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Senate Research Office
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**FINAL REPORT
OF THE SENATE
PROPERTY TAX ASSESSMENTS AND APPEALS
STUDY COMMITTEE**

Honorable Chip Rogers, Chair
Senator, District 21

Honorable Jim Butterworth
Senator, District 50

Honorable Ronnie Chance
Senator, District 16

Honorable Mitch Seabaugh
Senator, District 28

Honorable Steve Thompson
Senator, District 33

2009

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Attachment: Flow Chart Depicting Assessment and Appeal Process

I. INTRODUCTION

The Senate Property Tax Assessments and Appeals Study Committee was created pursuant to Senate Resolution 685 of the 2009 Legislative Session and sponsored by Senator Chip Rogers of the 21st Senate District. The Senate Property Tax Assessments and Appeals Study Committee (PTAA Study Committee) was authorized to examine "current methods used to assess residential and commercial property...the process to which an appeal to an assessed value can be made...and the overall property assessment process" in order to "stabilize declining property values and benefit all Georgians by helping them keep their property."

The PTAA Study Committee was chaired by Senator Chip Rogers of the 21st Senate District. The following members served on the PTAA Study Committee:

- Senator Jim Butterworth of Habersham County;
- Senator Ronnie Chance of Fayette County;
- Senator Mitch Seabaugh of Coweta County; and
- Senator Steve Thompson of Cobb County.

The PTAA Study Committee convened on three separate occasions in Atlanta, Georgia:

- Thursday, October 29, 2009;
- Tuesday, December 15, 2009; and
- Wednesday, January 6, 2010.

The PTAA Study Committee convened to hear from property owners, state and local tax officials, tax attorneys, and other interested parties about the current nature of property tax assessments and appeals in Georgia, its merits and demerits, apparent and silent inequities in the process, and discuss applicable remedies and potential solutions that may ease the ongoing frustrations of Georgia property owners under the current assessment and appeals system.

II. EXECUTIVE SUMMARY

The PTAA Study Committee arose out of a need to review how Georgia's local governments determine the value of real property so that it may be taxed and how property owners may appeal that valuation assessment.

All Georgia local governments rely upon ad valorem taxation of real property as a primary revenue source; in order to levy this tax, the fair market value (FMV)¹ needs to be assigned to the real property in question so that it may be taxed at 40 percent of the FMV. Georgia law provides for a basic method to assess the value of all property, yet there are 159 local ways of effectuating this method under the umbrella of the law. A property owner in Dade County should enjoy the same level of expectation in terms of value assessment as do property owners in Camden County, Rabun County or any other Georgia county.

Current assessment and appeals laws are neither succinct or overtly fair; it is not transparent; it allows for too many arbitrary decisions to be made during the assessment process; it is simply not taxpayer-friendly.

Greater education and training requirements are needed for local offices and respective boards; alternative methods and forms of payment should be afforded for taxpayers; tax assessors must abide by specific deadlines to respond to notices of appeal; property owners should be notified of their assessments regardless if there is a change in value and be provided with important information about their rights; and the definition for FMV should be redefined to ensure the current use of the property is the only criteria to be considered.

Senate Bill 346 is the product of the PTAA Study Committee. It seeks to further the intended goals of Senate Bills 55 (2009) and 240 (2009) to address existing inequities, correct lack of fairness, and prevent arbitrary valuations.

¹ Fair Market Value is defined as the amount a knowledgeable buyer would pay for the property and a willing seller would accept for the property at an arms' length, bona fide sale taking into consideration: zoning, uses, foreclosures and bank sales, and limitations or restrictions on the property.

III. PERSPECTIVE AND DISCUSSION

Senator Rogers opened the study committee by noting that study committees were scaled back in light of the state of the economy and budget situation and that there would be a focus on issues in which taxpayers' dollars are saved. The PTAA Study Committee would proceed like an open book and that there was no end result already planned. The goal of this specific study is to discuss a property tax system that receives much complaint and is difficult to understand by property owners; moreover, the system is archaic and hard to grasp. The study process does not seek to blame but rather to uncover errors and inequities.

A. Thursday, October 29, 2009

1. Mr. W. Wheeler Bryan, Attorney

Mr. W. Wheeler Bryan, an Atlanta tax attorney, presented information to the PTAA Study Committee. He noted that he has practiced in the area of property tax since 1974, and has been working with a study group including the Georgia Association of Assessing Officials and interested taxpayers. The group is recommending changes to Senate Bills 55 and 240 that passed during the 2009 Legislative Session.

Mr. Bryan stated that the standard rule for taxing property is that it is to be fair market valued and assessed to be taxed at 40 percent.² Georgia law requires counties to only *consider* varying criteria to determine FMV. The tax rate is the millage set by the local governing authority.³ He furthered explained that the current system evolved in the 1960s.

Mr. Bryan explained that there are three levels of appeals: 1) to the county board of tax assessors; 2) to the county board of equalization; and 3) to the county superior court for de novo (new trial) proceeding. The board of tax assessors is the first appeal step and if the board of tax assessors fails to change the value, and the property owner has 21 days to appeal that decision. The appeal can either be heard before the board of equalization or through arbitration. It is important to note that the equalizers (who are appointed by the local grand jury) do not visit the property in question nor is attendance by the aggrieved property owner even required.⁴

² See O.C.G.A. § 48-5-7(a). There are numerous exceptions to the fair market value/forty percent rule including timber, agriculture preferential, special value for historic and landmarks, conservation use, residential, transitional, brownfields, and forest land. See generally O.C.G.A. Title 48, Chapter 5.

³ A millage is the cost per thousand.

⁴ Senate Bill 240 (2009) afforded taxpayers with the binding arbitration option which is selected at the time of appeal.

Under current law, both non-binding and binding arbitration are an option for the aggrieved property owner.⁵ The arbitrator(s) must be an attorney and must determine the correctness of the board of equalization's decision; however, under binding arbitration, the property owner presents a private appraisal to the board of tax assessors. If the assessors do not agree with the appraisal then the appeal goes before an arbitrator who must choose either the private appraisal or the valuation set by the county. The final determination cannot be further appealed.⁶ It is interesting to note that Georgia law requires that real property tax returns must be filed with the county in order to guarantee an appeal of the valuation, and these returns must be filed annually by March 1 or April 1; this requirement and deadline is widely confusing to property owners.

Senator Thompson commented that the three year reassessment requirement evolved because of a lack of uniformity, but the overwhelming decrease in property values over a multiyear period was not contemplated, and that the current economic situation are "new waters" being experienced.

