohio.** If any portion of your Social Security benefits is taxed for federal tax purposes, you will need to deduct the amount that is included in the federal taxable income to arrive at the Ohio taxable income.

If you are unsure of what income is included, contact our office at (419) 562-7941. You will be required to produce evidence of income. Appropriate forms of evidence include federal income reporting forms, such as a W-2, Form 1099, Form SSA-1099, and Form 1099R, if applicable. It is suggested that the applicant complete a current Ohio income tax return, either in paper or online, even if you are not required to file such a return, as such a return will provide the applicant with a roadmap to calculate Ohio adjusted gross income.

Will my income be verified by the Auditor’s Office?

The new application form requires the applicants to authorize both the Ohio Tax Commissioner and the County Auditor, or their designated agents, to verify the applicant’s income, as it relates to the Homestead Exemption tax credit.

How do I know if I am currently receiving the Homestead Exemption?

If you are currently enrolled in the program, the reduction is marked on your real estate tax bill.

Will the Homestead Exemption reduce special assessment liabilities?

No, the homestead reduction is limited to general taxes only.

Do I need to apply again if I already received the Homestead Exemption on my current tax bill?

No. Taxpayers already in the program do not need to reapply. You will continue to receive the homestead credit on your tax bill. Everyone already enrolled will stay enrolled and will not need to file the new application.

Do I need to file an application every year?

No. You will only need to file that form if there is a change in the owner’s eligibility status or in ownership of the property.

How much will the Homestead Exemption reduce my taxes?

The exemption is calculated by reducing the true value appraisal of the parcel by \$25,000. The amount of tax reduction varies, depending upon the taxing district in which your parcel is located. Estimated savings, based on current tax rates, range from \$297.10 to \$490.63 per year (\$148.55 to \$245.31 per half).

How soon after submitting an application will the credit be shown on the tax bill?

If you turned 65 in the year of application, or were determined to be disabled as of January 1st of the current year, and are filing an application prior to the first Monday in June deadline, the reduction will first appear on the tax bill in January of the following year.

If you turned 65 in the prior year, or were determined to have been disabled as of January 1st of the prior year, and are filing an application before the first Monday in June deadline, your reduction will appear on your second half tax bill.

What if I missed the deadline?

If you missed the June deadline and meet the criteria, you may enroll for both the current and previous year in the following year, as long as you then file a timely application.

How do I enroll?

Completed Homestead Exemption Application forms (DTE 105A) are accepted between the first Monday in January and the first Monday in June. All forms must be signed and submitted to the Auditor's office.

RECENT CHANGES TO THE HOMESTEAD PROGRAM

Beginning in tax year 2014, **new** participants in the Homestead Exemption program will be subject to a means test. The exemption will only be available to those otherwise eligible taxpayers with household incomes that do not exceed the amount set each year by the State of Ohio (\$30,500 in 2014 and \$31,000 in 2015), as measured by the household's Ohio adjusted gross income for the preceding year. **Existing homestead recipients will continue to receive the credit without being subject to the income test.**

It is important to realize that, in order to be exempt from the means test, the homeowner **must have actually received a homestead exemption credit for tax year 2013**. This may be an original, continuing, or late application, but if an otherwise eligible homeowner who did not participate in the program from 2012 does not file by June 2, 2014 to secure the exemption for 2013, they will be subject to the income test for all future years.