

Closing the Exemption Gap:

Policy Strategies for Expanding Access to the
Homestead Exemption for Property Taxes in Texas



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Table of Contents

- Executive Summary 1**
- Introduction 4**
- Background 5**
 - What is the Homestead Exemption?. 5**
 - Scope of the Problem 6**
- Policy Strategies to Narrow the Exemption Gap. 8**
 - 1. Expand Appraisal District Outreach to Eligible Homeowners 8**
 - 1a. Dedicate Resources for Community Outreach and Support with the Homestead Exemption Application 9
 - 1b. Partner with Local Community Groups and Institutions 10
 - 1c. Embrace Multiple Forms of Outreach 11
 - 1d. Target Outreach to Key Homeowner Groups 12
 - 1e. Create and Publish Educational Materials 13
 - 2. Improve the Accessibility of the Homestead Exemption Application 14**
 - 2a. Improve Website Design 14
 - 2b. Improve Paper Application Form Design 16
 - 2c. Provide Homestead Exemption Application Materials in Spanish. 17
 - 2d. Standardize Homestead Exemption Forms Across Appraisal Districts 17
 - 2e. Verify Residency through DPS Records 17
 - 3. Use Data to Target Outreach Efforts 18**
 - 3a. Identify and Target Neighborhoods with the Lowest Homestead Exemption Uptake 18
 - 3b. Identify Eligible Homeowners Using a Variety of Data Sources 18
 - 3c. Conduct a Statewide Market Research Study 19
- Conclusion 20**
- Appendix 21**
- Endnotes 23**

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Executive Summary

The homestead exemption is one of Texas’s most important tools for supporting homeownership and reducing property tax burdens. Recent constitutional amendments significantly expanded the exemption, yet many eligible homeowners still do not receive it. This persistent “homestead exemption gap” undermines legislative intent to deliver broad-based tax relief and leaves many low- and moderate-income homeowners paying more than their fair share.

This policy brief examines the causes of the homestead exemption gap and outlines practical strategies to close it. Drawing on insights from appraisal districts, community organizations, and proven practices, it provides a roadmap for state and local leaders to increase exemption uptake and strengthen housing stability for Texas homeowners.

Scope of the Problem: Understanding the Exemption Gap

Across Texas, appraisal districts and nonprofit organizations report that many eligible homeowners do not receive the homestead exemption, with the largest gaps in low-income, majority-Black, and majority-Hispanic neighborhoods. Analysis by Child Poverty Action Lab (CPAL) in Dallas County mirrors these statewide patterns, finding that thousands of eligible homeowners in the county do not claim the exemption.

Multiple systemic barriers contribute to the exemption gap, particularly among homeowners who would benefit the most from property tax relief:

- ▶ **Lack of Awareness:** Many homeowners are unaware of the exemption and its substantial tax savings, particularly first-time buyers and family members who inherit their homes.
- ▶ **Application Barriers:** Exemption information is difficult to locate on many appraisal district websites, and instructions are often dense or technical. Some appraisal districts lack online submission portals, and the statutory requirement to submit a copy of a government-issued ID creates additional hurdles.

- ▶ **Language Access Gaps:** More than **800,000 Texas homeowners**—approximately 12% of all homeowner households—have limited English proficiency, yet application and informational materials are often available only in English.

Policy Strategies to Narrow the Exemption Gap

The following are concrete actions that state and local governments, along with their community partners, can take to ensure all eligible homeowners access the homestead exemption:

1. Expand Outreach to Eligible Homeowners

Expanding outreach is a critical strategy for narrowing the homestead exemption gap. Public and private actors at the state and local levels can each play a meaningful role in raising awareness of the exemption and supporting enrollment:

- ▶ **Appraisal districts** can treat homestead exemption outreach as a core operational function by designating staff to lead community engagement. As the entities responsible for administering the exemption, they are well positioned to lead efforts, and even modest investments—such as dedicating staff time, hosting enrollment clinics, or improving public-facing materials—can significantly increase exemption uptake.
- ▶ **Community organizations and local institutions**—including nonprofits, libraries, faith-based groups, and senior centers—can serve as trusted partners, helping connect appraisal districts with homeowners who may face language barriers, lack awareness, or distrust government institutions.
- ▶ **Tax assessor-collectors** can reinforce outreach by sharing exemption information on their websites and tax bills and by targeting outreach to homeowners who are delinquent on their property taxes or at risk of foreclosure.
- ▶ **The Texas Legislature** can support outreach by adding homestead exemption outreach to the statutory duties of taxpayer liaison officers in larger appraisal district offices and by establishing a task force to develop a shared library of accessible educational materials on the exemption, including videos.
- ▶ **The Texas Comptroller’s Office** could support a statewide outreach campaign and, in coordination with the Texas Department of Information Resources, develop a centralized homestead-exemption page on the Texas.gov website.
- ▶ **Mortgage companies, real estate agents, and title companies** can help ensure new homeowners receive timely information about the homestead exemption.

2. Improve Accessibility of the Application

Improving the accessibility of the homestead exemption application process is essential for increasing participation. State and local actors can reduce administrative barriers by simplifying how homeowners find, complete, and submit applications.

- ▶ **Appraisal districts** can adopt plain-language, mobile-friendly website designs with easy-to-find information on the exemption; improve the readability of paper application forms; and provide application and informational materials in Spanish and other commonly spoken languages.
- ▶ **The Texas Comptroller's Office**, with legislative support, can assist appraisal districts by disseminating templates, sharing best practices, and promoting usability and accessibility standards statewide.
- ▶ **The Texas Legislature** can further streamline the application process by authorizing appraisal districts to verify residency directly through Department of Public Safety records, freeing up local resources for outreach while strengthening safeguards against fraud. The Legislature could also direct the Comptroller to develop a standardized online exemption application portal that appraisal districts may choose to use, promoting accessibility, consistency, and cost savings across counties.

3. Use Data to Target Outreach

Using data to target outreach can help ensure limited resources reach homeowners least likely to have the homestead exemption. Appraisal districts, in partnership with universities and data providers, can responsibly leverage existing datasets—such as census data, voter registration records, private data sources, and Department of Public Safety records—to identify neighborhoods and households with the largest exemption gaps.

