



The Texas Governor's Committee on People with Disabilities  
**Accessibility and Disability Policy Webinar Series**  
**December 18, 2025**

# **Homestead Exemptions for People with Disabilities**

presented by  
**Matt Dickens**, Governor's Committee on People with Disabilities

For more information: [www.gov.texas.gov/disabilities](http://www.gov.texas.gov/disabilities) • [gcpd@gov.texas.gov](mailto:gcpd@gov.texas.gov) • 512-463-5749

# Homestead Exemption

## **What is a Homestead?**

A homestead is the primary place of residence that you own and live in. This includes the land and associated buildings. Under Texas law, a household may only have one homestead. There is no limit on the total property value to qualify as a homestead.

## **What is a Homestead Exemption?**

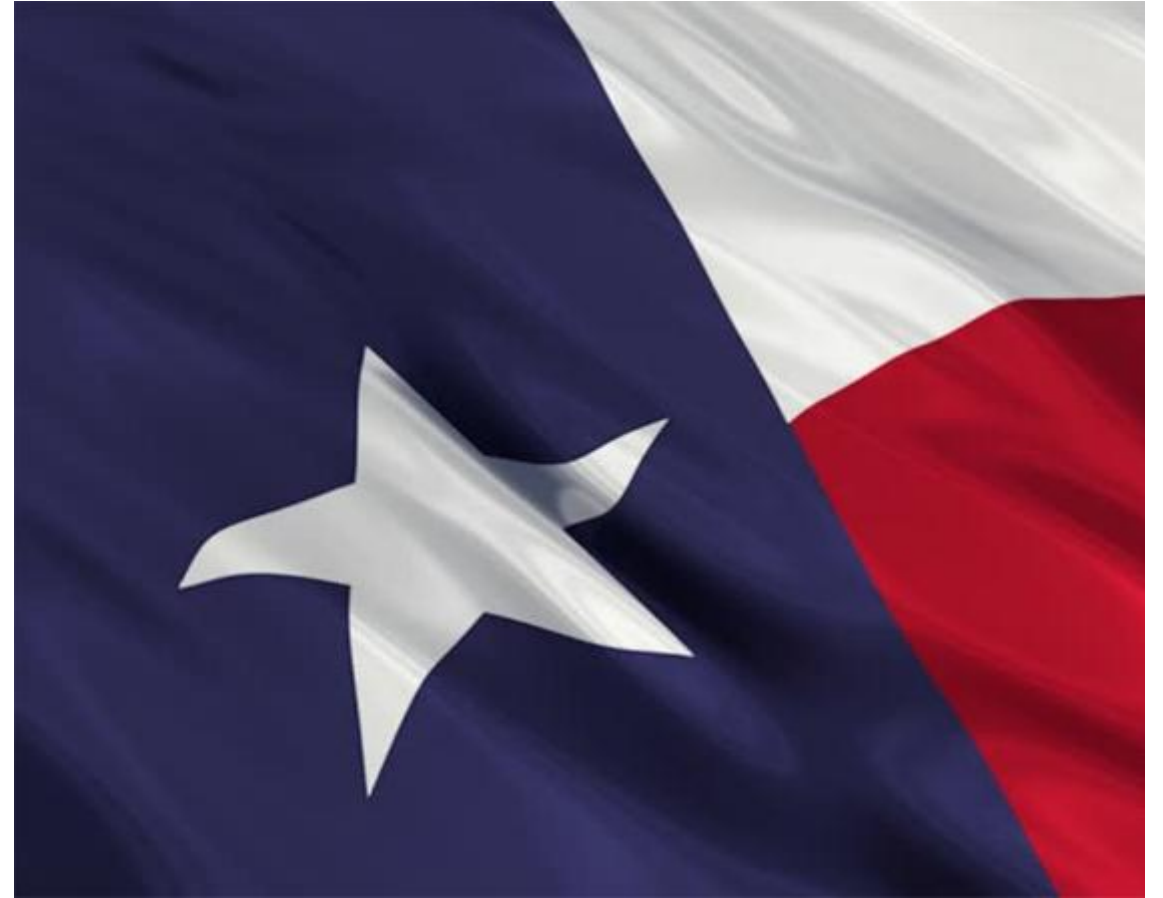
A homestead exemption is a reduction in the property's value when calculating for property taxes on a person's primary residence. People who qualify for exemptions will owe less in annual property taxes.

