

HOMESTEAD EXEMPTION

Breaking down the

WHAT, WHO, WHEN,
WHY, WHERE & HOW



WHAT IS IT?

A **HOMESTEAD EXEMPTION REDUCES TAXES BY LOWERING A HOME'S TAXABLE VALUE.** All school districts offer a \$100,000 homestead exemption, and some taxing units offer additional optional reductions for the homestead exemption. Homeowners can lower their property taxes by applying for these exemptions for which they are eligible. You must **OWN** your home and occupy it as your principal residence. You can only have **ONE** principal residence and **ONE** homestead exemption.

WHO QUALIFIES?

These requirements must be met to receive the exemption:

1. You must own your home during the year for which you are applying
2. You must reside at the home as your principal residence, and not claim any other property as homestead.
3. Only individual homeowners (*not corporations or other entities*) may receive a homestead exemption. Contact the appraisal district for additional questions.
4. A homestead can be a house, condominium or a manufactured home. It can include up to 20 acres, if the land is also owned by the homeowner and used as a yard, or for another purpose related to the residential use of the home.
5. A homeowner 65 years or older or disabled exemption is effective as of January 1st of the tax year the applicant qualifies for the homestead and applies to the entire tax year.

WHEN DO YOU NEED TO APPLY?

The completed application and required documentation are due no later than April 30th of the tax year for which you are applying. A late application for a residence homestead exemption, including age 65 or older or disabled, may be filed up to two years after the deadline for filing has passed. (*Tax Code Section 11.431*) Once you receive an exemption, you do not need to reapply again unless the chief appraiser sends you a new application.

WHY APPLY?

1. Potentially reduce the amount you pay in property taxes.
2. Homestead Cap takes effect after you've had your exemption in place for two years. This means that if your home appraises 10% or more above the previous year's appraisal value, you will only be taxed on the 10% increase. While your home will still be appraised for the full amount, you will not be taxed on any increase above 10%.
3. Homeowners 65+ and/or with disabilities receive additional tax relief.
 - An additional \$10,000 by school districts
 - If your taxes were capped and then school tax rates are lowered, you will be taxed at the lowered rate.

HOW DO YOU APPLY?

1. Complete the **RESIDENCE HOMESTEAD EXEMPTION APPLICATION**. This form is available on the websites of most county appraisal districts, or at the Texas Comptroller's website.
2. Attach a copy of the property owner's driver's license or state-issued personal identification certificate. The address on your ID must match the property address for which the exemption is requested.

APPLICATION



MORE INFO



Click or Scan!



WHERE TO FILE?

File the form and all supporting documentation with the appraisal district office in each **COUNTY** in which the property is located of the year for which the exemption is requested.

DO NOT file your application with the Texas Comptroller of Public Accounts.



Central Texas COUNTIES

BASTROP bastropcad.org	LLANO llanocad.net
BLANCO blancocad.com	LEE leetax.org
BURNET burnet-cad.org	TRAVIS traviscad.org
CALDWELL caldwellcad.org	WILLIAMSON wcad.org
HAYS hayscad.com	

Gulf Coast COUNTIES

HARRIS hcad.org	FORT BEND fbcad.org
LIBERTY libertycad.com	GALVESTON galvestoncad.org
MONTGOMERY mcad-tx.org	WALLER waller-cad.org
BRAZORIA brazoriacad.org	CHAMBERS chamberscad.org

AVAILABLE EXEMPTIONS
ON NEXT PAGE



Qualifying for Exemptions

There are several exemptions available to Texas property owners to help lower their tax burden. You must file for an exemption after you purchase your property, but you don't need to file every year unless you receive a written request from your Central Appraisal District.



AVAILABLE EXEMPTIONS

GENERAL RESIDENCE HOMESTEAD EXEMPTION:

This is available for residents who own and live on their property during the year for which they are applying. Most homeowners qualify for this exemption.

PERSON AGE 65 OR OLDER (OR SURVIVING SPOUSE) EXEMPTION:

This exemption is available to property owners the year they turn 65. This exemption guarantees that the school taxes a homeowner pays each year will not exceed what was paid in the first or second year of qualification (whichever is lower).

DISABLED PERSON (OR SURVIVING SPOUSE) EXEMPTION:

Homeowners who meet the Social Security Administration's standards for disability may qualify for this exemption. However, you don't need to receive monetary social security benefits to qualify. Documentation of a disability must be submitted with an application.

100% DISABLED VETERAN (OR SURVIVING SPOUSE) EXEMPTION:

Veterans receiving 100% disability compensation may qualify to receive an exemption. Submit documentation from the Department of Veterans Affairs with your application.

DISABLED VETERAN OR SURVIVOR EXEMPTION: Partial exemptions are permitted for veterans who are disabled and own property. The exemption amount varies and is determined by the percentage of a service-connected disability. Like other exemptions, documentation is required and to qualify, homeowners must be 1) a veteran, 2) a resident of Texas, 3) classified as disabled with a service-connected disability of 10% or more.

DONATED RESIDENCE OF PARTIALLY DISABLED VETERAN (OR SURVIVING SPOUSE):

If a partially disabled veteran lives in a home on property that was donated by a charitable organization, this exemption can reduce the tax burden.

SURVIVING SPOUSE OF AN ARMED SERVICES MEMBER KILLED IN ACTION EXEMPTION:

A surviving spouse of any member of the U.S. armed services who is killed in military action is allowed an exemption as long as they have not remarried.

SURVIVING SPOUSE OF A FIRST RESPONDER KILLED IN THE LINE OF DUTY EXEMPTION:

Similarly, a surviving spouse of any first responder killed in the line of duty is allowed an exemption as long as they have not remarried.

Read about the
5-Year Verification

MORE INFO



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