



TAX COMMISSIONER BETH SOLES

Camden County

MISSION

The overall goal of the Office of the Tax Commissioner is to:

- *Effectively and efficiently administer the tax laws of the State of Georgia.*
- *Provide accountable tax administration to the citizens of Camden County in a fair and courteous manner.*

OVERVIEW

The Tax Commissioner's Office is responsible for:

- *Vehicle tags and titles*
- *Mobile home permits & titles*
- *Handicap Placards*
- *Ad valorem taxes on vehicles, mobile homes, and property*

PROPERTY TAXES

The ad valorem tax, more commonly called property tax, is the primary source of revenue for local governments in Georgia. Ad valorem means "according to value."

Georgia property tax provides no specific remedy for those who do not like property tax. Doing away with property tax would require a constitutional amendment, passed by the general assembly and ratified by the public in a general election.

Continued:

- *County commissioners and the school board determine how much tax revenue will be needed for the county and school, thus how many mills to levy against the digest.*
- *The Tax Assessor determines how the tax burden is to be divided among tax payers, that is, what each share of the tax will be.*
- *The Tax Commissioner for each county prepares and mails the bills and collects taxes to disburse to the government authorities.*

Continued:

In summary, property tax is probably more misunderstood than understood. It is a workable means of obtaining local funds from local sources. Its administration is the results of efforts in four areas of local government:

- County Commissioners and school boards who establish the amount of money the tax must raise.*
- Tax Assessor who, by valuing property equally; provide for an equitable distribution of tax effort.*
- Tax Commissioner who sends out bills and collects taxes.*

Continued:

Property tax, therefore, provides for a balance of powers in its administration. It also contains a mechanism for protest which provides local speedy relief without any cost to the taxpayer. The same mechanism allows for entry into the judicial system without delay if the property owner desires.

Property Tax Digest

The tax digest is a listing of all tangible real and personal property that has been assessed for taxation for the current tax year in the county. It is designed to represent the master listing of the property ownership's and assessed values for the tax year. In addition to the detailed property listing, the digest also reflects the total assessed value of motor vehicles, mobile homes, timber, heavy duty equipment and public utility values. Finally the digest contains, as a separate listing, all properties that are exempt from taxation.

Property Tax Digest

Division of Responsibility

Tax Commissioners Role

- *The tax commissioner is required to submit a digest by August 1st. If the digest is not completed by that time an extension must be requested. The request must be made to the Department of Revenue and include a detailed explanation of the county's circumstances.*
- *Printing and mailing bills.*

Property Tax Digest

Division of Responsibility Continued:

Tax Assessor's Role

- *The assessor plays a large role in the digest compilation and submission process.*
 - *Determining what property is subject to taxation*
 - *Determining the value of such property, including approving the work of the appraisers; and*
 - *Approving exemptions and receiving returns.*
 - *In addition the assessors must settle appeals.*

Property Tax Digest

Division of Responsibility Continued:

County Governing Authority Role:

- *Setting the budget*
- *Setting the millage rate*
- *Approving correction of errors and authorizing refunds.*

The governing authority, also known as the “Levying Authority”, is also required to publish in a county newspaper the five year history with the current years value and millage rates and hold public hearings regarding certain tax increases.

Property Tax Digest

Division of Responsibility Continued:

School Boards Role:

- *Setting the budget for the school*
- *Setting the millage rate to fund school budget*

The school board is also known as a "Recommending Authority" because they do not have the power to actually levy a tax, they have the power to cause a "Levying Authority" to levy taxes. They are also required to publish in a county newspaper the five-year history with current years values and millage rates and hold public hearings regarding certain tax increases.

Taxes

Millage Rate

Formula

- *The millage rate is a determining factor in the calculation of taxes. A mill is \$1 per \$1000 of assessed value. The Tax Commissioner is responsible for collecting taxes, using the formula:
Millage rate X Assessed property value*

Setting the Rate

- *State authorities set the millage rate for state taxes*
- *Board of Commissioners set the millage rate for county taxes*
- *County Board of Education set the millage rate for county school taxes*
- *City authorities set the millage rate for city taxes*

Property Tax

- *Property taxes are billed at the end of the current year. The bills are mailed out by September 15th and become due 60 days after the mail out date, usually November 15th.*
- *The tax notice is mailed to the owner on record as of January 1st, as well as any new owner on record after January 1st.*
- *Tax notices are not mailed to the mortgage companies. (If you have an escrow account you are advised to forward a copy of your notice to the mortgage company.)*

Delinquent Property Taxes

Taxes become delinquent the first day following the due date.