Senator Chance asked about the rules governing boards of equalization, and Mr. Bryan replied that there are no concrete rules to govern their function.

Mr. Bryan further noted that House Bill 233 (2009) provides a moratorium on all increases in the assessed value of all classes of property subject to ad valorem taxation.⁷ The moratorium extends through the Sunday immediately preceding the second Monday in January 2011; however, this does not apply to counties which performed a comprehensive revaluation of all properties in 2008 or were under contract for one by February 28, 2009, nor does it apply to counties where there is an existing local constitutional amendment imposing millage rate limits on real property; however, research shows about 30 counties are reporting increased tax digests in contradiction to the spirit of the moratorium. The higher digest might reflect a nominal inflationary increase in value in counties that fall within the statutory exemption.⁸ The inflationary growth should trigger a millage rollback so that the tax digest does not inflate during the effective years of the moratorium.

On another issue, Mr. Bryan discussed Georgia Department of Revenue (GDOR) training classes being closed to the public, and noted that the Attorney General stated in correspondence to former Senator Ed Boshears dated October 6, 1997 that the classes may legally be closed to the public and the training classes are

⁵ A flow chart depicting the assessment and appeal process is attached with this report.

⁶ See generally O.C.G.A. §48-5-311 (f).

⁷ See O.C.G.A. § 48-5B-1(b).

⁸ Some of these counties include: Athens-Clarke, Baker, Bibb, Camden, Chattooga, Crawford, Decatur, Effingham, Elbert, Evans, Fayette, Gordon, Hancock, Hart, Jeff Davis, Jefferson, Morgan, Meriwether, Peach, Pike, Polk, Quitman, Schley, Spalding, Sumter, Talbot, Thomas, Twiggs, Union, Walker, Wheeler, Wilkes, Wilkinson, and Worth Counties. This does not include counties that have yet to report their 2009 tax digest to GDOR: Banks, Bibb, Hancock, Hart, Laurens, Marion, Washington, and Wilkes Counties (as of February 1, 2010).

not subject to the Open Meetings Act.⁹ Further, these classes are not necessarily open to members of the General Assembly or legislative staff.¹⁰ Subsequent correspondence from the Attorney General to a GDOR director explains that these classes are statutorily required for tax office employees, assessors, and boards of equalization and not for a purpose under general authority. These closed training classes have raised the ire of many property owners seeking education about property tax appraisal and assessments. Mr. Bryan also noted that *Quo Warranto* petitions to seek permission from the judiciary to review boards of equalization decisions are outdated.¹¹

Senator Thompson commented that assessors and equalizers should not be comingled or dependent on one another, and that the burden always seems to fall upon the aggrieved taxpayer.

Mr. Bryan further opined that O.C.G.A. § 48-5-311 needs to be reviewed and broken apart.¹²

Senator Rogers asked what percentage of taxpayers prevail on appeal, and Mr. Bryan responded that over 70 percent of appeals result in no change by assessors and equalizers generally following the primary assessment.

2. Ms. Vicki Lambert, Director Local Government Services Division of the Georgia Department of Revenue

Ms. Vicki Lambert discussed the amount of revenues collected via ad valorem¹³ taxes at all levels of government; she noted that school taxes account for over half of all ad valorem collections (58% of the total at approximately \$6 billion annually) while counties collect the next largest portion (34% of the total near \$4 billion annually). Georgia cities collect the next largest share (7% of the total at approximately \$1 billion annually), and the state collects the least (1% of the total at approximately \$150 million annually). She noted that the five-year trend for total property tax revenue collection has grown by over \$2 billion.

Property tax is based on the principal that the amount of tax paid should depend on the value of the property owned. To determine this value, the local board of assessors lists the FMV of all taxable property to produce the tax digest; the digest is provided to the county governing authority, the school board, and any applicable municipalities or special taxing jurisdictions. The local tax commissioner submits the tax digest to the GDOR for approval, and, if granted, the tax commissioner delivers tax statements to local property-owning taxpayers.

⁹ Citing O.C.G.A. §§ 48-5-268, 291 and department regulations.

¹⁰ Citing 1988 Op. Att'y Gen. U88-33.

¹¹ Black's Law Dictionary 7th Edition defines *Quo Warranto* as "A common-law writ used to inquire into the authority by which a public office held or franchise is claimed."

¹² O.C.G.A. § 48-5-311 governs county Boards of Equalization.

¹³ Ad Valorem generally means "according to value."

Ms. Lambert further noted that the role of tax assessors can be described as an inverted pyramid of: Discovery (locate, identify, inventory, and classify taxable property), Valuation (estimate FMV), Assessment (calculate taxable value), and then the Tax Digest (certify the assessment roll of the jurisdiction); moreover, the role of tax assessor is defined by dozens of deadlines that accrue annually commencing with the valuation date on January 1st.¹⁴ The valuation process takes into consideration three factors: market, income, and cost. Ms. Lambert then briefly discussed the appeals process noting in part that if tax bills are issued while the property is under appeal, the tax bill is based either on 85 percent of the assessor's valuation or the taxpayer's return value—whichever is higher. Millage rates are set by determining the local government operating expenses--less revenue from other sources--which equals the budgeted need to be raised by property taxes--divided by the total assessed value of all local taxable property, and the sum is the necessary millage rate.

Senator Rogers asked what is meant by the term "consider" in determining FMV—is it permissive. Ms. Lambert responded that it is an instruction to take in all the statutory factors.

Ms. Lambert explained that the 1999 Georgia Taxpayer Bill of Rights Act requires that taxpayers are to be informed as to the assessed value of all property, proposed millage rate, the total tax for current and previous years, the amount of change in terms of dollars and percentage, and applicable public meetings.¹⁵ This Act was passed to prevent "back door" tax increases. Changes in real property values on the tax digest are due to increased values stemming from new construction/new parcels or inflation.

Ms. Lambert also discussed the current Homestead Valuation Freeze and its applicable exemptions. The freeze is also referred to as a "tax freeze" and it applies to a base year valuation; increases in value are exempt from taxation and only apply to the county *or* the school portion of the tax bill. Under House Bill 233 which provided for a moratorium on increases in assessment valuation through January 2011, many more counties are claiming the statutory exemption for comprehensive reviews than originally forecast.¹⁶

Senator Rogers questioned whether intra-county appraisals/valuations are a problem and further asked how this process prevents "cherry-picking" since a parcel cannot be valued until all similar-situated parcels have been valued. Ms. Lambert responded that it can be a problem for large counties with many parcels and numerous sales transactions and that "cherry-picking" cannot be completely prevented. Senator Rogers then asked how many counties have rolled back millage rates; Ms. Lambert responded that 36 counties increased their 2009

¹⁴ See O.C.G.A. § 48-5-5B.

