

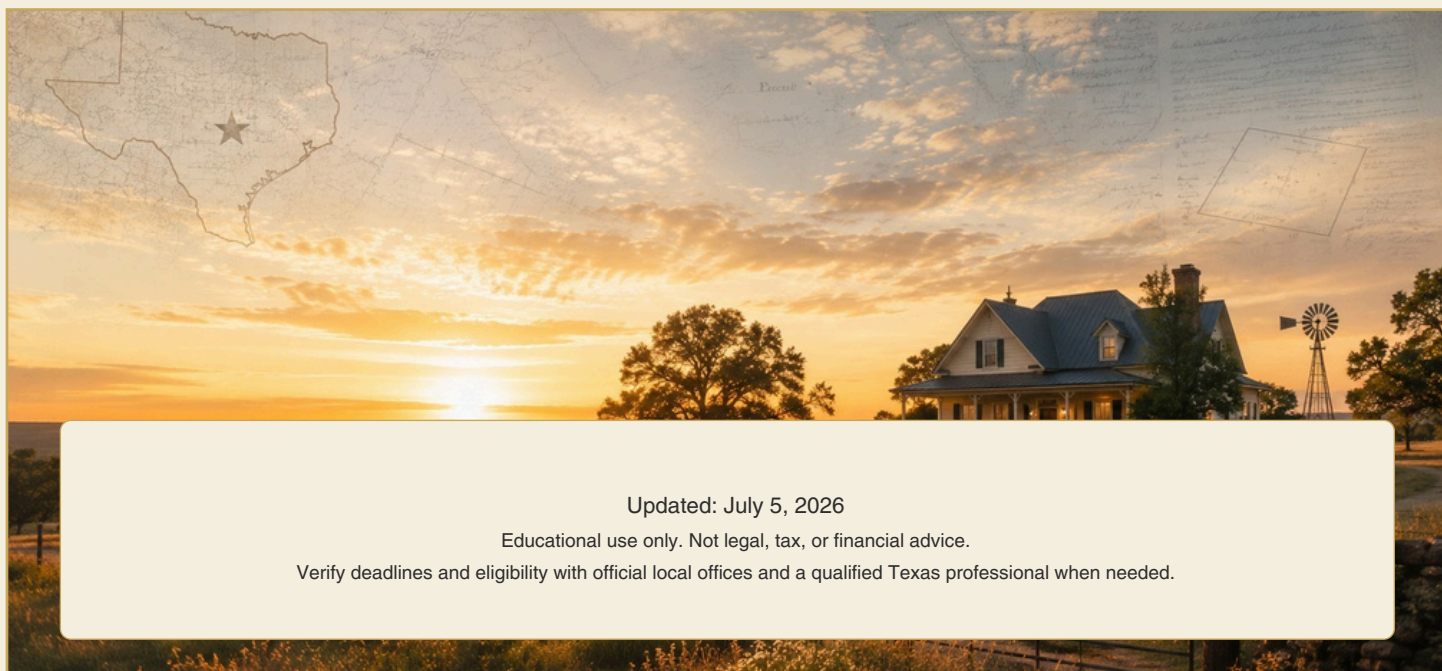


Texas Homestead Law

Helping Texans Understand Homestead Rights, Land, and Legacy.

Protection vs. Exemption Comparison

A side-by-side explanation of two different homestead ideas: legal protection concepts and property-tax exemption concepts.



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Educational use only. Not legal, tax, or financial advice.

Verify deadlines and eligibility with official local offices and a qualified Texas professional when needed.

Confusion explained.

Texas homestead protection and residence homestead property-tax exemptions both matter, but they answer different questions.

	Homestead protection	Residence homestead exemption
Main question	Can certain creditors force a sale or attach a lien to this homestead?	Can part of this home's value be removed from taxation?
Primary office/person	Often a lawyer, title company, lender, court, or probate/divorce professional.	County appraisal district for the property-tax exemption application and eligibility decision.
What it may affect	Creditor claims, certain liens, sales, title review, estate planning, divorce/property division, bankruptcy questions.	Taxable value, tax bill calculation, appraisal records, exemption status, possible tax ceiling for some owners.
Common exceptions/limits	Important exceptions may include purchase money, property taxes, properly created improvement liens, home equity, reverse mortgage, refinance, owelty/partition, and other statutory/constitutional situations.	Eligibility depends on ownership, principal residence, application, local records, and statutory requirements. It does not erase all taxes or all valuation issues.
What to verify	Acreage, urban/rural status, liens, debt type, signed documents, court orders, property use, family status.	Form filed, tax year, ownership, occupancy, other claimed exemptions, local taxing-unit exemptions, deadlines.

Plain language test: If the question is about your tax bill, start with the appraisal district.

If the question is about a creditor, lien, forced sale, family land dispute, probate, divorce, or signing away rights, start with legal/title review.

Issue-Spotting Checklist

Check the items that apply, then use the notes to decide who to call next.

☐ I am trying to reduce or confirm my property tax exemption.

☐ I received an appraisal notice or property tax bill I do not understand.

☐ I am worried about a creditor, judgment, lien, or forced sale.

☐ I inherited land or share ownership with relatives.

☐ Someone wants me to sign a lease, easement, option, purchase agreement, or project-access document.

☐ There is a mortgage, home equity loan, reverse mortgage, refinance, tax lien, contractor lien, divorce order, or partition issue.

☐ The land is more than 10 acres, split into parcels, or used for both home and agricultural/business purposes.

☐ The property has storm, fire, or disaster damage, and I need to know what happens to exemptions.

Who I need to call and what I need to ask
