



Georgia Department of Revenue
Local Government Services Division
Memorandum

To: Tax Commissioners
Boards of Tax Assessors

From: Jonathan K. Ussery, Local Government Services *JKU*
Date: December 31, 2025
Re: 2026 Social Security Maximum for Homestead Exemptions

As a courtesy to the local tax officials, we annually provide the maximum amount of benefits authorized to be paid to an individual and spouse under the federal Social Security Act.

As you know, the exemptions provided for in O.C.G.A. §48-5-47 and 48-5-52 for age 62 and age 65 taxpayers are based on the net income of applicant and spouse not to exceed \$10,000 for the immediately preceding year. Under these laws, net income does not include income received as retirement, survivor or disability benefits under the federal Social Security Act or under any other public or private retirement, disability or pension system, except such income which is in excess of the maximum amount authorized by to be paid to an individual and his spouse under the federal Social Security Act. Income from such sources in excess of the maximum amount of social security is to be included as net income for the purposes of determining eligibility.

The social security maximum amount for tax year 2025 is **\$99,648** which amount may be used when determining eligibility of an applicant and spouse seeking the elderly homestead exemptions for tax year 2026.

<https://www.ssa.gov/news/press/factsheets/colafacts2026.pdf>

If you have any questions regarding this matter, please do not hesitate to contact our office.