

Cooke County Appraisal District

201 N Dixon, Gainesville, TX 76240

8 am – 5 pm / Monday- Friday

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E: cookecad@cookecad.org Web: www.cookecad.org

Take ADVANTAGE TODAY!

The Cooke County Appraisal District encourages you to take advantage of opportunities that may be available to lower your tax bill, see if you qualify.

Cooke County Appraisal District is open to serve you, the taxpayer via telephone, email, online portal/chat, or in the lobby .

If you received a letter and/or an application request to update information it must be completed and returned by the deadline stated on the letter or you risk losing the benefits of the exemption or special appraisal (Ag use).

EXEMPTIONS

Filing any application(s) for an exemption is free of charge.

An applicant may claim an exemption on only one piece of property that the applicant owns and must be a Texas resident to qualify for a homestead exemption.

GENERAL RESIDENCE HOMESTEAD EXEMPTION (Tax code 11.13(a) and (b)): You may qualify if: (1) you own the property; (2) you occupy it as your principal residence; and (3) you or your spouse do not claim a residence homestead exemption on any other property. (4) Attach a copy of your driver's license. The address listed on your driver's license must correspond to the address of the property for which an exemption is claimed in this application.

Homestead Exemptions: reduces the assessed value of your home which could result in a reduction of your property taxes.

Available homestead exemptions include:

- **Schools:** All homeowners may receive a \$40,000 homestead exemption.
- **County:** Farm-to-market roads or flood control, a homeowner may receive a \$3,000 homestead exemption.
- **Age and Disability Exemptions:** Individuals 65 or older or disabled as defined by law may qualify for a \$10,000 homestead exemption for school taxes, in addition to the \$40,000 exemption available to all homeowners. They qualify as soon as they turn 65 or become disabled.
- **Surviving Spouses of the First Responders killed in the Line of Duty:** The eligible surviving spouse of a first responder killed in the line of duty is allowed a total property tax exemption on his or her residence homestead, if the surviving spouse has not remarried since the death of the first responder.
- **Partial Exemption for Disabled Veterans:** For any property owned by a veteran who is disabled due to a service-connected disability. The exemption amount is determined according to the percentage of service-connected disability as defined by a letter from the Department of Veterans Affairs Summary of Benefits. This exemption can also apply to spouses and surviving children of deceased disabled veterans.
- **Surviving Spouses of Members of the U.S. Armed Services Killed in Action:** Surviving spouses of veterans who qualified or who would have qualified for an exemption if it had been in effect at the time of the veteran's death are also eligible with certain restrictions. The surviving spouse of a member of the U.S. armed services who is killed in action is allowed a total property tax exemption on his or her residence homestead if the surviving spouse has not remarried since the death of the armed services member.

OTHER EXEMPTIONS

Non-profit organizations, Miscellaneous Non-Profit, or Primarily Charitable:

Misc / Requires an Annual Application, Primarily Charitable Application is required every 5 Years.

An application for the above described exemptions must meet the statutory requirements for approval of the property tax exemption and must apply by a specific date.

Tax Abatements/Freeport Exemptions:

Deadline is April 30th / Annual Application Required

Deadline to file a late application is, June 15th for the year in which the exemption is requested. In the event that a late application is approved the property owner is liable to each taxing unit a **penalty** equal to 10 percent of the amount of taxes saved.

Granted by taxing units; ship inventory out of Texas that may be eligible for the **freeport exemption**; construct, install or acquire pollution control property; own and operate energy storage systems may also be eligible for statutory exemptions.

SPECIAL VALUATION (AG USE)

Texas Farmers and Ranchers may be granted property tax relief on land used for agricultural productivity.

Deadline for Special Valuation: April 30th.

If the April 30th deadline falls on a Saturday, Sunday, legal state or national holiday, the act is considered timely if performed on the next regular business day.

Agricultural Appraisal

The Texas Constitution authorizes agricultural productivity appraisal, 1-d-1 for property owners. The property must be used for agriculture or timber (*at this time Cooke County has no qualified timber use*), meet the degree of intensity generally accepted in the area, and has been used as such for at least five of the preceding seven years

Rollback tax will be imposed if qualified land is taken out of agriculture use and placed in non-agricultural use. Rollback taxes under 1-d-1 are based on the (3) **three preceding appraisal years prior to the change** to non-agricultural use. Calculations are found by using the difference between taxes paid under productivity appraisal and the taxes that would have been paid if the land had been on the tax roll at market value.

Wildlife Management

Annual Update Required

May receive special appraisal, however the land must have qualified for agriculture use in the preceding year. Land under wildlife management must also meet acreage size requirements and special use qualification.

