



## Dear Real Estate Professional,

We have created, and again updated, this guide to assist and inform you and your clients. I hope you find it useful. I would also like to share some of our recent progress and updated processes and procedures, thanks to new technology and software implementation.

We continue to make advancements in the technology that we use in every department. These advancements improve the quality, quantity, and timeliness of data that we provide to you as real estate professionals, citizens, and taxpayers of St. Tammany Parish.

Our GIS Department has created a digital map of the parish. This was a huge task, and we are extremely proud of this accomplishment, which is now substantially complete. We now have nearly 135,000 parcels drawn – over 99% of all parcels—completed, numbered, and available for your viewing and use on our website that is updated daily. Please advise our GIS Department of any omissions, discrepancies or errors in GIS mapping.

Our Transfer Department has undergone progressive changes, too. As you are aware, we previously worked a year in arrears. We know at times this has created challenges, especially during reassessment. We are moving close to “real-time” information with our new Arist assessment software that integrates and maintains GIS data. We worked closely with our Clerk of Court to accomplish this goal through electronic DeedSync. We are usually within a week of filings with the Clerk of Court. They are posted live through July 4 annually. The GIS map stays live year-round. The annual certified tax roll now reflects ownership as of July 4, except bulk splits and subdivisions, as the tax roll still reflects condition, parcel configuration, and property description as of January 1.

The current year now appears in January with new ownership updates and new and changed assessments numbers when parcels are subdivided or combined. Assessment information and estimated taxes are added when the tax rolls are open for public inspection in August. The data stays updated in real time until the Louisiana Tax Commission certifies it in October.

We continue to make advances in our Customer Service Department to better serve our citizens. Utilizing electronic forms in our offices and on our website helps to avoid multiple trips and greatly assists the citizens we serve. This also reduces human keypunch error, improves efficiency; and provides better quality control, automating workflow, and work processes.

In addition to these expanded services, we utilize Zoom as well. This online meeting capability assists citizens in completing Homestead

Exemption and Freeze forms from home. Appointments can be scheduled from our website: [STPAO.org](http://STPAO.org). We are also updating all photos utilizing field staff and NC Tech street imagery.

We also continually update our website with the most current information, publications, video tutorials, and more. We simplified our search engine and are working to improve the output of data. We are hopeful that the changes and investments we have made in the technology in our office will assist you to better serve your clients, the citizens, and taxpayers of St. Tammany Parish.

Moving forward in our efforts to better serve you, we ask that you always attach and record any surveys referenced in the deed, and to be certain to put the new assessment number, physical address, and desired mailing address of buyers on all deeds, especially Judgements of Possession and permits. Tax bills are mailed to the address in the appearance clause of the deed/cash sale. These steps will assist us in faster and cleaner transfers, and allow us to provide you with better data and notice.

We now use True Roll to verify Homestead Exemption and Special Assessment eligibility, receiving confirmation within three minutes of an application being commenced and filed. We continually monitor eligibility 24/7, 365 days a year.

Business owners now benefit from our new electronic filing system for filing annual LAT-5 forms online from Just Appraised. Only non-leasing companies are currently eligible to use this online service at this time.

If you have any suggestions or comments about this guide, how our office may better serve and assist you, or if you have specific questions about a transaction, please contact us at (985) 809-8180 or email:

[Assessor@STPAO.org](mailto:Assessor@STPAO.org).

Best regards,

*Assessor Louis Fitzmorris*

Louis Fitzmorris, CLA





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## Introduction

The 1974 Constitution of the State of Louisiana authorizes local and state governments to tax real and business personal property movables. The broad constitutional principles are clarified in the Louisiana Revised Statutes. The Louisiana Tax Commission's Rules and Regulations, enacted in accordance with the constitution and statutes, further clarify, interpret, and facilitate these laws. These are generally aligned with USPAP (Uniform Standards of Professional Appraisal Practices), [www.USPAP.org](http://www.USPAP.org). This summary of constitutional provisions, Louisiana Attorney General opinions, and revised statutes is for convenience only and is not intended as an official or legal interpretation. The actual provisions of law and jurisprudence supersede this summary of laws, procedures and guidelines.

## Understanding Homestead Exemption (HE)\*

A Homestead Exemption is the prerequisite to all Special Assessments and Exemptions except Use Value.

**To qualify for HE, new homeowners must:**

- Own and occupy residence by Dec. 31, and
- Not have a HE elsewhere. Louisiana state law allows an individual resident only one HE up to \$75,000. This exemption is granted proportionately with the ownership interest of those domiciled in the residence.

It is now typically best to apply for a HE for a new construction primary residence from May 1 to July 4 (except for bulks and resubs) the year of purchase, 30 days after recordation, but at least after Jan. 1, (with a certificate of occupancy issued before Jan. 1 of current tax year) unless you acquire an existing home without a HE after July 4 and do not have a HE elsewhere. If you owned another home and claimed a HE on Jan. 1, subsequently purchased another home and sold the former home, after July 4, you are still credited for the HE on the former home. If you own multiple homes, you may move HE to the home you occupy.

**Generally, it is not beneficial to file an early HE, causing us to flip ownership post-July 4 if:**

- 1 If the occupancy permit is issued before Jan. 1, and owned by the builder/developer, it will be on the tax roll in the builder's name with a discounted total assessed value. This would be lost if sold and recorded before July 4 of the following year, resulting in higher taxes for the taxpayer on the lot/land, and the building. The HE should be applied for the following year. If a certificate of occupancy is issued after January 1, the home will not be on that year's tax roll, only the land.

A HE is not necessary the next year if sold. We will NOT remove a HE once the home is listed, waiting on closing, sold, etc. Please do not coach or encourage this disruptive and misleading practice that often results in a windfall and undermines fair tax allocations at closing. Also, please do not send clients straight from closing to our office. Please wait until at least 15 days after recordation so our system can be updated to reflect sale, except bulks (multiple properties/parcels, or some assessment number listings.)

- 2 If sale was recorded after July 4, the seller's taxes were without a HE or higher for another reason and taxes were prorated at the closing based on the higher value and prorated to the buyer for a sale that occurred later in the year. Otherwise, buyer may owe seller refund.
- 3 If owned by the developer/investor on Jan. 1, then the total assessed value is discounted with or without house. Verify seller/developer/builder applied or have him/her apply.
- 4 The seller already had a HE, on the home on the current tax roll and cannot be removed without causing a double HE for the seller, a misdemeanor violation of state law.
- 5 The seller had a Senior/Veterans/Disability Freeze, Use Value, Veterans 100% Disabled Exemption and/or Investor/Developer Rate. The value for the purchaser will not reflect these discounted rates until after the year of the sale, if deed is recorded after July 4. The property value may be revised/corrected after sale, and the new assessed value will be reflected for the new owner, and even if they qualify for a freeze, the new value will be established and then frozen the following year. Thus, an early transfer would not benefit the buyer.

Please advise your clients if and how taxes were prorated and who is responsible for the difference, if any, should actual taxes differ from your estimates. The HE application cannot be filed online and must be filed in person or via Zoom. New homeowners need a copy of the recorded act of sale and their driver's license and/or voter's registration card that reflects their new address. If needed, the St. Tammany Parish Registrar of Voters Office is located across the street from our Covington office and in the same suite in our Slidell office. To schedule a Zoom appointment, email: [Appointments@stpao.org](mailto:Appointments@stpao.org).

