

Calloway

Countian



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Submitted by Magistrate Paul Rister

PROPERTY TAXES

Do you have questions about local property taxes? The Kentucky Department of Revenue has a publication called "Understanding Kentucky Property Tax" that might help. It provides a clear overview of ad valorem tax laws and property tax administration in Kentucky, answering common questions from the Office of Property Valuation. I have condensed the information in the publication down to some of the main points but conclude with a link to the full online publication.

KENTUCKY PROPERTY TAX CALENDAR

	Real Estate	Personal Property
Assessment Date KRS 132.220	January 1	January 1
Taxpayer Listing Period KRS 132.220	Jan. 1 - Mar. 1	Jan. 1 - May 15
Public Inspection of Tax Roll KRS 132.220	13 days beginning 1st Monday in May (6 days per week including Saturday)	
Board of Assessment Appeals KRS 133.030	5 days beginning 25 to 35 days after inspection period	
Tax Bills Delivered to Sheriff KRS 134.020	By September 15	By September 15
Pay with 2% Discount KRS 134.020	By November 1	By November 1
Pay Without Discount KRS 134.020	Nov. 2 - Dec. 31	Nov. 2 - Dec. 31
Tax Bills Delinquent KRS 134.220	Jan. 1	Jan. 1
PAY WITH 5% PENALTY KRS 134.020	Jan. 1 - Jan. 31	Jan. 1 - Jan. 31
PAY WITH 10% PENALTY AND 10% Sheriff Adds on Fees KRS 134.020	AFTER Jan. 31	AFTER Jan. 31
Transfer of tax bills to the County Clerk's Office KRS 134.122	April 15—Sheriff collects tax through the close of business.	April 15—Sheriff collects tax through the close of business.
County Clerk's Sale of Certificates of Delinquency KRS 134.128	July 14 - Oct. 27 All certificates not sold to a third party are collected by the county attorney.	Not sold to third party purchasers. County attorney enforces collection.

Property taxes are recurring fees paid to local governments, funding services like schools, infrastructure, and emergency services. Only the Kentucky legislature can establish tax systems and grant taxing authority to local governments. The Kentucky Constitution specifically provides that taxes shall be levied for public purposes only, places limits on tax rates, and permits classification of property.

Exemptions from property taxes include public, religious, charitable, and educational properties. A homestead exemption applies to owners 65+ or totally disabled, reducing taxable value by \$46,350 in 2024.

Property valuation administrators (PVA) assess all taxable property. Taxpayers can compare assessments during the PVA's tax roll inspection period in May. Disagreements with assessments can be appealed after a conference with the PVA.

Property tax is based on PVA assessed value and tax rates set by the city, county, and each special taxing district (library, fire protection, health, watershed, agriculture, and soil conservation services). For a \$100,000 home with a combined tax rate of \$0.871 per \$100, the tax due is \$871.

The county sheriff is responsible for mailing out tax bills to the taxpayer and collecting real property taxes. A 2% discount applies for early payment, while penalties are applied for late payment. Failure to receive a tax bill does not invalidate the tax claim and it is the taxpayer's responsibility to inquire about the property taxes due if a tax bill is not received.

Delinquent taxes are transferred to the county clerk if unpaid by April 15th and may be sold to third-party purchasers. Motor vehicle property taxes are collected by the county clerk at registration renewal.

For more information, refer to the full publication:

[https://revenue.ky.gov/PVANetwork/PVA%20Forms/62F100\(1-24\)%20Understanding%20Kentucky%20Property%20Tax.pdf](https://revenue.ky.gov/PVANetwork/PVA%20Forms/62F100(1-24)%20Understanding%20Kentucky%20Property%20Tax.pdf)