



ROLES & RULES OF PROPERTY TAXES

Taxation must be equal and uniform.

Generally, all tangible property must be taxed on the basis of its current market value.

All property is taxable unless a federal or state law exempts it from the tax.

Property owners have a right to reasonable notice of increases in appraised property value.

Each property in a county must have a single appraised value.

How does the system work?

The property taxpayer, whether residential or business, is responsible for paying taxes and has a reasonable expectation that the taxing process will be fairly administered. **An appraisal district in each county, administered by a chief appraiser, determines the value of your property each year.** The appraisal district's board of directors hires the chief appraiser. Local taxing units appoint the directors and fund the appraisal district according to a tax-based formula.

An independent appraisal review board (ARB) settles disagreements between you and the appraisal district about your property's taxability and value. The appraisal district's board of directors appoints citizens to serve as ARB members.

The **Appraisal District** changes **owner names** and **address** on the tax roll and **approves/removes exemptions**.

Local taxing units, including the school districts, counties, cities and special districts, decide how much money they must spend to provide public services. Property tax rates are set according to taxing unit budgets. Some taxing units have access to other revenue sources, such as a local sales tax. School districts must rely on the local property tax, in addition to state and federal funds.

The **Tax Office** contracts with the local taxing entities, and collects the property taxes.

Did You Know....

The tax statements are mailed in October. **The deadline for paying your property taxes is January 31.**

The delinquency date is February 1. Taxes that remain unpaid on February 1 are considered delinquent. Penalty and interest charges are added to the original amount.

If February 1 is drawing near and you haven't received a tax bill, contact your local tax office. Find out how much tax you owe and make sure your correct name and address are on record. If your mortgage company pays the property taxes on your home, the mortgage company will receive the tax bill.

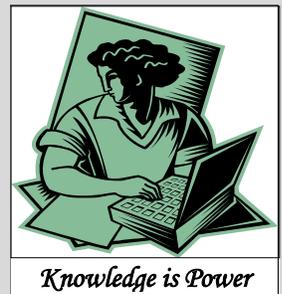
Failure to receive your bill does not allow for penalty and interest to be waived.

The tax collector must give you a receipt for your tax payment if you ask for one. Receipts are useful for federal income tax purposes and for ensuring that your mortgage company has paid the taxes on your home. You should always verify that taxes are paid, if you are Owner-Financing property.

If you appeal your value to district court, you must pay your taxes—usually the amount that is not in dispute—before the delinquency date. You have no legal right to withhold taxes or to put taxes in escrow to protest government spending or for any other reason.

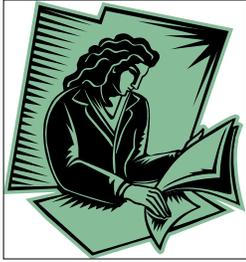
Local payment options that may be available are:

- ◆ Partial Payments
- ◆ Payment by Credit Card, with an additional fee
- ◆ Over-65/Quarterly Installments, for taxpayers with a *Homestead Over-65 or Disability exemption*



Knowledge is Power

If you don't pay your taxes... You will have penalty & interest charges added to your taxes. You will receive delinquent notices. You may incur attorney fees. You may face problems selling your property. You may be sued. Court costs will be added to the delinquent tax bill. Your property may be auctioned, in which the proceeds would be used to pay the taxes.



Are you buying or selling your home?

Before you buy a home, you or your mortgage company should obtain a tax certificate for the home from all jurisdictions that tax it.

If your mortgage company pays property taxes on your home out of an escrow account, make sure the taxing units send original tax bills to the mortgage company.

If you are expected to pay the taxes, make sure you've received the bill before Jan. 31.

If a title company is expected to pay the taxes, make sure they did.

You should apply to the appraisal district for a residential homestead and any other exemptions that you may qualify for.

If you sold your previous home in Texas, make sure it's listed under the new owner's name and address.

If your home is new, you should receive a notice of appraised value from your appraisal district in April or May.

If you no longer qualify for the general, aged 65 or older or disabled homestead exemption, you should notify the appraisal district in writing.

SAVINGS ON HOME TAXES...

Did you know that your property may qualify for an exemption, which will lower the amount of taxes that you are required to pay.

There are several types of Exemptions

- ◆ Homestead Exemptions
- ◆ Disability Exemptions
- ◆ Age 65 or Older Homeowners
- ◆ Veterans Exemptions
- ◆ Agriculture Exemptions

Does your home qualify for exemptions?

You must own your home.

You must use the home as your principal residence on January 1

Are you a disabled veteran or survivor?

You may qualify for a property tax exemption if you are either (1) a veteran who was disabled while serving the U.S. armed forces or (2) the surviving spouse or child (under 18 years of age and unmarried) of a disabled veteran or a member of the armed forces who was killed while on active duty.

For more information on exemptions, ownership changes, property values, or protests please contact the Henderson County Appraisal District at (903) 675-9296

Know your rights

Understand your remedies

Fulfill your responsibilities

For more information on Texas Property Tax applications, forms, publications rules statutes and much more... please contact the Texas State Comptroller at (512) 463-4865



Henderson County Tax Office
Peggy Goodall, Tax Assessor-Collector
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