

Frequently asked questions continued.

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

For valid applications filed prior to the June 1st deadline, the reduction will appear on the tax bill in January of the following year.

- **What if I missed the deadline?**

If you missed the June filing deadline and meet the criteria, you may enroll for both the current and previous year.

- **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 in person or by mail to the Auditor's office; no electronic files will be accepted.

- **Where can I find an application?**

Homestead Exemption Applications are available online at www.loraincounty.com/auditor or you may request an application be mailed to you by calling the Auditor's office at (440) 329-5212. You can also scan the code below with your smartphone.



RECENT CHANGES TO THE HOMESTEAD PROGRAM

Disabled Veterans Enhanced Exemption

Amended Substitute House Bill 85, has added a new classification to the Homestead exemption. Veterans with a "100% service-connected disability rating" certified by the federal government are entitled to a homestead reduction in taxes equal to the taxes on \$50,000 of the auditor's fair market value (as opposed to the current homestead reduction to the taxes on \$25,000).

- Under this new classification, disabled veterans are exempt from any means testing (income requirements).
- Under HB 85, a disabled veteran who qualifies would have to pay taxes on only \$100,000 of a home valued at \$150,000. The change would save a disabled veteran on average \$1,000 a year.
- To see if you qualify and/or if you have any questions, contact our offices at (440) 329-5222.



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Homestead Exemption

FREQUENTLY ASKED QUESTION

QUALIFYING INCOME



Craig Snodgrass CPA, CGFM Lorain County Auditor

About Us

The Real Estate Division of the Lorain County Auditor's Office administers the Homestead Exemption Program in accordance with Ohio Revised Code §323.151, §323.152 and §323.153

Contact Us

Homestead Representative: **Rosemary Wirth**
Real Estate Administrator: **Joni Poli**
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What is the Homestead Exemption?

The 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 the 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 (440) 329-5222.

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 (DTE 105E) 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).
- Applicants must have a total household Ohio Adjusted Gross Income that does not exceed \$30,500.
- Beginning in tax year 2014, new participants in the Homestead Exemption program will be subject to a means test. The 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 \$30,500, as measured by Ohio Adjusted Gross Income for the preceding year.

Frequently Asked Homestead Questions

♦ 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. The applicant is required to have their physician complete the certificate of disability (DTE 105E) form or submit a certificate from a state or federal agency.

♦ 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?

To qualify, an Ohio resident must own and occupy a home as their principal place of residence as of January 1 of the year for which they apply, for either real property or manufactured home property. For individuals who own more than one home, the principal place of residence is the home where the person is registered to vote and the person's place of residence for income tax purposes.

♦ How do I show proof of my age?

At the discretion of the County Auditor, you may be asked for appropriate identification information. You must report your age and date of birth on the Homestead Exemption Application. Providing false information on the application is considered perjury and subject to prosecution.

♦ 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 tax bill.

♦ Will the Homestead Exemption reduce special assessment liabilities?

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

♦ If I'm already receiving the Homestead Exemption, do I need to reapply each year?

No. You will stay on the program and do not need to file another application unless there is a change in your eligibility status or in ownership of the property.

♦ How much will the Homestead Exemption Reduce my taxes?

The exemption is calculated by reducing the fair market value of the parcel by \$25,000. For example, the estimated average savings for a parcel is \$450 per year (\$225 per half) based on the 2014 tax duplicate (this amount varies depending upon the taxing district in which your parcel is located).