Behind on Property Taxes

Delinquent county taxes can lead to a tax sale. Here's what you can do.

Falling behind on property taxes is stressful, but there are usually more options than people realize — especially if you act early.

Quick takeaways

- ✓ Texas taxes become delinquent after January 31 — penalties add up fast.
- ✓ Ask the county about payment plans; 65+, disabled and veterans may defer.
- ✓ File for every exemption you qualify for.
- ✓ Selling before a tax sale lets you keep your remaining equity.

1. How tax delinquency works

Unpaid Texas property taxes become delinquent after January 31. Penalties and interest add up quickly, and taxing units may eventually file a lawsuit and sell the property at a sheriff's tax sale.

2. Payment plans

Most county tax offices offer installment agreements. Homeowners who are 65+, disabled, or disabled veterans may qualify for deferrals or special payment plans.

3. Exemptions

Make sure you've filed for every exemption you qualify for — homestead, over-65, disability, and veteran exemptions can significantly lower the bill going forward.

4. Right of redemption

Even after a tax sale, Texas owners of homesteads and agricultural land generally have a 2-year redemption period (180 days for other property) to buy the property back by paying the purchase price plus a premium.

5. Selling before the sale

If keeping the property isn't realistic, selling before the tax sale lets you pay off the taxes from the proceeds and keep any remaining equity.

Questions? Talk to us — free, no-obligation consultation. Call (000) 000-0000 or email moralhomeexperts@gmail.com.

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