Conclusion

Closing the homestead exemption gap is essential to ensuring that voter-approved property tax relief reaches eligible Texas homeowners. By expanding outreach, improving application accessibility, and using data to target efforts more effectively, state and local governments—working alongside community partners and the private sector—can significantly increase participation and ensure the promise of the homestead exemption translates into meaningful tax relief for eligible homeowners across Texas.

Introduction

The homestead exemption is one of Texas’s most important tools for supporting homeownership. Despite recent constitutional amendments to expand the homestead exemption and provide meaningful property tax relief for homeowners, thousands of eligible Texas homeowners miss out on the exemption—a shortfall referred to as the “**exemption gap**.” This gap undermines the Legislature’s intent to deliver broad-based tax relief to homeowners and leaves many low- and moderate-income homeowners paying more than their fair share.

Recognizing the scope and impact of this issue, nonprofits, universities, and local government agencies, including county appraisal districts (CADs), have been working to better understand and close the exemption gap through research, outreach, and policy innovation.

This brief builds on that growing body of work by synthesizing what is known about the causes and consequences of the exemption gap and by presenting an actionable roadmap for organizations seeking to close the gap. It begins with an overview of the homestead exemption and the obstacles that prevent eligible homeowners from claiming it, followed by three sets of policy strategies to narrow the exemption gap.

Taken together, these strategies offer a path for state and local governments and their community partners to help ensure all eligible homeowners access the homestead exemption—advancing the Legislature’s goal of broad-based tax relief and strengthening the housing stability and economic security of homeowners across Texas.

Background

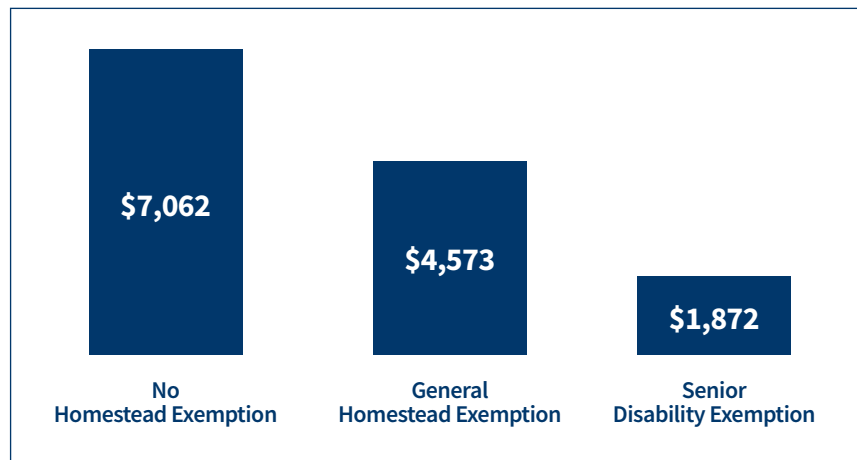
What is the Homestead Exemption?

The homestead exemption is a property tax benefit available to Texas homeowners for their primary residence, provided they are not claiming the exemption on another property.¹ Homeowners must apply through their county appraisal district to receive the exemption.

The homestead exemption significantly lowers homeowners' property tax burdens, promoting long-term affordability and housing stability. Key benefits include:

- ▶ **Reduction in assessed value:** \$140,000 is removed from the home's assessed value for calculating school district taxes.²
- ▶ **Annual appraisal cap:** The taxable value of a homestead cannot increase by more than 10% per year, plus the market value of any new improvements to the property.³
- ▶ **Optional local exemptions:** Local taxing units may offer an additional exemption of up to 20% of the home's appraised value.⁴ Dallas Independent School District, for example, provides an additional exemption of 10% of the home's appraised value.⁵

FIGURE 1. Estimated Annual Property Taxes for Homeowners with a Median Priced Home in Dallas by Homestead Exemption Status (2025)



Homeowners who are seniors or persons with disabilities receive even greater protections with a senior or disability exemption.⁶ In addition to the protections above, these protections include:

- ▶ **Additional reduction in assessed value:** An additional \$60,000 is removed from the home's assessed value for calculating school district taxes.⁷
- ▶ **School tax freeze:** A school district may not increase the total amount of property taxes owed above the amount imposed when the exemption was granted.⁸

- ▶ **Option to pay in installments:** Homeowners with a senior or disability exemption can elect to pay their taxes in four equal installments without penalty or interest.⁹
- ▶ **Optional local exemptions:** Local taxing units may offer an additional exemption based on the home's appraised value.¹⁰ Dallas ISD, for example, provides an additional \$35,000 reduction in assessed value for homeowners with a senior or disability exemption.¹¹

With these benefits, the owner of a median-priced home in Dallas saves at least \$2,400 per year in property taxes with a general homestead exemption—and at least \$5,000 per year with a senior or disability exemption¹² (see Figure 1).

Texas provides additional homestead exemptions for disabled veterans and their surviving spouses¹³ and spouses of first responders killed or fatally injured in the line of duty.¹⁴

Scope of the Problem

According to a recent analysis by Child Poverty Action Lab (CPAL), thousands of homeowners in Dallas County are eligible for but do not claim their homestead exemption. This problem is not unique to Dallas: appraisal districts and nonprofit outreach organizations report similar patterns, suggesting a systemic, statewide challenge in ensuring eligible homeowners receive this core property tax benefit. CPAL's analysis, reinforced by stakeholder input across Texas, indicates that low-income, majority-Black, and majority-Hispanic neighborhoods have disproportionately higher exemption gaps than other neighborhoods.

Why don't all eligible homeowners have a homestead exemption?

Eligible homeowners face several obstacles that can make it difficult to claim the homestead exemption, including:

- ▶ **Lack of Awareness:** Many homeowners are unaware of the homestead exemption and the substantial tax savings it provides. First-time homebuyers, for example, often do not learn about the exemption in the homebuying process, and homeowners who inherit their homes may never be informed by family members. Although appraisal districts send informational mailers that can help promote enrollment, appraisal districts reported to us that many homeowners ignore or mistrust these mailings. The prevalence of marketing mail from companies soliciting payment to apply for the homestead exemption—and the overwhelming volume of marketing mail—further contributes to this problem.¹⁵ Research from other government programs, such as Medicaid, similarly finds that “low-touch” outreach methods such as mailed notices, are far less effective at increasing enrollment than “higher-touch strategies” such as personalized phone calls or in-person contact.¹⁶
- ▶ **Application Barriers:** The homestead exemption application and related information about the application process can be difficult to locate, understand, and complete. Many appraisal district websites bury exemption information or provide dense, technical text instructions that are hard to follow. The requirement to provide a copy of a Texas driver's license or state ID adds another hurdle for homeowners with expired IDs or limited ac-

cess to a copy machine. Some appraisal districts also lack online submission portals, forcing homeowners to print and mail forms or deliver them in person—an added burden for those with limited time, mobility, or transportation.