¹⁵ See O.C.G.A. § 48-5-32.

¹⁶ See Footnote 7.

millage rate over the previous year, but noted that 82 counties submitted increased tax digests over the previous year.

**3. Mr. Steve Swindell, Deputy Chief Appraiser
Cherokee County**

Mr. Steve Swindell addressed the PTAA Study Committee, and noted that Georgia law has two essential concepts in valuing property for tax purposes: FMV and uniformity. Uniformity is required for two properties with similar utility to be valued alike. These two concepts are inseparable in tax assessments across the industrialized world. Mr. Swindell noted that the framers of Georgia's property tax law used the common sense approach to property tax that has been tested over time. The current system is imperfect, he added, because it is designed and managed by humans, but it is practical, efficient, and a fair way for people to finance their local governments. Uniformity is the concept that seems to draw the most ire among taxpayers, but uniformity guarantees that all property owners in a county are treated alike and ensures that the tax burden is spread across the spectrum as fairly as possible. Mr. Swindell urged the PTAA Study Committee to not divorce FMV from the concept of uniformity.

Mr. Swindell further discussed that the law was written with specific instructions that taxpayers bear the burden of proof if they feel aggrieved. This was seen as a protection of the entire body of taxpayers against devices of individuals who could use the appeal process to transfer his tax burden onto his neighbors. Mr. Swindell asserted that, currently, the burden is borne by the tax assessor. In Cherokee County, there were approximately 2,700 appeals filed out of 94,000 parcels, and of the 2,700 there were 2,000 resolutions without proceeding further into the process. Two property owners requested binding arbitration, but these were settled beforehand, and there were ten appeals filed with the Superior Court. He continued that it is manifestly unfair for an individual that knowingly files a misleading appeal to be automatically granted an adjustment which effectively passes their tax burden to fellow citizens when the tax assessor can prove the appeal had no merit; moreover, it is equally derelict for the tax assessor to collude to grant an adjustment without due diligence and fact-finding into the appeal at hand. Mr. Swindell stressed that uniformity protects the individual by balancing burdens on the assessor and the taxpayer.

Senator Thompson noted that the right to appeal is very important, and asked Mr. Swindell which recommendations he preferred. Mr. Swindell answered by noting that assessors will consider whatever criteria they are instructed to use, and that the word "apply" is very important to stress. He further answered that banks are generally not part of the free market, but now it is deemed to be. Bank sales and foreclosures are where buyers are going to get good deals on real estate. Senator Thompson further stated that including all bank sales in comparables could have a negative impact on neighborhood values.

Mr. Swindell responded that banks have been looking to counties to ascertain the proper values for their bank-owned properties.

4. Public Comments

Mr. Roger Land, an Atlanta tax attorney, testified that education is key. The provisions of Senate Bill 55 are not being followed, nor are requirements of evidence and burden of proof. Mr. Land further stated that the entire assessment and appeal process is functioning wrongly. Senate Bill 240, he noted, is a good start to address these wrongs, but it needs to be reviewed with other forms of appeal. The weakest link, he opined, are the boards of equalization; they are underpaid and undereducated on tax issues.¹⁷ Mr. Land suggested that the state eliminate the requirement to file a return in order to appeal a property value, and all appeal forms should be required to be provided online.

Mr. Joe Roberts, Cherokee County property owner, addressed the PTAA Study Committee to discuss his grievance. He owns a business in Woodstock; his property value increased \$96,000 in one appraisal year, but it decreased by only \$4,000 the following year. He stressed that small businesses are struggling, and that values should not be allowed to fluctuate so widely over such a short period of time. Mr. Roberts said he purchased the property when no one else desired to buy it—there was no competition for it.

Senator Thompson asked if Mr. Roberts' accountant noticed the sharp increase in value, and Mr. Roberts answered that he did point out the value increase, and that he doubts the ability of the tax assessor's office to properly assess every property annually and correctly.

Mr. John Sherman with the Fulton County Taxpayer Foundation, stated that bigger wrongs need to be corrected, and that there are many abuses. He noted that development projects are worth over \$5 billion in bonded debt but the properties receive huge discounts on assessments. This, he added, just adds the burden on other taxpayers especially when these properties receive tax abatements for ten-year periods.

Mr. R.J. Morris of Atlantans for Better Government provided strong opinions about the current system of assessments and appeals. He provided information showing that appeals to Fulton County Board of Equalization suffer a five percent success rate while appeals to the Fulton Superior Court enjoy a 95 percent success rate. Mr. Morris also referenced a recent report commissioned by the Atlanta Neighborhood Development Partnership.¹⁸ The effort studied 15 zip codes with the highest rates of foreclosure in the metropolitan Atlanta region and found that these zip codes account for an estimated \$118.5 million in potential property tax overpayment. It concludes that when average sales prices are

¹⁷ Mr. Land referenced Coffee County that only pays its equalization members \$20 per day.

¹⁸ See the report: <http://www.andpi.org/UpdatedTaxReport.pdf>

compared to average values within a zip code, homes in the zip codes with the highest rate of foreclosures are overvalued by 43 percent compared to 12 percent overvaluation in other zip codes. Some of these zip codes represent some of the poorest areas in metropolitan Atlanta, and the deterioration in home prices is dramatic; some parcels are selling for only 20 percent of their value. The appraised values for some of these parcels are four to five times their actual sales value; therefore, too many property owners are being overtaxed by large amounts, and many of these parcels are in poorer and traditionally minority-based neighborhoods. Mr. Morris noted, too, that underassessment is a problem where some affluent neighborhoods are nearly \$30 million below what should be collected.

Senator Rogers asked whether this situation was systemic in Fulton County. Mr. Morris answered affirmatively, and further responded that the lagging economy hurts poor areas the hardest and assessments are behind the curve on the drastically lower values.

Mr. Shane Masters of DeKalb County stated that the laws seem to lack consistent language to require counties to perform accurately. Mr. Masters asked what happens when counties do not perform timely within the law, and who is there to provide relief to taxpayers when counties do not meet deadlines? He stated there is no consequence for non-performance by a county.

