

## **Elderly or Disabled Homeowners may defer property taxes**

Texans aged 65 or older or who are disabled may postpone paying delinquent and current property taxes on their homes. They may take advantage of a tax option called "tax deferral" by signing an affidavit at the Calhoun County Appraisal District office.

If the affidavit is on file, an older homeowner or one who is disabled, cannot lose a homestead because of delinquent taxes. This special form of tax relief also halts a lawsuit filed to collect delinquent property taxes on an older Texan's home, according to Jesse Hubbell, Chief Appraiser of the Calhoun County Appraisal District.

Once a homeowner age 65 or older or a disabled homeowner files a tax deferral affidavit with the appraisal district, no taxing unit can start or continue a lawsuit for delinquent taxes as long as that person owns and lives in that home.

Two new provisions in the law now address how an age 65 and older or disabled homeowner with a pending sale to foreclose on the homestead's tax lien may halt that sale. And, the law extends the tax deferral to the surviving spouse of an individual who deferred the taxes on the homestead if the surviving spouse was 55 years of age when the deceased spouse died.

Hubbell stressed that the tax deferral only postpones paying taxes on the home; it does not cancel them. During the deferral time, taxes and interest of eight percent per year continue to add up. When the qualified homeowner, or qualified surviving spouse, no longer owns and lives in the home, the taxes become due. If the taxes are not paid, taxing units can then sue to collect all the deferred taxes and interest.

There is no penalty on the taxes during the deferral time; however, filing the deferral affidavit will not forgive penalties that were already due. Also, if the taxes remain delinquent after the deferral ends, a taxing unit may charge an added penalty if the account goes to a delinquent tax attorney beginning on the 181<sup>st</sup> day after the deferral ends.

**Tax deferral forms** are available at the appraisal district office. "The homeowner should fill out the form and have the signature witnessed by a notary public," Hubbell said. This can be done at the Appraisal District Office without any charge. For more information, taxpayers may contact the

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