

HOMESTEAD EXEMPTION DEADLINE - APRIL 1, 2020



**FULTON
COUNTY**

**2020
HOMESTEAD
EXEMPTION
GUIDE**

**APPLY ONLINE AT
WWW.FULTONASSESSOR.ORG**

**CALL US AT
404-612-6440 X 4**



**IF YOU OWN AND LIVE IN A HOME IN FULTON COUNTY,
HOMESTEAD EXEMPTIONS MAY HELP
REDUCE YOUR PROPERTY TAXES.**



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FULTON COUNTY GUIDE TO HOMESTEAD EXEMPTIONS

If you own and live in a home in Fulton County, homestead exemptions may help reduce your property taxes.



The purpose of this guide is to help Fulton County residents learn more about the homestead exemptions that are available to you. This guide was prepared for 2020. Please note that laws and requirements related to homestead exemptions may change each year.

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NEW HOMESTEAD EXEMPTION AND EXEMPTION CHANGES

New Floating Homestead Exemption—City of South Fulton

A new floating homestead exemption was introduced for the City of South Fulton. This exemption caps the annually adjusted value at 3% over the determined lowest base year value.

Fulton County, Fulton County Schools and several other cities already have floating homestead exemptions in place.

Changes in City Homestead Exemptions

Some cities administer their own homestead exemptions for city tax purposes. Voters in the cities of Alpharetta and Hapeville approved increases to their standard homestead exemptions.

If you do not already have a homestead exemption, you must apply to benefit. Deadline—April 1, 2020

A Homestead Exemption is a legal provision that helps reduce the amount of property taxes owed on owner-occupied homes.

Exemptions are established by state law and voted upon by citizens in a given city, county or school district.

To qualify for a basic homestead exemption, you must:

- Own, occupy, and claim the property as your legal residence on January 1 of the year in which you first qualify for the exemption.
- The person applying for the homestead exemption must be listed on the deed.
- You must continue to own and live in the home as your primary residence as long as you claim the exemption.
- **You cannot claim a homestead exemption if you claim one anywhere else.**
- **Homestead exemptions do not apply to commercial or rental properties, or second homes.**
- **Homestead exemptions apply to individuals and not to corporations.**
- **Married couples may only claim one exemption, even if they own property separately.**

While all homeowners may qualify for a basic homestead exemption, there are also many different exemptions available for seniors and people with full medical disabilities. Disability exemptions are also available for veterans and their surviving spouses. Exemptions are also available for surviving spouses of peace officers and firefighters killed in the line of duty. Many special exemptions have requirements for age and/or income.

DIFFERENT EXEMPTIONS MAY APPLY TO PROPERTY TAXES FOR...



FULTON COUNTY



YOUR CITY



YOUR SCHOOL SYSTEM

WHAT DOCUMENTATION DO I NEED TO PROVIDE?

When applying for a homestead exemption, **someone listed on the deed who occupies the residence** must complete an application.



Be prepared to provide:

- Georgia Driver's License or Georgia identification
- Parcel Number (can be found on a previous assessment notice or property tax bill. You can also look it up at www.fultonassessor.org)
- Owner Names (as listed on the deed)
- Property Address (physical address)
- Contact Phone Numbers
- Social Security Numbers (owner & spouse)
- State of Residence
- Current registration for all vehicles of owner and spouse (Registrations must be in Fulton County.)
- Date of Birth for owner and spouse
- Trust affidavit if the property is in the name of a Trust
- State and Federal Tax Returns, if applying for an income-based senior exemption

DO I NEED TO RE-APPLY EVERY YEAR?

Homestead exemptions renew each year automatically as long as you own and occupy the home as your primary residence. (Note: One exception is the Fulton County Low Income 50% Exemption, for which you must re-apply every two years.)

If the names on the deed change, even if the same people live in the home, the person listed on the deed who occupies the property will need to re-apply for homestead exemption.

**2020 HOMESTEAD EXEMPTION DEADLINE
WEDNESDAY, APRIL 1, 2020**

ONLINE HOMESTEAD EXEMPTION APPLICATIONS NOW AVAILABLE

NEW ONLINE TOOLS ARE SAFE & CONVENIENT

Fulton County has invested in technology to make it easier for property owners to apply for homestead exemptions and handle other transactions through a platform called “Smartfile” on our website.