Mr. James Roberts, a commercial real estate tax consultant, asserted that the valuation process needs more transparency by requiring assessments annually. He also stated that the need for tax returns are archaic and should be eliminated; moreover, he offered that property taxes should be collected in arrears so that value can be accurately obtained. He cited the Florida Truth in Millage law which requires estimated tax bills to be provided to property owners.¹⁹

B. Tuesday, December 15, 2009

1. Mr. Ron Silver, Gwinnett County Property Owner

Mr. Ron Silver opened by stating that the current appeals process for property tax assessments is just used to appease taxpayers; the process is weighted against the taxpayer even if proper documentation is provided at appeal. He asserted that assessments should be objective, fair, unbiased, and equal; however, they are instead subjective, unfair, biased, and unequal. Mr. Silver thinks that no entity wishes to take responsibility for any dysfunction in the system: counties or the state.

¹⁹ In 1980, the Florida passed the "Truth in Millage" (TRIM) act. This law is designed to inform taxpayers which governmental entity is responsible for the taxes levied and the amount of tax liability owed to each taxing entity. The Notice of Proposed Property Taxes is known as the TRIM notice.

Mr. Silver told of his experience of building a home in Chateau Elan in 2003. The purchase price for the lot in 2002 was \$87,900. The value of the land increased to \$150,000 by 2008: a 72 percent increase despite declining property values since 2007. He stated that many property values in his area doubled in one year. Mr. Silver appealed his value by the deadline date, and took the appeal before the Gwinnett Board of Equalization. The value was set at \$640,000 when it should have been set at \$450,000. Tax refunds were submitted per the board's instructions, but the tax assessor chose to use comparables more than a mile away in more affluent neighborhoods despite the fact that there were qualified comparables in the neighborhood. Further, he complained, that the assessor's office just looked at square footage to determine the value of the structure on the land, but Mr. Silver complains that not all same square footage structures are similar. Mr. Silver contends that valuation should be based solely on the land and not the structure; moreover, he mentioned that Australia would serve as a good reference.²⁰

Mr. Silver closed by stating that there are too many subjective and arbitrary decisions made by humans in the valuation process.

Senator Butterworth asked if he simply refers to human error, and Mr. Silver responded that there should be a simple formula for land valuation used by each county. For example, he suggested totaling all county square footage by class and dividing by budgetary needs.

2. Mr. Mark Chastain, Commissioner Gilmer County

Mr. Mark Chastain, Gilmer County Commissioner, stated that the complaints heard by the PTAA Study Committee are similar across Georgia, and his county is not immune. Inequities exist within neighborhoods and between various neighborhoods. The appraisal itself, he noted, is inequitable, for it is a very subjective and inaccurate system. Mr. Chastain provided three distinct concepts to consider.

The first concept turns on restructuring the law to acknowledge that FMV is unattainable in reality and move to a "uniform assessment" system. This concept is based on the presumption that property taxation must continue, and the downturn in the economy has demonstrated the vulnerability of funding government services. The current law mandates FMV and uniformity; however, it requires achievement through mass appraisal, and Mr. Chastain opined this is an oxymoron. He noted that GDOR rules state that these procedures are designed under normal circumstances²¹ and under the traditional definition of FMV;²²

²⁰ In Australia, local property taxes are known as land rates; that rate is taxed against the land's value without consideration of any structure or improvements thereon.

²¹ See GDOR Rule 560-11-10-.01(2).

²² See Footnote 1.

moreover, during the economic boom many buyers were not knowledgeable and were enticed into getting into the market under the guise of liberal lending laws.

Currently, there are very few willing buyers and credit is tight. He proffered the questions: Are these now normal circumstances? How can assessors define FMV without what were thought to be normal circumstances? He further asserts that mass appraisals are the only means for local governments to determine FMV, and notes that mass appraisal regulations require only "valuing a universe of properties."²³ Further, regulations only require that "staff may express the final fair market value estimate..."²⁴ Mr. Chastain also notes that uniformity must be found to be within only ten percent, but the GDOR Commissioner may approve it anyhow.²⁵ Further, tax assessors are authorized to use data from another tax jurisdiction to determine value;²⁶ Mr. Chastain asserted that his county taxpayers would have a very difficult time knowing their property was compared to property in another county to determine its value. Because values are declining faster than the appraisals can follow it may take years for them to marry in order to reflect accurately.

The second concept offered by Mr. Chastain involves restructuring the personnel and accountability relationship. He states that taxpayers are frustrated with the lack of responsiveness from county tax offices during the appeals process. Too many simply "pass the buck" to someone else in another office. Mr. Chastain asserted that the GDOR essentially controls the activities and functions within the local tax assessing offices, and the idea of local control is a fallacy.²⁷ Further, the tax assessors have no room to maneuver to determine fair valuation outside the express provisions of state law.²⁸ In essence, he opined that all local tax employees are de facto employees of the GDOR.

The third concept suggested by Mr. Chastain involved the transfer of local funds in order to protect property owners. He noted that current Special Purpose Local Option Sales Tax (SPLOST) revenue may only be used for identified capital projects, and all local governments have experienced declining revenues. It is not atypical for a county's SPLOST fund to have grown while the general funds have decreased. Mr. Chastain expressed that had local governments enjoyed the authority to transfer funds for specific purposes, local governments may have avoided property tax increases; moreover, if the State of Georgia can transfer revenues among purposes, then local governments should be afforded the same measure.

²³ See GDOR 560-11-10-.02(m)

²⁴ See GDOR 560-11-10-.09(a).

²⁵ See O.C.G.A. § 48-5-343 (c).

²⁶ See GDOR Rule 560-11-10-.09(2)(d)(1)(ii).

²⁷ See GDOR Rules 560-11-10-.01(3) and 560-11-2-.36(2).

²⁸ See O.C.G.A. § 45-5-297.

Mr. Chastain then offered specific recommendations following his comments. First, create a basic formula for each county that is simple—similar to automobile and mobile homes—to determine the tax liability. Second, shift local tax assessors' offices into the GDOR—similar to prosecuting attorneys and community health departments. Third, authorize the transfer of local SPLOST funds with certain notice and public hearing requirements allowing said funds to be used exclusively to offset ad valorem taxes. Counties could ask voters via referendum whether they prefer to transfer these funds in lieu of millage rate increases.

Senator Seabaugh asked how can SPLOST balances be ascertained? Mr. Chastain answered that it varies. Some funds are not used because the specific need for which they were collected may never come to fruition especially in the current economic downturn.

Mr. Chastain summarized his comments by noting that many criminals today have less expense and lighter burden than an aggrieved property owner seeking an accurate valuation of real property.

