

PAYING YOUR PROPERTY TAXES

1. What taxing entities does Harrison Central Appraisal District collect taxes for?

City of Hallsville
City of Longview (*Harrison County portion*)
City of Marshall
City of Waskom
Elysian Fields ISD (*Harrison County portion*)
Hallsville ISD
Harleton ISD
Karnack ISD
Marshall ISD
Waskom ISD

2. Does the appraisal district collect for all taxing entities in the county?

No. The Harrison County tax office collects for: Harrison County and all Emergency Services Districts.

3. Why does the appraisal district collect taxes if it is not a tax office?

Texas Property Tax Code Sec. 6.24 allows for the consolidation of assessing and collecting functions. The district collects for taxing entities under contract. The step to consolidate collections was taken as a prudent fiscal responsibility by the taxing entities to save tax dollars. The appraisal district collects for ten (10) of twenty (20) taxing entities within Harrison County. It is economically feasible, since there are ten less tax offices that must be funded by the taxpayer and it is convenient for property owners to have one office to pay taxes in.

4. How are taxes calculated?

Your property is actually taxed by the cities, schools, counties and special districts (the taxing entities). The Assessor calculates the amount of tax you owe and mails the tax bills. The Collector accepts the tax payments and distributes the payments to the taxing entities. Harrison Central Appraisal District appraises property in Harrison County in order to determine the value of your property. This value is used by the taxing entities in calculating your property taxes. Your property tax amount is calculated by taking the market value (as determined by the appraisal district) and subtracting any appropriate

exemptions (granted by the appraisal district) to determine the taxable value, then multiplying this taxable value by each applicable taxing entity's tax rate.

5. **How are tax rates determined?**

Each taxing entity determines their rate by first determining what and how many services they will provide in the coming year and how much revenue they need to support these services. The appraisal district provides the taxing entities with an appraisal roll listing the value of all the taxable properties within the boundaries of the taxing entity. The taxing entity then takes the revenue or income needed and divides it by the taxable value to calculate the tax rate that is adopted by the taxing unit's governing body (i.e., city council; school board or commissioners' court). This is basically how the taxing entities establish the tax rate necessary to raise the needed tax dollars to fund their budget. However, there are "Truth in Taxation" laws that limit how much this tax rate can be and sometimes require a vote by the public to approve a tax rate that exceeds a certain percentage.

6. **When are taxes due?**

Taxes become due when the taxpayer receives a bill. Tax statements are generally mailed around October 1. Typically taxpayers have until January 31 of the following year to pay their taxes. The tax becomes delinquent on February 1 when penalty and interest charges begin accumulating on most unpaid tax bills. For example, if you mail a current tax payment with a February 1 postmark or later postmark without the penalty and interest included in your payment, the payment will be returned to you for inclusion of the penalty and interest. Throughout the year, tax collectors mail notices to delinquent taxpayers and take legal action to secure payment of overdue taxes, penalties and interest.

7. **What currency may taxes be paid in?**

Tax payments may be made by cash, check, money order or credit card. All payments must be made in U.S. currency. All checks or money orders must be payable to Harrison CAD. (Tax Code Sec. 31.06)

8. **If taxes are paid by credit card, is a fee charged?**

Yes. If a tax is paid by credit card, the collector may collect a fee for processing the payment not to exceed 5% of the amount of taxes, penalties or interest being paid. (Tax Code Sec. 31.06 (c))

9. **Can I pay my current taxes in partial payments?**

No. Current taxes must be paid in full with no partial payments.

10. **Are there any installment payments allowed on current taxes?**

Yes. A four payment installment plan is available for homestead properties only for property owners who are 65+ or disabled. These property owners may pay their current taxes on their homestead only IF, before the delinquency date (February 1), at least one-fourth of the taxes imposed on the residence homestead is paid and accompanied by notice to the taxing unit that the person will pay the remaining taxes in three equal installments without penalty or interest. The three remaining payments must be paid by April 1, June 1, and August 1. (Tax Code Sec. 31.031)

11. **What is the delinquency date?**

February 1 of the year following the year in which the tax was imposed. (Tax Code Sec. 31.02)

12. **If my taxes are delinquent what penalty will I be responsible for paying?**

A delinquent tax incurs a penalty of six percent (6%) of the amount of tax the first month (February) it is delinquent plus 1% per month the tax remains unpaid prior to July 1 of the year it becomes delinquent. On July 1, the delinquent tax incurs a 12% penalty which remains until the tax is paid. (Tax Code Sec. 33.01(a))

13. **If my taxes are delinquent what interest will I be responsible for paying?**

In addition to the penalty assessed against the tax due, a delinquent tax accrues interest at a rate of 1% each month it remains delinquent. (Tax Code Sec. 33.01 (c))

14. **Are there any other fees associated with delinquent taxes?**

Yes. If a suit has been filed against your property, you will also be responsible for attorney fees, filing fees and court costs.

15. **When my taxes are delinquent what options do I have to pay them?**

You may pay them in full at any time. If you cannot afford to pay the full amount at one time you may enter into an installment agreement with the collectors' office. Installment agreements may be entered into for payment of delinquent tax, penalties and interest. The agreement must be in writing and may not extend longer than 36 months. Penalties and interest continue to accrue monthly on the unpaid balance. If any condition of the installment agreement is breached by the taxpayer, the property may be seized and sold. (Tax Code Sec. 33.02)

16. **Can I be sued over non-payment of taxes?**

Yes. At any time a tax becomes delinquent, a taxing unit may file suit to foreclose the lien securing payment of the tax, to enforce personal liability for the tax, or both. (Tax Code Sec. 33.41 (a))

17. **What if I have other liens against my property? What liens take precedence?**

A suit to collect a delinquent tax takes precedence over all other suits pending in appellate court. (Tax Code Sec. 33.41 (b)). Example: IRS liens, bank liens, mortgage liens, etc.

18. **Can my property be sold at a public tax sale for non-payment of taxes?**

Yes. Whenever a suit and judgment has been filed against a property it may be sold for delinquent taxes.

19. **What are my rights of redemption if my homestead or agricultural property was sold at a tax sale?**

The owner of real property sold at a tax sale that was used as a residence homestead or is land designated for agricultural use to a purchaser other than a taxing unit may redeem the property on or before the second anniversary of the date on which the purchasers' deed is filed for record by paying the purchaser the amount the purchaser bid for the property, amount of deed recording fee, amount paid by the purchaser as taxes, penalties, interest and costs on the property, plus a redemption premium of twenty-five percent (25%) of the aggregate total if the property is redeemed during the first year of the redemption period or fifty percent (50%) of the aggregate total if the property is redeemed during the second year of the redemption period. (Tax Code Sec. 34.21)

20. **What are my rights of redemption of property other than homesteads and agricultural designations?**

The owner of real property sold at a tax sale other than property used as a resident homestead or agricultural use may redeem the property as previously stated not later than the 180th day following the date the purchasers' deed is filed for record. (Tax Code Sec. 34.21)