Remember, a HE does not affect municipal taxes or parcel fees. Property owners living inside city limits will owe city taxes based on the total assessed value without the benefit of a HE. The Parish alimony millage rate within municipalities is half of the millage rate of the rest of the unincorporated parish. A HE in St. Tammany Parish is permanent once you become eligible.

However, failure to advise the Assessor within 60 days that a property is no longer eligible is a misdemeanor (LA R.S. 47:2330) as is having more than one HE. With the Louisiana Legislature's passage of Act 437 (LA R.S. 14:71.4) it is a crime punishable by up to six months in jail, fines, and restitution of taxes not paid.

#### **PROPERTY THAT DOES NOT HAVE AN EXISTING HE.**

Taxes are usually prorated to the purchaser based on the current tax roll at the time of sale. Usually, the purchaser should file for a HE for the next year because the tax proration at the time of sale transfers money from the seller to buyer to cover the seller's portion of taxes. Taxes are not paid to the Sheriff/Tax Collector at this time, (except for sales after the tax bills are mailed out by the Sheriff). Regardless of when a homeowner applies for a HE, it is for the entire year. If you retain ownership of two homes and move from one to the other, you must file a new application and remove the old HE. We cannot remove a HE after the roll is certified. Unfortunately, a current HE status is unavailable online until August, generally, when the tax roll becomes open for public inspection. You must call for a current status, but it may change before roll certifications.

#### **PROPERTY THAT HAS AN EXISTING HE AND THE SELLER BUYS ANOTHER HOUSE**

If taxes are prorated at an Act of Sale with the property having a HE in the seller's name, the purchaser benefits from the seller's HE and any attached assessment freezes because status and ownership are as of Jan. 1 of that tax year. Therefore, if the seller purchases a new home during the same year of his sale that does not have a HE, and seller wants a HE on the newly acquired property, the seller should not remove the HE on the property he sold because proration at the sale was based on the property having a HE and the law states that you are entitled to only one HE. However, this would require the seller and purchaser to come to the Assessor's Office at the same time with or within the same time frame with their Acts of Sale and both apply for their HEs. If they qualify by only having one HE and occupying their respective properties, and if both parties have agreed to transfer the property early and with some possible adjustments in the value, both parties could have a HE. This sometimes involves multiple transactions and parties to ensure no one has two HEs in the same year whether within St. Tammany or elsewhere. Sometimes too many transactions are involved to make it practical to make everyone whole.

## Highlights to Assist You and Your Clients

### HE ISSUES

We appreciate you reminding new home buyers to file for a HE. Sometimes, though, home buyers are premature in seeking a HE with our office.

Home buyers need to wait until the cash sale/deed has been recorded with the St. Tammany Parish Clerk of Court Land Records department before applying for a HE. Once it has been recorded, we request that they come in to apply for HE with a copy of their recorded deed and an updated driver's license OR certified voter's registration with new address. We no longer process transfers a year in arrears, and the tax roll will reflect condition as of Jan. 1 of the current tax year, but new ownership as of July 4. Any transfers recorded thereafter will not be recognized by our office until the following year, unless they are eligible and file for a HE on a property without a HE (unless it had a C.O. issued after Jan. 1) and do not have a HE elsewhere, but our system will generally recognize new owner within 30 days of recordation.

### NO IMMEDIATE HE FILING IS NECESSARY

When a new construction home is purchased and the Certificate of Occupancy has been issued after Jan. 1 of the current tax year, the home will not appear on the tax roll until the following year. The homeowner should not file for a HE. They will receive a tax bill until the following year for the land only.

The problem is when a homeowner with an existing HE buys an existing home, or a certificate of occupancy permit is issued before Jan. 1 of the current tax year.

The buyer cannot file for a HE on the purchased property for that year, because their HE remains on their previous property for that tax year, and they cannot have two HEs in the same year. After a home is sold, a HE cannot be removed by the seller.

Another problem is when a homeowner buys another home before July 4 but sells their former home after July 4. In that following year, the homeowner will have both properties in their name and the HE will remain on the sold house for the remainder of that year. They can, however, move it from one home they own to another.

As the issue is the exception not the normal rule, when these exceptions occur, we try to determine if purchaser can qualify for a HE in the half of the year of sale so seller can file a HE on their newly purchased home.

If a taxpayer does own both homes, they can move a HE to another home prior to Oct. 1 of a given tax year, but not after tax roll certification. In October, some homeowners do this without your knowledge disrupting the equity and equitable tax allocation at the closing. Beware, Freezes are

lost when a HE is removed, as are Phase-Ins. We do not want to undo the tax allocation by changing a HE status retroactively by change order after the closing. Also, many homeowners wrongly think their taxes are paid at closing and/or that the HE etc., was applied for them at closing.

Also, the last several years we have been removing the HE the year after the death of a homeowner per LA Vital Statistics Data. You may want to call us to verify HE status and revised total assessed value to prorate taxes accurately. You cannot see the present tax year taxes online until Aug. 1. Please also be aware of the removal of frozen assessments and renovations additions the seller completed in estimating future taxes.

To accommodate those who need a HE in current year, we do what is called an early transfer, but not when there are special exemptions, as this action removes the tax break and increases the taxes. This now can only occur July 4 – Sept. 1, and after that only by the Tax Commission change order to obtain a refund, not change listed owner. Any changes in address are done by letter to the Sheriff/Tax Collector after tax roll certification.

Remember, the tax bill goes to the address in the appearance clause on the deed of the sale and to the owner of record as of July 4 of that year. A “care of” or early transfer for HE can be requested to add the buyer’s name and new address under the original owner’s name. Please call us with any questions before closing.

### **WE ARE NOT THE TAX COLLECTOR**

The St. Tammany Parish Sheriff/Tax Collector’s office generally mails out tax bills in November and collects taxes that are usually due on December 31. They also administer the tax sales. The tax roll now lists owners as of July 4, so fewer bills are addressed to sellers, except sales out of bulk assessments after January 1. The Tax Collector’s telephone number is (985) 809-8217. Tax payments can be checked at [www.stpsopayments.com](http://www.stpsopayments.com).

### **50% PHASE-IN**

A new constitutional amendment, La. Const. Art. VII Sec. 18(f)(2) (a), affects quadrennial reappraisal of homestead exempted property where total assessed valuations increased by 50% or more since the last reassessment. This amendment instructs the Tax Collector (Sheriff)—not the assessor—that the additional liability of increased taxes shall be phased in over a four-year period. In other words, your additional increased taxes will be phased in with 25% year one (reassessment year), 50% year two, 75% year three and 100% year four, (prior to the next reassessment). However, the 2024 listed total assessed value as well as 2025, 2026 and 2027 will remain the same. The phase-in terminates upon sale of property. The Total Assessment will be unchanged on the Assessor’s tax roll and

website. If you have any questions concerning the four-year tax phase-in, please contact the St. Tammany Parish Sheriff/Tax Collector directly.

### **FREEZE LAW**

The income level for special assessment freezes (Senior Freeze) is currently \$100,000, effective for 2025 Freezes using 2024 federal tax returns. We customarily accept the tax return from the prior year. LA law states that future years the amounts of total income will be adjusted by the CPI beginning in 2026. There is a constitutional ballot measure in 2026 to raise the income to \$150,000.

### **MILLAGE RATES**

2024 parish-wide millage totaled 88.74 mills, which is the lowest total millage in St. Tammany Parish in decades. To that amount you must add parish alimony #1 of 2.89 mills for a total of 91.63 if you live in rural areas outside of municipalities or parish alimony #2 of 1.44 mills for a total of 90.18 in urban areas within a municipality. Alimony is constitutionally designated as general use. A taxpayer's total tax rate or total millage rate is determined by the property's fire, lighting, recreation, hospital or water districts, if any. The insert in the back of this booklet illustrates the millage rate fluctuation throughout the parish.

