

Texas Property Tax Bills and Deadlines for 2026

O'Connor explains how to understand your Texas tax bill and the deadlines in 2026.

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Often coming right around Thanksgiving, homeowners and businesses across the Lone Star State get the largest tax bill of the year just to cap things off. This can be a shock to first-time homeowners or for those who have paid the mortgage off recently, as getting surprise bills can be quite the eye-opener. Still, every Texan needs to go through this process, as local government is entirely reliant on these taxes to function.

In this article, O'Connor will explain the Texas tax bill and what dates property owners need to keep in mind to ensure that they stay current. O'Connor will also go over some options that might help owners deal with these taxes now or in the future. With tax seasons quickly approaching, this will hopefully act as a primer for all of the basic information that they will need.

Tax Bill or Bills?

Texas is a big place, and just how your tax bill looks can change from county to county. In some counties, multiple taxing bodies are consolidated on one bill, while others may send owners up to three bills based on the taxing units. Owners pay the same amount of tax either way, so if they receive multiple bills, it does not mean they are being overcharged. The three main

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components are the county, the school district, and the Municipal Utility District (MUD), though the MUD can be replaced by other types of water districts. If the bill contains all of these taxing bodies in one consolidated list, then each will be broken down for the owner to see where their taxes are going. If they receive bills piecemeal, then each statement will only contain charges for the corresponding body. Despite being issued by different bodies, all of these bills are due at the same time.

County Taxes

If the tax bill is consolidated, these charges will usually appear under the county section. If broken down into multiple bills, the county bill is usually the first to arrive. Money collected for the county is used on general county programs, including the police, firefighters, emergency services, local colleges, flood control, and a litany of other services. On the bill, each of these major programs will be broken down, so owners can see where their money goes. County taxes can also have exemptions applied, typically the homestead exemption. There is no state-mandated amount for county exemptions, so this can vary broadly between counties. If owners have an exemption, but it is not applied, this needs to be corrected immediately, as they are paying far more than they should.

School District

Once the largest bill by far, recent legislative changes in Texas over the past few years have lowered school property taxes significantly, at least if the owner has a homestead. Many school taxes can be eliminated entirely with a homestead exemption and an over-65 exemption being paired together. A standard homestead exemption removes \$140,000 in assessed value from their home, while an over-65 exemption will deduct another \$60,000 in taxable value. With the new exemption laws, even young homeowners will generally find their school district taxes as the lowest portion of their tax burden. These taxes fund schools, teachers, pensions, and athletics. Some politicians have pledged to erase these taxes entirely, replacing them with state funding.

MUD or Related Entities

Not every Texan has a MUD, but they are fairly common across the state. Many young homeowners are blindsided by this tax, as they tend to be far more obscure than school districts or the county government. MUDs handle water, sewage, and other utilities, and are usually formed because a bond was issued for the owners' area for various pieces of utility infrastructure. MUDs do not use exemptions, unlike other taxing bodies, which often leads to them being the most expensive components of the tax burden. In larger cities, the functions of a MUD are often subsumed by the city government and various water districts.

The Property Tax Payment Deadline is January 31

No matter how the bills are broken down, owners have until January 31st to pay your taxes in full. After that, penalties and interest quickly start adding up. Starting at a 6% penalty and 1% interest on February 1. Penalties will increase by 1% each month until July, when they jump to 12%. Interest will then add 1% a month after that. Law firms will be contracted to collect, which quickly adds more fees on top of the growing pile. This makes paying on time a paramount priority, and it should be the No. 1 priority for any Texas property owner. If owners cannot make the payment right away, there are a few options, depending on the owners' circumstances, to help defer payment or spread it out over time.

Payment Plans

There is no official state payment plan for most taxpayers. For homeowners under 65 who are not disabled, the payment plan will come down to the county and taxing unit responsible for the bill. In Harris County, for instance, payment plans can be 12, 24, or even 36 months long. This prevents penalties and collections, though it does have an interest rate that increases by 1% each month. This can be for both current or delinquent taxes. Many major metro areas have similar plans, though again, this is up to the local government's discretion. There are more firm rules for those over 65, qualified disabled veterans, or disabled homeowners. If the owner fits one of these criteria, then they can instead break the payment into four parts, starting on January 31. Payments are then due on the 31st of March, May, and July.

Deferments

Those over 65, the disabled, and qualifying disabled veterans, have another option exclusive to them. Property tax deferments allow homeowners that meet the criteria to put off paying taxes indefinitely. Once this agreement is reached, the owner will no longer have to pay annual property taxes. However, the taxes are still accruing in the background, along with interest, and come due when they sell the property, transfer it to someone else, or pass away. As long as the owner stays in their home, they will not have to worry about losing it thanks to taxes. Active military members deployed outside of Texas may also defer taxes.

Property Tax Loans

If the owner is having trouble covering costs, then they could consider obtaining private property tax loans. These function as any other loan, with various types of interest plans and collateral requirements. Home equity loans may be a safer option to use and are usually a highly versatile tool for homeowners as it is. Private loans are ideal for appraisal districts and taxing units that do not use payment plans. If the owner is exploring this option, it is useful to shop around before committing.

Lowering Your Taxes

The only two ways to reduce property taxes in Texas are to either use exemptions or utilize

property tax appeals. While exemptions can be applied retroactively, filing most appeals must be done between the owner's notice of appraisal in April and the deadline of May 15. Texas is quickly embracing appeals, with many areas seeing over 30% of all properties being disputed every year.

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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