



## MEET THE TEAM

**Lacee Wall Diehl**  
VP/Branch Manager  
Escrow Officer  
281-362-2015  
Lacee.Diehl@ctt.com

Stacey Langley  
Escrow Assistant  
Stacey.Langley@ctt.com  
281-362-2002

**Debbie Powers**  
Sr. Escrow Officer  
281-362-2006  
Debbie.Powers@ctt.com

Beryl Jones  
Escrow Assistant  
281-362-2008  
Beryl.Jones@ctt.com

**Taryn Fennessy**  
Escrow Officer  
281-362-2014  
Taryn.Fennessy@ctt.com

**Kyle Brown**  
Escrow Officer  
281-362-2009  
Kyle.Brown@ctt.com

Guillermo Barrera  
Bilingual Escrow  
Assistant  
Guillermo.Barrera@ctt.com  
281-362-2004

**Kelsey McKey**  
Business Development  
281-253-3422  
Kelsey.McKey@ctt.com



# CHICAGO TITLE

*Times change but our commitment never does*

## Property Tax Checklist

Provided by Jeff W. Bullard with Tax Remedy, Inc.

✓ **Make sure all your current property taxes are paid.**

The tax code is very clear in placing the burden of making sure taxes are paid squarely on the taxpayer, not the tax assessor /collector. Failure to receive a tax statement does not relieve you from responsibility that prior year taxes are paid on or before January 31 of each year.

✓ **Take pictures of your property on January 1 each year.**

The effective date of all tax appraisals is January 1 each year. You are taxed on your property as it existed on the first day of the year. If it burns to the ground on January 3, you still get to pay taxes on it for the entire year. On the other hand, if something is seriously wrong with your property (flooded, torn up for remodel, etc.) and the market value is significantly diminished at the beginning of the year, you will need evidence of this later in the spring when you file your protest. Pictures are the best evidence of property condition on January 1.

✓ **Always make home improvements or additions in the winter.**

If you add that pool or new bathroom in November, it becomes taxable in just two months and you will pay the extra taxes that year. Make the same improvements in February and they don't become taxable until the next year and you won't pay the higher taxes until the year after that!

✓ **It is not "too late" to fix big problems with your tax appraisal.**

Even if you did not file a protest by May 31, all is not necessarily lost. If you can prove the tax appraisal is at least 25% too high you can still file a "Substantial Error" motion until January 31 of the following year and get the value reduced. Also, if you can prove that the Appraisal District failed to send you a required notice you can file a "Failure to Receive" motion by January 31 and be entitled to an appeal hearing. Lastly, under section 25.25(h) of the Property Tax Code, you can beg the Chief Appraiser to fix just about anything and he has the authority to do it with a signature.

✓ **Make sure you have your Homestead Exemption.**

Carefully check your property tax statement to verify that part of the value of your homestead is exempted from taxation. The amount varies by taxing entity, but you should see some discounts off of the total appraised value for the school district and county. You can still go back and get a homestead exemption for tax year 2011, if you owned and occupied the property on January 1, 2011. Homeowners who turned age 65 during 2011 can go back and get the very favorable Over-65 Homestead exemption by filing prior to January 31, 2013.

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Jeff W Bullard, President  
Tax Remedy, Inc.  
512.476.2277  
Info@TaxRemedy.com

**[www.chicagotitlehouston.com](http://www.chicagotitlehouston.com)**