ASSESSMENT AND TAX INFORMATION

2025 COUNTY-WIDE REASSESSMENT FAQS

Why am I receiving a County-wide Reassessment notice in 2025?

South Carolina state law requires all counties to conduct a reassessment of all real property every five years.

What do I need to do when I receive my Assessment Notice?

The assessment notice is an informational notice.

It is not a tax bill.

In most cases, no action is required.

If you do not agree with your property valuation notice, or if you think that the value of your property is incorrect or it is misclassified, you may appeal; however, to secure all of your appeal options you must file the appeal within 90 days of the notice date. Instructions on how to file an appeal are located on the back of your valuation notice and on the Assessor's website.

Why is Union County reassessing my property?

Title 12-43-217

(A) Once every fifth year each county or the State shall appraise and equalize those properties under its jurisdiction. Property valuation must be complete at the end of December of the fourth year and the county or State shall notify every taxpayer of any change in value or classification if the change is one thousand dollars or more.
In the fifth year, the county or State shall implement the program and assess all property on the newly appraised values.

The goal of reassessment is to distribute the overall tax burden throughout the County in a way that is fair to each taxpayer.

Is the Assessment Notice a tax bill?

No. The Assessment Notice (aka-Notice of Valuation & Classification) is not a tax bill.

Why does my notice display an improvement assessed value, but I didn't make any improvements?

Improvement is the terminology used to identify everything located on the land or considered as real property, such as buildings, inground pools, boat docks, etc. If you have made no changes to an existing structure but you still have an increase, this would reflect the market showing an increase in value.

What is the effective appraisal date of the 2025 countywide reassessment program?

December 31, 2024. The taxable value reported on the 2024 assessment notice will remain the same for the next four years, unless there is an "ATI" conveyance, an addition/renovation to the

property which increases the value, an addition or removal of an exemption, a value change due to a property appeal, an omitted improvement added to the tax roll, or a change in use of the property.

Do all assessments or appraisal values change at the same rate?

The market value for each property is established using sales from a specific time frame; in the case of the 2024 reappraisal, this was normally performed from January 1, 2024 through December 31, 2024. Often percentage increases or decreases in property value are reported in the media, which is confusing to property owners because these figures are generalizations, not representative of a specific neighborhood. What is important is whether the current value is correct and aligned with sales of comparable properties in the market area.

How can my property value increase when I haven't done anything to my property?

While a property may not have been updated and characteristics remain the same, the property value is based on what it would sell for as of the prescribed appraisal date. Real estate values are influenced by numerous external economic, social, governmental, and physical factors. For example, general economic conditions such as interest rates, inflation rates, supply and demand, changes in tax laws, new highways, and a number of other factors can change and affect the value of property. As property values change in the market place, those changes must be reflected on the assessment roll.

How are residential properties assessed?

Residential Properties are valued based on what comparable properties are selling for in the community. The valuation methodology used is known as the “Mass Appraisal” approach, a process by which large groups of properties are valued for ad valorem tax purposes, using statistical models of arms-length sales to arrive at a value as of a given point in time.

How is the actual square footage or gross living area square footage determined?

The Assessor’s Office uses exterior measurements of homes and buildings, which is an appraisal industry standard. This may cause the Assessor’s calculation of square footage to differ from that estimated by a builder or realtor since they frequently use interior measurements. This measuring technique is applied consistently to all improvements, which results in uniform data collection.

How does the assessor estimate market value?

To estimate the market value of your property, the Assessor generally considers three approaches.

Market Approach

The first approach is to find properties that are comparable to yours which have sold recently. Local conditions peculiar to your property are taken into consideration. The assessor also uses sales ratio studies to determine the general level of assessment in a community, in order to adjust for local conditions. This method is generally referred to as the

Cost Approach

The second approach is the COST APPROACH and is an estimate of how many dollars at current labor and material prices it would take to replace your property with one similar to it. In the event improvement is not new, appropriate amounts for depreciation and obsolescence would be deducted from replacement value. Value of the land then would be added to arrive at the total estimate of value.

Income Approach

The INCOME APPROACH is the third method used if your property produces income such as an apartment or office building. In that case, your property could be valued according to its ability to produce income under prudent management; in other words, what another investor would give for a property in order to gain its income. The income approach is the most complex of the three approaches because of the research, information and analysis necessary for an accurate estimate of value. This method requires thorough knowledge of local and national financial conditions, as well as any developmental trends in the area of the subject property being appraised since errors or inaccurate information can seriously affect the final estimate of value. MARKET APPROACH and usually considered the most important in determining the value of residential property.

Who appraises my real property for the county?

The Assessor employs SC certified appraisers. A Union County appraiser is responsible for a appraising Residential Property and Commercial Property. For normal onsite inspections, the appraiser does not go into the home unless invited by the owner.

