Finance Friday Update: Property Taxes, New State Laws, and Helpful Tips (January 2026)

Many local residents are seeing **higher property tax bills** this winter. One major reason is that **2025 was a reappraisal/update year**, when property values were adjusted to reflect the current housing market.

For **Minford Local Schools**, property values increased by **about 33.5%**, according to the **Ohio DTE 93 (Abstract of Real Property)**. This increase reflects market value changes, not a decision by the school district to raise taxes.

Why property taxes increased

Ohio has laws meant to limit property tax growth, including **HB 920**, which reduces tax rates after reappraisals. However, property values across Ohio have increased **much faster than normal** in recent years. In many communities, values rose 30% or more, which can still lead to higher tax bills even with tax limits in place.

Many school districts, including Minford, are also at the **20-mill floor**, which is the minimum tax rate required for school operations. When districts are at this level, tax rates cannot be reduced further to offset rising values.

New property tax laws signed December 19, 2025

On December 19, 2025, the Governor signed **five property tax reform bills** aimed at slowing future increases and providing relief to homeowners.

Key changes include:

- **Limits on tax growth** in school districts at the 20-mill floor, tying increases to inflation.
- **Tax credits** for some homeowners in districts that reappraised in 2023 or 2024.
- A shift in homeowner tax relief by **ending the 10% rollback** and increasing the **owner-occupied credit to 15.38%** for people who live in their homes.
- **Limits on inside millage growth**, which affects basic, non-voted property taxes for all taxpayers.
- Expanded authority for **County Budget Commissions** to reduce tax rates in certain situations.

These changes are meant to slow future growth, but they do **not eliminate property taxes** or fully offset large increases from reappraisal years.

What is the Ohio DTE 93?

The **Ohio DTE 93** is an internal report completed each year by county auditors and sent to the **Ohio Department of Taxation**. It shows the total taxable value of property by type and is used for state analysis and school funding data. Residents do not file this form.

Helpful tips for homeowners

While property values are set by the county, homeowners may have **options to reduce taxes or challenge a value**.

Tax reduction programs

- **Homestead Exemption**: Available to homeowners **65 or older** or **permanently disabled** who meet income limits ($40,000 for tax year 2025).
- **Disabled Veteran Exemption**: Provides a larger reduction for veterans with a **100% service-connected disability**.
- **Owner-Occupied Credit**: A **2.5% reduction** for homeowners who live in their home as their primary residence.
- **CAUV**: Farmland used for commercial agriculture may be taxed based on farm use instead of market value.
- **Damaged Property Reduction**: Temporary relief may apply if a home is damaged by fire, flooding, or similar events.

Challenging a property value

- Some counties allow an **informal review** during reappraisal years.
- A **formal appeal** may be filed with the **County Board of Revision** between **January 1 and March 31**.
- Helpful evidence includes recent home sales, an appraisal, or photos showing the condition of the property.

Bottom line

Property tax increases are mainly driven by **rapidly rising property values**, not by local tax rate changes. New state laws are intended to slow future increases, and homeowners are encouraged to explore available relief programs or appeal options if they believe their value is too high.

For more information, residents should contact their **County Auditor or County Treasurer** or visit the **Ohio Department of Taxation** website.

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