



2026 Legislative Session and other Tax Assessor matters.



Robert Fisher, AAS, GCA
President, Georgia Association of Assessing Officials
Deputy Chief Appraiser, Bulloch County



The Georgia Association of Assessing Officials (GAAO) is a 501(c)6 Professional Organization of almost 1,600 appraisers, assessors, and other assessment professionals.

Our mission is to promote integrity and professionalism in assessment administration through education, leadership, and cooperation. We achieve our goals by providing numerous educational opportunities to our members throughout the year, both in person and on our website.

Our organization is governed by the GAAO Executive Board. Additionally, we have numerous committees providing support, information, networking opportunities & educational guidance.





HR1114 & HB1116



Both **FAILED TO PASS**



Let's talk about what passed



HB 1261

- Allows for Level 1 Freeport for Electric Utility Companies
- Equipment and parts held in inventory for:
 - Construction
 - Maintenance
 - Repair
 - Improvement of electric infrastructure
 - Examples listed: Transformers, poles, turbines, cable, switchgear, etc.



HB 445



- Expands definition of public utility
- Allow personal property appeals to a hearing officer when combined value is in excess of \$200,000
- Expands Hearing Officer eligibility to:
 - Appraiser IV or Chief Appraiser however they cannot hear an appeal in a county in which they have served.
- Requires private water and sewer systems with fewer than 10,000 connections to be centrally assessed by DOR



SB 306



- Expiration letter shall be sent via first class mail unless:
 - Expiration letter to be send via certified mail if requested by taxpayer
 - Expiration letter to be send via email if requested by taxpayer
- If CUV was not renewed two years prior to 2025 and the owner can provide an affidavit from the mail carrier attesting to mailbox being inoperable, owner can reenter CUV for year(s) in question.
- Allows multiple CUV parcels to be combined
- Allows 180 days for a new owner to convert CUVA or preferential assessments property to FLPA
- Effective January 1, 2027



SB 566



- Changes to Tax Bill
- Must display the tax deduction for each levying authority
- Removes estimated roll-back language
- Clarifies adjustments to base homestead value by ensuring improvements are not duplicated and ensures deductions to base are adjusted.
- Clarifies the floating exemption is not “moveable”.
- Allows application for homestead exemption up to the end of the appeal period.
 - No more gap between April 1 and the Assessment Notice
- Requires owners receiving homestead exemption to notify the county if they become ineligible.



SB 566



- Allow a 50% penalty on top of tax savings for each year illegal homestead exemption is received.
- Requires DOR to maintain a list of granted and denied homestead exemptions
- Complete revision to Annual Notice of Assessment
- No Tax Estimate
- No Estimated Rollback Rate
- One form
- Removing the estimated roll-back law
- **Effective Date January 1, 2026**



Putnam County Board of Assessors
 100 S. Jefferson Ave.
 Courthouse, Suite 109
 Eatonton GA 31024
 (706)485-6376

2026 Notice of Assessment

Date Notice Mailed: 4/29/2026

Appeal Deadline: 6/13/2026

Appeals, homestead applications, or other specialized assessment applications must be filed within 45 days from the Date Notice Mailed

*****You are required by law to notify [insert name of appropriate local tax official] if you become ineligible for any homestead exemption listed in this notice and subject to penalties for failing to do so.*****

BROWN KATHERINE A & ET AL
 1024 DOMES RD
 HILLSBORO GA 31038-4512



Rights to Appeal and Apply for Homestead Exemption

You have the right to appeal the property values provided in this notice. You may also apply for homestead exemptions if your property was owned and occupied as your family's primary residence and homestead as of January 1 of [Current Tax Year]. If you wish to appeal your [Current Tax Year] property value or apply for homestead exemptions, you must do so in writing no later than 45 days after the date of this notice. If you do not file an appeal or apply for homestead exemption by this date, your right to do so for this year will be lost.

For further information on filing appeals, applying for homestead exemption, or reporting your ineligibility for a homestead exemption, visit or contact the Board of Tax Assessors: 100 S. Jefferson Ave. Courthouse, Suite 109 Eatonton, GA 31024, (706) 485-6376.

Board of Equalization: Appealing value, uniformity, exemptions, or taxability.

