



2025 JEFFERSON COUNTY PVA

ANNUAL REPORT

A WORD FROM COLLEEN

Greetings and Happy New Year from your Jefferson County PVA



This annual report seeks to advance key objectives in our work to serve the community: **increased transparency, demystifying the PVA for the public**, and furthering our objective of **best-in-class customer service**. I hope you find the insights and information helpful.

I am incredibly proud of our 2025 accomplishments including winning **national and local awards** recognizing our public outreach efforts, and again earning a **“Top Workplace”** designation for the fourth year in a row. More details follow in this report.

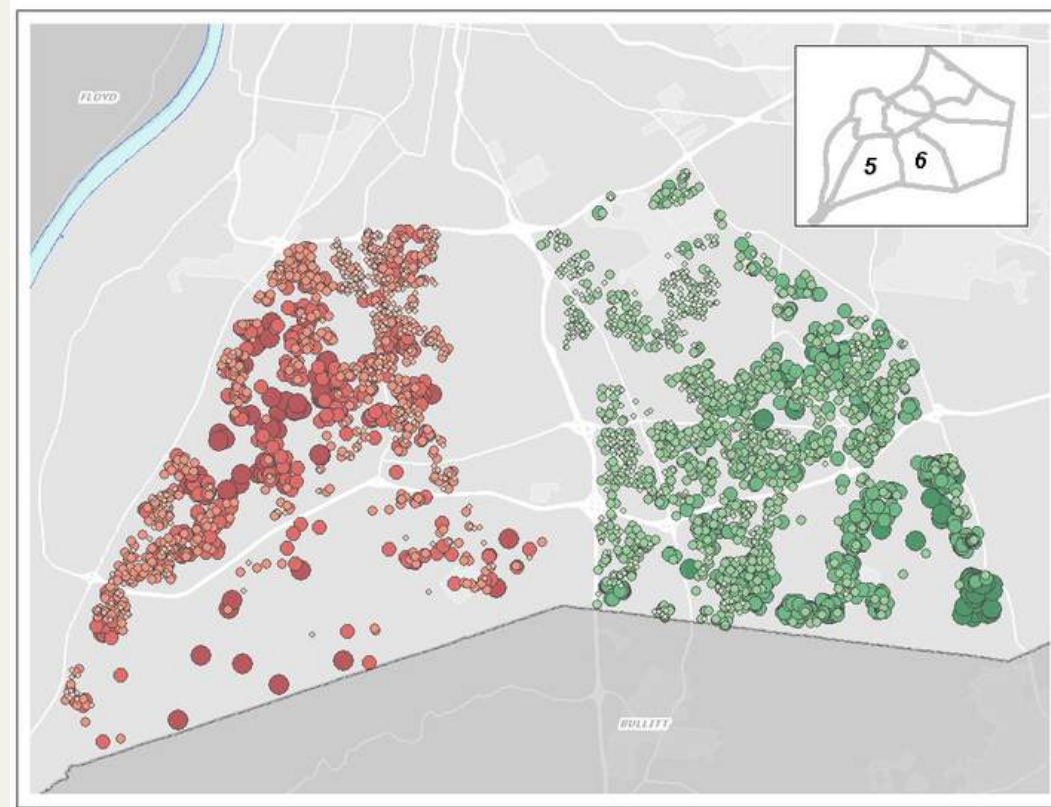
In 2025 we reassessed 72,000 properties in MLS Areas 5 & 6 which span south-central and southwestern Jefferson County. **In late April, we will release 2026 reassessments** for MLS Areas 8 & 9, covering the northeastern portions of the county outside I-264 and north of I-64. We look forward to our public outreach program, which will once again include numerous public meetings and in-person appeal assistance events to serve the community. Information on the meetings and key info about the 2026 reassessment will be available on our website starting in late February.

Thank you for the opportunity to serve as your Property Valuation Administrator. As always, I pledge to you that I will always work hard to grow **trust and confidence in this office**.