TO APPLY FOR A HOMESTEAD EXEMPTION ONLINE:

1. Before you begin, gather the documents you need to file for a homestead exemption, including your drivers license and vehicle registrations.
2. Go to www.fultonassessor.org
3. In the lower right corner of the Board of Assessors’ website, click on “Online Services”
4. At the bottom of the page, you will see “Click Here to Access SmartFile.”
5. You will be asked to create an account. You will need to provide an email and password (8 characters or more). This will allow you to save your work as you go through the application process. **If you have registered previously, you do not need to create a new account.**
6. Once you establish an account and log in, you will see a list of available filings. Select “Homestead Exemption.”
7. On the page entitled “Application for Fulton County Homestead Exemption,” click on the link titled “Begin Filing.”
8. You will be asked to enter information such as your Parcel ID, Owner’s Name, or Property Address. You can search for Parcel ID on the Property Search Link on www.fultonassessor.org if you do not have that information available.

HOW DO HOMESTEAD EXEMPTIONS REDUCE PROPERTY TAXES?

1. Each property is appraised at Fair Market Value.
2. The Assessed Value for tax purposes = 40% of Fair Market Value.
3. Your city, school & county Homestead Exemptions are deducted from the Assessed Value.
4. Taxes are calculated using the city, school & county millage (tax) rate.

EXAMPLE



Fair Market (Appraised) Value—\$100,000

Assessed Value (40% FMV)—\$40,000

(Assessed value is used to calculate taxes.)

| |  FULTON COUNTY COUNTY |  CITY |  SCHOOL |
|--|---|--|---|
| START WITH → | \$40,000 Assessed Value | \$40,000 Assessed Value | \$40,000 Assessed Value |
| SUBTRACT BASIC HOMESTEAD → | \$30,000 County Basic Homestead | \$30,000 City Basic Homestead | \$30,000 School Basic Homestead |
| TAXABLE VALUE → | \$10,000 | \$10,000 | \$10,000 |
| TO CALCULATE THIS PORTION OF PROPERTY TAX → | Multiply by County millage (tax) rate then divide by 1,000 | Multiply by City millage (tax) rate then divide by 1,000 | Multiply by School millage (tax) rate then divide by 1,000 |

BASIC HOMESTEAD EXEMPTIONS



FULTON COUNTY BASIC HOMESTEAD EXEMPTIONS

These Homestead Exemptions apply to the Fulton County portion of your property taxes anywhere in Fulton county, with no income or age limits.

| EXEMPTION | AMOUNT |
|--|--|
| Fulton County Basic Homestead Exemption | \$30,000 |
| Fulton County CPI Exemption | The exemption limits the annual increase of the Fulton County portion of your base property assessment to 3% or the Consumer Price Index (CPI), whichever is less. |



ATLANTA
PUBLIC
SCHOOLS

Fulton
County Schools
Where Students Come First

BASIC HOMESTEAD EXEMPTIONS FROM SCHOOL SYSTEMS

These Homestead Exemptions apply to the school portion of your property taxes, depending on your school system, with no income or age limits.

| EXEMPTION | AMOUNT |
|---|---|
| Atlanta Schools Basic Exemption (inside the City of Atlanta only.) | \$50,000 (applies after first \$10,000 in value) |
| Fulton Schools Basic Exemption | \$2,000 <i>Plus 3% Floating Homestead.</i> |

BASIC HOMESTEAD EXEMPTIONS

CITY BASIC HOMESTEAD EXEMPTIONS

City homestead exemptions vary for each of the 15 cities in Fulton County. Legal residents of the cities listed below will have their basic homestead exemption applied (if any) when they apply to receive a basic Fulton County homestead exemption.

