



## ***City of Laredo Tax Department*** ***Frequently Asked Questions***

***Q: What is the Tax Department Mission?***

**A:** To bill, collect, and receive funds for the City of Laredo in a fair, equal, and uniform manner; while providing accountability, compliance, and excellent customer service.

***Q: What are property taxes?***

**A:** Property taxes – also called ad valorem taxes – are locally assessed taxes. The county appraisal district appraises property located in the county, while local taxing units set tax rates and collect property taxes based on those values. Property taxes provide more tax dollars for local services in Texas than any other source of revenue. They help pay for public schools, city streets, county roads, police, fire protection and many other services.

***Q: How is the amount of taxes I pay determined?***

**A:** The amount of taxes paid on a property is based on the property's taxable value which is appraised by the Webb County Appraisal District and the tax rate which is adopted by the taxing unit's governing body.

***Q: Which entity is responsible for appraising my property's value?***

**A:** The value on your property is determined by the Webb County Appraisal District. The appraisal district is responsible for discovering, listing and appraising all taxable properties within its jurisdiction. The Chief Appraiser is the chief administrator of the appraisal office.

***Q: What if I do not agree with my property's appraised value?***

**A:** Every year from March through May, the appraisal district sends out notices to property owners whose property values are subject to change. During this period, the property owner may meet with the appraisers and try to come to an agreement. If the property owner is not in agreement with the value, he/she may file a protest and have their case heard by the Appraisal Review Board (ARB.) The protest, however, must be filed by the deadline given by the appraisal office.

***Q: Which local taxing units may tax my property?***

**A:** If your property is situated within the city limits, your property will be taxed by the city, county, school district, and community college.

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***Q: What if I get a tax bill for a property I already sold?***

**A:** A property owner who owns a property on January 1 of the year in which the tax is imposed is liable for all taxes due on the property for that year. This means that an owner who owned taxable property on January 1 can be sued personally for delinquent taxes on a property, even if the property has been sold or transferred since then. It is in the best interest of the seller and buyer as well to make sure that the transfer has been filed with the County Clerk's office and the change of ownership provided to the appraisal district.

**Q: Where can I report a change in ownership or mailing address?**

**A:** Any change regarding the ownership of a property or change of mailing address must be reported to the Webb County Appraisal District. The appraisal office will then notify the taxing units of the change.

**Q: What is an exemption and what exemptions does the City of Laredo offer?**

**A:** Exemptions exclude a part or whole value of a property from taxation. This lowers the tax amount due on a property. The taxing entity's governing body determines what exemptions are offered for each taxing unit and other exemptions are mandated by the state. The exemptions offered by the City of Laredo are;

1. **Over-65 Residence Homestead Exemption** – Exempts up to \$30,000 off the total taxable value. To qualify, the property owner must be 65 years of age or older and the property be their homestead and must be approved by the appraisal district. The property owner may also file for a Tax Deferral Affidavit which defers the collection of taxes if they own and occupy the residence.
2. **Disabled Person Residence Homestead Exemption** - Exempts up to \$30,000 off the total taxable value. To qualify, the property owner must qualify for disability insurance benefits and the property be their homestead and must be approved by the appraisal district. The property owner may also file for a Tax Deferral Affidavit which defers the collection of taxes if they own and occupy the residence.

**An eligible disabled person who is 65 or older may not receive both of the above mentioned exemptions from the same taxing unit in the same year; therefore, must choose only one exemption.**

3. **Partially Disabled Veteran Exemption** – State mandated exemption which exempts from \$5,000 up to \$12,000 of the taxable value on any property owned by the taxpayer. The exemption amount is based on the percentage of disability and must be approved by the appraisal district.
4. **100 Percent Disabled Veteran Exemption** – State mandated exemption which exempts 100 percent of the taxable value on the **Homestead Property** owned by the taxpayer. The exemption is based on a 100 percent disability and must be approved by the appraisal district.

**Q: Where do I apply for an exemption?**

**A:** All applications for any exemptions must be filled out at the Webb County Appraisal District. The Chief Appraiser determines if an applicant qualifies for an exemption and notifies the respective taxing units. The Webb County Appraisal District is located at 3302 Clark Blvd. and is open Monday through Friday from 8:00 a.m. to 5:00 p.m.

**Webb County Appraisal District  
3302 Clark Blvd.  
Laredo, Texas 78043  
(956) 718-4091**

**Q: When are the property taxes due?**

**A:** The tax bills are mailed on or about October 1<sup>st</sup> of each year and are due upon receipt. Payment for current taxes must be made by January 31<sup>st</sup> to avoid paying penalties and interest.

**Q: When do the taxes become delinquent?**

**A:** The taxes become delinquent on February 1<sup>st</sup> of the following year in which they were imposed and are subject to penalty and interest and possible legal action.

**Q: What is the amount of penalty and interest?**

**A:** If taxes go delinquent, the tax collector adds a 6 percent penalty and 1 percent interest in February for a total of 7%. Penalty and interest continues to accrue at 1 percent per month. March's penalty & interest total = 9 %. April's penalty & interest total = 11 %. May's penalty & interest total = 13 %. June's penalty & interest total = 15 %.

