INDIANA BOARD OF TAX REVIEW
Small Claims
Final Determination
Findings and Conclusions

Petition:	**53-011-24-1-5-00586-25**
Petitioner:	**Lucas D. Teague**
Respondent:	**Monroe County Assessor**
Parcel:	**53-04-29-200-003.000-011**
Assessment Year:	**2024**

The Indiana Board of Tax Review issues this determination, finding and concluding as follows:

PROCEDURAL HISTORY

1. On May 1, 2025, Lucas D. Teague[1] filed a Form 130 notice seeking a homestead deduction for the 2024 assessment year for his property located at 8780 W. Howard Road in Bloomington, Indiana. On July 1, 2025, the Monroe County Property Tax Assessment Board of Appeals ("PTABOA") issued a Form 115 final determination denying Teague's appeal. On August 9, 2025, Teague filed a Form 131 petition appealing that determination to us.

2. On March 26, 2026, our designated administrative law judge, Joseph Stanford ("ALJ"), held a telephonic hearing on Teague's petition. Neither he nor the Board inspected the subject property. Teague represented himself and Attorney Justin D. Roddye appeared for the Assessor. Teague and Jason Funk, an employee of the Monroe County Auditor's Office, testified under oath.

RECORD

3. The official record for this matter includes the following exhibits:

Petitioner Exhibit A:	2025 property tax bill
Petitioner Exhibit B:	Homestead standard deduction form (Social Security numbers redacted)
Petitioner Exhibit C:	Homestead standard deduction form, file stamped April 3, 2025 (Social Security numbers redacted)
Petitioner Exhibit D:	Sales disclosure for 4433 Silverthorne Street
Petitioner Exhibit E:	Closing document for 4433 Silverthorne Street
Petitioner Exhibit F:	Certificate of occupancy for 8780 West Howard Road
Petitioner Exhibit G:	Photographs of telephone call logs

[1] Although it appears that Kendallyn K. Teague also has an ownership interest in the subject property, she was not listed as a property owner on the Form 130 notice or the Form 131 petition, nor did she sign either form.

Petitioner Exhibit H:	Email to Teague from the Bloomington Board of Realtors
Petitioner Exhibit I:	News article, "I Should Not Be Delivering Mail"
Petitioner Exhibit J:	PowerPoint slides provided at PTABOA hearing
Respondent Exhibit A:	PTABOA determination

4. The record also includes: (1) all petitions and other documents filed in this appeal, (2) all notices and orders issued by the Board or the ALJ, and (3) an audio recording of the hearing.

FINDINGS OF FACT

5. The subject property is a residential home located at 8780 W. Howard Road in Bloomington. In September 2022, Teague's contractor started constructing the home. On June 16, 2023, the Monroe County Building Department issued a Certificate of Use and Occupancy for it, and Teague moved in that same day. *Teague testimony; Pet'r Exs. A, F.*

6. On July 14, 2023, Teague attempted to claim a homestead deduction for the subject property for the 2024 assessment year by completing and mailing a Form HC10 to the Monroe County Auditor using the United States Postal Service ("USPS"). He did not send it by certified mail or by any other method that provided tracking, and the Auditor never received it. USPS's postal inspection department found that Teague was a victim of a Bloomington postal worker who allegedly stole over 1,000 pieces of mail. While Teague claimed that could be the reason his Form HC10 never reached the Auditor, USPS did not identify what specific letters or packages of his were stolen or destroyed. And there is no evidence in the record demonstrating that the USPS worker stole or destroyed the envelope containing Teague's HC10 specifically. In January of 2026, Teague located a copy of his missing Form HC10 for 2024 in his iCloud backup photos. *Teague testimony; Funk testimony; Pet'r Exs. B, I.*

7. Teague made "five good faith attempts" to ensure that the Auditor applied his homestead deduction for 2024. Throughout 2024, Teague checked with Monroe County's GIS software providers, but he never saw any indication that the subject property had received the homestead deduction. During the last three months of 2024, Teague also made three separate telephone calls to the Monroe County Treasurer's Office to inquire as to why the homestead deduction had not been applied to his property. He called the Treasurer's Office because he believed the issue to be a billing problem rather than a filing problem. The Treasurer's Office advised Teague that he needed to wait for his tax bill to see if the homestead deduction was applied. *Teague testimony; Pet'r Exs. G, H.*

8. When Teague received the tax bill in March of 2025, he realized that the homestead deduction had not been applied to the subject property and he immediately called the Auditor's Office and spoke with employee Stephanie Carter. Carter told Teague that the Auditor had no record of receiving his Form HC10 for 2024 and instructed him to fill out

another claim form. On April 3, 2025, Teague completed and filed a Form HC10 by emailing it directly to Carter to make sure he "was taken care of" for the 2025 assessment year. A couple days later, Carter emailed Teague a stamped copy of his Form HC10 for 2025 showing it was filed with the Auditor's Office on April 3, 2025. The subject property received a homestead deduction for the 2025 pay 2026 tax year. *Teague testimony; Funk testimony; Pet'r Exs. A, C.*

ANALYSIS

9. Indiana law provides a standard deduction from the assessed value of homesteads. Ind. Code § 6-1.1-12-37 (2024). As relevant here, Indiana Code § 6-1.1-12-37 defines a homestead as a dwelling, certain other structures, and up to one acre of land immediately surrounding the dwelling that an individual owns and uses as his principal place of residence. I.C. § 6-1.1-12-37(a).

