

## **Loving County Appraisal District (LCAD) Frequently Asked Questions Ownership/Exemptions**

### **How can I change my mailing address?**

To protect the interest of property owners, it is LCAD's policy to require a written request to change a mailing address. You may deliver your request by:

- Mail to Loving CAD, PO Box 352, Mentone TX 79754;
- Email to [cadclerk@co.loving.tx.us](mailto:cadclerk@co.loving.tx.us);
- Fax to (432) 253-3622; or
- In person to the district office at 114 W Collins Ave, Mentone TX 79754.

### **What do I do if the ownership does not reflect the current owner?**

The LCAD uses deed records recorded in the Loving County Clerk's Office to correct or change ownership. If your ownership has not been corrected verify with the Loving County Clerk's Office (432) 309-9500 that your deed has been recorded. If it was recorded, contact our office (432) 377-2201 with the filing information so we can research and correct our ownership records.

### **What exemptions are available to homeowners?**

General Residence Homestead • Age 65 or Older Exemption • Age 55 or Older Surviving Spouse • Disabled Person Exemption • Disabled Veteran or Survivor • 100% Disabled Veteran who received 100% Disabled Veteran's Exemption or Surviving Spouse • Donated Residence Homestead of Partially Disabled Veteran or Surviving Spouse • Surviving Spouse of Member of Armed Services Killed or Fatally Injured in the Line of Duty • Surviving Spouse of First Responder Killed or Fatally Injured in the Line of Duty.

### **What is a homestead?**

A homestead can be a separate structure or manufactured home located on owned or leased land, as long as the individual living in the home owns it. A homestead can include up to 20 acres, if the land is owned by the homeowner and used as a yard or for another purpose related to the residential use of the homestead.

### **How do I qualify for a homestead exemption?**

In order to qualify for a Residence Homestead Exemption, you must have owned and occupied the property as of January 1 of that tax year. The property must be your principle residence and you may not claim another homestead on another piece of property.

### **When and where do I apply for a homestead exemption?**

You may apply at the LCAD between January 1 and April 30 of the tax year. You may file a late homestead exemption application if you file it no later than two years after the date the taxes would have become delinquent. You can find an application in the [Forms](#) section of our website.

### **What documents must I include with my homestead exemption application?**

The LCAD may not approve a residential homestead exemption unless the applicant includes a copy of his or her driver's license or state issued personal identification certificate. The address on the applicant's driver's license or state issued personal identification certificate must match the corresponding address on the Residence Homestead Exemption application; in certain cases, the chief appraiser may waive this requirement.

For age 65 or older or disabled person exemption if you are not specifically identified on a deed or other instrument recorded in the real property records as an owner of the residence homestead, you must provide an affidavit or other compelling evidence establishing the applicant's ownership of an interest in the homestead.

For a manufactured home to qualify for a residence homestead, the applicant must provide all the documentation for a residence homestead exemption and include a copy of the statement of ownership and location for the manufactured home issued by the Texas Department of Housing and Community Affairs showing that the applicant is the owner of the manufactured home; a copy of a purchase agreement contract, agreement, or other applicable payment receipt showing the applicant is the purchaser of the manufactured home; or a sworn affidavit by the applicant indicating that the applicant is the owner of the manufactured home, the seller of the manufactured home did not provide the applicant with a purchase contract or agreement, and the applicant could not locate the seller after making a good faith effort.

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**Heir Property** is property owned by one or more individuals, where at least one owner claims the property as a residence homestead, and the property was acquired by will, transfer on death deed, or intestacy. An heir property owner not specifically identified as the residence homestead owner on a deed or other recorded instrument in the county where the property is located must provide an affidavit establishing ownership of interest in the property (See Comptroller website for form 50-114-A), a copy of the prior property owner's death certificate, a copy of the property's most recent utility bill and a citation of any court record relating to the applicant's ownership of the property, if available.

Each heir property owner who occupies the property as a principal residence, other than the applicant, must provide an affidavit that authorizes the submission of this application (See Comptroller website for form 50-114-A)

**If I live in a home that has multiple owners, can I qualify for the residence homestead exemption on the home?**

If you are not the sole owner of the property to which the homestead exemption applies, one of these ownership situations may apply. If a married couple qualifies their property for residence homestead exemption, the spouses are treated as community property owners with 100 percent ownership for each spouse. If you inherited property, you may be eligible as an heir property owner to be considered the sole owner for the residence homestead exemption. If you have partial ownership but are not married or did not inherit property, the exemption amount is based on the interest you own.

