



Texas Property Tax & Homestead Exemption Guide

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Whether you're a first-time homeowner or have owned your home for years, this guide is your one-stop resource to understand your property taxes, homestead exemption, protesting your value, and more — with info specific to Travis County, surrounding counties, and all of Texas.

What's in this Guide

- Homestead Exemption 101
- Homestead Exemption Changes Effective January 1, 2022: Apply the Year You Buy
- Understanding Appraised vs. Taxable Value
- The 10% Cap Explained
- How and When to Protest Your Value
- How to File + Links by County
- Additional Exemptions (Over-65, Disability, Veterans)
- Common Mistakes
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What is a Homestead Exemption?

A homestead exemption reduces your home's taxable value, lowering your property tax bill if the home is your primary residence.

Core Benefits:

- \$100,000 school tax exemption
- 10% cap on yearly increase to your appraised (taxable) value (starting Year 2)
- Additional reductions if you're over 65, disabled, or a qualifying veteran

Homestead Exemption Changes Effective January 1, 2022: Apply the Year You Buy

Thanks to an update in Texas law, you no longer have to wait until the next year to file.

You can apply the same year you purchase if:

- It's your primary residence
- You apply within 1 year of purchase
- No exemption was already in place for that tax year

Result: You can receive a prorated exemption for the year you bought your home.

Appraised vs. Market vs. Taxable Value

Type of Value	What It Means
Market Value	What the appraisal district estimates your home would sell for
Appraised Value	The value used for tax purposes (capped after exemption)
Taxable Value	Appraised value minus exemptions — this is what you're taxed on

The 10% Cap Rule

Once your homestead exemption has been in place for 1 full year, your appraised value (taxable) cannot increase more than 10% per year, unless there are new improvements to the property.

✓ This cap limits increases

✗ It does not prevent the value from going down if the market declines

Value Notices & Protesting Your Taxes

Each spring (usually April–May), you'll receive a Notice of Appraised Value.

Always review this notice carefully. You have the right to file a protest if you believe:

- The value is too high
- Your property is not equal in value to similar properties
- There is a condition issue (e.g., roof, foundation)

Protest Tips:

- You don't need a login to check your value at www.traviscad.org
 - Use photos, sales data, or a private appraisal as evidence
 - You can protest yourself online, by mail, or in person
 - Protest deadline: May 15 or 30 days after the notice date
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How to File Your Homestead Exemption

1. Go to your county appraisal district's website
2. Submit proof of residence:
 - Texas Driver's License showing the property address
 - Optional: copy of your Closing Disclosure or deed
3. Submit your application online or by mail — there's no fee

Quick County Links:

- Travis CAD: <https://www.traviscad.org>
- Williamson CAD: <https://www.wcad.org>
- Hays CAD: <https://www.hayscad.com>
- Texas Comptroller: <https://comptroller.texas.gov>

Additional Exemptions

Exemption	Benefit
Over-65	School tax ceiling — the school portion of your property taxes is frozen at the amount you pay in the year you qualify. It will not increase in future years.
Disability	Similar benefits as the Over-65 exemption
100% Disabled Veteran	Total exemption — you pay no property taxes
Surviving Spouse	May qualify for continued exemption — check with your county

Can I Apply Late or Retroactively?

Yes — you can apply retroactively up to 2 years if you were eligible but forgot to file. If you bought in 2022 or 2023 and missed it, you may be able to get a refund on overpaid taxes.

Common Mistakes to Avoid

- Not checking each year to ensure your exemption is still applied
- Assuming your refinance or deed transfer doesn't affect your exemption (sometimes it does)
- Ignoring your market value notice
- Not re-filing when there's a change in ownership or after a trust is created
- Thinking the 10% cap starts immediately (it starts in the second year)

Yearly Reminders

Month	What to Do
January	Make sure your driver's license matches your home address
March–April	Watch your mailbox for your appraisal value notice
May	Protest by May 15 if needed
October–November	Expect your property tax bill
Nov–Jan	Pay your tax bill (or confirm your escrow does it for you)

FAQs

Do I need an account to check my property info?

No — go to your county CAD website and search by address.

Can I protest even if I already have exemptions?

Yes! Exemptions reduce the taxable value, but you can still protest the market value.

Can exemptions be removed?

Yes — if you sell, rent out, or transfer the title of your home, your exemption may be removed. Always double-check annually.

Real-Life Scenarios

Scenario 1: Bought in April 2024, applied right away

If the home had no existing exemption and became your primary residence, you can receive a prorated exemption for 2024.

Scenario 2: Bought in 2023, exemption applies in 2024

The 10% appraisal cap begins in 2025, limiting increases from 2024's appraised value.

Scenario 3: 2024 value was \$439,000, 2025 value is \$442,000

If 2025 is your first exemption year, the 10% cap does not apply yet. Your taxes will be based on the full \$442,000 minus exemptions.

Scenario 4: Market value dropped below previous year

Your taxable/appraised value can decrease — the cap only limits increases.

Scenario 5: Over-65 exemption filed in 2023

Your school taxes are frozen at the amount you paid in 2023 moving forward.

I believe that homeownership doesn't stop at closing. I'm here to support my clients long after the loan is done — including when tax season rolls around.

If you ever have questions about your exemption, appraisal notice, or protest options — let's talk.

It's your home, your equity, and your money — let's protect it together.

– Miguel Piña