



Kentucky 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 Kentucky lets you appeal. Use this checklist to file correctly and on time.

Kentucky at a glance

Appeal deadline	One workday AFTER the open inspection period closes — May 19, 2026 on the standard calendar (PVA conference required first)
Effective tax rate	0.74% (about \$1,544/yr on a \$205,600 home)
Assessment basis	100% of fair cash value
Appeals heard by	County Board of Assessment Appeals !' Kentucky Claims Commission !' Circuit Court

The deadline is the workday after inspection closes, not the third Monday itself — on the 2026 standard calendar inspection closes Monday May 18, so you file with the county clerk by Tuesday May 19. You must confer with the PVA during the inspection period before appealing. O Deadlines and forms vary by county — always confirm with your local property valuation administrator (pva) 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 assessment notice
- ☐ Confer with the PVA (Property Valuation Administrator) during the open inspection period (first Monday of May through the third Monday of May)
- ☐ File appeal with the county clerk (for the County Board of Assessment Appeals) no later than 1 business day after the inspection period closes
- ☐ Attend Board hearing
- ☐ Appeal to Kentucky Claims Commission or Circuit Court
- ☐ **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:** \$49,100 homestead exemption for 65+ or disabled (2025–2026; reset every two years)

- **Senior / other relief:** Homestead exemption: \$49,100 assessed value reduction for 65+ or totally disabled (2025–2026; reset every two years)

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

This checklist is general information, not legal advice. Deadlines, forms, and fees vary by county/jurisdiction and can change — always confirm with your local property valuation administrator (pva) or appeal board before filing. © 2026 Exitus Strategies LLC, operating as Property Tax Edge.