

# **LOWER MY PROPERTY TAXES!**

## Homestead Exemptions

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\*Slideshow prepared with extensive assistance from Sarah I. Stein

### EXEMPTIONS: January 1 – April 1

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#### ***Overview:***

- Why is it important?
- Who is eligible?
- Deadline
- Kinds of exemptions
- Proof of eligibility
- Process for applying
- Appealing a denial

# How are Property Taxes Calculated?



Step in Calculation:	Example
Tax Assessor's Total Value	\$100,000
"Assessed Value" (40% of Total)	\$40,000
MINUS any exemptions	-\$50,000 (this would be considered zero)
MULTIPLIED BY millage rates for each category of tax.	\$0 x .011145 = \$0 The tax due on this line item would be zero. Not all line items get exemptions.

## Why is Homestead Exemption Important NOW?

Fair Market Value: 296,800  
Assessed Value: 118,720

City Exemption: Atlanta H04 + New Aged  
County Exemption: Fulton O/A + L1 + L2

2018 → 2019 Floating Exemption

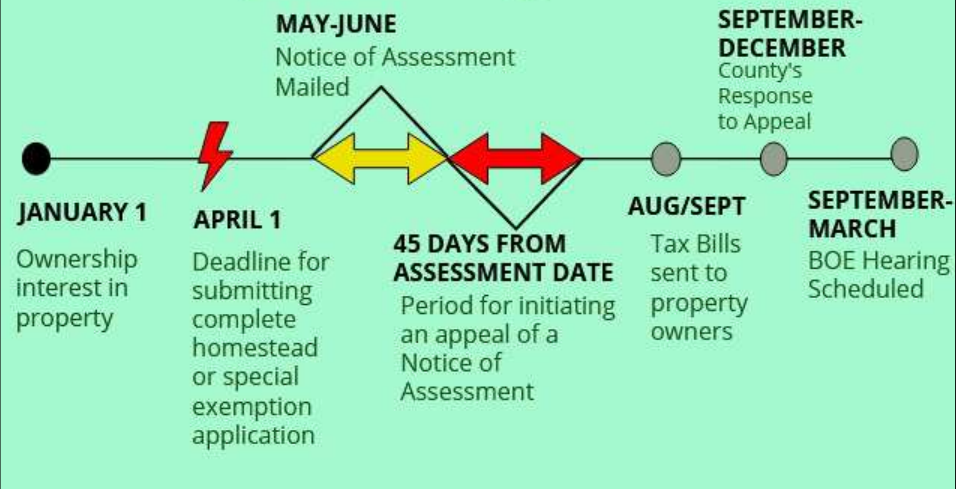
Levies	Assessment	Exemptions	Net Assessment	X	Net Rate	State Credit	TAX	
<b>Fulton Cycle</b>								
FULTON BONDS	118,720	118,720	0	X	.000220	\$0.00	\$0.00	
FULTON OPER	118,720	118,720	0	X	.009899	\$0.00	\$0.00	
STATE	118,720	118,720	0	X	.000000	\$0.00	\$0.00	
INTEREST							\$0.00	
PENALTIES/FEES							\$0.00	
Last Payment: Not Found							Total Amount Billed	\$0.00
							Less Amount Paid	\$0.00
							Total Due	\$0.00
<b>City of Atlanta Cycle</b>								
ATLANTA BONDS	118,720	0	118,720	X	.001880	\$0.00	\$223.19	
ATLANTA GENERAL	118,720	91596	27,124	X	.007850	\$0.00	\$212.92	
ATLANTA PARKS	118,720	91596	27,124	X	.000500	\$0.00	\$13.56	
ATLANTA SCHOOL	118,720	75000	43,720	X	.020740	\$0.00	\$906.75	
INTEREST							\$0.00	
PENALTIES/FEES							\$0.00	
Last Payment: Not Found							Total Amount Billed	\$1,356.42
Last Payment: 9/16/2019							Less Amount	\$0.00
							Total Due	\$0.00
<b>City of Atlanta Cycle</b>								
ATLANTA BONDS	118,720	0	118,720	X	.001880	\$0.00	\$223.19	
ATLANTA GENERAL	118,720	40000	78,720	X	.007850	\$0.00	\$617.95	
ATLANTA PARKS	118,720	40000	78,720	X	.000500	\$0.00	\$39.36	
ATLANTA SCHOOL	118,720	40000	78,720	X	.020740	\$0.00	\$1,632.65	
INTEREST							\$0.00	
PENALTIES/FEES							\$0.00	
Last Payment: 3/27/2019							Total Amount Billed	\$2,513.15

