



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



What is an Exemption?

An exemption removes part of the value of your property from taxation and lowers your taxes. For example, if your home is valued at \$90,000 and you qualify for a \$9,000 exemption, you pay taxes on your home as if it was worth only \$81,000. Other than an exemption for disabled veterans or survivors, these exemptions apply only for your homestead. They do not apply to other property you own.

Note! 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. Application is made to the appraisal district and there is no fee for filing. This webpage provides information relating to homestead exemptions.
- The Texas Property Code allows homeowners to designate their homesteads to protect them from a forced sale to satisfy creditors. This law doesn't protect homeowners from tax foreclosure sales of their homes for delinquent taxes. The appraisal district office is unable to answer questions concerning designation of homestead for protection from forced sale.

What types of homestead exemptions are available?

- General Homestead
- Over 65 Homestead
- Disabled Person Homestead
- Surviving Spouse (of someone with Over 65 or Disabled)
- Disabled Veteran with 100% Disability
- Disabled Veteran or Survivor (not limited to residence only)

Does your home qualify for exemptions?



You must own your home.

- To qualify for a general or 100% disabled veteran homestead exemption, you must own your home on January 1 of the tax year in which you are applying. For example, if you purchase your home on March 8, 2010 you will qualify for the General Homestead or Disabled Veteran with 100% Disability Exemption beginning January 1, 2011.
- If you are 65 years of age or older or if you are a qualifying disabled person, you need not own your home on January 1. For example, if you purchase your home on March 8, 2010 you will qualify for the Over 65 Homestead or Disabled Person Homestead beginning January 1, 2010.
- Your homestead can be a separate structure, condominium, or a mobile home located on leased land, as long as you own it.
- If you are not the sole owner of the home, you will receive only a portion of any qualified exemption, based on your percent of ownership. For example, you own a 25% interest in a

homestead valued at \$100,000, for a total value of \$25,000. You will receive 25% of a \$15,000 school homestead exemption, or \$3,750.



You must use the home as your principal residence.

- If you have more than one house, you can only get exemptions for your main or principal residence.
- If you temporarily move away from your home, you can still get an exemption for up to two years if you don't establish another residence and you intend to return.
- However, if someone other than you lives in the home and you live somewhere else, the property does not qualify for the exemption.

What home exemptions are there?



General Homesteads

- If you own and occupy your home on January 1, as your primary residence, you may qualify for the General Homestead exemption.
- School districts grant a \$25,000 general residential homestead exemption on your home's value for school taxes.
- Any taxing unit, including a school district, city, county or special district, may offer an exemption for up to 20% of your home's value. The amount of an optional exemption can't be less than \$5,000, no matter what the percentage is. For example, if your home is valued at \$20,000 and your county offers a 20% exemption, your exemption is \$5,000, even though 20% of \$20,000 is just \$4,000.
- Each taxing unit decides whether it will offer the exemption and at what percentage. This percentage exemption is added to any other home exemptions for which you qualify. The taxing unit must decide before May 1 of the tax year to offer this exemption.



Age 65 or Older Homeowners

- If you are age 65 or older and you occupy your home as your primary residence, you will qualify for the Over 65 Homestead Exemption.
- You will qualify for a \$10,000 homestead exemption for the school taxes on your home's value, in addition to the \$25,000 exemption for all homeowners.
- If you qualify for both the \$10,000 exemption for over 65 homeowners and the \$10,000 exemption for disabled homeowners, you must choose one or the other. You cannot receive both exemptions.
- Optional Exemptions. In addition to the \$10,000 exemption for school taxes, any taxing unit – including a school district – can offer an additional exemption of at least \$5,000 for taxpayers age 65 or older.
- Tax Ceiling. Once you receive an over 65 homestead exemption, you qualify for a tax ceiling on your residence school taxes and your residence taxes for any other tax entity (county, city, special district) that has adopted the local option ceiling. The ceiling provides an additional benefit. The ceiling is set based upon the amount of tax you pay the year you qualify for the over 65 exemption or the year the entity adopted the local option ceiling. For these tax entities, your taxes cannot increase above the ceiling as long as you own and live in that home. The amount of taxes on your home may go below the ceiling, but the taxes will not be more than the amount of your ceiling.
 - However, your tax ceiling can go up if you improve your home (other than normal repairs or maintenance). For example, if you add a garage, game room or a swimming pool to

your home, your tax ceiling can go up. Also, your tax ceiling may change if you move to a new home.