The appraisers travel in county vehicles identified with a Union County logo. Each appraiser must have a photo identification card.

What is my responsibility to keep the Assessor informed of a current mailing address?

It is important to understand that without a current mailing address, the assessor will be unable to send you notifications regarding your property. It is the owner's responsibility to advise the Assessor when the mailing address has changed or is different from the mailing address reported on a recorded document. To protect the taxpayer from an erroneous address change, the address used by the Assessor's Office will not be changed without the property owner's written consent.

Every year, many citizens do not receive the notices mailed by the Union County because they have not kept us advised of their changed address. Don't let this happen to you! If you have any questions regarding your mailing address, please call (864) 429-1650.

What are the office hours for the Assessor's office?

The Assessor's Office is open for customer service from 8:30 AM to 5:00 PM, Monday through Friday; however, there are exceptions, so please check with the Assessor's office directly. (864) 429-1650

What Holidays are you closed?

New Year's Day
Martin Luther King Day
Presidents' Day

Good Friday
Memorial Day
Independence Day
Labor Day
Thanksgiving Day
Day after Thanksgiving
Christmas Eve
Christmas Day
Day after Christmas
County offices providing emergency and/or public safety functions remain open on holidays.

What is the definition of real estate, real property, and personal property?

Real estate is an identified parcel or tract of land, including improvements, if any.

Real property consists of the interests, benefits, and rights inherent in the ownership of land plus anything permanently attached to the land or legally defined as immovable; the bundle of rights with which ownership of real estate is endowed.

Personal property consists of every kind of property that is not real property; movable without damage to itself or the real estate; subdivided into tangible and intangible.

How can I determine where a fence line should be?

The Assessor's Office cannot determine where your shared fence (property) line should be. If you have a dispute with your neighbor over the placement of a fence, this is a private civil matter. Our office has no jurisdiction over these issues. A private surveyor is often hired by one or both property owners to resolve the issue.

Can the Assessor advise me on how to change my title, what type of deed to use, and/or what it should say?

No. The Assessor's staff cannot provide this type of information. You may want to contact a title company or seek the advice of an attorney before submitting deeds for recording that affect change in ownership.

15% CAP & ATIs FAQs

What is an Assessable Transfer of Interest (ATI)?

An Assessable Transfer of Interest (ATI) means a transfer of an existing interest in real property that subjects the property to appraisal. The effective date of the appraisal is December 31st of the year of transfer and represents the fair market value for property tax purposes following December 31st.

Title 12-37-3135, 12-37-3140, 12-37-3150, 12-37-3160, 12-37-3170

Is the 15% cap applied to all real property?

No. The 15% cap is removed the year after an "assessable transfer of interest" occurs or improvements are made to the property.

What happens to the cap when I sell my home and buy a new house?

When a property sells and it is an "ATI" conveyance, the cap is removed and the value is increased to fair market value as of December 31st of the year the conveyance occurred. Similarly, if the home you purchased was subject to the cap, the cap is removed and the value is increased to market value as of the tax control date-December 31st of the year the conveyance occurred. There are specific transfers of property ownership which prohibit the removal of the 15% cap.

Does the 15% cap limit property taxes?

No. It is a cap on the assessment of a parcel, not on the taxes paid. A property's assessment could increase, decrease, or stay the same, but property taxes could go up or down any given year due to millage increases or decreases levied by the local taxing authorities.

Can the recording of a deed, even if the transaction it represents does not involve the exchange of money, trigger a reassessment?

Yes! The mere fact that there is a transfer of title could subject the property to a possible reassessment. The laws that govern change in ownership can be complex. You may want to seek legal advice.

Is the fair market value of new structures, additions, and major renovations capped at 15%?

No! The fair market value of new structures, additions, renovations, and omitted property value is added to the prior year (capped) value and this is the property's new base value unless the assessor's estimate of market value is less than the total capped value.

LEGAL RESIDENCE AND HOMESTEAD EXEMPTION FAQs

How do I get the best tax rate for my home?

If you own a residence, you want to be sure to apply for the 4% assessment ratio if you live in the residence as your primary place of residency. All properties that are not owner-occupied are assessed at a 6% assessment ratio. To obtain the 4% assessment rate, you or your agent will need to complete a legal residence application and file with the county assessor. This should be done as soon as your deed or bond-for-title is recorded and you move into your home, but it may be filed any time before the first penalty date, when taxes are due (January 15th).

If a person signs the legal residence certification, obtains the 4% assessment rate, and is thereafter found not eligible, or loses eligibility and fails to notify the assessor within six months, a penalty is imposed equal to one hundred percent of the tax paid, plus interest on that amount at the rate of one-half of one percent a month, but in no case less than $30 nor more than the current year's taxes.

Will I lose the legal residence-4% rate if I transfer the property to a trust?

