



LOCAL GOVERNMENT SERVICES DIVISION

Property Tax Guide For The Georgia  
Property Tax Exemptions at

Homestead Exemption

Generally, a homeowner is entitled to a homestead exemption on their home and land underneath provic home was owned by the homeowner and was their legal residence as of January 1 of the taxable year. (C 48-5-40)

Application for Homestead Exemption

To be granted a homestead exemption, a person must actually occupy the home, and the home is consid legal residence for all purposes. Persons that are away from their home because of health reasons will r homestead exemption. A family member or friend can notify the tax receiver or tax commissioner and the exemption will be granted. (O.C.G.A. § 48-5-40)

Application for homestead exemption must be filed with the tax commissioner's office, or in some counties assessor's office has been delegated to receive applications for homestead exemption.

A homeowner can file an application for homestead exemption for their home and land any time during th year. To receive the homestead exemption for the current tax year, the homeowner must have owned the January 1 and filed the homestead application by the same date property tax returns are due in the cour counties have a due date of April 1, but some counties have a due date of March 1. Homestead applicati filed after this date will not be granted until the next calendar year. (O.C.G.A. § 48-5-45)

Failure to apply by the deadline will result in loss of the exemption for that year. (O.C.G.A. § 48-5-45) [Click this link for more information on when homestead applications should be filed in the county.](#)

Exemptions Offered by the State and Counties

The State of Georgia offers homestead exemptions to all qualifying homeowners. In some counties they increased the amounts of their homestead exemptions by local legislation above the amounts offered by As a general rule the [exemptions offered by the county](#) are more beneficial to the homeowner.

Homestead Exemptions Offered by the State

- Standard Homestead Exemption**

The home of each resident of Georgia that is actually occupied and used as the primary residence owner may be granted a \$2,000 exemption from state, county and school taxes except for school t by municipalities and except to pay interest on and to retire bonded indebtedness. The \$2,000 is c from the 40% assessed value of the homestead. The owner of a dwelling house of a farm that is g homestead exemption may also claim a homestead exemption in participation with the program of i under contract with the local housing authority. (O.C.G.A. § 48-5-44)
- Individuals 65 Years of Age and Older May Claim an exemption from state tax on their ho acres of land surrounding the home**

Individuals 65 years of age or over may claim an exemption from all state ad valorem taxes on thei up to 10 acres of land surrounding the home. Ad valorem tax for state purposes will be due on the value of land that exceeds the 10 acre limitation. (O.C.G.A. § 48-5-48.3)
- Individuals 65 Years of Age and Older May Claim a \$4,000 Exemption**

Individuals 65 years of age or over may claim a \$4,000 exemption from all state and county ad val the income of that person and his spouse does not exceed \$10,000 for the prior year. Income fro sources, pensions, and disability income is excluded up to the maximum amount allowed to be paic individual and his spouse under the federal Social Security Act. The social security maximum ben is \$55,742. The owner must notify the county tax commissioner if for any reason they no longer m requirements for this exemption. (O.C.G.A. § 48-5-47)
- Individuals 62 Years of Age and Older May Claim Additional Exemption for Educational P**

Individuals 62 years of age or over that are residents of each independent school district and of ei school district may claim an additional exemption from all ad valorem taxes for educational purpos retire school bond indebtedness if the income of that person and his spouse does not exceed \$10 prior year. Income from retirement sources, pensions, and disability income is excluded up to the

prior year. Income from retirement sources, pensions, and disability income is excluded up to the amount allowed to be paid to an individual and his spouse under the federal Social Security Act. The security maximum benefits for 2010 is \$55,742. The owner must notify the county tax commissioner if the reason they no longer meet the requirements for this exemption. This exemption may not exceed the homestead's assessed value. (O.C.G.A. § 48-5-52)

- **Floating Inflation-Proof Exemption**

Individuals 62 years of age or over may obtain a floating inflation-proof state and county homestead exemption except for taxes to pay interest on and to retire bonded indebtedness, based on natural increases in the homestead's value. If the appraised value of the home has increased by more than \$10,000, the owner may benefit from this exemption. Income, together with spouse or any other person residing in the household, may not exceed \$30,000. This exemption does not affect any municipal or educational taxes and is meant to take the place of any other state and county homestead exemption. (O.C.G.A. § 48-5-47.1)