Late Payment of Tax:

Interest:

Day after Due = 1% of Tax per month

Taxes owed state or local taxing jurisdiction shall bear interest at the rate of 1% per month from due date until tax is paid. Any period of less than one month is considered to be one month.

- *Minimum interest paid on unpaid taxes is \$1. (O.C.G.A 48-5-148)*

Delinquent Property Taxes

Late Payment:

Penalties

- *Penalties imposed by law are part of the tax and are to be collected as such. (O.C.G.A. 48-2-42)*
- ***90 Days Late = 10% on tax due (O.C.G.A. 48-2-44)***

The penalty shall not apply to the following:

- *Ad valorem taxes of \$500 or less on homestead property*
- *Homestead property acquired during the tax year by a new owner who did not receive a bill and who before acquiring such property resided outside the State of Georgia and if taxes are paid within one year following the due date*

Delinquent Property Taxes

Recording of Tax Lien

- *A tax lien attaches to the property at its valuation. A tax lien against real property is superior to all other liens. The lien is released by paying the tax charged against it.*
- *The cost for the filing of the lien is added to the tax bill. The cost ranges from \$30.50 - \$35.50.*

Delinquent Property Taxes

Recording of Tax Lien

Process:

- *A 30-day notice of a tax lien being filed is mailed to all delinquent property owners the week following the tax due date.*
- *A tax lien is filed with the Clerk of Superior Court within one week following the due date of the 30-day notice.*
- *Once the tax lien is filed, tax sale proceedings may begin.*

Delinquent Property Taxes

Tax Sale:

- *Tax Commissioner must issue an execution (FiFa.) against all delinquent taxpayers. Executions direct the levying officer to levy on the property. It is the duty of that person to enforce an execution by either collection or levy and sale.*

Delinquent Property Taxes

Tax Sales Continued:

Tax Sale Date

- *Tax sales are held each month, generally from April through December. Sales are scheduled on the first Tuesday of any given month on the Courthouse steps at 12:00 noon.*
- *Notice of the sale is published once a week for the four weeks immediately preceding the sale in the legal organ (newspaper) for the county, which is presently The Tribune & Georgian.*

Delinquent Property Taxes

Tax Sales Continued:

Tax Sale Bidding

- *Tax sale bidding commences with the total of taxes and costs (levy, recording, and advertising) on each parcel, with the property being sold to the highest bidder. If there are no bidders, the County may enter a bid on the property equal to the starting bid.*

Delinquent Property Taxes

Tax Sales Continued:

Redemption Period:

- *While the successful bidder receives a tax deed, he has no immediate control over the property. The taxpayer or any other person having a right, title, interest in, or lien upon the property may redeem it at any time within twelve (12) months from the date of the sale by paying the redemption price.*
- *The purchaser is not entitled to rents and/or profits arising from the property during the redemption period.*

Delinquent Property Taxes

Tax Sales Continued:

Redemption:

Price

- *The redemption price is the amount paid for the tax deed at the tax sale plus any taxes subsequently paid by the tax deed purchaser plus 20% of that amount for the first year or fraction of a year elapsing between the date of the sale and the date of redemption. After the first year following the conclusion of the tax sale the tax deed purchaser is entitled to an additional 10% for each subsequent year or fraction of a year until redemption.*

Delinquent Property Taxes

Tax Sales Continued:

Foreclosure

- *Twelve months after the date of the sale the purchaser may begin to forever "bar" or "foreclose" the right of redemption by having proper notice served upon the taxpayer, occupant (if any) and upon all persons having recorded any right, title, interest in, or lien on the property in the county where the property is located in accordance with O.C.G.A. 48-4-45 through 48-4-48. Additional fees may be charged for sheriff's service and advertising 20 days after service of notice. Thus a minimum time of one year and forty-five days elapses between acquisition of a tax deed and the right to physical control of the property.*

Delinquent Property Taxes

Tax Sales Continued:

Tax Information

- *Even though the purchaser receives defeasible title before the redemption period expires, he or she acquires sufficient interest in the property to make a return on the property after January 1st the following year (if still unredeemed) and also to be liable for taxes due on the property the year in which it is sold and subsequent years until redeemed.*

Current and prior year tax information is available at the Camden County Tax Commissioner's Office.

