

Age 65 or Older or Disabled Exemptions Frequently Asked Questions

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What homestead exemptions are available to persons age 65 or older or disabled?

There are several types of exemptions you may receive.

- **School district taxes:** All residence homestead owners are allowed a \$25,000 homestead exemption from their home's value for school district taxes.
- **County taxes:** If a county collects a special tax for farm-to-market roads or flood control, a residence homestead owner is allowed 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 age 65 or older or disabled residence homestead owners qualify for a \$10,000 homestead exemption for school district taxes, in addition to the \$25,000 exemption for all homeowners. If the owner qualifies for both the \$10,000 exemption for age 65 or older homeowners and the \$10,000 exemption for disabled homeowners, the owner must choose one or the other for school district 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 residence homestead's value. 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 homestead exemption under Tax Code Section 11.13 for which an owner qualifies. The taxing unit must decide before July 1 of the tax year to offer this exemption.
- **Optional age 65 or older or disabled exemptions:** Any taxing unit may offer an additional homestead exemption amount of at least \$3,000 for taxpayers age 65 or older or disabled.

How do I get an additional \$10,000 age 65 or older or disabled homestead exemption?

You may apply to the appraisal district up to one year after the date you become age 65 or qualify for disability or up to two years after the taxes are due. If your application is approved, you will receive the exemption for the entire year in which you become age 65 or become disabled and for subsequent years as long as you own a qualified homestead. Beginning in 2005, if your date of birth was on your

original homestead application or other written correspondence to the appraisal district about your homestead you will automatically receive the age 65 or older exemption without applying, if you are entitled to the general homestead exemption.

How do I qualify for a disabled person's exemption?

You are eligible if you qualify to receive disability benefits under the Federal Old-Age, Survivors and Disability Insurance Program administered by the Social Security Administration. Disability benefits from any other program do not automatically qualify you. To prove your eligibility, you may need to provide the appraisal district with information on your disability. Contact your local appraisal district for information on what documents are required to prove eligibility.

What is the deadline for filing for a homestead exemption?

You may file for any homestead exemption up to two years after the delinquency date. The delinquency date is normally Feb. 1. If you are age 65 or older or disabled, you qualify for the exemption on the date you become age 65 or become disabled. To receive the exemption for that year, age 65 or older or disabled homeowners must apply for the exemption no later than one year from the date you qualify or one year after the delinquency date. If you miss the deadline you may apply for the following year.

What is a homestead tax ceiling?

It is a limit on the amount of taxes you must pay on your residence. If you qualify your residence homestead for an age 65 or older or disabled person homestead exemption for school district taxes, the school district taxes on that homestead cannot increase as long as you own and live in that home. The tax ceiling is the amount you pay in the year that you qualified for the age 65 or older or disabled person exemption. The school district taxes on your homestead may go below but not above the ceiling amount. If you improve the homestead (other than normal repairs or maintenance), the tax ceiling may go higher because of the new additions. For example, if you add on a garage or game room to the house after you have established a tax ceiling, the ceiling will be adjusted to a higher level to reflect the value of that addition.

Does the school tax ceiling transfer when a person who is age 65 or older or is disabled or is the surviving spouse (age 55 or older) of the individual moves to another home?

A percentage of the school district tax ceiling may be transferred.

The ceiling on the new homestead would be calculated to give you the same percentage of tax paid as the ceiling on the original homestead. For example, if you currently have a tax ceiling of \$100, but would pay \$400 without the ceiling, the percentage of tax paid is 25 percent. If you move to another home and the taxes on the new homestead would normally be \$1,000 in the first year, the new tax ceiling would be \$250, or 25 percent of \$1,000.

To transfer the school district tax ceiling, you may request a certificate from the chief appraiser in the last appraisal district in which you received the tax ceiling. You present the transfer certificate to the chief appraiser in the appraisal district where the new homestead is located when you apply for homestead exemptions on the new home.

If I am the surviving spouse of a disabled person, am I entitled to the school district tax ceiling?

Yes, the surviving spouse of a disabled person is entitled to the school district tax ceiling if they are age 55 or older when the individual died, and the residence homestead is the residence homestead of the surviving spouse on the date the individual dies and remains the residence homestead of the surviving spouse.

If I am age 65 or older, disabled or a surviving spouse who is age 55 or older, does a tax ceiling apply to county, city or junior college district property taxes?

Yes, *if* the county commissioners court, city council or board of the junior college district authorizes a tax limitation on the homesteads of persons age 65 or older or disabled. The taxing unit governing body or voters (by petition and election) may adopt the limitation. This local option does not apply to other special districts such as water, hospital, etc.

Can the local option ceiling transfer if the owner who is age 65 or older or disabled moves to another home?

Yes, but the home must be located within the applicable taxing unit — city, county or junior college district. The ceiling on the new homestead is calculated in the same manner as for the school district.