



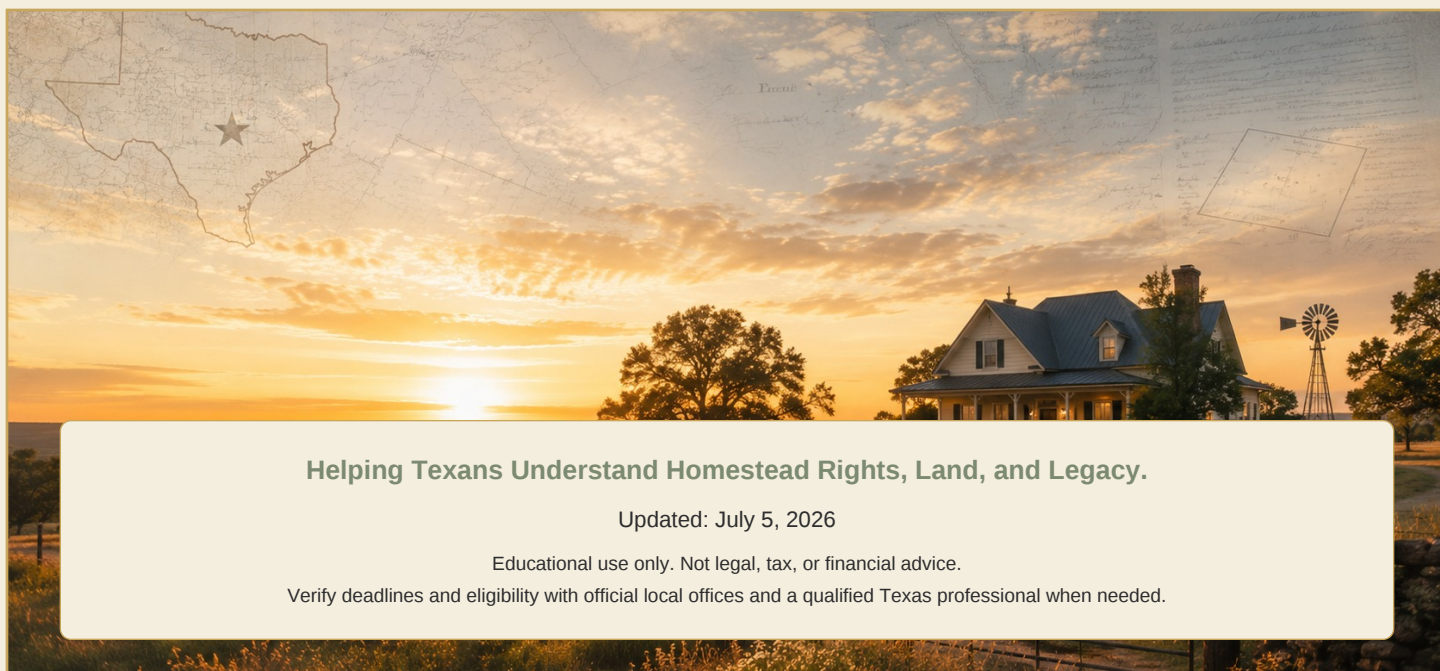
Texas Homestead Law

Helping Texans Understand Homestead Rights, Land, and Legacy.

FREE PRINTABLE RESOURCE

Texas Homestead Basics Guide

A plain-language overview of Texas homestead concepts, written to help homeowners know which questions to ask next.



Helping Texans Understand Homestead Rights, Land, and Legacy.

Updated: July 5, 2026

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

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

Start Here: Two Different Homestead Ideas

In Texas, people often use the word homestead to mean more than one thing. This guide separates two common tracks: homestead protection and residence homestead property-tax exemptions.

Homestead protection	Residence homestead exemption
A protection concept that may limit certain creditor claims against a qualifying homestead, subject to important exceptions.	A property-tax concept that may lower the taxable value used by local taxing units if the owner and property qualify.
Usually discussed with acreage limits, liens, forced-sale questions, family land, debt, probate, divorce, or title issues.	Usually handled through the county appraisal district using the residence homestead exemption application and local appraisal records.
Not the same as making property tax disappear.	Not the same as full protection from every lien, debt, or legal claim.

