



## CHATHAM COUNTY PROPERTY TAX INFORMATION

**Property taxes are billed and payable in two (sometimes unequal) installments.**

Tax bills are mailed to whoever was the owner of record as of January 1 of the tax year. If your monthly mortgage payment includes an amount for taxes, your escrow company should obtain and pay the bill directly.

Chatham County property taxes are billed in two installments. First installment bills arrive around April 1, are due June 1, and are always half of the prior year's final bill. Second installments arrive around September 15, are due November 15, and include all remaining taxes due on the property. The second installment can be much higher than the first installment to reflect new construction or any other reason for an increased value over the prior year. If the tax identification number is newly created (like for newly subdivided lots or condo units) there will be no first installment, only the final bill. Tax bills are customarily due 60 days from the date they are issued.

### City Tax Bills

The Cities of Savannah and Thunderbolt issue their own separate tax bills. Property taxes for the Cities of Pooler and Tybee Island are included on the Chatham County tax bill.

**Homeowners can apply for a homestead exemption to reduce their taxes.**

The regular homestead exemption reduces the assessed value (40% of the fair market value) of the property by \$2,000, with an additional \$10,000 applied to County millage rates only. Homeowners must apply for this exemption, but it renews automatically each year once approved (as long as eligibility does not change). A property owner can obtain a homestead exemption only for his or her residence, not for any other property. Homeowners must re-apply after moving to a new home. For married couples, both the husband and wife should apply for the exemption, which can be lost upon the death of the spouse who holds title or upon transfers between spouses for estate planning or other purposes.

**Filing for a homestead exemption automatically includes filing for a Stephens-Day homestead exemption as well. This helps limit increases in future years' taxes – but consider carefully *when* to apply.\***

The Stephens-Day ("SD") homestead exemption protects homeowners from paying higher taxes as property values increase over the years. Once a homeowner applies for the exemption, his or her property tax bill is calculated as if the property's value had stayed the same as the value set by the Board of Tax Assessors ("BOA") in the year prior to applying.\* Once in place, the SD value cannot be reduced (according to the BOA's current policies). However, it can be increased to reflect the value of improvements or additional land subsequently added to the property. Like the regular homestead exemption, it renews each year once approved as long as eligibility does not change.

**The filing deadline for homestead exemptions is APRIL 1 (of the year following your purchase closing).**

Applications for all homestead tax exemptions must be made in person at the BOA office, and can be made any time after acquiring the property. **Applications must be filed by April 1** to be effective for that tax year. Georgia law does not allow any extensions. **When applying, homeowners must bring: (1) a valid Georgia driver's license or Georgia Identification Card; (2) Proof of registration for vehicles owned by and registered in the name of the applicant; and (3) A prior year utility bill with the applicant's name and current address or Chatham County Voter Registration Card with the current address.**

**\*When a purchase price is lower than the prior year's tax value, the buyer should consult a real estate attorney for when to file for homestead. It may be better to wait to file the next year to get the best SD number.**

**Homeowners may qualify for other exemptions to reduce their property taxes.**

Additional exemptions exist for homeowners who are age 62 or older, permanently disabled, a disabled veteran, or an un-remarried spouse of a U.S. serviceperson killed in action. For more information, see the BOA's website. **Property owners can appeal their tax assessments during limited time periods.**

The BOA is required to send an annual notice to the taxpayer stating that year's assessed value ("Notice"). If the owner disagrees with the value set forth in the Notice, he or she can appeal it by filing a Notice of Appeal to the BOA within 45 days from the date of the Notice. Owners generally should indicate on the appeal that it is based on both "uniformity of assessment" and "valuation" to preserve full appeal rights. The Notice sent by the BOA includes appeal information. In past years, this Notice has typically been sent by Chatham County during the month of May.

Property owners can file an annual Property Tax Return ("Return") to declare the value of the property. Property owners can file a Return by (1) mailing the BOA a letter stating a new value, or (2) by requesting the Property Record Card in person at the BOA office, striking through the old value and writing in a new value, and giving it back to the clerk. **Returns must be filed by April 1.**

Property owners who do not file a Return are *deemed* to have filed a Return at the prior year's assessed value. The BOA may accept the value on the Return, which will resolve the value for that tax year. If the BOA does not accept the value on the Return, it will send a Notice, which the property owner can appeal within 45 days.

Once it receives the appeal, the BOA can change the value or can turn over the appeal to the Board of Equalization ("BOE"). The property owner will receive notice of either decision. If the BOA changes the value, it will issue a new Notice. If the property owner disagrees with the BOA's new value, he or she should file an appeal within 30 days of the date of the new Notice. Failure to appeal the new Notice bars any right to appeal the value for that tax year.

The BOE hearing is informal, and many taxpayers go through this process without counsel. After the BOE decision, the taxpayer or the BOA may appeal to Superior Court within 30 days of the decision. Once there is a final decision on appeal, the BOA cannot reassess the property for the current tax year and the next two tax years, unless there is a significant change in the property (i.e., a subdivision or recombination) or an arm's length sale.

<b>Tax Assessor (Values &amp; Exemptions)</b>  The Pete Liakakis Government Building 222 West Oglethorpe Avenue, Suite 113 Savannah, GA 31401 Phone (912) 652-7271 Fax (912) 652-7301  boa@chathamcounty.org or exemptions@chathamcounty.org http://boa.chathamcounty.org	<b>Tax Commissioner (County Tax Bills)</b>  222 W Oglethorpe Ave #107 Savannah, GA 31401 Phone (912) 652-7100 Fax (912) 652-7101 http://tax.chathamcounty.org
	<b>City of Savannah (City Tax Bills)</b> 132 E. Broughton St. Savannah, GA 31402 Phone (912) 651-6455 Fax (912) 651-6957 http://revenue.savannahga.gov/revwebpay

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