Nonbinding Arbitration: Appealing value only. Requires a certified appraisal.

Hearing Officer: Appealing value or uniformity. For a parcel of non-homestead real property with a fair market value of more than \$500,000; one or more accounts of wireless personal property with an aggregate fair market value of more than \$500,000; or one or more accounts of personal property other than wireless property with an aggregate fair market value of more than \$200,000.

Superior Court: Requires a written agreement with the county board of tax assessors.

To file an appeal with the Putnam County Board of Tax Assessors or for more information regarding reasons for any assessment change or the appeals process, contact WAYNE HANNAH and CHUCK ANGLIN at (706) 485-6376. All documents and records used to determine the 2026 Value are available upon request from the Putnam County Board of Tax Assessors and must be provided within 10 business days of such request.

Account Number	Property ID Number	Total Acreage	Tax District
16095	002 006	4.15	PUTNAM
Property Description		LOT 2-A	
Property Address		1024 DOMES RD	
	2025 Value	2026 Value	2026 Other Value *
100% Fair Market Value	395,610	172,442	0

Please note: Tax rates for counties, school districts, and cities will be established by each local government later this year. If a local government intends to increase revenue on existing properties, they must advertise and hold three public meetings to do so.

* The "Current Year Other Value" reflects appraised and assessed value of any preferential assessment for properties or any portion of properties meeting certain requirements.

Taxable Assessed Value Changes Since 2025

AFFIDAVIT;

2026 Exemptions, Credits, and Preferential Assessments **

LOCAL REGULAR 1	Estimated Tax Savings	\$267.49
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** The estimated tax savings under the 2026 Exemptions, Credits, and Preferential Assessments is determined by totaling the dollar value of any exemptions, credits, or preferential assessments applied to your property for Putnam 2026 using the 2025 millage rates for taxing authorities and types. All 2026 exemptions, credits, or preferential assessments listed include all tax authorities, and such estimate may not reflect the total savings provided on the 2026 tax bill.



SB 33

- Combination of HB 1116 and SB 382
- Was Georgia Hemp Farming Act
- Became Homeownership Opportunity and Market Equalization Act of 2026
- Provides tax relief by expanding sales tax
- **Requires mandatory statewide floating homestead
(Removes the “opt-out” provision of 581)**



SB 33



- Creation of LHOST (Local Homestead Option Sales Tax)
- Authorizes a new 1% local sales tax (LHOST)
- LHOST is distributed to each eligible local government
 - Eligible local government' means any county, consolidated government, or municipality
 - Boards of Education are not included in LHOST



SB 33



- Mandatory Statewide Base Year Homestead Exemption
- Removes the “opt-out ” provision of HB581
- Caps annual growth in assessed value for Homesteaded properties at the rate of inflation(2.7% for 2026 tax year)
- Will be in effect for the 2027 tax year
 - Base year values will be 2026 for the 2027 tax year



SB 33



- School Funding Formula Adjustments
- SB 33 modifies the equalized adjusted school digest calculation
 - Removes value attributable to homestead exemptions from the digest used for
 - QBE local five-mill share
 - Equalization grants



SB 33



- School Reserve Fund
- Increases reserve fund limit from 15% to 25% of that year's budget



QUESTIONS?



What Is the Tax Digest?



The official annual list of all taxable and exempt property in the county, showing each parcel's assessed value and the total taxable value for the jurisdiction. It is the certified record used to calculate and levy property taxes and must be submitted to the Georgia Department of Revenue each year.



Board of Tax Assessors



Board of Assessors are appointed by the County Commission

Board of Assessors Appoint a Chief Appraiser

Chief Appraiser oversees the day to day operation of the Assessors Office

- Approve/Deny Exemptions
- Classify and Stratify property
- Determine values:
 - Fair Market Value
 - Forest Land FMV
 - Conservation Use FMV
 - Homestead Base Value
- Work through taxpayer appeals
- Various certifications and reports



October

Mobile Home Digest Prep
Tax Bills Due to TC

November

Fieldwork Complete for Mobile
Home Digest

September

Sales/Subdivision Review
Field Reviews
Training/Certification Review
Appeal Hearings through end of
year
BOA approve Digest Schedule

