

THE BOARD OF ASSESSORS OF CHATHAM COUNTY, GEORGIA
FACTS EVERY TAXPAYER SHOULD KNOW

This bulletin is intended to give the taxpayer a general knowledge of the tax system. Specific questions regarding your **assessment** should be directed to the Assessor's Office at 912-652-7271. You can e-mail the Assessors Office at boa@chathamcounty.org. Specific questions regarding **taxes** should be directed to the Tax Commissioner's Office at 912-652-7100. Specific questions regarding **homestead exemptions** should be directed to the Receiver of Returns Office at 912-447-4856. Our website is www.chathamcounty.org/assessor.html.

GLOSSARY OF TERMS

AD VALOREM: A tax levied in proportion to the value of the property.

APPEAL: Upon receiving a **Change of Assessment** notice from the Board of Assessors that a change has been made in a property's value, a taxpayer has **30 days** from the date of the mailing (same as date in notice) to inform, **in writing**, the Board of Assessors that he or she requests an appeal.

TIME IS IMPORTANT - LATE APPEALS ARE INVALID.

The address to submit appeals is: Board of Assessors, PO Box 9786, Savannah, GA USA 31412-9786.

An appeal must be filed with the local Board of Assessors within the time provided. The Board of Assessors will review the valuation, taxability, uniformity, homestead exemption denial, or conservation use and other special program denials. The Board of Assessors may change the value or certify the notice of appeal and all necessary papers to the Board of Equalization.

Upon receipt of an appeal, the Board of Equalization will set a date and notify the appellant, at least 20 days in advance, of the time and place for the hearing. The taxpayer or his duly authorized representative and the Board of Assessors or their duly authorized representative shall both be present at the hearing before the Board of Equalization. Each party will be given an opportunity to present his side of the issue.

The Board of Equalization shall decide each question presented by the appeal. Notice of the decision shall be given to each party. The appellant's notice shall be sent by certified mail.

The taxpayer or the Board of Assessors may appeal the decision of the Board of Equalization to the Superior Court. The appeal by either party must be filed within **30 days** from the date the decision of the Board of Equalization is mailed.

APPRAISED VALUE: An estimate of value is determined by the appraisal staff. It is based upon interpretation of facts and judgments and their processing into an estimate of value as of a stated date. The value most commonly sought is fair market value.

ARBITRATION: A method to resolve disputes between property owners and the Board of Assessors. A panel of licensed appraisers (selected by both parties) hears the dispute and arbitrates the issues. The property owner is responsible for certain filing fees, partial arbiter fees, referee fees, and other possible court mandated fees.

ASSESSED VALUE: Forty percent (40%) of the fair market value.

Example:	\$75,000	Fair Market Value of Property
	<u> x 40%</u>	
	\$30,000	Assessed Value

You are taxed on the assessed value of your property. This is a state law and all taxable property throughout the State of Georgia is assessed at 40% of the fair market value. (Ref.1983 House Bill 230).

BOARD OF ASSESSORS: Up to a five-member board, appointed by the County Commissioners, reviews all returns of both real and personal property of each taxpayer. If, in the opinion of the Board of Assessors, any taxpayer has omitted from his return any property that should be returned, or if he has failed to return any of

his property at a just and fair valuation; the Board of Assessors shall correct such returns and shall adjust the assessment to reflect a fair valuation on the property. Whenever any such correction, change, or equalization is made, the Board of Assessors will give a written notice to the taxpayer of such change. This written notice will be a form mailed in an envelope marked "Official Tax Matter." If you feel the value placed on your property is inequitable, you have a right to appeal. (See Appeal)

BOARD OF EQUALIZATION: A three-member board of persons who own real property and are eligible to serve as grand jurors. The Board is appointed by the Grand Jury. This Board is charged with hearing appeals by taxpayers that concerns value and determining if a property is uniformly assessed with like properties. If the Board determines that uniformity is not present, the Board shall have the power to order the Board of Assessors to take such action as is necessary to obtain uniformity.

CONSUMER PRICE INDEX: A measure of the average change over time in the prices paid by urban consumers for a market basket of consumer goods and services.

FAIR MARKET VALUE: The price that a property would bring in a competitive market under all conditions requisite to a fair sale, which will result from negotiations between a buyer and seller, each acting prudently, with knowledge, and without undue stimulus.

HOMESTEAD EXEMPTIONS: The homestead of each resident of the state of Georgia actually occupied as a permanent residence and homestead on January 1 of the tax year, may be exempted from certain Ad Valorem Taxation providing the exemption is returned and claimed in the manner prescribed by law and approved by the Board of Assessors. For details, see the attached "Homestead Exemptions" sheet.

HOMESTEAD EXEMPTION - DISABLED VETERAN: If you are a disabled veteran and meet certain physical qualifications, you may be eligible for a homestead exemption of up to \$50,000 of assessed value. For more information and details, please contact the Assessors office (Ref. Georgia Code Ann. Section 48-5-48).

MILLAGE RATE: The millage rate is the rate of taxation set by the governing authorities and the School Board to produce the necessary revenue to pay for the operation of local government and schools. It is expressed in mills per dollar of assessed value. One mill equals 1/10 cent - (one thousandth of a dollar, \$.001)

2008 MILLAGE RATE

INCORPORATED			UNINCORPORATED	
STATE	.25		STATE	.25
SCHOOL	13.404		SCHOOL	13.404
COUNTY	10.537		COUNTY	10.537
SCHOOL BOND	0		SCHOOL BOND	0
			SPEC. SER. DIS.	3.475
TOTAL without TRANSIT	24.191		TOTAL without TRANSIT	27.666
TRANSIT	.82		TRANSIT	.82
TOTAL with TRANSIT	25.011		TOTAL with TRANSIT	28.486

NOTATION TO ABOVE TOTAL RATES: The transit figure reflects property within the Chatham Area Transit Authority District.

PROPERTY OWNERS' ADDRESSES: It is important that taxpayers immediately notify the Assessors Office of any change in their mailing address. Georgia law requires that all tax notices be sent to the taxpayers at their last known address. All change of addresses **must** be submitted in writing. The property owner can fax the request to 912-652-7334.

