



Refugio County Appraisal District

Mailing Address: PO Box 156, Refugio, Texas 78377-0156

Physical Location: 420 North Alamo Street, Refugio, Texas 78377

Telephone Number: 361-526-5994 • Website: www.refugiocad.org

Transferring Your Over-65 or Disabled Person Exemption

If you are age 65 or older or disabled, your residence homestead will qualify for an over-65 or disabled person exemption.

Once you receive an over-65 or disabled person homestead exemption, it creates a tax ceiling based on that year's school taxes for that home and if applicable, city, county, or special districts. This freeze ceiling is calculated by the appropriate tax office and provided to the appraisal district.

The tax ceiling is the amount you pay in the year that you qualify for the over-65 or disabled person homeowner exemption and the homestead exemption. The taxes on your home may go below the ceiling, but the taxes will not be more than the amount of your ceiling as long as you own and live in **that** home. Additionally, improvements made to your home other than normal repairs or maintenance will cause a tax ceiling increase; for example, adding a garage or a game room to your home.

If you do not claim an over-65 or disabled person exemption in the same year on another property, you will receive the over-65 or disabled person exemption for the full year. If you claim another over-65 or disabled person exemption during the same year, you will not qualify for the over-65 or disabled person exemption on your new property. **You may not receive two over-65 or disabled person exemptions in the same year.**

If you purchase another home, you may qualify for the over-65 or disabled person exemption when you live in the new home as your principal residence. You may transfer the percentage of frozen tax paid based on your former home's over-65 or disabled person tax ceiling to the new home. For example, if you currently have a tax ceiling of \$100, but would pay \$400 without the tax ceiling, the percentage of tax paid is 25 percent. If the taxes on your new home are \$1000, the new qualifying tax ceiling would be \$250, or 25 percent of \$1000. **You must request a transfer certificate from the appraisal district for the former home to provide to the appraisal district for your new home.**

Over 65 (OA) / Disabled Person (DP) Transfer Formula

An over-65 or disabled person exemption can be transferred by the property owner at any time during the year to a new property in Texas. If a sale of the property occurs you may transfer your over-65 or disabled person exemption, however you may claim only one exemption and will need to contact the appraisal district for which exemption you wish to remove.

To determine OA/DP Tax Ceiling Transfer Percentage:

Your transfer information will come from the **address the property owner is moving from**. As an example;

1. School tax freeze amount: \$258.76
2. School district taxable value: \$181,909 (homesteaded taxable value only)
3. Calculation:

\$181,909	(2011 ISD taxable value)
× 1.380%	(2011 ISD tax rate)
\$2,510.34	(what taxes would be without freeze)
\$258.76	(2011 freeze amount)
÷ \$2,510.34	(tax amount without freeze)
<u>10.31%</u>	(tax ceiling transfer percentage)

The property owner will get a tax ceiling transfer certificate showing that they were **paying 10.31% of their school taxes** on their old property and that this percentage will be applied to their new property school taxes.

Tax ceiling percentage can transfer within Refugio County and/or to any other county within Texas.