

Deferral Provision Provide Tax Relief for Homeowners

Texans who are age 65 or older or who are disabled as defined by law may postpone paying current and delinquent property taxes on their homes by signing a tax deferral affidavit at the Dimmit Central Appraisal District office. For purposes of this law, a person is considered disabled if he or she is under a disability for purposes of payment of disability insurance benefits under Social Security.

Once the affidavit is on file, taxes are deferred — but not cancelled — as long as the owner continues to own and live in the home. Taxes continue to add up, along with 8% percent interest per year. The law extends the tax deferral to the surviving spouse of the person who deferred taxes on their homestead, if the surviving spouse was at least 55 years old, when the deceased spouse died.

Filing a tax deferral affidavit keeps homeowners from losing their homestead because of delinquent property taxes. Filing a tax deferral affidavit will also halt a pending sale to foreclose on the homestead's tax lien. In addition, no taxing unit can start or continue a lawsuit to collect delinquent taxes once an affidavit is filed. No penalties will be assessed on delinquent taxes during the deferral period; however, a tax deferral does not cancel penalties that were already due.

All deferred taxes and interest become due when the homeowner or surviving spouse no longer owns and lives in the home. If the tax debt remains unpaid at that time, penalties may be imposed and taxing units may take legal action to collect the past due amount. For further details about Property Tax Deferral, contact the Dimmit Central Appraisal District located at 404 Pena Street or call (830) 876-3420.

Information can also be obtained from the State Comptroller's Website, www.window.state.tx.us/taxinfo/proptax or by calling the Comptroller's Property Tax Assistance Division at (800) 252-9121.