Frequently Asked Questions

As a taxpayer, it's important for you to understand how government spending, property values, and tax rates affect the size of your own tax bill.

How does the system work?
There are three main parts to the property tax system in Texas:

- An appraisal district in each county sets the value of your property each year. A chief appraiser is the chief administrator.
- An appraisal review board (ARB) settles any disagreements between you and the appraisal district about the value of your property.
- Local taxing units, which include the county, city, school district, and special districts, decide how much money they will spend. This determines the total amount of taxes that you and your neighbors will pay.

The system has four stages: valuing the taxable property, protesting the values, adopting the tax rates, and collecting the taxes, and are regulated by the Texas Property Tax Code.

January 1 marks the beginning of property appraisal. What a property is used for on January 1, market conditions at that time, and who owns the property on that date determine whether the property is taxed, its value, and who is responsible for paying the tax.
Between January 1 and April 30, the appraisal district processes applications for tax exemptions, agricultural appraisals, and other tax relief.

Around May 15, the appraisal review board begins hearing protests from property owners who believe their property values are incorrect or who did not get exemptions or agricultural appraisal. The ARB is an independent panel of citizens responsible for handling protests about the appraisal district's work. When the ARB finishes its work, the appraisal district gives each taxing unit a list of taxable property.

In August or September, the elected officials of each taxing unit adopt tax rates for their operations and debt payments. Several taxing units tax your property. Every property is taxed by the county and the local school district. You also may pay taxes to a city and to special districts such as hospital, junior college, water, fire, and others.

Tax collection starts around October 1 as tax bills go out. Taxpayers have until January 31 of the following year to pay their taxes. On February 1, penalty and interest charges begin accumulating on most unpaid tax bills. Tax collectors may start legal action to collect unpaid taxes on February 1.

Does your home qualify for exemptions?

« An exemption removes part of the value of your property from taxation and lowers your taxes. For example, if your home is valued at $50,000 and you qualify for a $15,000 exemption, you pay taxes on your home as if it was worth only $35,000. Other than exemptions for disabled veterans or survivors, these exemptions apply only for your homestead. They do not apply to other property you own. You may also qualify for an over 65 exemption.

Fulfill your responsibilities:

« You must apply for the general, over-65, disabled, or any local-option homestead exemptions before the deadlines in the appraisal district where your property is located. If your property is located in a taxing unit that overlaps into two or more counties, you need to apply in each county appraisal district.

« You must apply for other exemptions, agricultural appraisal, and other forms of tax relief before the deadlines.

« You must see that your property is listed correctly on the tax records with your correct name, current address, and property description.

« You must pay your taxes on time.