### **WE ARE HERE TO SERVE YOU**

We strongly suggest citizens contact us first before coming into the office with questions. For inquiries or to schedule a Zoom meeting, call (985) 809-8180 or email: [Appointments@STPAO.org](mailto:Appointments@STPAO.org). Contacting us in advance could save you an often needless trip into our offices or coming in without the necessary documents. Please follow us on Facebook, utilize the many resources on our website, and remember to always call us with any questions you may have. We are happy to help. Lastly, thank you for your efforts in helping us educate and inform the citizens of St. Tammany.

## *Special Circumstances:*

### **ABSENT HOMEOWNER**

If a homeowner is absent from the domicile but intends to return and does not rent the home or claim a HE elsewhere, such as residing in an assisted living facility or active military deployment, the HE is retained. If the property is rented to a third party, the HE must be removed the next year. If HE is lost, all other exemptions and special assessments are removed as well, for which they must be reapplied when subsequent or same owner obtains a new HE. Our True Roll service often flags these situations for further investigation and removal of HE, etc.

### **MULTIPLE IMPROVEMENTS**

If multiple improvements are on the same assessment number and one structure is rented and one has a HE, we list those rented improvements separately without land (improvement only). Similarly, if an owner-occupied double has half the improvement value and all land on the HE assessment and the rented improvement is listed on another assessment, this results in two separate tax bills. Both bills must be paid to avoid a tax sale and related complications. If one half of the improvement and the land exceeds HE threshold of 75,000, they may be left together as HE not affecting non-HE structure, to avoid possible future complications with tax sales, tax bills, etc.

### **LAGNIAPPE**

We no longer work transfers a year in arrears. We now generally work transfers and permits within 10 days of recordation. The live tax roll is only available August–October. Between January 1 and August 1, we list ownership, address, and assessment numbers in real time, as assessment numbers change if and when there is a parcel configuration or property description changes. Thereafter, only the certified tax roll is online. The GIS map, however, is live year-round. We should be advised early of unique circumstances after recordation, such as sales to/from nonprofits. Ownership on July 4 will be on tax roll. We only recognize documents recorded in the parish conveyance records. Filing resub maps is not a conveyance and should be followed up with the Assessor's Office to ensure assessments are correct, as we do not change GIS and listings until the first sale using new property descriptions. Resubs can be changed and are not recognized until acted upon. Avoid creative captions on recorded documents as they sometimes are not on the list of documents sent to our office by the clerk of court, and as a result are not reflected on the tax rolls correctly.

### **DIVORCES/SEPARATIONS**

To avoid illegal double HEs and divorce-related complications including reconciliation possibility, parties must have a divorce and community property regime/settlement before one spouse can get another HE, because both parties would still have one-half ownership on the existing property. As an alternative option, a husband or wife can donate his or her one-half interest in the existing house so that it becomes separate property of only one party and the other spouse's separate property. For marital donations, please refile for HE in the proper names so that documentation on file matches current ownership and provide a recorded copy of the donation or quitclaim on the tax roll based on the recorded deed. Separate property or co-owned property may require both spouses' signatures. We assume parties in separate property who each own a home live at one of the two homes, considering tax returns, licenses, motor vehicles, voter's registration, etc., to determine correct domicile to file one HE. We generally do not change names from the requisition name.

## TRUSTS

**HE shall extend to property owned by a trust when the:**

- Principal beneficiary of the trust is a settlor(s) of the trust.
- Principal beneficiary and settlor is the immediate prior owner.
- Principal beneficiary/settlor occupies the HE.
- Property qualified for HE immediately before transfer, conveyance or donation or would have qualified if not owned by a trust. For trusts filing for HE, a copy of the trust document or abstract thereof must be filed with the HE application. Qualified trusts may also qualify for a Senior Freeze.

## HE AND USUFRUCTS

The settlor of an unqualified trust must have owned prior to retention of usufruct. If 100% HE on Usufruct equals same percentage of prior ownership, it doesn't grant more ownership than originally owned. Retention of usufruct by settlor, not right of habitation, is necessary for obtaining HE for settlor/occupant as it must be the immediate prior owner per LA Constitution and applies even if subsequent owner is a trust or LLC.

## SURVIVING SPOUSES

**HE shall extend to a surviving or former spouse when the:**

- Trust was established for the benefit of a surviving/former spouse.
- Title to the HE is in the name of a surviving/former spouse as owner.
- Surviving/former spouse occupies the homestead.
- Surviving/former spouse has only one HE if granted this one.
- Spouse was a public servant killed in the line of duty. A full HE for surviving spouses includes active duty armed forces members, members of the National Guard, state police officers, law enforcement or fire protection officers who remain unmarried. Value of exemption is established by the first home but may be transferred to a future home.
- Spouse of a deceased service member may apply for home owned by the deceased but it is not transferrable.

## NONPROFITS

**To qualify for property tax exemption, a nonprofit must own the property and meet four basic requirements:**

- 1 The organization must be a nonprofit corporation organized exclusively for religious, designated places of burial, charitable, health, welfare, fraternal, or educational purposes.
- 2 None of the net earnings of the organization benefits any stockholder or member.
- 3 The nonprofit must be exempt from federal and state income taxes.

\*To download a copy of our brochure *Understanding How Your Property is Assessed*, go to [stpao.org/forms/](http://stpao.org/forms/).

- 4** None of the nonprofit's property is owned, operated, leased or used for commercial purposes. The tax roll reflects July 4 owners and nonprofit status, unrelated to the tax-exempt purpose of the corporation or association.

**Nonprofit organizations must apply to the Assessor's Office for property tax exemptions for any non-income producing properties. To obtain an exemption, a nonprofit organization must provide:**

- State of Louisiana Nonprofit Exemption Application <http://www.qpublic.net/la/orleans/docs/Exemption%20Application.pdf>,
- Determination Ruling Letter from the Internal Revenue Service (IRS), and
- IRS T-900 Form <http://www.irs.gov/pub/irs-pdf/f990t.pdf>.

\* LA RS 12:201 et seq. LA RS 9:1051 Nonprofit LLC not authorized under LA state law. We copy ownership as of July 4 and avoid proration, unless out of a bulk assessment.

The property must be 100% wholly owned by the nonprofit, not a related entity or partner for federal tax credit purposes. A single member entity subsidiary of a nonprofit is not considered a distinct entity under federal tax law but is under Louisiana property tax law for property tax purposes.

The authority to determine whether a particular taxpayer may be exempt from the payment of ad valorem taxes is a factual determination. Property owned by a qualified nonprofit but leased for commercial purposes is taxable. Property purchased by or sold by a tax-free entity and/or nonprofit are generally taxable for the time the property was subject to taxes, or lease-hold improvements from a government entity.

### **BOND FOR DEED**

HE is unavailable to buyers who have a bond for deed contract. However, HEs granted prior to June 20, 2003, are grandfathered. LA Const. Article 7 Sect. 20(7), LA R.S. 9:2948 is still law but has been ruled unconstitutional and constitutional amendment failed.

### **SELL-OFFS FROM BULK LISTINGS**

In sales from bulk listing or sell-offs from parcels occurring after Jan. 1, buyers pay sellers their proportionate share of taxes for property purchased, as the Assessor's Office is unable to break out tax bills retroactively. Both seller and buyer should refile Use Value applications for the following year, if applicable. Ownership will be as of January 1 in that same parcel configuration until the following tax year.