RETURNS: In accordance with Georgia law, all property held and subject to taxation on January 1 of the tax year, shall be returned by the owner to the Assessors Office during the time for making returns, between January 2 and March 1 of each year.

Any taxpayer who fails to return his property for taxation shall be deemed to have returned for taxation the same property at the same final valuation and same real property exemptions as for the preceding year.

MAKING A RETURN:

TIME: Between January 2 and March 1 from 9:00am-5:00pm, Monday-Friday

PLACE: Assessors Office, Chatham County Judicial Courthouse, 133 Montgomery St., Fifth Floor, Room 503

HOW: Ask to strike a return. The clerk will present the prepared form to the taxpayer. Taxpayer reviews property description and valuation. If valuation is accepted, sign the form and return to clerk. If not accepted, line-out the value and write-in your opinion of the true market value of the property as of January 1 of the tax year.

WHO: RESIDENTIAL, COMMERCIAL, INDUSTRIAL, and AGRICULTURAL:

Return must be made if:

- 1) Property has been partially sold.
- 2) Improvements have been added, i.e., swimming pool, rooms, carport or porch enclosed, patio, sundeck, central air conditioning, or extensive remodeling.
- 3) Buildings have been razed or destroyed by fire or the elements.
- 4) Valuation is not equitable.

BUSINESSES, MARINE PRODUCTS, AND AIRPLANES:

All businesses must return their personal property each year, i.e., inventory of goods, wares, merchandise, fixtures, mill supplies, raw materials, machinery, and equipment. This also applies to marine products and airplanes owned by individuals and/or corporations.

FARMS:

All farm equipment and certain livestock must be returned each year, i.e., tractors, bailors, combines, cultivators, milking equipment, horses, cows, mules, pigs, etc.

SPECIAL SERVICE DISTRICT: The unincorporated area of the county which receives county services not provided to other areas of the county. Services provided to this area of the county are police, county inspections, county engineering, public works, recorders court, and the metropolitan planning commission.

TAXABLE PROPERTY: All types of property, both real (real estate) and personal (boats, motors, merchandise, machinery, equipment, etc.) are taxable unless specifically exempted by state law. All personal clothing, household and kitchen furniture are exempt, provided they are not held for rental, sale, or commercial use.

TAX COLLECTOR (COMMISSIONER): Head of the department whose responsibility it is to collect taxes. This position is held by an elected official. The office is located on the First Floor of the Judicial County Courthouse.

TAX DIGEST: A listing of all property subject to Ad Valorem taxation within the county, together with property identification, ownership, and assessed value.

TAX RECEIVER: Administrative head of the department whose responsibility it is to receive tax returns and make out the tax digest. This position is by appointment of the County Commissioners. In Chatham County, the Chief Appraiser is the Receiver of Returns.

HOMESTEAD EXEMPTIONS

Deadline for filing: 5:00pm on March 1 of each year (Ga Code Ann 48-5-18).

Regular Homestead Exemption

1. **Regular (Statewide Ref. Ga Code Ann. 48-5-44)**
 - a. \$2,000 off of the Assessed Value of property. Additional \$10,000 applied to **County** millage rates only.
 - b. Applicant must own and reside on property as of January 1 of the tax year.

- c. Once approved, this exemption is automatically renewed each year until eligibility changes.

In Order To Apply For A Regular Homestead Exemption, Applicants Must Bring Proof of Occupancy prior to January 1 of the year applying, to include:

1. Georgia driver's license or Georgia ID card with your **current** Chatham County property address, issued in Prior Year applying for Homestead
2. Chatham County Voter's Registration Card with your **current** Chatham County address, issued in Prior Year applying for Homestead
3. Prior TAX YEAR'S December utility bill (with applicant name and **current** address)

SUMMARY

- a. All exemptions must be filed with the Assessors Office, Fifth Floor, Chatham County Judicial Courthouse, 133 Montgomery St., Room 503, between 9:00am and 5:00pm Monday through Friday.
- b. Time for filing for **2010**: March 3, 2009 - March 1, 2010.
- c. **Failure to file within the allocated time for the homestead exemption constitutes a waiver of exemption for that tax year. Georgia law does not provide for extension of time for filing for whatever reason.**
- d. All exemptions, once approved, are automatically renewed each year until eligibility changes.

For Married Couples, where the Property is only in the Name of One Party, the Homestead Exemption will be Dropped:

1. If the Office of the Board of Assessors receives notification of the death of the title holder, the Homestead Exemption will be Dropped.
2. If Title to the Property is transferred, in whole, to the spouse or another party, the **NEW TITLE HOLDER** must apply for the Homestead Exemption in his/her name.

HOMESTEAD EXEMPTIONS

Deadline for filing: 5:00pm on March 1 of each year (Ga Code Ann 48-5-18).

IF YOU ARE 65 YEARS OF AGE OR OLDER, YOU ARE ELIGIBLE FOR THE SENIOR EXEMPTIONS FOR ALL STATE AD VALOREM TAXES FOR YOUR PRIMARY RESIDENCE UP TO TEN (10) ACRES. YOU CAN APPLY FOR THIS EXEMPTION FROM MARCH 3, 2009 UNTIL MARCH 1, 2010 FOR TY10.

IF YOU ALREADY ENJOY SENIOR EXEMPTIONS, YOU DO NOT NEED TO APPLY FOR THIS EXEMPTION.

Double (Elderly) Homestead Exemption

2. **Double (Elderly) (Statewide Ref. Ga. Code Ann. 48-5-47)**
 - a. \$4,000 off of Assessed Value of Property.
 - b. Applicant must be 65 years of age and must own and reside on the property prior to January 1 of the tax year.
 - c. Combined net income of applicant and spouse for the preceding year cannot exceed \$10,000.00 (Social Security or income from pension and retirement systems are excluded except for that portion which exceeds the maximum amount authorized to be paid to an individual and his spouse, on January 1, of the year for which the exemption is sought, under the Federal Social Security Act):

Social Security Income:	\$ 1,868
Retirement Income:	<u>\$60,000</u>
Total	\$61,868

Subtract the maximum amount authorized paid to an individual and his spouse, on January 1, of the year for which the exemption is sought under the Federal Social Security Act. This value is subject to change. \$55,742

Amount to be reported as income to be added to all other income to determine eligibility: \$ 6,126

d. Once approved, this exemption is automatically renewed each year until eligibility changes.

