Understanding West Shore Property Taxes
By James M. Trutko

The purpose of this report is to summarize the current status of property taxes in the five West Shore communities: 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.

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. Then 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 Cr	($300.56)	($150.28)
Homestead Reductio	$0.00	$0.00
Total Assessments	$0.00	$0.00
Total Taxes	$15,032.70	$ 7,516.35

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Where Property Taxes Go

The largest share of property taxes goes to local schools; it represents between 48% and 58% of the total taxes. The amount going to the county varies from 18% to 26%, while the municipal share ranges from 15% to 19%.

Where Property Taxes Go

	Bay Village	Fairview Park	N. Olmsted	Rocky River	Westlake
Schools	57%	55%	58%	54%	48%
Municpality	19%	17%	15%	16%	18%
County	18%	19%	18%	22%	26%
JVSD	0%	3%	3%	0%	0%
Library	3%	3%	3%	4%	4%
Metroparks	3%	3%	3%	4%	4%
Recreation District	0%	0%	0%	0%	0%
	100%	100%	100%	100%	100%

Property Tax Bills for Community Leaders

	City	Value	Tax Bill	Eff Tax Rate
Ronayne	Cleveland	$654,900	$15,032	2.30%
Bobst	Rocky River	$741,000	$14,290	1.93%
Trutko	Rocky River	$359,000	$6,923	1.93%
Koomar	Bay Village	$368,300	$8,766	2.38%
Schneider	Fairview Park	$214,100	$5,125	2.39%
Kelly	North Olmsted	$138,000	$3,264	2.37%
Dailey-Jones	North Olmsted	$255,300	$6,040	2.37%
Clough	Westlake	$575,000	$9,440	1.64%
Resident X	Westlake	$681,600	$11,635	1.71%

Cuyahoga Property Tax Revenue

	Property Taxes
2015	$338,250,000
2016	$324,730,000
2017	$354,000,000
2018	$335,430,000
2019	$361,780,000
2020	$356,220,000
2021	$419,760,000
2022	$386,660,000
2023	$414,110,000
2024	$417,600,000
2025 Proj	$423,000,000
2026 Proj	$423,000,000
2027 Proj	$423,000,000
2028 Proj	$423,000,000
2029 Proj	$423,000,000

Source: Cuyahoga Co Audit, 2025Q3 Bienniel Budget

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Sample Property Tax Calculations for West Shore Communities

The effective property tax rates for the five West Shore communities vary from about 2.38% for Bay Village, Fairview Park and North Olmsted to 1.93% in Rocky River, and 1.71% in Westlake. The actual tax bills for median housing values vary and the property income burdens on median income represent about 5.6% to 7.2% of median incomes.

West Shore Property Taxes & Tax Burdens						
City	Home-ownership Rate	Median Housing Value	EffEctive Tax Rate	Tax Bill	Median HH Income	Prop Tax As % of Incm
Bay Village	91%	$353,000	2.38%	$8,401	$132,254	6.4%
Fairview Park	70%	$239,100	2.39%	$5,714	$78,865	7.2%
North Olmsted	79%	$219,800	2.37%	$5,209	$84,363	6.2%
Rocky River	70%	$349,300	1.93%	$6,741	$94,026	7.2%
Westlake	73%	$368,200	1.71%	$6,296	$112,200	5.6%
Source: USCB, American Community Survey (ACS)						

West Shore Property Tax Estimates for Different Home values						
City	EffEctive Tax Rate	Housing Value = $200,000	Housing Value = $300,000	Housing Value = $400,000	Housing Value = $500,000	Housing Value = $750,000
Bay Village	2.38%	$4,800	$7,100	$9,500	$11,900	$17,900
Fairview Park	2.39%	$4,800	$7,200	$9,600	$12,000	$17,900
North Olmsted	2.37%	$4,700	$7,100	$9,500	$11,900	$17,800
Rocky River	1.93%	$3,900	$5,800	$7,700	$9,700	$14,500
Westlake	1.71%	$3,400	$5,100	$6,800	$8,600	$12,800

General Summary of Reform Proposals

Property tax reform is a key political issue during 2026, and current proposals change weekly so it is difficult to summarize the specific proposals. 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.

Because property tax reform is a complex subject with a wide range of implications on government funding for many different bodies, and proposals change frequently, it is not possible to summarize the proposals in this document.