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**WILSON COUNTY**  
**2026 PROPERTY REAPPRAISAL**

**Your Notice**  
**Your Bill**  
**Your Voice**

*A Plain Language Guide for Residents*

Compiled by

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*Wilson County resident*

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# A NOTE FROM YOUR NEIGHBOR

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Neighbor,

If you have opened your 2026 Wilson County Assessment Change Notice, you have probably had questions. Some of you have called the Assessor's office and not been able to get through. Some of you are wondering whether your property tax bill is about to jump by the same percentage your appraisal did. Some of you are looking at fixed incomes and wondering how you are going to manage. All of those reactions are reasonable.

This guide exists because the property tax process in Tennessee is genuinely confusing, and most of us were not sent a clear explanation of what was coming or what to do about it. So I tried to put one together.

In the pages that follow, you will find what your notice actually means, the difference between an appraisal and a tax bill, the timeline of what is coming, how to appeal if your value looks wrong, and the financial relief programs that may apply to you or someone you know, including a property tax freeze for residents 65 and older that many people do not know about.

I am not an expert. I am a Wilson County resident, a property owner, and a neighbor sitting with the same kind of notice many of you are. What I can promise is that I have done the homework, talked to the right offices, and translated what I found into plain language.

If you have a question this guide does not answer, reach out. My contact information is on the back. I will do my best to find you an answer, and where I cannot, I will tell you so honestly and help you find someone who can.

With respect for your time and your trust,

**Aaron D. Wilson**

*Wilson County resident*

# QUICK REFERENCE

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*If you only read one page of this guide, read this one. Everything else expands on the basics below.*

## What You Just Received

Your 2026 Assessment Change Notice updates your property's appraised value to current market value as of January 1, 2026. It is not a tax bill. The dollar amount you owe will not be known until the County Commission and your city council adopt their tax rates this summer.

## Three Things to Do Right Now

1. Read your parcel data carefully. Check that the square footage, acreage, classification, and improvements listed match your actual property.
2. Call the Wilson County Assessor's office at (615) 444-8661 between May 4 and May 29 if you see anything wrong, or if you want to understand how the value was determined.
3. Mark June 15 on your calendar. That is the tentative date for the County Commission's budget vote, where the actual property tax rate will be set.

## Key Dates

DATE	WHAT HAPPENS	WHAT IT MEANS FOR YOU
May 4 to 29	Discussion window	Call the Assessor at (615) 444-8661.
Early June	Certified rate published	The revenue-neutral baseline is set by state.
June 1	Board of Equalization opens	Formal appeals begin.
June 15	County budget vote (tentative)	Find your commissioner: <a href="http://wilsoncountyttn.gov/222">wilsoncountyttn.gov/222</a>
July 1	New 3-year cycle begins	Wilson moves from a 5-year to 3-year cycle.
August 6	Election Day	Your most direct civic voice.
Mid-October	Tax bills mailed	By the Trustee, (615) 444-0894.
End of February	Pay-without-interest deadline	After this, interest begins to accrue.

### Three Key Phone Numbers

<b>Assessor of Property</b>	(615) 444-8661
<b>County Trustee</b>	(615) 444-0894
<b>County Mayor</b>	(615) 444-1383

# SECTION 1. UNDERSTANDING YOUR ASSESSMENT NOTICE

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## What Is a Reappraisal?

A reappraisal is the process by which the Wilson County Assessor of Property updates the appraised market value of every parcel of real property in the county. Tennessee law requires it to happen on a regular cycle so that values reflect current market conditions and the tax burden is shared fairly among property owners.

It is a valuation update. It is not, by itself, a tax increase. The reappraisal sets every parcel's value to fair market value as of January 1 of the reappraisal year. Between cycles, your appraisal generally does not change unless your property is remodeled, damaged, or changes use.

## Why Did Values Jump So Much?

Wilson County had been on a five-year reappraisal cycle. The values you have been paying tax on were set in 2021. The local real estate market has moved significantly in the five years since.