December

Delinquent Tax Notices Sent by TC
BOA approve Mobile Home Digest
(submit to TC by Jan 5)
BOA to approve Budget
Percent Complete Check



February

Revaluation Work
PP Return Work
Estimate Growth for Digest
Ratio Studies / Sales Review
BOA to review and approve digest
class ratios and reassessment
schedule
BOA to approve specialized
assessments & HS

April

Deadline for Returns and Applications April 1
Apply & Audit Homestead Exemptions
Ratio Studies Completed and Changes Input into
System
Finalize Digest – Growth Totals
BOA approve Real Property Digest

January

Date of Assessment Jan 1
BOA appoints Chairman, Vice, &
Secretary
Business PP Forms Mailed
Fire Report submitted
TC Mails Mobile Home Tax Bills
BOA reviews Pre-Reval Digest

March

Continued Reval work
BOA to approve Personal Property Digest
& Assessment Notices sent
Review of CUVA & Exempt Parcels
Digest Projections to Taxing Authorities



June

- Commissioners approved budget & millage rate
Deadline June 30
- Board of Education adoption and setting of millage rate
- BOA review digest numbers and appeals
- BOA approves Digest and submits to TC
- Review of Appeals
- Begin certifying appeals to Board of Equalization

August

- Collection Order received from DOR
- TC mails tax bills (taxpayer must have 60 days notice prior to due date)
- Appeal Hearings Continue
- BOA to update and approve appeal changes

July

- BOC adopts millage rate and accept School rate
- TC to submit digest to DOR
- Appeal Hearings Begin
- BOA to update and approve appeal changes

May

- Mail Real Property Assessment Notices
(Begin 45-day Appeal Period)
- Print and mail remaining PP Assessment Notices
- Final Prep for Digest Submission





Consolidation Sheets



- Summary of the total value of each digest class and strata
 - Line item look at the entirety of the digest
- Separate reports must be produced for each taxing authority
- Run these before mailing Notices of Assessment
- Run again on or before July 15th when files are turned over to the Tax Commissioner



Consolidation : Catoosa County : ('01' , '02' , '03')

2025 DIGEST (Catoosa County)

Consolidation Values

	Code	Count	Acres	40% Value
R		66,397	32,372.73	2,632,921,502
	R1	38,731	0.00	2,255,313,754
	R3	23,063	15,742.86	285,956,995
	R4	2,577	14,964.64	81,067,015
	R5	63	1,665.23	4,719,713
	R6	3	0.00	65
	RA	6	0.00	148,560
	RB	1,954	0.00	5,715,400
A		4,852	22,470.77	181,722,333
	A1	2,679	0.00	123,473,079
	A3	87	271.91	1,663,998
	A4	748	5,529.25	24,147,801
	A5	517	16,616.81	30,529,356
	A6	818	0.00	1,846,021
	A9	1	52.80	200
	AF	2	0.00	61,878
V		974	28,900.89	60,988,345
	V3	9	41.59	231,401
	V4	204	2,590.68	8,176,474
	V5	445	26,268.62	51,615,217
	V6	316	0.00	965,253
Q		1	433.24	207,166
	Q5	1	433.24	207,166
C		6,224	3,974.23	655,381,864
	C1	2,479	0.00	309,985,106
	C3	835	696.72	65,607,164
	C4	326	1,549.27	79,918,295
	C5	34	1,728.24	21,028,272
	CA	3	0.00	27,000
	CF	1,729	0.00	86,625,866
	CI	802	0.00	87,792,154
	CP	14	0.00	4,380,741
	CZ	2	0.00	17,266
I		1,150	1,932.65	276,743,108
	I1	770	0.00	109,800,513
	I3	139	208.01	9,729,478
	I4	135	912.27	23,358,904
	I5	14	812.37	8,117,587
	IF	43	0.00	46,559,415
	II	26	0.00	9,177,188
	IP	23	0.00	70,000,023