In Order To Apply For The Double Exemption, Applicants Must Bring in the Item in Bold and ONE of the Following:

1. **Completed Prior Tax Year's State And Federal Income Tax Forms**
2. Georgia driver's license with your **current** Chatham County property address
3. Chatham County Voter's Registration Card with your **current** Chatham County address
4. Georgia Identification Card

SUMMARY

- a. All exemptions must be filed with the Assessors Office, Fifth Floor, Chatham County Judicial Courthouse, 133 Montgomery St., Room 503, between 9:00am and 5:00pm Monday through Friday.
- b. Time for filing for **2010**: March 3, 2009 - March 1, 2010.
- c. **Failure to file within the allocated time for the double (elderly) homestead exemption constitutes a waiver of exemption for that year. Georgia law does not provide for extension of time for filing for whatever reason.**
- d. All exemptions once approved, are automatically renewed each year until eligibility changes.

HOMESTEAD EXEMPTIONS

Deadline for filing: 5:00pm on March 1 of each year (Ga Code Ann 48-5-18).

School Tax Homestead Exemption

3. **School (Elderly) (Local Amendment to Constitution-1981 Ga Law - p 1918)**
 - a. \$30,000 off the Assessed Value of the property as it pertains to taxes levied for school purposes.
 - b. Applicant must be **62 years of age and own and reside** on the property prior to January 1 of the tax year.
 - c. Combined **net** income as defined by Georgia law of applicant and all members of the family residing on the homestead for the preceding year cannot exceed \$25,000.
 - d. This exemption does not have to be applied for each year. It is automatically renewed each year until eligibility changes.

In Order To Apply For The School Elderly Exemption, Applicants Must Bring in the Items in Bold and ONE of the Following:

1. **Completed Prior Tax Year's State And Federal Income Tax Forms**
2. **Completed Prior Tax Year's State and Federal Income Tax Forms for any family member that resides in the home**
3. Georgia driver's license with your **current** Chatham County property address

4. Chatham County Voter's Registration Card with your **current** Chatham County address
5. Georgia Identification Card

SUMMARY

- a. All exemptions must be filed with the Assessors Office, Fifth Floor, Chatham County Judicial Courthouse, 133 Montgomery St., Room 503, between 9:00am and 5:00pm Monday through Friday.
- b. Time for filing for **2010**: March 3, 2009 - March 1, 2010 of each year.
- c. **Failure to file within the allocated time for the school tax homestead exemption constitutes a waiver of exemption for that year. Georgia law does not provide for extension of time for filing for whatever reason.**
- d. All exemptions, once approved, are automatically renewed each year until eligibility changes.

HOMESTEAD EXEMPTIONS

Deadline for filing: 5:00pm on March 1 of each year (Ga Code Ann 48-5-18).

School Tax Disability Homestead Exemption

4. Disability Exemption (House Bill1731 - Effective January 1, 2003)

- a. Each resident of the Chatham County and City of Savannah School District who is disabled is granted an exemption on that person's homestead from all Chatham County and City of Savannah School District Ad valorem taxes for the full value of the homestead.
- b. The term "disability" as used for this exemption means mentally or physically incapacitated to the extent that such person is unable to be gainfully employed and that such incapacity is likely to be permanent.
- c. "Ad valorem taxes for educational purposes" means all ad valorem taxes for educational purposes levied by, for, or on behalf of the Chatham County and City of Savannah School District, including, but not limited to, taxes to pay interest on and to retire school bond indebtedness.
- d. A person shall not receive the homestead exemption granted unless the person or the person's agent files an affidavit with the Board of Assessors giving such additional information relative to receiving such exemption as will enable the Board of Assessors to make a determination as to whether such owner is entitled to such exemption. The Board of Assessors shall provide affidavit forms for this purpose.

In Order To Apply For The School Tax Disability Exemption, Applicants Must Bring in either Item in Bold:

1. **A letter from one licensed Georgia medical physician licensed to practice medicine under Chapter 34 of Title 43 of the O.C.G.A. certifying that in their opinion, the person requesting the exemption is mentally or physically incapacitated to the extent such person is unable to be gainfully employed and that such incapacity is likely to be permanent.**
2. **For persons who have previously received the Chatham County Special Homestead exemption or the Veterans exemption because of a disability, they will be required to submit their disability status from a qualifying agency, such as the Social Security Administration, Veterans Administration, or other such entity or physician.**

SUMMARY

- a. All exemptions must be filed with the Assessors Office, Fifth Floor, Chatham County Judicial Courthouse, 133 Montgomery St., Room 503, between 9:00am and 5:00pm

- Monday through Friday.
- b. Time for filing for **2010**: March 3, 2009 - March 1, 2010.
- c. **Failure to file within the allocated time for the school tax disability homestead exemption constitutes a waiver of exemption for that year. Georgia law does not provide for extension of time for filing for whatever reason.**
- d. All exemptions, once approved, are automatically renewed each year until eligibility changes.

HOMESTEAD EXEMPTIONS

Deadline for filing: 5:00pm on March 1 of each year (Ga Code Ann 48-5-18).

Special Chatham County Homestead Exemption

- 5. **Special Chatham County Exemption (local option Governed by 1978 GA Law p. 2373)**
 - a. This exemption is applicable to taxes levied for Chatham County purposes only. The aggregate sum of this exemption when added to all other authorized exemptions for this category shall not exceed \$30,000.
 - b. **Applicant must be 65 years of age and must own and reside on the property prior to January 1 of the current tax year OR must be totally and permanently disabled as certified by either the Veterans Administration, Social Security Administration, Georgia Department of Human Resources, Workman’s Compensation Board, County Health Office, or Civil Service.**
 - c. Combined net income of applicant and spouse for preceding tax year cannot exceed \$10,000 (Social Security and income from pension and retirement systems are excluded except for that portion which exceeds the maximum amount authorized to be paid to an individual and his spouse, on January 1 of the year for which the exemption is sought, under the Federal Social Security Act. See Double Exemption for example of calculation.)
 - d. Once approved, this exemption is automatically renewed each year until eligibility changes.

