

Frequently Asked Homestead Questions:

Q: What is the Homestead Exemption?

A: The Homestead Exemption allows senior citizens and permanently and totally disabled Ohioans to reduce their property tax burden by shielding some of the market value of their home from taxation. The exemption, which takes the form of a credit on property tax bills, allows qualifying homeowners to exempt \$25,000 of the market value of their home from all local property taxes. For example, through the Homestead Exemption, a home with a market value of \$100,000 would be billed as if it is worth \$75,000. The exact amount of savings will vary from location to location.

Q: Who qualifies for the new Homestead Exemption and when can I apply?

A: To qualify any Ohio resident homeowner who:

- Is at least 65 years old during the year he/she applies;
- Is totally and permanently disabled as of Jan. 1 of the year he/she applies as certified by a licensed physician or psychologists or a state or federal agency; or
- Is the surviving spouse of a person who was receiving the previous Homestead Exemption at the time of death and where the surviving spouse was at least 59 years old on the date of death.

To qualify, an Ohio resident also must own and occupy a home as their principal place of residence as of Jan. 1, of the tax year for real property or Jan. 1, of the calendar year for 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.

Q: How do I apply for the Homestead Exemption?

A: To apply, complete the application form (DTE 105A & E) Homestead Exemption application Form for Senior Citizens, Disabled Persons and

Surviving Spouses. Then file it with your local county auditor. The form is available on this website under forms or at the top of this page.

Q: How do I show proof of age?

A: The application form requires individuals to report their age and date of birth, and it is signed under penalty of perjury. Ohio law also provides that anyone who makes a false statement for purposes of obtaining a Homestead Exemption is guilty of a fourth-degree misdemeanor. Individuals convicted of such a misdemeanor are ineligible to receive the Homestead Exemption for the three years following the conviction and must pay any improperly exempt tax, plus interest. Applicants must provide a birth certificate, driver's license or state identification to demonstrate proof of age.

Q: What documentation do I need to provide to prove my disability?

A: If you are claiming a physical disability, you must have the certificate DTE105E signed by a physician licensed to practice medicine in Ohio. If you are claiming mental disability, you must have the certificate signed by a physician or psychologist licensed to practice in Ohio. You may also submit a certificate from any state or federal agency that classifies you as permanently and totally disabled.

The forms are available from the county auditor and on the Lorain County Auditor's website under Forms

Q: For estate planning purposes, I placed the title to my property in a trust. Can I still receive the Homestead Exemption?

A: You are eligible for the Homestead Exemption if all of the following are true:

- You created the trust to be effective during your lifetime (an inter vivos trust).
- You provided the assets for the trust (you are the settlor).
- You can terminate the trust at any time (it is a revocable trust).
- The trust agreement contains a provision that says you have complete possession of the property.

Q: Will I have to apply every year to receive the Homestead Exemption?

A: No. However, if your circumstances change and you no longer qualify for the Homestead Exemption, you must notify the county auditor.

Q: I'll save quite a bit of money through the Homestead Exemption. Will this hurt my local schools?

A: The State of Ohio reimburses school districts and local governments for the amount of revenue taxpayers save through the Homestead Exemption. Local governments and schools do not lose out.