

# HOW TO SAVE ON YOUR HOME TAXES!



A Glance at  
Property Tax Exemptions

## SCHOOL DISTRICT EXEMPTION

The Pasadena Independent School District grants additional tax breaks to its homeowners by allowing another 10 percent exemption. The same homeowner described in the example would receive an additional \$5,000 tax exemption by virtue of living within the boundaries of Pasadena ISD. The taxable value of the \$50,000 home then is reduced to \$30,000.

## SENIOR CITIZEN EXEMPTION

A resident who is 65 or older on January 1 receives an additional tax exemption as a senior citizen. Texas offers its senior citizens a \$10,000 exemption in addition to the homestead exemption. The Pasadena school district offers residents 65 years of age or older an additional \$5,000 exemption. The homeowner in our example would see the value of his \$50,000 home reduced to \$15,000 for tax purposes by combining the state, district homestead and senior citizen exemptions.

Once you have secured a senior citizen exemption, you get a tax ceiling for your home on your school taxes (Tax Code Sec. 11.13(d)). For all practical purposes, your school taxes are frozen at the rate you were paying at the time you qualified for the 65 years of age or older exemption.

Property tax increases passed by the Board of Trustees to finance bonds for new construction or renovations does not impact our senior citizens.

## LOCAL PROPERTY TAX

The State of Texas uses local property taxes as one of the primary means of funding government and school services in our community. Property taxes help pay for public schools, city streets, county roads, police and fire protection and some county medical services. Property taxes are based on property values as determined by county appraisal districts and generally collected by the local government agency to whom the taxes go. While the county sets the property values and local government sets tax rates, state law governs how the process works.

One provision of state law overlooked by many homeowners includes homestead exemptions which reduce the tax burden experienced by our residents. There are several different kinds of exemptions offered in Texas.

## STATE EXEMPTIONS

Homeowners in Texas can receive tax breaks that remove part of the value of your home from taxation. Each property owner receives an automatic \$15,000 deduction in home value when they file for a homestead exemption. For example, if your home is valued at \$50,000 and you qualify for the exemption, you pay taxes on your home as if it was worth only \$35,000.



## DISABILITY EXEMPTIONS

A person with a disability may also get a \$10,000 exemption. "Disabled" means either (1) you cannot engage in gainful work because of physical or mental disability or (2) you are 55 years old and blind and cannot engage in your previous work because of your blindness. Residents 65 years of age or older who are disabled may apply for the senior citizen exemption or the disabled exemption. You cannot receive both exemptions.

## INSTALLMENT PAYMENTS

Senior citizens and disabled persons now have the option of paying current year school taxes in four equal installments. Simply file a written request for the option. Installment payments are due before the first day of February, April, June and August.



## DO YOU QUALIFY?

If you can answer yes to the following questions, you can qualify for any of the exemptions outlined in this brochure.

## DID YOU OWN YOUR HOME IN JANUARY?

To qualify for the homestead exemption you must own the home as of January 1 of the year in which you are taxed. For example, if you moved into your home July 15, you are not eligible for the exemption until January of the following year.

Your homestead can be a separate structure, condominium or a mobile home located on leased land, as long as you own it.

## WAS YOUR HOME YOUR PRIMARY RESIDENCE ON JANUARY 1?

If you own more than one house, you can only get exemptions for your primary residence. If you temporarily move away from your home, you can still get an exemption if you do not establish another principal residence and you intend to return.

## HOW TO FILE AN EXEMPTION

Pick up an application from the Harris County Appraisal District. Return the form to the appraisal district after January 1, but no later than April 30. Provide necessary information. You may need to show title to the home. Once you receive an exemption, you do not have to apply again each year unless your qualifications change. If you become disabled on or before January 1, you should file a new application so you can receive the additional homestead exemptions. Your residence homestead will qualify for more exemptions when you become 65 years of age.

## NOTICE

There may be other exemptions offered by the city, county or special district in which you reside. If you need more information, contact the tax department of those agencies.



Pasadena Independent School District

1515 Cherrybrook Ln.  
Pasadena, Texas 77502  
[www.pasadena.isd.tenet.edu](http://www.pasadena.isd.tenet.edu)