A reappraisal does not push values up. It catches the appraisal up to where the market already is. That does not make a 50, 60, or 70 percent jump on paper any easier to look at, but it does explain why the change is so large after five years with no update.

*Your appraisal jumped a lot at once because Tennessee held off updating it for five years. The market kept moving, the appraisal stood still, and now it is catching up. This is one of the reasons the County Commission voted in March 2026 to move to a three-year cycle starting July 1, so future updates will be smaller and more frequent.*

## Reading Your Notice

The notice you received contains several pieces of information that matter. Here is what each one means:

### Parcel Information

This includes your parcel ID, address, classification, and acreage. Verify all of this is correct. If the square footage or improvements listed do not match your actual property, that is exactly the kind of thing the Assessor's office can correct quickly.

### Appraised Value

This is the Assessor's estimate of what your property would sell for on the open market as of January 1, 2026. It is the headline number on your notice and the one most people focus on.

### Assessment Rate

Tennessee assesses residential property at 25 percent of appraised value, by the state Constitution. It is the same for every residential property in the state and does not change with reappraisal.

### Assessment

This is the appraised value multiplied by the assessment rate. It is the number a tax rate gets applied to. So a home appraised at \$400,000 has an assessment of \$100,000.

### Greenbelt Appraised Value (if applicable)

Tennessee's Greenbelt program (the Agricultural, Forest, and Open Space Land Act of 1976) lets owners of qualifying agricultural, forest, or open space land have their property assessed at use value rather than full market value. If you qualify and you are not currently enrolled, contact the Assessor's office for the application.

## Appraised Value vs. Assessment vs. Bill

These three numbers are different and they get confused all the time. Here is the relationship:

<b>Appraised Value</b>	What the Assessor estimates your property would sell for. Set during reappraisal.
<b>Assessment Rate</b>	25% for residential. Set by the Tennessee Constitution.
<b>Assessment</b>	Appraised value × 25%. The number a tax rate gets applied to.
<b>Tax Rate</b>	Set by the County Commission and city councils each summer.
<b>Tax Bill</b>	Assessment × tax rate ÷ 100. Mailed by the Trustee in October.

*The number on your notice is the appraised value. It is the first input in a calculation that has not finished yet. Your final bill depends on the tax rate, which is set later.*

# SECTION 2. PROPERTY TAXES IN TENNESSEE

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## Truth in Taxation: The Certified Tax Rate

Tennessee has a law commonly called Truth in Taxation. After every county-wide reappraisal, it requires the County and the cities within it to recalculate something called the certified tax rate.

The certified tax rate is the rate that would generate roughly the same total property tax revenue as the prior year, given the new appraised values. So if total appraised value across the county rises by 50 percent, the certified rate falls by roughly the same proportion to keep total revenue flat.

This is a guardrail, not a guarantee. Truth in Taxation prevents reappraisal from being an automatic countywide tax increase. It does not guarantee your individual bill stays the same.

## Three Different Decisions in Three Different Rooms

Most of the confusion over what is happening to your tax bill comes from collapsing three separate decisions into one. They are made by different people in different rooms at different times. Untangling them is the key to understanding the system.

### 01. The Assessor

The Wilson County Assessor of Property sets your property's appraised value to market. The Assessor does not set tax rates and does not decide how much revenue the county will collect. The Assessor estimates value, period.

### 02. Truth in Taxation

After every reappraisal, state law mandates the recalculation of a certified tax rate to keep total revenue roughly flat. This calculation happens in the background. It is not optional. It sets the floor for the conversation about what rate to adopt.

### 03. The Commission and City Councils

The Wilson County Commission, plus your city council if you live inside Lebanon, Mt. Juliet, or Watertown, adopt the actual property tax rate every summer in the budget process, typically in June or July. They can adopt the certified rate, in which case total county revenue stays roughly flat. Or they can vote to adopt a rate above the certified rate, which is a tax increase.