In Order To Apply For The Special Chatham County Exemption, Applicants Must Bring in the Items in Bold and ONE of the Following:

- 1. **Completed Prior Tax Year’s State And Federal Income Tax Forms**
- 2. **Disability Applicants Must Also Supply A Letter From One Of The Following:**
 - a. **Veterans Administration**
 - b. **Social Security**
 - c. **Department Of Human Resources**
 - d. **Workmen’s Compensation**
 - e. **Civil Service**
 - f. **Medicare Card**

The letter must show that the applicant is 100% **Totally And Permanently Disabled.**

- 3. Georgia driver’s license with your **current** Chatham County property address
- 4. Chatham County Voter’s Registration Card with your **current** Chatham County address
- 5. Georgia Identification Card

SUMMARY

- a. All exemptions must be filed with the Assessors Office, Fifth Floor, Chatham County Judicial Courthouse, 133 Montgomery St., Room 503, between 9:00am and 5:00pm Monday through Friday.
- b. Time for filing for **2010**: March 3, 2009 - March 1, 2010.
- c. **Failure to file within the allocated time for the special Chatham County homestead exemption constitutes a waiver of exemption for that year. Georgia law does not provide for extension of time for filing for whatever reason.**

- d. All exemptions, once approved, are automatically renewed each year until eligibility changes.

HOMESTEAD EXEMPTIONS

Deadline for filing: 5:00pm on March 1 of each year (Ga Code Ann 48-5-18).

STEPHENS-DAY HOMESTEAD EXEMPTION

6. Chatham County (Local Ref. House Bill 1023)

- a. Each resident of Chatham County is granted an exemption on that person's homestead from all Chatham County ad valorem taxes for county purposes in an amount equal to the amount of the assessed value of that homestead that exceeds the assessed value of that homestead for the taxable year immediately preceding the taxable year in which this exemption is first granted to such resident. This exemption shall not apply to taxes assessed on improvements to the homestead or additional land that is added to the homestead after January 1 of the base year. If any real property is removed from the homestead, the assessment in the base year shall be adjusted to reflect such removal and the exemption shall be recalculated accordingly. This exemption shall include only the primary residence and not more than five contiguous acres of land immediately surrounding such residence. This exemption applies to all ad valorem taxes for county purposes levied by, for, or on behalf of Chatham County, including, but not limited to, any ad valorem taxes for special district purposes, but not including taxes to pay interest on and to retire county bonded indebtedness. This exemption shall not apply to or affect state ad valorem taxes, and county school district ad valorem taxes for educational purposes, or municipal ad valorem taxes for municipal purposes. This exemption shall be in addition to and not in lieu of any other homestead exemption applicable to county ad valorem taxes for county purposes. This exemption becomes effective January 1, 2001.

Board of Education for Chatham County and the City of Savannah School District (Local Ref. House Bill 1024)

- a. Each resident of the Chatham County and City of Savannah School District is granted an exemption on that person's homestead from all Chatham County and City of Savannah School District taxes for educational purposes in an amount equal to the amount, if any, by which the assessed value of that homestead that exceeds its adjusted base year assessed value. This exemption shall not apply to taxes assessed on improvements to the homestead or additional land that is added to the homestead after January 1 of the base year. If any real property is removed from the homestead, the adjusted base year assessed value shall be calculated reflecting such removal. In the event that the assessed value for the current year is less than or equal to the assessed value for the base year, then the adjusted base year assessed value shall equal the current year assessed value. This exemption shall include only the primary residence and not more than five contiguous acres of land immediately surrounding such residence. This exemption applies to all ad valorem taxes for educational purposes levied by, for, or on behalf of the Chatham County and City of Savannah School District, except for taxes to pay interest on and to retire school bonded indebtedness. This exemption shall not apply to or affect state ad valorem taxes and county ad valorem taxes for county purposes, or municipal ad valorem taxes for municipal purposes. This exemption shall be in addition to and not in lieu of any other homestead exemption applicable to county school district ad valorem taxes for educational purposes. This exemption becomes effective January 1, 2001.

City of Savannah (Local Ref. House Bill 965)

- a. Each resident of the City of Savannah is granted an exemption on that person's homestead from all City of Savannah ad valorem taxes for municipal purposes in an amount equal to the amount, if any, by which the assessed value of that homestead that exceeds its adjusted base year assessed value. This exemption shall not apply to taxes assessed on improvements to the homestead or additional land that is added to the homestead after January 1 of the base year.

If any real property is removed from the homestead, the adjusted base year assessed value shall be calculated reflecting such removal. In the event that the assessed value for the current year is less than or equal to the assessed value for the base year, then the adjusted base year assessed value shall equal the current year assessed value. This exemption shall include only the primary residence and not more than five contiguous acres of land immediately surrounding such residence. This exemption applies to all ad valorem taxes for municipal purposes levied by, for, or on behalf of the City of Savannah, except for taxes to pay interest on and to retire municipal bonded indebtedness. This exemption shall not apply to or affect state ad valorem taxes and county ad valorem taxes for county purposes, or school district ad valorem taxes for educational purposes. This exemption shall be in addition to and not in lieu of any other homestead exemption applicable to municipal ad valorem taxes. This exemption becomes effective January 1, 2001.

- b. Applicant must own and reside on property as of January 1 of the tax year.
- c. Once approved, this exemption is automatically renewed each year until eligibility changes.

