

APPRAISAL

A Taxing Question

A \$200,000 house is a \$200,000 house, right? Not exactly.

AS ANY HOMEOWNER KNOWS, property taxes can be a big nut to swallow. Figuring out how much you're likely to owe is a tricky equation, and it varies according to the county, city, or school district in which the house is located. Exemptions are granted on everything from your age to whether you served in the military.

Here are some estimates of what you might pay in taxes—without factoring in any exemptions or other considerations—if your

\$200,000 house were located in one of these cities. These figures are based on 2008 millage rates, the amount charged per thousand dollars of taxable value. Taxes are charged on 40 percent* of the home's value (for a \$200,000 home, that would be \$80,000), with exemptions deducted from the taxable amount depending on each jurisdiction's policies (so if you qualified for a \$10,000 exemption, you'd pay taxes on \$70,000). —CHRISTINE VAN DUSEN

CITY/COUNTY 2008 MILLAGE RATE & TAXES ON \$200,000 HOME (WITH NO EXEMPTIONS)	SAMPLE EXEMPTIONS	COMMENTS
 <p>ATLANTA/FULTON 41.025 \$3,282</p>	<p>The basic homestead exemption for City of Atlanta residents is \$15,000; low-income residents over 65 can qualify for \$25,000 property-tax and \$25,000 school-tax exemptions; veterans and people with disabilities also can qualify for tax breaks.</p>	<p>People who live in Atlanta pay taxes at a higher rate than other Fulton residents; for example, the before-exemption taxes on a \$200,000 home in Sandy Springs are \$2,621.12. Residents of Fulton and DeKalb counties pay taxes that help fund Grady Memorial Hospital. For more details on exemptions, see fultonassessor.org.</p>
 <p>CONYERS/ROCKDALE 45.39 \$3,631.20</p>	<p>Rockdale residents can qualify for a homestead exemption that eliminates 100 percent of operations charges on their tax bill; Conyers residents can qualify for an additional \$20,000 exemption. All seniors over 65 can qualify for up to \$87,000 in exemptions on school bond, school operations, county, and state charges, and even more breaks are available for lower-income seniors.</p>	<p>All Rockdale residents are assessed property taxes for public works, county schools, and other services. The county does not offer curbside trash pickup. Conyers's taxes fund the city's police department, curbside trash and recycling services, and other programs exclusive to city residents.</p>
 <p>DECATUR/DEKALB 43.645 (32.935 city; 10.71 county) \$4,150.30</p>	<p>General homestead is \$20,000; there are tiered exemptions for senior citizens, including an exemption of all school taxes for lower-income residents over 80.</p>	<p>Decatur's excellent education system comes at a price: 60 cents of each tax dollar goes to schools. For more details, go to decaturga.com and click on "city government services."</p>
 <p>DULUTH/GWINNETT 36.961 \$2,956.88</p>	<p>In addition to standard county exemptions, Duluth seniors qualify for a \$4,000 homestead exemption on city taxes, and disabled veterans qualify for a \$43,000 exemption.</p>	<p>Because it does not have its own school system (resident kids go to Gwinnett County schools), Duluth's tax rate is lower than some of the other cities listed here. Tax-funded services include security home-checks when residents are on vacation and Buford Highway beautification programs. For information, go to duluth-ga.com and click the link for the city clerk.</p>
 <p>MARIETTA/COBB 29.94 \$2,395.20</p>	<p>In addition to Cobb exemptions, city of Marietta residents qualify for a \$4,000 homestead exemption. Marietta residents 62 and over are exempt from school taxes (property must be one acre or smaller), and widowers/widows can qualify for one year of tax exemption following the death of a spouse.</p>	<p>Although Marietta, like Decatur, has a city school system, its school tax rates are lower. For information, go to mariettaga.gov and click the link for the finance department.</p>

* Decatur residents receive two bills: one from the City of Decatur, in which taxes are charged on 50 percent, and another from DeKalb County, which charges on 40 percent.