

Questions about homestead exemptions

What is homestead exemption?

A homestead exemption is a discount on property taxes for property owners who reside and meet age and income requirements as of January 1.

Who should I contact if I have questions about homestead exemptions?

The Paulding County Board of Assessors

- In Person at 240 Constitution Boulevard, 3rd. Floor, Dallas
- Email at Homestead@paulding.gov
- Call 770-443-7606

What is the difference between State and Local Homestead exemptions?

The State of Georgia offers homestead exemptions to all qualifying homeowners. Paulding County has 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.

- Types of State Exemptions
 - Standard under 65
 - Disabled Veteran
 - Surviving spouse of a disabled veteran
 - Surviving spouse of a Peace Officer or Firefighter killed in action
 - Age 62 and 65 with net income of applicant and spouse <10k
 - Age 62 and 65 with household gross income < 30k
 - Age 65 (exempts State tax on home and 10 acres)
- Types of Local Exemptions
 - Disability Exemption
 - Passed in 1980
 - \$12,000 off assessed value (\$30,000 value) exemption for all County and School Tax
 - Local Standard
 - Passed in 2022
 - Year 2023 \$6,000 off assessed value (\$15,000 value) exemption for County Maintenance and Operations
 - Year 2024+ \$10,000 off assessed value (\$25,000 value) exemption for County Maintenance and Operations
 - School age exemption
 - Passed in 1982
 - 50% School tax at age 65
 - 100% School tax exempt at age 70

- School age exemption
 - Passed in 2022
 - Year 2023 100% School tax exemption for Maintenance and Operations at age 69
 - Year 2024+ 100% School tax exemption for Maintenance and Operations at age 68
 - 100% School tax exemption for Bond at age 65
- City of Hiram Homestead Exemptions
 - Passed in 2017
 - Under age 65 \$40,000 off the assessed value of a residence
 - Age 65 to 69 \$55,000 off the assessed value of a residence
 - Age 70+ 100% exemption of City of Hiram tax

Do I have to apply for homestead exemption?

Yes. Owners can apply for homestead exemptions year-round but there is a deadline of April 1st each year.

Do I have to apply for each of the homestead exemptions separately?

No. Homestead exemptions are consolidated to ensure qualified owners are receiving the best exemption based on their specific qualifications.

Where do I apply for a homestead exemption?

Application for homestead exemption must be filed with the Paulding County Board of Assessors.

- In Person at 240 Constitution Boulevard, 3rd. Floor, Dallas
- On Line homestead exemption applications can be emailed to Homestead@paulding.gov
- Faxed to 770-443-7539
- For persons with mobility restrictions, call 770-443-7606 or email Homestead@paulding.gov and one of the appraisal staff will schedule an appointment to assist completing the application at a location convenient to the owner.

Is there a cost to apply for homestead exemption?

No. Homestead exemptions are available to any qualified property owner free of charge in fact, homestead exemption save property owners by reducing property tax.

The homestead application requires private / confidential information. Will my information be available to the public?

No. Georgia law prohibits the release of confidential information by a public official.

Why do I need to provide my income information to qualify for homestead?

Income is not required for all homestead exemptions however, there are exemptions which do require applicants gross or net income to be under specific thresholds.

How do I know if I am receiving a homestead exemption?

There are several ways to make sure you are receiving the best exemption you are entitled to receive.

- Visit the Assessor's office in person at 240 Constitution Boulevard, 3rd. Floor, Dallas
- Send us an email to Homestead@paulding.gov to review.
- Call 770-443-7606 and one of our friendly staff will review your homestead information with you.

Is there an income limit to receive homestead exemption?

There are many local and State homestead exemptions. Some exemption do have income requirements. It is best to contact the Board of Assessors office to make sure you receive the best exemption for your specific situation.

What must be submitted to apply for homestead exemption?

- Applicant must furnish the following with the completed application for homestead:
 - Georgia Driver's License or Georgia State ID Card
 - Last four (4) digits of applicant and spouse Social Security Number (if applicable)
 - Phone number
 - Email address
 - Applicant's previous address (if outside of Paulding County, if you were receiving homestead exemption elsewhere, please provide a letter from the county stating that your homestead has been removed from that location.)
 - For each non-citizen applicant, a permanent resident card (green card) must be provided.

Do I have to reapply for homestead each year?

- Once approved, the exemption automatically renews unless circumstances change and the applicant become ineligible.
- You must reapply for an exemption is if there is a change in ownership, residence or you wish to qualify for a higher exemption.
- You must notify the Tax Assessors office if there is a change in ownership or residency.

If I have an existing homestead and moved to another home in Paulding will my homestead exemption transfer?

- No, homestead exemptions are not transferable if an applicant moves to another residence.

- You must notify the Tax Assessors office if there is a change in ownership or residency.
- You must reapply for homestead for the new residence.

I refinanced my house. Do I need to reapply for homestead exemption?

Generally refinancing does not affect exemptions however, it is best to contact the assessor’s office to make sure the refinance did not affect ownership.

How many homestead exemptions can property owners receive?

- Property owners are only allowed one homestead exemption.
- Owners are not eligible if an owner or spouse claim a homestead exemption in another city, county or state. If you are currently claiming homestead elsewhere, you must notify the Board of Assessors to remove the exemption.
- Homestead exemptions are not granted on rental property, vacant land or on more than one property (in this state or any other state).

Can each spouse receive a separate homestead exemption?

Married couples are considered as one entity by state law, and are entitled to a single exemption regardless of living arrangements.

My parents live with me and are over 65. Can they receive the 65+ school tax homestead exemption?

Possibly. In order to qualify for homestead exemption, the person requesting the exemption must be listed on the deed as one of the owners or listed as having a “life estate” for the property being applied for. In addition, they must meet the same qualifications as all other applicants.

I am currently receiving a standard homestead exemption and about to turn 65, do I need to apply for the enhanced school tax exemption?

Yes. School tax exemptions for owners 65+ must be applied for to ensure qualifications. Owners can apply for the 65+ school tax exemption year-round but there is a deadline of April 1st each year.

My spouse will be 65 this year but I will not be 65 for another couple years. Do we both have to meet the age requirement to receive a 65+ exemption?

No. As long as one person is listed on the deed is 65 as of January 1 will qualify for the age exemption.

My estate planner recommended I put my property in a “trust”. Will I be able to qualify for homestead exemption if my property is in a “trust”?

Possibly. In order to qualify for homestead exemption, the person requesting the exemption must be listed as the “trustee” or one of the beneficiaries of the trust for the property being applied for. In addition, they must meet the same qualifications as all other applicants.

I did not own my property on January 1, do I need to wait until next year to apply for the exemption or can I apply now?

A homeowner can file a homestead exemption application for their home and land any time during the calendar year. 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 April 1. If the applicant does not own the property in January 1, the homestead will be applied the following year.

What would happen if an owner claims a homestead they are not entitled to receive?

Any person who violates homestead laws shall be guilty of a misdemeanor. In addition, the property shall be taxed in an amount double the tax otherwise to be paid.