- **Homestead Exemption for Disabled Veteran or Surviving Spouse**

Any qualifying disabled veteran may be granted an exemption of \$50,000 from paying property taxes for state, county, municipal, and school purposes. The value of the property in excess of this exemption remains taxable. This exemption is extended to the unremarried surviving spouse or minor children as long as they occupy the home as a residence. (O.C.G.A. § 48-5-48)

- **Homestead Exemption for Surviving Spouse of U.S. Service Member**

The unremarried surviving spouse of a member of the armed forces who was killed in or died as a result of a war or armed conflict will be granted a homestead exemption from all ad valorem taxes for state, county, municipal and school purposes in the amount of \$50,000. The surviving spouse will continue to be eligible for the exemption as long as they do not remarry. (O.C.G.A. § 48-5-52.1)

- **Homestead Exemption for Surviving Spouse of Peace Officer or Firefighter**

The unremarried surviving spouse of a peace officer or firefighter killed in the line of duty will be granted a homestead exemption for the full value of the homestead for as long as the applicant occupies the property as a homestead. (O.C.G.A. § 48-5-48.4)

The homestead exemptions offered by the State can be represented by the following table:

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	0	\$2,000	0	\$2,000
SC	Age 65	\$2,000	0	\$2,000	0	100% on homestead or 10 contiguous land AND 10% on balance
S3	Age 62 Net Income of Applicant & Spouse is less than \$10,000	\$2,000	0	\$10,000	\$10,000	\$2,000
S4	Age 65 Net Income of Applicant & Spouse is less than \$10,000	\$4,000	\$4,000	\$10,000	\$10,000	100% on homestead or 10 contiguous land AND 10% on balance
S5	100% Disabled Veteran; Unremarried Surviving Spouse of Disabled Veteran	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
SD	Age 65 - 100% Disabled Veteran; Unremarried Surviving Spouse of Disabled Veteran	\$50,000	\$50,000	\$50,000	\$50,000	100% on homestead or 10 contiguous land AND 10% on balance
SS	Unremarried Surviving Spouse of US Service Member killed in action	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000

SE	Age 65 - Unremarried Surviving Spouse of US Service Member killed in action	\$50,000	\$50,000	\$50,000	\$50,000	100% on horizontal contiguous land AND \$ balance
SG	Unremarried Surviving Spouse of a Firefighter or Peace Officer killed in the line of duty	100%	100%	100%	100%	100%
S6	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 5 acres of land	0	\$2,000	0	Floating on horizontal to 5 acre
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 horizontal to 5 acre
S9	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 horizontal 10 acres

### Homestead Valuation Freeze Exemption

The Constitution of Georgia allows counties to enact local homestead exemptions. A number of counties implemented an exemption that will freeze the valuation of property at the base year valuation for as long as the homeowner resides on the property. Even as property values continue to rise the homeowner's taxes will remain at the base year valuation. This exemption may be for county taxes, school taxes, and/or municipal taxes. In some counties age and income restrictions may apply. In some counties the law may allow for the base year valuation to be increased by a certain percentage each year.

Homeowners should contact the [county](#) for details about this exemption in their county. The following counties have implemented this type of exemption :

Baldwin	Glynn
Barrow	Greene
Camden	Gwinnett
Carroll	Habersham
Chatham	Henry
City of Atlanta	Liberty
Cherokee - eff. 01/01/2009	McIntosh
Clarke	Meriwether
Cobb	Murray
Dade	Muscogee
Dekalb	Oconee
Douglas	Pierce
Effingham - eff. 01/01/2009	Putnam
Fannin	Toombs
Floyd	Towns - eff.01/01/2009
Forsyth	Walton
Fulton	Ware
Gilmer	White

### Property Tax Forms

[Click here](#) to download real and personal property tax forms.

**Contact**

The State offers basic homestead exemptions to taxpayers that qualify, but your county may offer more exemptions. [Click here](#) to view to homestead exemptions offered in your county. Whether you are filing homestead exemptions offered by the State or county, you should contact the [tax commissioner or the tax office](#) in your county for more information or clarification about qualifying for homestead exemption.

Additional contact information:

- Contact the [County Tax Commissioner's office](#) for more information on billing and collection of property taxes.
- Contact the [County Board of Tax assessor's office](#) for more information on property assessment and appealing a property assessment.

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