

Georgia Assessment Freeze: A Vital Tool for Property Tax Reduction

O'Connor discusses a vital property tax reduction tool that is the Georgia assessment freeze.

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Georgia is one of the fastest-growing states in the country. While the Atlanta area is one of the fastest-growing metropolitan areas in the nation, other cities are seeing a boom in population and the economy. This staggering growth has led to a large increase in the value of property in Georgia, which has led to skyrocketing taxes across the state. This has led to the people of the state exploring ways to get a reduction on their tax bills, along with several reforms being passed.

While owners of homestead properties got a boon in the form of recent legislation that created assessment caps and a universal homestead exemption, other properties have not been so lucky. Rental homes, businesses, and secondary residences are all outside of the scope of the reform and could be asked to pay a higher burden in the coming years. Property tax appeals are a reliable way for all property owners to score a reduction, but they also offer an advantage that protests in most other states do not. This is because a successful appeal can lead to an assessment freeze, potentially locking in savings for three years or more.

Georgia Property Tax Assessment

Like many states, Georgia utilizes an assessment ratio when it comes to creating tax bills. This means that only a certain portion of a property's value can be used for the purpose of taxation.

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Tax Reduction Experts



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This is figured in before tax rates or exemptions are applied. For most homes and businesses in Georgia, 40% of a property's fair market value can be assessed. Fair market value is what the board of assessors believes a home or business will sell for on the open market, which is determined by studying real estate sales dating back three years. Once the ratio is applied to the market value, the assessed value is created. Exemptions are applied to this value before tax rates are applied, which generates the final bill.

Georgia Property Tax Appeals

In order to lower taxes, Georgia property tax appeals are aimed at controlling fair market value. By lowering it, or at least ensuring that it is accurate, appeals can lead to a possible property tax reduction. Appeals must have grounds to be filed, which are typically for factual error, overassessment, or unequal assessment. If a home or business' fair market value is overinflated, then appeals are usually the only avenue open to you to lower it. Because they target market value, while exemptions go after assessed value, both can be used together to achieve extra savings.

Assessment Freeze

Georgia is unique in that appeals can also be used to freeze the assessment of a property for three years. This means that a successful appeal will keep the taxable burden from increasing, unless the property owner makes significant improvements to their home or business. Because this blocks the value from increasing, no matter what the market reality is, this is generally a large boon. Since property values across Georgia have been increasing every year, often beyond inflation, this means that property owners will get compounding savings over the following three years.

Until a few years ago, a property owner only needed to file an appeal to get the freeze. However, this was abused by businesses and wealthy homeowners, who simply appealed without grounds, evidence, or effort every year, earning themselves strong tax protection. This was overhauled in 2024, and this apparent loophole was closed. Now, an appeal must be successful for a freeze to be valid. While this does help even the playing field for smaller businesses and homeowners, it does raise the threshold for all property owners.

Evidence Needed for Successful Appeals

The hardest part of any appeal is securing the right evidence. The evidence must not only match your property, but meet certain grounds. In cases of overassessment, when the property is valued more than it would realistically sell for, property owners will need to gather sales records dating back three years. These must match the real estate's age, location, and size as best as possible. For cases of unequal assessment, owners must prove that their neighbors are being assessed for less than they are. This is achieved by gathering assessments from across the area, ensuring that they share the same or similar characteristics to the property.

Businesses and Rental Properties Benefit the Most

In 2026, Georgia passed a large homestead exemption reform. This created a universal exemption and caps for single-family homes that act as a primary residence. This legislation fixed a previous issue in which most counties had opted out of the mandated exemptions. With this law on the books, most family homes will see a significant cutting of their taxes. There is also legislation in place that will see even greater tax relief granted to homeowners in the form of penny sales taxes, which can be used to bring the property tax burden down even lower.

However, businesses and rental properties do not benefit from this overhaul, nor the cap put in place. This makes landing an appeal doubly important for business owners and landlords. The combination of a tax cut and an assessment freeze can be invaluable, especially as government entities look for more ways to raise funds now that homesteads are shielded. Homeowners would still see a benefit from appeals and an assessment freeze as well, of course, and can supercharge their exemptions with them. It is just that rental homes and businesses will see the largest impact.

Georgia Property Tax Appeal Deadlines

Georgia does not have a single deadline for the filing of property tax appeals, unlike most states. Instead, it is tied to individual counties, though these are not always uniform either. The deadline depends on when the notice of assessment is sent. Once the board of assessors sends this out, owners will have 45 days to file an appeal in their county. For example, most notices in Fulton County were sent out around June 15, and the deadline was set for July 31. If owners are not sure when their deadline is, it is often good to check with the county board of assessors.

About O'Connor:

O'Connor is one of the largest property tax consulting firms, representing 185,000 clients in 49 states and Canada, handling about 295,000 protests in 2024, with residential property tax reduction services in Texas, Illinois, Georgia, and New York. O'Connor's possesses the resources and market expertise in the areas of property tax, cost segregation, commercial and residential real estate appraisals. The firm was founded in 1974 and employs a team of 1,000 worldwide. O'Connor's core focus is enriching the lives of property owners through cost effective tax reduction.

Property owners interested in assistance appealing their assessment can enroll in O'Connor's Property Tax Protection Program™. There is no upfront fee, or any fee unless we reduce your property taxes, and easy online enrollment only takes 2 to 3 minutes.

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