

Your Levy Questions, Answered

The quick facts:

- **What's on the ballot:** a 5-year levy. It renews the 4.85 mills we have now and adds 2.50 mills (7.35 mills total). First collected in 2027.
- **What a homeowner pays today:** \$81.47 a year for every \$100,000 of home value.
- **What a homeowner would pay:** \$168.97 a year for every \$100,000 of home value. Since you already pay \$81.47 per \$100,000, the only new cost is the 2.50 mill increase.
- **The real increase:** \$87.50 a year (about \$7.29 a month) for every \$100,000 of home value.
- **Why does the ballot say \$176:** that number is the cost before state tax credits that homeowners get. After those credits, a home you live in pays \$168.97 per \$100,000.

Please see the attached images for answers to some of the questions we have received.

<https://bstgfire.org/2026-fire-levy>

Serving Berkshire Twp. | City of Sunbury | Trenton Twp. | Village of Galena

ELECTION DAY: TUESDAY, NOVEMBER 3, 2026

BST&G Fire District - Levy Renewal and Increase
Election Day: November 3, 2026

BST&G FIRE DISTRICT
Your Levy Questions, Answered

Thank you to everyone who has asked questions. Good questions help everyone make an informed choice. The dollar figures below were checked with the Delaware County Auditor's Office in September 2026. They use the Auditor's current (tax year 2025) home values, because the new values had not been certified yet. This version combines related questions to make the information easier to find.

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Home Value	Renewal Cost - (You Already Pay)	Increase per Year - 2.50 Increase	Total Cost - Per Year	2.50 Increase per Month
Base = \$100,000	\$81.47	\$87.50	\$168.97	\$7.29
\$300,000	\$244.41	\$262.50	\$506.91	\$21.88
\$400,000	\$325.88	\$350.00	\$675.88	\$29.17
\$450,000	\$366.62	\$393.75	\$760.37	\$32.81
\$500,000	\$407.35	\$437.50	\$844.85	\$36.46
\$550,000	\$448.09	\$481.25	\$929.34	\$40.01
\$600,000	\$488.82	\$525.00	\$1,013.82	\$43.75

Costs are for an owner-occupied home, per year, using 2025 Auditor values.

QUESTION 1 | Future Stations and Operations

Will there be a fire station in Trenton Township?

ANSWER

When we put the Station 352 bond on the ballot in March 2024, we also planned ahead. We knew a third station, Station 353, would likely be needed on the east side of the district sometime around 2027 to 2029.

About half of the money from that 2024 bond is still set aside to buy land and build Station 353. That means this levy is not being used to pay for the building.

We're keeping a close eye on growth on the east side. A station there would serve a large part of Trenton Township, and depending on where it's built, it could also bring faster response times to the Village of Galena.

QUESTION 2 | Future Stations and Operations

How many firefighters are on each fire truck?

ANSWER

Here is where we are today.

- We always strive to meet the national standards set by NFPA.
- We typically schedule eight firefighters across our two stations; four at each (four on each truck).
- On certain calls (including a house fire) we don't send just one truck. Crews from both of our stations respond, and nearby fire departments send help through robust, predetermined automatic aid from our neighboring communities.

QUESTION 3 | Cost of the Levy

Why does the 2.50-mill increase cost more than the entire current 4.85-mill levy? Does the increase really double (or more than double) my fire-district tax?

ANSWER

Yes, the fire-district portion roughly doubles (about a 107% increase).

Here's why the smaller number of mills costs more dollars:

- Our current 4.85 mills were passed years ago (3.00 mills in 2012 and 1.85 mills in 2017). Since then, Ohio law (House Bill 920) has slowly lowered the real rate as home values went up. Today, those 4.85 mills work like about 2.52 mills; roughly half.
- The new 2.50 mills haven't had years of rising values to lower them yet. So, using today's values:
 - Current levy today: \$81.47 per \$100,000
 - New 2.50 mills: \$87.50 per \$100,000
 - Total: \$168.97 per \$100,000

The \$94 figure some people saw combined two different numbers. According to the County Auditor the ballot must reflect the cost before state tax credits (\$176 per \$100,000). But the \$81.47 homeowners pay today is the cost after those credits. Subtracting one from the other made the increase look bigger than it really is. The real increase is \$87.50 per \$100,000 (about \$7.29 a month).

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Once the Auditor certifies this year's new values, House Bill 920 lowers the effective rate on the whole levy (including the new part) so rising values don't bring in extra money. It does roughly double the fire district's part of your bill, but your full tax bill also includes schools, the county, your township or city, and other levies.

QUESTION 4 | Property Values & New Homes

Did you include this year's property-value increase? Don't higher values or new homes give the district extra money? Won't new homes "double the double"?

ANSWER

No. The levy numbers use the Auditor's 2025 values because the new values had not been certified yet.

Ohio law (House Bill 920) stops a voted levy from collecting more money just because home values go up. This applies to the whole levy, both the renewal and the new 2.50 mills. When values rise, the Auditor lowers the levy's effective rate, so the fire district collects the same dollars (the voted amount) as before. The Auditor's Office confirmed the effective rate of the 2.50 mills would fall almost right away once the new values are certified.