## Floating Exemption vs. Value Cap

# SAME

Value	296800				
40% Assessment	118,720				
Base Year Value Floating Exemption	64400				
	<b>Assessed Value</b>	<b>Exemption</b>	<b>Net Assessment</b>	<b>Tax Rate</b>	<b>TAX</b>
General	118,720	91,596	27,124	0.00785000	\$212.92
General - showing capped assessment	67,124	40,000	27,124	0.00785000	\$212.92

### Timeline for Property Tax Exemption and Appeal Activity



## Who is eligible to apply



Someone with a “**bona fide claim to ownership**” in the residence, such as:

- Someone **with a deed** in his or her name, alone or jointly with others.
- Someone with a **Life Estate** in the home.
- A person with a **contract for purchase** of the home.
- A person who resides in a **home owned by a parent** who is deceased or incapacitated.
- A person who resides in the home **he or she will inherit**, but the home is being probated.
- A person who resides in a home that is **in a trust** and that person is a beneficiary under the trust.
- The **spouse of a homeowner** who lives in the home (but spouses can only have one homestead exemption).

## Who is eligible (part 2)



A person **must live in the home** to get the homestead exemption unless:

- the absence is due to **health reasons**; or
- the absence is due to duty in the **armed forces**; or
- the absence is due to the home being **uninhabitable** due to fire, flood, storm, or other unavoidable accident that occurred within a year; or
- the **owner’s spouse or children** live in the home and it is maintained for their benefit.



## MEET THE DEADLINE

You must file by **April 1** (or the next business day if it falls on a weekend or holiday), *unless you can't*:

- Due to health reasons and someone notifies the tax assessor; or
- Due to service in the armed forces and someone notifies the tax assessor; or
- Narrow exception for some surviving spouses—contact Legal Aid!



## KINDS OF EXEMPTIONS?

### Basic Homestead Exemption

Fulton: \$30,000 + floating exemption  
Atlanta: \$30,000 + floating exemption  
Atlanta Public Schools: \$50,000 after first \$10,000

### Additional Exemptions for:

- People over 62 \*
- People over 65 (\$50,000 regardless of income, others \*)
- People over 70 \*
- People who are Disabled \*
- Disabled Veteran or their unremarried surviving spouse or minor children \*
- Unremarried Spouses of U.S. Servicemembers Killed in Action
- Unremarried Spouses of Peace Officers or Firefighters Killed in the Line of Duty

\*Income limits apply but not all income is counted.



## TAX DEFERRAL OPTIONS

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There are **TWO deferral options** for people 62 or older:

- OCGA 48-5-72 deferral for taxes on up to \$50,000 assessed value for households with gross household income\* of \$15,000 or less.
- OCGA 48-5-72.1 deferral for taxes which exceed 4% of the gross household income\* regardless of value or amount of income so long as the home is in a county having a population of 550,000 or more.
- **LIMITATION:** Deferral is only available if all liens and/or mortgages encumbering the property total to an amount under 85% of the property value.

\*Note that this really means gross income from all sources.



## WHAT DO YOU NEED TO BRING?

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Regular Homestead Exemption:

- Driver's License or other Govt. Issued ID
- Registration for all vehicles owned by applicant (must be registered at homestead property address.)
- Proof of Ownership and/or Other Documents as necessary.

Senior Exemption:

- All of the above.
- Proof of income, such as social security or other benefits award letters.
- Tax returns if you file them.



