



A Homeowner's Guide



Louis Fitzmorris, CLA
ST. TAMMANY PARISH ASSESSOR

COVINGTON OFFICE:
ST. TAMMANY PARISH JUSTICE CENTER
701 N. Columbia Street
985.809.8180 / fax 985.809.8190

SLIDELL OFFICE:
TOWERS BUILDING
520 Old Spanish Trail / 2nd Floor, Suite 2F
985.646.1990 / fax 985.607.0222

Assessor@STPAO.org

OFFICE HOURS:
Monday-Friday: 8:30am-4:30pm
(Slidell Office) CLOSED 1:00pm-2:00pm

Se habla español. 

We are open to the public.
Appointments are suggested.

EMAIL: Appointments@STPAO.org

www.STPAO.org

**FREQUENTLY ASKED
QUESTIONS
FROM HOMEOWNERS**

We are here to serve you.



Congratulations on your new home purchase. Whether you are new to St. Tammany or a current St. Tammany property owner, the following are some frequently asked questions your assessor's office receives.

While we hope this guide helps you navigate property tax questions, we are always here to serve you and answer your questions. So please do not hesitate to call. *Assessor Louis Fitzmorris*

What are my taxes on my home going to be?

To calculate a tax estimate, take 10% of the purchase price of the house and multiply that by your millage rate. If you are going to apply a Homestead Exemption, first subtract \$75,000.00 from the purchase price before multiplying the millage rate. Then add any parcel fees in your area. Parcel fees and city taxes are not subject to Homestead Exemption.



How are my taxes are calculated?

As an example, if your home is valued at \$175,000, 10 percent of fair market value is \$17,500, your assessed value. If you have applied and are eligible for Homestead Exemption, subtract \$7,500 for a taxable value of \$10,000. If your parish tax rate is 144.72 mills (A mill is 1/1000th of one cent.), multiply the taxable value by 0.14472

RESIDENTIAL EXAMPLE:

\$175,000.00 x 0.10	Fair Market Value Land and Improvements Assessment Level for Residential Property
\$17,500.00 (\$7,500.00)	Assessed Value minus Maximum Homestead Exemption
\$10,000.00 x 0.14472	Taxable Value times Revenue Rate (\$1,447)
\$1,447.20	TOTAL TAXES DUE

to arrive at the total parish taxes due. Millage rates vary across the parish by tax districts and municipal boundaries. A tax calculator is online for your convenience at www.stpao.org/assessment-tools.

Why didn't I get a tax bill?

The Assessor's Office is not the Tax Collector. The Sheriff's Office is. Tax bills are sent to whomever is the homeowner as of January 1. We recommend that homeowners send a copy of their tax bill to their mortgage company. If a seller receives the tax bill, he should forward the bill to the new owner or send it back to the St. Tammany Parish Sheriff's Office indicating that he no longer owns the property. For sales taking place in the first 6 months of the year, care of bills may be sent to the buyers.

Why isn't my name on the tax roll?

If the property was purchased after January 1, the new owners name will not appear on the tax bill until the following tax year. We work a year in arrears and taxes are based upon ownership and condition as of January 1.

Why is the previous owners name on the bill?

The previous owner's name will remain on the bill for the first year after a sale. Buyer's name will appear on the bill the year after the sale takes place.

Why did I get two tax bills?

If you came into our office and requested a change after our tax roll was closed, this generates a second bill being mailed by the St. Tammany Parish Sheriff's Office or the tax bill was not paid timely, and you received a second delinquent notice by certified mail.

Why did you send the tax bill to that address?

Tax bills will reflect the mailing address from the previous year unless a sale occurs or a change of address is received. If you have a change of address, our office needs to receive that in writing. As indicated on your tax bill, please send to: **St. Tammany Parish Assessor's Office, 701 N. Columbia St. Covington, LA 70433**. If you no longer have that section of your tax bill, simply send us a letter.



You can also send an email to assessor@stpao.org or do so online at www.stpao.org.

My closing attorney paid my taxes. Now what?

This is not common practice except for December closings. These are prorated at closing. To double check if taxes were paid by the attorney, contact the ex-officio Tax Collector, the St. Tammany Parish Sheriff's Office, at 985-809-8217 or email propertytax@stpso.com.

I purchased my home in the middle of the year. Why does my tax bill show for the whole year?

Taxes are billed annually for the entire year and billed to whomever is owner as of January 1. Tax allocation is decided between the buyer and seller at closing; bills with individual portions due are not sent to each party. Check your closing documents. Most of the time the buyer is credited the seller's portion of the taxes. Any liens placed against a property due to a tax sale follow the property and not the owner.

Did my closing attorney file my Homestead Exemption?

Your attorney cannot file your Homestead Exemption; only a homeowner can do that, because proof of residency in the form of a driver's license or voter's registration card must be provided and an application signed after the deed is recorded.

Do I have to come in to file for my Homestead Exemption?

At this time, you may schedule an appointment to either come into our office or you may schedule a Zoom appointment to file via tablet, desktop or Android device only. To schedule an appointment call either of our offices or email: appointments@stpao.org.