In Order To Apply For The Stephens-Day Homestead Exemption, Applicants Must Bring in the Following:

- 1. Georgia driver's license with your **current** Chatham County property address
- 2. Chatham County Voter's Registration Card with your **current** Chatham County address
- 3. Georgia Identification Card
- 4. Prior TAX YEAR'S December utility bill (with correct name and **current** Chatham County address)

SUMMARY

- a. All exemptions must be filed with the Assessors Office, Fifth Floor, Chatham County Judicial Courthouse, 133 Montgomery St., Room 503, between 9:00am and 5:00pm Monday through Friday.
- b. Time for filing for **2010**: March 3, 2009 - March 1, 2010.
- c. **Failure to file within the allocated time for the Stephens-Day exemption constitutes a waiver of exemption for that year. Georgia law does not provide for extension of time for filing for whatever reason.**
- d. All exemptions, once approved, are automatically renewed each year until eligibility changes.

Stephens-Day Homestead Exemption

Stephens-Day is a homestead exemption that is equal to the difference between the current year fair market value and the adjusted base year value (property's value in the year prior to the homestead application plus any improvements since the year of the application). This exemption does not apply to improvements added to the property after January 1 of the base year.

Difference in Local Bills

The Chatham-Savannah Board of Education and the City of Savannah bills have a Consumer Price Index percentage that will be added to the base year value, whenever there is an annual increase in the Consumer Price Index. There have been annual Consumer Price Index increases each year for the last 10 plus years. The Consumer Price Index percentage increase is not included in any of the other levying authorities' bills. If you have any questions, please call 912-652-7271 or 912-447-4856. You can also e-mail your exemption questions to exemptions@chathamcounty.org.

The Unremarried Surviving Spouse's Amendment to Stephens-Day Homestead Exemption
(HB 1729 Amending HB 1023)

This act allows the base year assessed value homestead exemption from City of Savannah and Chatham County ad valorem taxes for municipal purposes to be granted to an **unremarried surviving spouse** who reapplies for such exemption at the same level as received by the deceased spouse and which allows such exemption to continue to be received by that **unremarried surviving spouse**. The **unremarried surviving spouse** can apply for this exemption in the year following the death of the spouse. For the **unremarried surviving spouses**, they can apply and be granted the same Stephens-Day base year assessed value that was given to the deceased spouse.

In Order To Apply For The Unremarried Surviving Spouse's Amendment to Stephens-Day Homestead Exemption, Applicants Must Have Satisfied the Following Requirements:

1. **Property has to be in the name of the unremarried surviving spouse the year following the death of the spouse**
2. Georgia driver's license with your **current** Chatham County property address
3. The unremarried surviving spouse continues to occupy the home as a residence and a homestead

HOMESTEAD EXEMPTIONS

Deadline for filing: 5:00pm on March 1 of each year (Ga Code Ann 48-5-18).

Disabled Veterans Homestead Exemption

7. **Disabled Veterans (1986 GA Law Act No. 1629 - Amending GA Code Ann 48-5-48)**
 - a. \$50,000 or the maximum amount set forth in Section 802 of Title 38 of the United States Code, whichever is greater, off of the Assessed Value of the property.
 - b. The term "disabled veteran" as used for this exemption means a disabled wartime veteran who was honorably discharged and has been adjudicated by the Veterans Administration as being totally and permanently disabled and entitled to receive service connected benefits so long as he/she is 100% disabled and receiving or entitled to receive benefits for a 100% service connected disability.
 - c. Each applicant must file with the Assessors Office a letter from the Veterans Administration granting the veteran's disability.
 - d. Disabled veterans not receiving VA benefits but who qualify otherwise, shall file a copy of their DD form 214 (discharge papers) along with a letter from a doctor who is licensed to practice medicine in Georgia stating the qualifying disability.
 - e. Once filed, the exemption shall automatically be renewed from year to year. Such exemption shall be extended to the surviving spouse as long as they have not remarried or minor children at the veteran's death so long as they continue to occupy the home as a residence and homestead.

In Order To Apply For The Disabled Veterans Exemption, Applicants Must Bring in the Item in Bold and ONE of the Following:

1. **Special Form Letter from the Veterans Administration stating the 100% Service Connected Wartime Disability**
2. Georgia driver's license with your **current** Chatham County property address
3. Chatham County Voter's Registration Card with your **current** Chatham County address
4. Georgia Identification Card

SUMMARY

- a. All exemptions must be filed with the Assessors Office, Fifth Floor, Chatham County Judicial Courthouse, 133 Montgomery St., Room 503, between 9:00am and 5:00pm Monday through Friday.
- b. Time for filing for **2010**: March 3, 2009 - March 1, 2010.
- c. **Failure to file within the allocated time for the Disabled Veterans exemption constitutes a waiver of exemption for that year. Georgia law does not provide for extension of time for filing for whatever reason.**
- d. All exemptions, once approved, are automatically renewed each year until eligibility changes.

HOMESTEAD EXEMPTIONS

Deadline for filing: 5:00pm on March 1 of each year (Ga Code Ann 48-5-18).

Unremarried Surviving Spouses of U.S. Service Members Killed in Action Homestead Exemption

8. Unremarried Surviving Spouses (Statewide Ref. GA Code Ann 48-5-52.1)

- a. \$50,000 or the maximum amount set forth in Section 802 of Title 38 of the United States Code, whichever is greater, off of the Assessed Value of the property.
- b. Any person who is a citizen and resident of Georgia and who is an unremarried surviving spouse of a member of the armed forces of the United States, which member has been killed in any war or armed conflict in which the armed forces of the United States has engaged, whether under United States command or otherwise, shall be granted a homestead exemption from all ad valorem taxation for state, county, municipal, and school purposes up to \$43,000.
- c. The term "unremarried surviving spouse" of a member of the armed forces includes the unmarried widow or widower of a member of the armed forces who is receiving spousal benefits from the United States Department of Veterans Affairs.
- d. The exemption shall be on the homestead which the unremarried surviving spouse owns and actually occupies as a residence and homestead. In the event such surviving spouse remarries, such person shall cease to be qualified to continue the exemption under this Code section effective December 31 of the taxable year in which such person remarries.