## **A NOTE: OWNERSHIP DOCUMENTATION**

*Recorded Deed:* O.C.G.A. 48-5-40(3)(M) states, “The deed reflecting the actual ownership of the property for which the applicant seeks to receive a homestead exemption must be recorded in the deed records of the county prior to the filing of the application for the homestead exemption.”

*But see,* 48-5-40(3)(E)(title in a spouse); 48-5-40(3)(D)(child of homeowner regardless of whether the estate is distributed) that allow exemption where deed is clearly in someone else’s name.



## **WHAT IS OWNERSHIP DOCUMENTATION?**

- Recorded Deed in your name
- Recorded deed *plus* documentation linking you to that deed to show an ownership interest such as:
  - Birth Certificate
  - Death Certificate
  - Probate Records
  - Copy of Will
  - Contract for Deed
- Trust Documents



# Apply Online

Exemptions - Fulton County Board of Assessors

https://iassmartfile.fultoncountyga.gov

**Fulton County Board of Assessors**  
*at your service*

Welcome to the Fulton County SmartFile site

If assistance is needed, please call 404-612-6440

www.iassmartfile.fultoncountyga.gov

**Login**

Email

Password

[Forgot password?](#)

[New user? Create an account](#)

## **OR APPLY IN PERSON**

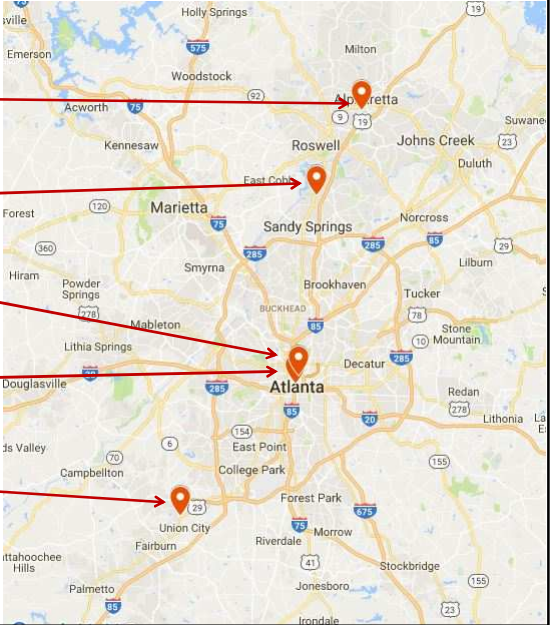
**Fulton County Customer Service Center**  
at Maxwell Road  
11575 Maxwell Road  
Alpharetta, GA 30009

**North Service Center**  
7741 Roswell Road N.E. Suite 210  
Atlanta, GA 30350

**Peachtree Center**  
235 Peachtree Street, N.E. Suite 1400  
Atlanta, GA 30303

**Fulton County Government Center**  
141 Pryor St., S.W. Suite 1018  
Atlanta, GA 30303

**South Service Center**  
5600 Stonewall Tell Road  
Suite 224  
College Park, GA 30349





## OTHER MUNICIPALITIES

Cities may assess and collect taxes on their own and may have their own Homestead and Specialty Exemptions.

*Cities in Fulton County:*

- Atlanta
- Alpharetta
- Johns Creek
- Milton
- Mountain park
- Roswell
- Sandy Springs
- Union City
- Chattahoochee Hill Country
- College Park
- East Point
- Fairburn
- Hapeville
- Palmetto
- City of South Fulton



## *Special Considerations*



- Get **proof of application** in order to preserve the appeal. If they do not give you anything, ask to get **date-stamped** and signed confirmation. Be sure to sign in at the office!
- If you are turned away **call us ASAP** so that we can assist before the deadline passes.
- File an **appeal** if your Notice of Assessment does not show an exemption you applied for.