3. Mr. Clint Mueller, Legislative Director / Revenue and Finance of the Association County Commissioners of Georgia

Mr. Clint Mueller with the Association County Commissioners of Georgia (ACCG), opened by noting that ACCG acknowledges these problems with the property tax system and has called for comprehensive tax reform in every ACCG policy platform for the last six years. Mr. Mueller said that ACCG believes that the county tax assessors are doing the best job possible given current resources and legal constraints. He noted that ACCG seeks to make the current system more efficient and more transparent and to provide a clear set of statewide rules and policies for assessing property.

In making specific recommendations regarding assessments, Mr. Mueller offered elimination of conflicts between the Georgia Department of Audits and local assessors on how foreclosures, bank sales, and short sales are factored into the local tax digest; authorize counties to use prior year's utility digest by August 1; and dedicate penalty revenue paid by counties which are out of compliance in sales ratio study to fund advanced training classes for assessors and updating the property appraisal procedures manual. Regarding appeals, Mr. Mueller suggested that taxpayers should be able to request to have their assessed value reviewed at any time during the year in lieu of filing a return; allow an appeal to terminate when consensus is reached between the property owner and a Board of Assessors; and allow Board of Equalization members the option to fulfill some of their training requirements online.

Senator Rogers asked why bank sales are treated differently. Mr. Mueller responded that banks look to the reason why it is being sold rather than just the

sales prices. Senate Bill 55 applies to the assessor's offices. Senator Rogers followed by stating that such property has to be sold anyhow; if a buyer exists then why is the property treated differently.

Representative Edward Lindsey (sitting with the PTAA Study Committee) asked why appeals cannot be made without the requirement to file returns; Mr. Mueller responded that the return process is antiquated.

Further, regarding fairness and equity issues, Mr. Mueller suggested an authorization for an income tax credit to be taken against any property taxes owed that exceeds a defined percentage of a property owner's income; he said this has been successful in 17 other states.²⁹ Additionally, local governments should be able to impose or modify property tax exemptions based on the preferences of the local community without the need to introduce legislation at the General Assembly. Further, Mr. Mueller suggested that the five-year history notice and Taxpayer Bill of Rights notice be merged in a single notice and to allow taxpayers to enjoy more tax payment options such as split-billing and discounts for early payment.

Representative Lindsey stated that House Resolution 1 could address property taxes which are too high in relation to the property owner's income.³⁰ Senator Rogers further stated that the property value can change after making the purchase even if property taxes are frozen so the purchase price needs to be frozen regardless of inflation.

Mr. Mueller also stated that some counties do have significant reserves in their SPLOST accounts, but money is collected before any project work commences.

3. Mr. W. Wheeler Bryan and Mr. Roger Land

Mr. Bryan and Mr. Land provided additional comments to the PTAA Study Committee suggesting specific changes. These included: changes to the new appeals binding arbitration law³¹ by suggesting perfecting notice via electronic mail to the board of tax assessors; acknowledgement of receipt of the appeal to be provided by the board of tax assessors; definition of "certified appraisals" and the timeline for acceptance and/or denial of said appraisal; and consolidation of multi-appealed properties owned by a single taxpayer into one hearing.

²⁹ The states utilized some form of "circuit-breaker"--refunds provided by the state government to those whose property tax payments are deemed too great. Some 18 states deliver roughly \$3 billion per year in circuit breaker programs. Some of these programs are limited to senior citizens and the disabled, some are for homeowners and renters only or alike, and some afford the program with no limitations (*italicized*). The states are from west to east: Oregon, Montana, New Mexico, Oklahoma, *Minnesota*, Missouri, *Wisconsin*, Illinois, *Michigan*, Pennsylvania, *Maryland*, *New York*, *New Jersey*, *Vermont*, Massachusetts, *Rhode Island* and *Maine* (and the *District of Columbia*).

³⁰ House Resolution 1 would limit increases in real property value to no more than nine percent in a three-year period; see: http://www.legis.ga.gov/legis/2009_10/sum/hr1.htm.

³¹ See O.C.G.A. § 48-5-311(f)(4).

Further, Mr. Bryan and Mr. Land proposed changes to the property tax appeal process.³² They suggested that all computations of time during the appeals process be statutorily governed by O.C.G.A. § 1-3-1(d)(3). Also, if the taxpayer and the boards of assessors or equalization mutually agree in writing as to the FMV, then said value needs to be entered into the appropriate tax records, and this will conclude the appeal. The GDOR should draft uniform appeal documents to be used statewide.

Regarding boards of equalization, suggestions for legislation include assignment of oversight of each board to a specific county office or official. The GDOR Commissioner must update all rules and regulations, for the current rules were effective August 7, 1973. Training courses and materials should be updated, as well. Authorize that a taxpayer and the county board of assessors may, by mutual agreement, waive equalization by proceeding directly to the county superior court; Mr. Bryan asserted this will eliminate confusion in case law.³³ Further, taxpayers and boards of assessors should be able to request appointment of grand jury members to serve on boards of equalization if a county grand jury does not exercise its duties to appoint a board of equalization.

Senator Rogers thanked Mr. Bryan and Mr. Land for their efforts to produce thoughtful suggestions for legislation, and that these proposals came from their own volition without any urging by any legislator.

4. Public Comments

Mr. Cap Findig, former Glynn County Commissioner,³⁴ spoke about his experiences as a county elected official and a property owner. He stated that the property tax system should be eliminated and replaced with some form of flat tax or similar principals. The system is "rife with error," subject to political pressure, discriminates against certain segments of citizens, and is confusing through various freezes, caps, and homestead exemptions. He noted that the elderly, young families, and those on limited incomes suffer during boom times from inflation valuation. Mr. Findig cites to Glynn County to show that despite the real estate market collapsing, the county tax digest only decreased 1.3 percent in value even though local home sales prices have dropped by 12 percent. Further, Mr. Findig warned against revaluations of the entire tax digest, for they might show improvements or other changes to property which would lead to increases in value rather than a lower value in keeping with the economic downturn.

Senator Rogers asked how is it best to refute an argument that property tax is a "stable" source of revenue, and Mr. Findig responded that perhaps that is the mindset of bureaucrats.

³² See O.C.G.A. § 48-5-311(e).

³³ See Hooten v. Thomas, 297 Ga.App 487 (2009).

³⁴ Mr. Findig is also a candidate for the State Senate.

Mr. Findig concluded by suggesting that an infrastructure of dependence has been built around the property tax system, and that state and local governments need to find another method for raising revenue.

