

The Georgia Homestead Exemption: File by April 1

How Georgia's homestead exemption lowers your property taxes, the senior exemptions at 62 and 65, the new HB 581 value cap, and how to file with your county.

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If you own the home you live in, Georgia will tax it more gently — but only if you **ask**. The homestead exemption is a one-time filing that lowers your property tax bill every year you own the home, and a surprising number of homeowners (especially recent buyers) never file it. Free money, left on the table, year after year.

■ How Georgia Property Tax Works (30 Seconds)

Georgia taxes 40% of your home's fair market value — the **assessed value**. Exemptions subtract from that number before the millage rate is applied. A \$300,000 home has a \$120,000 assessed value; every exemption dollar comes off there.

■ The Standard Exemption — and Your County's Better One

The statewide baseline homestead exemption is **\$2,000 of assessed value** — modest. The real action is local: most metro counties and school districts layer **much larger local homestead exemptions** on top (Gwinnett, Fulton, DeKalb, Cobb each have their own menu). Filing one application generally enrolls you in everything your county offers automatically.

The rules: you must **own and occupy** the home as your primary residence on January 1, and **file by April 1** with your county tax commissioner or assessor (most counties accept online filings). File once — it renews automatically until you move. One homestead per family, and rental/investment properties never qualify.

■ New Since 2025: The HB 581 Value Cap

Georgia's "floating" homestead exemption caps how fast your home's **taxable value** can grow — limiting annual increases to the inflation rate for homesteaded properties. The catch: counties, cities, and school

districts could opt out, and **many metro Atlanta jurisdictions did** (including Fulton, Gwinnett, Cobb, DeKalb and their school systems), while many other counties kept it. Translation: whether your value is capped depends on your county — one more reason the homestead filing matters, since the cap only attaches to homesteaded properties where it applies.

■ Senior Exemptions: Where Georgia Gets Generous

Georgia's senior breaks are real money, and they are **not automatic** — you apply, usually with proof of age and sometimes income:

Benefit	Typical Rules
Age 62+ school tax exemption (state)	Up to \$10,000 of assessed value off school taxes; income-limited (net income ≤ \$10,000 — but Social Security and most retirement income don't count toward the limit)
Age 65+ extra state exemption	Additional \$4,000 off county taxes, same income test
County senior exemptions	The big ones: several metro counties reduce or eliminate school taxes entirely at 62 or 65, some with no income limit — school tax is often half the bill, so this can cut a senior's property tax dramatically

Because the county-level senior exemptions vary so much, the move is simple: the year you (or a parent) turn 62, call the county tax office and ask exactly which senior exemptions apply. Missing this filing costs real four-figure money in some counties.

■ Also Worth Knowing

- **Disabled veterans** get a large exemption (over \$100,000 of assessed value, adjusted annually); surviving spouses may keep it.
- **Bought a home this year?** The seller's exemption doesn't transfer. File for your own before April 1 of next year — put it on the calendar the week you close.
- **Check your assessment notice** each spring — you have 45 days to appeal the county's value if it looks high (see our escrow guide for why this hits your monthly payment).

A couple closed on a Gwinnett home in November and filed homestead online in February. Their exemption package cut roughly \$1,100/year from the tax bill versus the un-homesteaded rate their escrow had budgeted — and at the next escrow analysis, their monthly payment dropped accordingly.

The Fine Print

Every county administers its own exemptions and amounts change — verify with your county tax commissioner (this guide is education, not tax advice, current as of July 2026). And when you close a purchase with us, the homestead filing is on the post-closing checklist we walk through together — in English, Portuguese, or Spanish.

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