

TYPES

OF 

HOMESTEAD EXEMPTIONS



In Texas, homestead exemptions provide property tax relief to homeowners who use their property as their primary residence. These exemptions reduce the taxable value of the homestead property, thereby lowering the property tax bill. There are several types of homestead exemptions available in Texas, each offering varying levels of tax relief. Here are the different types of homestead exemptions in Texas.

General Residential Homestead Exemption:

- This is the most common type of homestead exemption available to homeowners in Texas.
- It applies to properties that are used as the owner's primary residence as of January 1st of the tax year.
- The general residential homestead exemption provides a fixed dollar amount deduction from the assessed value of the property, which varies by taxing jurisdiction but is typically around \$140,000 for school districts and \$15,000 for other taxing entities.

Inherited Residence Homestead Exemption:

- Heir property is property owned by one or more individuals, where at least one owner claims the property as a residence homestead, and the property was acquired by will, transfer on death deed, or intestacy.
- Each heir property owner who occupies the property as a principal residence, other than the applicant, must provide an affidavit that authorizes the submission of the application.
- An owner may record their interest in the heir property in the county where the property is located with the local county clerk. Applicants may find a list of individuals and organizations that may provide free or reduced-fee legal assistance with the State Bar of Texas at <https://www.texasbar.com/>.

Over-65 Homestead Exemption:

- This exemption is available to homeowners who are 65 years of age or older as of January 1st of the tax year.
- In addition to the general residential homestead exemption, qualifying homeowners receive an additional exemption of \$60,000 from the assessed value of their property for school taxes.
- Some taxing jurisdictions may also offer additional exemptions or discounts for seniors.
- To qualify for the age 65 or older residence homestead exemption, the individual must be age 65 or older, have an ownership interest in the property and live in the home as his or her principal residence. A surviving spouse age 55 or older may be eligible for their deceased spouse's age 65 or older exemption if the deceased spouse dies in a year that they qualified for the exemption and lives in the home as his or her primary residence.

Disabled Person Homestead Exemption:

- This exemption is available to homeowners who are disabled and qualify for disability benefits under specific government programs, such as Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI). To prove eligibility, you may need to provide the appraisal district with supporting documents regarding your disability. Your local appraisal district can provide information regarding the supporting documents required.
- Similar to the over-65 exemption, disabled homeowners receive an additional exemption of \$60,000 from the assessed value of their property for school taxes.
- An eligible disabled person aged 65 or older may receive both exemptions in the same year, but not from the same taxing units. Contact the appraisal district for more information.



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Disabled Veteran and Surviving Spouse Homestead Exemption:

- This exemption provides for a disabled veteran to receive an exemption on a portion or total property value. An exemption amount is determined by the disability rating issued by the U.S. Veterans Administration or the branch of the armed services in which the veteran served.
- The surviving spouse may continue to receive the disabled veteran homestead exemption if the veteran would have qualified for the exemption at the time of their death.
- Tax Code Section 11.132 provides a partial exemption for a residence homestead donated to a disabled veteran by a charitable organization which may also extend to the surviving spouse of the disabled veteran who has not remarried if the property was the residence homestead of the surviving spouse when the qualifying deceased spouse died and the property remains his or her residence homestead. The amount of the exemption is based on the disabled veteran's disability rating.
- Tax Code Section 11.131 entitles a disabled veteran awarded 100 percent disability compensation due to a service-connected disability and a rating of 100 percent disabled or of individual unemployability to a total property tax exemption on the disabled veteran's residence homestead, as determined by the U.S. Department of Veterans Affairs.

This exemption extends to a surviving spouse who was married to a disabled veteran who qualified or would have qualified for this exemption if it has been in effect at the time of the veteran's death provided:

- The surviving spouse has not remarried;
- The property was the surviving spouse's residence homestead when the veteran died; and
- The property remains the surviving spouse's residence homestead

Surviving Spouse of a First Responder Killed in the Line of Duty Homestead Exemption:

- This exemption is available to surviving spouses of first responders, such as firefighters, peace officers, and emergency medical personnel, who were killed in the line of duty.
- The surviving spouse may receive a total exemption from property taxes on their homestead property if they have not remarried.

To apply, complete and submit the correct EXEMPTION FORM (available through your county appraisal district or from the Comptroller's website at

<https://comptroller.texas.gov/taxes/property-tax/forms/>).

For frequently asked questions and additional homestead exemptions information, visit:

- <https://comptroller.texas.gov/taxes/property-tax/exemptions/>
- <https://texaslawhelp.org/article/property-taxes-and-homestead-exemptions>
- <https://traviscad.org/homesteadexemptions>

