

# What you need to know

The Purpose in preparing this information is to answer questions the Revenue Commissioner's office is frequently asked regarding property taxes in St. Clair County. I sincerely hope this information about your property taxes will be of help to you in knowing your rights and responsibilities as a property owner.

After reading this information if you have any questions or need additional information, please contact the Revenue Commissioner's office Monday – Friday 8:00 a.m. – 5:00 p.m.

**Kenneth L. Crowe – Revenue Commissioner**

**Ashville Office (205) 594-2160**

**Pell City Office (205) 884-2395**

**Email: Revenue@stclairco.com**

## **HOMESTEAD EXEMPTIONS**

In order to claim Homestead Exemption, the property must be used by the owner exclusively as the owner's single-family dwelling.

All the exemptions below are available on primary residence only. Applicant cannot have homestead on another home anywhere else; it can only be applied to 1 property.

### **REGULAR HOMESTEAD**

- Based on 10% appraised value rather than 20%
- Must be occupied by person(s) whose name appear(s) on the deed
- Must live in the house on October 1st of the year claimed
- Must file before December 31st
- Must refile claim if any changes are made to deed or changes are made in occupancy of residence
- Additions or modifications to any structures located on property must also be reported

### **OVER 65 HOMESTEAD EXEMPTION**

- Must be applied for in office before Dec. 31st for it to be applied to next year's tax notice by person(s) who are 65 or older
- Must be owned & occupied by person(s) who are 65 or older
- Must bring in most recent income tax return (Federal & State) & Driver's license
- Must be renewed annually by signing & returning the form mailed to you on or before October 1st, returning before December 31st, after initial sign up in office
- Must be 65 Before Oct. 1 of year applying for exemption.

### **TOTALLY & PERMANENTLY DISABLED HOMESTEAD EXEMPTION**

- Must be applied for in office before Dec. 31st for it to be applied to next year's tax notice by person(s) who are totally & permanently disabled
- Must be owned & occupied by person(s) who are classified totally & permanently disabled by Social Security Administration, Veterans Affairs, or 2 different medical doctors.
- Must bring in 1 of the following types of documentation : Awards letter (Social Security Administration), VA Disability Benefit Letter (Department of Veterans Affairs), 2 State of Alabama Pt-PA-1 forms & photo ID
- Must be renewed annually by signing & returning the orange form mailed to you on or before October 1st, returning before December 31st, after initial sign up in office

### **LEGALLY BLIND HOMESTEAD**

- Must be legally blind & certified by medical documents
- Legally blind homestead exemption on all State & County taxes up to \$5000.00 in

assessed value

## **TIME TABLE FOR COLLECTING TAXES**

• Taxes are collected in arrears. They are collected on the following schedule for the year that ended on September 30th:

- o October 1st – Tax Due
- o January 1st – Tax Delinquent
- o March – Certified Letter
- o April – Advertise for Sale
- o May – Tax Sale

## **METHOD OF PAYMENT**

1. Taxes are due every year on Oct. 1 and are delinquent after Dec. 31

2. Payment may be made as follows:

a. You may pay in person at one of the two Revenue Commissioner's Offices:

Ashville – 165 5th Ave Ste. 200 Ashville, AL 35953

Pell City – 1815 Cogswell Ave Ste. 205 Pell City, AL 35125

b. You may pay by mailing a Check, Cashier's Check, or Money Order to the address above, Please make payable to Kenneth L. Crowe, Revenue Commissioner. No personal checks will be accepted after February 28.

c. Ask your Mortgage company to pay your bill (Escrow Accounts)

d. Pay online at: [www.stclairtax.com](http://www.stclairtax.com)

3. If you purchased property during the year, you need to make sure the taxes are paid. The tax bill will usually be in the previous owner's name. You are responsible for taxes on all property you own, no matter how the bill may be listed.

## **WHAT TO DO WHEN YOU BUY PROPERTY**

New property owners often rely on their title company, real estate agent or other representatives to properly record and assess their property. The final responsibility is still yours, as the new owner, to see that all the necessary steps have been completed. The steps are:

1. Record your deed in Probate Office
2. Assess the property in the Revenue Commissioner's office
3. Claim any exemption due to you
4. Make sure all of this is completed no later than Dec. 31st for all property purchased on or before Oct. 1 in order to receive a bill in your name for the next year.
5. If your mortgage company has agreed to pay your property taxes, a copy of the assessment sheet should be mailed to the company as soon as it is received. This will give them complete information to request a bill for your property.
6. Report all address changes promptly to the Revenue Commission's Office.

## **BUSINESS PERSONAL PROPERTY**

Business Personal Property is applicable to all Business located in St. Clair County. The items are used in the business for conducting business is subject to ad valorem tax. Furniture, fixtures & equipment must be listed and assessed in the Revenue Commissioner's Office after October 1, but no later than December 31 each year. Failure to make assessments by the 3rd Monday in January will result in a 10% penalty and fees added to the tax bill. All other personal property is appraised by the County Revenue Commissioner for taxes, based on the cost new and allowance for depreciation due to age. Beginning January 1, when taxes become delinquent, the Revenue Commissioner must proceed to collect the personal property taxes due or sell the property to satisfy the lien. Personal property sold for taxes cannot be redeemed.