BUSINESS PERSONAL PROPERTY

Rendition(s) Required to be filed Annually

A rendition is a report that lists all the taxable property you owned on or controlled on January 1st; including inventory and equipment used by the business. Renditions can be mailed, faxed or emailed to businessrendition@cookecad.org

Deadline for filing a business personal property rendition is April 15th.

Property owner(s) may file a written request with the chief appraiser for an extension of May 15th. The chief appraiser may grant an additional 15 days for good cause.

If a rendition is not filed for **2023** there is an automatic **10% penalty imposed** for any business who has not rendered their taxable business personal property. If fraud has occurred, in addition to other penalties, a **50% penalty will be imposed**

TAX PAYMENT INFORMATION

Taxes Become Delinquent on February 1st. Penalties and Interest will accrue starting February 1st, and an additional 15% penalty in attorney fees will accrue starting July 1st on all unpaid balances.

NOTIFY the appraisal district of any change in your mailing address. CCAD has a form on our website, complete the form and you can email, fax, or mail it back to CCAD.

The law requires timely payments be made without regard to the circumstances of the property owner.

Missing Tax Statements Are presumed delivered when deposited in the mail, if not received it is the responsibility of the taxpayer to notify the appraisal district's collection department.

Full or partial payments are accepted.

Accepted Methods of Payment: Cash, checks, money orders, cashier's check, credit or debit card and e-check payments.

Access to Pay: Lobby, Drive-Thru Window, drop box (after hours), Mail (Postmark honored), Online: (www.cookecad.org), Telephone: 1(866)549-1010 / Bureau Code: 6657651.

FEES MAY APPLY TO SOME PAYMENT METHODS OR ACCESS METHODS.

Payment Agreements

Must be filed and accepted by CCAD

Available on delinquent taxes, limitations apply.

Quarter Payments

Must be filed and accepted by CCAD

Four equal installments Paid: January 31st, March 31st, May 31st, and July 31st. **Any missed payments will accrue penalties and interest.**

Available on a residential homestead property; if the property owner (1) occupies the home as their primary residence **AND** (2) qualifies for an Over 65, social security disability, or veterans' disability exemption.

DEFERRED PROPERTY TAX PAYMENTS

Taxpayers may postpone paying current and delinquent property taxes on their homes by signing a tax deferral affidavit at the Cooke County Appraisal District if they are:

- Age 65 or older;
- Disabled as defined by law.
- Qualified disabled veterans, their unmarried surviving spouse, or their unmarried children under the age of 18, if there is no surviving spouse; or
- Unmarried surviving spouses of U.S. armed service members killed on active duty and their unmarried children under the age of 18.

Taxes are DEFERRED — NOT CANCELLED

Deferred taxes accumulate **5 percent interest per year.**

A filed tax deferral affidavit keeps eligible home-owners from losing their homesteads due to delinquent property tax. Any pending sale to foreclose on the homestead's tax lien will also cease as a result of filing. In addition, no taxing unit can start or continue a lawsuit to collect delinquent taxes once an affidavit is filed.

The law extends the tax deferral to the surviving spouse. The surviving spouse must have been at least 55 years old at the time of the applicant death.

All deferred taxes and interest **become due** when the homeowner or surviving spouse no longer own and/or live in the home.

If the tax debt remains unpaid at that time, penalties may be imposed and taxing units may take legal action to collect the past due amount.

Helpful Tips For our Website
www.cookecad.org

Property Searches Provided on our website offer great knowledge to most often sought after information. In order to conduct a search you need only know: Name, property ID, or situs address. You have the ability to change the tax year and view as you desire values of tax years when they become available, taxes owed and/or paid. This can also allow individuals seeking estimated taxes for a property purchase to see figures with or without exemptions by accessing the "Taxing Jurisdiction" tab once a property has been selected.

Map Search (Located in Property Search) Allows you to access a map for the property in question, or access the whole of Cooke County using the "Interactive Map" tab.

Calendar A familiar tab located easily on our website allows for you to access important dates that may pertain to you by the district or taxing entities.

Decreased Values You may file a "Report of Decreased Value" to notify the district of significant depreciation of your property. Located under our links tab you will select the Texas State Comptroller's Office, it will divert you to their website where you should search form "50-127, Report of Decreased Value" this is the required form. Examples contributing to decreased value include damage caused by storm, flood, or fire. The district will review the form and evaluate the property before assessing value.

A NOTE FROM THE DISTRICT

The appraisal district appreciates any feedback on how we can be of better service to the taxpayers.