

Exemptions

How do I qualify for the Residence Homestead Exemption?

In order to qualify for a Residence Homestead Exemption, you must have owned and occupied the property as of January 1st of that tax year. The property must also be your principle residence and you may not claim another homestead on another piece of property.

How many acres can I claim as my homestead?

You may not exceed 20 acres of land used and maintained for residential purposes.

When and where do I apply for my homestead exemption?

You may apply at the Comal Appraisal District between January 1st and April 30th of the tax year. You may file for a late homestead exemption up to one year after the date the taxes would have become delinquent. You can find an application in the [Forms](#) section of our website.

What documents must I include with my homestead application?

The Comal Appraisal District may not approve a residential homestead exemption unless the applicant includes a copy of his or her driver's license or state-issued personal identification certificate. The address on the applicant's driver's license must match the corresponding address on the Residence Homestead Exemption application. Please contact the Comal Appraisal District for exceptions to this law.

What if I do not have a driver's license?

The applicant must provide a copy of a state-issued personal identification certificate. The address on the personal identification certificate must match the corresponding address of the Residence Homestead Exemption application.

Am I eligible for additional exemptions when I turn 65?

Yes. Your residence homestead will qualify for additional exemption deductions, and you will receive a tax ceiling for your residence homestead on your school and county taxes. Please refer to our exemption schedule in this same section of our website for exemption and tax ceiling information. When applying, the property owner must include the documents required for approval of a homestead exemption.

What is a homestead tax ceiling?

A homestead tax ceiling is the amount of taxes you pay in the year that you qualified for the 65 and older or disabled person exemption and limits the amount of taxes you must pay on your residence. If you qualify your home for a 65 and older or disabled person homestead

exemption, the taxes on your county, your school, and if applicable, your city, cannot increase as long as you own and occupy your home. If you improve your home (other than normal repairs and maintenance), your tax ceilings will adjust based on the added value of the new improvements to your property. For example, if you add a garage or game room to the house after you establish a tax ceiling, the tax ceiling will increase based on the value of the new addition.

Does the 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 a person who was age 65 or older moves to another home?

A percentage of the county, school, or city tax ceilings may be transferred. However, if the county or city of your new home does not offer a tax ceiling, then only the school percentage will transfer to your new home. The tax ceiling on your new home would be calculated to give the same percentage of tax paid as the tax ceiling of your previous home. For example, if the tax ceiling for your school taxes was \$100, but you would have paid \$400 without the ceiling, the percent of tax paid would be 25 percent. When you move to your new home, if school taxes on the new homestead would normally be \$ 1,000 in the first year, the new tax ceiling would be \$250.

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

I am a surviving spouse. Am I eligible for any exemption benefits?

If your spouse was receiving a tax ceiling on a homesteaded residence, the ceiling transfers to the surviving spouse if the surviving spouse is at least 55 years old and has ownership in the home. The surviving spouse must apply to the appraisal district in order for the tax ceiling to transfer. When applying, the surviving spouse must include the documents required for approval of a homestead exemption.

Can I apply for a homestead exemption on a manufactured home?

Yes. For a manufactured home to qualify for a residence homestead, the applicant must provide all the documentation needed for a residence homestead exemption and include a copy of the statement of ownership and location for the manufactured home issued by the Texas Department of Housing and Community Affairs showing that the applicant is the owner of the manufactured home; a copy of a purchase contract or payment receipt showing the applicant is the purchaser of the manufactured home; or a sworn affidavit by the applicant indicating that; the applicant is the owner of the manufactured home; the seller of the manufactured home did not provide the

applicant with a purchase contract; and the applicant could not locate the seller after making a good faith effort.

I am a disabled veteran. Am I entitled to any property tax deduction?

Yes. You may qualify for a property tax deduction if you are a veteran who was disabled while serving with the U.S. Armed Forces or you are a surviving spouse or child (under 18 years of age or unmarried) of a disabled veteran. You must be a Texas resident and must provide documentation from the Veteran’s Administration reflecting the percentage of your service-connected disability.

The following is the amount of the exemption you will receive for a disability rating of:

<u>at least:</u>	<u>but less than:</u>	<u>exemption of up to:</u>
10%	30 %	\$ 5,000 of the assessed value
30%	50%	\$ 7,500
50%	70%	\$10,000
70% and over		\$12,000

I am a disabled veteran with a 100 percent disability rating or who has been judged to be unemployable by the Veterans Administration. Am I entitled to special homestead considerations?

Yes. A disabled veteran who receives from the United States Department of Veteran Affairs 100 percent disability compensation due to a service-connected disability and a rating of 100 percent disabled or a rating of less than 100 percent but classified as unemployable is entitled to an exemption from taxation of the total appraised value of the veteran’s residence homestead. When applying, the property owner must include the documents required for approval of a homestead exemption in addition to a letter from the Veteran’s Administration showing the disability compensation and rating.

I am a homeowner with disabilities. May I receive any property tax benefits?

Yes. A person with a disability may get exemptions if you can’t engage in gainful employment due to a physical or mental disability or you are 55 years old and blind and can’t engage in your previous work because of your blindness. If you receive disability benefits under the Federal Old Age, Survivors, and Disability Insurance Program through the Social Security Administration you may qualify. Disability benefits from any other programs do not automatically qualify.

I am a surviving spouse. Am I eligible for any exemption benefits?

If a homeowner who has been receiving an O-65 exemption and has a tax ceiling dies, the ceilings transfer to the surviving spouse, if the spouse is 55 or older and has ownership in the home. If a homeowner who has been receiving a disability exemption and has a tax ceiling dies, the ceilings for the county and city transfer to the surviving spouse, if the spouse is 55 or older and has ownership in the home. The surviving spouse must apply to the appraisal district for the tax ceiling transfer.

I am a surviving spouse of a 100 percent disabled veteran or a disabled veteran judged unemployable by the Veteran's Administration. Am I entitled to any special homestead considerations?

Yes. The surviving spouse must have been married to a disabled veteran at the time of the veteran's death and the disabled veteran must have qualified for the 100 percent or totally disabled veteran exemption when he or she died. The property must have been the residence homestead of the surviving spouse when the disabled veteran died and remain the residence homestead of the surviving spouse.

How much is the Surviving Spouse of a 100 percent disabled veteran exemption?

The total appraised value of the same property to which the disabled veteran's exemption applied.

Does the surviving spouse of a 100 percent qualify for an exemption if he or she remarries?

No. A surviving spouse does NOT qualify if the surviving spouse has remarried since the death of the disabled veteran.

If a surviving spouse of a 100 percent disabled veteran qualifies for the exemption and then moves to a new residence, can the surviving spouse get an exemption on that homestead?

Yes. A surviving spouse can receive an exemption on a subsequent homestead if he or she has not remarried since the death of the disabled veteran; however, the amount of the exemption is the amount of the exemption from taxation of the prior homestead in the last year the surviving spouse received the exemption.

If I own only 50 percent of the home I live in, do I qualify for a residence homestead exemption on the home?

Yes. However, the exemption you receive is based on the interest you own. For example, if you own a 50 percent interest in the home, you will receive one-half of the exemptions offered by the state and your local taxing entities.