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Catoosa county tax assessor property search

Welcome to The Catoosa County Tax Commissioner Website General Information Property Motor Vehicles 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 Catoosa County. 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 706-965-2571 . My staff and I are here to help you. Purpose of this Site The purpose of this site is to answer questions and provide general information to the public on taxation in Catoosa County, Georgia. 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 annotated version of the Official Code of Georgia (O.C.G.A.) can be viewed. The Catoosa County Tax Commissioner's Office should be contacted for more information on inquiries about billing and collection of property taxes, and the Catoosa County Board of Tax Assessor's Office should be contacted for more information on property values. The phone number for the Tax Assessor is 706-965-3772. 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 Catoosa 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 and personal property are filed in the Tax Assessor's office. The Board of Assessors will review your proposed value and if they disagree, an assessment notice with the Board's value will be mailed to you. What if I disagree with the Tax Assessors' value? Taxpayers may challenge a value placed by Catoosa County Board of Tax Assessors by filing an appeal within 45 days from the date of the assessment notice. The taxpayer must declare their method of appeal, whether it is to the Board of Equalization, a Hearing Officer, or an Arbitrator. The appeal may ultimately go to Superior Court after other methods of appeal have not rendered satisfaction. For more information about the appeal process, visit the Catoosa County Tax Assessor's web site. 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 millage rate? The tax rate, or millage rate, is set annually by the Catoosa County Board of Commissioners and the Catoosa County Board of Education. A tax rate of one mill represents a tax liability of one dollar per \$1,000 of assessed value. Each governing authority estimates their 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 Tax Commissioner for tax bill calculation. To calculate a tax bill, you must first deduct any exemptions that may apply from the net assessment, thus generating a net assessed or taxable value. Next you multiply the taxable value by the millage rate. When is my tax bill due? Taxes for real estate and business personal property are normally due in Catoosa County on December 20th each year. Mobile/manufactured homes are due April 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 fee each month and every 120 days after the due data a 5% penalty is added with a 20% cap. If the property taxes remain unpaid, the Tax Commissioner 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 anyway 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 Catoosa County Tax Assessor's Office for details of the available special assessment programs.Contact the Catoosa County Tax Commissioner's office 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 Assessor will activate the exemption the following year. When the homeowner reaches the age of 62 years old, they may apply for an additional homestead exemption. 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 Catoosa County Courthouse, 875 Lafayette Street, Ringgold, GA 30736. 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. Tax must be paid annually with a due date of April 1. The owner of any mobile/manufactured home located in Catoosa County 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. Where do property tax dollars go? To support administration of county government and the public school system To build and repair public buildings and bridges To pay expenses of courts, county jail and law enforcement To build and maintain county roads To provide for fire protection To provide for public health and sanitation This is an abbreviated list - please see the Official 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 fifa (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. If I didn't receive a tax bill, do I have to pay the taxes? Yes, all taxpayers are required to pay taxes on or before the due date. It is the responsibility of the taxpayer to assure that a current and correct mailing address is given to the Tax Assessor's office and the Tax Commissioner's office. If you do not receive a tax bill, contact the Tax Commissioner's office immediately. Do you accept partial payments? Partial payments are accepted.. If I have an escrow account with my mortgage company who will get the bill? The tax office mails the first copy to the property owner. Mortgage companies often purchase copies of the digest in order to pay taxes for their customers. How many years of delinquent taxes do you have to have before a levy can be filed? A levy can be filed at any time after the due date upon property notice to the taxpayer of such levy. (Failure to accept or receive said notice does not alter the levy proceedings in any way.) If a levy is filed, can you sell my home and property at a tax sale? Yes, after a levy has been issued and your property has been advertised for four weeks it could be auctioned off to the highest bidder at the courthouse doors. Can you get a deed to property if you pay the taxes? Paying taxes on property does not constitute ownership in any manner. Georgia law allows taxes to be paid by persons other than the property owner(s). Do I have to pay delinquent taxes if I didn't own the property in the years that are delinquent? Yes, the taxes follow the property and tax liability must be satisfied by the property owner, whether or not the taxes were incurred prior to current ownership. Never purchase property before having a title opinion from a reputable source. News Local government GIS for the web State: Loading data... County/city/area: Search by name, address, or parcel number Annual Secured Property Tax Bill The annual bill, which includes the General Tax Levy, Voted Indebtedness, and Direct Assessments, that the Department of Treasurer and Tax Collector mails each fiscal tax year to all Los Angeles County property owners by November 1, due in two installments. Adjusted Annual Secured Property Tax Bill A bill that replaces the Annual Secured Property Tax Bill due to the following reasons: a change or correction to the assessed value of the property; the