| CITY | BASIC HOMESTEAD EXEMPTION AMOUNT |
|---------------------|---|
| Alpharetta | \$45,000 <i>Plus 3% Floating Homestead.</i> |
| Atlanta | \$30,000 <i>Plus 2.6% Floating Homestead.</i> |
| Chattahoochee Hills | \$15,000 |
| College Park | \$40,000 |
| East Point | \$2,000 |
| Fairburn | \$0 |
| Hapeville | \$15,000 |
| Johns Creek | \$15,000 <i>Plus 3% Floating Homestead.</i> |
| Milton | \$15,000 <i>Plus 3% Floating Homestead.</i> |
| Mountain Park | \$4,000 <i>Plus 3% Floating Homestead.</i> |
| Palmetto | \$0 |
| Roswell | <i>3% Floating Homestead.</i> |
| Sandy Springs | \$15,000 <i>Plus Sandy Springs CPI Exemption</i> |
| South Fulton | \$30,000 + 3% Floating Homestead |
| Union City | \$0 |

SENIOR HOMESTEAD EXEMPTIONS



SENIOR HOMESTEAD EXEMPTIONS

A variety of homestead exemptions are in place specifically to assist senior residents.

Most senior exemptions have income requirements set by state law.

Senior exemptions **do not apply automatically**. To qualify, you must apply in person, via mail or online and provide:

- Federal and state income tax returns (2018 unless 2019 is already filed.)
- Georgia driver's license or Georgia ID
- All vehicle registrations
- Social Security award letter (if you do not file income tax)

If you qualify for multiple senior exemptions, you will receive the exemption you qualify for that provides the greatest benefit. If you become eligible for additional exemptions due to your age or income, you must reapply.

Different exemptions will apply to city, school and county taxes.

Fulton County 65+ Exemption with No Income Limit

A new homestead exemption was introduced in 2019 that provides a new benefit for property owners age 65+, regardless of income. This increases the basic homestead exemption from \$30,000 to \$50,000 for the Fulton County portion of property taxes.

This exemption is automatically applied to any property owners who already have a 65+ senior homestead exemption in place.

WHERE TO GO FOR SENIOR HOMESTEAD EXEMPTIONS

Remember...different homestead exemptions may apply for city, school or county taxes.

Apply with the Fulton County Board of Assessors' Office by mail, online, or at any of the office locations listed on the back of this guide for senior exemptions with:

- **Fulton County**
- **Fulton County Schools**
- **Atlanta Public Schools**
- **City of Atlanta**
- **City of Chattahoochee Hills**
- **City of Johns Creek**
- **City of Sandy Springs**
- **City of South Fulton**
- **City of Mountain Park ***
*(*basic homestead only)*

IF YOU LIVE IN ONE OF THESE CITIES PLEASE CONTACT YOUR CITY DIRECTLY ABOUT CITY SENIOR EXEMPTIONS (IF ANY)

(Fulton County does not process senior homestead exemption applications for these cities.)

Alpharetta

678-297-6060 X 0

College Park

404-767-1537

East Point

404-270-7084

Hapeville

404-669-2100

Fairburn

770-964-2244 Ext. 115

Milton

678-242-2500

Palmetto

770-463-3377

Roswell

770-641-3759

Union City

770-515-7951



HOMESTEAD EXEMPTION THAT TAKES EFFECT AT AGE 62

To qualify, at least one person listed on the deed must be age 62 as of January 1 and meet the income requirements for the exemption..

| EXEMPTION NAME | YOU QUALIFY FOR THIS IF YOU ARE 62 AND... | TO QUALIFY, YOU SHOULD PROVIDE... |
|---|--|--|
| <i>Applies to Fulton County Schools & Atlanta Public Schools</i> | | |
| Statewide School Exemption—\$10,000 | Your Georgia Taxable Income is less than \$10,000, | Your GA Income Tax Return Form 500, (See line 15 for 2018 or Line 15C for 2019). |

SENIOR HOMESTEAD EXEMPTIONS



HOMESTEAD EXEMPTIONS THAT TAKE EFFECT AT AGE 65

To qualify, at least one person listed on the deed must be age 65 as of January 1 and meet the income requirements (if any) for that exemption.