Digest Codes



- A – Agricultural
- B – Brownfield
- C – Commercial
- F – Forestland Fair Market Value
- H – Historic
- I – Industrial
- J – Forest Land Conservation Value
- P – Preferential
- Q – Qualified Timberland
- R – Residential
- T – Residential Transitional
- U – Utility
- V – Conservation Use
- W – Environmentally Sensitive
- 1 – Improvements
- 2 – Operating Utility
- 3 - Lots
- 4 – Small Tracts
- 5 – Large Tracts
- 6 – Production/Storage/Auxiliary
- 9 – Other Real
- A – Aircraft
- B – Boats
- I – Inventory
- P – Freeport Inventory
- F – Furniture/Fixtures/Machinery/Equipment
- Z – Other Personal
- E0 - Non-profit homes for the aged
- E1 - Public Property
- E2 - Places of religious worship
- E3 - Property used for charitable purposes
- E4 - Places of religious burial
- E5 - Charity hospitals
- E6 - Educational institutions
- E7 - Air and water pollution equipment
- E8 - Farm products in hands of producer
- E9 - Other



Exemption Codes



- S1 - Regular
- S3 - Elderly - Age 62 (Net Income < \$10,000)
- S4 - Elderly - Age 65 (Net Income < \$10,000)
- S5 - Disabled Veteran; unremarried surviving spouse or minor children
- S6 - Elderly Floating - Age 62 (Fed AGI < \$30,000)
- S8 - Elderly Floating - Age 62 (Fed AGI < \$30,000 & Net Income < \$10,000)
- S9 - Elderly Floating - Age 65 (Fed AGI < \$30,000 & Net Income < \$10,000)
- SC - Age 65
- SD - Age 65 - 100% Disabled Veteran; unremarried surviving spouse or minor children
- SE - Age 65 - Unremarried surviving spouse of US service member killed in action
- SG - Unremarried surviving spouse of firefighter or peace officer killed in line of duty
- SS - Surviving Spouse of US service member killed in action



Exemption Codes



- SA - Agricultural Preferential Property
- SB - Brownfield Property
- SF - Freeport Inventory of Manufacturer, Distributor, Fulfillment Center, or All
- SH - Landmark and Rehabilitated Historic Property
- SJ - Forest Land Conservation Use Property
- SP - Personal Property Taxability Value Threshold < 20,000
- SN - Business Inventory
- ST - Residential Transitional property
- SV - Conservation Use Property
- SW - Environmentally Sensitive Property
- SX - Enterprise Zone



Sales Ratios Studies



What is a sales ratio
study?



A sales ratio study is a statistical study showing the relationship between assessed values and a market value proxy (sales price)



There are several measures calculated in a sales ratio study

- Median Ratio (Measure of central tendency)
- Coefficient of Dispersion COD (Measures Uniformity)
- Price Related Differential PRD (Measures Assessment Bias)



Median Ratio

Median ratio is the Assessed Value/Sales Price

$\$100,000/\$250,000 = .40$ or 40%. (Ga law requires assessments between .36 and .44)



Coefficient of Dispersion

Coefficient of Dispersion is the Absolute Average Deviation from Median/Median Ratio

GA law requires COD less than .15 for residential properties and less than .20 for non residential



Price Related Differential

Price Related Differential is Mean Sales Ratio / Weighted Mean Ratio

GA law requires PRD between .95 and 1.10

Measure assessment regressivity or progressivity



Who Conducts Ratio Studies

County Assessors Offices should be conducting sales ratio Studies annually on all classes of properties to determine the need for reassessments and compliance with GA laws and Rules and Regs

DOAA conducts ratio studies for calculation of the statewide equalized digest for QBE as well as Public Utility Assessment levels.

DOR uses the DOAA Study for Digest Compliance reviews of county assessors' offices.