## Property Assessment Appeals: Beginning in May(ish)

- 45-day period for appeal begins when the assessments are *made available*.
- REVIEW your **Notice of Assessment**.
- Consider whether an argument could be made for an appeal.
- Contact Atlanta Legal Aid  
**404-524-5811** or **404-657-9915** (Seniors 60+)

### READING THE NOTICE OF ASSESSMENT

Notice of  
Assessment Date  
and Appeal Deadline

Exemption Status

Current Year Market  
Value

Estimated Taxes Due

ANNUAL NOTICE OF ASSESSMENT

FULTON COUNTY ASSESSORS OFFICE  
235 Peachtree St. NE, Suite 1400  
Atlanta, GA 30303  
(404) 612-6440

Official Tax Matters - 2020 Tax Year  
Assessments available as of 01/01/2020  
Annual Assessments Notice Date: 05/15/2017  
Last date to file a written appeal: 07/02/2017

1434 BELMONT AVE SW  
ATLANTA GA 30310

\*\*\*This is not a tax bill - Do not send payment\*\*\*  
County property records are available online at:  
[www.fultonassessor.org](http://www.fultonassessor.org)

The amount of your ad valorem tax for the year shown above will be based on the Appraised (100%) and Assessed (40%) values specified in BOX B of this notice. You have the right to submit an appeal regarding this assessment to the County Board of Tax Assessors. If you wish to file an appeal, you must do so in writing no later than 45 days after the date of this notice. If you do not file an appeal by this date, your right to file an appeal will be lost. Appeal forms which may be used are available at <http://dor.georgia.gov/documents/property-tax-appeal-assessment-form>.

At the time of filing your appeal you must select one of the following appeal methods:  
A (1) County Board of Equalization (value, uniformity, denial of exemption, or taxability)  
(2) Arbitration (value)  
(3) County Hearing Officer (value or uniformity, on non-homestead real property or wireless personal property valued, in excess of \$750,000)

All documents and records used to determine the current value are available upon request. For further information regarding this assessment and filing an appeal, you may contact the county Board of Tax Assessors which is located at 235 Peachtree St. NE, Ste 1400, Atlanta and which may be contacted by telephone at: 404-612-6440. Your staff contacts are Cheryl, Forrest and Tara Parker.

Additional information on the appeal process may be obtained at <http://dor.georgia.gov/property-tax-real-and-personal-appeals>.

Account Number	Property ID Number	Acreage	Tax Dkt	Covenant Yes	Homestead
1196990	14-0105-0012-064-7	14	APR16/17		YES - HPO1