Delinquent Property Taxes

Tax Sales Continued:

Reminders

- *A Georgia Supreme Court Decision, [Blizzard v. Moniz, 271 Ga. 50, 518 S.E.2d 407 (1999)] has rendered "ripening by prescription" (O.C.G.A. 48-4-48) inapplicable to tax sale purchases in most cases. The Court determined that actual possession of the property is necessary for a tax deed to convey fee simple title to the property absent the process of barring or foreclosing the right of redemption.*

It is important to remember that the worth of a tax title is subject to many factors and that all tax sales are administered under the doctrine of caveat emptor ["Let the buyer beware (or take care)"]; to ensure your rights you should consult a knowledgeable real estate attorney.

Property Tax Exemptions

Homestead Exemption

- *To receive the benefit of the homestead exemption, the taxpayer must file an application. The application is filed with the [Tax Assessor](#). Homestead exemptions may be filed for any time during the year. However, exemptions must be filed for by March 1 to apply to the current year. You must still own and occupy the property as of January 1 to be eligible.*

Property Tax Exemptions

Homestead Exemptions Continued:

Once granted, the exemption is automatically renewed each year and the taxpayer does not have to apply again unless:

- *Ownership changes*
- *Taxpayer seeks to qualify for a different kind of exemption*
- *Taxpayer moves*
- *This exemption also applies to mobile homes (manufactured homes) if the owner owns the property on which the mobile home is located and it is occupied as the owner's legal residence. Military personnel's home of record has to be in Georgia in order to be eligible for the exemptions.*

If you have any further questions please call The Tax Assessors office at

(912) 576-3241

(912) 576-0269

(912) 576-0265

Property Tax Exemptions

Homestead Exemptions Continued:

Types of Exemptions:

Regular Homestead Exemption

- *Amount: \$4,000 from the assessed value of the property once applied for and granted.*

This exemption will continue automatically, provided the property is not rented or sold.

Local Homestead Exemption

- *Homeowners 62 years of age or older may be eligible for the County and School tax exemptions of up to \$25,000. No income limit.*

Property Tax Exemptions

Homestead Exemptions Continued:

Age 65 + Exemption from State Ad Valorem Tax

- *If you qualify for one of the other homestead exemptions listed and are age 65 or older as of January 1, you also qualify for an exemption from the State portion of ad valorem taxes in an amount equal to 100% of the value of your home and up to 10 acres of land.*

The value of any additional land or improvements on the same parcel will be granted the standard maximum exemption of the homestead exemption for which you otherwise qualify.

Property Tax Exemptions

Homestead Exemptions Continued:

Disabled American Veterans

- *This homestead exemption is available to certain disabled veterans in an amount of \$50,000. This exemption applies to all ad valorem tax levies, however, it is restricted to certain types of very serious disabilities and proof of disability - either from the Veterans Administration or from a private physician in certain circumstances.*

The Disabled Veteran is required to furnish the documentation from the Veterans Administration verifying the circumstances and the disability.

Property Tax Exemptions

Homestead Exemptions Continued:

Un-Remarried Surviving Spouse Exemption

- *Amount: \$50,000 from all ad valorem taxes levied, if such person's spouse, who as a member of the armed forces of the United States, was killed or died as a result of any war armed conflict. Documents from the Secretary of Defense must be provided stating that spousal benefits are received as a result of the death.*

Property Tax Exemptions

Homestead Exemptions Continued:

Un-Remarried Surviving Spouse of a Fire Fighter or Peace Officer

- *Amount: Total exemption from all ad valorem taxes levied, if such person's spouse, who as a member of a qualified Fire Department or Peace Officer Agency, was killed or died as a result of injury in the performance of their duty. Documents from the agency must be provided.*

Property Tax Exemptions

Specialized & Preferential Assessment Program

- *Two general types of specialized or preferential assessment programs are available for certain owners of certain types of property. Each of these programs requires the property owner to covenant with the Board of Tax Assessors to maintain the property in its qualified use for at least 10 years in order to qualify for the preference.*

The Board of Tax Assessors can explain the ownership and use restrictions regarding property qualifying for either of these programs.

For more information, please call (912) 576-3241.