- ▶ **Language Access Gaps:** Language barriers further restrict access to the homestead exemption. Several appraisal districts provide the paper and online exemption application only in English, limiting access for homeowners with limited English proficiency. More than 800,000 homeowners in Texas—12% of all homeowner households—have limited English proficiency.¹⁷ Expanding language access by providing applications, instructions, and customer support in Spanish and other locally relevant languages would significantly reduce these barriers and enable more homeowners to claim the exemption.

Policy Strategies to Narrow the Exemption Gap

1. Expand Appraisal District Outreach to Eligible Homeowners

By expanding their outreach efforts, Texas appraisal districts can play a pivotal role in closing the homestead exemption gap. As the entities responsible for administering the exemption, appraisal districts are uniquely positioned to ensure that every eligible homeowner receives the benefits intended for them. Appraisal districts serve as the public face of the homestead exemption for most homeowners and have access to data, resources, and localized knowledge that community organizations may not. **Even adding one or two additional outreach activities each year can make a difference.**

By embracing outreach as a core function rather than as a peripheral activity, appraisal districts can make a meaningful difference in connecting homeowners to critical property tax relief. To support this goal, this section outlines five actionable strategies for expanding outreach to homeowners about the homestead exemption:

- ▶ Dedicate additional resources for community outreach and support with the homestead exemption application
- ▶ Partner with local community groups and institutions
- ▶ Embrace multiple forms of outreach
- ▶ Target outreach to key homeowner groups
- ▶ Create and publish educational materials

These strategies align with the standards and best practices established by the International Association of Assessing Officers (IAAO).¹⁸ The Texas Comptroller references the IAAO Standard on Communication and Outreach in its biennial audits of appraisal districts.¹⁹ Throughout this section, this report references these standards as a recognized source of best practices.

Expanding outreach may require appraisal districts to reallocate resources or hire additional staff, potentially increasing appraisal district budgets and the financial contributions of participating taxing units.²⁰ Alternatively, the Legislature could appropriate funding directly to appraisal districts to support enhanced outreach activities.

Where homestead exemption outreach is a central focus, it is usually the result of strong leadership—from a chief appraiser who considers homeowner participation in the exemption integral to the district's mandate, as well as an appraisal district board that prioritizes access, invests in access initiatives, and monitors progress through regular reporting from the chief appraiser.

1a. Dedicate Resources for Community Outreach and Support with the Homestead Exemption Application

Appraisal districts can strengthen homeowner participation in the homestead exemption by allocating dedicated staff time and resources to community outreach and supporting homeowners with the application process. **Treating outreach as a major operational priority** can significantly expand awareness of the exemption and the application process.²¹

The IAAO suggests that assessors **develop a strategic communications program** and establish clear guidelines for internal and external communications.²² In particular, the IAAO recommends designating a staff member to lead outreach and communication efforts,²³ which helps ensure sustained engagement and accountability. A designated outreach leader can:

- ▶ Develop data-driven strategies to identify homeowners who may be unaware of the exemption.
- ▶ Evaluate and improve existing outreach practices to reach underserved populations.
- ▶ Organize community events such as information sessions and enrollment clinics where homeowners can learn about the exemption, ask questions, and complete applications on-site with assistance (such as through partnerships with local pro bono lawyers).
- ▶ Serve as the primary contact for community partners, building long-term relationships with local organizations that have established trust within neighborhoods.

Making the outreach lead's contact information easily accessible—both online and through community networks—further supports collaboration and provides a consistent entry point for partnerships. Establishing a dedicated outreach position also demonstrates that appraisal district leadership prioritizes sustained community engagement. The amount of resources appropriate for any appraisal district depends on its size and capacity.

The Legislature could also strengthen outreach by **explicitly adding homestead exemption outreach** among the statutory duties of taxpayer liaison officers in Section 6.052 of Texas Tax Code, which are required for all appraisal districts in counties with more than 120,000 persons. Although current law requires these officers to assist taxpayers,²⁴ their duties do not specifically encompass outreach related to the homestead exemption.

The Texas Department of Information Resources, in coordination with the Texas Comptroller and appraisal districts, could also create a **centralized homestead-exemption page on the Texas.gov website** that includes links to each county appraisal district and provides clear, accessible educational materials about the exemption. This online resource could be supported by a **statewide outreach campaign**, led by the Comptroller's Property Tax Assistance Division, to increase public awareness of both the homestead exemption and the centralized website.



Examples of Best Practices:

- ▶ **Travis Central Appraisal District (TCAD):** TCAD employs a Chief Strategy Officer responsible for all external relations, including managing TCAD’s outreach efforts. The officer’s activities include identifying communities with large exemption gaps, leading exemption enrollment workshops and informational sessions, partnering with local community groups on workshops, and appearing at a wide variety of community events. TCAD provides a stipend to 15 employees to support TCAD’s 50-plus annual outreach activities in the community. TCAD has also created a “homestead exemption helpline” that homeowners can contact for help with their exemption application. TCAD also highlights the helpline on the appraisal district’s homestead exemption page.²⁵ See Figure 2 in the Appendix.
- ▶ **Bexar Central Appraisal District (BCAD):** BCAD has a communications director who devotes 70% of their staff time to community engagement. BCAD participates in a wide variety of community events to raise awareness of the homestead exemption, assist homeowners with the application process, and help confirm their current exemption status.²⁶
- ▶ The Palm Beach County Property Appraiser’s office in Florida has an entire community outreach department dedicated to helping residents apply for exemptions. The department lead serves as the primary point of contact for homeowners and community partners looking to collaborate on outreach events.²⁷

1b. Partner with Local Community Groups and Institutions

Appraisal districts can strengthen outreach by partnering with local organizations to co-host events and connect with homeowners, particularly in communities with lower rates of homestead exemption uptake. These partnerships can expand appraisal district capacity and enable outreach efforts to reach residents more effectively. Examples of organizations to partner with include neighborhood associations, school districts, faith-based organizations, libraries, senior centers, and local nonprofit groups. The IAAO highlights that community-sponsored events are particularly effective at reaching homeowners that may be difficult to access via other methods.²⁸

Collaborative outreach also helps overcome homeowner distrust. Some residents may be cautious about nonprofit outreach due to concerns about scams, while others may distrust government institutions—especially in historically underserved communities. Joint efforts between appraisal districts and trusted community partners can help address both concerns: government participation reinforces the legitimacy of the information, while community organizations’ established relationships foster comfort and confidence among homeowners.



