

TEXAS HOMESTEAD EXEMPTION *Update*



NEW FOR 2026

Voters in Texas approved several constitutional amendments in November 2025 that increased property tax exemptions, which are in effect for the 2026 tax year (and applied retroactively to the 2025 tax year). These changes primarily affect the portion of your home's value exempt from school district taxes, which typically make up the largest part of a property tax bill.

HOW TO APPLY

The Homestead Exemption is typically determined by the occupant's status as of January 1st each tax year. To apply for this exemption, the homeowner must be living in the property as their homestead on January 1st of the tax year when the exemption is granted. Filing for the exemption is free, and once granted, there's no need to reapply unless the chief appraiser sends a new application. Generally, the Appraisal District will send a form to all new property owners, but you can also visit the Central Appraisal District's website for your county. The usual deadline for submitting an exemption application is before April 30. Property owners should carefully read the applicable statutes.

01

GENERAL RESIDENCE HOMESTEAD EXEMPTION

The required statewide exemption has risen from \$100,000 to \$140,000 based on your home's appraised value.

02

AGES 65+ OR DISABLED EXEMPTION

An extra exemption for homeowners who are 65 years or older, or those who are disabled, has risen from \$10,000 to \$60,000. When this is combined with the general exemption, it leads to a total exemption of \$200,000 for eligible individuals.

03

TAX CEILING/FREEZE

Homeowners eligible for the over-65 or disabled exemption benefit from having their school property taxes locked in at the amount they paid in the year they qualified. This safeguard protects them from future tax increases resulting from rising property values or tax rates.