

2026

GEORGIA REALTORS®

LEGISLATIVE WINS

PROPERTY TAX



A major property tax package passed in SB 33, creating a statewide framework for the new Local Homestead Option Sales Tax to fund homestead property tax rollbacks through all 159 county-level special districts, each requiring a local referendum. This will make the 2024 HB 581 model mandatory and adds an inflation-based cap on homestead assessments.

HOA REFORM



SB 406 is the comprehensive HOA package requiring all associations to register annually with the Secretary of State (SOS), while giving the SOS new powers to limit fees, suspend registrations, or bar board members. It adds a property owners' bill of rights, bans refusal of payments, sets a required payment-application order, and creates a nonbinding hearing process. The bill also adds notice and cure periods and raises the foreclosure threshold to \$4,000 not to include fines or fees.

PERMITTING REFORM



SB 447 will implement new permitting rules for most Georgia counties. Those counties must clearly establish a timeline for local governments to approve or deny permitting applications. SB 447 marks a significant step toward a faster, more consistent, and more transparent permitting process that reduces delays and costs for builders and homebuyers. It did pass with a major carveout exempting Paulding County and its neighboring counties.

INSURANCE REFORM



HB 1344 strengthens consumer focused insurance reforms by requiring insurers to promptly pay disaster related claims. It also adds rules for using drone and satellite imagery in nonrenewals, including an appeals process and giving homeowners 60 days to fix issues. The bill also creates a state storm mitigation grant program to help homeowners fund resilience upgrades.

TRANSFER-ON-DEATH-DEEDS



HB 413 updates Georgia's new Transfer on Death Deed (TODD) law to make TODDs more consistent and usable statewide. The bill clarifies when titles transfer, resolves issues with non-family members obtaining death certificates, confirms that alternate beneficiaries may be named, specifies how beneficiaries must accept the transfer, and improves title insurability.

MANUFACTURED HOUSING



HB 165 cuts state sales tax in half for manufactured homes that are installed and converted to real property within 30 days. It adds safeguards to ensure the conversion is completed, and keeps all local sales taxes unchanged.