

FAQs Exemptions

What exemptions are available?

Texas offers a variety of partial or total (absolute) exemptions from appraised property values used to determine local property taxes. A partial exemption removes a percentage or a fixed dollar amount of a property's value from taxation. A total (absolute) exemption excludes the entire property from taxation. There are several partial and absolute exemptions available. Some of these exemptions include General Residential Homestead, Over 65, Over 55 Surviving Spouse, Disability Homestead, Disabled Veterans, Charitable, and Religious. The Comptroller's publication, ***Property Tax Exemptions*** (<https://comptroller.texas.gov/taxes/property-tax/docs/96-1740.pdf>) offers a short summary of the exemption provisions. Additional Information can be found on the Forms page of our website under Exemptions, or by contacting the District at (830) 796-3039.

Does my home qualify for an exemption?

Generally, to qualify for an exemption, you must own your home and it must be your principal place of residence. Additional qualifications may apply based on the exemption. Contact the District at for additional information. In order to qualify for a residential homestead exemption, along with the Homestead exemption application, you must provide a copy of:

1. The applicant's Texas driver's license or Texas ID Card

The address on your driver's license or state ID card must match the physical address of the residence for which you are applying.

Central Appraisal District of Bandera County
P O Box 1119, 1206 Main St
Bandera, TX 78003
(830) 796-3039

Is there a fee to file for an exemption?

No. It is ***not*** necessary for homeowners to pay *anyone* to file for a homestead exemption or for the late filing of a homestead or senior citizen exemption. Homestead exemption forms are available for ***free***. You can download an application from our website on the Forms page under Exemptions, or you may request that an application be mailed to you, by contacting the District at the above number. The application must be filed with the District and may be hand delivered, mailed or faxed. There is no application fee and this service is provided ***free*** of charge.

Will this protect me in case of a lawsuit?

Texas has two distinct laws for designating a homestead. The Texas Tax Code offers homeowners a way to apply for homestead exemptions to reduce local property taxes. The Texas Property Code allows homeowners that are designating their homesteads to protect them from a forced sale to satisfy creditors. This law does not, however, protect the homeowner from tax foreclosure sales of their homes for delinquent taxes. For more information on homestead designation as provided by the Texas Property Code, please contact the office of the Attorney General at www.oag.state.tx.us

How much will I save?

An exemption removes part of the value of your property from taxation and lowers your tax bill. In addition to the state mandated exemptions amounts for school taxes, each taxing unit decides whether to offer the optional exemption and at what percentage. The amount of savings depends on the exemption and the amount of exemption allowed by each taxing units.

How do I apply for an exemption?

Exemption applications are available from the appraisal district during normal business hours. You may also request to have an application mailed to you at (830) 796-3039, or you may download the application from the forms page of this website. The Comptroller of Texas website also has a complete listing of exemption application at <https://comptroller.texas.gov/taxes/property-tax/exemptions/index.php>

Do I apply for a homestead exemption annually?

Only a one-time application is required unless the Chief Appraiser requests the property owner to file a new application. A new application is required when a property owner's residence homestead is changed.

Do I have to fill out the top box on the Homestead Exemption form (Property ID, Property Type, Geo ID and Legal Description)?

If you have the information, it would be helpful, but it is not required.

What is situs?

Situs is the physical location address of the property.

I am married; do both owners have to sign the application?

No, the application only requires the signature of one of the residents, but that individual must be listed on the deed.

Can I file my exemption electronically?

No, you cannot file electronically. We accept applications by mail, fax, or in person at the appraisal district.

I own more than one home, can I get a homestead on both?

A person may not receive a homestead exemption for more than one residence homestead in the same year. You can receive a homestead exemption only for your main or principal residence.

What if I owned the property before I was married?

You can still only have one exemption, which must be claimed on your principal residence.

I own my own homestead, but also own a home with my child that they live in. Would they qualify for a homestead?

They must have ownership interest in the property to qualify and would only receive a portion of the exemption based on their percent of ownership.

My exemption fell off from last year, why?

Exemptions reflect the January 1 owner. If you purchased a home after January 1st the exemption in place was for the previous owner. You must file an exemption application.

I forgot to apply for my exemption, can I receive it retroactively?

You may file any homestead exemption up to two years after the delinquency date. The delinquency date is normally February 1st.

Is it true that once I become 65 years of age, I will not have to pay any more taxes?

