



Owen Ye

Licensed Texas Real Estate Agent | Real Estate Consultant

Mortgage Loan Originator, Loan Factory · NMLS #2541101 · Equal Housing Lender

Phone (347) 774-5396

WeChat Owenyerealtor

Website owenrealestatetx.com

Email owenyerealtor@gmail.com

Serving the Greater Houston Area

Texas Property Taxes: File Every Exemption, Protest Every Year

Exemptions are money saved; protesting is a yearly habit

Texas property tax comes every year — don't pay more than you owe. File every exemption you qualify for, then protest a high appraisal: the deadline, the evidence and the steps. What you save each year is your own money back.

Texas Property Taxes: File Every Exemption, Protest the Value Every Year

An Every-Year Habit

1. How the tax bill is built

Tax owed = the county appraisal district's appraised value × the stacked tax rates of every jurisdiction over the home (county, city, school district, MUD and others). Texas has no state income tax, so the property tax is the largest fixed cost of holding a home. There are exactly two levers: file every exemption you qualify for (which lowers taxable value), and protest the appraised value down.

2. The Homestead exemption: file this first

For your primary home, a Homestead exemption takes part of the value out of taxation (the school-district portion matters most) and caps the annual rise of your taxable value at 10%. Applications open January 1 with a general deadline of April 30; if you buy and move in mid-year you can file right away, and a late filing is accepted up to two years after the taxes become delinquent. Filing is completely free — ignore the paid "filing service" letters.

3. Other exemptions that are easy to miss

Over 65: an additional exemption plus a school-tax ceiling that freezes the school portion even as values rise. Disability exemptions, and disabled-veteran exemptions scaled by disability rating (a 100% rating can exempt a primary home entirely), also exist, and a qualifying surviving spouse can continue some of these benefits. Amounts and eligibility follow your county appraisal district's current rules — filing one exemption does not block the others.

4. Protesting the value: deadline and evidence

Every owner may protest the appraised value every year. The deadline is generally May 15 or 30 days after your appraisal notice was delivered, whichever is later — check the date printed on your notice first. Strong evidence comes in three forms: recent nearby sales (comps) below the appraised value; the home's actual condition (photos and repair quotes showing it is not worth what the appraisal assumes); and unequal appraisal (comparable homes nearby appraised noticeably lower). A recent buyer holds one ready-made card: if your own purchase price came in below the appraised value, your closing documents are the most direct evidence there is.

5. How a protest runs — and what to expect

Most counties accept protests online. You first negotiate informally with the appraisal district; if that fails, you go to a hearing before the Appraisal Review Board (ARB). Two expectations to set: you protest the value, not the tax rate; and a successful protest saves that year's tax only — values are reset annually, so protesting is an annual habit. Also note the 10% Homestead cap limits the rise of your taxable value, while the district's market value figure itself can still jump — do not confuse the two.

If this is sitting inside your transaction right now, ask me — free consultation: (347) 774-5396 | owenrealestatetx.com

Owen Ye

Licensed Texas Real Estate Agent | Real Estate Consultant

Mortgage Loan Originator, Loan Factory · NMLS #2541101 · Equal Housing Lender

Phone (347) 774-5396

WeChat Owenyerealtor

Website owenrealestatetx.com

Email owenyerealtor@gmail.com

Serving the Greater Houston Area

This guide is general information only and is not tax or legal advice. For your specific case, rely on a licensed CPA or attorney.

Feel free to share this guide with friends who may find it helpful.