Multiple sell-offs from bulk assessments can create confusion and often results in dual or double assessments and/or tax sales. If notified of current years' sales before January 1, we can early transfer and separate listings for the

upcoming tax year so that two tax bills are sent by the Sheriff/Tax Collector to seller. The sold property will still be in seller's name (care of) buyer and buyer's mailing address.

Private roads, common areas, and green space usually remain on the original assessment. If informed that it is only residual acreage, it is assessed accordingly with nominal assessed value. If transferred to a homeowners' association, it may become tax free upon application.

### **TAX SALE PROPERTY**

If a tax buyer has purchased property for non-payment of taxes on a broken-out parcel, the former owner must first fully redeem the property at the Sheriff's Office before a HE or an assessment review filing or change order is permissible. If three years have passed since the recordation of the tax sale, the tax sale buyer must be dealt with first, unless adjudicated to the parish, if no one bid on it at the tax sale. These are also indicated by an assessment number beginning with a "6" as the first number until 2022. Thereafter, otherwise designated on our system. After five years, the parish/city may sell the adjudicated property by auction online utilizing Civic Source. Any quitclaim deed should direct the Sheriff to pay the taxpayer any refunds, if that is the intent of the parties, as the Sheriff typically refunds any overages to the person/entity that paid the taxes, not necessarily the owner.

## **Applying for Special Assessments**

**A buyer may qualify for a special assessment if the buyer:**

- Is 65 years of age or older and has a combined adjusted gross household income below \$100,000 and adjusted annually based on the Consumer Price Index, beginning in 2026. (HB 300 of the 2025 Regular Session places a constitutional amendment on the Nov. 2026 ballot to increase income level to \$150,000)
- Has a service-connected disability rating of 50% or more,
- Is a surviving spouse of someone killed in action, missing in action or a prisoner of war for a period exceeding 90 days,
- Is adjudged permanently and totally disabled by an administrative ruling.

### **SENIOR FREEZE - VETERAN'S FREEZE - DISABILITY FREEZE**

Homeowners may qualify for a Senior, Disability, or Veteran Freeze to lock in or "freeze" the current assessed value of their home for as long as the buyer owns and occupies the home if home buyers combined adjusted gross income does not exceed more than the maximum allowed, and if any improvements/upgrades to the property do not exceed 25% of the home's value. The Freeze extends to surviving spouses who are at least 55 years of age and meet all other criteria. This does not freeze the taxes that vary with the total millages that are approved by the voters and taxing bodies.

**To apply for special exemptions, you:**

- Must have HE
- Provide previous year's income tax return to verify income
- Provide Veterans Affairs and/or Social Security Administration decision letter (for veterans and disabled)
- Must apply in person at either office location or via a scheduled Zoom appointment.

**FIRST RESPONDER EXEMPTION**

Qualifying first responders are now eligible for an additional \$2,500 exemption. We attempt to identify eligible applicants annually by electronically confirming ongoing employment with qualifying employers as of January 1. If a homeowner is not on our verified list of eligibility and would like to receive an Act 179 exemption, they may apply while filing for their HE. If they already have a HE and wish to apply they may do so with our office, and we will contact their employer for eligibility verification.

**1. First Responder qualifications:**

- A. Must be a public/government employee
  - a. Must be full-time
  - b. Duties must include responding rapidly to an emergency, (do not actually have to respond, just included in their duties)
  - c. Must reside in the parish of the employer
  - d. The term First Responder includes the following:
    - i. Peace officer: Sheriff, police officer, or other person deputized by proper authority to serve as a peace officer (LA State Police, Dept. of Wildlife and Fisheries, FBI, ATF, CIA, Secret Service, or others)
    - ii. Fire protection personnel
    - iii. Certified emergency medical services personnel
    - iv. Emergency response operator or emergency services dispatcher
- Retirees do not qualify
- Surviving spouses do not qualify
- Can only qualify in the tax year applying
- Must qualify annually. As a courtesy, our office will verify continued employment with employers.

**2. Volunteer Firefighter Qualifications:**

- A. Completed no fewer than 24 hours of firefighter continuing education within the tax year, and
  - B. Is an active member of the Louisiana State Fireman's Association, OR
  - C. Is on the departmental personnel roster of the Volunteer Firefighter Insurance Program
  - D. Does not have to be full time
  - E. Does not have to reside in the parish
- (A + [ B or C ] = qualified)**

### **DISABLED VETERAN'S SPECIAL ASSESSMENT**

For a HE property owned and occupied by a veteran with a service-connected disability rating of 100% or the equivalent thereof if functionally unemployable by the U.S. Department of Veterans Affairs, all of the assessed valuation shall also be exempt from ad valorem taxation, above the \$7,500 HE (or \$75,000 market value). Any parcel fees and municipal taxes on the first \$75,00 must still be paid. To apply, please bring the disability rating, judgment, or death certificate to the Assessor's Office.

### **SURVIVING SPOUSE OF MILITARY & LAW ENFORCEMENT SPECIAL ASSESSMENT**

Art. VII, Section 21(M) of the La. Const. authorizes full exemption for certain property owned by an unmarried surviving spouse of a member of the military who was killed on active duty in the armed forces of the United States or a member of law enforcement. To apply, please bring the death certificate to Assessor's Office. This is not transferable to another home never occupied by the deceased.

## **Obtaining Use Value**

According to state statutes, bona fide agricultural, horticultural, marsh, and timberlands are assessed (not taxed) at Use Value rates, not at market value. The appropriate millage rate is then applied. The rates are established and reset every four years by the Louisiana Tax Commission. In the case of agricultural, horticultural, and timberlands, the property must be at least three acres or have produced an average gross annual income of \$2,000 or more in the four preceding years. The productivity of the land determines the Use Value. Marshland Use Values range from \$3.00 per acre for saltwater marshland to \$4.00 per acre for brackish water marshland, and \$5.00 per acre for freshwater marsh. Timberland Use Values range from different classes with values of \$7.51 to \$40.22. Agricultural and horticultural land Use Values also range from different classes with values of \$17.22 to \$40.83 per acre. Again, these rates are determined by the Louisiana Tax Commission every four years during reassessment years.

Those subdividing a parcel or acreage must refile the land use form on the remaining acreage. The Assessor's Office removes the Use Value and generally sends a new Use Value form. In most instances, a second reminder is sent during the review period. In some instances, a LA Tax Commission change order may be issued, if it is purchased post July 4 and/or it is a bulk/parent/child and the seller has Use Value and qualifies. Have seller apply for current year and file the subsequent year. We recommend checking the tax roll every August to ensure correct implementation. GIS and Pictometry are being used increasingly to verify eligibility. In some instances, proof of bona fide timber operations may be requested including concise reports and

tax records. Anticipate our office using GIS to reassign soil types to assign correct assessed value by soil classes in the future.

### §2306. PENALTIES

- A.** In the event that the landowner obtains a Use Value assessment by means of false certifications on his application, or fails to timely notify the Assessor of loss of eligibility for Use Value assessment as required by Section 5(A) shall be liable for a penalty equal to five times the difference between the tax under a market value assessment and the tax under a Use Value assessment for the tax years in which the Use Value assessment was attributable to the false certifications or failure to timely notify the Assessor of loss of eligibility.
- B.** The Tax Collector in each parish upon notification by the Assessor of a taxpayer's liability for penalty as provided in Section 6(A) above, shall have the authority and the responsibility for collecting the penalties provided for in this section, and shall disburse said penalties, pro rata, to the same authorities as taxes for current year are disbursed.