| EXEMPTION NAME | YOU QUALIFY FOR THIS IF YOU ARE 65 AND... | TO QUALIFY, YOU SHOULD PROVIDE... |
|---|--|--|
| <i>Applies to Fulton County Taxes (anywhere in Fulton County)</i> | | |
| (NEW) Fulton County 65+ Homestead Exemption (increases basic homestead from \$30,000 to \$50,000) | No Income Restrictions | Your Drivers' License or other proof of age. |
| Fulton County Value Freeze | Your Federal Adjusted Gross Income is less than \$39,000 | Federal Income Tax Returns for all household members. (see IRS Form 1040 line 7 (2018) or 8b (2019), or 1040A line 21 or 1040EZ line 4). |
| Fulton County Low Income — 50% Exemption <i>*Must re-apply every two years</i> | Federal Adjusted Gross Income for the household is less than: \$24,980 – 1 Person \$33,820 – 2 People \$42,660 – 3 People | Federal Income Tax Returns for all household members. (see IRS Form 1040 line 7 (2018) or 8b (2019), or 1040A line 21 or 1040EZ line 4). |
| <i>Applies in Fulton County Outside City of Atlanta</i> | | |
| Fulton County Schools - \$54,000 | Your Federal Gross Income is less than \$30,000 | Your Federal Income Tax Return. (see IRS Form 1040 line 7 (2018) or 8b (2019) or 1040A line 21 or 1040EZ line 4). |
| <i>Applies in City of Atlanta Only</i> | | |
| City of Atlanta - \$40,000 | Your Georgia Taxable Income is less than \$40,000 | Your GA Income Tax Return Form 500, (See line 15 for 2018 or Line 15C for 2019). |
| Atlanta Public Schools - \$25,000 | Your Georgia Taxable Income is less than \$25,000 | Your GA Income Tax Return Form 500, (See line 15 for 2018 or Line 15C for 2019). |

SENIOR HOMESTEAD EXEMPTIONS



HOMESTEAD EXEMPTIONS THAT TAKE EFFECT AT AGE 65, Cont'd

| EXEMPTION NAME | YOU QUALIFY FOR THIS IF YOU ARE 65 AND... | TO QUALIFY, YOU SHOULD PROVIDE... |
|---|--|--|
| <i>Applies in City of Chattahoochee Hills Only</i> | | |
| Chattahoochee Hills Senior Basic—\$15,000 | You are age 65 (no income requirement) | |
| Chattahoochee Hills Senior Income-Based—\$20,000 | Your Federal Adjusted Gross Income is less than \$72,264 | Your Federal Income Tax Return. (see IRS Form 1040 line 7 (2018) or 8b (2019), or 1040A line 21 or 1040EZ line 4). |
| <i>Applies in City of Johns Creek Only</i> | | |
| Johns Creek Senior Basic—\$15,000 | You are age 65 (no income requirement) | |
| Johns Creek Senior Income-Based—\$10,000 | Your Federal Adjusted Gross Income is less than \$72,264 | Your Federal Income Tax Return. (see IRS Form 1040 line 7 (2018) or 8b (2019), or 1040A line 21 or 1040EZ line 4). |
| <i>Applies in City of Sandy Springs Only</i> | | |
| Sandy Springs Senior Income-Based—\$8,000 | Your Federal Adjusted Gross Income is less than \$72,264 | Your Federal Income Tax Return. (see IRS Form 1040 line 7 (2018) or 8b (2019), or 1040A line 21 or 1040EZ line 4). |
| Sandy Springs Senior Base Year Freeze—(FLOATING VALUE) | Your Federal Adjusted Gross Income is less than \$39,000 | Your Federal Income Tax Return. (see IRS Form 1040 line 7 (2018) or 8b (2019), or 1040A line 21 or 1040EZ line 4). |
| <i>Applies in City of South Fulton Only</i> | | |
| South Fulton Senior Basic—\$15,000 | You are age 65 (no income requirement) | |
| South Fulton Senior Income-Based—\$10,000 | Your Federal Adjusted Gross Income is less than \$72,264 | Your Federal Income Tax Return. (see IRS Form 1040 line 7 (2018) or 8b (2019), or 1040A line 21 or 1040EZ line 4). |



HOMESTEAD EXEMPTIONS THAT TAKE EFFECT AT AGE 70

To qualify, at least one person listed on the deed must be age 70 as of January 1 AND meet the income requirements for the exemption.

