

A Homeowner's Guide to Property Tax in Kansas

Why is property taxed in Kansas? Property taxes are used by city and county governments to provide funding for public schools, roads, parks, fire protection, police protection, and many other local services.

What does my county appraiser do? By law, your county appraiser is responsible for listing and valuing all real property in the county. Real property is defined as every parcel of land, and everything that is attached to the land such as a building. The appraiser estimates the value of your property according to state statute as well as guidelines published by the Kansas Department of Revenue Property Valuation Division (PVD). County appraisers are reviewed and regulated by PVD and must meet specific requirements to maintain compliance. Ultimately, the amount of taxes you pay depends on the budgets set in August by your city and county governments, school boards, and any other taxing entity that has jurisdiction in your area.

How does the county's appraisal affect my taxes? If your property value goes up, it does not necessarily mean you will pay more taxes. Likewise, if your property value goes down or does not change, it does not automatically mean you will pay less or the same amount of taxes. Changes in property values do not change the amount of tax dollars needed for local public services.

Will the value of my property change every year? The value of your property may change each year – it depends on several things. If you make improvements to your home, such as adding a garage, the value may go up. The value may also go up or down because of recent sales in your neighborhood. The county appraiser continually updates sales prices and other information on homes all over the county.

What value is my home appraised at for property tax purposes? Per state law, your county appraiser values your home at "fair market value" as it exists the first day of January each year. Fair market value is defined in statute as the amount of money a well-informed buyer would pay and a well-informed seller would accept for property in an open and competitive market, without undue compulsion.

How does my county appraiser determine market value? When valuing your home, the appraiser reviews the age, quality, location, condition, style and size of your property. The appraiser then uses one or more of the following three methods to value your property:

- 1. The Market Approach:** Properties that have sold recently are compared to properties that haven't sold. The appraiser then adjusts for differences (for example, one house may have more square footage than another). This method works well for valuing residential properties.
- 2. The Cost Approach:** Factors such as age and what it would cost to replace your home are taken into consideration. This approach works well for new and unique properties.
- 3. The Income Approach:** In simple terms, income from rent is used to value property. This method works well for commercial properties.

Does the county appraiser visit my property? State law requires the county appraiser to view and inspect the exterior of all real property in the county every six years. You can see Reno County's six-year reinspection cycle on the [Maps](#) page. The county appraiser also visits every sale as well as any permit that may affect the valuation of a property, such as new construction, basement finish, or remodel permits.

If I bought my house last year, shouldn't the value be the same as what I paid for it a year ago? Not necessarily. One sale by itself does not determine market value. The price you paid for your home is first verified by the county appraiser and then pooled with sales of other homes in your market area. The appraiser uses this information to value your home. Keep in mind that market conditions tend to change from year to year.

When will I be notified of the value of my property? The "notice of value" on your home should be mailed by March 1, unless the county appraiser gets an extension approved by PVD. An alternative form of notification may be approved for a year in which no change in appraised value occurs. Contact your county appraiser's office for more information.

How can I determine if the appraisal of my home is accurate? You can visit the county appraiser's office to review information on similar sales and verify that the information the appraiser's office has on your property is correct. If a property in your neighborhood is listed for sale, that price may also give you an indication of the value of your house. In addition, real estate professionals can provide information about market conditions. These are not appraisals, but your county appraiser can take this information under consideration. You also have the option to pay for an appraisal performed by a Kansas certified general real property appraiser. The bottom line is, based on what sold over the previous year, do you think you could sell your property for the value provided by the county appraiser?

What can I do if I believe the value of my home is too high? There are two opportunities to have the valuation of your home reviewed:

1. You may appeal the "notice of value" of your home that is mailed to you in the spring by contacting the county appraiser's office by phone or in writing within 30 days of the mailing date of the notice.
2. You may file a "payment under protest" form with the county treasurer at the time you pay your taxes. If an escrow or tax service agent pays your property taxes, then protest no later than January 31 of the following year. More information is available in PVD's two Guides to the Valuation Appeals Process, which are available from PVD or your county appraiser's office.

You cannot appeal twice using both methods for the same property in the same tax year. So, if you start to appeal your "notice of value," be sure that you follow through with the appeal. You will not be allowed to "pay under protest" later for the same year.

What is the mill levy? The mill levy is the "tax rate" that is applied to the assessed value of your property. One mill is one dollar per \$1,000 dollars of assessed value. It consists of a local portion which is used to fund area services and a statewide portion which is used to fund public schools. The statewide school mill levy is currently 20 mills. However, the first \$20,000 in appraised value of your home is exempt from the statewide school mill levy. Contact your county clerk's office for information on specific mill levy rates for a specific location.

When are property tax bills sent and when should they be paid? The county treasurer mails tax bills on or before December 5. All or at least half of the tax is due by December 20, and the second half is due by May 10 of the following year. If you have a mortgage loan on your property, you will still receive a statement with tax information on it. Your tax bill will be sent to the mortgage company or bank, and the tax will be paid out of your escrow account.

Do I qualify for a homestead property tax refund? The Salvation Army (700 N Walnut, Hutchinson, 620-663-3353) or Beyond Barriers (17 S Main Street, Hutchinson, 620-663-3989) do not offer direct assistance in paying property taxes, but they can assist Reno County residents in finding out if they qualify for any property tax relief programs offered by the State of Kansas. Contact them directly for assistance or questions on property tax relief.

Reno County Salvation Army: <https://www.unitedwayofrenocounty.org/salvation-army>

KDOR Taxation Home Page: <https://www.ksrevenue.gov/personal.html>

Safe Senior: <https://www.ksrevenue.gov/safeseniior.html>

Homestead Act: <https://www.ksrevenue.gov/perstaxtypeshs.html>

United Way of Reno County: Kelsey Davies, Cares Coordinator, kdavies@unitedwayofrenocounty.org, (620) 663-5441, ext #127 leave a message. Main office # (620) 669-9329

<https://www.unitedwayofrenocounty.org/reno-connections-empowerachievethrive>

How do I calculate the property taxes on my home? Follow these steps:

1. Looking at your notice of value, find the "appraised value" of your home. Multiply the appraised value by the "assessment percentage" of 11.5% (.115).

$$\frac{\text{appraised value}}{\text{appraised value}} \times .115 = \frac{\text{assessed value}}{\text{assessed value}}$$

2. Multiply the assessed value by your "mill levy" and then divide by 1,000 to estimate the property tax you owe. Contact your county clerk to find out what your mill levy is.

$$\frac{\text{assessed value}}{\text{assessed value}} \times \frac{\text{mill levy}}{\text{mill levy}} \div 1,000 = \$ \frac{\text{tax bill}}{\text{tax bill}}$$

3. The first \$20,000 in appraised value of your home is exempt from the 20 mill statewide portion of the mill levy. For example, if the appraised value of your home is \$20,000 or more, the amount your tax bill will be reduced is as follows:

$$\begin{array}{ccccccc} \$20,000 & \times & .115 & = & \$2,300 & \times & 20 \text{ mills} & \div & 1,000 & = & \$46 \\ \text{appraised value} & & & & \text{assessed value} & & \text{statewide school levy} & & & & \text{amount of reduction} \end{array}$$

If your home is appraised for less than 20,000 use your appraised value and follow the same procedures as shown in the above example. Please call your county clerk or appraiser's office if you have any questions.