

# HB 92 Summary and Guidance

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# Background: Where Did This Come From?



- Legislature entered 2024 session concerned about rising property value assessments and in turn property tax
- Various proposals ultimately resulted in HB 581 (2024)
- HB 92 (2025) serves as a cleanup bill to last year's HB 581 and collected other provisions in the process

# HB 92: Overview

Signed into law April 1, 2025 (Act 5).  
Applies to the 2025 taxable year and onwards.

Major Components:

1. Estimated Roll-Back Rate Changes (Part 1)
2. Revisions to HB 581 (2024) (Part 2)
3. Other Provisions Included



# HB 92

## Part 1: Estimated Roll-Back Rate

- The estimated roll-back rate is a new concept that became law in 2025. It was created by HB 581 (2024) and revised by HB 92 (2025).
  - Under prior law, a property owner's annual notice of assessment (NOA) automatically included the previous year's millage rate for each authority and an estimated tax liability based on that rate.
- HB 581 created the estimated roll-back rate, designed to provide local governments with more flexibility in accurately previewing that year's millage rate to the property owner on their NOA.
- HB 92 added a deadline by which the estimated roll-back rate must be provided and added a fallback provision if a jurisdiction fails to certify and provide an estimated roll-back rate.

# HB 92

## Part 1: Estimated Roll-Back Rate Changes

### Local Government Options

- Option 1: A local government may certify an estimated roll-back rate to be included on the NOA.
  - The estimated rollback rate is defined as “the current year's estimated millage rate for general maintenance and operations minus the millage equivalent of the total net assessed value added by reassessments.”
  - The levying or recommending authority must certify this rate by a formal vote and provide the rate to the county board of assessors and tax commissioner no less than 15 days prior to the postmark on the annual NOA.
  - If the estimated roll-back rate is certified by the deadline, then the NOA will not include the estimate of taxes owed.



# HB 92

## Part 1: Estimated Roll-Back Rate Changes

### Local Government Options

- Option 2: If a local government fails to certify and provide an estimated roll-back rate by the deadline:
  - Then the NOA for that specific jurisdiction will state the previous year's millage rate and provide an estimate of taxes owed
  - Similar to how NOA's were prepared prior to HB 581.



# HB 92

## Part 1: Estimated Roll-Back Rate Changes

### **Procedure and Timeline to Certify the Estimated Roll-Back Rate**

- “Each levying or recommending authority shall annually calculate its estimated roll-back rate for the current year and shall certify such rate to the county board of tax assessors and the county tax commissioner no less than 15 days prior to the postmark of the annual notice of assessment.”
- ‘levying authority’ refers to the county board of commissioners (BOC) and the city council; ‘recommending authority’ refers to the school board.
- The decision to certify the estimated roll-back rate must be made via a vote of the entire board or city council; the only exception is in the case of a sole commissioner.



# HB 92

## Part 1: Estimated Roll-Back Rate Changes

### **Procedure and Timeline to Certify the Estimated Roll-Back Rate**

- For jurisdictions that have submitted an estimated roll-back rate via the chairman or a staff member, it is strongly encouraged to ratify that decision via a formal vote in a public meeting.
- For guidance on setting an estimated roll-back rate, it is recommended to contact the county chief appraiser to obtain the most current preliminary data on how the digest may change in your community.





# HB 92

## Part 1: Estimated Roll-Back Rate Changes

### Considerations for the Estimated Roll-Back Rate

- If you certify an estimated roll-back rate and you later set a millage rate higher than the estimated roll-back rate published -- there will be a disclaimer added to the tax bill alerting the property owner the estimated rollback rate was exceeded
- The estimated roll-back rate applies only to the general fund M&O (maintenance and operations) rate and not any special service district millage levies or other levies.
- The estimated roll-back rate is a new concept and is completely separate and distinct from the actual roll-back rate calculation you are already used to on the PT 32.1 form when submitting your tax digest



# HB 92

## Part 2: Revisions to HB 581 (2024)

- HB 92 limits the statewide floating homestead exemption created by HB 581 (2024), so it applies to the homestead and no more than five (5) acres of immediately surrounding land.
  - If the property is enrolled under the preferential assessments for CUVA (Conservation Use) or FLPA (Forestland Protection Act), the HB 581 exemption is limited to the homestead and the lesser of two (2) acres or the local government's minimum acreage requirement for zoning.
- Clarifies that a surviving spouse may continue the floating homestead exemption without the need to apply or reapply following their spouse's death.



# HB 92

## Part 2: Revisions to HB 581 (2024)



- Allows local governments that opted out of the HB 581 floating homestead exemption to rescind their decision to opt out and join HB 581's exemption prospectively by adopting a resolution to do so by April 30 for tax year 2025, or by March 1 of any year from tax year 2026 through 2029.
  - Does not allow future opt out, only ability to opt back in



# HB 92

## Part 2: Revisions to HB 581 (2024)

- Local governments that opted out of HB 581 and which do not have a generally applicable floating homestead exemption or freeze for their jurisdiction:
  - Requires the jurisdiction to vote to opt out of HB 581 again by March 1, 2027. To opt out again, the local government must complete three public hearings and pass a resolution to do so, otherwise the floating homestead exemption from HB 581 becomes effective for 2027 and thereafter.
  - A disclaimer is added to the tax bill stating the name of the governing authority that opted out of HB 581 and providing the main phone number to contact that governing authority. Requirement sunsets December 31, 2029.



# Other Provisions

- Taxpayers may apply for homestead exemption beyond April 1st; they may apply during their 45-day window to appeal their NOA. (Section 1-4)
- Cities representing less than five (5) percent of the municipal population levying a property tax are not needed for a FLOST IGA. (Section 3-2)
- Creates a local sales tax exemption for (ESPLOST) funds used by school districts on projects associated with such tax, only if the school district has a generally applicable floating or frozen homestead (section 2-1) exemption.
- Carved out DeKalb Sales Tax from limitation (Section 3-1)



# Resources and Q&A

- GMA Resources
  - [Estimated Rollback Guide](#)
  - [GMA Bill Tracker](#)
  - [HB 581 Page](#)
- ACCG Resources
  - [HB 581 & HB 92 Resources](#)
  - [ACCG Bill Tracker](#)





# Contact Us

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