Best,

Colleen Zmages
Jefferson County PVA

JEFFERSON COUNTY RESIDENTIAL SALES REPORT



AREA 6

- \$55K -200K
- \$200K-300K
- \$300K-425K
- \$425K-1M

AREA 5

- \$40K-175K
- \$175K-250K
- \$250K-375K
- \$375K-\$860K

COMMUNITY ENGAGEMENT

400+

Appeals
with In-
Person
Assistance

91,573

Phone Calls
Handled

1M+

Digital
Media
Impressions



PVA Colleen Younger answering questions
at the Southwestern Regional Library

PVA staff provide in-person assistance at key library branches and evening assistance events within the reassessment area to serve people who are unable to complete the appeal using the online self-service portal.

More than 400 Jefferson County property owners filed their appeals with support from PVA staff at library locations in 2025.



Property Owner signing in at the
community meeting at UAW 862



PVA staffer Hadeel Naeem assisting
with an appeal at the South Central
Regional Library

COMMUNITY ENGAGEMENT

PVA Colleen Younger prioritizes accessibility by meeting property owners where they are. **Public service announcements on radio and TV programs, targeted digital and social media campaigns, and printed notices** in the Courier Journal, Al Día En América, and The Defender help us reach the community.

We believe educating the public about PVA processes and how to exercise their rights is fundamental to fulfilling our mission to provide **fair and equitable assessments with best-in-class customer service**.

We also speak to real estate organizations and neighborhood associations throughout the year to equip professionals and neighborhood leaders with relevant information. Additionally, we staff booths at several local festivals throughout the year to engage and inform the public.

A key objective of our outreach efforts is to inform eligible residents about the **Homestead Exemption**. Property owners age 65 and older, as well as those who are legally declared 100% disabled, can apply for the **\$49,100 exemption - reducing their tax liability**.

This exemption provides property tax relief for qualifying homeowners and helps support residents on fixed or limited incomes. **Property owners can now apply via our Online Portals at [Jeffersonpva.ky.gov](https://jeffersonpva.ky.gov)**.

Director of Customer Service & Homestead Exemptions Melodie Humphrey filing a Homestead Exemption for a Property Owner



2025 - 2026
**Homestead
Exemption:
\$49,100**

PVA staff serving the public at the WAKY Radio Senior Day event



**UAW 862 PUBLIC
MEETING**

WAVE COUNTRY WITH DAWNE GEE



UAW 862 UNION HALL



Community Outreach

Direct, face-to-face connection with residents is among the highest priorities of our team, but we seek to reach the public in many ways.

We hosted informational booths at senior and retirement-focused events, including one held at a local union hall and with WAKY Radio at Slugger Field to educate property owners on the Homestead Exemption, assessments, and appeals.

Media appearances such as interviews on **Wave Country with Dawne Gee** and on the radio with **Terry Meiners** broaden our reach. We want everyone across Jefferson County to have clear and accurate information about their property assessment and their right to appeal.

Annually, the State of Real Estate Press Conference attracts broad media coverage as Colleen presents the state of the local market, the open inspection period, and key appeal information for the public.

STATE OF REAL ESTATE PRESS CONFERENCE



PUBLIC SERVICE ANNOUNCEMENT



EDUCATION



Larry Sweeting
Certified
Kentucky
Assessor



Sherry Thompson
Certified
Kentucky
Assessor



PVA Colleen Younger & staff at the
Summer PVA Conference

The Kentucky Department of Revenue has offered an extensive training and professional designation program for PVA employees statewide since 1988. Coursework is developed by the department and by the International Association of Assessing Officers (IAAO) focusing on the core components of property valuation: administrative responsibilities, legal policy, and technical appraisal training.



Tom Cannady
Certified
Kentucky
Assessor



Marianna Humphreys
Certified
Kentucky
Assessor



Emma Vandever
Certified
Kentucky
Assessor

The Jefferson County PVA is committed to investing in training to better serve property owners.

In 2025, five Jefferson County PVA staff members earned their Certified Kentucky Assessor (CKA) designation, a distinction earned by fewer than 900 professionals across Kentucky's 120 counties.

We take great pride in our staff's outstanding qualifications. Currently, 33 CKA and Senior Kentucky Assessor (SKA) designations are held by our 59 staff members.

A W A R D S



★ 2022
★ 2023
★ 2024
★ 2025

For the **fourth year in a row**, our office has been named a **Courier Journal Top Workplace**. This recognition highlights organizations that prioritize their people, value staff input, create supportive cultures, and foster environments where both individuals and the collective are successful.

We are grateful for the workplace culture and team mentality our staff continues to build each day.

