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Property Tax Exemptions

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

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To be granted a homestead exemption, a person must actually occupy the home, and the home is considered their legal residence for all purposes. Persons that are away from their home because of health reasons will not be denied homestead exemption. A family member or friend can notify the tax receiver or tax commissioner and the homestead exemption will be granted. (O.C.G.A. § 48-5-40)

When and Where to File Your Homestead Exemption

Application for homestead exemption must be filed with the tax commissioner's office, or in some counties the tax 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 the prior year up to the deadline for filing returns. To receive the homestead exemption for the current tax year, the homeowner must have owned the property on January 1 and filed the homestead application by the same date property tax returns are due in the county.

Property tax returns are required to be filed by April 1

Homestead applications that are filed after April 1 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)

Exemptions Offered by the State and Counties

The State of Georgia offers homestead exemptions to all qualifying homeowners. In some counties they have increased the amounts of their homestead exemptions by local legislation above the amounts offered by the State. 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 by the owner may be granted a \$2,000 exemption from county and school taxes except for school taxes levied by municipalities and except to pay interest on and to retire bonded indebtedness. The \$2,000 is deducted from the 40% assessed value of the homestead. The owner of a dwelling house of a farm that is granted a homestead exemption may also claim a homestead exemption in participation with the program of rural housing under contract with the local housing authority. (O.C.G.A. § 48-5-44)

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 county ad valorem taxes if the income of that person and his spouse does not exceed \$10,000 for the prior year. Income from retirement sources, pensions, and disability income is excluded up to the maximum amount allowed to be paid to an individual and his spouse under the federal Social Security Act. The social security maximum benefit for 2017 is \$64,488. The owner must notify the county tax commissioner if for any reason they no longer meet the requirements for this exemption. (O.C.G.A. § 48-5-47)

Individuals 62 Years of Age and Older May Claim Additional Exemption for Educational Purposes

Individuals 62 years of age or over that are residents of each independent school district and of each county school district may claim an additional exemption from all ad valorem taxes for educational purposes and to retire school bond indebtedness if the income of that person and his spouse does not exceed \$10,000 for the prior year. Income from retirement sources, pensions, and disability income is excluded up to the maximum amount allowed to be paid to an individual and his spouse under the federal Social Security Act. The social security maximum benefit for 2017 is \$64,488. The owner must notify the county tax commissioner if for any reason they no longer meet the requirements for this exemption. This exemption may not exceed \$10,000 of 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 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 house cannot exceed \$30,000. This exemption does not affect any municipal or educational taxes and is meant to be used in the place of any other 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 \$60,000 plus an additional sum from paying property taxes for county, municipal, and school purposes. The additional sum is determined according to an index rate set by United States Secretary of Veterans Affairs. The amount for 2017 is \$77,307. 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 continue to 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 any war or armed conflict will be granted a homestead exemption from all ad valorem taxes for county, municipal and school purposes in the amount of \$60,000 plus an additional sum. The additional sum is determined according to an index rate set by United States Secretary of Veterans Affairs. The

amount for 2017 is \$77,307. 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 residence as a homestead. (O.C.G.A. § 48-5-48.4)

Homestead Valuation Freeze Exemption

The Constitution of Georgia allows counties to enact local homestead exemptions. A number of counties have 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 be based upon the base year valuation. This exemption may be for county taxes, school taxes, and/or municipal taxes, and 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
Barrow
Camden
Carroll
Chatham
City of Atlanta
Cherokee
Clarke
Cobb
Dade
DeKalb
Douglas

Effingham
Fannin
Floyd

Forsyth
Fulton
Gilmer
Glynn
Greene
Gwinnett
Habersham
Henry
Liberty

McIntosh
Meriwether
Murray
Muscogee
Oconee
Pierce
Putnam
Toombs
Towns
Walton
Ware
White

Contact

The State offers basic homestead exemptions to taxpayers that qualify, but your county may offer more beneficial exemptions. Whether you are filing for the homestead exemptions offered by the State or county, you should contact the tax commissioner or the tax assessor's office in your county for more information or clarification about qualifying for homestead exemption.

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