Property Tax Edge

Indiana Property Tax Appeal Checklist

Deadlines, process, and what to gather — 2026

If your home's assessed value is higher than what it would realistically sell for, you may be overpaying — and Indiana lets you appeal. Use this checklist to file correctly and on time.

Indiana at a glance

Appeal deadline	June 15 — of the assessment year if Form 11 was mailed before May 1, otherwise of the year taxes are payable
Effective tax rate	0.76% (about $1,614/yr on a $218,200 home)
Assessment basis	100% of market value
Appeals heard by	PTABOA !' Indiana Board of Tax Review !' Tax Court

The '45 days from notice' alternative no longer applies to real property — it survives only for business personal property. For real property: if the Form 11 notice of assessment was mailed before May 1, file by June 15 of that assessment year; if it was mailed on or after May 1, or never mailed at all, file by June 15 of the year the taxes are payable. File Form 130 with the county assessor and include your evidence. Deadlines and forms vary by county — always confirm with your local county assessor before filing.

Step-by-step checklist

- ☐ **Find your assessment notice.** Note the assessed value and your parcel / account number.
- ☐ **Estimate your home's real market value.** Pull 3–5 recent comparable sales of similar nearby homes.
- ☐ **Check if you're over-assessed.** If assessed value is higher than market value, you likely have a case — use the free calculator at propertytaxedge.com.
- ☐ **Gather your evidence.** Comparable sales, photos of condition issues, repair estimates, and an appraisal if you have one.
- ☐ Receive Form 11 assessment notice
- ☐ File Form 130 with the county assessor by June 15 — of the assessment year if Form 11 was mailed before May 1, otherwise of the year taxes are payable
- ☐ Assessor issues Form 115 response
- ☐ If unresolved, appeal to the County Property Tax Assessment Board of Appeals
- ☐ Further appeal to the Indiana Board of Tax Review
- ☐ **After the decision.** Accept the reduction, or pursue the next level of appeal if warranted. A win can lower your bill for years.

Exemptions that may lower your bill

- **Homestead:** 60% of assessed value up to $45,000 (Homestead Standard Deduction)
- **Senior / other relief:** Over 65 Circuit Breaker: tax capped at $1,000 for qualifying seniors

- **Circuit Breaker cap:** Property tax capped at 1% of gross assessed value for homestead, 2% for other residential, 3% for commercial

Evidence that wins appeals

- 3–5 comparable sales lower than your assessed value
- Photos of needed repairs, damage, or condition problems
- Contractor repair estimates
- Independent appraisal (the strongest single piece of evidence)

Free tools at propertytaxedge.com

Over-assessment calculator · appeal letter templates · county deadlines · find a licensed consultant