Assessors Study

12 Month study based on the 12 months preceding Jan 1 of the taxing year

Typically, not trended for time

Done multiple times through the assessment process



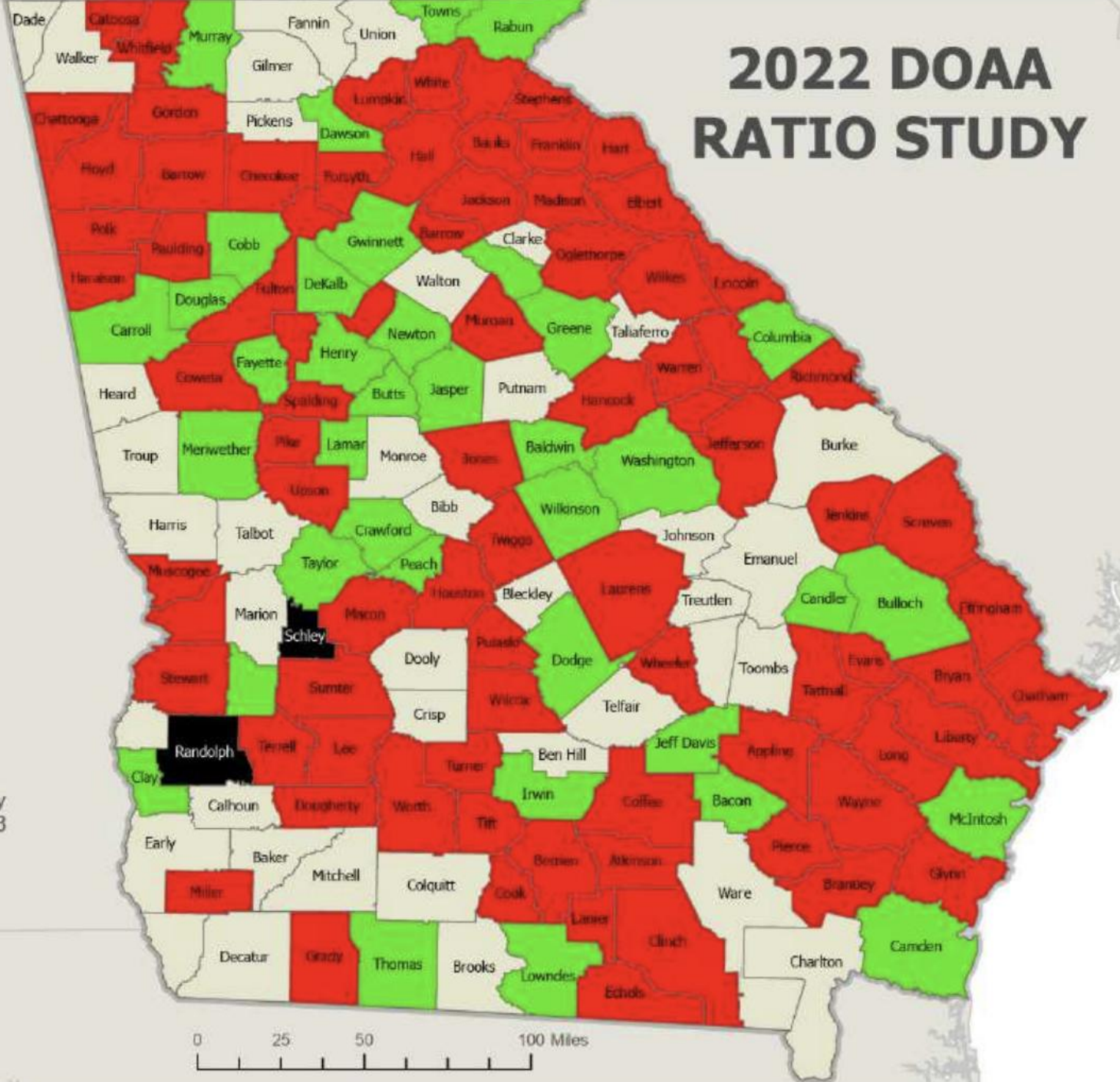
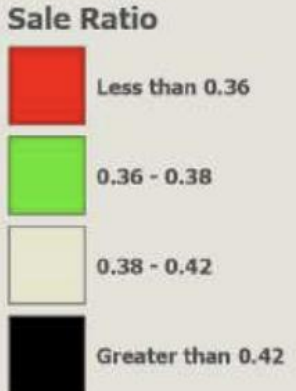
Audit Dept Study

From 2011 thru the 2023 Study, the study used sales after Jan 1 and trending back to Jan to measure appraisals.

