HOMESTEAD EXEMPTIONS

Property owners may apply for exemptions through the website or in-person with the Board of Assessors Office year-round. However, applications **must be received by April 1 to receive the exemption for that year.** These exemptions apply only to homestead property, which means the owners must own, occupy, and claim the property as their legal residence on January 1 to be eligible.

Once applied for and granted, the exemption shall automatically be renewed from year to year as long as the applicant continuously occupies the residence as a homestead and meets the exemption requirements. However, a new application must be made if the taxpayer bought and occupies a new home, had any type of deed change, or is eligible for a larger exemption. Only one person needs to apply if multiple names appear on the deed. The applicant must be eligible for the exemption applied for.

Homestead exemptions should not be affected by refinancing a mortgage unless the name is changed on the deed. Homestead exemption applicants need to know that any motor vehicle owned by the homeowner must also be registered in Chatham County (must have current and correct address and valid Georgia driver's license).

Members of the Armed Services who maintain a legal residence and/or vote in another state, are not eligible to claim a homestead exemption. The law specifically requires that the homestead must be the domicile of the owner. Military Personnel who claim homestead exemption are declaring their intention to become Georgia residents and are liable for State income taxes and ad valorem taxes on personal property; including motor vehicles.

To file for a homestead exemption, the property owner will need to provide the Chatham County Board of Assessors Office with the following:

a) A valid Georgia Driver's License or Georgia ID Card
b) Registration of vehicles owned by the registered in the name of the applicant

As a supplement to the above, staff may also request:

c) A prior year utility bill or Chatham County Voter's Registration card

PREFERENTIAL ASSESSMENTS AND TAX EXEMPT STATUS

Two general types of specialized preferential assessment programs are available for owners of certain types of property.

One of those programs authorizes assessments at 30% rather than 40% of fair market value for certain agricultural properties being used for bona fide agricultural purposes.

The second type of preferential program is the Conservation Use program which provides that certain agricultural property, timber land property, environmentally sensitive property or residential transitional property is to be valued and assessed for ad valorem tax purposes at its current use value rather than the fair market value.

Each of these specialized or preferential programs requires the property owner to covenant with the Board of Assessors to maintain the property in its qualified use for at least 10 years in order to qualify for this preference.

The Board of Assessors Office can explain the ownership and use restrictions regarding property qualifying for either program. ***For more information, call 912-652-7271.***

EXEMPTIONS AVAILABLE IN CHATHAM COUNTY

Stephens-Day Exemption is a homestead exemption that is equal to the difference between the current year fair market value and the adjusted base year value, which is the property's value in the year prior to the homestead application plus any improvements since the year of the application. The Stephens-Day exemption is added to other homestead exemptions if the qualifications are met.

Regular Homestead Exemption is available to all homeowners who occupy the property as of January 1 of the application year. This exemption includes $12,000 off the assessed value on County and $2,000 off School and State.

Special Chatham Senior Exemption requires the taxpayer to be 65 years old as of January 1 of the application year. The net income of the applicant and spouse does not exceed $10,000. Taxpayer must provide a copy of the Federal Income Tax Return and Georgia Income Tax Return from the previous year for which application is being made for the occupant and spouse. The exemption includes $30,000 off the assessed value on County, School and an exemption from most State tax assessments.

Senior School Exemption requires the taxpayer to be 62 years old as of January 1 of the application year. The net income of the applicant and spouse does not exceed $25,000. Taxpayer must provide a copy of Federal Tax Income Tax Return and Georgia Income Tax Return from the previous year for which application is being made for the occupant and spouse.

School Disability requires a letter signed by a physician licensed to practice in Georgia stating that the applicant is mentally or physically incapacitated to the extent that such applicant is unable to be gainfully employed and that such incapacity is likely to be permanent as of January 1 of the application year.

Disabled Veteran Exemption requires a letter from the U.S. Department of Veterans Affairs stating 100% service-connected disabled or compensation at the 100% rate. The exemption amount is subject to change annually and applies to the County, School, State, and Municipal tax assessments. The Disabled Veteran Exemption extends to the un-remarried widow/widower of the disabled veteran provided they continue to occupy the home as a residence and homestead.

Spouse of Peace Officer or Firefighter Killed in the Line of Duty applies to the un-remarried widow/widower of a police officer or fire fighter killed in the line of duty. The applicant must provide an affidavit giving such information as will enable the Board of Assessors to make a determination as to whether the applicant is entitled to the exemption. This exemption provides exemption from ALL property taxes (State, County, School, and Municipality).

For questions or more information on exemptions or appeals, please visit the Board of Assessors Office 222 W. Oglethorpe Avenue or call 912-652-7271.

Surviving Spouse Exemption is available to an un-remarried surviving spouse of a member of the armed forces of the United States who was killed in or who died as a result of any war or armed conflict engaged in by the United States. The surviving spouse must furnish appropriate documentation from the Department of Defense stating that spousal benefits are received as a result of the death of the armed forces member.

Approval or Denial of Homestead – If the homestead application is denied, the taxpayer will be notified. The appeal procedure is then available to the taxpayer.

NOTE: An eligible homestead exemption does not exempt taxpayers from such fees as solid waste and street lights.

LEGISLATIVE UPDATES

The Georgia General Assembly meets annually to pass new legislation which may change property tax law that affects taxpayers in Chatham County. To review relevant legislative changes from this year's assembly, visit the Board of Assessors Office at boa.chathamcountyga.gov.

