

## Policy for Homestead Exemptions

To be eligible for homestead property tax exemptions the property owner must be a resident of Georgia and must own and occupy the residence as the homestead on January 1 of the tax year.

Definitions:

**S1** - Regular homestead exemption. Applicant must own and occupy the residence as the homestead on January 1 of the tax year. No income requirement. No age limit.

**S5** - Disabled Veterans homestead exemption – applicant must own and occupy the residence as the homestead on January 1 of the tax year. Applicant must supply at the time of application a special form letter from the Veterans Administration verifying the 100% service-connected wartime disability. No income requirement. Any age.

**S6** – Applicant must own and occupy the residence as the homestead on January 1 of the tax year. The Federal Adjusted Gross Income must be \$30,000 or less from all occupants. Age 62

**S8** – Applicant must own and occupy the residence as the homestead on January 1 of the tax year. The Federal Adjusted Gross Income must be \$30,000 or less; Net Adjusted Income must be \$10,000 or less; all occupants. Age 62.

**S9** – Applicant must own and occupy the residence as the homestead on January 1 of the tax year. The Federal Adjusted Gross Income must be \$30,000 or less; the Net Income \$10,000 or less. Age 65. All occupants.

**SC/L10** – Applicant must own and occupy the residence as the homestead on January 1 of the tax year. Anyone age 65 or over, no income requirement.

**S3/L12** – Applicant must own and occupy the residence as the homestead on January 1 of the tax year. Age 62. Net income is \$10,000 or less from all occupants. Social security and retirement allowance are considered in adjusting for the net income.

**S4/L13** – Applicant must own and occupy the residence as the homestead on January 1 of the tax year. Age 65. Net income is \$10,000 or less from all occupants. Social security and retirement allowance are considered in adjusting for the net income.

**SD** - Disabled Veterans homestead exemption - Age 65 and over. – Applicant must own and occupy the residence as the homestead on January 1 of the tax year. Applicant must supply at the time of application a letter from the Veterans Administration verifying the 100% service-connected wartime disability. No income requirement.

**SS** - Applicant must own and occupy the residence as the homestead on January 1 of the tax year; Un-remarried Surviving Spouse of US Service Member killed in action

**SE** - Applicant must own and occupy the residence as the homestead on January 1 of the tax year; Un-remarried Surviving Spouse of US Service Member killed in action; Age 65.

**SG** – Applicant must own and occupy the residence as the homestead on January 1 of the tax year; Un-remarried Surviving spouse of Firefighter or Peace Officer killed in the line of duty.  
OCGA 48-5-48.4

The following local homestead exemptions are offered in this county:

Code	Description of Qualifications	County M&O Tax	County Bond Tax	School M&O Tax	School Bond Tax	State Tax
S1	Regular Owner Occupied Principal Residence	\$2,000 state \$2,000 local	0	\$2,000	0	\$2,000
3C	Age 65	\$2,000 state \$2,000 local	0	\$2,000	0	100% on home and up to 10 contiguous acres of land AND \$2,000 on balance of value
S3	Age 62 Net Income of Applicant & Spouse is less than \$10,000	\$2,000 state \$2,000 local	0	\$10,000	\$10,000	\$2,000
S4	Age 65 Net Income of Applicant & Spouse is less than \$10,000	\$4,000 state \$2,000 local	\$4,000	\$10,000	\$10,000	100% on home and up to 10 contiguous acres of land AND \$4,000 on balance of value
S5	100% Disabled Veteran, Unremarried Surviving Spouse of Disabled Veteran	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
3D	Age 65 - 100% Disabled Veteran, Unremarried Surviving Spouse of Disabled Veteran	\$50,000	\$50,000	\$50,000	\$50,000	100% on home and up to 10 contiguous acres of land AND \$50,000 on balance of value
5S	Unremarried Surviving Spouse of US Service Member killed in action	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
5E	Age 65 - Unremarried Surviving Spouse of US Service Member killed in action	\$50,000	\$50,000	\$50,000	\$50,000	100% on home and up to 10 contiguous acres of land AND \$50,000 on balance of value
5G	Unremarried Surviving Spouse of a Firefighter or Peace Officer killed in the line of duty	100%	100%	100%	100%	100%
5F	Age 62 Federal Adjusted Gross Income of Applicant and all other persons residing in the home is less than \$30,000	Floating on home and up to 6 acres of land	0	\$2,000	0	Floating on home and up to 5 acres of land
S8	Age 62 Federal Adjusted Gross Income of Applicant and all other persons residing in the home is less than \$30,000 AND net income of Applicant and Spouse is less than \$10,000	Floating on home and up to 5 acres of land	0	\$10,000	\$10,000	Floating on home and up to 5 acres of land
69	Age 65 Federal Adjusted Gross Income of Applicant and all other persons residing in the home is less than \$30,000 AND net income of Applicant and Spouse is less than \$10,000	Floating on home and up to 5 acres of land	\$4,000	\$10,000	\$10,000	100% on home and up to 10 acres of land

**STATE AND LOCAL EXEMPTIONS COMBINED OR OVER AGE 62 EXEMPTIONS**

SCL10	Elderly Age 65	4,000	12,000	0	65	(*)	no income requirement	
S3/L12	Elderly Age 62	4000	20,000	20,000	2,000	62	(*)	<10,000
S4/L13	Elderly Age 65	6,000	20,000	20,000	4000	65	(*)	<10,000

Applicant does not need to reapply for exemption unless income changes or the property owner moves to another location.