In Order To Apply For The Unremarried Surviving Spouses Exemption, Applicants Must Bring in the Item in Bold and ONE of the Following:

1. **The unremarried surviving spouse shall furnish documents from the Secretary of Defense evidencing that such unremarried surviving spouse receives spousal benefits as a result of the death of such person's spouse who as a member of the armed forces of the United States was killed while on active duty or while performing authorized travel to or from active duty during any war or armed conflict in which the armed forces of the United States engaged, whether under United States command or otherwise, pursuant to the Survivor Benefit Plan under Subchapter II of Chapter 73 of Title 10 of the United States Code or pursuant to any preceding or subsequent federal law which provide survivor benefits for spouses of members of the armed forces killed in any war or armed conflict.**
2. Georgia driver's license with your **current** Chatham County property address
3. Chatham County Voter's Registration Card with your **current** Chatham County address
4. Georgia Identification Card

SUMMARY

- a. All exemptions must be filed with the Assessors Office, Fifth Floor, Chatham County Judicial Courthouse, 133 Montgomery St., Room 503, between 9:00am and 5:00pm Monday through Friday.
- b. Time for filing for **2010**: March 3, 2009 - March 1, 2010.
- c. **Failure to file within the allocated time for the Unremarried Surviving Spouses exemption constitutes a waiver of exemption for that year. Georgia law does not provide for extension of time for filing for whatever reason.**
- d. Once filed, the exemption shall automatically be renewed from year to year, except that the county Board of Tax Assessors may require annually that the holder of an exemption substantiate his or her continuing eligibility for the exemption.
- e. The exemption granted by this Code section shall be in lieu of and not in addition to any other exemption from ad valorem taxation for state, county, municipal, and school purposes which is equal to or lower in amount than such exemption granted by this Code section.

HOMESTEAD EXEMPTIONS

Deadline for filing: 5:00pm on March 1 of each year (Ga Code Ann 48-5-18).

Floating Homestead Exemption

9. Floating Homestead Exemption (Ga Code Ann 48-5-47.1)

- a. The amount of the exemption is the difference in the preceding and current year assessments.
- b. Applicant must be 62 years of age or older prior to January 1 of the current tax year.
- c. The Federal Adjusted Gross Income (line 35 from 1040 or line 21 from 1040A) taken from the Federal Income Tax Return must be less than \$30,000 for the immediately preceding tax year (includes income of applicant, spouse, and all other persons residing in the Homestead).
- d. Exemption applies to State and County taxes (does not include County Bond, School, and Municipal taxes).
- e. Also, the exemption includes the homestead of the applicant and no more than five contiguous acres.
- f. Once the application is filed and approved, the applicant is no longer eligible for any existing homestead exemptions for state and county taxes.
- g. In order for the applicant to receive any benefit from the Floating Exemption, the fair market value of the homestead would have to be increased more than two and one half times ($2\frac{1}{2}$) the current exemption amount.

In Order To Apply For The Floating Homestead Exemption, Applicants Must Bring in the Item in Bold and ONE of the Following:

1. **Completed Prior Tax Year's Federal Income Tax Forms**
2. Georgia driver's license with your **current** Chatham County property address
3. Chatham County Voter's Registration Card with your **current** Chatham County address
4. Georgia Identification Card

SUMMARY

- a. All exemptions must be filed with the Assessors Office, Fifth Floor, Chatham County Judicial Courthouse, 133 Montgomery St., Room 503, between 9:00am and 5:00pm Monday through Friday.
- b. Time for filing for **2010**: March 3, 2009 - March 1, 2010.
- c. **Failure to file within the allocated time for the Floating Homestead exemption constitutes a waiver of exemption for that year. Georgia law does not provide for extension of time for filing for whatever reason.**

- d. All exemptions, once approved, are automatically renewed each year until eligibility changes.

HOMESTEAD EXEMPTIONS

Deadline for filing: 5:00pm on March 1 of each year (Ga Code Ann 48-5-18).

City of Savannah Homestead Exemption

- 10. **City of Savannah Exemption (local and special resolution Governed by 1988 Law pages 3706-3709)**
 - a. This exemption is applicable to taxes levied for City of Savannah purposes only. The maximum amount of this exemption is \$30,000. The exemption provided for by this Act shall be claimed and returned as provided in Code section 48-5-50.1 of the O.C.G.A.
 - b. The applicant must be 65 years of age or over or totally disabled as certified by either the Veterans Administration, the Social Security Administration, the Department of Human Resources, the Worker's Compensation Board, the County Health Department, or the Civil Service and must be a resident of the City of Savannah.
 - c. The resident applicant's net income, as defined by Georgia law, cannot exceed \$11,500.
 - d. Once approved, this exemption is automatically renewed each year until eligibility changes.
 - e. The exemption granted by this Act shall not apply to or affect any county school taxes, state taxes, or county taxes for county purposes.

In Order To Apply For The City of Savannah Exemption, Applicants Must Bring in the Item in Bold and ONE of the Following:

- 1. **Completed Prior Tax Year's State And Federal Income Tax Forms**
- 2. Disability Applicants must also supply a letter from one of the following:
 - a. Veterans Administration
 - b. Social Security
 - c. Department Of Human Resources
 - d. Workmen's Compensation
 - e. Civil Service
 - f. Medicare Card

The letter must show that the applicant is 100% **Totally And Permanently Disabled.**

- 3. Georgia driver's license with your **current** Chatham County property address
- 4. Chatham County Voter's Registration Card with your **current** Chatham County address
- 5. Georgia Identification Card

SUMMARY

- a. All exemptions must be filed with the Assessors Office, Fifth Floor, Chatham County Judicial Courthouse, 133 Montgomery St., Room 503, between 9:00am and 5:00pm Monday through Friday.
- b. Time for filing for **2010**: March 3, 2009 - March 1, 2010.
- c. **Failure to file within the allocated time for the City of Savannah Homestead exemption constitutes a waiver of exemption for that year. Georgia law does not provide for extension of time for filing for whatever reason.**
- d. All exemptions, once approved, are automatically renewed each year until eligibility changes.

