

Know Your Deadlines for 2026 Property Tax Planning

O'Connor discusses getting your tax bill in the mail and planning for 2026 by knowing your deadlines.

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Texas homeowners should expect property tax bills to arrive this fall, and missing deadlines can be a costly mistake with steep penalties and interest. The typical tax bill arrival date is late October or November, with payments due by January 31 of the following year (2026) when the tax is imposed. With tax bills arriving soon, Texans may be feeling stressed or anxious over payment deadlines and options, but O'Connor is here to help ease taxpayers' minds and stay on track.

Tax Bills Are Mailed in October

Property tax bills typically start arriving in late October and throughout November. Delivery depends on the Texas county; however, taxpayers should receive their tax bill before Thanksgiving. If property owners own property in Texas as of January 1 of a year, they are liable for that year's taxes. The standard due date is January 31 of the following year, and if they're not careful, on February 1 unpaid taxes

O'CONNOR Tax Reduction Experts



Texas 2026 property tax planning

Penalties and Fees

Topic	Key rules or deadlines	Notes
Billed Mail	65/October-November	Varies By County
Due Date (Non – Split)	Jan 31st	Standard in most counties
Delinquency begins	Feb 1	Unless delayed by late mailing
Split installments	Confirm your county's policy	First payment and notice required, then follow your county's phased schedule
Penalty and interest	6% + 1% per month until July, then 12%	Additional collection penalty possible
Waiver of penalties	May request if timely and under limited, qualifying conditions	Up to 181 days after delinquency
Liens and foreclosure	Automatic lien attaches Jan 1	Unpaid taxes may block title or lead to foreclosure

Texas property tax penalties and fees

become delinquent, and penalties and interest begin to accrue. Fortunately, if their tax bill is mailed after January 10, this allows some wiggle room and the delinquency date for missed payments is delayed, allowing at least 21 days for payment. For example, if the tax bill is mailed on January 15, the delinquency date might not start until March 1 (21-day rule), and the specific adjusted delinquency date will be on the bill.

Payment Options in Texas

Most Texas counties require full payment by January 31, but through Texas law, some counties allow split or installment payments under certain conditions. According to Texas Tax Code § 31.03, if a county has designated, property owners who pay one-half of the property tax before December 1 may pay the remaining one-half before July 1 of the following year without being subject to late fees or interest. A few counties offer installment payments for certain types of property.

Travis County: Quarterly payment plans available for 65/disability homestead exemption accounts and disaster areas.

Ellis County: Quarterly payment plans available for over 65/disability homestead accounts.

Williamson County: Tiered instalments due on January 31, March 31, May 31, and July 31.

If you live in a county that allows split payments, you must choose this option early and meet initial deadlines to be eligible.

Accepted forms of payment in Texas include:

The county's online portal

Check through mail

In-person

Mortgage escrow

Credit Card (a service charge may apply)

Penalties and Fees

If taxpayers are not careful, by July, their account can be turned over to attorneys with an additional 20% collection fee. If they have opted for split or installment payments, they must check their county commissioner's website for penalties and fees.

Local Elections and State-Level Effects

Property taxes are often debated during local elections and state-level policy discussions, because rising tax bills can influence candidate platforms and voter turnout. It's important for

taxpayers to stay informed about local elections, but taxpayers must note that elections do not delay or change immediate payment deadlines.

Action Items Taxpayers Can Do

- Mark their calendar
- Check with their county
- Prepare payment arrangements
- If using installments, submit a Letter of Intent
- Choose their payment method wisely
- Protest or appeal
- Keep proof of payments
- Watch election outcomes

Tax bills arrive in late October through November, and the deadline is January 31. Taxpayers must make sure to review their tax statement and prepare payment arrangements and sign up for installments if their county offers that option. They must mark their calendar before the year ends to avoid penalties and to keep more money in their pocket.

About O'Connor:

O'Connor is one of the largest property tax consulting firms, representing 185,000 clients in 49 states and Canada, handling about 295,000 protests in 2024, with residential property tax reduction services in Texas, Illinois, Georgia, and New York. O'Connor's possesses the resources and market expertise in the areas of property tax, cost segregation, commercial and residential real estate appraisals. The firm was founded in 1974 and employs a team of 1,000 worldwide. O'Connor's core focus is enriching the lives of property owners through cost effective tax reduction.

Property owners interested in assistance appealing their assessment can enroll in O'Connor's Property Tax Protection Program [™]. There is no upfront fee, or any fee unless we reduce your property taxes, and easy online enrollment only takes 2 to 3 minutes.

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