



Travis County Commissioners Court Agenda Request

Meeting Date: September 16, 2014

Prepared By/Phone Number: Monica Rupp, Ext. 43286

Elected/Appointed Official/Dept. Head: Bruce Elfant, Tax Assessor- Collector

Commissioners Court Sponsor: County Judge Sam Biscoe

AGENDA LANGUAGE:

- Allow the Travis County Record Management's print shop to print 300,000 newsletters to be inserted with the 2014 tax statements.
- Allow the Travis County Record Management's print shop to print 300,000 one third page inserts to be inserted with the 2014 tax statements.
- Allow the Travis County Record Management's print shop to print various inserts for the 2014 tax statements.

BACKGROUND/SUMMARY OF REQUEST AND ATTACHMENTS:

See the attached copies of the 2014 newsletter and the various 2014 original tax statement inserts.

File name for insert	Sheet 8 ½ x11	Color	Insert count	Paper
deferral insert 1_3(green).pdf	1/3 sheet	green	3,750	2.5 reams
mortgage jan 10 2015 1_3(yellow).pdf	1/3 sheet	yellow	4,500	3 reams
Return Mail Insert 1_3 (Bright Color).pdf	1/3 sheet	Bright	7,500	5 reams
Tax Agent insert 1_3(pink).pdf	1/3 sheet	pink	16,500	11 reams
supplement insert 1_3(blue).pdf	1/3 sheet	blue	30,000	10 reams
PPA Insert 1_3 (yellow).pdf	1/3 sheet	yellow	36,000	24 reams
DEFERRAL Q&A 1.pdf (duplex black and white)	Full sheet	white	40,000	80 reams
Bankruptcy letter 2014.pdf	Full sheet	white	3,000	6 reams
Taxpayer news (duplex)	Full sheet	white	300,000	600 reams
Skip the trip.pdf (duplex black and white)	1/3 sheet	White	300,000	200 reams

STAFF RECOMMENDATIONS:

Allow Travis County Record Management to print inserts for the 2014 original tax statement mail out.

ISSUES AND OPPORTUNITIES:

The newsletter allows the Tax Office to inform customers of changes within the Tax Office and/or highlight property tax law changes. Additional inserts are required by law or provide additional information to the customers that is not supplied on the tax statement.

FISCAL IMPACT AND SOURCE OF FUNDING:

Records Management and the Tax Office have funded this item for many fiscal years through our normal budgets. The Travis County Print Shop has indicated they can absorb the cost of the new insert.

REQUIRED AUTHORIZATIONS:

Commissioner's Court approval.

Records Management, Steve Broberg Ext. 49064

AGENDA REQUEST DEADLINE: All agenda requests and supporting materials must be submitted as a pdf to agenda@co.travis.tx.us County Judge's office, **by Tuesdays at 5:00 p.m.** for the next week's meeting.

Our records indicate that you have chosen to defer (*postpone*) paying your taxes!

To postpone paying your taxes, the current owner of the property must qualify for either a senior (over age 65) OR disabled homestead.

The taxes remain due and interest continues to accrue at 8% per year.

If this property no longer qualifies, please call the Travis Central Appraisal District at (512) 834-9138.

Taxes must be paid in full prior to the 181st day after the property no longer qualifies.

Sec. 33.06 of the Texas Property Tax Code

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Dear Taxpayer,

As of this mailing, the enclosed tax bill is unpaid. The original tax bill was sent to the mortgage company that requested it. Rather than risk late payment that incurs penalty, the bill has now been mailed to you.

A POSTMARK SHOWING **JANUARY 31, 2015** OR EARLIER PROVES TIMELY PAYMENT.

To ensure taxes are paid by the **January 31st deadline**, you may:

- 1) Contact your current mortgage company.
- 2) Return payment, along with bottom portion of the tax notice.
- 3) Pay your account online at www.traviscountytax.org. A 3% fee is added to online payments.

Call the Travis County Tax Office at 512-854-9473 for assistance.

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Your Original Tax Statement was Returned in the Mail!

Therefore, our office has coded your account as having an incorrect mailing address.

Please contact our office so that we may update our records.

By email: Tax_Office@co.travis.tx.us

By phone: (512) 854-9473

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Effective September 1, 2005

Section 31.01 (a) of the Texas Property Tax Code was amended requiring a duplicate tax statement to be sent to property owners who are represented by a Tax Agent.

If you are no longer represented by the agent shown in the remarks section of this tax statement, please contact the Travis Central Appraisal District. 512-834-9138

Effective September 1, 2005

Section 31.01 (a) of the Texas Property Tax Code was amended requiring a duplicate tax statement to be sent to property owners who are represented by a Tax Agent.

If you are no longer represented by the agent shown in the remarks section of this tax statement, please contact the Travis Central Appraisal District. 512-834-9138

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If you are no longer represented by the agent shown in the remarks section of this tax statement, please contact the Travis Central Appraisal District. 512-834-9138



NOTICE

The enclosed **amended** tax bill is mailed to you for one of the following reasons:

- Adjustment to Value
- Ownership and/or Address Correction
- Legal Description Correction
- Exemption Adjustment
- Deletion of a Mortgage Company Code

If you have any questions regarding this amended tax bill, please call our office at 512-854-9473.



