# **FAQ** - Frequently Asked Questions

- Where do I pay my taxes? Can I pay my taxes online? Can I pay by credit or debit card? When does penalty and interest start? What if I don't pay my taxes?
  - On our website at <u>www.deafsmithcad.org</u> there is a link in the lower left hand area "Pay Taxes Online.
    - Hint click on "property search" and look up your property to see what is currently due.
    - NOTE: When you pay by debit or credit card, you will be charged a fee of 2.5% of the taxes. This fee goes to the credit card/debit card processor.
  - You can also pay at our office at 140 E. 3<sup>rd</sup> Street, Hereford Texas or over the phone at 806-364-0625.
  - People who are age 65 and older, and those who are disabled can pay the taxes on their homestead property in quarterly installments.
  - Tax bills are sent out around the first of October and you have till January 31 of the following year to pay. Penalty and interest start on February 1, additional collection fees start on July 1.
  - Failure to pay your taxes could result in a suit being filed against and the possibility of the property being sold.

#### • Can I look at my or other taxpayer's property online?

- Yes, go to our website at <u>www.deafsmithcad.org</u>, there is a tab in the upper right area called "property search". This will open up another window and you will be to search for property.
  - We also have online mapping; when you find your property there is a link to view the map.
  - When we send out appraisal notices for the current year, we will put the current year's information on the website. For example the 2012 notices were sent in early June 2012 and that is when the 2012 information (year layer) was then active.

## Am I getting my exemptions?

- You can check our website to see what exemptions have been granted on your property or call the appraisal district to find out what exemptions you may qualify to receive.
  - To qualify for a general homestead exemption you must own your home on January 1. You can qualify for the overage 65 or disabled homeowners exemptions as soon as you turn 65 or become disabled. You must own the home and it must be your principal residence. A person may not receive a homestead exemption for more than one residence homestead in the same year.
  - A disabled veteran or their surviving spouse can qualify for additional property tax exemptions. Contact the appraisal district for more information.
- To Apply for Exemptions, obtain an application form from the appraisal district or the district's website. Return the form to the appraisal district after January 1 but no later than April 30.
- Agricultural Appraisals. Texas law allows farmers, ranchers and timber growers to pay property taxes based upon the "production value" of their land rather than on market value. This "productivity appraisal" means qualified land is taxed based on its ability to produce crops, livestock or timber—not on its value on the real estate market. And it can mean substantial property tax savings.

## How is my property appraised?

The appraisal district must appraise property at least once every three years; it may be appraised more often if rapidly changing market conditions make reappraisal necessary. The appraisal district uses "mass appraisal" to value the property in the county. Mass appraisal saves time and money and can deliver accurate and uniform values.

The steps involve creating and maintaining ownership records and maps, developing land and improvement schedules and classifying properties according to their individual characteristics; like size, age, use, location, condition, construction and other factors. Sales data is used to value "typical" property in the class and then the appraiser takes into account the differences between the typical property value and the actual property being appraised.

## How can I reduce my tax burden?

- Check for possible exemptions and alternative appraisals that may be available.
- Check the data that is used to appraise your property. For example, does the appraisal district have the correct amount of land or square footage? Talk to the appraisers, give them more information about your property, and invite the appraisers to do a "walk-through" of your property.
- Go to the Taxing Entities meetings when they discuss their budgets and tax rates, voice your concerns.

## How can I protest my valuation?

- You may protest if you disagree with any of the appraisal district's actions concerning your property. The Deaf Smith County Appraisal District encourages you to have an informal review of your concerns with the appraisers. We find that 95+% of all concerns can be worked out this way.
- If you cannot work out your concerns with the appraisers then you can have a hearing with the Appraisal Review Board (ARB). You must file in writing that you wish a hearing.
- If you are dissatisfied with the ARB's ruling, you have the right to appeal its decision to district court. An alternative to filing an appeal in district court is arbitration.