Only Applicants That Are Not Required By The State Of Georgia To Prepare Income Tax Forms Must Bring:

Proof of Any And All Income From The Prior Tax Year Including:

- 1. Social Security Statement For Prior Tax Year

2. Any Interest on Savings and Investments
3. Rental Income
4. Salary Income

TAX DEFERRAL FOR THE ELDERLY

1. Any person age 62 or older who is entitled to homestead exemption may elect to defer payment of ad valorem taxes on their homestead by filing an annual application for tax deferral.
2. The maximum amount to be deferred shall apply only to the taxes on that portion of the assessed value which is \$50,000 or less.
3. The amount of taxes deferred shall accrue interest at the rate of 3/4 of one percent per month until paid.
4. The taxes and interest deferred shall constitute a lien on the applicant's homestead.
5. **Conditions:**
 - a. Applicant must be 62 years of age or older on January 1 of the tax year.
 - b. Applicant must be entitled to claim a regular homestead exemption.
 - c. The gross household income for the immediately preceding calendar year cannot exceed \$15,000. This means all income from whatever source for all persons residing within the homestead. No exclusions.
 - d. Applicant shall furnish proof of fire and extended coverage in an amount which is in excess of the sum of all outstanding liens and deferred taxes and interest with a loss payable clause to the Tax Commissioner.
 - e. The total amount of deferred taxes and interest plus the total amount of an unsatisfied lien on the homestead cannot exceed 85% of the fair market value of the homestead as shown on the tax digest for the immediate preceding tax year.
 - f. Application for tax deferral must be made each year and must be filed on or before March 1 of the year for which the deferral is sought.

Any additional information not contained herein may be obtained by calling the Tax Commissioner's Office at 912-652-7100 or the Assessor's Office at 912-447-4856. (Refer to GA Code Ann. 48-5-70). Please note that you may use the following e-mail address for additional information: boa@chathamcounty.org.

PREFERENTIAL ASSESSMENT

Preferential assessment is a reduction in the gross taxable value of property. Preferential assessment is based on existing use and/or specific property type, and has certain eligibility requirements. Each preferential assessment has a specific filing deadline in which to file an application. The filing deadline is given in each of the preferential types. There are four types of preferential assessment which are:

1. Conservation Use and Residential Transitional property.
2. Preferential Assessment for Agricultural property.
3. Rehabilitated Historical property.
4. Landmark Historic property. (Not applicable in Chatham County)

Conservation Use and Residential Transitional Property Preferential Assessment

1. **Conservation Use and Residential Transitional Property (Statewide Ref. Ga Code Ann. 48-5-7.4)**
 - a. Property eligible for conservation use assessment is 2000 acres or less of tangible real property of a single owner. The property must be owned by one or more citizens; an estate of which heirs are citizens; a trust of which the beneficiaries are citizens; a family farm corporation with certain qualifications; a bona fide nonprofit conservation organization designated under section 501(c)(3) of the Internal Revenue code; or a bona fide club organized for pleasure, recreation, and other non-profitable purposes pursuant to Section 501(c)(7) of the Internal Revenue code.
 1. The primary purpose of the property must be good faith production of agricultural or timber

- products. Qualifying uses of the property are raising, harvesting or storing crops; feeding, breeding, or managing livestock or poultry; producing plants, trees, fowl, or animals; production of aquaculture, floriculture, forestry, dairy, livestock, poultry, and apiarian products.
2. Buildings used in the production of or storage of agricultural or timber products will be limited to a 3% value increase per year. This does not apply to the value of any residence on the property.
 3. No property shall qualify for current use assessment under this Code section unless and until the owner of such property agrees by covenant with the appropriate taxing authority to maintain the eligible property in bona fide qualifying use for a period of ten years beginning on the first day of January of the year in which such property qualifies for such current use assessment and ending on the last day of December of the final year of the covenant period.
 4. No property shall maintain its eligibility for current use assessment under this Code section unless a valid covenant remains in effect and unless the property is continuously devoted to an applicable bona fide qualifying use during the entire period of the covenant.
 5. All applications for current use assessment shall be filed on or before March 1, of the year in which current use assessment is sought. Any property which is the subject of a reassessment by the Board of Tax Assessors may submit an application in conjunction with or in lieu of an appeal of the reassessment.
 6. A family farm entity must derive 80% or more of its gross income from bona fide conservation uses within this state within the year immediately preceding the year in which eligibility is sought to qualify for current use assessment.
 7. Tangible real property which is devoted to bona fide conservation uses shall be assessed for ad valorem property tax purposes at 40% of its current use value.
- b. Property eligible for conservation use assessment is 2000 acres or less of tangible real property, excluding the value of any improvements thereon, of a single owner that has been certified as environmentally sensitive property by the Department of Natural Resources. The property must be owned by one or more citizens; an estate of which heirs are citizens; a trust of which the beneficiaries are citizens; a family farm corporation with certain qualifications; a bona fide nonprofit conservation organization designated under Section 501(c)(3) of the Internal Revenue code; or a bona fide club organized for pleasure, recreation, and other non-profitable purposes pursuant to Section 501(c)(7) of the Internal Revenue code.
1. The primary purpose of the property is the maintenance of the property in its natural condition. Environmentally sensitive properties which qualify are certain mountain areas; certain wetlands; significant groundwater recharge areas; undeveloped barrier islands; habitats of endangered species; and river corridors.
 2. No property shall qualify for current use assessment under this Code section unless and until the owner of such property agrees by covenant with the appropriate taxing authority to maintain the eligible property in bona fide qualifying use for a period of ten years beginning on the first day of January of the year in which such property qualifies for such current use assessment and ending on the last day of December of the final year of the covenant period.
 3. No property shall maintain its eligibility for current use assessment under this Code section unless a valid covenant remains in effect and unless the property is continuously devoted to an applicable bona fide qualifying use during the entire period of the covenant.
 4. All applications for current use assessment shall be filed on or before March 1, of the year in which current use assessment is sought. Any property which is the subject of a reassessment by the Board of Tax Assessors may submit an application in conjunction with or in lieu of an appeal of the reassessment.
 5. A family farm entity must derive 80% or more of its gross income from bona fide conservation uses within this state within the year immediately preceding the year in which eligibility is sought to qualify for current use assessment.
 6. Tangible real property which is devoted to bona fide conservation uses shall be assessed for ad valorem property tax purposes at 40% of its current use value.
- c. Residential transitional property means not more than five acres of tangible real property of a single owner which is private single-family residential owner-occupied property located in a

transitional developing area.