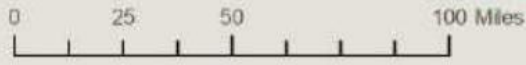
Changed for the 2024 study due to HB581 and HB92 removing the prior sales price lock(SB346)

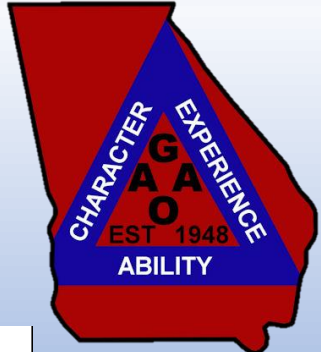


2022 DOAA RATIO STUDY



Data source: Department of Audits and Accounts, accessed Aug 14, 2023
Prepared by: Paulding County Board of Assessors, Aug 2023



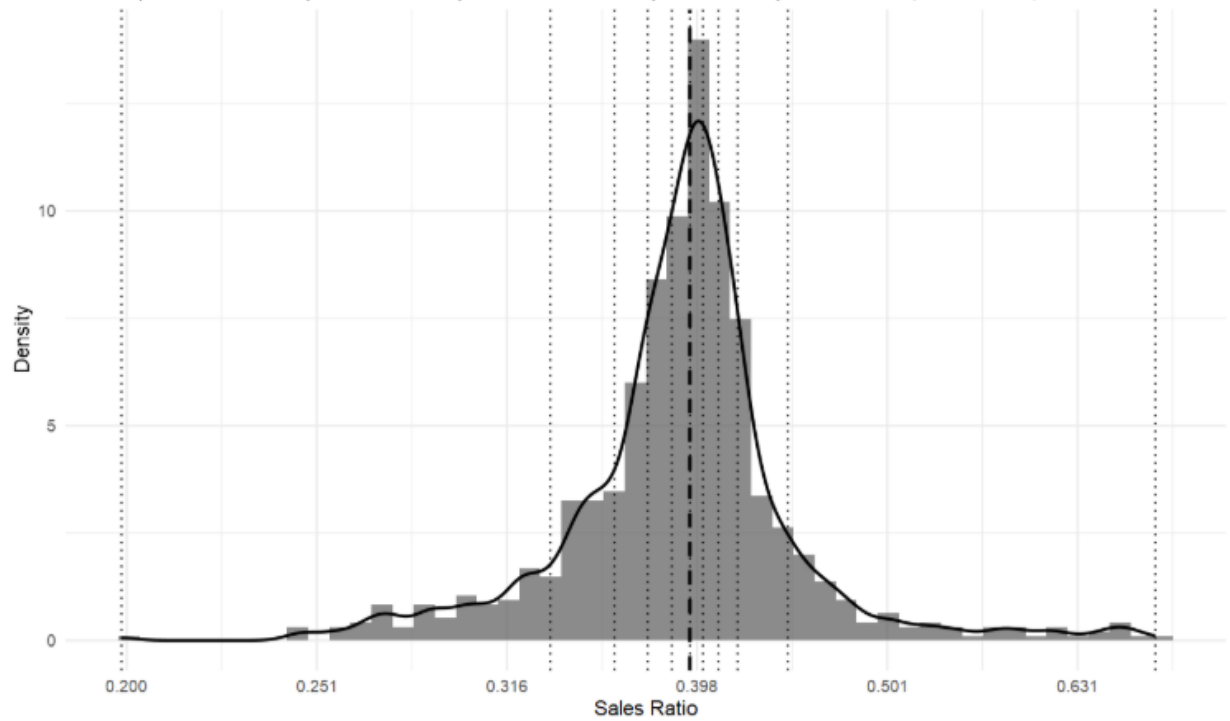


908 Samples	-1.33% PERCENT OFF	\$309,450 Median Sale Price
0.3947 Median Ratio	0.3921 Agg Ratio	\$327,088 Average Sale Price
0.3910 Lower Limit (9...)	0.3984 Upper Limit (9...)	\$306,750 Median FMV
0.0914 COD	1.0059 PRD	\$320,593 Average FMV
14.33 COV	0.008 PRB	0.17% Median Ratio% Chg Mo
4.130% IQR	5.713% VEI	2.03% Median Ratio % Change Jan t...
		-3.33% Median Sales Price Cha...
		-0.28% Median % Inc Mo

- RATIO SALE PRICE
- RATIO LIVING AREA
- RATIO YEAR BUILT
- RATIO GRADE
- SALEPRICE TO CURRENT..
- RATIO DISTRIBUTION**
- VEI
- MEDIAN SALE PRICE MONTH
- SALES LIST
- RESET SLICER RATIO

