

TAXES & UTILITIES IN HART COUNTY, KENTUCKY

A practical relocation guide for property taxes, household services and setting up a new home

The exact property address matters. Tax districts and utility providers can change from one road - or even one side of a road - to another.

Start With the Property Address

Before budgeting or scheduling service, use the complete street address and parcel information. A Hart County property may be inside or outside a city, served by public water or a private well, connected to sewer or a septic system, and located in a particular electric, fire, school and special-tax district.

Property Taxes

Kentucky property tax bills may combine state, county, school, library, ambulance, fire-district and city taxes when applicable. Hart County PVA explains that the final rate depends on the taxing districts attached to the property.

Utility Service

Do not assume the nearest provider serves the home. Confirm electric, water, sewer, natural gas, trash and internet directly using the exact address before making an offer or scheduling a move.

Your First Five Calls

1. Hart County PVA

Confirm assessed value, taxing districts, exemptions and parcel information.

2. Current owner or listing agent

Request recent utility bills, tank or well details, trash arrangements and account names.

3. Electric provider

Confirm service territory, deposit, transfer requirements and outage-reporting number.

4. Water or well professional

Verify public-water provider or review well location, condition, testing and maintenance.

5. Sewer or septic professional

Confirm municipal sewer or septic location, permits, pumping history and capacity.



TAX BASICS FOR HOMEOWNERS

What buyers and new Kentucky residents should know

Kentucky Individual Income Tax

Kentucky uses a flat individual income-tax rate. The rate is **3.5% for tax year 2026**. Tax rules, deductions and filing requirements depend on the household and can change.

Kentucky Sales Tax

Kentucky has a **6% state sales tax**. Kentucky does not generally add county or city sales tax, so the combined general rate remains 6%. Certain purchases and services have special rules or exemptions.

Real Estate Property Tax

Property is generally assessed as of **January 1**. Tax bills are issued in the owner name of record for that assessment date. The Hart County Sheriff publishes annual payment windows, discounts and penalties.

Homestead & Disability Exemptions

Eligible homeowners may qualify for a reduction in taxable assessed value. Common eligibility categories include age 65 or older and certain permanent disabilities. Apply through the Hart County PVA and verify current requirements.

City & Special District Taxes

A home inside Horse Cave or Munfordville may have different tax components than rural county property. Fire, school, ambulance, library and other district charges can also affect the total bill.

Vehicle & Business Taxes

Kentucky taxes motor vehicles as personal property. Businesses may also face occupational-license, net-profit or withholding obligations. Hart County maintains an Occupational License office for applicable business activity.

Property-Tax Questions to Ask

- What was the most recent annual tax bill, and was it based on the current assessed value?
- Which city, fire, school and special-tax districts apply to this parcel?
- Will a sale, renovation, new construction or change in use affect assessment?
- Is the seller receiving an exemption that may not transfer to the buyer?
- Are any delinquent taxes, liens or special assessments attached to the property?

Never estimate the future tax bill only from the seller's mortgage payment. Verify the parcel and taxing districts directly.



LOCAL UTILITY OPTIONS

Common Hart County providers and services - always verify the exact address

Electricity

Kentucky Utilities (KU) serves Horse Cave and other parts of Hart County. Other Hart County addresses may be served by a rural electric cooperative. Use the Kentucky Public Service Commission electric-service-area map or ask the current owner to confirm.

Natural Gas & Propane

Atmos Energy is listed by the City of Horse Cave for natural-gas service. Many rural homes use propane instead. Confirm whether the tank is owned or leased, the supplier, tank size, fill history and transfer terms.

Munfordville Water & Sewer

The **City of Munfordville** provides municipal water and sewer. City office: **270-524-5701**. Confirm availability, tap fees, deposits and whether the property is inside the service area.

Green River Valley Water District

Provides water service in parts of Hart County, including the Horse Cave and Bonnieville areas. Office: **270-786-2134**. After-hours water emergency: **270-786-5261**.

Private Wells & Septic Systems

Many rural properties rely on a private well and septic system. Buyers should locate both, review permits and service records, test water, inspect accessible components and budget for pumping and repairs.

Trash & Solid Waste

Hart County Solid Waste, 300 Quality Street, Munfordville. Office: **270-524-5178** or **270-524-3323**. Ask about curbside service, drop-off rules, bulky items, tires and construction debris.

Other Services to Verify

- Internet and landline: availability varies widely by address; use your Hart County Internet Options Guide and verify service before closing.
- Cell coverage: test at the house, barn, driveway and road - not only on an online map.
- Heating: identify electric heat, natural gas, propane, wood or a combination, and inspect the equipment.
- Stormwater and drainage: rural properties may have culverts, ditches or private maintenance responsibilities.



MOVE-IN CHECKLIST & BUDGET

A simple way to avoid surprise bills after closing

Before Closing

- Request 12 months of electric, water, gas or propane usage when available.
- Confirm every provider by exact address and ask whether service is active.
- Ask about deposits, connection fees, transfer fees, tap fees and required inspections.
- Verify whether propane tanks, water softeners, satellite equipment or security systems are owned, leased or financed.
- Review septic, well, HVAC, water-heater and fireplace records.
- Confirm trash day, container requirements and rules for large-item disposal.

A Better Monthly Budget

Budget category	Include
Housing	Mortgage or rent, property tax, homeowners insurance and association dues if any.
Energy	Electricity plus natural gas, propane, wood or other heating fuel.
Water & waste	Water, sewer or septic reserve, well maintenance, trash and recycling.
Communications	Internet, mobile service, landline, television and backup connectivity.
Rural upkeep	Driveway, mowing, fencing, drainage, tree work, generator fuel and equipment.

Helpful Contacts & Sources Reviewed - July 2026

- Hart County PVA - property assessment, exemptions and taxing-district information.
- Hart County Sheriff - property-tax billing schedule, payment and penalty information.
- Kentucky Department of Revenue - state income tax, sales tax and property-tax rate books.
- Kentucky Public Service Commission - utility directory, service-area maps and consumer assistance.
- City of Munfordville; City of Horse Cave; Green River Valley Water District; Hart County Solid Waste.

Important: This guide is for relocation and community-resource planning. It is not tax, legal, financial or engineering advice. Rates, fees, boundaries, providers and eligibility rules change. Verify current information with the appropriate agency and qualified professionals.

