



# Are you a first-time property owner or new to Texas?

Laws and practices regarding property taxes vary from state to state. Understanding how the Texas property tax system works sooner than later can save you money and time.

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In Texas, real property, land and improvements to the land, such as a building or a paved parking lot are subject to ad valorem property taxes. "Ad valorem" means according to value. The appraised value of the property (land and improvements) in each county is determined by appraisal districts such as Harris County Appraisal District (HCAD). Appraisal districts use mass appraisal techniques which apply to large numbers of similar properties rather than individual property appraisals as might be employed by a fee appraiser performing an appraisal for a mortgage loan application.

In Texas, property is required to be valued at 100% of market value whenever possible. Taxing jurisdictions must use the appraised value as determined by the local appraisal district.

Detailed information about HCAD's appraisal methodologies can be found on the district's website at [www.hcad.org](http://www.hcad.org).

Appraisal districts are responsible for determining and administering exemptions that may be applied to a property, such as those for a property owner's primary residence (homestead exemption), over-65, disabled persons, veterans, active military, and religious and charitable organizations. The district is responsible for updating and maintaining accurate property records.

## **Rights**

Taxpayers have specific rights and remedies available to them. For example, as a property owner, you have the right to see the information used to establish the appraised value of your property. State law also requires that you receive all tax exemptions or other tax relief for which you qualify, if you apply for such relief in a timely fashion.

## **Remedies**

Taxpayers are guaranteed certain remedies under the property tax system. If you believe your property value is too high, or if denied an exemption, you may file a protest. Several options exist for protesting property value. You may protest online, by mail, or in person. If you are unable to reach a resolution online or at a meeting with an appraiser, you will be scheduled for a hearing with the Appraisal Review Board. If you are still not happy with the outcome, you can pursue other legal options.

## **Responsibilities**

Exemptions are not automatic. It is your responsibility to file an application before the deadline.

Applications for exemptions, agricultural appraisals and other forms of tax relief must be filed before the deadlines set by law.

If you are a business owner, you are required to report, or render, taxable business personal property to the appraisal district, unless the combined total is less than \$500.

Property owners should advise HCAD if their property is not listed correctly on local tax records and provide the correct name, current address and property description. This is especially important to remember in the event of death, divorce and other events that may trigger change in ownership.

A full explanation of these rights, remedies and responsibilities is available on the Texas State Comptroller's web site at: [www.window.state.tx.us/](http://www.window.state.tx.us/)

## Common Misconceptions about Appraisal Districts

Appraisal districts only determine your appraisal, not your tax amount. Tax rates are set by local government entities. Each has an assessor-collector or tax office to handle assessment and collections. Once the chief appraiser certifies the appraisal roll to the taxing jurisdictions (county, city, school district, etc.), these local government entities then set the tax rate upon which the amount of property tax you owe is calculated. Most taxing jurisdictions are required to publish a notice in a local newspaper regarding proposed tax rates and must allow public discussion prior to adopting tax rates.

For more information about Harris County tax assessments and payments, visit the Tax Assessor Collector's website at: [www.tax.co.harris.tx.us/](http://www.tax.co.harris.tx.us/)

## Educational Outreach

With more than 1.7 million parcels of land and over 600 taxing jurisdictions in Harris County, HCAD is the largest appraisal district in the state and the third largest appraising entity in the nation. The district's community outreach team is available to meet with civic, neighborhood, church and professional groups to explain our state-mandated duties and to help the public understand the property tax process and the options available to reduce their property tax burden.

For information and assistance from HCAD:  
(713) 957-7800

13013 Northwest Freeway  
Houston, Texas 77040-6305

[www.hcad.org](http://www.hcad.org)  
[help@hcad.org](mailto:help@hcad.org)

## Key Dates

**January 1**-Date that determines taxable and homestead exemption status.

- Over-65 or disability homestead exemption applications may be filed the year the applicant becomes 65 or meets the Social Security requirements for total disability.

**April 15**-Last day for business property owners to file renditions or request an extension.

**April 30**-Optional early deadline for filing protests to the Appraisal Review Board for residence homesteads; however, protests may be filed without penalty until May 31, or within 30 days of the date a notice of appraised value is mailed to the property owner.

- Last day to apply for many types of exemptions.
- Last day to apply for agricultural, timber, or wildlife productivity appraisal.

**May 31**-Deadline for filing protests to the Appraisal Review Board (or by the 30th day after a notice of appraised value is mailed to the property owner, whichever is later.)

**October 1-31**-Tax bills are usually mailed during this month.

**January 31 of following year**-Last day to pay property taxes without penalty and interest.

If a deadline falls on a weekend or legal holiday, the last day to file is automatically extended to the next business day.