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YOUR TAXES ARE DELINQUENT!

You are receiving this notice of tax delinquency as required by law.
If you have already made payment arrangements, please continue to make the scheduled payments.

APPLY ONLINE FOR A MONTHLY PAYMENT PLAN

If you need to make payment arrangements, please do one of the following:

- Apply online at <http://www.traviscountytax.org/goOPA.do>
- Call our office at (512) 854-9473
- Visit our main office at 5501 Airport Blvd, Austin, TX 78751



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TAX DEFERRAL Q & A

What is a tax deferral?

A tax deferral is available to taxpayers who have a senior or a disability exemption on their residence homestead. A tax deferral allows taxpayers to postpone paying their property taxes for as long as they live in their residence homestead.

When are deferred taxes due?

Deferral taxes are due during the 180-day grace period after the deferral ends.

When does a tax deferral begin?

A tax deferral begins when a taxpayer files a "Over-65 and/or Disabled Homestead Tax Deferral Affidavit" with their appraisal district.

When does a tax deferral end?

A tax deferral can end several ways:

1. Taxpayer can request it
2. Taxpayer leaves residence homestead with no intention of returning
3. Taxpayer passes away

What if the Taxpayer is married?

A surviving spouse, age 55 and older, can request the tax deferral be continued. If they do not, the tax deferral ends.

Are deferred taxes delinquent?

Yes.

TAX DEFERRAL Q & A

Do deferred taxes have any penalty or interest assessed against them?

Interest is assessed at a rate of 8% for each year and every year the tax remains unpaid. No penalty is assessed.

What happens if the tax is not paid in 180 days after the tax deferral ends?

The following events occur on the 181st day

1. Collection activity starts by the taxing jurisdictions to collect the delinquent tax
2. Regular penalty & interest is assessed against the delinquent tax
3. Attorney fees can be assessed against the delinquent tax

Does my Lienholder (mortgage company) have to honor a tax deferral?

No. Most Lienholders have language in their contracts regarding payment of property tax. It's best to check with your Lienholder to determine if they will honor a tax deferral on your homestead.

Where would I go to learn more about tax deferral?

Travis Central Appraisal District and the Texas Comptroller are the resources for more information about tax deferrals.

Travis Central's website is: www.traviscad.org



BRUCE ELFANT

TAX ASSESSOR - COLLECTOR
VOTER REGISTRAR

October 10, 2014

Dear Taxpayer:

Enclosed is your 2014 tax statement. This account is currently coded to be in bankruptcy status.

If you are presently in a bankruptcy, this statement is just to notify you of the current amount assessed. However, if your bankruptcy has been either dismissed or discharged, please contact a Tax Specialist at (512) 854-9473, so we may correct your record.

If you have any questions regarding this statement, please do not hesitate to contact our office.

Sincerely,

A handwritten signature in cursive script that reads "Bruce Elfant".

Bruce Elfant
Tax Assessor-Collector

WHY WAIT! WE'RE GOING GREEN IN 2014

Pay Online at www.traviscountytax.org—Take advantage of reduced eCheck fees. There is no need to mail your payment or wonder if your bank check arrived. With eCheck, your payment is posted to your property tax account instantly. A \$1 convenience fee is collected by the vendor for all eCheck payments. You can also pay using American Express, Visa, MasterCard, or Discover. A 3% convenience fee is collected by the vendor for all credit card payments.

Manage Multiple Accounts—Do you have more than one property? Our redesigned website allows you to search for all of your accounts, add them to a cart, and make a single payment.

Request Your 2015 eBill—Instead of waiting for the post office to deliver your bill each year, sign up for our eBill service at www.traviscountytax.org.

Download a Receipt—It is now easier than ever to get your property tax receipt. Go online to www.traviscountytax.org, search for your account by name, address or account number, click on “View Details” and “Receipts.”

PUBLIC SCHOOL FINANCING

Some school districts are considered property rich and a portion of local tax dollars are redistributed through the recapturing process to property poor school districts.