What this means for you:

- The fire district does not get an increase from the new property value update.
- Our cost figures won't grow just because home values went up.

About new homes: they do pay into the fire levy, and that helps. But that money doesn't go as far as many people think, for several reasons:

1. New homes pay the lowered rate. Because of House Bill 920, our 4.85-mill levy now collects only about 2.52 mills. New homes pay that lowered rate too, not the full 4.85 mills voters approved.
2. Some new homes and commercial properties pay almost nothing to the fire district. Some new neighborhoods and businesses sit in special tax areas called TIFs. In a TIF, the taxes on a new house go to roads and other projects instead of the fire district.

For example, the County Auditor's records show two similar homes in our district: the regular home sends \$384.06 a year to the fire district, while the home in a TIF sends just \$0.58.

In some TIF cases, we do recoup some money through a New Community Authority (NCA) but is only a fraction of what we would receive through normal levy funding.

3. TIFs are approved by the township or city, and allowable under Ohio law. However, the Fire District does not have a say in the matter.
4. Homes that were already here don't pay more when their value goes up, also because of House Bill 920. At the same time, new homes and businesses bring more people, more calls, more fire inspections, and more demand for other services. Simply stated, the money from growth has not kept up with the cost of serving that growth.
5. New homes start paying as soon as they are built and put on the tax books, at the *current reduced rate*, and they do help share the cost of services.
6. They do not stack a second increase on top of yours. The "freeze" never ends, it is part of Ohio law and stays in place for as long as a levy exists.

QUESTION 5 | Timing

When does the current levy "freeze" end, and why not wait for growth to pay for it?

ANSWER

That's a fair question, and a lot of people are wondering about the same thing.

When voters pass a levy, Ohio HB920 locks in the dollar amount it collects, not the millage rate. This essentially "freezes" the revenue that levy generates.

The short answer is that the "freeze" never ends. For as long as a levy is in place, homes that were already here don't pay more just because their values go up.

Waiting would also leave a gap. A federal grant called SAFER helps pay for six of our firefighters, but it gets smaller each year and then ends. If we wait, we will risk having to cut positions or temporarily close a station at times. Passing the levy now keeps those firefighters on duty with no break in service.

QUESTION 6 | Other Funding Opportunities

Could the fire district charge fees, bill insurance, or use something other than property tax? Shouldn't builders and developers help pay?

ANSWER

1. Inspection fees

Inspections are a big and growing part of our work as our area continues to grow. We do in fact charge for inspections. Our fee schedule is located on the home page of our website www.bstgfire.org and click on Fire Inspection Fee Schedule for more details.

2. Rising property values

Neither part of our levy (the renewal or the new 2.50 mills) will bring in more money because of higher values. Ohio law (House Bill 920) locks in the dollars a voted levy collects from existing homes. When values go up, the Auditor lowers the rate to match. The Auditor's Office confirmed our rate would drop once the new values are certified. Other parts of your tax bill (schools, county, and others) are separate from the fire district and outside our control.

3. Other ways to pay for local government

Under Ohio law, a fire district like ours can only raise money through property tax levies. We cannot collect an income tax or a sales tax. Ohio law also sets how homes are valued, on what they are worth today, not what the owner paid. Changing either would take a new state law, so your state representative and state senator are the best people to share this idea with.

4. Builders and developers

Ohio law gives fire districts very few tools here. We can't charge builders "impact fees," and we don't decide what gets built; that is up to the city, village, and townships through zoning. Where we can help is safety.

As the Fire Code Official, our prevention office reviews building plans and inspects new buildings, so they are built with things like: fire hydrants, sprinklers, and room for fire trucks. If you want developers to pay more toward fire protection, your state lawmakers and local political boards are the right people to talk to.

QUESTION 7 | Seniors and Fixed Incomes

What about seniors on fixed incomes?

ANSWER

We are sensitive to this, and we don't ask for the increase lightly. Here are two things that may help if you meet the qualifications:

- **Homestead Exemption:** Ohio homeowners who are 65 or older, or permanently disabled, and who meet an income limit can lower the taxable value of their home. Contact the Delaware County Auditor's Office to see if you qualify.
- **We protected your state credits.** Our Board chose to put this on the ballot as a renewal and increase, not a totally new levy, on purpose. A renewal keeps the state tax credits that pay part of homeowners' bills on the current levy. A replacement would have wiped them out. The state credits will continue to increase over the next few years, ultimately saving approximately 15%.

QUESTION 8 | Your Personal Cost

What is the average home value, and how do I figure my own cost?

ANSWER

The average home value for the Fire District as a whole is **\$450,000**. That may be different depending on which of the four communities you live in. Since every home is different, the easiest way to see your cost is the table at the top of this page.

You can also figure it yourself in three steps:

- Look up your home's value on the Delaware County Auditor's website.
- Divide that number by 100,000.
- Multiply by **\$87.50**. That is about how much more you would pay each year.

Example: a \$450,000 home. $450,000 \div 100,000 = 4.5$. Then $4.5 \times \$87.50 = \textbf{\$393.75 more per year}$, or about **\$32.81 a month**.