Examples of Best Practices:

- ▶ **Travis Central Appraisal District:** TCAD partners with trusted community organizations and institutions to host community outreach events about the exemption. Partners include civic groups, public libraries, and community coalitions.²⁹
- ▶ **Bexar County Tax Assessor-Collector:** The assessor-collector works with multiple nonprofits to organize community information sessions. One of their partners, HECHO, partners with grassroots community groups to conduct door-to-door outreach in neighborhoods with large exemption gaps and invites homeowners to community workshops that explain the exemption application process and property tax protest process.³⁰ The Bexar Central Appraisal District also participates in community events and homestead exemption workshops.³¹
- ▶ **The Wesley-Rankin Community Center:** The Center, a nonprofit community-based organization serving West Dallas, assists homeowners in applying for the homestead exemption through the nonprofit's Homestead Preservation Center. The organization identifies potentially eligible homeowners through the organization's portfolio of other community-based programs, partnerships with other organizations, and data-informed outreach.

1c. Embrace Multiple Forms of Outreach

Many appraisal districts rely primarily on annual mailings to reach homeowners who may be eligible for the homestead exemption. However, this approach alone often fails to engage residents. Using a variety of outreach methods—such as emails (where available), presenting at community events, homestead exemption workshops and webinars, partnerships with community organizations conducting door-to-door outreach, and both traditional and social media—enables appraisal districts and other stakeholders to reach a broader and more diverse group of homeowners.

To maximize outreach, outreach events should be scheduled at different times of day and on various days of the week to accommodate homeowners with demanding or irregular work schedules. Holding events at a wide range of venues—such as houses of worship, schools, and local fairs—can further expand participation.

Appraisal districts can also strengthen engagement by tailoring outreach strategies to diverse groups in their county. The IAAO emphasizes that the effectiveness of outreach methods varies across demographic groups. For example, younger audiences are more likely to be reached through social media and online platforms, while older homeowners may respond better to newspaper articles or automated telephone calls.³² The IAAO also emphasizes the importance of outreach through media outlets serving non-English speakers.³³

1d. Target Outreach to Key Homeowner Groups

The exemption gap can be reduced by actively targeting homeowners who are least likely to claim the exemption, as well as those eligible for additional protections. Targeted outreach—including tailored communications and enrollment workshops—ensures these groups know about and can access the exemptions they qualify for. According to the IAAO, every appraisal district should be aware of the different demographics that they serve and the best channels of communication for reaching each demographic group.³⁴ Key groups to target for homestead exemption outreach include:

Seniors, veterans, and persons with disabilities

Homeowners who are seniors, disabled veterans, or have a qualifying disability are eligible for additional property tax relief, but they must be aware of the exemptions and understand how to apply. Appraisal districts can tailor outreach to these groups of homeowners by going beyond traditional mailings and using targeted outreach strategies, such as:³⁵

- ▶ Posting flyers at senior activity centers
- ▶ Collaborating with veteran organizations, including the U.S. Department of Veteran Affairs, local VFW posts, and veteran service offices
- ▶ Working with organizations like AARP and disability advocacy groups to distribute informational materials and co-host workshops
- ▶ Training and appointing volunteer peer ambassadors to share information in their community
- ▶ Advertising in local newspapers and through automated phone calls.³⁶

New homeowners

Appraisal districts can initiate timely, targeted communications with new homeowners whenever county deed records indicate a change in ownership, using the deed records that are regularly sent to appraisal districts. Providing these communications soon after a home acquisition helps ensure that homeowners are informed about the exemption before turning to third-party companies that charge fees to prepare applications.

Mortgage companies, real estate agents, and title companies also have a pivotal role to play in providing information about the homestead exemption to new homeowners. The Travis Central Appraisal District, for example, has found it helpful to meet with local real estate agents to educate them about the homestead exemption, and a number of agents and title companies are already providing this education to homebuyers.³⁷ In recent legislative sessions, Texas lawmakers have introduced several bills that would require title companies to provide notice about the exemption to homebuyers at closing.³⁸

Heirs

Targeted outreach to homeowners with heirs' property—homes inherited by family members after the death of a relative—could substantially reduce the exemption gap. State death records can be used to identify heirs' properties and then send a targeted letter to those homes informing heirs of their potential eligibility and the unique application requirements applicable to heirs in Texas.³⁹

Heirs' property homes are widespread across Texas, with an estimated 7,479 in Dallas County alone.⁴⁰ When a homeowner passes away, their heirs lose the benefit of the homestead exemption unless they file a new application—a requirement many are unaware of.⁴¹ Because of this lack of awareness, heirs' properties frequently lose their tax benefits. A 2023 study highlights the scope of this problem, finding that as many as 68% of owner-occupied heirs' properties in Tarrant County do not receive the full homestead exemption.⁴²

Homeowners who are delinquent on their taxes

Tax assessor-collectors are uniquely positioned to reach homeowners at risk of financial distress. By incorporating homestead-exemption information into delinquency notices and targeted outreach to homeowners facing foreclosure, tax offices can help ensure that vulnerable households understand their potential eligibility for tax relief. This outreach could include clear explanations of the exemption, guidance on deferral rights for those who are seniors or disabled, instructions on how to apply, and referrals to local organizations that can assist with the application. Because delinquency often signals economic hardship, providing this information at the point when homeowners most need tax savings could prevent avoidable foreclosures and help stabilize households on the brink of losing their homes.

1e. Create and Publish Educational Materials

Appraisal districts, tax assessor-collectors, and the Comptroller could enhance homeowners' enrollment in the homestead exemption by **publishing clear, accessible educational materials that explain the benefits of homestead exemptions, eligibility requirements, and how to apply**. Currently, many appraisal district websites simply note the existence of the exemption on their websites and could strengthen their outreach by adding plain-language guides, FAQs, and interactive content, and displaying them prominently on their homepages, as well as disseminating educational material to locations in the community such as libraries and senior centers. Likewise, most tax assessor-collector websites provide only minimal information about the exemption and could be significantly improved by offering clearer and more detailed information, links to application forms, and guidance on avoiding third-party scams.