Plain-English reminder: a property can be someone's home, a protected homestead for some purposes, and also a residence homestead for tax purposes - but the details, paperwork, and legal effects are not identical.

What Texas Homeowners Usually Need to Know

- ☐ Do I own the property or have the kind of ownership interest required for the exemption or protection I am asking about?
- ☐ Is this my principal residence, meaning the main home I actually use as home?
- ☐ Have I claimed a residence homestead exemption on any other property in Texas or another state?
- ☐ Is the land treated as urban or rural for homestead-protection acreage purposes?
- ☐ Which local taxing units apply to my property, and which exemptions have they adopted?
- ☐ Are there liens, taxes, loans, divorce orders, estate issues, or signed agreements that change the analysis?

Residence Homestead Exemptions: The Tax Side

A residence homestead exemption removes part of a qualifying home's value from taxation. The Texas Comptroller states that exemption applications are usually filed with the appraisal district in the county where the property is located, and the general deadline for most exemption applications is before May 1.

As of the Comptroller's 2026 materials, school districts must provide a \$140,000 residence homestead exemption, and school districts also provide an additional \$60,000 exemption for qualifying age 65 or older or disabled homeowners. Local taxing units may have additional options or local rules to review.

Common documents to gather

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| ☐ Property ID/account number | ☐ Owner name(s) |
| ☐ Property address | ☐ Mailing address |
| ☐ Closing statement or deed | ☐ Driver license/state ID address |
| ☐ Prior exemption records | ☐ Appraisal notice |
| ☐ Tax bill | ☐ CAD correspondence |
| ☐ Proof of age/disability if applicable | ☐ Heir property documents if applicable |

Acreage and Protection: The Urban/Rural Question

For homestead-protection acreage purposes, Texas Property Code Chapter 41 uses different limits for urban and rural homesteads. In general educational terms, an urban homestead is limited to up to 10 acres, while a rural homestead may be up to 100 acres for a single adult or up to 200 acres for a family. The urban/rural classification depends on statutory facts, not simply how rural a place feels.

Do not guess from vibes alone. The statutory test looks at location and available services. When acreage matters, ask a Texas attorney or title professional to review the property facts.

Helpful next steps

- 1 Look up your property record with your county appraisal district.
- 2 Save copies of current and prior appraisal notices and tax bills.
- 3 Confirm whether your residence homestead exemption is active and for which tax year.
- 4 Write down the date you began occupying the property as your principal residence.
- 5 If family land, heirs, divorce, liens, or major land projects are involved, pause before signing and get professional guidance.

Source Notes & Review Checklist

Use these notes to verify the resource before publishing, especially after a legislative session, constitutional amendment election, Comptroller update, or local appraisal district change.

Texas Property Code, Chapter 41 - Interests in Land

Primary statute for Texas homestead creditor-protection concepts and urban/rural acreage framework.

<https://statutes.capitol.texas.gov/GetStatute.aspx?Code=PR&Value=41>

Texas Tax Code, Section 11.13 - Residence Homestead

Primary statute for residence homestead property-tax exemption framework.

<https://statutes.capitol.texas.gov/docs/TX/htm/TX.11.htm>

Texas Comptroller - Property Tax Exemptions

Official overview of exemptions, filing location, general filing deadline, and current school-district exemption figures.

<https://comptroller.texas.gov/taxes/property-tax/exemptions/>

Texas Comptroller - Property Tax Law Deadlines

Official property-tax deadline calendar. Local offices should confirm exact dates when weekends, holidays, or local procedures apply.

<https://comptroller.texas.gov/taxes/property-tax/calendars/deadlines.php>

Texas Comptroller - Appraisal Protests and Appeals

Official overview of appraisal notices, protest deadlines, hearing preparation, and ARB procedures.

<https://comptroller.texas.gov/taxes/property-tax/protests/>

Texas Comptroller - Local Property Appraisal and Tax Information

State directory for local appraisal districts, county tax offices, and taxing units.

<https://comptroller.texas.gov/taxes/property-tax/county-directory/>
