

Property Taxes and Exemptions Overview



Property Taxes

Support Critical Local Services

Texas has no state income tax

Local taxing units use tax revenue to provide local services including schools, streets and roads, police and fire protection, etc.



Property tax laws originate with the Texas State Legislature.

Oversight: Texas Comptroller





What is the Role of a Central Appraisal District?

- **Values:** Appraise all county property: residential, commercial, agricultural, industrial, and business personal
 - at 100% of market value*
 - as of January 1, of each year*
- **Administer exemptions**
- **Certify appraisal rolls** – *allows taxing jurisdictions to set rates accordingly*
- **Keep system fair**

HCAD is overseen locally by a Chief Appraiser and a 9-member administrative board



Important Dates/Appraisal Annual Calendar

January 1

Date of Appraisal

Your value is based on condition of property as of this date

May 15

Protest Deadline

*Protests must be filed by this date for any value change to occur
before values are provided to jurisdictions and tax bills are calculated
Or, 30-days from the date of notice, whichever comes later*

October/November Tax Bills are Mailed

*(In Harris County billing and collection is handled by local
Tax Assessors —not by HCAD)*

February 1

Delinquency Date



HCAD Appraisals

- Required by Tax Code to be at 100% of market value

Oversight: (State conducts biennial market value study of CADS to ensure compliance)

- Conducted by the process of Mass Appraisal
- Value derived is based on sales

Responsible for:

- *1.9 million parcels*
- *Serving over 500 taxing jurisdictions in Harris County*



Annual Value Notice

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Mailing Address:
Information & Assistance Division
P.O. BOX 922004
Houston, TX 77292-2004
11111111111111



HARRIS CENTRAL APPRAISAL DISTRICT

NOTICE OF APPRAISED VALUE FOR PROPERTY TAX PURPOSES

This is **NOT** a tax bill. Do **NOT** pay from this notice.

Tax Year: 2025 iFile Number: 09680482
www.hcad.org/iFile

Please use this ACCOUNT NUMBER → 111111111111
when inquiring about your property.

PROPERTY DESCRIPTION: 04/19/2025
LT 0 BLK 0
HERITAGE PARK SEC 0

PROPERTY LOCATION:
0 CANYON DR
FRIENDSWOOD, TX 77546

2025 111111111111 03/31/2023 0000002539
PROPERTY OWNER
0 CANYON DR
FRIENDSWOOD TX NS-----

Dear Property Owner:

This is your official notice of the 2025 property appraisal for the account listed above.

As of January 1, 2025, we appraised your property as shown below:

2025 Appraised Value:	\$216,526
2025 Market Value:	\$301,971

Harris Central Appraisal District (HCAD) appraises all of the property in Harris County for property tax purposes. Your county, city, school district, and other local governments use the appraisal in calculating your property taxes. Property taxes support critical services such as schools, police and fire protection, street maintenance, and many others.

Unique iFile Number



You can conveniently file a protest online at
www.hcad.org/ifile

Protest is based on the market value



ANNUAL VALUE NOTICE – Key Takeaways

Appraised Value

- The number used in calculating tax bills
- May be the same as market value
 - May be lower because of 10% appraisal cap-
for properties with homestead exemptions

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Market Value

- The value at which a property would sell for to a willing buyer on the open market
- HCAD's primary role is to establish an annual market value
 - Protests are based on the market value**

Exemptions

What are they?

How can they save me money?

How do I get them?

(Property tax reduction or elimination for eligible property owners)

-Administered by HCAD

-Exempts a portion of the property's value from taxation (Primary residence only)

-Used by taxing authorities in calculating your property tax bill





Exemptions exclude part of your property from taxation

Reducing the Appraised Value before tax rates are applied

Most common residential exemptions

- General Residence Homestead
- Over 65
- Over 55 Surviving Spouse
- Disability
- Disabled Veterans
 - *4 types of exemptions for disabled veterans or surviving spouse*
- Other Service-Related Exemptions



Most common exemptions

General Residence Homestead Exemption (Sec. 11.13)

- Own and occupy the home as your primary residence
- Documentation required
 - *Proof of ownership and DL*
- Provides 10% appraisal increase cap
- \$140,000 school tax exemption by state law
- Other exemptions may be offered by various jurisdictions-
City, county, special district – depends on where you live



Over-65 or Disability Exemption

- *Over 65*
- **Qualify for the entire year you turn 65**
 - *(Please wait to file within 90 days of your birthday)*

Disability exemption

- **Qualify for the entire year you become eligible to receive disability benefits**
under Federal Old-Age Survivors, and Disability Insurance
- Physicians statement

Benefits for either exemption:

- \$200,00000 school tax exemption by state law
- School tax ceiling or freeze
- Exemptions granted to homeowners with General Residence Homestead
- Eligible for tax deferral and to pay taxes in installments without penalties
- Other exemptions may be granted by individual taxing jurisdictions



Most common exemptions

Over-55 Surviving Spouse Exemption

- Qualify if your deceased spouse died in a year in which they qualified for the over-65 or disability exemption
- Surviving spouse must be 55 years of age or older on the date of death
 - *School tax ceiling continues and is transferable*
 - *Eligible for tax deferral and to pay taxes in installments without penalties*



Immediate Residence Homestead Exemption

- Qualify upon occupying home
(Most commonly for new builds or homes where previous owner had no exemptions)
- Must apply before the 1st anniversary of the date the property was acquired
- If the previous owner did not have exemptions or the home was never occupied, the exemption will be granted as follows:
 - *1st year – prorated exemption*
 - *2nd year (full exemption) - establishes cap eligibility base year*
- If the home was previously owned and receiving exemptions, the previous owner's exemptions will remain for the remainder of the applicable tax year



Heirship Exemption Explained

OWNERSHIP

Is your home still in a deceased relative's name?