- **Surviving Spouse.** When a homeowner who has been receiving the over 65 exemption and school tax ceiling dies, the exemption and ceiling transfer 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 transfer. The exemptions and ceiling remain in effect for as long as the spouse lives in the home.
 - If you purchase another home, you may qualify for the over 65 exemption when you live in the new home as your principal residence. You may transfer the percentage of school tax paid based on your former home's over 65 school 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%. If the taxes on your new home are \$1,000, the new school tax ceiling would be \$250, or 25% of \$1,000. you may request a certificate from the appraisal district for the former home to take to the appraisal district for your new home.
- **Tax Deferral.** If you are a homeowner age 65 or older, you may defer or postpone paying any delinquent property taxes on your home for as long as you own and live in it. To postpone your tax payment, file a "tax deferral affidavit" with your appraisal district. The deferral is for all delinquent property taxes of the taxing units that tax your home.
 - A tax deferral only postpones paying your taxes; it doesn't cancel them. Interest is added at the rate of 8% a year. Once you no longer own your home or live in it, past taxes and interest become due. Any penalty and interest that was due on the tax bill for the home before the tax deferral will remain on the property and also become due when the tax deferral ends.



Homeowners with Disabilities Homestead

- A person with a disability also may qualify for additional exemptions. "Disabled" means either (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 will qualify.
- Disability benefits from any other program do not automatically qualify you for this exemption. To establish your eligibility for the exemption, you will need to provide currently-dated letters from two physicians which state that your disability meets the Old-Age, Survivors and Disability Insurance Act definition and the date your disability began.
- If disabled, you will qualify for a \$10,000 exemption for school taxes, in addition to the \$15,000 exemptions for all homeowners. In addition, any taxing unit can offer an exemption of at least \$3,000 from the home value of taxpayers with disabilities.



Disabled Veteran with 100% Disability Homestead

- You may qualify for this property tax exemption if you both own and occupy the property on January 1 as your primary residence. The veteran must receive 100 percent disability compensation from the VA due to the veterans' service-connected disability and the veteran must have a rating of 100 percent disabled or of individual unemployability from the VA or the veteran's service branch.
- Qualifying veterans are entitled to an exemption of the total appraised value of the home. They will not have to pay property taxes on the homestead to any tax entity.
- As passed in House Bill 3613, the exemption benefit does not carry forward to the surviving spouse of a qualifying veteran.



Are you a disabled veteran or survivor? If yes, there may be other exemptions available to you.

- You may qualify for a disabled veteran property tax exemption if you are either (1) a veteran who was disabled while serving with the US Armed Forces or (2) the surviving spouse or child (under 18 years of age and unmarried) of a disabled veteran or a member of the armed forces who was killed while on active duty. You must be a Texas resident.
- You must have documents from either the Veterans' Administration or the branch of the armed forces that show the percentage of your service-related disability. Your disability rating must be at least 10%. If you are a surviving spouse or child, you must have the veterans' disability records. You may need other documents such as proof of marriage or age.
- This exemption ranges from \$5,000 to \$12,000, depending on the extent of the disability. This exemption is not only for a home – you can apply it to any property you own on January 1. However, you may pick only one property to receive this exemption.

How to File for an Exemption?

- Get an application form from the appraisal district office. There is absolutely no fee or cost to:
 - Receive an application from Refugio County Appraisal District, or
 - File an exemption application with Refugio County Appraisal District*(You may also print an application online www.refugiocad.org or call (361) 526-5994 to have an application mailed to you.)*
- Return the form to the appraisal district after January 1, but no later than April 30. You may file for a late homestead exemption up to one year after the date the taxes became delinquent. You will get a new tax bill with a lower amount or a refund if you already paid.
- Include necessary information with your application. To expedite the processing of your application, please include the required information. Failure to include the necessary information may result in the application being returned or result in processing delays.
- If your property is valued by more than one appraisal district, you may file an application with either one of the district offices. This occurs when your property is located in a taxing unit that is also in a neighboring county. Contact the appraisal district office if you aren't sure.
- If you are 65 this year, you may file for the over-65 exemption up to one year from the date you turned 65.
- If the chief appraiser asks you for more information, you will have at least 30 days to reply.
- If the chief appraiser denies or modifies your exemption, he must tell you in writing within five days. This notice must explain how you can protest before the appraisal review board.
- Once you receive a homestead exemption or a disabled veteran's exemption, you don't have to apply again unless the chief appraiser asks you to apply or unless your qualifications change. If you move to a new home, you will have to fill out a new application.
- The chief appraiser may require a new application by sending you a written notice and an application form. If a new application is necessary, the chief appraiser is required to notify you in writing no later than January 31 of the tax year. If you don't return the new application, you will lose your exemptions.



If you have questions about exemptions or property records, or if your mailing address is incorrect, contact Refugio County Appraisal District at (361) 526-5994.

Questions concerning tax amounts or tax payments must be directed to the collecting tax office.