Ms. Ginny Hodges provided brief comments by proclaiming, "Tyranny is more just and more palatable." She continued by noting that government has grown too big and too authoritative, and that Georgia should provide a null and void amendment for use by counties and cities so their elected officials can protect their taxpayers from state mandates. Ms. Hodges stated that there are 69 mandates to counties. She concluded by noting that counties should enjoy expanded sovereignty from state government.

Mr. Damon Miller, property owner in Hancock County, addressed the PTAA Study Committee to voice his concern about reassessments in his county. The whole county was revalued, and values increased 200 to 400 percent. Mr. Miller explained that county tax officials used a method known as "view factor" to determine a parcel's value. It consists of standing at any point on or near the applicable property and inspecting same by simply viewing from a single point. Mr. Miller asserted that this is an arbitrary process and extremely subjective, and noted that this is a standard appraisal process in Hancock County. He noted that he experienced a 300 percent increase in value in one year: \$68,000 to \$208,000—without any structure.

C. Wednesday, January 6, 2010

1. Mr. James Roberts, Georgia Association of Property Tax Professionals

Mr. James Roberts spoke on behalf of the Georgia Association of Property Tax Professionals, and opened by stating that the tax process needs to be more transparent, user-friendly, and less intimidating. Mr. Roberts suggests a two-tier approach. The first tier provides for immediate reforms including requiring every county to send out annual assessment notices regardless if there is a change in value; eliminating the need for annual tax returns; providing a uniform assessment notice to be used statewide; allowing for property owners to provide private appraisal information before appeal; establishing uniform statewide dates for deadlines; and eliminating the 40 percent assessment ratio.

Senator Rogers noted that it is important to preserve the right for appeal without being required to submit a return.

Mr. Roberts discussed the second tier which would require more lengthy reforms. They include: changing the billing cycle so tax payments are made in arrears rather than concurrently; requiring additional education for boards of equalization; establishing a hearing officer alternative for commercial property appeals; and

establishing regional boards of equalization—especially for rural Georgia counties.

It was discussed that during the 1960's, forty percent was the typical value against tax liability so it was taken to reflect the actual value for tax purposes. For this reason today, properties are taxed at 40 percent of their appraised FMV value.

Senator Rogers asked if there should be a set time to determine values. Mr. Roberts answered that there needs to be a final date where appeals are precluded for budgeting purposes; it is for this reason there exists the 85 percent temporary tax payment rule that is so very confusing to taxpayers.

2. Mr. W. Wheeler Bryan and Mr. Roger Land

Mr. Wheeler and Mr. Land returned to address the PTAA Study Committee to discuss additional and final recommendations for property tax reform legislation. Mr. Bryan provided these recommendations in the following primary areas:

Tax Returns/Notices

- Require counties to send annual assessment notices showing an estimated tax, and repeal the requirement to file annual returns on property;
- Review property tax return provisions for alternatives including filing appeals when tax bills are received the following year; and
- Provide to property owners availability of qualified comparable sales used to set valuation with all notices of assessment.

Appeals

- Amend the 21-day notice requirement so that denial or change by the board of assessors would be automatically transferred to the next level without further action by the aggrieved taxpayer;
- Grant the transferee of any property the right of appeal;
- Approve class action cases for tax appeals to attach methodology or failure to follow existing law in setting values;
- Allow group appeals in condominiums or commonly-owned tracts of land;
- Prohibit testimony from county appraisers unless they have personally inspected the property in question; and
- On filings by attorneys on behalf of a taxpayer, the attorney will be furnished with a copy of all notices sent to taxpayers regarding time of the hearing, value, and otherwise.

Miscellaneous

- Define absorption calculation and require it and other GDOR rules definitions to be written in plain English;³⁵
- Require that at least one appraiser by a board of assessors must be licensed by the Georgia Board of Appraisers;
- Regarding rural land tracts, amend so that the large tract break is 100 acres and the very large tract is 500 acres;
- Amend Quo Warranto statute so taxpayers are not required to obtain leave/permission of court to file a complaint challenging the qualifications of members of a board of equalization;³⁶
- Repeal requirement that a taxpayer or a tax assessor must demand a jury trial at first term in order for an appeal to proceed in the local superior court;³⁷
- Change the wording for when tax assessors are determining FMV from "consider" to "apply" specific criteria;³⁸
- Direct the GDOR Commissioner to establish a committee/task force to draft uniform rules for county boards of tax assessors to be enacted by legislation or adopted as a GDOR rule and regulation;
- Allow a method so that a taxpayer can pay the tax due then demand a refund based on any issue that a property owner could raise in an appeal;³⁹ and
- Amend the Open Meetings Act so taxpayers, attorneys, and authorized agents may be able to attend the GDOR training classes.⁴⁰

Senator Rogers asked why the public is not allowed to attend the GDOR tax training classes, and Mr. Bryan answered that it is generally due to the fact that members of boards of equalization attend these classes, and the GDOR pays for the classes and the space.

Senator Thompson stated that banks can currently use foreclosures to determine FMV, but Mr. Bryan responded that the law needs to require banks application of foreclosures under the intent of Senate Bill 55.

3. Mr. Woody Blasingame, Board of Tax Assessors Stephens County

Mr. Woody Blasingame from the Stephens County Board of Tax Assessors provided brief comments regarding the state of property assessments and appeals. He stated that his office is always open to any taxpayer and strives to provide good public service. The Stephens County Board of Tax Assessors was

³⁵ See, for example, GDOR Rule 560-11-10.09(3)(b)2(iv) regarding adjustments of absorption.

³⁶ See Footnote 10.

³⁷ See O.C.G.A. § 48-5-311(g)(4)(A).

³⁸ See O.C.G.A. § 48-5-2(3)B).

³⁹ See O.C.G.A. § 48-5-380.

⁴⁰ See O.C.G.A. § 50-14-1, *et. seq.*

the first to go online to serve taxpayers. Mr. Blasingame suggested that some taxpayers need to be offered the opportunity to attend seminars to learn how the process actually works.

Senator Rogers asked whether it is practical to require annual assessments to be provided to property owners; Mr. Blasingame responded that it would be tough budget-wise, and reminded the PTAA Study Committee that taxpayers should note that tax information is usually available for inspection at anytime online.

Senator Rogers further asked whether it is the tax bill or the value that taxpayers are upset about. Mr. Blasingame answered that blatant problems need to be addressed, but small issues should not undermine the ability for a county to function and provide services; he noted that it is hard to hold everyone's hand on every issue including the tax assessment process.