No, that is not necessarily true. If you are 65 or older, your residence homestead qualifies for more exemptions which will result in greater tax savings. The amount of the exemptions that are granted by each taxing unit is subtracted from the market value of your residence and the taxes are calculated on that “lower value”. In addition, when you turn 65, you may receive a tax ceiling for your total school taxes; that is, the school taxes on your residence won’t increase as long as you own and live in that home. The ceiling is set at the amount you pay in the year that you qualify for the age 65 or older exemption. The school taxes on your home subsequently may fall below the ceiling.

If you significantly improve your home (other than ordinary repairs and maintenance), tax ceilings can go up. For example, if you add a room or garage to your home, your tax ceiling will rise. It will also change if you move to a new home.

When do you apply if you are turning 65?

You may apply at any time during the year of that birth date. You would receive the exemption for the full year.

Do I need to file an application when I turn 65 or is it automatically added?

You must file an application, which can be found under the Forms page on this website. The District requires proof of age to grant an over 65 exemption, along with the appropriate application and accompanying documents. Acceptable proof of age includes either a copy of your driver’s license or state-issued personal identification certificate.

If I am disabled and over 65 can I claim both exemptions I the same tax year?

You may not claim both an Over 65 and a disabled person’s exemption in the same tax year.

I have a disabled child. Would that qualify me for a disabled exemption?

No, the person applying for the exemption must own the home.

How do I transfer my senior citizen or disabled person tax ceiling?

You may transfer a percentage of school taxes paid to another qualified homestead in the state. If the county, city or special district grants the limitation, you may transfer the same percentage of taxes paid to another qualified homestead if within that same taxing unit.

You may also transfer a percentage of your tax ceiling to another County in Texas if they also grant the limitations.

To transfer the tax ceiling, you must qualify for an Over-65 or Disabled Person exemption at your previous residence and complete the Tax Ceiling Transfer form. A current Homestead Exemption application must also be completed for the new residence. These forms can be printed from the Forms page of our website or call (830) 796-3039. Attach current proof of age or the date your disability began. Acceptable proof of age includes either a copy of the front side of your driver's license or a copy of your birth certificate or any official document reflecting your date of birth. Acceptable proof of disability include a current state from the Social Security Administration (1-800-772-1213) showing that you are disabled and the date of which your disability began, or a current letter of verification from your physician stating that you are disabled, the date your disability began, and you are unable to engage in any substantial gainful work for a period which has lasted or can be expected to last for a continuous period of one year or more.

Once the form has been processed, a certificate will be sent to the appropriate tax office processing. If the tax rate has not been set for the current tax year, it will delay the processing of your transfer request. If the tax rate has been set, please allow 30-60 days for processing.

If my spouse dies do I still receive the exemption?

You qualify for an extension of the Over 65 exemption if (1) you are over 55 years of age or older on the date your spouse died; and (2) your deceased spouse was receiving the age 65 or older exemptions on this residence homestead or would have applied and qualified for the exemption in the year of the spouse's death. You will not receive the school tax limitation for the age 65 or older exemption unless your spouse died on or after December 1, 1987. Disabled: you will not qualify for a disability exemption claimed by your deceased spouse. You are not entitled to continue the school tax limitation; however, you will be entitled to continue the local option county, city or junior college limitation.

What types of exemptions require an annual application?

The law requires an annual application by April 30 for some types of exemptions, including property exempted from Taxation by agreement (Property Tax Abatement), Historical and Archeological sites, exemption of Freeport Goods, and exemption of Pollution Control property approved by the Texas Commission on Environment Quality (TCEQ). Cemeteries, Charitable organizations, youth development organizations, religious organizations, and non-profit private schools **DO NOT** have to reapply for the exemptions each year once the property tax exemption is granted, unless by written notice, the Chief

Appraiser requests the property owner to file a new application. If the exemption property changes ownership or the qualifications for exemption change, they must reapply.

Does a non-profit organization automatically receive a property tax exemption?

No. Often organizations mistakenly believe they are entitled to property tax exemptions because they have received a federal income tax exemption under Section 501C (3) of the Internal Revenue Code, or an exemption from State sales taxes. The constitutional requirements for property tax exemptions are different than the provisions covering income and sales taxes. A non-profit organization may qualify for a total exemption from property taxes, but they must apply by April 30 to the Bandera Appraisal District. Several exemption applications may be printed from the Forms page on this site.

Must I notify the Appraisal District if my entitlement to an exemption ends?

A person who received an exemption that is not required to be claimed annually must notify the Appraisal District in writing before May 1 after the entitlement ends. If you fail to do so and don't pay your taxes in full, you will face a 50 percent delinquent tax penalty, plus interest.