## Developer/Investor Rate

Before initial occupancy, a developer, builder, or contractor operating as a legal entity, may receive a Discounted Investor/Developer Rate Assessed Value for improved or unimproved, never occupied, residential or immovable property intended for resale. To obtain the Developer/Investor Rate, complete and return the Investor Rate exemption form, [www.stpao.org/forms](http://www.stpao.org/forms) as available online. This is not an exemption but a factor in valuation, but you apply to advise us.

### ST. TAMMANY PARISH ASSESSOR'S OFFICE PROPERTY IS ASSESSED AS FOLLOWS:

Land	10%
Commercial Land	10%
Improvements for Residential (incl. apartments)	10%
Improvements for Commercial	15%
Business Movable Property (personal)	15%
Public Service Properties (excl. land) (assessed by the Louisiana Tax Commission)	25%
Discount Developer or Investor/Builder Rate	60%/40%

## Estimating Annual Taxes

The Louisiana Constitution requires the Assessor to identify, list and value all property subject to Ad Valorem taxation on an assessment roll each year. The "Ad Valorem" basis for taxation means that all property should be taxed

“according to value” rather than the actual sales price. The Constitution defines assessed value as a percentage of “fair market value” or “use value.” Sales chasing is prohibited, but assessments can be adjusted to reflect corrected data such as square footage, etc., or improvements to the condition, by renovations or additions affecting depreciation often associated with the condition at the time of resale of an existing home. A whole subdivision or market area may be adjusted if an error in valuations is discovered in a nonreassessment year.

**FAIR MARKET VALUE**

Fair Market Value is determined by considering relevant real estate transactions in the marketplace between “willing sellers” and “willing buyers.” The Assessor is legally obligated to evaluate and study these transactions and assess your property accordingly. Current construction costs, zoning, financing, and economic changes also influence market values. Listing \$10 or \$100 as sales price or consideration is a red flag and such transactions get more attention and investigation as to value and sales price, thus get over-estimated, not under-estimated. LA RS 47:2328 states purchase price must be listed on deed/sales.

**RESIDENTIAL EXAMPLE:**

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\$175,000.00	Fair Market Value Land and Improvements
x 0.10	Assessment Level for Residential Property
<hr/>	
\$17,500.00	Assessed Value <i>minus</i>
- (\$7,500.00)	Maximum HE
<hr/>	
\$10,000.00	Taxable Value <i>times</i>
x 0.08432	Millage Rate (\$843.20) <i>plus</i>
<hr/>	
\$17,500.00	Maximum Mills Subject to HSE <i>times</i>
x 0.020	Municipal Tax Rate (\$350), if any
<hr/>	
\$1,193.20	<b>TOTAL TAXES DUE</b>

**COMMERCIAL EXAMPLE:**

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\$200,000.00	Fair Market Value Commercial Improvements <i>times</i>
x 0.15	Assessment Level for Commercial Improvements
<hr/>	
\$30,000.00	Assessed Value Improvements
<hr/>	
\$100,000.00	Fair Market Value Commercial Land <i>times</i>
x 0.10	Assessment Level for Commercial Land
<hr/>	
\$10,000.00	Assessed Value Land
<hr/>	
\$40,000.00	Assessed Value Improvements and Land <i>times</i>
x (0.08432	Millage Rate (\$3,372.80) <i>plus</i>
+ 0.020)	Municipal Tax Rate (\$800), if any
<hr/>	
\$4,172.80	<b>TOTAL TAXES DUE</b>

The Assessor uses the three nationally recognized appraisal approaches to determine market value. These appraisal calculations are commonly referred to as the cost, income, and market approaches. After a mass appraisal of your subdivision or area, a property's "assessed value" is determined by applying the appropriate percentage of value or assessment level that the law requires to determine lot/land values and per-square-foot values for improvements. The property's physical characteristics, such as square footage, quality, age of improvements (buildings and other structures), depreciation, etc., are also considered.

To estimate annual taxes in a closing, use 90% of the sale price if it reflects market value and is an arm's-length transaction. The appraisal department will determine the assessed value as of Jan. 1 using last reassessments valuation factors. Values are updated between reassessment years to accommodate freezes and nonprofit status removal, updated data, permits, and renovations, not to chase sales prices. Ownership is as of July 4, and is no longer Jan. 1, except bulk splits.

Do not use taxes of similar home assessments on that street that have Special Assessments or Freezes, etc., as those are not to be used as comparables. In a non-reassessment year, the current assessed value, if not subject to any freeze or special assessment, should not change significantly, unless we had erroneous information as to other structures, actual age, effective age, size, quality and/or condition, or improvements, or renovations/upgrades were made. Please call us if you have any questions, particularly as to current HE status.

For example, if the sales price is \$175,000, 10% of fair market value is \$17,500, which is the assessed value. If the property has HE, subtract \$7,500 for a taxable value of \$10,000. If your parish tax rate is 142.20 mills (A mill is 1/1,000 of one cent), multiply the taxable value by 0.14220 to arrive at the total parish taxes due. HE does not apply to municipal taxes, so multiply the total assessed value by .020 (if your municipal millage is 20 mills) to determine municipal taxes. The parish alimony differs depending on where you live, whether it is within or outside a municipality. It is less within the city. Millage rates vary across the parish by tax districts and municipal boundaries.

Short sales, foreclosures, tax sales, donations, successions, etc., are not arm's-



length transactions, so the assessed value may be more than the sales price. Simply assessing properties at sales prices or percentage thereof creates an inequity among identical properties. Transfers reflect current owners through July 4 each year. Condition and value as of January 1 is based upon values established in the last reassessment. Permits are documented on the tax roll a year in arrears. Only non-valuation disputes and errors are reviewed after tax bills are sent out. Please indicate any movables included as part of sales price or if property taxes are not allocated or prorated in sales documents.

Property is valued assuming absolute ownership unencumbered by any other interest or estate, such as a lease or mortgage, and this requires that the property be valued based on its market value, or its “value-in-exchange.”

The Assessor's Office takes into consideration the condition of the home on January 1 of the year of the act of sale. By law, the assessed value is based on January 1 of the year prior to the last reassessment year. For the 2024 reassessment, we used values six months before January 1, 2023 (July 1, 2022), and six months after (June 30, 2023). This establishes a stationary “blue book” value for similar properties for the next four years. The next reassessment will be in 2028 and will be based upon January 1, 2027 values.

Owners must refile all exemptions (Homestead, Use Value, Senior Freeze, etc.) on property for the year following the sale, unless the sale is recorded before July 4. All the seller's previous Special Assessments are removed, and property is revalued. If an early HE is advantageous and filed, the assessed value may change from the previous year or be updated the following year.

### PERSONAL PROPERTY VALUATION

The only movables for which Ad Valorem taxes are collected are on Business Personal Property (BPP). In Louisiana, “Personal Property,” also known as movable property, means tangible property that is capable of being moved or removed from real property without substantial damage to the property itself or the real property from which it is being removed. Unlike real property, Business Personal Property is reassessed annually.

Business Personal Property includes, but is not limited to, inventory, furniture,



fixtures, machinery, equipment and leasehold improvements, and all things other than real estate that have any monetary value, all monies, credits, investments in bonds, stocks, franchises, shares in joint stock companies, etc.

Business Personal Property in Louisiana is valued using the cost approach. Using this method, the original cost of an asset (which includes all associated costs including shipping, installation, labor, etc.) is multiplied by a cost index factor provided by the state to arrive at a replacement cost as new and then depreciation and obsolescence are subtracted to arrive at the fair market value.

