



## Terrebonne Parish Sheriff's Office

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### Does paying Property Tax give ownership in Louisiana?

Answer: In Louisiana, paying property taxes **does not give ownership** of the property. The owner of the property is the person who is listed on the deed. The deed is the legal document that shows who owns the property.

If you have not paid your property taxes in Louisiana, you may be forced to sell your property. At an auction, you can have your property or part of it auctioned off to settle a tax liability. You will not be able to sell your home right away because of the sale. However, once the sale is completed, you will lose the property permanently. After the property has been sold, the tax collector files a tax sale certificate in the public record. In exchange for limited ownership of the property, the buyer will have the right to redeem the property (see below). Payments made up until the day before the sale will prevent the sale from taking place.

Most states allow delinquent taxpayers to pay off their debts and keep their homes. A mortgage lien is almost always the second priority in the case of a **property tax lien**. In general, you can redeem your property three years after the date it was recorded as a tax sale in Louisiana. If your servicer has set up an escrow account for the loan, you will almost certainly need to set up one. This has one disadvantage: you will have to pay the servicer more each month in addition to the monthly payment.

Homeowners over the age of 65 is exempt from homestead taxes. Owners of real estate who are at least 65 years old as of January 1 of the qualifying year may be exempt from paying state income tax. Owners or partners must have a total combined adjusted gross income of \$100,000 or less.

Furthermore, the property must be owned, occupied, and exempt from taxes to qualify for a homestead exemption. After three years, the purchaser has the option of filing a lawsuit to quiet the title, which will give him or her full ownership of the property. When this tax break is available, retirees can live and retire in their own homes. There are no financial obligations involved, and the requirements are relatively simple to meet, resulting in property that is free and clear of any obligations. When applying for the exemption, you should consult with a lawyer to determine how to proceed.