The Texas Legislature could also create and fund a task force—comprised of representatives from the Comptroller's Office, appraisal districts, tax assessor-collectors, and nonprofit community organizations that work directly with vulnerable groups of homeowners—to **develop these resource materials**. A coordinated, statewide effort would create significant efficiencies by producing a shared suite of resources that local offices can easily adapt and distribute. This approach would reduce duplication of effort, ensure consistent and high-quality materials statewide, and allow counties to redirect limited staff time toward direct homeowner assistance.



Examples of Best Practices:

- ▶ **Harris County Appraisal District (HCAD):** HCAD offers a video that walks homeowners through each question on the application, with subtitles available in English, Spanish, and Vietnamese.⁴³
- ▶ **Bexar Central Appraisal District (BCAD):** BCAD's website includes helpful videos on appraisal district practices, including how to apply for the homestead exemption. Some of these videos are available in both English and Spanish.⁴⁴
- ▶ **Travis Central Appraisal District (TCAD):** TCAD's website includes an FAQ, as well as a Property Owner Toolkit providing information on the homestead exemption and application process, as well as the property tax system and tax payment deadlines.⁴⁵ TCAD also provides flyers about the homestead exemption to the county tax assessor-collector, which it makes available to taxpayers at its reception desk.
- ▶ **Harris County Tax-Assessor Collector:** The tax-assessor collector's website prominently features extensive information about the homestead exemption, along with information about the property tax deferral and payment plan rights available to homeowners with a senior or disabled exemption.⁴⁶

2. Improve the Accessibility of the Homestead Exemption Application

Improving the **accessibility** of the homestead exemption application process is critical to increasing **participation**. Six main areas merit attention:

- ▶ Improving website design
- ▶ Improving paper application form design
- ▶ Providing homestead exemption application materials in Spanish
- ▶ Standardizing homestead exemption forms across appraisal districts
- ▶ Verifying residency through DPS records

2a. Improve Website Design

Appraisal district websites are a primary point of access for homeowners seeking the homestead exemption, but usability and accessibility vary widely across the state. Research has shown that even modest usability barriers can disproportionately limit access to online government services, particularly for older adults,⁴⁷ low-income residents, and individuals with limited digital access.⁴⁸ Improving website functionality and user-friendliness will make it easier for homeowners to navigate appraisal district websites and, in turn, increase participation in the homestead exemption.

Appraisal district websites are also subject to federal accessibility requirements for individuals with disabilities. In July 2024, the U.S. Department of Justice (DOJ) issued a final rule under Title II of the Americans with Disabilities Act requiring that all web content provided by state and local governments be “readily accessible to and usable” by individuals with disabilities, by conforming with certain criteria in the World Wide Web Consortium’s (W3C) Web Content Accessibility Guidelines (WCAG) 2.1.⁴⁹ Appraisal districts in counties with a population of 50,000 or more must comply with this rule by April 24, 2026, while other districts must comply by April 26, 2027.⁵⁰

To help appraisal districts incorporate these usability and accessibility features, the Comptroller could disseminate templates, distribute resources, and share best practices statewide. The Legislature could also appropriate funds to assist appraisal districts in updating their website designs.

Based on research and best practices in government website design, appraisal districts can significantly improve website functionality and accessibility by adopting the following:

- ▶ **Use plain language and clear formatting:** Present information in short sentences and minimal jargon.
- ▶ **Use readable typography:** Use larger font sizes, high contrast, and adequate white space to improve readability.
- ▶ **Organize content logically:** Organize content with headings, subheadings, and menus so users can navigate easily without becoming overwhelmed.
- ▶ **Highlight information:** Clearly label the “Exemptions” section and link directly to downloadable exemption forms, information about the homestead exemption, and, if available, an online application.
- ▶ **Ensure mobile-friendly design:** Ensure the website automatically adjusts so the content is readable and usable on smartphones, tablets, and desktop computers.
- ▶ **Implement accessibility best practices:** Follow the W3C’s WCAG 2.1 to ensure websites are usable by all users, including by providing alternative text for images, clear and descriptive labels for links and buttons, and full keyboard navigation support.⁵¹



Examples of Best Practices:

- ▶ Travis Central Appraisal District’s homepage has an easy-to-access “Exemptions” link with clear instructions on ways to apply for a homestead exemption and a direct link to an online application portal.⁵² See Figure 2 in the Appendix. TCAD’s website also provides the homestead exemption application and instructions in Spanish. TCAD has been working to make its website compatible with WCAG standards.⁵³
- ▶ Fort Bend Central Appraisal District has a clear “exemptions” tab that includes an informative video and series of plain language FAQs on the various exemption topics.⁵⁴ See Figure 3 in the Appendix.



Examples of Opportunities for Improvement:

- ▶ **Dallas Central Appraisal District:** To access the homestead exemption form, users must click either the “Forms” link or “Search Appraisals” link, both embedded in small font in a list of 39 navigation links.⁵⁵ These links take homeowners to a “Find Property by Owner Name” page, where they must locate their property to access the exemption form. The site’s “Exemptions” page does not provide the exemption application or explain how to access it. Additionally, the form populates with the name in DCAD’s records; if ownership has changed (such as through inheritance) the incorrect owner’s name may appear on the form.
- ▶ **Harris Central Appraisal District:** Users must navigate to a “Forms” header, where the homestead exemption form is not clearly differentiated by a prominent header.⁵⁶
- ▶ **Bexar Central Appraisal District:** The website uses a “Forms” header rather than “Exemptions.”⁵⁷

2b. Improve Paper Application Form Design

Many of the principles that enhance website usability also apply to the design of physical application forms. While many appraisal districts offer online portals for homestead application submission, paper applications remain an essential option—particularly for homeowners with limited digital access or literacy. Optimizing printed forms ensures that these applicants can complete the process accurately and confidently.

Appraisal districts should also make it clear on their websites that paper applications are accepted and provide easy access to downloadable and printable versions.

Ways to improve the readability of physical forms include:

- ▶ Use larger fonts to improve legibility.
- ▶ Increase spacing between lines to reduce visual clutter and make forms easier to complete by hand.
- ▶ Include clear section headers to guide applicants through each part of the form.
- ▶ Use color or font treatments to highlight key information.



