

Property Tax Statements (Bills) for 2020 Tax Year

The collections phase of the tax calendar for 2020 has arrived. Soon, Property Tax Statements (Tax Bills) will be mailed to all owners of property in Lamar County. Paying property taxes during COVID: Included in the tax statement is an insert asking for property owners to remit property tax payments by mail in an effort to comply with Governor Abbot's executive order regarding social distancing and face mask requirements. Utilizing the mail will reduce the risk of exposure and provide a simple and efficient way to pay your taxes. Other contactless property tax payments methods include credit card and e-check and may be accessed on our website at www.lamarcad.org. Contactless payment options are the best way to keep you and our staff healthy.

If you own property in Lamar County and did not receive your 2020 bill, please contact Lamar County Appraisal District at [903-785-7822](tel:903-785-7822) to verify your account information and avoid possible delinquency.

Things to know regarding your tax statement/bill: Bills are due upon receipt and will become delinquent if not paid before February 1st, 2021. It is important to timely pay your property tax bill and avoid these additional costs. Delinquent taxes accumulate penalties and interest and may result in a lawsuit to collect. Property owners are encouraged to open these statements sooner than later and be proactive in communicating any payment arrangements with the District's collections staff.

NOTE: The appraisal district uses the address indicated on the deed to send notices, bills and other mailings. If the current owner's actual mailing address is different from what is indicated on the deed, the owner has the responsibility to inform the appraisal district of the change in writing. Simply go to our website at www.lamarcad.org click the Forms tab and click the Change of Address Request. Please do not let the simple process of updating your address keep you from being informed of important property tax matters.

Property owners with multiple accounts: Paying property taxes on multiple accounts can be confusing. Owners of multiple accounts are responsible for ensuring they have reconciled all of their properties with all of their bills prior to making payment. Owners of multiple properties often have different names on the accounts. Some accounts may be in a company name, a trust or in various forms of a name (such as J. Smith, John Smith, and Jonathan Smith etc.). Some owners have differing mailing addresses as well. In short, the collectors do not own the property, are not responsible for the tax or to determine how much a person decides to pay. During this phase the collectors receive and post payments and issue receipts. If a person requires assistance in this area they should make arrangements to come to the appraisal district's office early (October-November) and not wait until the last week of December or January to sort through their tax statements.

FAQ's:

What if the appraisal district closes to the public during this collections season? It is possible that the appraisal district might have to close the lobby to the public during this collections season. However, closing the lobby to the public will have no effect on the delinquency date for property taxes. Our staff will still be able to answer questions via the phone and process payments. Property owners are highly encouraged to remit their payment by mail or utilize one of the many contactless payment options.

Property owners can also use the mail slot located at the east side of the front entrance to drop their payments off if needed.

If I did not receive my bill, am I still liable for the taxes? Yes, each year on January 1, a tax lien attaches to all property subject to taxes to secure payment of the tax. The lien exists in favor of the taxing unit(s) having authority to tax the property until the taxes are paid. The property tax code places the personal liability for the property tax on the owner of the property on January 1. Further, non-receipt does not affect the validity of the tax. Essentially, if

you own property in Texas that is subject to taxation, make sure you are aware of the tax bill amount and the deadline to pay on time.

Should I Pay in Person or Mail the Payment? Especially during these times, property owners are encouraged to utilize the postal system when paying their property tax. The postal cancellation mark is used to establish timely delivery. If a person chooses to wait until the last day of the year or the last day in January to pay their property tax in person at the District, they can expect long wait times which means increased risk of exposure in the middle of cold and flu season. However, if the same person places their payment in the mail before the end of the year or the end of January, the postage cancellation mark will indicate when it was processed and the payment will be posted to the account as if it came into the District to pay on that day. Sadly, every year we encounter taxpayers that waited until the last minute to pay their tax bill and did not get it to us in time. These taxpayers faced immediately faced penalties and interest fees which, when added to the tax base, increased their bill. There is really nothing I or my staff can do to prevent the effects of delinquency once it occurs.