*A higher value on your notice is decision one. Whether your overall bill goes up or down depends on decisions two and three, which happen in different rooms with different people. Pay attention to all three.*

## Why a Higher Value Doesn't Always Mean a Higher Bill

Three separate things determine what arrives in your mailbox in October:

- How your property's value moved compared to the county average. If yours rose faster, your share of the total grew. If it rose slower, your share shrank.
- Whether the County Commission and your city council adopt a rate above the certified rate. They can. State law requires public hearings before they do, but the option is on the table every summer.
- Other charges on the bill, such as solid waste, special school district levies, or municipal fees, which are set separately.

Truth in Taxation prevents reappraisal from being an automatic countywide tax increase. It does not guarantee your individual bill will be the same.

## How the Tax Rate Is Calculated

The math on your bill is simpler than it looks:

$$\text{Tax Bill} = (\text{Appraised Value} \times \text{Assessment Rate}) \times \text{Tax Rate} \div 100$$

For example, if your home is appraised at \$400,000:

- Assessment = \$400,000 × 25% = \$100,000
- If the county tax rate is set at \$2.00 per \$100, your county tax bill = \$100,000 × \$2.00 ÷ 100 = \$2,000
- Add city tax (if applicable) and any special levies for the total.

## If You Live Inside a City

Residents of Lebanon, Mt. Juliet, and Watertown pay both county property tax AND city property tax. The county and the city each set their own rate independently, on their own timelines.

If you live inside city limits, you should pay attention to both the County Commission's rate vote (tentatively June 15) and your city council's rate vote, which typically happens later in the summer.

# SECTION 3. THE 2026 REAPPRAISAL TIMELINE

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The reappraisal process unfolds across the entire year. Here is the full timeline of what is happening, when, and what your role is at each step.

## The Full Timeline

DATE	WHAT HAPPENS	WHAT IT MEANS FOR YOU
May 4 to May 29	Discussion window	Call the Assessor with questions or corrections.
Late May	Certified rate published	The state Comptroller calculates the revenue-neutral baseline.
First business day in June	Board of Equalization opens	Formal appeals begin and the board stays in session as needed.
June 15 (tentative)	Wilson County budget vote	Mayor presents the budget and Commission votes on the tax rate.
July 1	New 3-year reappraisal cycle begins	Smaller, more frequent updates going forward.
July to September	Cities set their tax rates	Lebanon, Mt. Juliet, and Watertown vote separately.
August 1 (or 45 days after county BoE)	State Board appeal deadline	Last day to escalate an appeal beyond the county.
August 6	Election Day	Wilson County Commission elections.
Mid-October	Tax bills are mailed	By the Trustee, (615) 444-0894.
October to early April	Tax relief application window	For seniors, disabled, and disabled veterans.
End of February	Pay-without-interest deadline	After this, interest accrues on unpaid bills.

## June 15: The Most Important Date

Most people stop paying attention after their assessment notice arrives. Do not stop here. The June 15 meeting is when the actual tax rate gets set.

At Wilson County's tentatively scheduled June 15 meeting, the County Mayor presents the proposed budget and the Commission votes on the tax rate, all in the same session. That

schedule is tight. It compresses the public's window to absorb the proposal and make their voices heard. Residents who want to weigh in need to be ready before they walk into the room.

Wilson County Commission typically meets the third Monday of each month at the Wilson County Courthouse, 228 East Main Street, Lebanon. Meetings are open to the public. To find out who your district's commissioner is, visit [wilsoncountyttn.gov/222/County-Commission](http://wilsoncountyttn.gov/222/County-Commission).

*Reach out to your county commissioner before June 15. Tell them, in your own words, what your situation is and what you want them to consider when they cast their vote. They work for you. They should be hearing from you.*

## **What Happens After June 15**

Once the County Commission has voted, the city councils for Lebanon, Mt. Juliet, and Watertown will go through their own budget processes and adopt their own tax rates. These typically wrap up by the end of summer.