Examples of Best Practices:

- ▶ **Texas Comptroller:** The Comptroller’s form uses colored headings to differentiate sections and makes effective use of white space.⁵⁸



Examples of Areas for Improvement:

- ▶ **Harris Central Appraisal District:** The paper application form and instructions use small, dense, single-spaced text.⁵⁹

- **Dallas Central Appraisal District:** The paper application form as of November 20, 2025, also uses small, dense text and lacks color variation.⁶⁰

2c. Provide Homestead Exemption Application Materials in Spanish

Ensuring language accessibility is also critical to closing the exemption gap. Appraisal district online application portals, homestead exemption applications and instructions, and other exemption-related materials should be available in Spanish and other languages commonly spoken in the community to ensure all eligible homeowners claim their exemptions.

While many appraisal districts now offer online homestead application portals, most provide them only in English. For example, nine appraisal districts currently use JustAppraised as their vendor for online homestead exemption applications, but this platform only supports English.⁶¹ Appraisal districts and other stakeholders can address this barrier by engaging vendors to add multilingual functionality to their online application systems.

2d. Standardize Homestead Exemption Forms Across Appraisal Districts

Several appraisal districts create their own exemption forms. While local customization is not inherently problematic, differing forms can inadvertently deviate from state requirements or best practices.⁶² Standardized forms, by contrast, promote compliance and facilitate the creation of statewide educational materials, rather than county-specific materials. This would support nonprofit organizations conducting outreach across multiple counties to help homeowners understand and complete the exemption application.

The Legislature could direct the Comptroller to develop a standardized online portal that appraisal districts may use to process online homestead exemption applications. By leveraging economies of scale, a statewide system would reduce costs by eliminating the need for each district to independently contract with third-party software vendors. Centralized development would also facilitate multilingual applications and enhance the overall accessibility of online applications. Participation in the statewide portal could be optional for CADs, similar to the Comptroller’s existing physical homestead exemption form.

2e. Verify Residency through DPS Records

Allowing appraisal districts to verify a homestead exemption applicant’s address directly against the Department of Public Safety’s real-time driver’s license and state ID records would streamline the homestead application process, particularly if paired with legislative removal of the current requirement that applicants submit copies of their identification documents.⁶³ Although DPS shares data with some CADs on an ad hoc basis⁶⁴ and is currently required to share certain information with appraisal districts—including name, date of birth, driver’s license or personal identification certificate number, and most recent address⁶⁵—districts do not have access to real-time data through the DPS records portal.

Direct verification using real-time DPS data would eliminate the need for applicants to provide physical or digital copies of their IDs while preserving safeguards to ensure that only individuals with a valid ID and an address matching the homestead qualify for the exemption. Real-time access would also eliminate the

need for appraisal districts to store copies of IDs and the associated security risks. In addition, it would reduce the risk of fraud stemming from altered identification documents. Finally, it would decrease staff time spent scanning, storing, and reviewing ID materials, allowing appraisal districts to redirect resources toward homeowner outreach.

3. Use Data to Target Outreach Efforts

A major obstacle to increasing homestead exemption enrollment is limited access to high-quality data that identifies homeowners who are eligible for but lack a homestead exemption. Both appraisal districts and nonprofit organizations rely on data to identify which homeowners to target for outreach. Two types of data can help pinpoint homeowners most likely to qualify:

- ▶ **Geographic data:** used to identify and target areas with the lowest homestead exemption uptake.
- ▶ **DPS, voter registration, and private databases:** used to identify and target homeowners who may qualify for an exemption but have not yet claimed it.

3a. Identify and Target Neighborhoods with the Lowest Homestead Exemption Uptake

Both appraisal districts and nonprofit organizations can benefit from using data to pinpoint where eligible homeowners without a homestead exemption are located throughout the counties they serve. Mapping these areas allows outreach efforts to be targeted more efficiently, directing resources to the neighborhoods with the greatest need. Periodically updating these estimates enables stakeholders to track progress over time in closing the exemption gap.



Example:

- ▶ Travis Central Appraisal District (TCAD) utilizes the Census Bureau's American Community Survey's (ACS) estimates of owned-occupied housing units by ZIP code. By comparing these estimates to its own exemption records, TCAD calculates the approximate exemption gap in each ZIP code in the county. This information guides outreach, allowing TCAD to prioritize the communities with the largest exemption gap for direct engagement and for outreach through community partners.⁶⁶ These materials are regularly updated and presented to TCAD's board.⁶⁷

3b. Identify Eligible Homeowners Using a Variety of Data Sources

In addition to geographic data, information at the individual property level helps stakeholders identify homeowners who are eligible but have not yet claimed the homestead exemption. This data supports targeted outreach efforts, such as grassroots organizations conducting door-to-door outreach to homeowners or direct mailings. These datasets can also be developed through partnerships with local universities and nonprofit organizations. For example, Child Poverty Action Lab has used different data sources to identify homeowners who are likely eligible for the homestead exemption in Dallas.



Examples:

- ▶ **DPS driver license and state ID records:** Appraisal districts or data partners can compare current DPS driver license and state ID records to the appraisal districts' internal property databases to generate lists of likely eligible homeowners—for those homeowners who have updated their records to match their current addresses. Several appraisal districts, including Bexar and Dallas, already have access to these records.⁶⁸
- ▶ **Voter registration records:** Publicly available and free from the Texas Secretary of State and some county tax-assessor offices, voter registration data can be used to help match individuals to their residence and identify potential exemption candidates when paired with other data sources.
- ▶ **Paid data sources:** Private data providers consolidate multiple datasets, including owner-occupancy information, into a centralized repository. Examples include TrueRoll and LexisNexis. Several appraisal districts work with private data providers for state-mandated audits but can also leverage them to identify homeowners likely eligible for the homestead exemption.
- ▶ **Death Records:** Appraisal districts use death records to identify properties where the homeowner receiving an exemption has passed away. These records can also be used to inform outreach efforts to surviving family members, emphasizing the importance of submitting a new exemption application if they continue to occupy the home as their primary residence. Outreach can also include guidance about how heirs may qualify for the homestead exemption under state law.⁶⁹

3c. Conduct a Statewide Market Research Study

Many appraisal districts have a strong sense of which outreach strategies work best in their communities, but this knowledge remains fragmented, and the lack of a systematic evaluation limits broader application of effective practices. The Texas Legislature could require the Texas Comptroller to build on this practical experience by collecting and analyzing data on the effectiveness of different outreach strategies, such as types of mailings. The findings could inform best practices, help appraisal districts refine their approaches, direct resources toward the most cost-effective, high-impact methods, and expand homestead exemption participation statewide.