## **Why is this important to Texans?**

Property taxes are a significant cost for owning a home in Texas. Exemptions make homeownership more accessible and affordable for Texans.

# Homestead Exemption Options

1. General Homestead Exemption
2. Over 65 and Disability Exemption
3. 100% Disabled Veteran Exemption
4. Partial Exemption for Disabled Veteran



# General Homestead Exemption



A homestead exemption is available to all Texans who own a residence.

This exempts \$140,000 of the value of your home before calculating for school taxes.

The application is free and easy to do.

# Age and Disability Exemption

A homeowner who is over 65 years old or has a qualifying disability can claim an additional exemption.

This exempts \$60,000 of the value of your home plus the general \$140,000 for a total of \$200,000 exempted before calculating for school taxes.

Evidence of age or disability is required and varies by county.

Guidance from the comptroller's office recommends using a disability determination letter from Social Security Administration to confirm your disability. If a person with a qualifying disability cannot get benefits due to income, the county may require more information from a medical professional.

# Age and Disability Exemption Example

School Taxes:  $\$400,000 \times 1.08\%$  school taxes = \$4,320

Property Value: \$400,000  
    -\$60,000 (65/Disability)  
    -\$ 140,000 (General)  
    \$200,000

School Taxes after Exemptions:  
     $\$200,000 \times 1.08\%$  school taxes = \$2,160

# Age and Disability Exemption Tax Ceiling

A person who qualifies for an age or disability exemption also benefits from a “tax ceiling” with their school taxes.

## **What is a tax ceiling?**

A tax ceiling freezes the school taxes at the amount that was paid in the first year under this exemption. That means the amount that you pay for school taxes will never go up for as long as you own the home.



# Age and Disability Tax Deferment

A homeowner who is over 65 years old or has a qualifying disability can choose to postpone paying their property taxes. Applying for this program protects them from losing their home if they cannot pay.

Under this program, taxes owed are postponed, not canceled. Interest will increase at an annual rate of 5% when deferred. If the homeowner moves, sells, or passes away, the total amount owed must be paid within 180 days.

If inherited, the person receiving the property will owe the total amount.



# 100% Disabled Veteran Exemption

If a veteran is evaluated by the U.S. Department of Veteran Affairs to have a service-related disability rating of 100%, they can qualify for the 100% Disabled Veteran Exemption.

This exemption waives the full value of a homestead owned by a veteran with this disability rating.

They will not be required to pay property taxes.



# Partial Exemption for Disabled Veteran

If a veteran is evaluated by the U.S. Department of Veteran Affairs to have a service-related disability rating of less than 100%, they can qualify for a partial exemption.

This exemption allows up to \$12,000 (depending on rating) to be exempted for one type of property tax.

This partial exemption can be **in addition** to general and age/disability exemptions with school taxes.

More information can be found on the [Texas Veterans Commission](#) webpage.

# Applying for an Exemption

To apply, you can download the required forms from the Comptroller's Office or a county's Central Appraisal District (CAD).  
Form 50-114 for all homestead exemptions.  
Form 50-114A for age/disability exemptions.  
Form 50-135 for veteran with disabilities exemption.

Check with the county to see what kind of evidence they will require to qualify you for the exemption.

If you owned the home while disabled and did not get the exemption, you can ask for it to be retroactive for up to two years.

Residence Homestead Exemption Application

Form 50-114

# Appealing a Denial Decision

If you receive a letter denying your application for an exemption, you can submit a form to protest the decision to the Appraisal Review Board (ARB).

Follow the instructions in the denial letter and make note of any deadlines for your protest. You may have to appear for a hearing.

If you have compelling evidence that your disability qualifies as a disability under the Social Security Administration's disability definitions, you may convince the board to grant the exemption.

# Follow Up Questions

For more questions about the homestead exemptions available to you, you can check the Homestead Exemption FAQ at the Comptroller's Office or contact your local county's Central Appraisal District.

- [Comptroller's Homestead Exemption FAQ](#)
- [County Central Appraisal District Lookup](#)