Recapture Percentages:

Austin ISD - 22%, Eanes ISD - 53.7%,

Lago Vista ISD - 30%, Lake Travis ISD - 37.96%,

Leander ISD - 0.635%

TRAVIS COUNTY TAX OFFICE



2014/2015 TAXPAYER NEWS

Contact Us

Online at www.traviscountytax.org

In person Monday - Friday at the following locations:

Main: 5501 Airport Blvd
7:30 am - 5:30 pm

East: 4705 Helgin Ln
8 am - 5 pm

Pflugerville: 15822 Foothill Farms Loop
8 am—5 pm

Southwest: 8656 Highway 71, Bldg B
8 am—5 pm

Southeast: 4011 McKinney Falls Pkwy
8 am—5 pm

By mail: Travis County Tax Office
P.O. Box 149328

Austin, TX 78714-9328

By phone: 512-854-9473

Account search:



TRAVIS COUNTY TAX OFFICE

Bruce Elfant

Tax Assessor-Collector & Voter Registrar

5501 Airport Blvd. Austin, TX 78751

P.O. Box 149328, Austin, TX 78714-9328

Phone: 512-854-9473

Website: www.traviscountytax.org

E-mail: Tax_Office@traviscountytax.gov

QUESTIONS & ANSWERS

PAYMENT DEADLINE

When are taxes due? Property taxes are due upon receipt of the bill. All payments showing a **Monday, February 2, 2015** or earlier U.S. postmark (not meters) will be considered timely upon receipt.

HOW TO SAVE ON PROPERTY TAXES

Who can get a homestead exemption? If you own and live in the home on January 1 of the tax year, you qualify to apply.

How can I confirm my exemption? The exemption is explained on the tax bill directly above boxes 1 & 2.

How do I apply for an exemption? File exemptions at the Travis Central Appraisal District. Contact their office at www.traviscad.org or 512-834-9138.

Is there a charge to file? No, there is no charge to file. Beware of letters from private businesses offering to file the application for a fee.

How do I save for next year's taxes? If you do not escrow with your mortgage company and you would like to save for next year's taxes, we will draft from a savings or checking account once monthly. See details about Escrow plans online at www.traviscountytax.org.

SENIOR & DISABLED OWNERS

Who qualifies for additional exemptions? Owners who are age 65 or older, are disabled or are a disabled veteran qualify to receive additional exemptions.

How do I apply? Seniors can apply as soon as they reach age 65. Disabled persons and disabled veterans exemptions are based on federal guidelines. Contact the Travis Central Appraisal District at www.traviscad.org or 512-834-9138.

What payment options are available?

Owners with an over 65, disabled, or disabled veteran exemption are eligible to pay taxes on their homestead in 4 equal installments due at the end of January, March, May and July. To enroll by mail, send a Letter of Intent with a payment of at least 25% of the tax due by February 2, 2015. To enroll online go to traviscountytax.org. Search for your property, click on "View Details," "Apply for Payment Plan," and "Quarterly Installment Agreement."

Is there an option to defer taxes? Yes, senior and disabled taxpayers may postpone taxes on their homesteads and pay at a future date with a reduced interest rate of 8% per year. If you have a mortgage, check with your lender before applying. Contact the Travis Central Appraisal District for details.

WHAT TO DO IF YOU CAN- NOT PAY TAXES

What should I do if I can't pay taxes? Pay as much as possible by February 2, 2015 and contact the tax office for a payment plan.

Can I make a payment plan online? Online payment plans for 2014 taxes are available at www.traviscountytax.org. Search for your property, click on "View Details" and select "Apply for Payment Plan."

What do I need for a payment plan? You will need the property account number, the name and phone number of the person making payments, and a proposed schedule of payments. To apply by email, contact us at payment.agreements@traviscountytx.gov

What is the penalty for late payment? On February 3, 2015, 6% penalty and 1% interest accrue on the unpaid balance. Penalty and interest increase each month and total 18% in July, 24% after one year.

What happens if taxes remain unpaid?

Owners of unpaid accounts receive delinquent tax notices. In failing to pay taxes, owners risk costly lawsuits and foreclosure.

**Why Wait! Pay online with
eCheck for just \$1.00**



SAVE TIME AND MONEY BY MAKING YOUR PAYMENT ONLINE.

- Make a secure payment online with E-Check* for only \$1.00.
- It's as easy as writing a check.
- Your property tax payment posts immediately.

Visit us 24/7 at www.traviscountytax.org or call 512-854-9473 for assistance from 7:30 a.m.—5:30 p.m.

*E-check is not the same as a bank or credit union bill pay program. See other side for details and disclosures.



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About E-Check

E-check is an option available to you to pay your tax bill. It is a simple process that requires your name and address information along with your bank routing and account number to make a transaction. Your banking information is completely secured by a 128-bit SSL encryption.

The date the transaction is entered is shown as the date of payment provided the funds are available and information was correctly entered. If the payment is rejected by your financial institution there will be a returned item charge of \$25 with additional penalty and interest if applicable.

E-check is not an Electronic Funds Transfer or an ACH transaction. E-check is deposited as a check. The account used for your tax payment must be a regular checking account. Check with your institution prior to using e-Check if your account has fraud protection. The e-Check transaction will show as "Government Payments" on your bank statement.

Double check your payment information for accuracy **prior** to submitting your payment.

About Online Bill Pay:

Check with your financial institution about using online bill pay to pay taxes and the time allowed for payment. E-check is not the same as online bill pay. If you plan to use online bill pay with your financial institution, it is recommended that you schedule your payment at least **5 business days prior** to the actual payment date. Be sure that your payment is on time to avoid penalty and interest.

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