By mid-October, the Wilson County Trustee will mail tax bills with the actual dollar amounts. Bills are due starting the first Monday in October and can be paid without interest through the last day of February of the following year. Payments can be made at the Trustee's Office, at Wilson Bank and Trust, at Pinnacle Bank, or online at [citisenportal.com/Search/WilsonCountyTrustee](http://citisenportal.com/Search/WilsonCountyTrustee).

## **The Move to a Three-Year Cycle**

In March 2026, the Wilson County Commission voted to move from a five-year reappraisal cycle to a three-year cycle, beginning July 1. The next full reappraisal under the new schedule would happen in 2029.

The argument for shorter cycles is that smaller, more frequent value adjustments are easier on owners than one large jump every five or six years. Whether residents agree with the change is a fair conversation to keep having with your commissioners.

## SECTION 4. HOW TO APPEAL YOUR ASSESSMENT

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If the value on your notice does not reflect what your property would actually sell for, or if it is out of line with comparable nearby homes, you have the right to appeal. The process has three steps. Most appeals can be resolved at step one.

*An appeal is about value or classification. It is not about the dollar amount of the bill or the tax rate. The rate is set later, by elected officials, in a separate process. Both matter, but they are different fights in different rooms.*

### Step 1: Informal Discussion with the Assessor

#### When

May 4 through May 29. The Assessor's staff is available during this window to discuss changes in assessment or classification.

#### How

Call (615) 444-8661 or visit 228 East Main Street, Room 4, Lebanon, TN 37087. Many issues can be resolved on the phone or at the front desk.

#### What to Have Ready

- Your notice, with the parcel ID handy.
- A list of any factual errors on the parcel record. Square footage, acreage, classification, room count, improvements that no longer exist, additions that were not picked up.
- Comparable sales. Recent sale prices of similar nearby properties, ideally within the last six to twelve months. Zillow, Redfin, or the Wilson County parcel viewer all work. Three to five comps is plenty.
- Photos of any condition issues. Foundation problems, deferred maintenance, drainage issues, roof or structural damage. Anything that meaningfully affects what the property would sell for.

#### What to Ask

How was this value determined? What comparable sales were used? Are the recorded improvements accurate? If the answer reveals an error, staff can usually correct it on the spot.

## **Get It in Writing**

Ask the Assessor's staff to document your call in their system. Ask if they have a reference or case number for the conversation. If your concerns will not be resolved on the phone, ask specifically how to formally request a Board of Equalization hearing.

## **Step 2: Wilson County Board of Equalization**

### **When**

By state law, the County Board of Equalization convenes the first business day in June and remains in session as needed to hear appeals. Approximately ten days before it convenes, the Assessor publishes a public notice in the local newspaper with the meeting dates, time, and location.

### **How to Request a Hearing**

Appointments are normally requested by phone or in person at the Assessor's office during the last week of May or the first week of June. If you have already started the process at step one, the Assessor's staff will help you schedule.

### **What to Expect**

You request an appointment, present your case, and the board issues a decision usually before the end of June. You can represent yourself. You do not need a lawyer. You can also send a family member, an attorney, or an authorized agent in your place.

### **What Evidence Helps**

- Comparable sales of similar properties in your neighborhood, ideally within the last six to twelve months.
- Photographs of property condition issues.
- Documentation of factual errors on the parcel record (the easiest type of correction to win).
- Recent appraisals or your own purchase price, if recent.
- Any professional inspection reports.

## **Step 3: Tennessee State Board of Equalization**

### **When**

The deadline is August 1 of the tax year, or 45 days after notice of the County Board's decision is sent, whichever is later. The decision letter from the County Board will include directions on how to file.

### **Important: Pay Your Bill on Time**

To preserve your appeal rights at the State Board level, you must pay either the full tax due or at least the undisputed portion before the delinquency date. If your appeal succeeds, any overpayment is refunded.