**Q: When is the additional penalty for attorney fees usually added?**

**A:** Personal Property accounts that become delinquent on February 1 and remain delinquent on April 1 of the tax year incur the additional penalty for attorney fees of 15 percent on April 1.

**A:** Real Property accounts that become delinquent on February 1 and remain delinquent on July 1 of the tax year incur the additional penalty for attorney fees of 15 percent on July 1. In cases where a law suit has been filed for prior year delinquencies, the additional 15 percent penalty for attorney fees will be assessed at February 1.

**A:** Any supplemental taxes that become delinquent on or after June 1 also incur the additional penalty for attorney fees after the collector sends the required notices.

**Q: Who is your Delinquent Tax Attorney?**

**A:** Our Delinquent Tax Attorney is:

**Flores, Flores & Canales, PLLC  
5517 McPherson Road, Suite # 14  
Laredo, Texas 78041  
(956) 728-7474**

**Q: When can a taxing unit file a delinquent tax suit?**

**A:** A taxing unit may file a tax suit at any time once taxes on a property go delinquent. The taxing unit's last resort is taking a delinquent property owner to court. Once a tax suit is filed, court costs and other fees may be added to the delinquent tax bill.

**Q: What if I didn't receive a tax bill, will I get more time to pay my taxes?**

**A:** State law provides that failure to send or receive a tax bill does not affect the validity of the tax, penalty or interest due by an individual, the tax delinquency date, the existence of a tax lien, or any procedure the taxing unit institutes to collect the tax. Property owners who do not receive a tax bill and their taxes are not being paid by a mortgage company or bank should call our office, so that we may mail or fax them a statement of the taxes due.

**Q: What if my taxes are paid by a mortgage company or bank?**

**A:** It is the responsibility of the Mortgage Companies and Banks to notify our office as to which properties they will be responsible for paying. Our office will code the accounts accordingly and send the tax bill to the Mortgage Company or Bank only. Mortgage Companies and Banks usually pay our office in December or January. We strongly suggest that you call our office to make sure that your taxes have been paid.

**Q: Does your office honor post-marked mail payments?**

**A:** Our office will honor post-marked payments only if it bears a post office cancellation mark of a date earlier than the delinquent date. However, it is the taxpayer's responsibility to ensure that the payment is stamped with the same date it is delivered to the post office.

**Q: What tender method does the tax office accept?**

**A:** Our office accepts cash, money orders, checks, cashier checks and credit/debit card payments. A convenience fee of 3% of the amount paid will be added to tax payments paid with a credit/debit card.

**Q: Does your office accept partial payments?**

**A:** Yes, you may pay partial payments; however, such payments do not forestall any penalty and interest on the unpaid portions.

**Q: Is there a special payment plan for elderly or disabled property owners?**

**A:** Property owners who qualify for Over-65, Disabled Person, or Disable Veteran Homestead Exemption may pay their current year taxes in four equal installments without penalty and interest. In order to qualify for this payment plan, the property owner must notify our office and make the 1<sup>st</sup> installment no later than January 31<sup>st</sup>. The payment deadlines are as follows:

The 1 <sup>st</sup> installment must be paid no later than January 31 <sup>st</sup> . The 2 <sup>nd</sup> installment must be paid no later than March 31 <sup>st</sup> . The 3 <sup>rd</sup> installment must be paid no later than May 31 <sup>st</sup> . The 4 <sup>th</sup> installment must be paid no later than July 31 <sup>st</sup> .
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**Please Note:** If an installment payment is late, a 6 percent penalty will be added plus 1 percent interest for every month delinquent.

**Q: Is there any relief for elderly or disabled property owners who can't pay their taxes in order to prevent a tax suit from being filed or their homes foreclosed on?**

**A:** A property owner who is 65 or older or disabled, may defer or postpone paying any taxes on their homestead for as long as he or she owns and lives in it. To postpone tax payments, the property owner must file a tax deferral affidavit with the appraisal district. A property owner may suspend any lawsuit by filing an affidavit with the court. A pending sale to foreclose on the homestead's tax lien may be suspended if the abatement is filed up to five days before the date of the sale.

A tax deferral only postpones paying taxes. It does not cancel them. Interest from the time the deferral is filed is added at a rate of 5 percent a year. Any penalty and interest that was due on the property prior to the deferral being filed will remain and become due when the tax deferral ends. The appraisal district will notify the entities when the tax deferral period filed has expired/ended, and the entities will notify the taxpayer, and mail a statement of delinquent taxes. The deferral period ends on the 180<sup>th</sup> day from the date the delinquent notice is mailed by the entities. Normal penalties and interest will be reinstated after the 180<sup>th</sup> day, and a tax suit may be filed.

Surviving spouses age 55 or older may continue to receive the tax deferral if the surviving spouse owns and lives in the home.

**Q: What other payment plans are available?**

**A:** The City adopted the Split Payment Option and it's available to all taxpayers. The First ½ payment is due by November 30 and the Second ½ payment is due by June 30 of the following year as follows:

The First ½ payment must be paid no later than November 30. The Second ½ payment must be paid no later than June 30.
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**Q: What is a tax certificate and what is the fee?**

**A:** A Tax Certificate is an official document issued by the tax office that shows any taxes, penalties and interest due on a particular property. The fee for a Tax Certificate is \$10.00 per tax account.