| EXEMPTION NAME | YOU QUALIFY FOR THIS IF YOU ARE 70 AND... | TO QUALIFY, YOU SHOULD PROVIDE... |
|---|--|--|
| <p>Applies to Fulton County Taxes (anywhere in Fulton County)</p> <p>Also Applies to Cities of Chattahoochee Hills, Johns Creek, Sandy Springs & South Fulton</p> | | |
| Full Value | Your Federal Adjusted Gross Income is less than \$72,264 | Your Federal Income Tax Return. (see IRS Form 1040 line 7 (2018) or 8b (2019), or 1040A line 21 or 1040EZ line 4). |

OTHER SPECIAL EXEMPTIONS



HOMESTEAD EXEMPTIONS THAT APPLY IF YOU ARE MEDICALLY CERTIFIED AS DISABLED & UNABLE TO WORK

To qualify, up to three physicians licensed to practice medicine in the state of Georgia must complete and sign a certificate provided by the Tax Assessors' Office.

The signing physician must certify that one individual listed on the deed are mentally or physically incapacitated to the extent that they are unable to be gainfully employed, and that such incapacity is likely to be permanent.

| EXEMPTION NAME | YOU QUALIFY FOR THIS IF YOU MEET DISABILITY REQUIREMENTS AND... | TO QUALIFY, YOU SHOULD PROVIDE... |
|--|---|--|
| <i>Applies Anywhere in Fulton County</i> | | |
| <i>Also Applies to Cities of Chattahoochee Hills, Johns Creek, Sandy Springs & South Fulton</i> | | |
| Fulton County Full Value | Your Federal Adjusted Gross Income is less than \$72,264 | Your Federal Income Tax Return. (see IRS Form 1040 line 7 (2018) or 8b (2019), or 1040A line 21 or 1040EZ line 4). |
| <i>Applies in Fulton County Outside the City of Atlanta</i> | | |
| Fulton County Schools - \$54,000 | Your Federal Gross Income is less than \$30,000 | Your Federal Income Tax Return. (see IRS Form 1040 line 7 (2018) or 8b (2019), or 1040A line 21 or 1040EZ line 4). |
| <i>Applies Inside the City of Atlanta</i> | | |
| Atlanta Schools - \$25,000 | Your Georgia Taxable Income is less than \$25,000 | Your GA Income Tax Return Form 500, (See line 15 for 2018 or Line 15C for 2019). |