**Do I apply for a homestead annually?**

No. Only a one-time application is required, unless by written notice, the chief appraiser requests the property owner to file a new application. A new application is required when a property owner's residence homestead is changed.

**Am I eligible for additional exemptions when I turn 65?**

Yes. Your residence homestead will qualify for additional exemption deductions, and you will receive a tax ceiling for residence homestead on your school taxes. If the appraisal district has proof of your age on file the exemption will be applied automatically. You should check with the district to ensure you receive your exemption.

**What is a homestead tax ceiling?**

A homestead tax ceiling is the amount of taxes you pay in the year that you qualified for the 65 and older or disabled person exemption and limits the amount of taxes you must pay on your residence. The school taxes on your residence cannot increase as long as you own and live in that home. If you improve your home (other than normal repairs and maintenance), your tax ceiling will adjust based on the added value of the new improvements to your property. For example, if you add a garage or room to your home after you establish a tax ceiling, the tax ceiling will increase based on the value of the new addition. The county, city or special district may adopt a tax ceiling.

**If I move does the tax ceiling transfer to another home?**

You may transfer the same percentage of school taxes paid to another qualified homestead in the state. If the county, city, or special district grants the limitation, you may transfer the same percentage of taxes paid to another qualified homestead within the same taxing unit. To transfer the tax ceiling you must qualify for an Age 65 or over or Disabled Person exemption at your previous residence and complete the Tax Ceiling Transfer form. A current Residence Homestead Exemption application must be completed for the new residence.

**If I am disabled and over 65, can I claim both exemptions in the same year?**

No. You may not claim both an Age 65 or Older and a Disabled Person exemption in the same tax year.

**Are disabled veterans entitled to any property tax deductions?**

Yes. You may qualify for a property tax deduction if you are a veteran who was disabled while serving with the U.S. Armed Forces or you are a surviving spouse or child (under 18 years of age or unmarried) of a disabled veteran. You must be a Texas resident and must provide documentation from the Veteran's Administration reflecting the percentage of your service-connected disability. The amount of the exemption depends on the percentage of the service-connected disability. This exemption may be applied to any one property owned by the veteran.

A disabled veteran who receives from the U.S. Department of Veteran Affairs 100 percent disability compensation due to a service-connected disability and a rating of 100 percent disabled or of individual unemployability is entitled to an exemption from taxation of the total appraised value of the veteran's residence homestead. The surviving spouse is entitled to the same exemption if the surviving spouse has not remarried and the property was the residence homestead of the surviving spouse when the veteran died and it remains the residence homestead of the surviving spouse.

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A disabled veteran who has a disability rating of less than 100 percent is entitled to an exemption of a percentage of the appraised value of the disabled veteran's residence homestead equal to the disability rating of the disabled veteran if the residence was donated to the disabled veteran by a charitable organization at no cost to the disabled veteran or at some cost to the disabled veteran in the form of cash payment, mortgage, or both in an aggregate amount that is not more than 50 percent of the good faith estimate of the market value of the residence homestead made by the charitable organization as of the date the donation is made. The surviving spouse is entitled to the same exemption if the surviving spouse has not remarried and the property was the residence homestead of the surviving spouse when the veteran died and it remains the residence homestead of the surviving spouse.

**To what property tax deductions are surviving spouses of members of the armed services killed or fatally injured in the line of duty entitled?**

The surviving spouse of a member of the armed services of the United States who is killed or fatally injured in the line of duty is entitled to an exemption from taxation of the total appraised value of the surviving spouse's residence homestead if the surviving spouse has not remarried since the death of the member of the armed services.

**To what property tax deductions are surviving spouses of first responders killed or fatally injured in the line of duty entitled?**

The surviving spouse of a first responder who is killed or fatally injured in the line of duty is entitled to an exemption from taxation of the total appraised value of the surviving spouse's residence homestead if the surviving spouse is an eligible survivor for purposes of Chapter 615, Government Code, as determined by the Employees Retirement System of Texas under that chapter and has not remarried since the death of the first responder.