**(Original Cost x Cost Index) x Depreciation Factor x  
Obsolescence Factor (if any claimed and accepted) = Market Value**

To simplify calculations, the Tax Commission provides a “Composite Multiplier” table, which contains values that are the product of the percent of values multiplied by the cost indexes.

**Original Cost x (Cost Index x Depreciation Factor) x Obsolescence Factor  
(if any) = Market Value**

Several types of Business Personal Property are not valued using the Composite Multiplier table but rather by separate tables developed for each type of property. The property types include watercraft, aircraft, oil and gas properties, drilling rigs and pipelines. These tables can be found in the rules and regulations on the Louisiana Tax Commission website at <http://www.latax.state.la.us>.

The assessed value of business inventory is simply the average monthly or year-ending inventory multiplied by 15%. Property taxes are paid on this inventory in the parish where the inventory is located. This info is self-reported annually by LAT-5 forms mailed out in February and due by April 1. Failure to report may result in an increase in value. Late filing may also result in a penalty.

BPP filing can now be done online through third party company Just Appraised. Our online system simplifies the annual filing process and makes it easier to:

- Access auto-generated LAT-5 forms
- Update your business name, mailing address, and all contact info
- Report your business as closed
- See a list of your previously reported assets
- Upload additional documents or asset listings
- Enter new items and dispose of items you no longer have
- Download and save a PDF of your form for easy record-keeping. Online filing is available for only non-leasing companies at this time. To access the Just Appraised site directly go to: [taxpayer.justappraised.com/sttammanyaparishla](http://taxpayer.justappraised.com/sttammanyaparishla).

The PIN needed is found on the LAT-5 form mailed to you. Instructions and more LAT-5 and BPP information can be found on our website at: [STPAO.org/personal-property](http://STPAO.org/personal-property).

## SETTING MILLAGE RATES

Tax bills are determined by multiplying the assessed value (determined by our office) by the applicable millage rate within your particular tax district divided by 1,000. The Assessor determines the assessed value of properties—not the millage rates. Millages begin with a vote of the people or by the LA constitution. Once created, they are controlled by the taxing bodies. Taxing bodies set their millage rates annually, between zero and their maximum millage rate. They can roll forward or roll back the millage rate each year. However, they are not allowed to exceed the maximum authorized rate. If a taxing body rolls their mills forward to a rate that increases revenue, it is a tax increase. Every year when each taxing body sets their millage rates, they must publicize the date, time, and location of their meeting before they do so. These are open, public meetings and the appropriate time for taxpayers to voice their support or opposition.

## Reviewing and Appealing Assessments

The appropriate time to inspect assessments, assessed values, special exemptions, verify mailing addresses, file a review, or appeal assessments is a two-week period from Aug. 15 to Sep. 15. Each year's preliminary tax roll is generally available online on or after Aug. 1. The tax roll reflects the past year's millages (except in reassessment when rollback rates are listed until all are certified) until all are reset by the individual taxing bodies and then approved by the Louisiana Legislative Auditor by early November each quadrennial reassessment. Letters are sent each year to anyone whose taxable assessed value increased by 15% or more than the prior tax year (LA R.S. 47:1987B(1)(a)). In reassessment year all taxpayers receive a letter. After that legally designated time period, valuation issues will only be reviewed for the next year's tax roll. Filing before or during this period preserves additional appeal rights. After the rolls are certified in October/November, the Assessor is unable to make changes without the Tax Commission's approval. This process can take up to 6–8 weeks for the Tax Collector to issue a new bill. Timely payment is advised; A refund will be forthcoming from the Tax Collector to whomever paid the taxes.

### To apply for an Assessment Review, please submit:

- Completed Assessment Review Form ([www.stpao.org/forms](http://www.stpao.org/forms))
- A declaration sheet from the insurance policy, or
- Any information or repair estimates documenting adverse conditions that may directly affect the value of the property, including recent pictures
- A recent appraisal addressed to a financial institution (We discourage requesting an appraisal solely for this purpose), and any other information that you believe is relevant. Please visit our website at [STPAO.org](http://STPAO.org) for more information.

Reviews may be sent electronically, by mail, or in person. However, for timeliness and efficiency we strongly suggest filing online.

If unsatisfied with the result of the Assessor's review, property owners may appeal their assessment to the St. Tammany Board of Review (Parish Council) by the deadline, usually 15 days after the tax rolls close for public inspection. If the Board agrees with the Assessor, property owners may appeal this decision to the Louisiana State Tax Commission. If the Commission affirms, property owners can then appeal their case to the district court (LA R.S.47:1992(B))

Check your assessment. If you identify a dual assessment or other error, such as improvements not on the tax roll or listed on the tax roll in error, improper HE or undervalued home, etc., please contact us at (985) 809-8180 or [assessor@stpao.org](mailto:assessor@stpao.org). We fully investigate all complaints and errors. However, any errors located after August generally cannot be corrected until the following tax year. Parcel splits/combinations need to be requested before Dec. 31 of prior year.

### REPORTING STRUCTURAL OR WEATHER-RELATED DAMAGES TO A HOME OR BUSINESS

Please complete an Assessment Review Form as soon as possible to fully explain the extent of damages sustained by your home or business as a result of a severe weather event. Additional instructions, forms and information are available on our website at [www.stpao.org/forms](http://www.stpao.org/forms). Upon receipt, we will review the current assessed value, inspect the site damage, damages in the area, and determine if your assessed value should be reduced for the current tax year. Typically, depreciation is increased until repairs can be completed. We usually post a direct link on the home page of our website if there is a severe weather event.

## Tax Notices

The St. Tammany Parish Sheriff's Office mails out and collects tax bills, mails delinquent notices, Mennonite notices and collects ad valorem taxes and holds tax sales. New property owners should obtain a tax bill from the Sheriff or seller before Dec. 1 of that year and arrange for payments by December 31 to avoid costs, penalties and interest.

For purchases in the first half of the year, tax bills are sent to the purchaser except splits/comboines. For purchases made after July 4, the previous owner will receive the tax bill and should forward it to the buyer. New property owners may receive a letter from the Sheriff addressed to the prior owner for the recently purchased property. It's their tax bill.

Tax bill information is available at: [STPSOpayments.com](http://STPSOpayments.com). Dollar amount due on our website is only good through Dec. 31. Penalties and interest are added after. Beware of Phase-Ins from Reassessment where actual total assessment does not match what the Tax Collector bills the taxpayer. (See PHASE-INS)

Always remember that taxes are settled between the parties — not paid at the closing of the sale, (except after tax bills mailed by Sheriff). No partial payments are accepted by the Tax Collector without a payment plan. All payment plans must be paid off before tax sale. All payments should be sent to the St. Tammany Parish Sheriff's Office by Dec. 31 of the same year to

avoid penalties and interest. Should you need a duplicate bill, contact the St. Tammany Parish Sheriff's Office at (985) 809-8217.

Buyers' and sellers' addresses listed in sales documents should be valid until December when the Sheriff distributes tax bills. Change of Address forms must be filed with the Assessor's Office to ensure proper listing on the tax roll. A change of address form can be found at <http://www.stpao.org/forms> or can be found on your tax bill or submitted in writing via email or mail.

Beginning with the 2014 tax roll, all municipalities and parcel fees are collected by the Sheriff/Tax Collector. 2014 was the first year for Madisonville, while 2011 was the first year for Abita Springs and Pearl River. At some point prior to 2013 each city or town collected their own property taxes, so check with each city or town regarding any old tax sales, adjudications, or unpaid Ad Valorem taxes for prior years.

