Our mission is to serve the citizens of St. Tammany Parish with fairness, efficiency and responsiveness.

Louis Fitzmorris, CLA
ASSESSOR, ST. TAMMANY PARISH

We have two office locations to serve you:

COVINGTON OFFICE:
The Justice Center
701 N. Columbia Street
985.809.8180

SLIDELL OFFICE:
The Towers Building
520 Old Spanish Trail / 2nd Floor, Ste. 2F
985.646.1990

OFFICE HOURS:
Monday-Friday: 8:30 - 4:30
(Slidell) CLOSED for lunch 1:00 - 2:00

www.stpao.org
If you are 65 or older and meet eligibility requirements, you may qualify for a senior freeze. Veterans and surviving spouses may also be entitled to additional benefits, so I urge you to please inquire. My staff and I are here to serve you and answer any questions you may have. Please do not hesitate to call.

Homestead Exemption:
If you own and occupy your home, you may qualify for a homestead exemption. As a homeowner, you may save on average $1060 on property taxes annually. You may only have one homestead exemption.

Intent to Return: You can retain your homestead exemption and senior freeze if you vacate your home to enter assisted living, move in with relatives, etc., as long as you don’t rent the house out and intend to return.

Surviving Spouse: The homestead exemption shall extend and apply fully to the surviving or former spouse when the surviving/former spouse occupies the home and title to it is in the name of:
(a) the surviving spouse as owner of any interest or either or both of the former spouses,
(b) the surviving spouse as usufructuary or
(c) testamentary trust

Separate Property: If your home was your spouse’s separate property (inherited or acquired prior to marriage), you must be granted usufruct by will. Otherwise, the senior freeze will not carry over from your spouse. As the new owner, you must apply for a new homestead exemption and senior freeze. The assessed value will reset before refreezing.

Usufruct: This only maintains the homestead exemption and senior freeze if you first owned the home. Children cannot give you usufruct of a home that you never owned to obtain the homestead exemption or senior freeze.

Senior Freeze Applicability: It is prospective and not retroactive, should be applied for no later than August of each year and requires only the initial application. Taxes change each year as do millage rates; therefore, the freeze locks in the assessed value only, not the amount of taxes that are paid. Proof of income must be provided for each owner occupant. The adjusted gross income for the 2019 tax year, based off the 2018 federal tax returns, must not exceed $75,594. As fractional ownership dictates the amount of homestead exemption, the minimum amount would be 50 percent to qualify for a senior freeze. Homestead exemption will mirror percentage of ownership previously owned.

Trusts: Generally, a trust does not qualify for a homestead exemption. A trust must meet certain requirements, such as the person(s) applying for the homestead exemption must be the settlor, principle beneficiary and must reside in the home. Heirs of trusts where the home is owned by the trust are not allowed to retain homestead exemptions. A trust with a homestead exemption may qualify for a senior freeze.

Downsizing: Be careful when considering buying a smaller home as your senior freeze does not transfer to the new home. The new home could be worth less, but the taxes could be higher depending on the frozen value of the original home. Millage rates can vary significantly from one tax district to another.

Buying or Inheriting a Home with a Senior Freeze: When this happens, the assessed value is reset to the current fair market value the year after the acquisition. Even though a child may meet the freeze requirements and lives in the home, the child cannot keep the parents frozen assessed value.

Donations: You must reserve usufruct, not simply right of habitation, to preserve a senior freeze.

Check Roll Annually: Every August is public inspection of our tax rolls. This may be done in person, online or by telephone. You should verify the taxable year, not when the bill arrives. It is assessed value and that name and address are current.

File a Review: The time to file a review is in August of each year, not when the bill arrives. It is too late at that time.

Use Value: If your home is on more than three and one half acres, you may qualify for a Special Exemption.