

## Frequently Asked Questions

### General Homestead Exemption

**Q. What is a general homestead exemption?**

A. The general homestead exemption is provided by state law for owner-occupied residential properties. The exemption removes a portion of your value from taxation providing a lower tax amount for the homestead property.

**Q. How do I qualify for this exemption?**

A. In order to qualify for this exemption you must have owned and occupied the property as of January 1st of that tax year. This property must also be your principal residence and you may not claim another homestead on another piece of property.

**Q. How many acres can I claim as my homestead?**

A. State law allows you to claim that portion of your land that you maintain for residential purposes but this amount may not exceed 20 acres. Generally, one acre or less is maintained for homestead purposes.

**Q. Do I need to reapply every year for the exemption?**

A. No. You do not have to reapply unless the chief appraiser requests a new application or you move to a new residence.

**Q. When and where do I apply for my homestead exemption?**

A. You may apply at the Caldwell County Appraisal District between January 1st and April 30th of the tax year. You may file for late HS exemption up to one year after the date the taxes become delinquent. Contact our office for more information.

**Q. Can I claim a homestead on a mobile home if I do not own the land?**

A. Yes. You will need to furnish a copy of your title to the mobile home or a verified copy of your purchase contract.

**Q. Am I eligible for additional exemptions when I turn 65 years old?**

A. If you are age 65 or older, your residence homestead will qualify for additional exemptions deductions and you will receive a tax ceiling for that home on your school taxes. You may file for the over-65 exemption up to one year from the date you turned 65.

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

A. If a homeowner who has been receiving the tax ceiling on school taxes dies, the ceiling transfers to the surviving spouse, if the survivor is 55 or older and has ownership in the home. The survivor must apply to the appraisal district for the tax ceiling to transfer.

**Q. I am a disabled veteran. Am I entitled to any property tax deductions?**

A. You may qualify for a property tax exemption if you are either (1) a veteran who was disabled while serving with the U.S. armed forces or (2) the surviving spouse or child (under 18 years of age and 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. Your disability rating must be at least 10 percent.

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

A. A person with a disability may get exemptions if (1) you can't engage in gainful work because of physical or mental disability or (2) 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 should qualify. Disability benefits from any other program do not automatically qualify.

## **Real Estate Appraisal**

**Q. How often do you reappraise my property?**

A. Typically, the appraisal district reviews all sales information and reviews all properties every year. Market value is the determining factor on deciding which properties are reappraised.

**Q. How does the appraisal district determine the value of a home?**

A. The appraisal district compares a home to similar homes that have sold recently and determines the value accordingly.

**Q. Why is IMPROVEMENT shown on my notice when I haven't made any?**

A. Improvement on your notice means any structure that is attached to the land. A house is an improvement to the land.

**Q. Has anyone actually come out and looked at my property?**

A. Yes, someone has reviewed your property, but it may not have been this year.

**Q. Are property taxes based on a percentage?**

A. No, they are based on 100% of the fair market value of your property.

**Q. My house is 30 years old. Is that taken into consideration?**

A. Yes. Age, size, condition and quality of construction are all taken into consideration.

**Q. Is my house ever depreciated?**

A. Yes, but the increase in the fair market value may over ride the depreciation due to age.

**Q. How do you arrive at a value on a house?**

A. The house is measured, classified, and depreciated due to its condition, and age. It is valued based on the sales of similar properties.

**Q. My house was not finished on January 1, how do you appraise it?**

A. The improvement is added to the tax roll at the percent of completion as of January 1.

**Q. What if I own a mobile home but not the land?**

A. We need a request for separate taxation filed with our office. This will allow the appraisal district to set the mobile home up on an improvement only account that does not have a land value.