Trutko for Cuyahoga Council

Work Smarter. No New Taxes. Provide Better Services. Grow Jobs.

Understanding West Shore Property Taxes

Property taxes became a key political issue among West Shore voters in 2026 after the 2024 reappraisal led to much higher values. Property-tax reform solutions currently fall into two buckets: direct relief for residents and broader structural reforms at the state level. There appears to be a consensus that reforms need to address the problem of property tax burdens on seniors and persons living on fixed incomes. Several reform proposals are aimed at the problems of scheduling tax payments and dealing with delinquencies. Many reforms are also directed at the problems of steep increases in property taxes due to reappraisals. Other reforms proposals are concerned simply with the overall burdens and some challenge the basic concept of property taxes as the primary sources of school and government revenues.

As a result, it became more important for the West Shore public to understand how property taxes were calculated, what government bodies received property taxes payments and how property taxes varied between Bay Village, Fairview Park, North Olmsted, Rocky River and Westlake.

How Property Taxes Are Calculated

In Cuyahoga County, the basic formula is Property tax bill = Assessed value × Effective tax rate
The county's property taxes are based on three main things: property value, community tax rates, and HB 920/credits. In Ohio, the assessed value is generally 35% of the appraised market value, and millage rates are applied to that assessed value. The final bill may be affected by community assessments and credits.

Sample Property Tax Calculation

Steps for Property Tax Calculation	
1	Start with the home's market value.
2	Multiply by 35% to get assessed value.
3	Apply the local tax rate for the taxing district.
4	Adjust for HB 920, rollbacks, and credits where applicable. If your home value rises, HB 920 usually adjusts the rate down so your bill does not rise just from the valuation increase alone. It does not freeze taxes completely, because some parts of the bill are excluded.
5	Example: If a home is worth $350,000, the assessed value is about $122,500. If a levy is 3.0 mills, that means about $3 per $1,000 of assessed value, so that levy would generate about $367.50 on that property before other adjustments.

Sample Tax Calculation		
Taxable Market Values		
Land Value	$114,400	
Building Value	$540,500	
Total Value	$654,900	
	Full Year	Half Year
Taxable Assessed Values (35%)		
Land Value	$40,040	
Building Value	$189,180	
Total Value	$229,220	
Tax Calculation		
Full Rate/$1000	137.23	
Gross Tax	$31,456	$15,727.93
920 Reduction Rate	0.474325	
920 Reduction	($14,920.30)	($7,460.15)
Subtotal	$16,535.56	$8,267.78
Other Adjustments		
Non-business Credit	($1,202.30)	($601.15)
Owner Occupancy Credit	($300.56)	($150.28)
Homestead Reduction	$0.00	$0.00
Total Assessments	$0.00	$0.00
Total Taxes	$15,032.70	$ 7,516.35