Revised August 10, 2023

CONTACT INFORMATION

Chatham County Tax Commissioner's Office

Property/Motor Vehicle Information	**912-652-7100**
Website	tax.chathamcountyga.gov
Property Tax Email	tax@chathamcounty.org
Motor Vehicle Email	tag@chathamcounty.org

Board of Assessors (BOA) Office

Value and Exemption Information	**912-652-7271**
Website	boa.chathamcountyga.gov
BOA Email	boa@chathamcounty.org

PAYMENT OPTIONS

MAIL

Chatham County Tax Commissioner
P. O. Box 9827
Savannah, GA 31412

ONLINE

tax.chathamcountyga.gov
(Pay online by credit card or eCheck. Convenience fees apply for online payments. eChecks are free.)

IN PERSON

Visit any of our locations:

8:30am – 5:00pm (Monday – Friday)

- 222 W. Oglethorpe Ave., 31401
- 295 Police Memorial Dr., 31405
- 1145 Eisenhower Dr., 31406

Satellite Offices (by appointment only)

- 125 Wilmington Island Rd., 31410
- 7224 GA Highway 21, 31407

A service charge of 5% of the amount of the check with a minimum of $30.00 will be charged for all checks and eChecks that are returned unpaid. (O.C.G.A. §16-9-20).

DELINQUENT TAXES

Taxes are delinquent if not paid by the due date. Interest and penalties will be added in accordance with O.C.G.A. §48-2-40 and §48-2-44. Delinquent properties are also subject to tax liens.

Revised August 10, 2023

Property Tax Information

A guide to property taxes for Chatham County residents

Chatham County Tax Commissioner's Office

Did You Know...

- The Tax Commissioner's Office plays no part in determining the value of property or the millage rates. We bill, collect and disburse for Chatham County, Special Service District, School Board, Transit, Garden City, Pooler, Port Wentworth, Thunderbolt and Tybee Island.
- Real property taxes are billed in two installments. The first bill is mailed by April 1st and is due June 1st. The second bill is mailed by Sept. 15th and is due Nov. 15th. Personal property taxes are due annually by Nov. 15th.
- If you are the surviving spouse (or minor child) of a recently lost loved one (within 2 years), you can petition for Year's Support. If awarded, it allows the taxpayer relief from property tax in the year designated on the petition filed in Probate Court.

SONYA L. JACKSON
CHATHAM COUNTY TAX COMMISSIONER
912-652-7100

GENERAL TAX NFORMATION

The ad valorem tax, more commonly called the property tax, is the primary source of revenue for local governments in Georgia. Ad valorem means "according to value," and property is taxed based on its assessed value. Assessed value by law is based on 40% of the fair market value as of January 1 each year. It is set by the Chatham County Board of Assessors (Tax Assessors Office).

The millage rate is a determining factor in the calculation of taxes. A mill is 1/10 of $.01 or $1 per $1,000 of assessed value. Millage rates are set by the individual taxing entities.

The amount of taxes due are based on the assessed value of the property multiplied by the millage rate.

REAL AND PERSONAL PROPERTY

Real property consists of real estate and any permanently affixed improvements, such as buildings.

Personal property consists of:

(a) Furniture, fixtures, machinery, equipment, inventory or any other personal property used in a business.
(b) Aircraft and boats/motors owned by any individual or corporation.
(c) Mobile Homes

Boats and motors are taxed in the county where they are "functionally" located (in a county in this State for a cumulative period of 184 days or more during the immediately preceding calendar year) for recreational or convenience purposes.

Aircraft are taxed at the location where hangered or tied down and where flights normally originate. Any aircraft having no permanent location are taxable at the domicile of the owner unless they acquire a business location elsewhere.

All tangible personal property of the taxpayer, except motor vehicles, trailers and mobile homes, shall be exempt from ad valorem taxation if the actual fair market value of the total amount of taxable tangible personal property as determined by the Board of Tax Assessors does not exceed $7,500.

TAX RETURNS

A tax return is a listing of the property owned by the taxpayer and the taxpayer's declaration of the value of the property. Taxpayers are required to file at least an initial tax return for taxable property (both real and personal property) owned on January 1 of the tax year. In Chatham County, **the time for filing returns is January 1 through April 1**. These returns are filed with the Board of Assessors Office. The forms are available at boa.chathamcountyga.gov/forms and also in the Board of Assessors Office.

Once the initial tax return is filed, the law provides for automatic renewal of that return each succeeding year at the value finally determined for the preceding year. The taxpayer is required to file a new return only as additional property is acquired, improvements are made to existing property or other changes occur. A new return, filed during the return period, may also be made by the taxpayer to declare a different value from existing value where the taxpayer is dissatisfied with the current value placed on the property by the Board of Assessors. This serves the purpose of establishing the taxpayer's appeal rights if the declared value is changed again by the Board of Assessors.

TAX ASSESSMENTS AND APPEALS

The Board of Assessors (BOA) is required to issue a Notice of Assessment for Real Property annually and for any year where there is a change of value for Personal Property. Upon receipt of this notice, the property owner desiring to appeal the assessment may do so within 45 days. The appeal may be based on taxability, value, uniformity, and/or the denial of an exemption. The written appeal is filed initially with the BOA. The State of Georgia provides a uniform appeal form for use by property owners. In that initial written dispute, the property owner must declare their chosen method of appeal.

There are three appeal methods: *Board of Equalization* with further petition for review to Superior Court; *Arbitration* which requires the appealing party to submit a certified appraisal within 45 days of the subject property which the BOA may accept or reject. If the taxpayer is still dissatisfied, a petition for review to Superior Court may be made; *Hearing Officer* for non-homestead real property with fair market value equal to or greater than $500,000 or certain wireless property with an aggregate value greater than $500,000 for appeals regarding value or uniformity with further petition for review to Superior Court.