



Harris County Appraisal District News Release

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Deferred Property Tax Payments

Houston —Texans who are age 65 or older or who are disabled as defined by law may postpone paying current and delinquent property taxes on their homes by signing a tax deferral affidavit at the Harris County Appraisal District office.

Once the affidavit is on file, taxes are deferred – but not cancelled – as long as the owner continues to qualify for the exemption. Taxes accumulate with 8 percent interest per year. The law extends the tax deferral to the surviving spouse of the person who deferred taxes on the homestead if the surviving spouse was at least 55 years old when the deceased spouse died.

“Homeowners who are 65 or older or disabled also should be sure they have applied for and received the appropriate homestead exemptions. These exemptions will reduce future tax burdens, and the tax savings from homestead exemptions are theirs to keep,” said Chief Appraiser Roland Altinger.

A filed tax deferral affidavit keeps homeowners from losing their homesteads because of delinquent property taxes. A pending sale to foreclose on the homestead’s tax lien will also cease as a result of filing a tax deferral affidavit. In addition, no taxing unit can start or continue a lawsuit to collect delinquent taxes once an affidavit is filed. There are no penalties on delinquent taxes during the deferral period; however, a tax deferral does not cancel penalties that were already due.

“Homeowners with a mortgage on their home should first check with their mortgage company to make certain the deferral does not violate the terms of the deed of trust securing the mortgage on the property. Most deeds of trust require that taxes be paid currently,” Altinger said.

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All deferred taxes and interest become due when the homeowner or surviving spouse no longer qualifies for the exemption. If the tax debt remains unpaid at that time, penalties may be imposed and taxing units may take legal action to collect the past due amount.

For further details about property tax deferral, contact the Harris County Appraisal District's information center at 713.957.7800 or visit the district's offices at 13013 Northwest Freeway in Houston. Information can also be found online at www.hcad.org under "Resources > General Information > Frequently Asked Questions – Tax Deferrals." Information is also available on the Comptroller's Property Tax Assistance Division's website at www.window.state.tx.us/taxinfo/proptax/.

About HCAD

The Harris County Appraisal District is a political subdivision of the State of Texas established in 1980 for the purpose of discovering and appraising property for ad valorem tax purposes for each taxing unit within the boundaries of the district. The district has more than 1.7 million parcels of property to assess each year with a total market value of approximately \$556 billion. The appraisal district in Harris County is the largest in Texas, serving approximately 500 taxing units, and one of the largest appraisal districts in the United States. For further information, visit www.hcad.org.

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