TOWER AWARD

Colleen has dedicated her life to community building and public service. From her early days in Mayor Harvey Sloane and Jerry Abramson's administrations, helping launch Operation Brightside, and supporting strong neighborhoods, public service has always been the central focus of her work.

In Fall 2025, Colleen was honored with the **Presentation Academy's Tower Award in the Government, Justice & Law category.**

According to Presentation Academy, "This annual event is a way for us to not only honor women leaders in our community but to also identify female role models for our students."



Colleen said: *"My mentor Mary Margaret Mulivihill was so proud of the Tower Award she won years ago. It's an incredible honor to also receive this award, and a humbling experience to do so alongside this diverse group of inspiring leaders from across Jefferson County."*

DEPUTY OF THE YEAR

This year, our own Director of Communications and Community Engagement, **Evan Westphal, was recognized with the 2025 Teri Bennett ExCel Deputy of the Year award.** Over the last 6 years, Evan has played a key role, along with the leadership team, in implementing Colleen's signature program "You Have A Right to Appeal."



PVA Colleen Younger and Evan Westphal at the PVA Summer Conference



PVA COLLEEN YOUNGER SPEAKING AT THE PVA SUMMER CONFERENCE

His dedication to problem solving and drive to champion best-in-class customer service has laid a foundation for the popular outreach program and strengthened intergovernmental relationships while building public trust and increased transparency.

2025 Achievement Award Winner

"Without continual growth and progress, such words as improvement, achievement, and success have no meaning."—Benjamin Franklin

The National Association of Counties is proud to award
Jefferson County, Ky.

A 2025 Achievement Award for its program titled:
Jefferson County Property Valuation Administrator Library Programs

Matthew Chase
Vice-Chair, CEO/Executive Director



Inspector James Galt, NACo President



NATIONAL ASSOCIATION OF COUNTIES

For the **third time in four years**, the Jefferson County PVA has received a **National Association of Counties Achievement Award**, recognizing the office's continued commitment to innovation and public service. Following honors in 2022 for the Online Motor Vehicle Appeal Option and in 2024 for the You Have a Right to Appeal public outreach program, **the 2025 award recognizes the Library Conferencing and Appeal Program**. This initiative, which is unique to Jefferson County, brings property appeal assistance and educational resources directly into branches of the Louisville Free Public Library, making the appeals process more accessible for property owners across the county.

The Jefferson County PVA is proud to receive national recognition for work that reflects its mission of providing fair and equitable assessments with best-in-class customer service.



KENTUCKY ASSOCIATION OF GOVERNMENT COMMUNICATORS

KAGC's mission states: "The principal purpose of the KAGC is the advancement of communications as an essential professional resource at every level of national, state, and local government."

KAGC is a growing organization, and in 2025, we competed against twice as many award entries as in previous years. Despite the increase in competition, our team came home with higher honors than ever before, including **three Awards of Excellence** - the highest distinction granted by KAGC - along with an Award of Merit and an Honorable Mention.

Each year, feedback from KAGC judges helps us refine our outreach efforts, from public education programs to community engagement and digital communications.

These efforts not only improve the way we serve property owners but also demonstrate **our office's dedication to setting a standard of excellence across Kentucky.**



PVA Communications Team members Emma Vandever & Lauren Kemme at the Kentucky Association of Government Communicators' Awards of Excellence



- ★ **Award of Excellence:**
Audio PSA
- ★ **Award of Excellence:**
Newsletter
- ★ **Award of Excellence:**
Public Outreach
- ★ **Award of Merit:**
Video PSA
- ★ **Honorable Mention:**
Annual Report

Serving the Public: Jefferson County Cares Food Drive

ANNUAL REPORT

3,500
food
donations



Jefferson County Sheriff David James. South Louisville Community Ministries staffers Jonet Wright and Denise Thurston, PVA Colleen Younger, and County Clerk David Yates

In late 2025, the **Jefferson County Property Valuation Administrator, Sheriff, Clerk, and Attorney** partnered for the **Jefferson County Cares food drive** to support local families experiencing food insecurity.

With more than 15 drop-off locations across Jefferson County, the collaborative effort collected approximately **3,500 food items**. Donations were distributed to **South Louisville Community Ministries, Southwest Louisville Community Ministries, La Casita Center, and Sister Visitor Center**. These contributions directly support trusted community organizations providing essential services to residents in need.

