

Taxes

Property Tax Assistance

Age 65 or Older or Disabled Exemptions Frequently Asked Questions

▼ What residence 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 \$40,000 residence homestead exemption for school district taxes.
- **County taxes:** If a county collects a special tax for farm-to-market roads or flood control, a resident may be exempt from this tax. If the county grants an optional exemption for homeowners age 65 or older or disabled, the resident may be exempt from this tax.
- **Age 65 or older and disabled exemptions:** Individuals age 65 or older or disabled residence homestead owners are eligible for a residence homestead exemption for school district taxes, in addition to the \$40,000 exemption for all homeowners. The exemption for age 65 or older homeowners and the \$10,000 exemption for disabled homeowners, are in addition to the \$40,000 exemption 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 optional exemption based on a percentage of the residence homestead's value. No matter what the percentage is, the amount of an optional exemption is determined by the taxing unit. This percentage exemption is added to the \$40,000 exemption for all homeowners. The taxing unit must decide before July 1 of the year for which an owner qualifies. The taxing unit must decide before July 1 of the year for which an owner qualifies.
- **Optional age 65 or older or disabled exemptions:** Any taxing unit may offer an additional residence homestead exemption for taxpayers age 65 or older or disabled.

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

You may apply to the appraisal district the year you become age 65 or qualify for disability. If your application is approved for the entire year in which you become age 65 or disabled and for subsequent years as long as you own a qualified residence homestead, the date of birth was on your original residence homestead application or other written correspondence to the appraisal district, you will automatically receive the age 65 or older exemption without applying, if you are entitled to the 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 Administration. Disability benefits from any other program do not automatically qualify you. To apply for the exemption, contact your appraisal district with information on your disability. Contact your local appraisal district for information on the application process.

▼ What is the deadline for filing for a residence homestead exemption?

Generally, the deadline to file an application for an exemption is April 30. You may file a late application if you are age 65 or older or disabled, up to two years after the delinquency date. The delinquency date is normally Feb. 1.

▼ What is a residence homestead tax ceiling?

It is a limit on the amount of taxes you must pay on your residence. If you qualify your residence homestead exemption for school district taxes, the school district taxes on that residence homestead cannot exceed the ceiling. The tax ceiling is the amount you pay in the year that you qualified for the age 65 or older or disabled exemption. The residence homestead may go below but not above the ceiling amount. If you improve the residence homestead, the tax ceiling may go higher because of the new additions. For example, if you add on a garage or game room, 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 of a disabled person moves to another home?

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

The ceiling on the new residence homestead would be calculated to give you the same percentage of taxes on the new homestead. For example, if you currently have a tax ceiling of \$100, but would pay \$400 without the ceiling, and you move to another home and the taxes on the new residence homestead would normally be \$1,000, the ceiling on the new homestead would be 10 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 where you lived. You present the transfer certificate to the chief appraiser in the appraisal district where the new residence homestead is located to receive the 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 65 or older or disabled. The residence homestead is the residence homestead of the surviving spouse on the date the individual dies and remains in the same residence.

▼ If I am age 65 or older, disabled or a surviving spouse who is age 55 or older, does a tax ceiling apply to other taxing districts such as water, hospital, etc.?

Yes, *if* the county commissioners court, city council or board of the junior college district authorizes a tax ceiling for the age 65 or older or disabled. The taxing unit governing body or voters (by petition and election) may adopt the limit on taxes for taxing 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 taxing unit?

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