



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

Chatham County property taxes are billed in two installments. First installment bills arrive near April 1 and are due June 1. First installments always are one-half of the prior year's final bill. Second installments arrive around September 15 and are due November 15. This statement includes 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.

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

The regular homestead exemption reduces the assessed value (fair market value) of the property by \$2,000, with an additional \$10,000 applied to County millage rates. 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.

**Homeowners can apply for the Stephens-Day homestead exemption to help limit increases in future years' taxes - 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.

**Homeowners must apply for the regular and Stephens-Day homestead exemptions.**

Applications for all homestead tax exemptions must be made in person at the BOA office, and can be made anytime after acquiring the property. Applications must be filed by March 1 to be effective for that year. Georgia law does not allow any extensions. When applying, homeowners must bring: a Georgia driver's license with the current address, OR a Voter Registration Card with the current address, OR a prior year's December utility bill with the applicant's name and current address.

*\*When a purchase price is lower than the prior year's tax value, the new owner should consult an attorney about when to file a homestead application. The owner may have a greater tax savings by waiting to file in a later year. Since the SD value is fixed at the prior year's value, and not the purchase price, owners can be stuck with a SD value higher than what they paid for the property.*

## 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 under "Facts Every Taxpayer Should Know".

## Property owners can appeal their tax assessments during limited time periods.

If the BOA believes a property value has increased from the prior year, it will send the owner a Change in Value Notice ("CVN"). If the owner disagrees with the new value, he or she can appeal it by filing a Notice of Appeal to the BOA within 30 days from the date of the CVN. 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.

Property owners who do not agree with the prior year's value, or believe the value has decreased, should file a Property Tax Return ("Return") to preserve the opportunity to appeal the value for the new tax year. 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 March 1.

Property owners who do not file a Return are *deemed* to have filed a Return at the prior year's value. If the BOA does not increase the value from the prior year, it will not send a CVN and the property owner will have no way to appeal. The BOA may accept the value on the Return, which will resolve the matter for that tax year. If the BOA does not accept the value on the Return, it will send a CVN, which the property owner should appeal within 30 days of the date of the notice.

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 CVN. 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 notice. Failure to appeal the new CVN bars any further appeal of 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.

### Contacting the Tax Assessor's Office:

(open Monday - Friday 9:00 am - 5:00 pm)

#### Location:

Chatham County Courthouse  
133 Montgomery Street, Room 503

Phone: (912) 652-7100, -7271, 447-4856  
Fax: (912) 652-7301, 652-7334

#### Mailing Address:

P.O. Box 9786  
Savannah, GA 31412-9786

boa@chathamcounty.org OR exemptions@chathamcounty.org  
<http://chathamcounty.org/assessor.html>  
(see "Facts Every Taxpayer Should Know")

NOTE: THIS MATERIAL IS PROVIDED FOR BASIC INFORMATIONAL PURPOSES ONLY.  
PLEASE CONTACT THE BOARD OF ASSESSORS AT (912) 652-7271 TO CONFIRM CURRENT FILINGS, ELIGIBILITY AND APPEAL REQUIREMENTS.

