

Homestead Exemption Program



Qualification Requirements

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The Facts

Ohio's Homestead Exemption allows qualifying senior citizens, and permanently and totally disabled Ohioans, to reduce their property taxes by exempting \$25,000 of the home's market value. For example, a home with a market value of \$100,000 would be taxed as though it is worth \$75,000. The amount of tax savings varies based on the home's location.

Who qualifies for Homestead Exemption?

Any Ohio homeowner who occupies their home as their principal place of residence as of January 1 of the year they apply for the exemption and who;

- Is able show an adjusted gross income (for both the applicant and spouse) that does not exceed \$36,100*; AND
- Is at least 65 years old or will reach age 65 during the current tax year; **or**
- Is certified totally and permanently disabled as of January 1 of the current tax year, regardless of age; **or**
- Is the surviving spouse of a qualified homeowner, and who was at least 59 years old on the date of their spouse's death.

The principal place of residence is the home where the applicant is registered to vote and their place of residence as shown on their Federal income tax form.

Applying for the Homestead Exemption

What forms are required in order to apply?

Complete DTE Form 105A, Homestead Exemption Application for Senior Citizens, Disabled Persons, and Surviving Spouses, and file it with your County Auditor. If you are requesting the Homestead Exemption based on disability status, you must also complete DTE Form 105E, Certificate of Disability for the Homestead Exemption OR provide a copy of the award letter received from social security stating the date you became disabled.

Where do I apply?

The application must be filed with the County Auditor of the county in which the property is located.

How do I show proof of age?

The application form requires reporting your age and date of birth. The application is signed under the penalty of perjury (Ohio Revised Code 2921.11). Your County Auditor may require age verification, such as a driver's license or birth certificate.

How do I prove I am disabled?

If you are physically disabled, you must have DTE Form 105E signed by a physician licensed to practice medicine in Ohio. If you are mentally disabled, you must have the form signed by a physician, psychiatrist or psychologist licensed to practice in Ohio. You may also submit a certificate from select state or federal agencies OR provide a copy of the award letter received from social security stating the date you became disabled.

How do I verify my income for the means testing?

Your Ohio Adjusted Income, or "Total Income", can be found on **Line 3** of the **Ohio IT 1040**.

If you have business income deducted on **Schedule A, Line 11** of your **Ohio IT 1040**, it must be included with your income from **Line 3** of the **Ohio IT 1040**. **Line 3 plus** the amount listed on the **Schedule A, Line 11**, equals your "Modified Adjusted Gross Income".

**The maximum amount of income permitted to participate in the program will be adjusted annually for inflation. Household income includes the income of the applicant and the applicant's spouse. Social Security income is exempt and is not considered income when related to the Homestead Exemption. Any other business income must be included as part of your total income.*

Frequently Asked Questions

What is the deadline to apply?

Applications for the Homestead Exemption must be submitted no later than December 31st.

What if I miss the filing deadline?

If you miss the deadline, you will need to file a late application for the missed tax year at the same time you file a timely application for the next tax year.

How will I know my application has been approved?

The Homestead Exemption reduction will appear on your tax bill. If your application is denied, you will receive a notice explaining the reason for the denial on or before the first Monday in October.

To keep receiving the Homestead Exemption do I have to apply each year?

No. However, in January of each year, you may receive a continuing application form (DTE 105B). Return this form to your County Auditor only if: (a) you no longer own the home; (b) you no longer occupy it as your primary place of residence; (c) if your disability status has changed; (d) there is a change of ownership; (e) there is a death of an owner; (f) there is a change of income above the maximum allowed, for those who are qualifying by income.

OHIO DISABLED VETERANS HOMESTEAD EXEMPTION

Assistance for Disabled Veterans (and Spouses)

The Ohio General Assembly has passed legislation to provide disabled veterans with an increased benefit on their property taxes. Any veteran who was discharged under honorable conditions, and received a “total disability rating, may be eligible to participate in the revamped Homestead Exemption for Disabled Veterans program. This program contains two key enhancements to the current law.

- 1) Provides an increase from \$25,000 to \$50,000 in the amount of eligible homestead exemption to qualified veterans.
- 2) Includes an exemption for disabled veterans from the existing income threshold that is in place for homestead eligibility.¹

What is the Homestead Exemption for Disabled Veterans?

The Homestead Exemption provides qualified disabled veterans, or a surviving spouse, a reduction in property taxes on the dwelling that is that individual’s principal place of residence and up to one acre of land of which an eligible individual is an owner. The reduction is equal to the taxes that would otherwise be charged on up to \$50,000 of the market value.

How do I qualify?

In order to qualify for the Ohio Disabled Veterans Homestead Exemption you must (1) have been discharged or released from active duty, (2) be determined to have a total service-related disability or be receiving compensation for a service-related disability at a level of 100% following a determination of individual unemployability by the Department of Veteran’s Affairs or its predecessor or successor, or be a surviving spouse (see definition below), (3) have been discharged or released under honorable conditions, and (4) own and have occupied your home as your principal place of residence as of January 1 of the year in which you file the application.

A person can only have one principal place of residence; your principal place of residence determines, among other things, where you are registered to vote and where you declare residency for income tax purposes.² (*Information can be found in the DTE 105I form*)

How does the law affect surviving spouses?

An eligible surviving spouse must (1) be the surviving spouse of a person who was receiving the homestead exemption for the year in which their death occurred, (2) must have occupied the homestead at the time of the veteran’s death and (3) must acquire ownership of the homestead or, in the case of a homestead that is a unit in a housing cooperative, continue to occupy the homestead.²

Parker, J. A. (2014). Ohio Legislative Service Commission “Am. Sub. H.B. 85” Final Analysis. DTE 105I. (9/16). Homestead Exemption Application for Disabled Veterans and Surviving Spouses.