Existing homestead exemption shall not be removed for ownership transfers that result from the transfer of property to the surviving spouse of a decedent with whom title was jointly held.

When a homestead exemption is removed because of a transfer of ownership of the property, no notice to that the homestead exemption has been removed is required.

Joint ownership of property between individuals who are not married should be researched to determine if the homestead exemption should be removed.

An exemption shall be removed when information is received that the property is no longer the property owner's primary residence as listed on the homestead application. The property owner shall receive an assessment notice reflecting the removal of the homestead exemption.

OCGA Article 2; Property Tax Exemptions and Deferral; Part 1 in Title 48 Chapter 5 beginning with Section 40 can be referenced for further explanation.

### **Homestead Valuation Freeze Exemption**

The Constitution of Georgia allows counties to enact local homestead exemptions. The General Assembly has enacted an exemption that freezes the valuation of Effingham County real property at the base year valuation for as long as the homeowner resides on the property. Even as property values rise the homeowner's taxes shall be based upon the base year valuation. This exemption applies to county and school taxes. The law allows for the base year's valuation to be increased by the Consumer Price Index or 3% each year, whichever is less. The 2008 taxable year is the "base year" for taxpayers receiving homestead exemption on their 2008 tax bill. The 2009 taxable year is the "base year" for taxpayers who applied for homestead exemption on or after January 1, 2009. The exemption applies to all improvements on the property and up to 5 acres on the land value.

The Constitution of Georgia allows for a state local homestead exemption. The General Assembly has enacted an exemption that freezes the valuation of real property at the base year valuation for as long as the homeowner resides on the property. Even as property values rise the homeowner's taxes shall be based upon the base year valuation. This exemption applies to county and school taxes. The law allows for the base year's valuation to be increased by a substantial property change is added or removed. The base year is adjusted by the inflationary index rate determined by the Revenue Commissioner. The 2024 taxable year is the "base year" for taxpayers receiving homestead exemption on their 2025 tax bill. The 2024 taxable year is the "base year" for taxpayers who applied for homestead exemption on or after January 1, 2025. The exemption applies to all improvements on the property and up to 5 acres on the land value.

The larger or more beneficial base year homestead exemption would be utilized for the taxpayer.

As used in this Code section, the term:

(1) "Ad valorem taxes" means all state ad valorem taxes and all county, county school district, municipal, and independent school district taxes for county, county school district, municipal, or independent school district purposes including, but not limited to, taxes to retire bonded indebtedness.

(2) "Homestead" means homestead as defined and qualified in Code Section 48-5-40.

(b) Each resident of the state who is the unremarried surviving spouse of a peace officer or firefighter who was killed in the line of duty is granted an exemption on that person's homestead from all ad valorem taxes for the full value of that homestead.

(c) A person shall not receive the homestead exemption granted by subsection (b) of this Code section unless the person or person's agent files an affidavit with the tax commissioner of the county in which that person resides giving such information relative to receiving such exemption as will enable the tax commissioner to make a determination as to whether such person is entitled to such exemption. The tax commissioner shall provide affidavit forms for this purpose and shall require such information as may be necessary to determine the initial and continuing eligibility of the applicant for the exemption.

(d) The exemption shall be claimed and returned as provided in Code Section 48-5-50.1. The exemption shall be automatically renewed from year to year as long as the applicant occupies the residence as a homestead. After a person has filed the proper affidavit as provided in subsection (c) of this Code section, it shall not be necessary to make application and file such affidavit thereafter for any year and the exemption shall continue to be allowed to such person. It shall be the duty of any person granted the homestead exemption under this Code section to notify the tax commissioner or the designee thereof in the event that person for any reason becomes ineligible for that exemption.

(e) The exemption granted by this Code section shall be in lieu of and not in addition to any other homestead exemption from ad valorem taxes.

(f) The exemption granted by this Code section shall apply to all taxable years beginning on or after January 1, 2009.

(g) The larger or more beneficial base year homestead exemption would be utilized for the taxpayer.

References:

O.C.G.A. 48-5-40  
O.C.G.A. 48-5-44  
O.C.G.A. 48-5-45  
O.C.G.A. 48-5-47  
O.C.G.A. 48-5-47.1  
O.C.G.A. 48-5-48  
O.C.G.A. 48-5-48.3  
O.C.G.A. 48-5-48.4  
O.C.G.A. 48-5-52  
O.C.G.A. 48-5-52.1

Approved by Board of Tax Assessors - **November 9, 2011**

**Revised by the Board of Tax Assessors-**