

Smith County property tax: the timeline

Texas Tax Code Chapters 33 and 34 in plain words, with the local numbers.

February 1: the bill turns delinquent

Unpaid tax picks up a 6% penalty in the first month and 1% more each month until July 1, when the penalty reaches 12%. Interest adds 1% per month on top (Tax Code § 33.01). On a \$3,000 bill that is roughly \$540 by July.

July 1: collection attorney fee

Under § 33.07 a taxing unit may add a further collection penalty once the account goes to its attorney. The notice before July 1 is the cheapest moment to call the tax office about an installment agreement.

Over 65, disabled or a disabled veteran?

§ 33.06 lets you defer or abate a suit or sale on your residence homestead by filing with Smith Central Appraisal District. Interest keeps building, but the home is not sold while the deferral stands. Check that every exemption you qualify for is on the account.

The lawsuit

A taxing unit can sue to foreclose its lien. Smith County district courts received 177 new tax suits in the year ending August 31, 2025, and 587 were still active on that date (Texas Office of Court Administration). Do not ignore the citation; a default judgment moves the property toward sale.

The sale and the right to redeem

After judgment the property is sold by the sheriff or a constable (§ 34.01). A homestead, agricultural land or a mineral interest can be redeemed for two years after the buyer's deed is recorded; other property for 180 days (§ 34.21). Redemption costs the bid plus a premium and costs.

If you also owe the IRS

A local property-tax lien generally comes ahead of a federal tax lien. Pay the homestead's county bill first and show the IRS why; its Smith County housing allowance already includes property tax.

Who to contact

- Smith County Tax Office: account balances and payment agreements.
- Smith CAD (smithcad.org): values, exemptions, deferral filings, protests.
- Texas Comptroller property-tax pages: exemptions and protest rules.