allowance of an exemption that was previously omitted; the correction of a Direct Assessment placed on the property from a municipality or special district; or the inclusion of a penalty for failure to comply with certain requirements of the Office of the Assessor prescribed by law (this excludes a penalty resulting from a delinquent payment). Ad Valorem "According to the value" - Based on value. For example, the Office of the Assessor calculates property taxes based on the assessed value of a property. Non-Ad Valorem "Not according to the value." Assessment The rate or value of a property for taxation purposes. Assessor's Identification Number (AIN) A 10-digit number (a.k.a., map book, page, and parcel) that identifies each piece of real property for property tax purposes. e.g., 1234-567-890. California Relay Service A telecommunications relay service that provides full telephone accessibility to people who are deaf, hard of hearing, or speech impaired. Closing/Settlement Statement A document that provides the closing details on a real estate transaction including the escrow deposits for property taxes, commissions, loan fees, points, hazard insurance, and mortgage insurance. Also called HUD-1 Settlement Statement or Settlement Sheet. Current Year The current fiscal tax year in which the Department of Treasurer and Tax Collector issues an Annual Secured Property Tax Bill. Current Assessed Value The assessed value the Office of the Assessor assigns to a property. Current Market Value The estimated resale value of a property. Delinquent/Delinquency Each current year installment payment that is past due. Defaulted The unpaid property taxes at the end of the fiscal tax year. Direct Assessment The costs of services or benefits (e.g., weed removal, landscape, flood control, refuse, sewer, sidewalk repair, and lighting) that the Department of Auditor-Controller adds to the Secured Tax Roll at the request of local taxing agencies. Electronic Check An electronic form of payment made via the Internet that is designed to perform the same function as a conventional paper check. Escaped Assessment A taxable or an assessable prior year event that escaped the Office of the Assessor, which as a result, was not added to the corrected property's assessed value to the prior year Annual Secured Property Tax Bill. Escrow A contractual arrangement in which a third party (title company or escrow company) receives and disburses money or documents related to the sale of a property. Escrow Statement A statement with the breakdown of credits, debits, and payments for the buyer and the seller at the closing of a real estate transaction. Exemption A protection or exclusion on a portion of property taxes. Fiscal Tax Year/Tax Roll Year A fiscal tax year runs from July 1 through June 30; a tax roll year refers to the fiscal tax year. For example, Fiscal Tax Year 2018-19 runs from July 1, 2018 through June 30, 2019, and the Tax Roll Year is 2018-19. Five-Pay Plan A five-year payment plan that allows defaulted property taxes to be paid in 20 percent increments of the redemption amount, with interest, along with the current year property taxes annually. Four-Pay Plan A four-year payment plan that allows prior year escaped assessments to be paid in 20 percent increments of the escaped property taxes, without penalties or interest, along with the current year property taxes annually. Impound/Escrow Account An account a taxpayer establishes with his/her lender to pay property taxes. Military Orders The documentation required for military personnel to apply for relief of property tax penalties. Pay Online To make an electronic payment for property taxes via the Department of Treasurer and Tax Collector's website. This is not a payment through your bank's online bill payment or home banking functions. Personal Identification Number (PIN) A numerical code necessary for completing electronic financial transactions. The PIN can be found on any original Secured Property Tax Bill. Postmark A United States Postal Service (USPS) marking on an envelope or package that indicates the date and time a mail piece was taken into custody by the USPS. Please visit for samples. Prior Year The property taxes that have defaulted or escaped during the prior fiscal tax year. Property Tax Postponement A State program offered to senior, blind, or disabled citizens to defer their current year property taxes on their principal residence if they meet certain criteria. Public Auction An auction, held pursuant to the California Revenue and Taxation Code Section 3691, in which the Department of Treasurer and Tax Collector auctions and sells tax-defaulted properties in its possession. Reassessment The rate or value of a property when a change in ownership or completion of new construction occurs. Reassessment Exclusion A taxpayer's request to be excluded from reassessment of the value of a property after meeting certain conditions (e.g., transfer of property from parent/grandparent to child/grandchild or transfer of base year value). Secured Property Tax Information Request form A form to request information on multiple properties all at once. Service Fees A charge for processing all credit/debit card transactions for property tax payments. Substitute Secured Property Tax Bill A replacement bill used for making property tax payments on lost or missing original bills. This bill does not contain the Personal Identification Number or a breakdown of the General Levy, Voted Indebtedness, or Direct Assessments. Supplemental Secured Property Tax Bill An additional property tax bill issued as a result of the reassessment of the value of a property upon a change in ownership or completion of new construction. Supplemental Tax Estimator A tool to estimate the expected amount of Supplemental Secured Property Taxes on a recent purchase of property. Please visit . Taxable Event An event that requires the Office of the Assessor to assess or reassess the value of a property (e.g., change in ownership or completion of new construction). Taxing agency A local agency within a specific tax rate area (e.g., schools, fire, water, parks, districts, departments, community services, etc.). TDD Equipment A telecommunication device such as a teleprinter that is designed for people who have hearing or speech difficulties. Third-Party Payment Processor A Los Angeles County contracted vendor that processes all credit/debit card property tax payments.

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