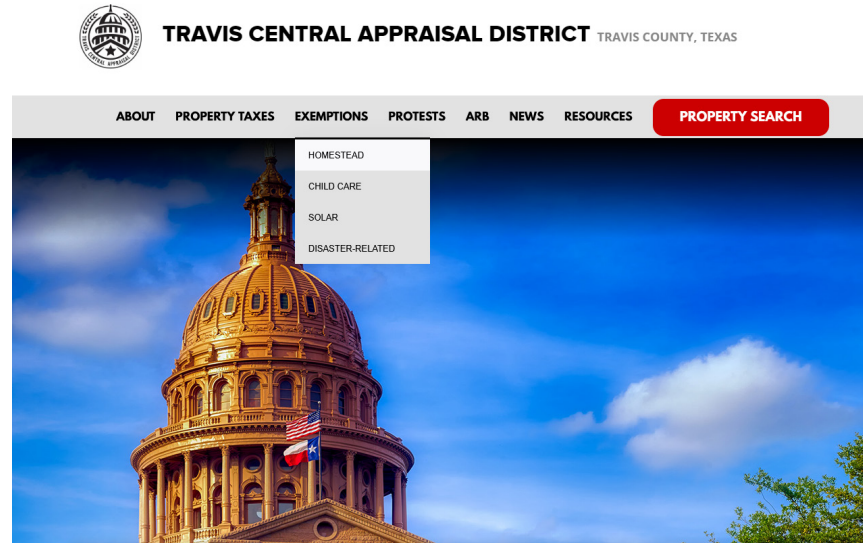
Conclusion

The Texas Legislature and voters have shown a strong commitment to expanding the homestead exemption, with recent constitutional amendments increasing the exemption's value, providing meaningful property tax relief to millions of Texans.

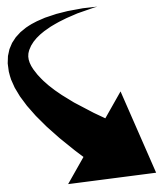
However, these goals will only be fully realized if all eligible homeowners are able to access and claim the exemption. Stakeholders from the state and local levels have essential roles to play in closing the exemption gap—through targeted outreach, improved accessibility, and effective use of data. Strengthening these efforts will help ensure that the promise of the homestead exemption translates into real relief for eligible homeowners across Texas.

Appendix

Figure 2. Travis Central Appraisal District (TCAD) Website⁷⁰



TCAD's website home page shows a clear link to "Exemptions" and the homestead exemption page. The Homestead exemption page includes a clear, brief summary of the homestead exemption and how to submit an application, as well as a phone number to call with questions.



HOMESTEAD EXEMPTIONS

A homestead exemption is a legal provision that can help you pay less taxes on your home. If you own and occupy your home, you may be eligible for the general residential homestead exemption. Exemptions are also available for disabled veterans, seniors over the age of 65, people with qualifying disabilities, and some surviving spouses. [Click here to view a list of Travis County taxing entities and their exemptions.](#)

If you have any questions about exemptions or need help completing your application, please contact our new Exemption Helpline during normal business hours at (512) 873-1560.

TO APPLY

Exemption applications can be submitted by mail, [online](#), or at our office:

850 East Anderson Lane
Austin, TX 78752

Action on your application will occur **within 90 days** from the date it is received. In the event that you do not qualify, you will be notified and offered an opportunity to protest this decision.

To learn more about a homestead exemption, click an item below:

- [+ General Residence Homestead Exemption](#)
- [+ Person Age 65 or Older \(or Surviving Spouse\) Exemption](#)
- [+ Disabled Person \(or Surviving Spouse\) Exemption](#)
- [+ 100 Percent Disabled Veteran \(or Surviving Spouse\) Exemption](#)
- [+ Disabled Veteran or Survivor Exemption](#)

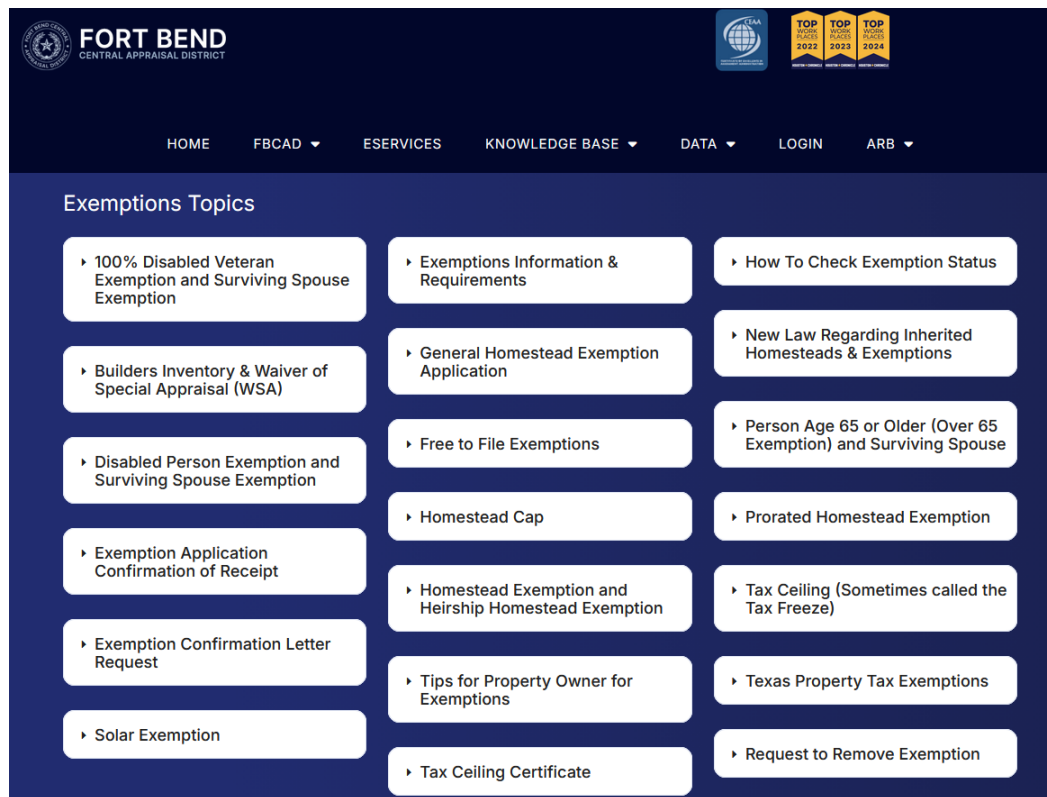
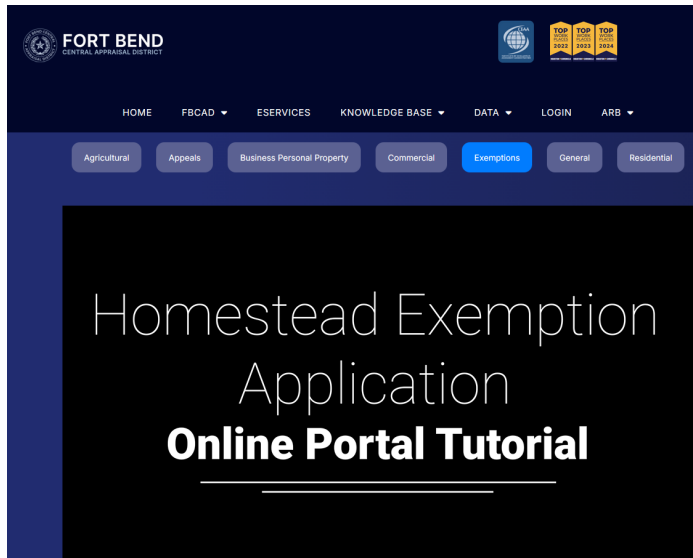
APPLY ONLINE



