



## Harris Central Appraisal District News Release

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### HCAD Encourages Homeowners to Take Advantage of Homestead Exemptions

**Houston** —The Harris Central Appraisal District is encouraging homeowners to make sure they have the homestead exemptions they are entitled to.

“One of the easiest ways a homeowner can lower their property tax bill is to file a homestead exemption and apply for any other exemption they might be eligible for,” said Roland Altinger, chief appraiser. “The state tax code mandates certain exemptions and many jurisdictions offer optional or additional percentage exemptions.”

A homestead is generally the house and land used as the owner’s principal residence on Jan. 1 of the tax year. Recent legislation allows a homeowner to apply for a residence homestead exemption the year they own and occupy the house as their principal residence.

If the owner acquires the property after Jan. 1, they are eligible to receive the exemption for the applicable portion of that tax year immediately on qualification if the previous owner did not receive the same exemption for the tax year. However, the homeowner must apply for the exemption for the applicable portion of that tax year before the first anniversary of the date the homeowner acquires the property.

“Homestead exemptions can reduce the appraised value of your home, and as a result, could lower your property taxes,” Altinger said.

Available homestead exemptions include:

**School taxes:** All homeowners may receive a \$100,000 homestead exemption for school taxes.

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**Age and disability exemptions:** Individuals 65 years of age or older or disabled as defined by law may qualify for a \$10,000 homestead exemption for school taxes, in addition to the \$100,000 exemption available to all homeowners. Also, any taxing unit may offer a local optional exemption of at least \$3,000 for taxpayers age 65 or older and/or disabled. Older or disabled homeowners do not need to own their homes on Jan. 1 to qualify for the \$10,000 homestead exemption. They qualify as soon as they turn age 65 or become disabled.

**Local Option Exemption:** Taxing units may offer an exemption based on a percentage of a home's appraised value. Any taxing unit can exempt up to 20 percent of the value of each qualified homestead. No matter what percentage of value the taxing unit adopts, the dollar value of the exemption must be at least \$5,000.

**Partial exemption for disabled veterans:** Texas law provides partial exemptions for any property owned by veterans who are disabled, surviving spouses and surviving children of deceased disabled veterans. This includes homesteads donated to disabled veterans by charitable organizations at no cost or not more than 50 percent of the good faith estimate of the homestead's market value to the disabled veterans and their surviving spouses. The exemption amount is determined according to the percentage of service-connected disability on January 1 of the tax year.

**100 Percent Residence Homestead Exemption for Disabled Veterans:** A disabled veteran who receives 100 percent disability compensation due to a service-connected disability and a rating of 100 percent disabled or of individual unemployability from the United States Department of Veterans Affairs is entitled to an exemption from taxation of the total appraised value of the veteran's residence homestead. Surviving spouses of veterans who qualified for this exemption or who would have qualified for this exemption if it had been in effect at the time of the veteran's death are also eligible with certain restrictions. The residence homestead application must be filed if this exemption is claimed.

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**Surviving Spouses of Members of the U.S. Armed Services Killed in the Line of Duty:** The surviving spouse of a member of the U.S. armed services who is killed or fatally injured in the line of duty is allowed a 100 percent property tax exemption on his or her residence homestead if the surviving spouse has not remarried since the death of the armed services member.

**Surviving Spouses of First Responders Killed in the Line of Duty:** The eligible surviving spouse of a first responder killed in the line of duty is allowed a 100 percent property tax exemption on his or her residence homestead if the surviving spouse has not remarried since the death of the first responder.

For more details on homestead exemptions, contact the Harris Central Appraisal District at 713.957.7800 or by web form at [www.hcad.org](http://www.hcad.org) > ABOUT > Contact Us. Property owners may obtain an application online at [www.hcad.org](http://www.hcad.org) under “Forms.”

### **About HCAD**

The Harris Central Appraisal District is a political subdivision of the State of Texas established in 1980 for the purpose of discovering and appraising property for ad valorem tax purposes for each taxing unit within the boundaries of the district. The district has approximately 1.9 million parcels of property to assess each year with a total market value of approximately \$902 billion. The appraisal district in Harris County is the largest in Texas, serving more than 500 taxing units, and one of the largest appraisal districts in the United States. For further information, visit [www.hcad.org](http://www.hcad.org).

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