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Some truths about Texas local property taxes

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Special to the Prophet

Unless exempt by law, you will pay annual property taxes in Texas if you own land, buildings, mobile homes, mineral interest, or income-producing business assets. Those taxes are due Oct. 1 and a tax lien in favor of the local taxing entities automatically attaches to the property. If taxes are unpaid on the delinquency date of Feb. 1, the lien can be foreclosed, and the property seized.

The Texas Property Tax Code does not play favorites. It assigns legal requirements and responsibilities in the process of funding local government services to both governmental entities and taxpayers. Local government requirements include appraisal district notices to property owners regarding appraised value increases and the right to protest, newspaper publications by the taxing entities concerning the adoption of tax rates, and tax statement mailings from the tax collector. In Bandera County, the appraisal district does not collect property taxes. The Bandera County Tax Assessor Collector Mrs. Gwenda Tschirhart, collects for all taxing entities within Bandera County except Utopia and Northside ISDs. The legal requirements assigned to taxpayers are notifications to the appraisal district when changes in mailing address or exemption qualifications occur. Payment of taxes on their property, even if they don't receive a tax bill is required to be made to the Tax Assessor Collector.

The Tax Assessor Collector will make every effort to ensure all taxpayers receive their tax statements in a timely manner, but do not always have all the necessary information when preparing the tax statements. Recent changes in ownership, mailing address or mortgage lien holder may prevent accurate delivery of the original statement. There are also occurrences when the statement is mailed to the right taxpayer at the right mailing address and the statement doesn't get delivered to the taxpayer's mailbox.

2019 taxes not paid by Jan. 31 will accrue additional penalty and interest fees. Only in limited situations can these fees be waived. It is frequently heard after Jan. 31, that the property owner did not receive their statement. It is difficult to tell a property owner that their situation does not meet the legal requirements for a waiver of penalties and interest, especially if they did not receive an original tax statement.

Local taxing jurisdictions are adopting their 2019 tax rates, and Tax Assessor Collector is calculating taxes and preparing tax statements. We say it often, but it bears repeating – check your statement or statements carefully. A few minutes now could save you money in penalty and interest fees and prevent frustration in the future. If your statement is not correct or you do not receive your statement by the end of October, please contact the Bandera County Tax office as soon as possible. Due to appraisal-to-collection audit processes, ownership and exemption issues may take several weeks to resolve. The appraisal district has more time in October and November to work with you to resolve these issues than the tax office does in December and January as the February 1 delinquency date approaches.

The Central Appraisal District of Bandera County is dedicated to accurately appraising your property and we are always pleased to assist you. In addition to the information available using our property searches, there are informational brochures, frequently asked questions, and transparency-in-government reports on our website at www.banacad.org. If you can't find what you are looking for, email us at info@banacad.org. Or if you would prefer a more personal interaction, give us a call at 830-796-3039 or come in and see us at 1206 Main Street. We are open for business from 8 a.m. to 5 p.m., Monday through Friday.