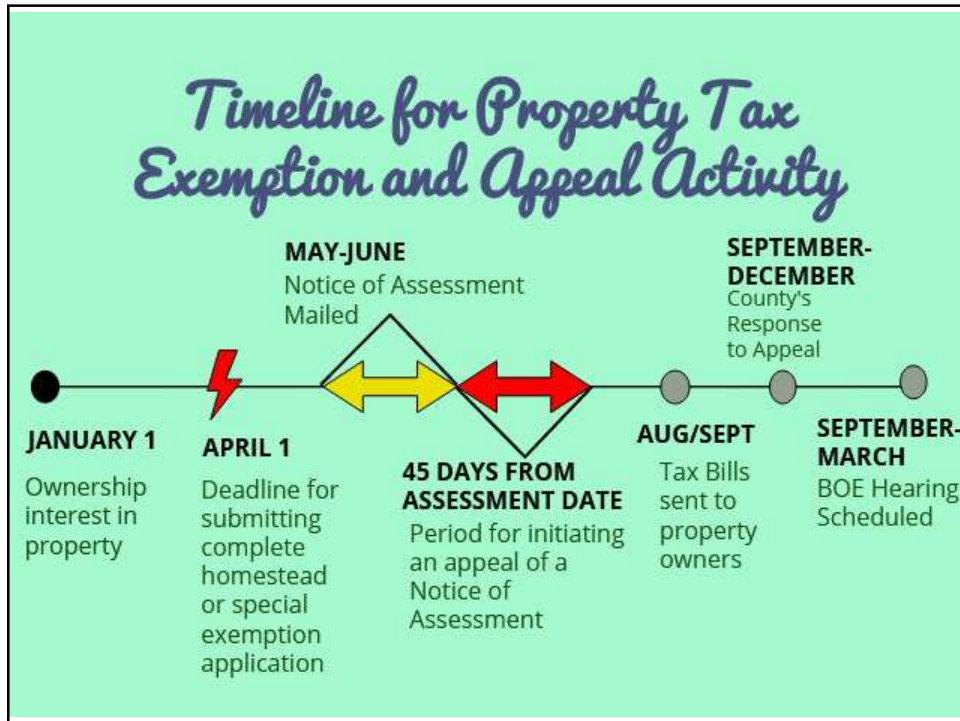
Property Address: 1434 BELMONT AVE SW

Temporarily Reduced Value	Previous Year Fair Market Value	Current Year Fair Market Value	Current Year Other Value
	59,300	120,000	
100% Appraised Value		120,000	
40% Assessed Value	47,720	48,240	

Reasons for Assessment Notice  
Value adjusted to reflect current market or uniformity

The estimate of your ad valorem tax bill for the current year is based on the previous or most applicable year's net millage rate and the fair market value contained in this notice. The actual tax bill you receive may be more or less than this estimate. This estimate may not include all eligible exemptions.

Taxing Authority	Other Exempt	Homestead Exempt	Net Taxable Value	Previous Millage	Estimated Tax
FULTON OPER	48,240	0	0	.010450	.00
FULTON BONDS			48,240	.000250	12.06
<b>Total County Tax</b>					<b>12.06</b>
ATLANTA GENERAL	30,000		18,240	.008080	149.97
ATL BONDS			48,240	.014480	71.40
ATL SCHOOL OPER	30,000		18,240	.021715	396.08
ATL SCHOOL BOND			48,240	.000025	1.21
ATLANTA PARKS	30,000		18,240	.000500	9.12
Total City Tax					468.75
STATE	2,000		46,240	.000000	.00
<b>Total Estimated Tax</b>					<b>481.84</b>

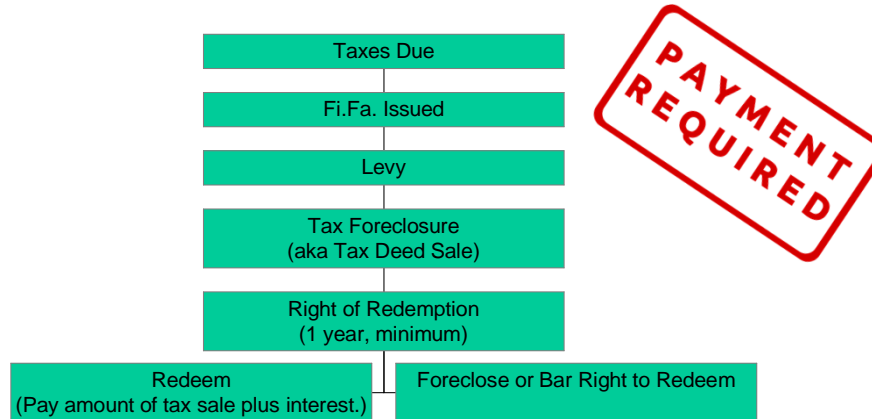


# WHAT IF I DON'T PAY MY TAXES?

TOONCLIPS

ToonClips.com #4704 service@toonclips.com

# Tax Foreclosure Process



## IF YOU HAVE QUESTIONS



### Stacy Reynolds

Staff Attorney, Senior Citizens Law Project  
Atlanta Legal Aid Society  
54 Ellis Street NE  
Atlanta, GA 30303  
Phone: (404) 614-3931 | Fax: (404) 525-5710  
Email: [sereynolds@atlantalegalaid.org](mailto:sereynolds@atlantalegalaid.org)

**General Intake:** Seniors (60+): 404-657-9915  
South Fulton: 404-669-0233  
Fulton: 404-524-5811