



OFFICE OF THE TAX COMMISSIONER

Sonya L. Jackson, Tax Commissioner
912-652-7100

Property Tax - Frequently Asked Questions

GENERAL

When is the property tax due date? When do penalties and interest start accruing?	Property taxes are due on November 15 th . Interest is charged every 30 days beginning November 16 th . In addition, penalties are applied every 120 days following November 16 th to a maximum of 20%.
Can property taxes be paid in advance?	No, taxes can only be paid for a particular tax year after the bills for that year become available. Any funds paid when there is a zero balance on the account will be treated as an overpayment and returned/refunded.
What is the millage rate?	The millage rate is set annually by the Chatham County Board of Commissioners, Board of Education, Transit Authority, and other governing authorities of the tax jurisdiction. A tax rate of one mill represents a tax liability of one dollar per \$1,000 of assessed value.

TAX BILL

Why does the tax bill still show the previous owner?	The Tax Commissioner is responsible for billing the property owner of record as of January 1 of the tax year. If you purchased a property during the year, the official tax record will still reflect the prior owner's name. The Georgia Tax Code specifies that tax files be maintained in the name of the owner as of January 1 of the tax year. However, the current owner remains associated with the property record.
My mortgage company pays my tax bill; can you mail my bill to the mortgage company?	If taxes are paid from an escrow account and the mortgage company notifies this office, the tax bill is sent to both the homeowner and the mortgage company. However, it remains the responsibility of the property owner to ensure the bill is paid.
Can tax bills be downloaded online?	Yes, property tax bills can be downloaded online from our property records system . You may search for your property with the Property ID Number, address, or name.
How can I change my mailing address on my tax bill?	You can complete our online change of address form and email it to our office.



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PROPERTY PAYMENTS

<p>When are property taxes due?</p>	<p>Taxes are billed in two installments. The first installment is billed April 1 and is due June 1. The first installment is approximately half of the taxes from the previous year. Any new exemptions will be added at 2nd installment. The second installment is billed September 15th and is due November 15th.</p> <p>Mobile homes are billed February 1st and are due April 1st.</p>		
<p>When will property taxes be available for online payment?</p>	<p>Taxes are available for online payment when the bills for the current year become available. First installment tax bills are available by April 1st. Second installment tax bills are available by September 15th.</p>		
<p>Are postmarks accepted or acknowledged as timely filing for payment of property taxes?</p>	<p>Yes, we honor mail with a U.S. Government Post Office postmark dated by midnight of the payment/filing deadline.</p>		
<p>Can the interest and penalty be waived if the bill was not received?</p>	<p>No. Failure to receive a tax bill does not relieve you of the responsibility to make payment by the due date. If you did not receive a tax bill, a copy of your bill is available on our website or you may contact our office by phone or visit one of our six locations to obtain a copy of your bill.</p>		
<p>Does the Tax Commissioner's Office accept partial payments?</p>	<p>Yes, we will accept partial payments on your bill until paid in full. However, interest and penalties will accrue on the unpaid balance after November 15. You must call our office at 912-652-7100 to make payment arrangements.</p>		
<p>How are tax bills paid when a mortgage is involved?</p>	<p>Your mortgage company usually pays your tax bill. However, this option is usually given at the signing of the mortgage agreement. The bill is still sent to you as the homeowner since you are responsible for ensuring that the taxes are paid.</p>		
<p>How and where can property tax payments be made?</p>	<p style="text-align: center;">Online</p> <p>tax.chathamcountygva.gov. Convenience fees may apply. E-checks are free!</p>	<p style="text-align: center;">By Mail</p> <p>Chatham County Tax Commissioner PO Box 9827 Savannah, GA 31412</p>	<p style="text-align: center;">In Person</p> <p style="text-align: center;"><u>Six Locations</u></p> <p>222 W. Oglethorpe Ave., Ste 107 1145 Eisenhower Dr. 295 Police Memorial Dr. 125 Wilmington Island Rd 7224 GA-21 8 US-80</p>



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ASSESSMENT

Where does the amount on the property tax bill come from?	The property tax amount is based on the assessed value of your home (minus exemptions) multiplied by the millage rate. Your first installment bill is half of last year's total bill.
How is the value of a home determined?	The Board of Assessors Office determines the value of your home. They are located at 222 W. Oglethorpe Ave, Savannah, GA 31401 and their phone number is (912) 652-7271.
Where do I find the fair market value of my property?	The fair market value is listed on the tax bill or under the Board of Assessors Annual Assessment Notice.
How can I appeal my property value?	If you feel your property value is not reflective of the fair market value, you may file an appeal with the Board of Assessors Office. Please refer to their website at boa.chathamcountyga.gov for more information.
If I appeal my property value, do I have to pay my property taxes while under appeal?	You must pay at least the appeal amount by the due date to avoid a 5% penalty. You cannot defer payment. The Tax Assessors Office is not authorized to extend the payment deadline. Additional interest each month accrues on the remaining balance. You may choose to pay the full amount of the bill by the due date to avoid paying interest.

EXEMPTIONS

Where do you apply for property tax exemptions?	The Board of Assessors Office processes property tax exemption applications. They are located at 222 W. Oglethorpe Ave, Savannah, GA 31401 and their phone number is (912) 652-7271. The deadline to apply for exemptions is April 1 st .
Why would my property tax exemption not be listed on the bill?	If you applied for your exemption after April 1 st , it will not be applied to your bill until the following year. Additionally, new exemptions only show up on the second installment tax bill.
How can I qualify for Homestead Exemption?	To qualify you must own and occupy the property as your legal residence as of January 1 of the current tax year. There is no deadline to apply. However, to receive the exemption for the current year, applications must be filed by April. Applications filed after April 1 will be considered for the following year. To apply, contact the Board of Assessors Office (912-652-7271).



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OWNERSHIP

Where can a copy of the deed be obtained?	The Clerk of Superior Court's Office handles and maintains property deeds. They are located at 133 Montgomery St, Savannah, GA 31401 and their phone number is (912) 652-7197.
What is the difference between a deed vs. a title?	A deed is the physical, paper document that states you own a property. A title is your right to own the property. A deed is the proof you own your property, while a title gives you the right to own it. The two ideas often go together when transferring ownership.
What are the types of deeds?	Generally, you will encounter 4 main types of deeds: Recorded Warranty Deed, Quitclaim Deed, Deed of Assent, Executor's Deed. If you do not know which kind of deed you need, contact an attorney so they can help you with the transfer. When you fill out a deed, you must record it with the Clerk of Superior Court's Office.
What documents are needed to transfer the ownership of a mobile home?	The following documents are required for processing: <ul style="list-style-type: none">• Original, properly assigned state-issued title• A copy of the mobile home's current year tax bill reflecting payment in full• Original lien release (If a lienholder is listed on the title).
What happens when the seller of a mobile home did not have a title and they cannot be contacted?	A title bond is required when the mobile home title is not available. You must reach out to a company that does mobile home title bonds. Also, contact Chatham County Police Department (912-652-6500) to have the serial number inspected and the Georgia Law Enforcement form T-22B completed. Please bring this form as well as all title bond documents to one of our offices for processing. The T-22B form can be found on the Georgia Department of Revenue website .