1. To qualify as residential transitional property, the valuation must reflect a change in value attributable to such property's proximity to or location in a transitional area.
2. No property shall qualify for current use assessment under this Code section unless and until the owner of such property agrees by covenant with the appropriate taxing authority to maintain the eligible property in bona fide qualifying use for a period of ten years beginning on the first day of January of the year in which such property qualifies for such current use assessment and ending on the last day of December of the final year of the covenant period.
3. No property shall maintain its eligibility for current use assessment under this Code section unless a valid covenant remains in effect and unless the property is continuously devoted to an applicable bona fide qualifying use during the entire period of the covenant.
4. All applications for current use assessment shall be filed on or before March 1, of the year in which current use assessment is sought. Any property which is the subject of a reassessment by the Board of Tax Assessors may submit an application in conjunction with or in lieu of an appeal of the reassessment.
5. Tangible real property located in a transitional developing area which is devoted to bona fide residential uses shall be assessed for ad valorem property tax purposes at 40% of its current use value.

Agricultural Property Preferential Assessment

2. Preferential Assessment for Agricultural Property (Statewide Ref. Ga Code Ann. 48-5-7.4.1)

- a. Property eligible for preferential agricultural assessment is 2000 acres or less of tangible real property, owned by one or more natural or naturalized citizens or a family farm corporation, the controlling interest of which is owned by individuals related to each other within the fourth degree by civil reckoning, and such corporations derived 80% or of its gross income for the year immediately preceding the year in which application for preferential assessment is made from bona fide agricultural pursuits carried out on tangible real property located in this state which property is devoted to bona fide agricultural purposes.
 1. The primary use of the property is good faith commercial production from or on the land of agricultural products, including horticultural, floricultural, forestry, dairy, livestock, poultry, and apiarian products and all other forms of farm products.
 2. Includes \$100,000 or less of the value of tangible real property devoted to the storage or processing of agricultural products from or on the property.
 3. The entire value of any residence located on the property is excluded.
 4. No property shall qualify for preferential assessment under this Code section unless and until the owner of such property agrees by covenant with the appropriate taxing authority to maintain the eligible property in bona fide agricultural purposes for a period of ten years beginning on the first day of January of the year in which such property qualifies for preferential assessment and ending on the last day of December of the final year of the covenant period.
 5. No property shall maintain its eligibility for preferential assessment under this Code section unless a valid covenant remains in effect and unless the property is continuously devoted to bona fide agricultural purposes during the entire period of the covenant.
 6. Tangible real property which is devoted to bona fide agricultural purposes shall be assessed for ad valorem property tax purposes at 75% of the value which other tangible real property is assessed and shall be taxed on a levy made by each respective tax jurisdiction according to said assessment.
 7. All applications for preferential assessment, including the covenant agreement, shall be filed on or before March 1, for the year for which such preferential assessment shall be first applicable.

Rehabilitated Historic Preferential Assessment

3. Rehabilitated Historic Property (Statewide Ref. Ga Code Ann. 48-5-7.2)

1. Rehabilitated Historic property is tangible real property which qualifies for listing on the Georgia Register of Historic Places; is in the process of or has been substantially rehabilitated as

- defined by statute; the rehabilitation meets the rehabilitation standards provided in regulations promulgated by the Department of Natural Resources and has been certified by the Department of Natural Resources as rehabilitated historic property eligible for preferential assessment.
2. The preferential classification and assessment of rehabilitated historic property shall apply to the building or structure which is the subject of the rehabilitation, the real property on which the building or structure is located, and not more than two acres of real property surrounding the building or structure.
 3. Rehabilitation of the property must have begun after January 1, 1989 and must have been certified by the Georgia Department of Natural Resources after July 1, 1989 to qualify for preferential assessment.
 4. To qualify for rehabilitated preferential assessment, the property owner must submit a copy of preliminary certification that has been approved by the Department of Natural Resources and must complete the rehabilitation of the property within 24 months of the date of receipt of preliminary certification. After receiving the preliminary certification from the property owner, the Board of Assessors shall not increase the assessed value of such property during the period of rehabilitation of such property, not to exceed 2 years.
 5. Upon completion of the rehabilitation of such property, the property owner shall submit a request in writing for final certification to the Department of Natural Resources. The Department of Natural Resources shall determine whether such property as rehabilitated constitutes historic property which will be listed on the Georgia Register of Historic Places and which qualifies for preferential assessment. The Department of Natural Resources shall issue to the property owner a final certification if such property qualifies.
 6. Upon receipt of final certification from the Department of Natural Resources, a property owner desiring classification of any such historic property as rehabilitated historic property in order to receive the preferential assessment shall make application to the Board of Assessors and include the order of final certification with such application. The Board of Assessors shall determine if the value of the buildings or structure has been increased in accordance with the provisions of subparagraph (a)(1)(B) of this Code section or as specified in (a)(3)(e). Upon approval by the Board of Assessors, the value of the rehabilitated historic property shall be equal to the greater of the acquisition cost of the property or the assessment of the fair market value of the property as recorded in the county tax digest at the time preliminary certification on such property was received by the Board of Assessors. Rehabilitated historic property preferential assessment shall be for a period of nine years, with the first year of eligibility being the tax year following the year in which the preliminary certification was filed with the Board of Assessors. In the ninth year, the property that is classified as rehabilitated historic property will have one half of the difference between the rehabilitated value and the current fair market value be added to the rehabilitated value to determine the property value for the year.
 7. A property owner who fails to have property classified as rehabilitated historic property and listed on the Georgia Register of Historic Places for the preferential assessment shall be required to pay the difference between the amount of taxes on the property during the period that the assessment was frozen pursuant to the provision of subsection (c) of this Code section and the amount of taxes which would have been due had the property been assessed at the regular fair market value, plus interest at the rate prescribed in Code section 48-2-40.

March 3, 2009