

City of Chickamauga Property Taxes Frequently Asked Questions

The information in this web site is intended to aid you in understanding your rights and responsibilities relating to property tax in the City of Chickamauga. A small web page cannot cover the many and complex tax laws in Georgia. If you have questions or need clarification, please call the office at 706-375-3177. This site does not necessarily cover every aspect of property taxation and should not be relied upon as a legal source of information. Please refer to the specified code sections for specific limitations. **The Department of Revenue sponsors a web site where the non-annotated version of the Official Code of Georgia (O.C.G.A.) can be viewed.**

For the most commonly asked questions about property taxation and collection in the City of Chickamauga, please review the list of questions below. For more information or if you have inquiries about billing and collection of property taxes, please contact our office. **For more information specifically about property values, please contact the Walker County Tax Assessor's Office. The phone number for the Tax Assessor is 706-638-4823.**

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What is property taxation?

Property tax is an ad valorem tax, which means according to value. Ad valorem tax, the tax collected by the tax commissioner, is based on the value of the taxable property in the county.

What property is taxed?

All real estate and personal property are taxable unless law has exempted the property. (O.C.G.A. 48-5-3) Real property is land and generally anything that is erected, growing or affixed to the land; personal property is everything that can be owned that is not real estate. Personal property typically consists of inventory and fixtures used in conducting business, boats, aircraft, farm machinery, motor vehicles and mobile homes. Your household property is not normally taxable.

Who decides how much my property is worth for tax purposes?

The Board of Assessors and their staff have the responsibility of determining the value of property in Walker County. Each year between January 1 and April 1 every property owner has the ability to declare a proposed value for their property. (O.C.G.A. 48-5-9) These values are declared in the manner of 'filing a return'. Returns for real estate are filed in the Tax Assessor's office and returns for personal property are filed with the Board of Assessors. The Board of Assessors will review your proposed value and if they disagree, an assessment notice with the Boards' value will be mailed to you.

What if I disagree with the Tax Assessors' value?

Taxpayers may challenge an assessment by Walker County Board of Tax Assessors by appealing to Walker County Board of Equalization or to an arbitrator(s) within 45 days from the date of the assessment notice. Once the county board of equalization or the arbitrator(s) has rendered a decision, the taxpayer may continue their appeal to the superior court by mailing or filing with Walker County Board of Tax Assessors a written notice wishing to continue the appeal. For more information about the appeal process, please call the Walker County Tax Assessor's office at 706-638-4823.

What is the difference between fair market value and assessed value?

Assessed value is defined as being 40% of the fair market value. Property in Georgia is taxed on the assessed value.

What is a General Fund millage rate?

The General Fund tax rate, or millage rate, is set annually by the Chickamauga City Council to fund the Maintenance & Operation of City Government. A tax rate of one mill represents a tax liability of one dollar per \$1,000 of assessed value. The City of Chickamauga estimates its total revenue from other sources. This figure is subtracted from their overall budgetary needs, and then a millage rate is set that will generate the necessary revenues to fulfill budgetary requirements.

What is a School M & O millage rate?

The School M & O tax rate, or millage rate, is set annually by the Chickamauga City Council, with the recommendation from the Chickamauga City Board of Education to fund the Maintenance & Operation of the Chickamauga City School System. A tax rate of one mill represents a tax liability of one dollar per \$1,000 of assessed value. The Chickamauga City School System estimates its total revenue from other sources. This figure is subtracted from their overall budgetary needs, and then a millage rate is set that will generate the necessary revenues to fulfill budgetary requirements.

How is my tax bill calculated?

Once the property owner and the Board of Assessors have come to terms with an appropriate value, this value is provided to the City of Chickamauga for tax bill calculation. To calculate a tax bill, you must first deduct any exemptions that may apply from the assessed value; thus generating a net assessed (taxable) value. Next you multiply the net assessed value by the millage rate.

When is my tax bill due?

Taxes for real estate and business personal property are normally due in the City of Chickamauga on December 20th each year. Mobile/manufactured homes are due May 1 of each year and motor vehicles are due based on the owners' birthday. After the due date, for real estate and business personal property, interest at the rate of 1% per month is charged after December 20th. Additionally, a penalty of 10% will apply to all taxes that are not paid within 90 days of the deadline, however, homesteaded property with a tax liability of less than \$500 does not receive the 90-day penalty. If the property taxes remain unpaid, the City of Chickamauga has the right and responsibility to levy on the property for non-payment. Of course, we consider this a last resort for tax collection and prefer to use other collection methods.

Is there any way to reduce my tax bill?

Yes. There are several exemptions and special assessment programs available that may apply to your property. The most common are the homestead exemption for real estate and for business personal property there is the Freeport exemption. Contact the Walker County Tax Assessor's Office for details of the available special assessment programs. Contact the Chickamauga City Hall for details of the available Homestead exemptions.

What is and how do I file for homestead exemption?

Homestead exemption is the system developed by the State of Georgia that exempts from taxation a specified amount of assessed value of your home. You may apply for homestead exemption in the Tax Commissioner's office. To qualify you must both own and occupy your home as of January 1. Once you have qualified for homestead exemption and remain in the same house you do not need to reapply. However, if you move, you are required to reapply for the exemption for the new location. Application for homestead exemption may be

submitted any time during the year but must be received before April 1 of the taxable year to qualify for the exemption that year. If received after April 1, the Tax Commissioner will activate the exemption the following year. When the homeowner reaches the age of 62 years old, they may apply for an additional homestead exemptions.

Residents of Chickamauga are eligible for a Walker County Homestead Exemption on the property they own and occupy as their primary residence on January 1 of the Taxable year. On January 1 FOLLOWING the homeowners 62nd and 75th birthdays, additional Chickamauga School Tax Homestead Exemptions based on INCOME are offered but you must apply for them. Applications for the additional Chickamauga School Tax Homestead Exemptions may be made year round at Chickamauga City Hall. April 1 is the deadline for the current year. For further information or to check the status of your exemption call Chickamauga City Hall at 706-375-3177.

Where do I get a copy of my warranty deed?

You can obtain a copy of your warranty deed from the Clerk of Superior Court record center. This office is located in the Walker County Courthouse, 103 S. Duke St, LaFayette, GA. 30728.

Do I pay taxes on my mobile/manufactured home?

Yes. Mobile/manufactured homes are considered personal property and are taxable in the State of Georgia. Taxes must be paid annually with a due date of May 1. The owner of any mobile/manufactured home located in Chickamauga must file a return and obtain a location permit. In order to obtain this permit the mobile home tax for the current year must be paid in full. Mobile/manufactured home taxes must be paid at one of the Walker County Tax Offices.

An annual mobile home sticker must be displayed on the mobile home. This sticker is obtained when the taxes are paid. If you own the mobile home in your name and the land is located on and occupy the home as your primary residence, you may qualify for homestead exemptions.

Where do property tax dollars go?

- General Fund property taxes are used to help fund the Maintenance & Operation of Chickamauga City Government.
- Since 2000, the City of Chickamauga has had an effective General Fund millage rate of 0.00 (zero).
- School M & O property taxes are used to help fund the Maintenance & Operation of the Chickamauga City School System

This is an abbreviated list; please see **Georgia Code** for a complete list. (O.C.G.A. 48-5-220)

Will paying my taxes late affect my credit?

When taxes remain unpaid for more than 90 days after their due date, the taxes are subject to a tax fife (lien) being recorded in the Office of the Clerk of Superior Court. These records are public so credit bureaus may access them and may use them to adversely affect your credit. The tax office does not deal with these credit bureaus and so has no control of how they use the information or how often they update their records.