Thank you so much to everyone who contributed. Our deepest gratitude is due to South Louisville Community Ministries, Southwest Community Ministries, Sister Visitor Center, and La Casita Center for the vital work they do year-round to serve and strengthen our community.



Serving the Public: Fraudulent Deeds

As access to public records and information continues to expand, the Jefferson County PVA remains focused on helping property owners understand how to protect their property.

Instances of deed fraud remain uncommon, but can create major challenges for property owners. We believe it is important to shed light on the issue to help property owners know where to turn. While the PVA does not provide legal advice, we work to connect property owners with helpful resources that may assist them in resolving concerns related to their deed.

Individuals sometimes contact the PVA with questions about suspicious activity involving their property records. To better assist these residents, the PVA consulted with Borders & Borders, PLC, to gain a deeper understanding of the steps involved in addressing deed-related issues. The firm provided guidance and an Affidavit of Fraudulent Deed that can be used as part of the documentation process when working with law enforcement or legal counsel. ***Property owners who believe their deed may have been affected are encouraged to contact law enforcement and seek legal advice promptly.***

Our Chief of Staff Jason Hancock presented this information at the PVA Fall Conference to help other offices across the state proactively identify potential issues and respond appropriately to support consistent service and preparedness statewide.

As an added safeguard, the Jefferson County Clerk offers a free notification service called **ClerkAlert**, available through the Clerk's website. This tool notifies property owners when records are filed in their or their business's name and serves as a simple way to stay informed and aware of activity related to their property.

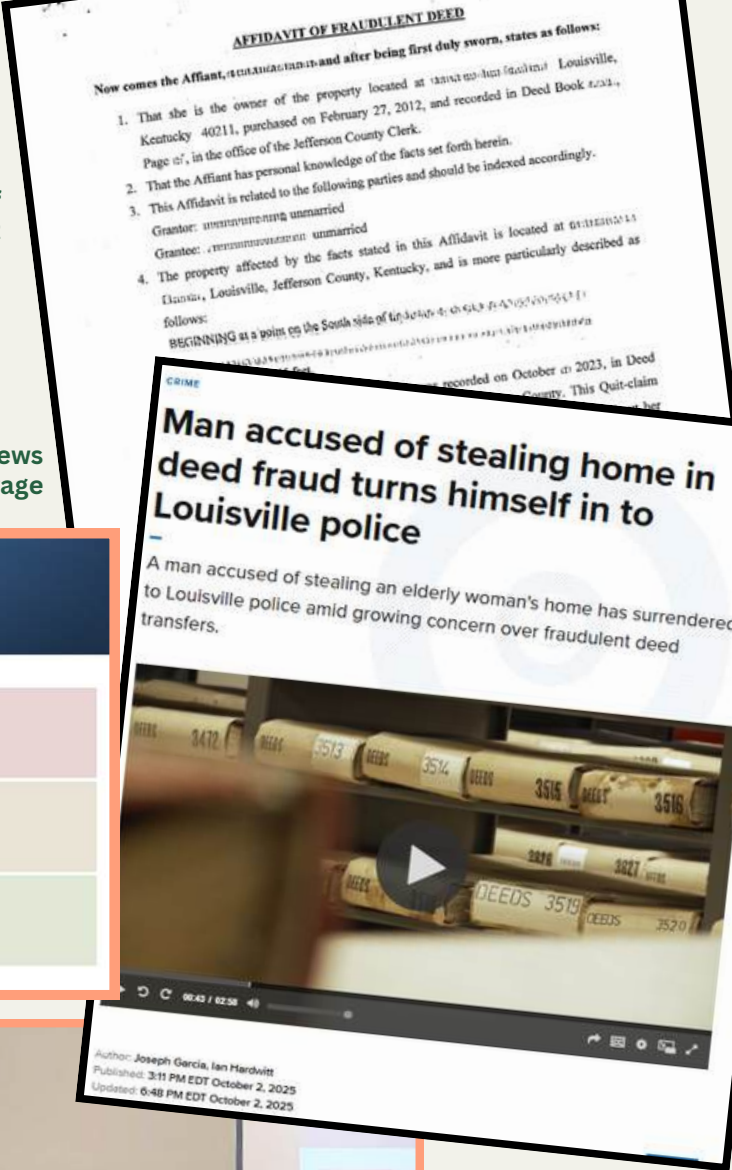
Affidavit of
fraudulent
deed

WHAS 11 News
coverage

If Fraud Is Suspected	
Report	Report to law enforcement
File	File Fraud Affidavit
Consult	Consult an Attorney