10. Taxpayers may apply for the standard homestead deduction in one of two ways. First, they may file a certified statement with the county auditor on Form HC10, which the Department of Local Government Finance has prescribed for that purpose. I.C. § 6-1.1-12-37(e) (2024); 50 IAC 24-4-2. To obtain the deduction, a taxpayer must complete, date, and file Form HC10 on or before January 15 of the calendar year in which the property taxes are first due and payable. I.C. § 6-1.1-12-37(f). Alternatively, a taxpayer may claim the deduction using the sales disclosure form that is completed when the property is purchased. I.C. § 6-1.1-12-44 (2024). If a taxpayer receives a deduction for a particular assessment year, it carries forward to the next assessment year without the need for another application if the taxpayer remains eligible. I.C. § 6-1.1-12-17.8(a), (c) (2024); I.C. § 6-1.1-12-44(b).

11. In this case, the Auditor granted Teague a homestead deduction for the subject property for 2025, and there is no dispute that the subject property would also qualify for the homestead deduction for 2024 if Teague timely filed for it. When an auditor receives a Form HC10 through the mail, determining timeliness is normally a straightforward proposition, as one can simply look at the postmark. But the question is more complicated when an auditor never receives the taxpayer's claim form, which is the situation before us. As applicable here, if a document is sent via the United States mail but is not received by the designated recipient, the document is considered to have been filed on or before the due date if the person who mailed it:

> (1) can show by reasonable evidence that the document was deposited in the United States mail, or with the express parcel carrier, on or before the due date; and
> (2) files a duplicate document within thirty (30) days after the date the person is notified that the document was not received.

Ind. Code § 6-1.1-36-1.5(c).

12. Here, Teague mailed his Form HC10 to the Auditor on July 14, 2023, well before the January 15, 2025, due date for claiming a homestead deduction for the 2024 assessment

year. But because the Auditor never received it, for us to conclude that he *filed* it on or before the due date, Teague also needs to demonstrate that he filed a duplicate Form HC10 within 30 days after he was notified that the Auditor did not receive his original form.

13. Toward the end of 2024, Teague checked the county's GIS system and called the Treasurer's Office multiple times to see if his homestead deduction had been applied. As best we can tell, however, Teague was not notified that the Auditor did not receive his Form HC10 for 2024 until he called the Auditor's Office and spoke with Carter in March of 2025.[2] Teague therefore had until sometime in April of 2025 to file a duplicate Form HC10 for 2024 with the Auditor and have it treated as timely. But there is no evidence he ever did so. In fact, Teague did not even locate a copy of his original Form HC10 until January of 2026.

14. While Teague did submit a Form HC10 on April 3, 2025, it was not a duplicate of his original Form HC10 for 2024. And Teague admitted that he filed it to claim the homestead deduction for the 2025 assessment year, not 2024. Regardless, even if we were inclined to treat Teague's Form HC10 for 2025 as a duplicate of his Form HC10 for 2024 (we are not), his claim would still fail because we have no way to confirm that it was filed within the 30-day window provided by Ind. Code § 6-1.1-36-1.5(c)(2) as Teague failed to provide us with the exact date he spoke with Carter.

15. Because Teague did not file his Form HC10 for the 2024 assessment year on or before January 15, 2025, we conclude the subject property is not entitled to a homestead deduction for 2024.

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[2] We note that before Teague's call to Carter, the Auditor had no way to know that Teague had even mailed a Form HC10 to her office. She therefore had no reason to be on the lookout for it, much less a duty to notify Teague that she had not received it. To the extent Teague believes that Carter or the Treasurer's Office employee(s) he spoke with misled him regarding the application process for the homestead deduction, it is settled law that individuals cannot circumvent statutory filing requirements based on government employees' misrepresentations about those requirements. *See Middleton Motors, Inc. v. Indiana Dep't of State Revenue, Gross Income Tax Div.*, 380 N.E.2d 79, 81 (Ind. 1978) (explaining that when the legislature enacts procedures and timetables which act as a precedent to the exercise of some right or remedy, those procedures cannot be circumvented by the unauthorized acts and statements of state government officers, agents or staff) (citations omitted).

CONCLUSION

16. Because Teague did not apply on or before the statutory deadline, the subject property is not entitled to the homestead deduction for 2024. We therefore find for the Assessor.

Date: June 18, 2026

Chairman, Indiana Board of Tax Review

Commissioner, Indiana Board of Tax Review

Commissioner, Indiana Board of Tax Review

- APPEAL RIGHTS –

You may petition for judicial review of this final determination under the provisions of Indiana Code § 6-1.1-15-5 and the Indiana Tax Court's rules. To initiate a proceeding for judicial review you must take the action required not later than forty-five (45) days after the date of this notice. The Indiana Code is available on the Internet at <http://www.in.gov/legislative/ic/code>. The Indiana Tax Court's rules are available at <http://www.in.gov/judiciary/rules/tax/index.html>.