Property Tax Exemptions

Specialized & Preferential Assessment

First Type

- *One of these programs authorizes assessment at 30% rather than 40% of fair market value for certain agricultural properties being used for bona fide agricultural purposes.*

Second Type

- *The second type of preferential program is the Conservation Use program which provides that certain agricultural property, timber land property, environmentally sensitive property, or residential transitional property is to be valued and assessed for ad valorem tax purposes at its current use value rather than its fair market value.*

Property Tax Exemptions

Other Programs

Other Land Assessment Programs available are:

- *Landmark*
- *Historical*
- *Residential*
- *Transitional*
- *Environmentally sensitive*
- *Brownfield*
- *Georgia Forest Land Protection Act of 2008*

Mobile Homes

On January 1, every mobile home or manufactured home located in Georgia is subject to property taxation.

- *All mobile homes or manufactured homes located in Camden County are required to have a location permit issued by the Tax Commissioner's Office. The location permit must be applied for within 30 days of permanent placement of the home in the county, and annually thereafter.*
- *Once the home has been issued a location permit, you will receive a notice each year to renew between January 1 and May 1.*

Mobile Homes

Permits

Camden County requires all mobile-home owners to purchase and display a mobile home location permit yearly.

Permit Display

- The permit must be prominently attached and displayed on the mobile home. Failure to display a decal required in code section 48-5-492 can result in minimum fine of \$25, maximum of \$200*

Mobile Homes

Late Fees

Penalties

- ***90 Days Late = 10% on Tax Due (48-2-44)***
Any ad valorem taxes not paid within 90 days from the due date shall have penalty imposed of 10 percent of the taxes due.

The penalty shall not apply to the following:

- *Ad valorem taxes of \$500 or less on homestead property*
- *Homestead property acquired during the tax year by a new owner who did not receive a bill, and who before acquiring such property resided outside the State of Georgia*

Mobile Homes

Late Fees Continued:

Interest

- *Day after Due = 1% of Tax per Month (minimum \$1)
(O.C.G.A 48-2-40)*

Taxes owed to the State or local taxing jurisdiction shall bear interest at the rate of one percent per month from the due date until the tax is paid. Any period of less than one month is considered to be one month

Mobile Homes

Criminal

- ***Failure to Purchase and Display a Decal = Minimum \$25, Maximum \$200 (O.C.G.A. 48-5-493)***
It is unlawful to fail to attach and display a decal, as required in Code Section 48-5-493.
- ***Move or Transport without a Decal = Misdemeanor Minimum \$200, Maximum \$1,000 plus Possible Imprisonment (O.C.G.A. 48-5-493)***
Violation of paragraph (1) of this subsection shall be a misdemeanor and shall be punished by a fine of not less than \$200 nor more than \$1,000, or by imprisonment for not more than 12 months or both.

Motor Vehicle

Residents & Visitors

- *New Georgia residents must register in person within 30 days of establishing residence.*

Visitors who remain in the state for less than 90 days, and out-of-state students are not required to register their vehicles in Georgia as long as they display a valid license plate from their home state, unless they:

- *Accept employment in the State*
- *Engage in any trade, profession, or occupation in the state*
- *Enter their children in Georgia public schools.*
- *In these cases, they must purchase a Georgia tag and/or decal within 30 days after entering Georgia.*

Motor Vehicle

Newly Acquired Vehicles

- *Purchase from New or Used Dealership*

Georgia residents with newly acquired vehicles purchased from a new or used dealership must register within 30 days of vehicle purchase. New vehicle owners must apply for a title prior to or at the time of registration.

The new owner must present a valid Georgia driver's license.

Motor Vehicle

Newly Acquired Vehicles

- ***Casual Sale Purchase***

When a vehicle is purchased from a casual sale (not from a new or used car dealer), the owner acquiring the vehicle must register and obtain, or transfer, a license plate to operate the vehicle at their county of residence no later than seven (7) business days after the date of purchase.

A 30 day Temporary Operating Permit (TOP) will be issued to casual sale customers who do not yet have the title. A copy of the registration, valid Bill of Sale, and proof of Georgia Liability Insurance must be submitted to the county tag agent.

Motor Vehicle

Requirements

Insurance

- *Georgia law requires that all vehicle owners carry proof of current Georgia liability [insurance](#).*

Due to state law changes that were effective January 1, 2004, a vehicle's registration will not be issued, renewed or transferred without an electronic indication that a vehicle is covered by liability insurance.

It is your insurance company's responsibility to electronically transmit non commercial use, liability insurance coverage to the [State's registration and title database](#). The insurance company is required to update the State's database electronically if your vehicle is insured or if the insurance has been cancelled.

