

**BILL ANALYSIS**

H.B. 249  
By: Bernal  
Ways & Means  
Committee Report (Unamended)

**BACKGROUND AND PURPOSE**

The bill author has informed the committee that, as property values continue to rise throughout Texas, many property owners are seeing increases in their property taxes, which are often outpacing increases in household income and leaving Texas homeowners increasingly reliant on property tax loans to help ease the financial burden. The bill author has further informed the committee that while property tax loans have assisted homeowners in paying their property taxes, these loans have added to the financial hardship due to the exorbitant associated interest rates and fees. The Texas Legislature has enacted legislation aimed at helping those burdened by property taxes, including by providing access to government-administered escrow accounts and other installment payment plans to pay the property taxes due on certain residence homesteads, including those owned by senior citizens and disabled veterans. However, the bill author has informed the committee that more still needs to be done to address the rising property tax burden of other Texans. H.B. 249 seeks to provide additional assistance to residents of Bexar County by extending the authority to make quarterly installment payments on a residence homestead to all Bexar County property owners qualified for a residence homestead property tax exemption.

**CRIMINAL JUSTICE IMPACT**

It is the committee's opinion that this bill does not expressly create a criminal offense, increase the punishment for an existing criminal offense or category of offenses, or change the eligibility of a person for community supervision, parole, or mandatory supervision.

**RULEMAKING AUTHORITY**

It is the committee's opinion that this bill does not expressly grant any additional rulemaking authority to a state officer, department, agency, or institution.

**ANALYSIS**

H.B. 249 amends the Tax Code to extend to any individual who is qualified for a residence homestead property tax exemption for property located in a county with a population of more than 1.5 million in which more than 70 percent of the population lives in a single municipality the authority to make quarterly installment payments of the property taxes imposed on their residence homestead. The bill applies only to property taxes imposed for a tax year beginning on or after the bill's effective date.

**EFFECTIVE DATE**

January 1, 2027.