

Did You Know That Texas Is A Homestead State?

Definition: House, Condominium, Townhouse, Permanently Installed Mobile Home

Urban: The Homestead of a family or a single, adult person, not otherwise entitled to a homestead shall consist of not more than **Ten Acres** of land which may be in one or more adjacent lots, together with any improvements thereon.

Rural: For a Family—not more than 200 acres which may be in one or more parcels, with the improvements thereon.

For a Single Adult Person—not otherwise entitled to a homestead, not more than 100 acres, which may be in one or more parcels, with the improvements thereon.

If a Homestead is considered to be Rural—at the time of designation, the property is not served by municipal utilities and fire and police protection.

Purpose: The Texas Homestead Law was created for the primary purpose of securing for a family or a single adult person, not otherwise entitled to a homestead, a place for home, shelter and the earning of a livelihood from the claims of all creditors **EXCEPT THE HOLDERS OF LIENS FOR PURCHASE MONEY, TAXES AND HOME IMPROVEMENT LOANS.**

How do you declare a Homestead: Tax exemptions are determined by the status of the occupant on January 1st of each tax year. Upon the purchase of a new home, you must contact the Appraisal District of the County in which you reside and

request that they mail you the necessary forms for “Declaring Your Homestead”.

Abandonment of a Homestead: If a homestead claimant is married, a homestead cannot be abandoned without the consent of the claimant’s spouse. When the parties purchase a new homestead, it is generally clear that an abandonment has occurred.

Sale and Lease of Homestead Property: Any sale of homestead property that is less than the appraised fair market value wherein the buyer of the property executes a lease of the property to the seller at lease payments exceeding fair rental value of property is considered to be a loan with all payments made from the seller to the buyer in excess of the sales price considered to be interest subject of the usury statute as found in Article 5069.01 et seq.

Such a transaction is also considered a deceptive trade practice. An exception to this rule applies to the sale of a family homestead to a parent, step-parent, grandparent, child, step-child, brother, half-brother, sister, half-sister, or grandchild of an adult member of the family. Title insurance is not available on any sale and lease-back of homestead property.

Effective September 1, 2011: in order to qualify for a residential homestead exemption you must provide a copy of your TX driver license or TX State ID card to the Appraisal District when submitting your application. The address on your driver license/ state ID card must match the physical address of the residence for which you are applying for the homestead exemption on.

Harris County Appraisal District	713-957-7800	www.hcad.org
Fort Bend Central Appraisal District	281-344-8623	www.fbcad.org
Brazoria County Appraisal District	979-849-7792	www.brazoriacad.org
Chambers County Appraisal District	409-267-3795	www.chamberscad.org
Galveston Central Appraisal District	866-277-4725	www.galvestoncad.org
Montgomery Central Appraisal District	936-756-3354	www.mcad-tx.org
Liberty County Central Appraisal District	936-336-5722	www.libertycad.com
Waller County Appraisal District	979-921-0060	www.waller-cad.org

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