When and how do I file for Homestead Exemption?

Once you receive your recorded cash sale deed from the Clerk of Court and you have updated your driver's license or voter's registration card, contact our office to schedule an appointment. We will direct you on how to best proceed. Each situation is unique as to when a Homestead Exemption is best filed. Often Homestead Exemption applications are not necessary to file until the year after purchase.

Why can't I move my Freeze?

If a house was sold with your Homestead Exemption or Freeze in place, it cannot be moved to a new home. An application needs to be filed on the new home for future years. The taxes are prorated at the time of sale for that amount and cannot be moved until the following year. In most cases, this undermines the tax allocation at closing and creates a windfall for one of the parties.

I froze my taxes but they still went up. Why?

The tax amount can still fluctuate slightly from year to year, based on the millage rates. Each year, taxing bodies vote either to roll back millage rates, keep rates the same, or roll them up. Rolling millage rates up (or "forward") increases taxes. A Freeze only freezes the assessed value, not the taxes.

I downsized to a smaller home. Why did my taxes go up?

Did you apply for the Homestead Exemption? Was your assessment frozen at your previous location? Did the seller have a Freeze on the assessed value of the property? Was the home remodeled prior to the sale? Are the millage rates higher at the new property? These are all instances that could unexpectedly make your taxes increase.

How does Use Value work?

If a property meets the definition of bona fide timberlands, agriculture, horticulture or marsh requirements of at least three acres in size or has produced an average annual gross income of at least \$2,000 in one or more of the designated classifications for four years preceding the application, it may qualify for Use Value.

I sold my home. Why can't I have a Homestead Exemption?

Only one Homestead Exemption per resident, per year, is allowed by Louisiana State Law. If a home was sold with a Homestead Exemption in place, it cannot be removed unless the new owner applies for an Early Transfer (if he qualifies), to put the Homestead Exemption in their name.

Louis Fitzmorris, CLA
ST. TAMMANY PARISH ASSESSOR



We are here to serve you.

Why is my assessment more than I paid for the house?

While the sale price of the house is one factor that is used when determining an assessed value, it is not the only one. Sale prices between willing sellers and willing buyers often fluctuate as some people may overpay and many people underpay. Assessments are valued by law as of a date in the past not the time of sale.

Why do I have all these “fees?”

Taxes and parcel fees on a tax bill are all voter-approved. They can fluctuate annually and are based upon the millage rates in the specific district the property is located.

Why does it say “improvements?” I didn’t make any improvements to my house.

An “improvement” is the term used for any structures on a property, as opposed to vacant land.

Why am I being charged alimony?

Alimony is a tax authorized by the Louisiana Constitution that is assessed for the general fund maintenance needs of the parish/municipality.

My home changed values after the sale. Isn’t that sales chasing?

No, it is not sales chasing. While sale prices are evaluated, other factors help determine an assessed value. Renovations, prior freezes and previously incorrect or condition data discovered during title transfer may also explain a change in value in a non-reassessment year.

What is ET UX and ET AL?

ET UX is Latin for “and wife.” ET AL is Latin for “and others.”

I had a Homestead Exemption the year I purchased. Where did it go?

The year that a home is purchased, a new homeowner may have the benefit of the previous owner’s Homestead Exemption. At the end of that year, the Homestead Exemption is removed and it is the new owner’s responsibility to apply for a Homestead Exemption.

I just closed on my new home today. Should I come in to file for my Homestead Exemption?

Once you receive your recorded cash sale deed from the Clerk of Court and you have updated your driver’s license or voter’s registration card with your new address, you should contact our office to inquire about a Homestead Exemption. First, we will direct you as to when it is most advantageous for you to file, as every situation is unique and some new homeowners may benefit from waiting.

Why are my taxes so high?

Taxes are based on the assessed value and the millage rates in your district. All millages are voter-approved or in the constitution. Other factors could impact this as well, such as square footage of the home, renovations, land, etc. You may also need to file for a Homestead Exemption.

Do both parties have to sign for a Homestead Exemption application?

If both are listed on the deed and were married at the time of the purchase, only one spouse needs to sign.

Do you send my tax bill to my mortgage company?

The Assessor’s Office does not send out the tax bills, the Sheriff’s Office does. It is suggested that you send a copy of your tax bill to your mortgage company if it is responsible for payment. Mortgage companies can obtain tax information directly from the Tax Collector/St. Tammany Parish Sheriff’s Office. You may also request an Escrow Letter.

Did you receive payment for my taxes?

The Assessor’s Office does not send out tax bills or collect tax payments. Taxes are paid to the Tax Collector/St. Tammany Parish Sheriff’s Office. We do not have payment information; however, you can check with them by calling 985-809-8217 or by visiting their website at STPSO.com/property-taxes.

Can my Trust have a Homestead Exemption and a Freeze?

A trust can have a Homestead Exemption or a Freeze if it meets certain qualifications. It must be the primary residence, one must have prior ownership and maintain usufruct or be named both the settlor and beneficiary of the trust. A copy of the extract of the trust that is filed with the Clerk of Court in St. Tammany Parish needs to accompany any Homestead Exemption or Freeze application.