Chief of Staff Jason
Hancock presenting at the
PVA Fall Conference



Assessments Breakdown

- Residential Taxable Value \$65,008,398,063
- Commercial Taxable Value \$32,599,884,029
- Agricultural Taxable Value \$217,304,820
- **Total Assessment \$97,825,586,912**

Homestead Exemptions

- 65 Years and Older \$3,181,861,290
- Disability: \$199,739,180
- **Total Homestead Exemptions \$3,381,600,470**

Number of Parcels

- Residential 271,954
- Commercial 23,385
- Agricultural 1,127
- **Total Parcel Count 296,466**

New Construction

- Residential \$409,001,239
- Commercial \$613,566,798

Tangible Property

- **Total Assessed \$18,766,456,974**

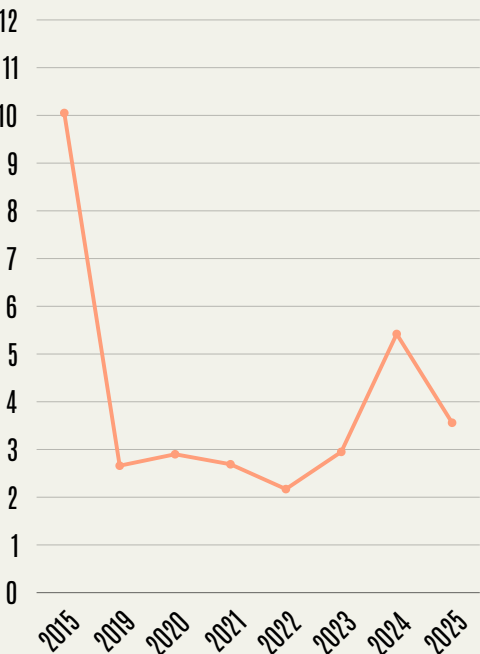
Motor Vehicles

- **Total Assessed \$7,357,728,801**

Renovations/Alterations

- Residential \$34,046,652
- Commercial \$52,159,874

PERCENTAGE RATE OF APPEALS



Measurable successes of the “You Have a Right to Appeal” program include the decrease in appeals submitted due to increased public trust in the agency and the assessment process. Appeals peaked in 2015 prior to Colleen’s administration, with 10% of reassessed properties filing an appeal. Following the PVA’s community outreach program, appeal rates have declined to an average of 3.19% in recent years.

Because we don’t know every detail about each property, we encourage anyone who feels their assessment doesn’t reflect an accurate fair market value to appeal, and we work hard to make it easy to participate in the appeal process. Informed residents better understand and trust the accuracy of their property assessment, and fewer feel a need to contest their assessed value.

Following outreach efforts, those who choose to appeal are better equipped with the knowledge to file an appeal and see a change in valuation.

2026 TIMELINE

Q1 Assessment Date

All property across the county is valued based on its condition on **January 1** of each year.

Q2 Open Inspection

From the **first Monday in May and continuing for 13 days**, property owners can appeal their assessments. In Jefferson County, **we request an extension to give property owners 23 days to file their appeal.** We will be reassessing MLS areas 8 & 9 in 2026.

Q3 Field Research

Although we conduct field visits throughout the year, summer is a peak time for new construction. Our field team inspects new developments as they are built.

Q4 Sherriff's Tax Bill

Property Tax bills are released by the Sheriff in November. Our staff answers the highest volume of phone calls and processes the greatest number of Homestead Exemption applications during this period.

The Jefferson County PVA staff is here to serve you!



Colleen Younger
Jefferson County
Property Valuation Administrator

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courier journal
PART OF THE GSA TODAY NETWORK

The Jefferson County Property
Valuation Administrator is a Top
Workplace Four Consecutive Years!



Monday-Friday 8 a.m.- 4 p.m.
Call us at 502.574.6380
www.jeffersonpva.ky.gov