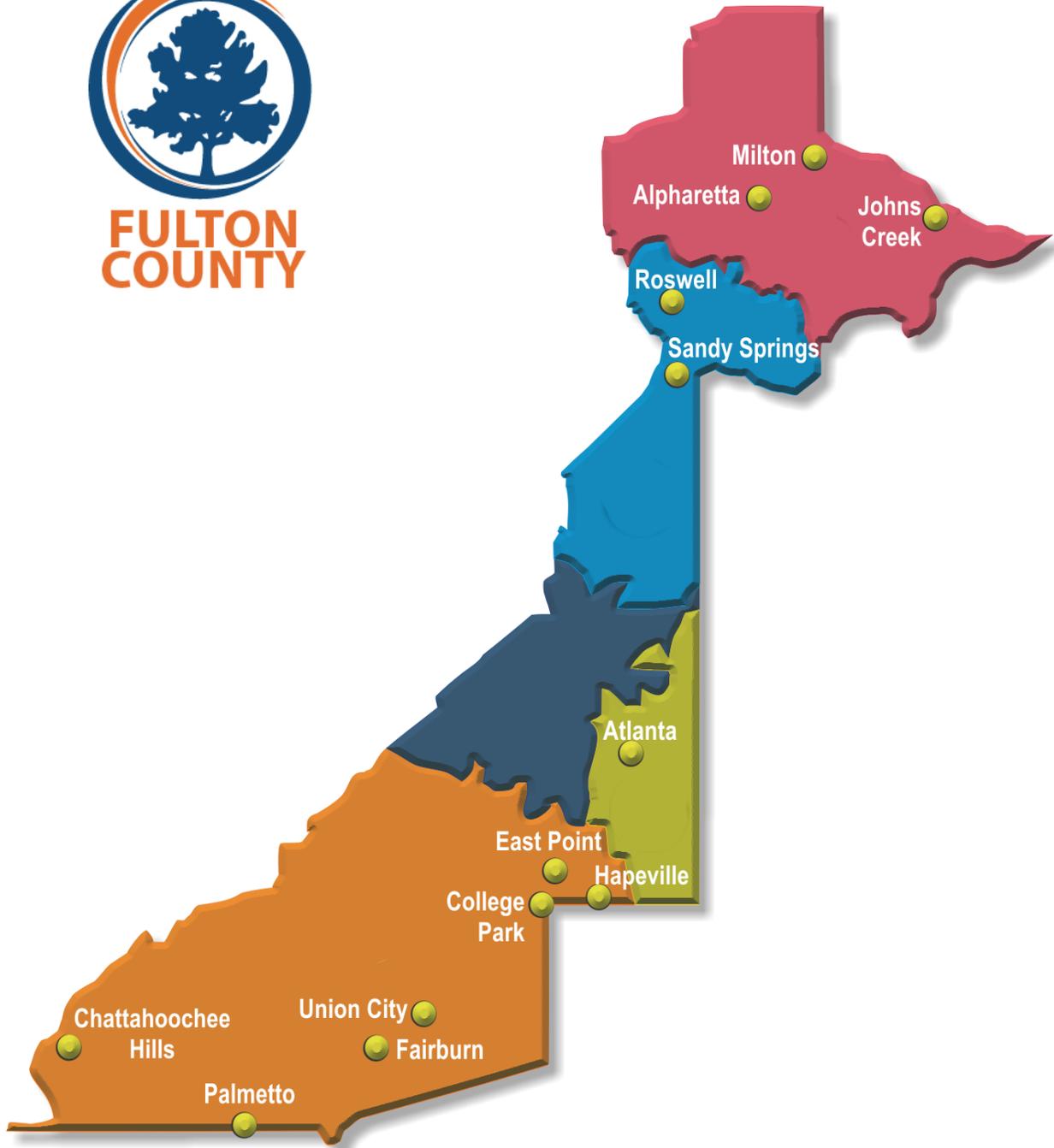
**EXEMPTIONS THAT APPLY IF YOU ARE A 100% SERVICE RELATED
DISABLED VETERAN, A VETERAN’S SURVING SPOUSE, OR A SURVIVING
SPOUSE OF A PEACE OFFICER OR FIREFIGHTER
KILLED IN THE LINE OF DUTY**

| EXEMPTION NAME | YOU QUALIFY FOR THIS IF... | TO QUALIFY, YOU SHOULD PROVIDE... |
|--|--|--|
| <i>Applies Anywhere in Fulton County</i> | | |
| Full Value (all taxing jurisdictions) | You are the unmarried widow/widower of a peace officer or firefighter killed in the line of duty. You are a resident of Georgia. | Copy of Death Certificate Documentation of occurrence of death in line of duty. |
| Disabled Veteran – Exemption Up to \$90,364 of Assessed Value | You are certified by the Veterans Administration as having a 100% service-connected disability or are paid at the 100% rate. This may be extended to un-remarried spouse or minor children. | Documentation from Veterans Administration. |
| Veteran Surviving Spouse – Exemption Up to \$90,364 of Assessed Value. | You are the un-remarried spouse of a military member killed in a war or armed conflict under a U.S. commander or otherwise. | Documents from Secretary of Defense showing evidence of spouse's death. |

FULTON COUNTY



**FULTON
COUNTY**





BOARD OF ASSESSORS' OFFICES

Main Office – Peachtree Center, North Tower

235 Peachtree Street, NE, Suite 1100, Atlanta, GA 30303

Fulton County Government Center

141 Pryor Street, SW, Suite 1018, Atlanta, GA 30303

Fulton County Customer Service Center at Maxwell Road

11575 Maxwell Road, Alpharetta, GA 30022

North Fulton Service Center

7741 Roswell Road, NE, Suite 210, Atlanta, GA 30350

South Fulton Service Center

5600 Stonewall Tell Road, Suite 224, College Park, GA 30349

www.fultonassessor.org

404-612-6440 X 4