Additionally, check with the Sheriff/Tax Collector to ensure all Business Personal Property taxes were paid when handling the sale of businesses or business personal property, such as inventory, furniture, fixtures, equipment, leasehold improvements, etc., as they are not subject to tax sales.

## Geographical Information Systems (GIS)

A GIS is a system designed to capture, store, manipulate, analyze, manage, and present spatial or geographic data. Our use of GIS mapping is intended to help our team, government agencies and St. Tammany citizens to have easy access to parcel ownership information and assessments. Real estate professionals will find the information provided particularly helpful.

Our GIS, initiated just 12 years ago, currently has 135,000+ parcels drawn and loaded on our website, [STPAO.org](http://STPAO.org). As we continue to create and maintain this digital map of St. Tammany Parish, our parcel data will be continually uploaded and made available to you, updated in real-time, except for splits and combines. The GIS map is not the official tax roll but serves as a tool for tax roll creation. A "0" means assessment has not been identified with the parcel yet; not that its taxes are zero. Multiple assessment numbers indicate possible dual chains of ownership, property description overlaps, etc. For a GIS tutorial, please visit our online video library. If you have questions, concerns, or information regarding GIS parcel data please contact our GIS department.

EagleView updates imagery every two years, instead of every four, with 1' and 3' resolution, instead of 3' and 6' respectively, as in the past.

## Understanding Tax Sales

If taxes are not paid by a certain date, the Sheriff's Office will advertise properties for sale to the public to collect the unpaid taxes. On an advertised date, usually in July, the property "tax lien" will be sold at a tax sale, which is now done online at [www.zeusauction.com](http://www.zeusauction.com), customer service telephone number 800-800-9588. If a property is not purchased at the tax sale, the

property will then be adjudicated to St. Tammany Parish. It is important to remember that any property that has been sold for non-payment of taxes can be redeemed within three years of sale by paying taxes, costs, penalties, and interest due to the Sheriff if property is adjudicated the three-year redemption period is extended. However, after five years the parish may sell the property by auction through Civic Source. A property owner can lose his property and must then deal directly with the tax sale buyer. Act 747 of the 2023 Regular Session of the Louisiana Legislature, as amended by Act No. 411 of the 2025 Regular Session and, voter-approved Constitutional amendment changes the process to within five years of the date of recordation. Contact the Sheriff Tax Collector to obtain a payoff or redemption amount at (985) 809-8217.

The St. Tammany Parish Sheriff’s Office handles all redemptions on tax sales and adjudicated properties. It is the responsibility of the property owner to pay all taxes, penalties, interest, and costs to the Sheriff’s Office (currently 5% penalty and 1% interest per month). Currently, properties adjudicated to the state and parish are available for sale at [www.stpgov.org](http://www.stpgov.org), via Civic Source. For more information, you can contact the St. Tammany Parish legal department at (985) 898-3427.

Please be aware that national companies that capitalize on the Louisiana tax sale process are acquiring property at the Sheriff’s annual tax sale. Under Louisiana law, a tax deed buyer can earn as much as 17% interest on their investment in the first year. Act 747 ends tax sales as we know them, replacing them with a type of sheriff’s sale. Stay tuned to our website for more developments by Jan. 1 of 2027 as the new tax lien law takes effect. Old adjudications may be sold or converted to tax liens.

TAX YEAR	TAX SALE DATE	RECORDED DATE
2024	07/29/2025	08/07/2025
2023	07/15/2024	07/25/2024
2022	07/10/2023	07/27/2023



TOO LATE TO REDEEM, LA R.S. 47:2132  
*(More than three years since recordation.)*

TAX YEAR	TAX SALE DATE	RECORDED SHERIFF SALE DATE
2021	08/01/2022	08/17/2022
2020	07/19/2021	08/02/2021
2019	07/27/2020	08/02/2020
2018	07/29/2019	08/07/2019
2017	07/16/2018	07/27/2018
2016	07/31/2017	08/10/2017
2015	07/11/2016	07/22/2016
2014	07/13/2015	07/24/2015



## ADDENDUM

### Attorney General Opinions on Homestead Exemptions

- A** Only one Homestead Exemption can be claimed. (A.G.'s Opinion 1942-44, p. 1660, A.G.'s Opinion 1942-44, p. 1678, A.G.'s Opinion 1940-42, p. 4117).
- B** If other requirements are met, a person may be entitled to the exemption, even if the taxpayer is a citizen of another state or country (A.G.'s Opinion 1948-50, p. 729).
- C** Taxpayer does not lose the exemption by temporary absence (A.G.'s Opinion 1948-50, p. 729).
- D** State employees living in another parish does not lose his entitlement if he returns to occupy the property regularly (A. G.'s Opinion 1936-38, p.1055) and does not rent the property to another (A.G.'s Opinion 1936-38, p. 1054).
- E** Army officer required to live away from home who allows relatives to occupy the property rent free does not lose his Homestead Exemption (A.G.'s Opinion 1940-42, p. 4088).
- F** Taxpayer who establishes a second residency for political purposes does not lose the Homestead Exemption on his first residence (A.G.'s Opinion 86-364, Oct. 17, 1986).
- G** If part of a property is used as income producing property, the part occupied by the owner as a residence is exempt, the income producing part is not (portion of home used as a place of business is not exempt, A.G.'s Opinion 1940-42, p. 4129; A.G.'s Opinion 1934-36, p. 1144; rented half of double house not exempt, A.G.'s Opinion 1934-36, p. 1138).
- H** When there is more than one tract with a residence on one and a field, pasture or garden on the other, tract must actually be used as a field, pasture or garden to be eligible for exemption, taxpayer must personally use the field, pasture or garden, and, if the tract is let out to another, it is not exempt (A.G.'s Opinion 1940-42, p. 1660).
- I** Property owned by a partnership or corporation is not entitled to Homestead Exemption (Corporation: A.G.'s Opinion May 7, 1969, A.G.'s Opinion 1940-42, p. 4119; Partnership: A.G.'s Opinion 1936-38, p.1044).
- J** Purchase arrangement which does not transfer title does not give occupant entitlement to Homestead Exemption (Lease/purchase: A.G.'s Opinion 1940-42, p. 4110 and p.4115; A.G.'s Opinion 1942-44, p. 1679; Bond for Deed: A.G.'s Opinion No. 87-345, May 12, 1987).
- K** A bona fide homestead is not eligible for the homestead exemption if an LLC owns such homestead subject to a usufruct in favor of a natural person who owned the homestead immediately prior to the granting of such usufruct, qualified for the homestead exemption before the transfer, and continues to occupy the residence on the homestead. A.G.'s Opinion 01-144, 00-54, 96-438, and 94-603.
- L** Two natural person usufructuaries, who, at the time their usufruct was granted, were the immediate prior owners of the property and who occupied the property as their homestead both before and after the property was transferred, may claim the homestead exemption under La. Const. Art. VII 20(A)(4), regardless of who holds the naked ownership of the property. A.G.'s Opinion 15-0135.
- M** Usufructuaries who have transferred naked ownership of property to a trust may qualify for the Homestead Exemption if the requirements of La. Const. Art. VII, 20 (A)(3) or (A)(4) are met, however, they do not qualify for the Special Assessment level provided for under La. Const. art. VII 18(G). A.G.'s Opinion 16-0152.
- N** The Veteran's Exemption is a distinct ad valorem tax exemption and not a homestead exemption, and, in some circumstances, the Veteran's Exemption may be cumulated with a Homestead Exemption. La. Const. Art. VII, § 20 sets forth the homestead exemption and extends it to a property "owned by a trust" when the requirements of the article are met. The Veteran's Exemption further requires that the property be "receiving the homestead exemption" and so it may only apply in addition to a homestead exemption. The Trust Exemption provides that "the homestead exemption shall extend to property owned by a trust" but the Veteran's Exemption requires that the property be "owned and occupied by a veteran" or by the veterans surviving spouse. If a trustee should happen to be a person who may claim the Veteran's Exemption, then the Trust Exemption could serve as the prerequisite homestead exemption with which the Veterans Exemption may be cumulated. A.G.'s Opinion 16-206.

