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Damaged or Destroyed Property What to Know for Property Taxes

My property was damaged or destroyed. What do I do now?

- If your property has been damaged or destroyed, (whether due to an intentional destruction such as tearing down an old garage or an unexpected one, such as damage from a tornado), a form should be filed with the County Auditor. **If it was real property, (typically a house) then the DTE Form 26 should be completed. If the damaged property was a mobile or manufactured home, then the DTE Form 49 should be completed.**

When should I complete this?

- The form should be completed as soon as possible after the damage has occurred. This is so any paperwork and/or necessary inspection can be completed. This will help you receive the property value reduction as soon as possible.

What should I submit with the form?

- Please submit any helpful information with the form. Some examples of information to submit include: photographs, especially if the damage is not immediately visible from outside the property; repair estimates from a contractor; and insurance money received.

Where do I submit the form?

- Once the form has been completed, it can be mailed to 1 Government Center, Suite 600, Toledo, OH 43604.

I completed the form and submitted it to the Auditor. What happens now?

- The Lucas County Auditor will inspect the property to confirm the damage. Once it has been inspected, the Auditor's Real Estate Appraisal staff will make valuation adjustments to the property.

I received a value reduction. When will I see the reduction on my property taxes?

- Property taxes are paid one year in arrears, so any changes would take effect on the next year's property taxes. So, if the property damage occurred in 2026, then the first time that the property taxes would be updated would be the taxes payable in 2027.

I thought the damage would be more than this. Why is the value different than I thought?

- Depending on when the damage occurred, the value and associated taxes may change more than once. For example, if the property damage occurred in July 2026, then the Auditor is only allowed to apply 50% of the damage reduction for the property taxes payable in 2027, since the damage had only existed for half of the year. The full 100% reduction will be applied to the property for 2027, which will be on the taxes payable in 2028.

If you have any questions, or would like to request a form, you may call the Lucas County Auditor's Office at 419-213-4406 or email outreach@co.lucas.oh.us