What forms of payment are accepted? The District accepts cash, personal check, cashier's check, money orders and most major credit cards. A person can also pay their property taxes online with most major credit cards and e-checks at our website www.lamarcad.org. If paying by check, simply detach the stub and mail it with your payment to the address indicated on the stub. If you would like a receipt please enclose a self addressed stamped envelope and one will be sent to you.

Is there a fee for paying by credit card? Yes, the vendor charges a 2.5% convenience fee for the service. The fee does not go to the District or the Taxing Units.

Are payment options available? Yes, some options have eligibility and qualification criteria and other options do not. The following is a list of options available:

Special Payment Options: Persons at least 65 years of age, disabled persons, disabled veterans or an unmarried surviving spouse of a disabled veteran who qualifies for a residence homestead may elect to pay the tax in four equal installments (commonly called quarter pay) without penalty, provided the taxpayer notifies the District prior to the delinquency date. Notifying the District of your intention is simple. Just refer to the back of the payment stub and sign in the boxed area. Send the signed payment stub with your first installment. The payment due dates are as follows: First installment (with the notice indicating you are electing to use this option) is due before February 1; second installment is due before April 1; third installment is due before June 1 and the fourth installment is due before August 1.

Deferral: Persons over 65 years of age or disabled persons (does not include disabled veterans) are entitled to defer their tax on the property they own and occupy as their residence homestead. The person must file a deferral affidavit (available at the District's office) with the chief appraiser. This protects the property owner from a tax suit or foreclosure of the tax lien for as long as they own and occupy the property as their residence homestead. Interest accrues on the unpaid balance at an annual rate of five percent until the owner ceases to own and occupy the property as their residence homestead. At that time, all taxes, any penalty and accrued interest become due and must be paid in full within 180 days. If not paid by the 181st day, full penalties are imposed and the property is subject to tax suit and foreclosure of the tax lien.

Mandatory Installment Agreement: Recent changes to the property tax code now allow the person delinquent in the payment of property tax on their residence homestead to request (and the district shall enter into) an installment agreement for the payment of the tax, penalties and interest in installments. The requestor cannot have entered into an installment agreement with the District in the preceding 24 months; provides for equal monthly payments and must

extend for a period of at least 12 months but cannot exceed 24 months. If any provision of the agreement is breached a suit to collect is filed, full penalties are imposed and the person is ineligible for this mandatory installment agreement for the next 24 months.

Optional Installment Agreement: This option permits the District to enter into an installment agreement for the payment of delinquent taxes, penalties and interest on any property. This agreement is an option to the District and not mandatory. The agreement must provide for equal monthly installments and must extend for a period of at least 12 months but cannot exceed 24 months. Additionally, the District requires a down payment of 20% of the amount due. If any provision of the agreement is breached a suit to collect is filed, full penalties are imposed and the person is ineligible for the mandatory installment agreement mentioned above for the next 24 months.

Is there any other payment option available that does not have qualification criteria or formal agreements?

Yes, a person can simply make partial payments for the taxes due. There is no contract or formal agreement. Additionally, there is no reason to wait until taxes become delinquent to accomplish this. When taxes become delinquent the unpaid balance accrues penalties (up to 12%) and interest (1% per month) for each month or portion of a month they remain delinquent. If the tax remains delinquent in July, attorney fees of up to 20% are added to the unpaid balance. Partial payments are a great way to pay down a tax bill if a person cannot make the full payment at one time. The taxpayer simply breaks their tax into payments before the delinquency date. The benefits to making partial payments prior to delinquency are twofold. First, any penalty and interest that accrues from delinquency will be less because the base amount is lowered by the partial payments. Second, the taxpayer has established a good pay history, which works to their favor regarding a possible optional installment agreement in the future.

Feel free to contact the collections staff should you have questions on these provisions. The collections staff at the Appraisal District may be reached at 903-785-7822. Stephanie Lee, Chief Appraiser.