

HOMESTEAD EXEMPTIONS

(EXPLANATION/ INSTRUCTIONS)

The property of each resident of Richmond County actually owned and occupied by the owner as his permanent legal residence and place of abode as of **January 1**, and as long as actually owned and occupied by the owner as such, is eligible for exemption from ad valorem taxes indicated below, provided the owner qualifies. Mobile home owners are also eligible for these exemptions provided the mobile home owner owns the land on which the mobile home is located and occupies the mobile home as his permanent legal residence. Land taxes and mobile home property taxes must be paid up to date before the homestead application will be finalized.

Members of the Armed Services who maintain a legal residence and vote in another state, are not eligible to claim homestead exemption. The law specifically requires that the homestead must be the domicile of the owner. Military Personnel who claim homestead exemption are declaring their intention to become residents and are liable for State income taxes and ad valorem taxes on personal property.

Homestead exemption must be applied for between **April 2 of the preceding year and April 1 of the year in which the exemption is sought (OCGA 48-5-40 and 48-5-45)**. Once applied for and granted, the exemption shall automatically be renewed from year to year as long as the owner continuously occupies the residence as a homestead and the eligibility conditions still apply. However, a new homestead exemption application must be made if the taxpayer bought a new home, had any type of deed change, or is eligible for a greater exemption. (*****Note: Changing the mailing address of a property without explanation could jeopardize the homestead exemption.**) . Likewise, should homeowner move out of homesteaded property, the Tax Assessor's Office should be notified.

Application for homestead exemption may be mailed to or made in the Tax Commissioner's Office, Room 117 Municipal Building, 530 Greene Street, Augusta GA 30901.

The Tax Commissioner receives applications for homestead exemption, determines the eligibility of the applicant to claim the exemption and forwards the applications to the Richmond County Board of Tax Assessors for final determination as to eligibility of the applicant. The applicant has the right to appeal the decision of the Board of Tax Assessors to the Richmond County Board of Equalization.

TYPES OF EXEMPTIONS

- 1. Richmond County Regular Homestead Exemption - S-1 - \$5,000** – This exemption is available to all homeowners who are residents of Richmond County upon making application. This exemption reduces ad valorem tax liability for the homestead by up to \$5,000 of the assessed value of the property.
- 2. State \$10,000 School Exemption – S3** – Homeowners 62 years of age or older, as of January 1 of the taxable year, provided the net income (see section 4a) of the applicant and spouse does not exceed \$10,000, are entitled to an exemption of up to \$10,000 of the assessed value for school tax purposes. Date of birth, social security number and income of applicant and spouse for the immediate preceding year must be furnished to the Tax Commissioner. (**Please provide copy of GA income tax return for previous year.**) You must reapply upon reaching age 65 to qualify for the larger exemptions.
- 3. Richmond County Full School Exemption – H2A** – Homeowners 65 years of age or older, as of January 1 of the taxable year, & are entitled to an exemption from all school taxes. Date of birth and social security number must be furnished to the Tax
- 4 Commissioner's Office.**

**As of January 1, 2001, there are no income limits to receive an exemption from all school taxes in Richmond County. (H.B. 1764) (Act No. 900)(April 9, 1996).
However, the income information is required to determine eligibility for an increased State and County Exemption (S-4).**

**HOMESTEAD EXEMPTIONS – CONTINUED
(EXPLANATIONS/INSTRUCTIONS)**

- A. Income** – means net income from all sources but shall 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 to be paid to an individual and that person’s spouse under the Federal Social Security Act.
- B.** The applicant must file an affidavit with the Tax Commissioner, giving the date of birth, Social Security number and income received the **previous** year for both the applicant and spouse to enable the Tax Commissioner to determine the eligibility of the homeowner for the exemption.
- C.** Provided the applicant is eligible, this exemption reduces the homeowners ad valorem tax liability for State, County and Urban tax purposes and completely eliminates the ad valorem tax liability for school tax purposes.
- 5. State of Georgia Disabled Veterans Exemption – S-5 (SD if age 65 or over) - \$50,000** – Homeowners who are disabled veterans and are U.S. citizens and residents of Georgia may apply for an exemption of up to \$50,000 of the assessed value of their homestead for State, County and school tax purposes provided:

- A.** The veteran furnished documentation from the Veterans Administration verifying the veteran is 100% totally and permanently disabled (service connected); or
- B.** The veteran furnished a copy of the DD Form 214 along with a letter from a doctor licensed to practice medicine in this state, stating that the veteran is disabled due to loss or loss of use of both lower extremities such as to preclude locomotion without the aid of braces, crutches, canes or wheelchair; due to blindness in both eyes, having only light perception, together with the loss or loss of use of one lower extremity or due to the loss or loss of use of one lower extremity together with residuals of organic disease or injury which so affect the functions of balance or propulsion as to preclude locomotion without resort to a wheelchair. Prior to approval of this exemption, the County Board of Tax Assessors may require applicant to provide not more than two additional Doctor’s letters if the board is in doubt as to the applicant’s eligibility for the exemption.

Once applied for and granted, this exemption will automatically continue. This exemption will be extended to the unremarried surviving spouse or minor children at the time of the veteran’s death so long as they continue to occupy the home as a residence and homestead.

- 6. Richmond County Disability Exemption – H10- (10R if age 65 or over) - \$10,000** – This exemption is available to all resident homeowners who are 100% totally and permanently disabled. To obtain this exemption, the applicant must furnish an affidavit from a Georgia licensed physician (or from a certifying agency, example Veterans Administration) stating that the applicant is 100% totally and permanently disabled .
- 7. Richmond County Disability and Income Exemption – H5A – (H5B if age 65 or over)- Full** – This exemption is available to all residents who are 100% totally and permanently disabled and whose net income (defined as net taxable income on the Georgia Income tax return) does not exceed \$20,000 for resident and resident’s spouse who also occupies and resides at such homestead for the immediately preceding tax year. Please attach copy of page 1 of the Georgia Income tax return to your application.

To qualify, residents must be “100% totally disabled” which means being mentally or physically incapacitated to the extent that such resident is unable to be gainfully employed and to the extent that such incapacity is likely to be permanent. This must be evidenced by the submission of an affidavit of at least two physicians licensed to practice medicine in this State.

Specifically exempted are all County, School and Urban general taxes, but not taxes to retire bonded indebtedness.

- 8. Veteran Widow –SS - (SE if age 65 or over) - \$50,000 Exemption** – Effective January 1, 2003, this exemption is granted to a surviving spouse of a veteran who died as a result of serving in a war or armed conflict (or later from injuries so incurred). Must attach VA letter stating survivor benefits received.
- 9. Unremarried surviving spouse of a firefighter or peace officer killed in the line of duty - SG** - full exemption from ad valorem taxes. Must submit letter from fire chief or law enforcement agency.

If you desire additional information concerning any of the above exemptions, please call the Augusta-Richmond County Tax Commissioner’s Office at 821-2391.