A new Legal Residence Application is required to be filed with the assessor when the property is transferred to a trust.

The 4% special-assessment ratio will be removed from properties transferred into a trust. However, state law provides that if residential real property is held in a grantor trust and the

current income beneficiary of the trust occupies the property as their primary residence, then the four-percent assessment ratio may apply if the trustee certifies to the assessor that the property is occupied as a primary residence by the income beneficiary of the trust.

What is Legal Residence Fraud and should I report it?

Yes! You should report resident exemption fraud to the assessor.

Some legal residence-exemption violations are deliberate and intentional fraud. Others are unintentional, and can't be properly called fraud.

Resident based property tax exemption (4%) fraud is a serious issue that affects every taxpayer in Union County. Non-compliance and abuse of the 4% legal residence exemption law financially affects all taxpayers. The 4% legal residence exemption was created as a benefit for homeowners who reside in Union County and make it their permanent and legal residence. When someone is receiving an exemption to which he or she is not entitled, whether intentionally or unintentionally, all other taxpayers must make up the difference in lost tax revenue by paying higher taxes.

Ways Fraud Can Occur whether intentionally or unintentionally

Ways fraud can occur is when the status of the property or of the individual(s) benefiting from the 4% legal residence exemption changes and the property owner(s) fails to inform our office. This includes, but is not limited to, the following:

- Either spouse or any member of the household claiming to be a resident of any other jurisdiction (City, County, State or Country) for any purpose
- All or any portion of the 4% legal residence property is or has been rented for more than 72 days
- Owner no longer occupies the property as their permanent residence
- Owner has married
- Owner is deceased
- Ownership of the property has changed
- Owner/Applicant/Spouse claim a permanent residency-based tax exemption or tax credit on another property elsewhere in the United States or another country. This includes married couples where one or both spouse(s) claim a residency-based exemption on another property.

If you are aware of anyone who is claiming the legal residence (4%) exemption on a property that he or she is not primarily residing in, and you believe they are abusing the exemption due to the property being rented, vacant, or used as a vacation home or for commercial purposes, we urge you to contact the Assessor's Office at 864-429-1650. You may remain anonymous if you prefer by not providing your name or contact information.

The penalty is 100% of the tax paid, plus interest on the four percent payment – and additional-tax bills for the correct tax amount at six percent for up to ten years.

Please remember that the status of a property on December 31st each year is used to determine the property's value and exemption status for the following tax year. That means if a property owner has a resident exemption and sells the property, the exemption will remain on the property for the entire calendar year, and will be removed the next year. Although there will still be an exemption on the property after the sale, it is not the new owner's exemption.

Where do I apply for Homestead Exemption?

You would apply with the Auditor's Office (864- 429-1618) if you are 65 years of age or older, blind or are permanently disabled.

AGRICULTURE FAQs

What are rollback taxes on agricultural property?

When real property, which has been classified as agricultural use, is being valued, assessed, and taxed as such, is applied to a use other than agricultural, it is subject to additional taxes, referred to as "rollback taxes."

Rollback taxes are equal to the difference, if any, between the taxes paid or payable on the basis of the valuation and the assessment as agricultural property and the taxes that would have been paid or payable had the real property been valued, assessed and taxed as other real property in the taxing district.

Rollback taxes are assessed for the current tax year (the year of change in the use) and each of the three tax years immediately preceding when the real property was valued, assessed, and taxed as agricultural property.

What property is not subject to roll back taxes?

- Agricultural land acquired by a church and used as a cemetery is not subject to roll back taxes. See Article X, Section 3(c) of the SC Constitution and SC Code Section 12-37-220(A)(3).
- Any economic development property which becomes exempt under Section 12-37-220(B).
- Any property which becomes exempt from property taxes under Section 12-37-220(A)(1)

MOBILE HOME FAQs

What happens if I buy a mobile home on which the taxes are not paid?

Property taxes are a lien on the property. If the above happens, you would be purchasing a tax lien along with the manufactured home. To ensure this does not happen to you, you should contact the **Delinquent Tax Office (864-429-1617)** to verify if the taxes are current and make sure that there are no unpaid delinquent taxes before you purchase the manufactured home.

Mobile home burned years ago. Why am I still receiving a tax notice?

A fire report must be submitted to the Assessor to determine when to remove the mobile home from tax roll.

My mobile home will be moved out of the county. Why do I pay the current year taxes on my mobile home?

South Carolina Code of Laws Section 31-17-360

If the mobile home is to be removed beyond the boundaries of the county, any taxes that have been assessed for that calendar year must be paid in full, and if taxes have not yet been assessed for the calendar year in which the move is being made, the assessor shall provide the county auditor with an assessment and the auditor shall apply the previous year's millage. The county treasurer shall collect the taxes before issuing the requisite certificate to the licensing agent, and upon payment of any taxes, give the permit applicant a receipt showing that all taxes have been paid.