## Tax Sale Fact Sheet

### *Change Orders & Cancellations*

A decision made by the Assessor's Office to request a change order is fact dependent, no one rule applies to all facts and circumstances; If a taxpayer requests a change order, the Assessor's Office investigates the request and requests a change order, if warranted. If justified, and submitted in compliance with the law, and consistent with office policy and procedures, the change order is requested from the LA Tax Commission.

If the Assessor's office discovers an error on the tax roll (without a request from a taxpayer) it will request a change order and cancellation, if necessary, on behalf of the taxpayer. There is no formal procedure for notifying the tax sale purchaser. Cancellation certificates are forwarded by the Assessor to the Tax Collector. The tax collector is notified that a change order request was approved by the Louisiana Tax Commission and then processes a refund directly to the tax sale buyer. The tax sale buyer or whomever paid the taxes, unless a quitclaim deed states otherwise, receives the refund from the Tax Collector, not the Assessor. There is no set time within which the Assessor's office is required to respond to a request for a change order or act upon a sale cancellation. Generally, the Assessor's office responds to all valid requests within 6–8 weeks. The complexity of the issues presented sometimes necessitates a delay, as do the busier cycles within each tax season.

LA R.S. 47:2132 requires any claim for erroneous payment (dual assessment or improvements do not exist) of taxes to be presented to the Tax Commission within three years of the payment. This rule is further codified in La. Admin. Code. title 61, § 3507.

In the future, if you receive a cancellation of sale from the Louisiana Tax Commission, please submit the request for a refund of the tax monies within three years of payment of the taxes. It is the policy of the Assessor's Office that all tax sale buyers record their own cancellations.

### *Research & Locate*

Tax sale purchasers are advised at the beginning of each tax sale that they should research the parcels prior to purchasing the property at tax sale. The Assessor's Office cannot utilize its resources to research the properties purchased at the tax sale. While we are glad to accommodate all reasonable requests, those for private research of tax titles go beyond the scope of the Assessor's duties. There are many well-qualified abstractors who will gladly assist you. At this point, if it is not drawn it's probably for a reason, such as title issue, bad property description, or off-roll adjudicated property.

No rule, regulation, or law requires the Assessor's Office to identify for you the actual physical address or location of the property at issue. The law requires the Assessor to describe all property according to a description that will "reasonably identify" the property which is attached to each assessment number. The 911 district controls address issuance and disputes. You may retrieve assessment numbers and corresponding data from the Assessor's website at [STPAO.org](http://STPAO.org).

Assessment numbers that refer to lots (not parcels in a subdivision), are most likely in a subdivision plat on file with the St. Tammany Parish Clerk of Court's office. Your abstractor/surveyor can verify the existence of the map file. It is not the Assessor's office's responsibility to confirm that a map or subdivision plat is on file with the Clerk of Courts office effective until Jan. 1, 2026. See Acts 2024 No. 409.

## UTILIZE OUR WEBSITE:

- Check your assessment
- Get the most current public info
- Submit online applications
- Review past millage history and statistics
- View GIS tutorials
- Download, print, and complete forms
- File forms electronically
- Learn more from our extensive video library
- Request an appointment
- Schedule a Zoom meeting
- View public notices
- Review frequently asked questions
- Download numerous educational publications
- Sign up for our email list

## CONTACT US:

*General Email:* Assessor@STPAO.org / *GIS Department:* GIS@STPAO.org

*Business Personal Property Department:* PersonalProperty@STPAO.org

*Covington Office:* (985) 809-8180 / *Slidell Office:* (985) 646-1990

*Personal Property Department:* (985) 871-4540

*Office Hours of Operation:* 8:30am-4:30pm (Slidell Office closed 1 - 2pm for lunch)

## HELPFUL LINKS:

**Visit the Louisiana Tax Commission website at: [www.LaTax.LA.gov](http://www.LaTax.LA.gov) for:**

Affidavits • Appeals • Change Orders • Parish Tax Rolls • Annual Reports  
CAP Rates Studies • Forms and Reports • Rules and Regulations  
Statutes • Statewide Advisories

**Visit the Louisiana Legislative Auditor website at: [www.LLA.LA.gov](http://www.LLA.LA.gov) for:**

Maximum Millage Reports • Pension Reports • Millage Workshops  
Forms & Educational Resources

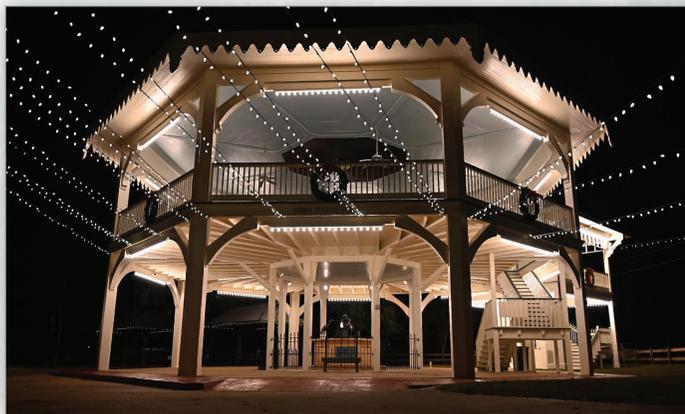


## IMPORTANT DATES TO REMEMBER:

*(Approximate dates – actual dates may vary)*

- Jan 1** Valuation and “legal status” date and property is assessed based upon condition on that date.
- Feb 1** Business Personal Property Letters (LAT-5) are mailed out.
- Apr 1** Deadline to return LAT-5 forms for Business Personal Property
- Jul 1** Deadline for Investor Rate forms
- Jul 4** Current owner reflected on tax roll through this date
- Jul 31** Sheriff tax sale
- Jul 31** Deadline for taxing bodies to set millage rates
- Aug 15–Sep 15** Assessment Review Period (tax rolls are open for a two-week period)
- Sep–Oct** Certify updated tax roll
- Sep–Oct** Parish Council convenes and meets as Board of Review
- Nov 15** Deadline to deliver tax roll to LA Tax Commission
- Nov–Dec** Sheriff/Tax Collector mails tax bills
- Dec 31** Legal deadline to own and occupy for Homestead Exemption
- Dec 31** Tax bills are due and become delinquent incurring costs, interest and penalties.

*These materials are provided as a general guide to the policies and procedures of the St. Tammany Parish Assessor's Office and the assistance that may be provided to taxpayers. It is not intended, in any manner, to serve as legal advice for any one particular case based on the unique and particular facts. Should any legal issues arise, it is recommended that an attorney be consulted. You are invited to contact the Assessor's Office for any further information at (985) 809-8180.*





*Get the most current information, review past millage history, file forms electronically, check your assessment, utilize our GIS system and parcel viewer, file business LAT 5 forms, and communicate with the Assessor's Office on our website, [STPAO.org](http://STPAO.org).*