4. Mr. Tom Landrus and Mr. Damon Miller Hancock County Taxpayer's Association

Mr. Tom Landrus and Mr. Damon Miller appeared before the PTAA Study Committee to discuss the ongoing tax situation in Hancock County, Georgia.

Mr. Landrus noted that Hancock County had not conducted a revaluation since 2003. The GDOR estimated that the assessed value in the county was at 24.53 percent of FMV—well below the required 36 to 44 percent range.⁴¹ GDOR assessed the county \$35,643 for the additional quarter percent state tax that would have been collected had the 2008 digest reflected the proper value. Mr. Landrus asserts that Hancock County assessed a \$100,000 base land value regardless of land size, location, or lake frontage. Private independent appraisals conducted by property owners showed the actual land values are much less than this \$100,000 value assigned by the county especially for half acre lots and smaller.

Senator Rogers asked how land could just arbitrarily be assigned a \$100,000 FMV. Mr. Landrus answered that all lakeside parcels were assigned the amount regardless of actual lake frontage; 2009 was the first year it was done, and it was conducted using the view factor method.

Mr. Landrus also discussed the use view factor to determine value. He stated that view factor is used in Hancock County on lake property in order to mark-up base property value; Mr. Landrus asserts that view factor is very subjective based upon the individual performing the inspection.⁴² Mr. Landrus provided a

⁴¹ Sales Ratio Analysis is a statistical analysis which can be computed by the local tax assessor's office to determine the ratio between the sales price and assessed value; it should measure uniformity and bias.

⁴² View Factor involves the unilateral and arbitrary inspection of a property from a single point where the inspector views the entire parcel to determine a value.

listing of examples where view factor had been utilized in Hancock County on similar parcels with extreme variations in assessed valuations.

Mr. Landrus and Mr. Miller recommended that the PTAA Study Committee offer specific changes to the current law including that all appraisals be conducted uniformly, determined by set formulas, and never based on subjected criteria alone. Further, they suggested that actual property sales be used to determine FMV, and the State should provide oversight to the assessment process to ensure uniformity and non-subjectivity in all counties—large and small. The state should not approve the tax digest if a county has not followed the required procedures. Further, local tax officials should be held responsible for any applicable requirements regarding the valuation of private property and should be subject to fines if they do not comply with the state law and it is proven to be overtly subjective.

Senator Rogers followed by asking how widely used the view factor method is in Georgia. Senator Thompson added by querying when did it start and how.

Mr. Blasingame stated that Stephens County assesses lake front parcels based upon market enhancement.

Senator Rogers asked whether there would be millage rollbacks to address the over-valuation; Mr. Landrus responded that the board of commissioners has not determined that yet.

Senator Thompson asked how Hancock County expends its revenue; Mr. Landrus stated that the county has become more accountable of late, but opined there is not a deep pool of qualified persons to hold office in a shrinking county; moreover, Hancock County has no website for tax purposes.

Senator Rogers asserted that coupling increased assessments with decreasing population defies economic logic.

Mr. Landrus closed by stating that the GDOR and Ms. Vicki Lambert have been very helpful assisting Hancock County residents with this issue.

5. Public Comments

Senator Rogers read a letter from Mr. Wesley Cox of Glynn County. The letter read that Mr. Cox lives on a rural part of Saint Simon's Island and experienced a verbal altercation on his property with a local tax official; he thought the matter subsided, but then he received a notice of forced revaluation. He stated the value of property increased due to an alleged metal building on his property that has never existed. He appealed the valuation, but the appeal was denied by the local board of assessors. Mr. Cox further stated that his escrow account

increased due to his increased assessment, and it nearly forced him into bankruptcy.

Mr. Rob Miller provided brief comments to the PTAA Study Committee; he discussed a 2005 Texas Supreme Court decision that held under the present school finance system, local ad valorem taxes, which provide more than half the revenue of the public school system, had become an unconstitutional statewide property tax in Texas.⁴³ Mr. Miller also cited a 2005 Gallup Survey that asked the question, "Which do you think is the worst tax--that is the [least] fair?" Thirty-five percent of respondents voluntarily said property taxes.⁴⁴ Mr. Miller stated that Georgia should find a way to abolish taxation of property as a means to produce revenue.

IV. RECOMMENDATIONS FOR PROPOSED LEGISLATION

The PTAA Study Committee endeavored to encourage and foster an honest, open dialogue about the current system of assessing the value of real property for the purpose of ad valorem taxation; testimony was provided by residential and commercial property owners, local elected officials, state and local tax officials, tax attorneys and tax experts, and property tax-related interest groups.

The PTAA Study Committee finds that the current ad valorem property tax assessment and appeal system is complicated, unfair, arbitrary, regressive, inequitable, and remains an archaic method for funding local government services and local school systems. If the ownership of property continues to be subject to ad valorem taxation then it must be transparent, equitable, and taxpayer-friendly.

⁴³ See Neely v. West-Orange Grove Consolidated ISD, 176 S.W.3d 746 (Tex. 2005). The Court noted that system's constitutional problem could not be corrected by simply removing the tax rate cap, as this would result in an unconstitutionally inefficient financing system. Consequently, the Court held "[t]he constitutional violation cannot be corrected without raising the cap on local tax rates or changing the system." The Court concluded by quoting the United States Supreme Court's opinion in San Antonio ISD v. Rodriguez, the case that, over thirty years ago, first challenged the constitutionality of the Texas school finance system: "[t]he need is apparent for reform in tax systems which may well have relied too long and too heavily on the local property tax." The Court then reiterated that "[a]s we have held..., structural changes, not merely increased funding, are needed in the public education system to meet the constitutional challenges that have been raised." To give the Legislature time to "fully consider these structural changes," the Court postponed the effective date of the district's court injunction to June 1, 2006.

⁴⁴ This poll was conducted April 4-7, 2005.

Accordingly, the PTAA Study Committee offers the following recommendations to be considered individually or in whole for legislation to reform Georgia's outdated ad valorem real property tax system:

- Property owners should be afforded with an opportunity to appeal their assessments for a year contrary to the current constrained and narrow window;
- Annual assessment notices should be provided to property owners regardless if there is a change in value;
- Assessments on newly purchased homes sold under traditional transactions cannot be raised for at least one year;
- Allow for early and/or alternative installment tax payments by property owners;
- Allow for commercial appraisal appeals to be determined by a commercial appraiser in lieu of the county board of equalization;
- Require tax assessors to include all comparable sales, including bank sales and foreclosures, in determining FMV;
- Allow for counties to create regional boards of equalization;
- Allow for counties to elect to receive tax payments in any form;
- Require unanimous votes by county boards of equalization to increase an assessment value;
- Allow for taxpayers and tax assessors to request the local grand jury to make appointments to the board of equalization if seats remain vacant;
- Eliminate the arbitrary view factor approach when inspecting parcels for assessment;
- Require the GDOR to draft uniform notice and appeals forms;
- Eliminate real property ad valorem tax returns;
- Strengthen education and training requirements of local tax officials and appraisal staff and the boards of tax assessors and equalization;
- Establish time limits for tax assessors to actively respond to appeals;
- Authorize electronic notice of appeals; and
- Redefine the statutory meaning of FMV.

