



Harris Central Appraisal District News Release

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Homeowners Have Payment Options For Property Taxes On Appreciating Home Values

Houston —Texas homeowners may postpone paying the currently delinquent property taxes due on the appreciating value of their homes by taking advantage of a payment option called “residence homestead tax deferral” and filing a tax deferral affidavit at the Harris Central Appraisal District.

This tax relief allows homeowners to pay the property taxes on 105 percent of the preceding year’s appraised value of their homestead, plus the taxes on any new improvements to the homestead. The remaining taxes are postponed – but not canceled – with interest accruing at 8 percent per year.

Once the homeowner files the tax deferral affidavit with the appraisal district, no taxing unit can start or continue a lawsuit for the deferred taxes as long as that person owns and lives in the home. When the homeowner no longer owns and lives in the home, the deferred taxes and interest become due. If the taxes are not paid, taxing units can then sue to collect the deferred taxes and interest. Additional penalties are possible.

If you have a mortgage, most mortgage companies require tax payments to be current so it is important to check with the mortgage company to make sure deferring taxes does not violate the terms of the deed of trust.

“Homeowners should be sure they have applied for and received their homestead exemption. Applying for the homestead exemption can be done easily and without cost through the Harris Central Appraisal District’s website or mobile app,” said Adam Bogard, chief appraiser.

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A homestead exemption can provide a tax savings for the property owner and will reduce future tax burdens. Exemption forms and applications can be found on the appraisal district's website, www.hcad.org, under the Forms tab on the top tool bar.

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 33.065 > Tax Deferral Affidavit for Appreciating Residence Homestead Value.

For more information about deferring taxes on the appreciating value of your home, 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 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 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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