Motor Vehicle

New Ad Valorem Title Tax (TAVT)

- *Effective March 1, 2013, House Bill 386 removed the sales tax and the annual ad valorem tax on newly-purchased vehicles. It replaces these taxes with a new title fee of 6.5% in 2013, 6.75% in 2014, 7% January 1, 2015. Below is important information you need to know:*
- *Vehicles purchased on or after March 1, 2013, will pay the new title tax to the tag agent in the county in which you register the vehicle. This fee will be paid at the time you apply for the title and registration.*
- *The new title tax is not due every year but is due each time the vehicle is sold and titled. This applies to dealer sales as well as sales between individuals.*
- *The new title tax is based on a percentage (6.5% in 2013) of the fair market value which is determined by the Georgia Department of Revenue, not the purchase price of the vehicle.*

Motor Vehicle

New Title Ad Valorem Tax (TAVT) Cont..

- *You will continue to pay the annual ad valorem tax on vehicles that you currently own.*
- *If you purchase a vehicle between January 1, 2012 and March 1, 2013, you will have the option of paying the new title tax or the annual ad valorem tax. You will have from March 1, 2013 until December 31, 2013, to opt into the new program.*
- *All other annual vehicle registration requirements, including annual tag renewal fees and decals will remain in effect for all vehicle owners.*

Motor Vehicle

Requirements Continued:

Drivers License Numbers

- *The vehicle owner(s) must obtain a Georgia Drivers License.*
- *The vehicle owner(s) drivers license number will be required when registering a vehicle.*

Birth Date

- *The vehicle owner / lessee date of birth is required when registering a vehicle. Upon initial registration the owner's birthday is recorded to establish the next registration renewal period and expiration date of the vehicle license plate. If a vehicle is owned by two or more persons, the birthday of the owner whose name appears first on the certificate of title is required.*
- *Vehicles owned by a business are not required to record a date of birth. The expiration date will be established according to the first letter of the business name. Be sure to check the box on the renewal form that indicates a business registration.*

Motor Vehicle

Renewal Period

For Persons

- *Registrations expire on the vehicle owner / lessee birthday and must be renewed during the 30-day period preceding and ending on the owner / lessee birthday.*

For Business

- *Registrations in the name of a business, corporation, or organization expire at the end of the business owner(s) designated registration month. Business registrations are staggered by month according to the first letter of the company name as shown on the registration application. Business owned vehicle registrations must be renewed during and no later than the end of the designated renewal month.*

Motor Vehicle

Processing Methods

By Mail (Recommended)

- *Tax Commissioner's Office
P.O. Box 698
Woodbine, GA 31569*

In Person

- *Tax Commissioner's Office
200 East 4th Street
Woodbine, GA 31569*

On Line

- *www.co.camden.ga.us*

Active Duty Military

- Active Duty Military or dependents claiming non-resident status may register their vehicle where they are currently stationed or in their home of record.
- If the Active Duty member or non-resident dependent choose to register the vehicle in Georgia they must comply with Georgia State Laws regarding registration.
 - Vehicle must be insured in the State of Georgia
 - Insurance information must be electronically submitted to the State Data Base prior to registration.

Active Duty Military

- Military I.D., copy of L.E.S. and a Georgia Drivers License or Drivers License issued from home state of legal residence.
- Must provide a Legal Residency Form signed by personnel officer which states the legal residence and duty station of the active duty member dated within 60 days from the application of Georgia registration or renewal of registration.
- Non-resident dependent(s) must also provide a Legal Residency Form signed by the active duty members personnel officer which states the legal residence and duty station.

Active Duty Military

- Leased vehicles are not exempt from Ad-Valorem Taxation or TAVT.
- Active Duty Persons claiming homestead exemption in Georgia may not be exempt from Ad-Valorem Taxation on their vehicles.
 - (Claiming homestead declares you are a Georgia resident, therefore not exempt from taxes.)
- Active Duty Persons registered to vote in the State of Georgia are not exempt from taxation.
 - (Registering to vote is declaring you are a Georgia Resident.)

Active Duty Military

- Vehicles registered in the Active Duty members name or a non-resident dependents name are exempt from taxation.

Contact Information

*Beth Soles
Tax Commissioner*

- **Email** *camdentc@co.camden.ga.us*

- **Address:**

*200 East 4th Street
P. O. Box 698
Woodbine, Georgia 31569*

Ph: (912) 576-3248

Ph: (912) 576-3419

Fx: (912) 576-3496

Website:

www.co.camden.ga.us *(Under Departments Select Tax Commissioner)*

Hours

*9:00 am - 5:00 pm
Monday - Friday*