*Prepared by:
Brian Scott Johnson, Esq.
Deputy Director
Senate Research Office
State Senate of Georgia*

APPEAL PROCESS

It is the desire of the Board of Tax Assessors to avoid appeals whenever possible. If there are serious concerns over the valuation of property, the owner should call or come by the office to discuss his/her property with a professional staff appraiser.

BOARD OF TAX ASSESSORS (BTA)

PROPERTY OWNER IS MAILED A CHANGE OF ASSESSMENT NOTICE

PROPERTY OWNER FILES WRITTEN APPEAL WITHIN 45 DAYS OF DATED NOTICE. APPEAL MUST INDICATE IF OWNER CHOOSES ARBITRATION OR BINDING ARBITRATION IN LIEU OF BOE. (IF TAXPAYER CHOOSES BINDING ARBITRATION, SKIP TO THE BINDING ARBITRATION SECTION BELOW)

BTA ACKNOWLEDGES RECEIPT OF APPEAL AND FURNISHES VALUE REVIEW WORKSHEET TO BE COMPLETED BY THE OWNER (OPTIONAL) AND RETURNED WITHIN 15 DAYS

STAFF APPRAISER REVIEWS PROPERTY VALUE AND ANY OWNER CONCERNS MENTIONED IN LETTER OF APPEAL

BTA REVIEWS APPEAL, RENDERS DECISION, AND NOTIFIES PROPERTY OWNER IN WRITING WITHIN 180 DAYS

IF BTA CHANGES THE VALUE, THE PROPERTY OWNER (IF DISSATISFIED) MAY APPEAL TO BOARD OF EQUALIZATION (BOE) WITHIN 21 DAYS AFTER NOTIFICATION

IF BTA DOES NOT CHANGE VALUE, APPEAL IS AUTOMATICALLY FORWARDED TO BOE OR TO ARBITRATION IF REQUESTED BY OWNER IN LETTER OF APPEAL

BOARDS OF EQUALIZATION (BOE)

PROPERTY OWNER IS NOTIFIED OF HEARING DATE

PROPERTY OWNER MAY APPEAL TAXABILITY, UNIFORMITY, OR VALUE

PROPERTY OWNER AND/OR AUTHORIZED AGENT MAY APPEAR TO PRESENT CASE (LETTER OF AUTHORIZATION MUST BE PROVIDED BY AGENT BEFORE HEARING)

PROPERTY OWNER NOTIFIED IN WRITING OF BOE DECISION

PROPERTY OWNER MAY APPEAL TO SUPERIOR COURT WITHIN 30 DAYS OF BOE DECISION

ARBITRATION

MAY BE SELECTED BY THE PROPERTY OWNER IN LIEU OF BOE (This request must be submitted within 45 days of the date of the Change of Assessment Notice)

COST OF ARBITRATION IS SPLIT BETWEEN APPELLANT AND TAX ASSESSORS

DECISION CAN BE APPEALED TO SUPERIOR COURT BY EITHER PARTY

BINDING ARBITRATION (Real Property Valuation Only)

MAY BE SELECTED BY THE PROPERTY OWNER IN LIEU OF BOE OR NON BINDING ARBITRATION. (This request must be submitted within 45 days of the date of the Change of Assessment Notice)

WITHIN 30 DAYS OF FILING THE NOTICE OF APPEAL, THE TAXPAYER MUST PROVIDE A CERTIFIED APPRAISAL.

WITHIN 30 DAYS OF RECEIVING THE TAXPAYER'S CERTIFIED APPRAISAL, THE BTA MUST ACCEPT THE TAXPAYER'S APPRAISAL VALUE OR CERTIFY THE APPEAL TO THE CLERK OF SUPERIOR COURT.

WITHIN 15 DAYS OF FILING WITH THE CLERK, THE JUDGE SHALL ISSUE AN ORDER AUTHORIZING ARBITRATION

WITHIN 30 DAYS, THE ARBITRATOR SCHEDULES HEARING.

BY WRITTEN CONSENT OF BOTH PARTIES, THE ARBITRATION MAY BE WAIVED AT ANY TIME DURING THIS PROCESS.

WITHIN 30 DAYS OF THE HEARING, THE ARBITRATOR SHALL RENDER DECISION. (Must choose between the Taxpayer's Value or the BTA Value)

THE "LOSER" MUST PAY THE COST OF THE ARBITRATOR.

THE DECISION OF THE ARBITRATOR IS FINAL.

SUPERIOR COURT

THE APPEAL TO SUPERIOR COURT IS A JURY TRIAL AND APPELLANT MAY WISH TO CONSIDER ENGAGING AN ATTORNEY

APPEAL MUST BE FILED WITH BOARD OF TAX ASSESSORS BY THE OWNER OR HIS/HER ATTORNEY

APPELLANT PAYS FILING FEE

Some Counties have a March 1 filing date. The time limit for filing appeals in these counties is 30 days.

This is a summary of the appeals process only! For the complete appeals process, see OCGA 48-5-311



**FINAL REPORT
OF THE SENATE
PROPERTY TAX ASSESSMENTS AND APPEALS
STUDY COMMITTEE**

A handwritten signature in blue ink, reading "Chip Rogers", is written over a horizontal line.

Honorable Chip Rogers, Chair
Senator, District 21

A handwritten signature in blue ink, reading "Jim Butterworth", is written over a horizontal line.

Honorable Jim Butterworth
Senator, District 50

A handwritten signature in blue ink, reading "Ronnie Chance", is written over a horizontal line.

Honorable Ronnie Chance
Senator, District 16

A handwritten signature in blue ink, reading "Mitch Seabaugh", is written over a horizontal line.

Honorable Mitch Seabaugh
Senator, District 28

A handwritten signature in blue ink, reading "Steve Thompson", is written over a horizontal line.

Honorable Steve Thompson
Senator, District 33