

Most Frequently Asked Questions

Q: Why do I pay property taxes?

A: Property taxes –also called ad valorem taxes-are locally assessed taxes. Property taxes are used to provide local services including streets and roads, police and fire protection and many other services that are available.

Q: How is the tax amount determined?

A: The amount of taxes paid on a property is based on the property's taxable value and the tax rate adopted by the taxing unit's governing body.

Q: Where can I report a change in ownership or mailing address?

A: If you have a change regarding ownership of a property or an address correction, please contact the Hidalgo County Appraisal District. The appraisal office will notify the taxing units of the change. The Appraisal District is located at 205 S Professional Drive, Edinburg Texas 78540 (956) 381-8466.

Q: When is my tax bill due?

A: Tax bills are mailed by October 1 or as soon thereafter as practicable each year, and are due upon receipt. The last day to pay taxes without delinquency is January 31. *Failure to receive the tax bill does not affect the validity of the tax, penalty, and interest.*

- If January 31 falls on a Friday, the taxes are delinquent on Saturday, February 1.
- If January 31 falls on a Saturday, taxes may be paid on Monday, February 2 and are delinquent on Tuesday, February 2.
- If January 31 falls on a Sunday, taxes may be paid on Monday, February 1 and are delinquent on Tuesday, February 2.

Q: Do you accept post-marked mail payments?

A: Yes, we will honor post-marked payments only if the envelope bears a post office date earlier than the delinquency date. It is the taxpayer's responsibility to ensure that the payment is stamped the same date it was delivered to the post office.

Q: What if I pay my taxes after the delinquency date?

A: [Late payments are subject to the Penalty and Interest chart listed below:](#)

Month Paid	Penalty	Interest	Total	Attorney Fees
February	6%	1%	7%	
March	7%	2%	9%	
April	8%	3%	11%	15% for personal property
May	9%	4%	13%	
June	10%	5%	15%	
July *	12%	6%	18%	**15% for Real Estate
August	12%	7%	19%	

*The maximum amount for penalty is 12%

**Additional Fee to defray costs of collection (Attorney Fees)

Interest continues at 1% per month until account is paid in full.

Q: How do I get a copy of my tax bill or receipt? [Search for your property by name, address or account number. Locate your original tax bill on the account details page. For a copy of your receipt, please contact our office by mail, phone, or email.](#)

Q: If I did not receive my tax bill, do I still have to pay penalties and interest?

A: [Yes, Texas law makes it the responsibility of the property owner to pay by the deadline. If you own property in the City, and do not receive a tax bill by December 31st, please call our office. Failure to receive a tax bill does not affect the validity of penalties and interest. The Tax Office or the Tax Assessor-Collector do not have the authority to remove penalty and interest. On February 1, state law requires us to apply a 7% penalty and interest on unpaid taxes.](#)

Q: I purchased my home and paid the taxes at closing. Why am I receiving a bill?

A: [To determine how your taxes were collected, check the closing documents and contact your title company. In many cases, the new owner receives a credit from the buyer and becomes responsible for paying the entire tax bill in full.](#)

Q: What if my taxes are paid by a mortgage company or bank?

A: It is the responsibility of the Mortgage Company or Bank to notify our office if they will be responsible for paying your account. Our office sends a tax bill to the Mortgage Company or Bank and sends you a copy of your statement. Mortgage Companies and Banks usually pay our office in December. If your account is not paid by mid-January, we will send you a Courtesy reminder making you aware that your taxes have not been paid.

Q: What is a tax certificate and is there a fee?

A: A Tax Certificate is an official document issued by our office that shows any taxes, penalties and interest due on a particular property. The fee for a Tax Certificate is \$10.00 per tax account.

Q: How can I pay my bill?

A: Our office accepts cash, personal check, money orders and credit/debit card payments. Please note, there is a 3% convenience fee when making online payments or paying by phone.

Q: Why is there a fee for paying by credit card or debit card and electronic check?

Texas Property Tax Code, which is state law, does not allow us to absorb the fees the private companies charge for these services. We contract with Hamer Enterprises, which does business as Government Payments. The 3 percent credit card charge and electronic check (eCheck) fee cover the costs of credit card, bank fees and our vendor, Hamer Enterprises. When you pay your property taxes online, your bank statement will record the transaction as "Government Payments."

Q: Who do I make the check payable to?

A: Please make checks payable to City of McAllen Tax Office.

Q: I own more than one property; can I pay all my properties with one check?

A: Yes, you can write one check when paying for more than one property.