I moved my mobile home to another county. Why am I still receiving a tax bill?

A moving permit from the Union County Assessor's Office must be obtained to remove a mobile home from the tax roll and avoid future tax bills.

EXEMPT PROPERTY FAQs

How do I file an Exempt Property Application with the SC Department of Revenue?

Click on the following link to access exemption forms and FAQ on the SCDOR website:
Exempt Property

What are the Property Assessment Ratios in South Carolina?

Click on the following SC Department of Revenue link to view Property Assessment Ratios:
Property Assessment Ratios

Does property that transfers to a governmental agency and used for a general public purpose qualify for an exemption in the year of acquisition?

Yes! it may qualify if the property is transferred before the Auditor opens the tax books in September and the seller does not reserve a life estate in the property.

REAL PROPERTY TAX FAQs

What if I have other tax questions about my tax notice or other tax matters, who should I call?

Personal Property
(Vehicles, watercraft, aircraft, homestead exemption, etc.)
Union County Auditor's Office
(864) 429-1618

Real Property
(Land, buildings, legal residence, agriculture, etc.)
Union County Assessor's Office
(864) 429-1650

Tax Payments
(Billing addresses, tax payments, etc.)
Union County Treasurer's Office
(864) 429-1606

Delinquent Tax Payments
(Collects delinquent taxes and special taxes on real estate, mobile homes, watercraft, SC DOR assessed charges and other personal property, etc.)
Union County Delinquent Tax Office
(864) 429-1650

If I file an appeal, do I still have to pay the property tax bill?

Yes. Filing an appeal does not extend the time to pay taxes. The taxes must be timely paid to avoid penalties and interest.

I've sold this property. What should I do with the tax bill?

The person who owned the property on December 31st of the prior year is liable for the tax, even if he/she sold the property the following year. However, the tax lien follows the property. The tax statement may either be forwarded on to the purchaser or returned to the Treasurer's Office. If you choose to return the statement, please note the purchaser's name and address.

Who is responsible for the taxes if a property is sold after December 31st?

The tax bill will bear the name of the assessed owner as of December 31st. If you receive a tax bill for the sold property, please forward it to the new owner since the new or current owner is responsible for all taxes once the sale is finalized.

What if I don't receive a tax notice?

Failure to receive a real property tax notice does not affect the validity of the tax, penalty, interest, due date, the existence of a tax lien, or any procedure instituted to collect a tax.

I agree with the appraised value, but I'm afraid my taxes will go up accordingly. Should I appeal my value because I feel my taxes will increase?

No! Mill levies are set each year by taxing authorities. The mill levy determines amounts of each tax bill that goes to schools, fire districts, water and sanitation districts, governmental agencies, and other special districts.

I am not sure my vacant lot is buildable since a septic tank is required. What is the basis for receiving a lower assessment from the Assessor?

The property owner must present sufficient and credible evidence to establish that the lot is not buildable. The Assessor will accept an official finding from SC DES (Dept. of Environmental Services) since this is the State agency authorized to and charged with the responsibility to promulgate regulations relating to septic tank systems.

What is the function of the County Board of Assessment Appeals (CBOAA)?

Functions
Settle Valuation and Assessment Disputes at the county level

The County Board of Assessment Appeals is appointed by County Council.

- The board performs a quasi-judicial function by rendering impartial decisions on disputes between property owners and the assessor concerning valuation and assessment issues.
- Serve real property owners who dispute assessment issues
- Provide appellants with information about and guidance through the appeals process
- Hold appeal conferences for issues of ratio classification or assessment of real property
- Facilitate the exchange process between the Assessor and real property owners

What is the County Board of Assessment Appeals (CBOAA)?

The CBOAA does not determine appraisal values, assessments or taxes. The Board conducts conferences to settle disputes between owners of real property and the Assessor who establishes appraised value and assessment. Property taxes are established by local government entities, such as the Union County School Board, Public Service Districts, County Council and municipalities.

Is it possible to appeal the CBOAA's decision?

Yes. The decision of the CBOAA may be contested by either the real property owner or the Assessor to the Administrative Law Judge Division of the S.C. Department of Revenue. The decision of the judge may be further appealed by either party to the S.C. Supreme Court.

What if there are no sales comparable to my property?

Comparable properties do not have to exactly match your property. Look for comparable sales that are most similar, note their differences, and identify superior and inferior property features. This comparison process should enable you to determine whether your property would sell for more than or less than the price paid for each selected sale, leading you to a market value estimate.

If you utilize the Assessor's online property search at www.gearupunion.com comparable sales will be provided for you.

What if my taxes are due before I receive a decision or have an appeal conference or hearing?

It is important to pay your taxes by the payment deadline in order to avoid interest and penalties.