### **Tips for a Successful Appeal**

- Start early. The window closes faster than you think.
- Be specific. "This value is too high" is harder to win than "This value is \$50,000 above three comparable sales on my street in the last six months."
- Bring the paperwork. Write down what you say, get reference numbers, and follow up in writing.
- Stay polite. The staff is dealing with thousands of frustrated calls. You will get more done with patience than with anger, even when the anger is justified.
- Do not expect the appeal to lower your tax bill directly. The appeal can lower your appraised value, which can affect your bill, but the rate decision happens separately.

## SECTION 5. FINANCIAL HELP AND TAX RELIEF PROGRAMS

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Tennessee and Wilson County run several programs that can reduce or freeze your property tax bill. Most residents do not know about them. They are administered through the Wilson County Trustee's Office at 228 East Main Street, Room 102, Lebanon, TN 37087, phone (615) 444-0894. If you or a neighbor might qualify, this section is the most useful page in this entire guide.

*If you know a senior in Wilson County who is on a fixed income and worried about this notice, please share this section with them. The Property Tax Freeze and the Tax Relief Program can keep someone in their home. They should not stay a secret.*

### Property Tax Freeze (Wilson County, Age 65+)

Wilson County has adopted the Property Tax Freeze Program for residents 65 and older. If you qualify and apply, your property tax on your principal residence is frozen at the base year amount. As long as you continue to qualify, that amount generally does not change going forward, even if the rate goes up or there is another reappraisal in the future.

#### Eligibility

- You must be 65 or older.
- Your household income must be at or below \$63,470 for tax year 2026 (raised from \$51,790).
- The property must be your principal residence.
- The freeze applies to the residential portion of the property and up to 5 acres for farm or Greenbelt properties.

#### How to Apply

Apply through the Wilson County Trustee's Office. You must reapply each year. Bring proof of age (driver's license or birth certificate), proof of income (Social Security statement, pension records, tax returns), and proof of residency.

### State Property Tax Relief Program

Wilson County also participates in Tennessee's state-administered Property Tax Relief Program. There are three categories of eligibility, each with its own rules.

#### Category 1: Elderly Low-Income Homeowners

- Must be 65 or older.
- Household income at or below approximately \$37,530 for 2026.

- Relief is on the first \$30,000 of property market value.
- State reimburses up to approximately \$27,000 of value.

### **Category 2: Totally and Permanently Disabled Homeowners**

- Must be totally and permanently disabled.
- Same income test as the elderly program.
- Relief on the first \$30,000 of property market value.

### **Category 3: Disabled Veterans and Surviving Spouses**

- No income test.
- Relief on the first \$175,000 of property market value.
- Eligibility requires documented service-connected total and permanent disability, or surviving spouse status under specific circumstances.

*If you need help with the disability documentation required for this program, the Wilson County Veterans Service Office at 304 East Main Street, Lebanon, can assist. Reach them at (615) 444-2460.*

### **How and When to Apply**

Applications are filed each year through the Trustee's office after you receive your tax bill in October. The deadline is typically about 35 days after the delinquency date, usually early April.

### **Combining the Programs**

The Property Tax Freeze and the state Tax Relief Program are separate but compatible. You can be on both. Approval for Tax Relief as a low-income elderly recipient counts as evidence of age and income for the Tax Freeze, but you still need to file a separate application for the freeze. Ask the Trustee's office to walk you through both.

### **If You Pay Through a Mortgage Escrow**

Your servicer will adjust your monthly mortgage payment in the fall when the new bill is calculated. You can call your servicer in late summer to plan ahead. You still have the right to appeal the value, regardless of how the bill is paid.

### **Where and How to Pay Your Tax Bill**

Once your bill arrives in October, you can pay at the Trustee's Office (228 East Main Street, Room 102, Lebanon), at any Wilson Bank and Trust branch, at any Pinnacle Bank branch, or online at [citizenportal.com/Search/WilsonCountyTrustee](https://citizenportal.com/Search/WilsonCountyTrustee). Bills can be paid without interest from mid-October through the last day of February.