Are you living on or have an interest in heirs' property?

- Heirship property refers to land or homes passed down through generations without a clear or updated title.
- This often happens when a parent or grandparent dies without a will leaving multiple heirs to share ownership.
- Have you been living in a home for years, but other relatives own an interest in the property?
- Have you been unable to claim a homestead, over 65 or disability exemption for the property?
You may be eligible for an heirship exemption.





Heirship Exemption

Steps for receiving homestead exemption if heir property

Important Questions

Is the property for which this application is submitted an heir property?
Do other heir property owners occupy the property?

Section 3 of the Homestead Application -11.13

Residence Homestead Exemption Application

SECTION 3: Property Information

Date you acquired this property

Date you began occupying this property as your principal residence

Physical Address (i.e. street address, not P.O. Box), City, County, ZIP Code

Legal Description (if known)

Is the applicant identified on deed or other recorded instrument?

☐

Yes

Court record/filing number on recorded deed or other recorded instrument

☐

No

If no, required documentation must be provided. (see Important Information)

Is the property for which this application is submitted an heir property (see Important Information)? ☐ Yes ☐ No

Do other heir property owners occupy the property? ☐ Yes (affidavits required) ☐ No

Information needed with your application

1. An affidavit establishing ownership of interest in the property this can be an heirship affidavit or form 50-114-A affidavits
2. Death certificate for the prior owner of the property
3. Copy of the property's most recent utility bill
4. Citation of any court record relating to the applicant's ownership of the property if available

Veterans Exemptions



- Total VA Exemption
- Total Disabled Veteran's Surviving Spouse
- Disabled Veteran's Exemption
- Surviving Spouse Veteran Disability Transfer
- Veteran Survivor's Exemption
- *Questions? Call our dedicated hotline for veterans.*



Exemptions: How to Apply

- Mail paper form, online, mobile app or email
- Depending on when submitted the processing time may take longer
- Important to submit everything at once to avoid delay in processing
- Once applied to you account you will be notified
- **A *How To* video** is available at www.hcad.org>Forms>Popular Forms
(Can follow along as you fill out the form)

Additional helpful information and videos are on the website

CAUTION

Be wary of solicitations offering Designation of Homestead for a fee.
Acquiring the exemption is **free** to the property owner.

CAUTION



Annual Exemptions Confirmation Card

Contact HCAD if the information is not correct
Typically mailed in December to those with existing exemptions

HARRIS CENTRAL APPRAISAL DISTRICT
PO BOX 922012
HOUSTON, TEXAS 77292-2012

OFFICIAL BUSINESS



Presorted First Class
U.S. Postage
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RETURN SERVICE REQUESTED

2021

HCAD: 1234567890123

1234567890123

PROPERTY LOCATION: **1234 STREET**

TYPE OF HOMESTEAD EXEMPTION: **HOMESTEAD
SURVIVOR**

PROPERTY OWNER
1234 STREET
HOUSTON, TX 77040



INFORMATION ABOUT YOUR RESIDENCE HOMESTEAD EXEMPTION FOR 2023

For 2022, you received the type of homestead exemption shown on the front of this card. If you still own this home and your qualifications have not changed, your exemption will be renewed for 2023 automatically. If you or your spouse recently turned 65 or became disabled, you may qualify for an additional exemption.

Numerous veterans' exemptions for partially or totally disabled veterans or their surviving spouses are also available to those who qualify. If you believe you qualify and the exemption is not shown on the front of this card, please contact us.

State law requires you to notify us in writing if your eligibility for the exemption listed has ended. If you received a homestead exemption in error, you may owe back taxes on this property going back five years. There may be additional tax or criminal penalties if fraud or intent to avoid tax is established.

If you have any questions, please contact our Information Center at (713) 957-7800 or visit our website at <http://www.hcad.org> for more information regarding available exemptions or how to obtain an applicable form.

Roland Altinger, Chief Appraiser

[CONTACT](#)[PROPERTY SEARCH](#)[ABOUT](#)[CAREERS](#)[ONLINE SERVICES](#)[FORMS](#)[MAPS](#)[APPRAISAL](#)[HELP](#)

Harris Central Appraisal District

ANNOUNCEMENTS

New and improved interactive maps BETA version now available [HERE](#)



ARB Application

Applications being accepted for 2023 Appraisal Review Board.

[APPLY NOW](#)

Protest Options

HCAD now offers remote and in-person protests.

[EXPLORE OPTIONS](#)

Exemption Forms

Submit a homestead, over-65, disability, or other exemption.

[FILE AN EXEMPTION](#)

Make Appointment

Make an appointment online for customer service at HCAD.

[MAKE AN APPOINTMENT](#)



Recent Changes to Property Tax Laws

Nov. 4, 2025, Constitutional Amendments

Texas voters approved several property-tax-related amendments including:



	<u>Increasing Exemptions</u>	<u>From</u>	<u>To</u>
HB 9	Business Personal Property	\$2,499	\$125K
SB 4	Homestead	\$100K	\$140K
SB 23	Over 65 & Disability	\$10K	\$60K

Effective for 2025 tax year



Annual Spring Protest Workshops



- Held annually from March through mid-May
- Learn the ins and outs of protesting your property value from HCAD experts
- Chat with appraisers and analysts
- See how property values are trending in your neighborhood
- If interested in having a workshop in your community email mmenefee@hcad.org no later than March 14, for scheduling.
- *Check our website in the spring for a location near you.*



Contact Us:

13013 Northwest Freeway
Houston, TX 77040

General Phone#: 713-957-7800

Website: www.hcad.org

Online at:

<https://hcad.org/contact-us-form>

