

# Homestead Exemptions



Homestead exemptions remove part of your home's value from taxation. If you want to receive a homestead exemption for the taxes on your home, the home must first qualify as a residence homestead on January 1 of the year in which you are applying. **There are two requirements:**

1. You must own your home on January 1. *(If you are over 65, and/or disabled the January 1 ownership and residency are not required.)*
2. You must use the home as your principal residence on January 1.

## Do I, as a homeowner, get a tax break from property taxes?

You may apply for homestead exemptions on your principal residence. Homestead exemptions remove part of your home's value from taxation, so they lower your taxes.

*For example, your home is appraised at \$100,000, and you qualify for a \$15,000 exemption (this is the amount mandated for school districts), you will pay school taxes on the home as if it was worth only \$85,000. Taxing units have the option to offer a separate exemption of up to 20 percent of the total value.*

## Do all homes qualify for homestead exemptions?

No, only a homeowner's principal residence qualifies. To qualify, a home must meet the definition of a residence homestead: The home's owner must be an individual (for example: not a corporation or other business entity) and use the home as his or her principal residence on January 1 of the tax year. If you are age 65 or older, the January 1 ownership and residency are not required for the age 65 homestead exemption.

## What is a homestead?

A homestead can be a separate structure, condominium or a manufactured home located on owned or leased land, as long as the individual living in the home owns it. A homestead can include up to 20 acres, if the land is owned by the homeowner and used as a yard or for another purpose related to the residential use of the homestead.

## What homestead exemptions are available?

There are several types of exemptions you may receive.

### School taxes:

All residence homestead owners may receive a \$15,000 homestead exemption from their home's value for school taxes.

### County taxes:

If a county collects a special tax for farm-to-market roads or flood control, a residence homestead owner may receive a \$3,000 exemption for this tax. If the county grants an optional exemption for homeowners age 65 or older or disabled, the owners will receive only the local-option exemption.

### Age 65 or older and disabled exemptions:

Individuals 65 and older and/or disabled residence homestead owners may qualify for a \$10,000 homestead exemption for school taxes, in addition to the \$15,000 exemption for all homeowners. If the owner qualifies for both the \$10,000 exemption for 65 and older homeowners and the \$10,000 exemption for disabled homeowners, the owner must choose one or the other for school taxes. The owner cannot receive both exemptions.

### Optional percentage exemptions:

Any taxing unit-including a city, county, school, or special district-may offer an exemption of up to 20 percent of a home's value. But, no matter what the percentage is, the amount of an optional exemption cannot be less than \$5,000. Each taxing unit decides if it will offer the exemption and at what percentage. This percentage exemption is added to any other home exemption for which an owner qualifies. The taxing unit must decide before July 1 of the tax year to offer this exemption.

### Optional 65 or older or disabled exemptions:

Any taxing unit may offer an additional exemption amount of at least \$3,000 for taxpayers age 65 or older and/or disabled.

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# Appraisal Districts

## Greater Austin Area

Bastrop County  
[www.bastropcad.org](http://www.bastropcad.org)

Burnet County  
[www.burnet-cad.org](http://www.burnet-cad.org)

Caldwell County  
[www.caldwellcad.org](http://www.caldwellcad.org)

Comal County  
[www.comalad.org](http://www.comalad.org)

Hays County  
[www.hayscad.com](http://www.hayscad.com)

Llano Central  
[www.llanocad.com](http://www.llanocad.com)

Travis County  
[www.traviscad.org](http://www.traviscad.org)

Williamson County  
[www.wcad.org](http://www.wcad.org)

## Greater San Antonio Area

Atascosa County  
[www.txcountydata.com/county.asp?county=007](http://www.txcountydata.com/county.asp?county=007)

Bandera County  
[www.banderaproptax.org](http://www.banderaproptax.org)

Bexar County  
[www.bcad.org](http://www.bcad.org)

Comal County  
[www.comalad.org](http://www.comalad.org)

Guadalupe County  
[www.guadalupead.org](http://www.guadalupead.org)

Kendall Central  
[www.kendallad.org](http://www.kendallad.org)

Medina County  
<http://appraisaldistrict.net/countyappraisal.asp?county=Medina>

Wilson County  
[www.co.wilson.tx.us](http://www.co.wilson.tx.us)

Texas Comptroller  
[www.window.state.tx.us](http://www.window.state.tx.us)

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