## **Payment Plans and Hardship Options**

If you are struggling to pay your bill, contact the Wilson County Trustee's Office directly at (615) 444-0894. They can discuss payment options and help you understand the timeline of interest accrual after February. Do not let a bill go unpaid without first asking what your options are.

## **If You Are a Renter**

Property taxes are generally passed through to renters as part of rent over time. If your landlord raises rent in response to a higher tax bill, the law generally allows that, though when and how depends on your lease. If you are on a long-term lease, check the terms. If you are month-to-month, expect any increase to come with the legally required notice period.

## SECTION 6. RESOURCES AND KEY CONTACTS

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### Wilson County Government

<b>Assessor of Property</b>	(615) 444-8661 · 228 East Main Street, Room 4, Lebanon, TN 37087
<b>Trustee</b>	(615) 444-0894 · 228 East Main Street, Room 102, Lebanon, TN 37087
<b>County Mayor</b>	(615) 444-1383 · 228 East Main Street, Lebanon, TN 37087
<b>County Commission</b>	Meets 3rd Monday of each month at the Courthouse, 228 East Main Street
<b>Find Your Commissioner</b>	<a href="http://wilsoncountyttn.gov/222/County-Commission">wilsoncountyttn.gov/222/County-Commission</a>
<b>Veterans Service Office</b>	(615) 444-2460 · 304 East Main Street, Lebanon, TN 37087
<b>Pay Taxes Online</b>	<a href="http://citisenportal.com/Search/WilsonCountyTrustee">citisenportal.com/Search/WilsonCountyTrustee</a>
<b>County Government Website</b>	<a href="http://wilsoncountyttn.gov">wilsoncountyttn.gov</a>

### Cities Within Wilson County

<b>City of Lebanon</b>	(615) 443-2839 · 200 North Castle Heights Avenue, Lebanon · <a href="http://lebanontn.org">lebanontn.org</a>
<b>City of Mt. Juliet</b>	(615) 754-2552 · 2425 N Mt Juliet Road, Mt. Juliet · <a href="http://cityofmtjuliet.org">cityofmtjuliet.org</a>
<b>Town of Watertown</b>	(615) 237-3326 · 108 Depot Avenue, Watertown · <a href="http://watertowntn.com">watertowntn.com</a>

### State of Tennessee

<b>Comptroller of the Treasury</b>	(615) 401-7737 · <a href="http://comptroller.tn.gov">comptroller.tn.gov</a>
<b>Division of Property Assessments</b>	<a href="mailto:DPA.web@cot.tn.gov">DPA.web@cot.tn.gov</a> · <a href="http://comptroller.tn.gov/pa">comptroller.tn.gov/pa</a>
<b>State Board of Equalization</b>	Filed via the Comptroller's office
<b>Property Records Search</b>	Available through the Comptroller's website

## Programs and Forms

<b>Property Tax Freeze Application</b>	Wilson County Trustee's Office (annual filing)
<b>Tax Relief Application</b>	Wilson County Trustee's Office (after October bill)
<b>Greenbelt Application</b>	Wilson County Assessor's Office
<b>Board of Equalization Hearing Request</b>	Wilson County Assessor's Office in late May/early June

## Reach Out Anytime

If you have a question that this guide does not answer, or if you would like help finding the right person to call, please reach out. I will do my best to find you an answer, and where I cannot, I will help you find someone who can.

<b>Website</b>	aaronwilsontn.com
<b>Email</b>	aaron@aaronwilsontn.com
<b>Text</b>	(615) 547-8415
<b>Mailing</b>	Available on request

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# Pass It On.

*If this guide was useful to you, please share it with a neighbor.*

The senior tax freeze, in particular, can keep someone in their home, and most people who qualify do not know it exists.

Compiled by

**AARON D. WILSON**

*Wilson County resident*

