

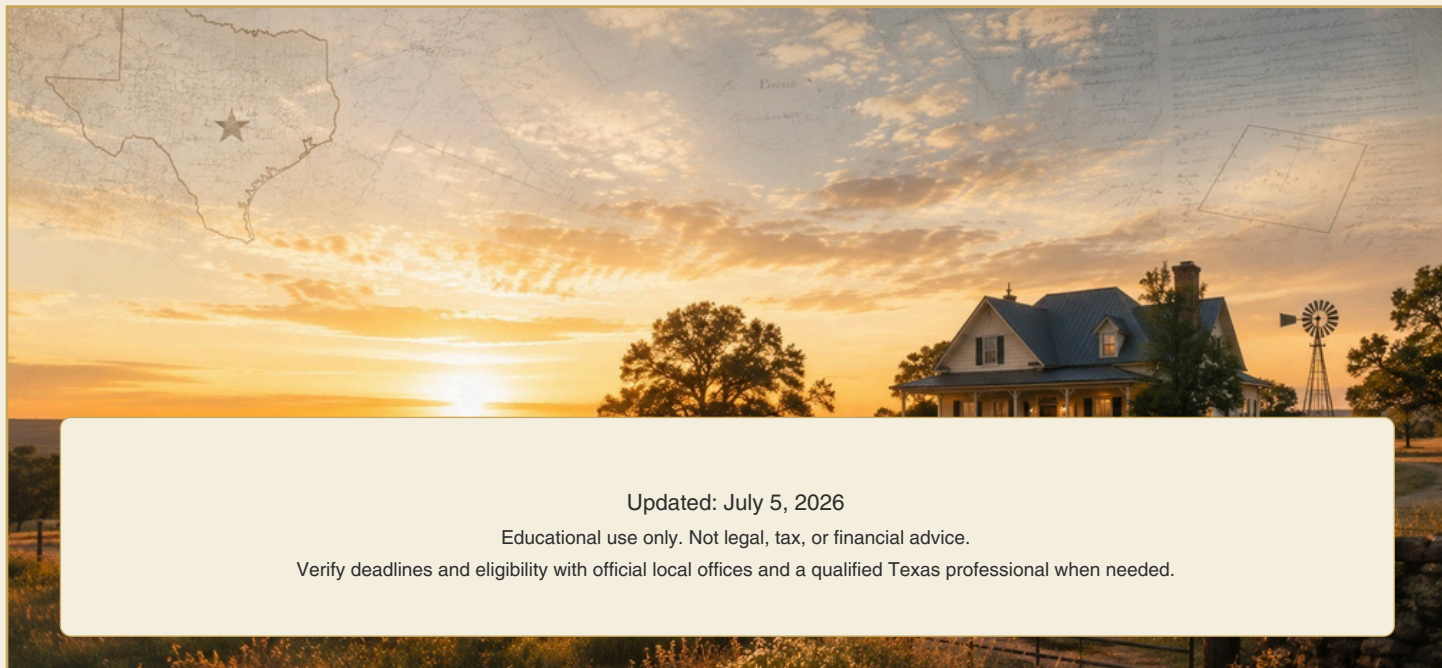


Texas Homestead Law

Helping Texans Understand Homestead Rights, Land, and Legacy.

Urban vs. Rural Homestead Snapshot

A quick comparison of Texas urban and rural homestead concepts for discussion and issue-spotting.



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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.

At-a-Glance Comparison

This snap shot focuses on the urban/rural acreage framework often discussed in Texas homestead-protection questions. It is not a substitute for legal review of a specific property.

Question	Urban homestead	Rural homestead
General acreage limit	Up to 10 acres, generally in one or more contiguous lots.	Up to 100 acres for a single adult or 200 acres for a family, generally allowed in one or more parcels.
Use	May be used as a home or as both a home and place of business.	Used for rural home purposes; facts matter, especially where land is split or used for production.
Classification	Statutory test looks at location and services. It is not just a common-sense label.	If the property does not meet the urban test, it may be treated as rural, but facts should be reviewed.
Common review points	Municipality/ETJ/subdivision, services, contiguous lots, mixed home/business use.	Acreage, parcel layout, family vs. single adult status, improvements, use of land.

Important: the urban/rural question is usually about homestead protection and acreage limits. It is separate from whether a property receives a residence homestead property-tax exemption.

Property facts to write down

Property address

Legal description

Total acreage

Number of parcels

Are parcels contiguous?

Is property inside city limits, ETJ, or subdivision?

Services available: police, fire, electric, natural gas, sewer, storm sewer, water

Home/business/agricultural uses

Questions to Ask Before You Rely on a Label

- ☐ Is this question about property-tax exemptions, creditor protection, a lien, a sale, an estate, divorce, or a land project?

- ☐ Who owns the property, and does the person claiming homestead status live there as home?

- ☐ Does the acreage exceed the common urban limit of 10 acres?

- ☐ Does the property meet the statutory urban service/location test?

- ☐ If rural, is the claimant a family or a single adult for acreage-limit purposes?

- ☐ Are there multiple parcels, and if so, how are they used and titled?

- ☐ Has anyone signed documents that designate part of the property as homestead or non- homestead?

- ☐ Are there liens, taxes, or loans that require a professional title/legal review?

Professional review notes