SALES RATIO DISTRIBUTION

Sales Ratio Distribution (Log-Scale) with Decile Overlays
 n = 857 | Median = 0.3946 | Mean = 0.3942 | Wtd Mean = 0.3919 | COD = 9.27 | PRD = 0.994 (PRD n = 857)





DEPARTMENT OF AUDITS AND ACCOUNTS

SALES RATIO DIVISION

2024 PRELIMINARY SALES RATIO STUDY

016 - BULLOCH COUNTY

COMPUTATION SHEET

1. STUDY DATA

NUMBER OF SAMPLES IN STUDY.....	798
EQUALIZED RATIO.....	39.11

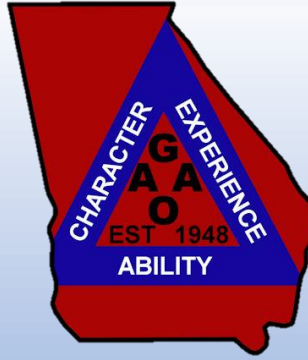
2. ADJUSTED 100% DIGEST COMPUTATIONS

PROPERTY CLASS	ASSESSMENT	RATIO	100% VALUE
REAL PROPERTY =	3,045,810,599 ÷	39.11 %	= 7,788,455,700
PERSONAL PROPERTY =	438,814,572 ÷	39.11 %	= 1,122,094,675
CURRENT USE PROPERTY =	67,170,862 ÷	40.00 %	= 167,927,155
MOTOR VEHICLES =	24,757,050 ÷	40.00 %	= 61,892,625
100% VALUE FOR LOCALLY ASSESSED PROPERTY			9,140,370,155

3. 100% VALUE COMPUTATIONS

LOCALLY ASSESSED PROPERTY	9,140,370,155
PUBLIC UTILITY PROPERTY	170,675,895
TIMBER	7,477,932
QUALIFIED TIMBER PROPERTY	0
TOTAL 100% ADJUSTED COUNTY DIGEST	9,318,523,982
LESS TAX ALLOCATIONS DISTRICT(S)	25,646,795
NET 100% ADJUSTED COUNTY DIGEST.....	9,292,877,187





DEPARTMENT OF AUDITS AND ACCOUNTS
SALES RATIO DIVISION
2024 PRELIMINARY SALES RATIO STUDY

016 - BULLOCH COUNTY

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DEPARTMENT OF AUDITS AND ACCOUNTS

SALES RATIO DIVISION

2024 PRELIMINARY SALES RATIO STUDY

REVENUE STATISTICS REPORT

016-BULLOCH COUNTY



2024 DIGEST - RATIO ANALYSIS

CLASS	#SAMPLES	LCI	UCI	MEDIAN	AGGREGATE	COD	PRD
RESIDENTIAL	755	39.01	39.35	39.12	38.36	3.78	100.14
AGRICULTURAL	17	33.66	40.00	37.52	37.07	9.81	99.15
COMMERCIAL	26	37.48	40.00	39.79	38.78	5.34	99.24
INDUSTRIAL	26	37.48	40.00	39.79	38.78	5.34	99.24

PROPERTY CLASS RATIO CALCULATION

CLASS	2024 ASSESSMENTS	RATIO	M/A	PROJECTED DIGEST	% OF DIGEST
RESIDENTIAL	2,109,635,711	39.12	M	5,393,109,628	53.88%
AGRICULTURAL	508,947,474	37.52	M	1,356,639,968	13.00%
COMMERCIAL	898,855,781	39.79	M	2,258,848,421	22.96%
INDUSTRIAL	320,780,897	39.79	M	806,130,903	8.19%
PUBLIC UTILITY	77,360,306	36.14		214,057,294	1.98%
QUALIFIED TIMBER	0	0.00		0	0.00%
TOTAL	3,915,580,169	39.04		10,028,786,214	100.00%



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Each county governing authority, each governing authority of a municipality having an independent school system, each local board of education, and each county board of tax assessors, when aggrieved will have a right, upon written request made within 30 days after receipt of the digest information, to refer the question of correctness of the current equalized adjusted school property tax digest



QUESTIONS?