



Harris Central 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 Central 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 5 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 Roland Altinger, chief appraiser. “In December, the appraisal district mailed postcards listing the homestead exemptions the property owner has and encouraging them to contact us if they are eligible for one additional exemption because of a 65th birthday or becoming disabled.”

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.

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“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.

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.

The tax deferral affidavit can be found at www.hcad.org under the FORMS tab on the top tool bar. Select ALL FORMS > Affidavits > Form 33.06 > Tax Deferral Affidavit for Over-65 or Disabled Homeowner.

Exemption applications can be found on the appraisal district’s website, www.hcad.org, under the Forms tab on the top tool bar.

For further details about property tax deferral, contact the Harris Central Appraisal District’s information center at 713.957.7800 or submit the webform at www.hcad.org > ABOUT > CONTACT US > Account Questions. Information can be found online at www.hcad.org by keying in “tax deferrals” in the Search Bar at the top right of the screen. Information also is available on the Comptroller’s Property Tax Assistance Division’s website at www.window.state.tx.us/taxinfo/proptax/.

About HCAD

The Harris Central 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 approximately 1.9 million parcels of property to assess each year with a total market value of approximately \$902 billion. The appraisal district in Harris County is the largest in Texas, serving more than 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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