FORMS

Visit our [forms library](#) to download related documents.

Figure 3. Fort Bend Central Appraisal District Website Exemptions Page⁷¹



Endnotes

- 1 Texas Tax Code § 11.43(j). Texas law also requires that homeowner have a Texas driver's license or state ID that matches the home's address, subject to certain exceptions. Texas Tax Code § 11.43(j)(4).
- 2 Texas Tax Code § 11.13(b). The amount was increased from \$100,000 to \$140,000 via a constitutional referendum approved by voters on November 6, 2025.
- 3 Texas Tax Code § 23.23(a)(2).
- 4 Texas Tax Code § 11.13(n). The Dallas Independent School District, for example, has adopted an additional 10% exemption. Dallas Central Appraisal District, 2025 Tax Rates, available at <https://www.dallascad.org/taxrates.aspx> (last visited Nov. 2025).
- 5 Dallas Central Appraisal District, Tax Rates, available at <https://www.dallascad.org/taxrates.aspx>. (2025).
- 6 To qualify for the senior exemption, the appraisal district must have the applicant's age on file indicating that they are 65 years of age or older. Texas Tax Code § 11.43(l). To qualify for a disability exemption, the homeowner must provide the appraisal district with a record indicating that they are disabled. Texas Tax Code § 11.13(m)(1). The exact documentation varies by appraisal district.
- 7 Texas Tax Code § 11.13(c). The exemption was increased from \$10,000 to \$60,000 via a constitutional referendum approved by voters on November 6, 2025.
- 8 Texas Tax Code § 11.26.
- 9 Texas Tax Code § 31.031.
- 10 Texas Tax Code § 11.13(d).
- 11 Dallas Central Appraisal District, 2025 Ad Valorem Tax Rates for Dallas County (2025 Tax Rates), <https://www.dallascad.org/taxrates.aspx>.
- 12 Based on the 2025 median home value in Dallas of \$317,143, derived from Zillow, available at <https://www.zillow.com/home-values/38128/dallas-tx/> (last visited Nov. 2025). The calculations are based on a home in the City of Dallas, Dallas County, and Dallas Independent School District, using estimated 2026 tax rates.
- 13 Texas Tax Code § 11.131.
- 14 Texas Tax Code § 11.134.
- 15 *Id.*; see also U.S. Postal Service, A Decade of Facts and Figures, available at <https://facts.usps.com/table-facts/> (last visited Nov. 2025).
- 16 See Adrianna McIntyre, Evidence-Based Outreach Strategies for Minimizing Coverage Loss During Unwinding, JAMA Health Forum, Oct. 2022 (finding that various forms of contact, including letters, phone calls, and multilingual assistance, increased Medicaid take-up by 7-16%, 23%, and 74%, respectively, among relevant populations); see also Medicaid & CHIP Payment & Access Comm'n, Beneficiary Preferences for Communications Regarding Eligibility, Enrollment, and Renewal (Jan. 2022), available at https://www.macpac.gov/wp-content/uploads/2022/01/Beneficiary-Preferences-for-Communication_MACPAC-Issue-Brief_Jan-2022.pdf (finding that multiple methods of communication are needed to reach Medicaid beneficiaries).
- 17 Estimates produced by Child Poverty Action Lab using weighted person-level data from the American Community Survey 5-year sample (2019–2023), accessed via IPUMS USA. Limited English proficiency (LEP) is defined as speaking English less than “very well.”
- 18 International Association of Assessing Officers (IAAO) Standard on Communications and Outreach (July 2023), available at https://www.iaao.org/wp-content/uploads/Standard_Communication_and_Outreach.pdf.

- 19 See, e.g., question 23, Hidalgo County Appraisal District, 2024 Methods and Assistance Program Report: <https://comptroller.texas.gov/taxes/property-tax/map/2024/hidalgo-2024.pdf>.
- 20 Appraisal districts are funded by the taxing units in the district, in proportion to each taxing unit's total property taxes imposed in the district. Texas Tax Code § 6.06(d).
- 21 This practice also aligns with the IAAO Standard on Communication and Outreach (July 2023), at 3.
- 22 *Id.* at 2-3.
- 23 *Id.*
- 24 Texas Tax Code § 6.052(a).
- 25 For an example of how TCAD promotes its helpline information to new homeowners, see <https://traviscad.org/toolkit/> (last visited Nov. 2025).
- 26 Email from Sarah Durnell, Customer Information & Assistance Department Director, Bexar Central Appraisal District (Nov. 4, 2025).
- 27 Palm Beach County Property Appraiser, Community Outreach Webpage, <https://pbcpao.gov/departments/community-outreach.htm> (last visited Nov. 2025).
- 28 IAAO Standard on Communications and Outreach (July 2023), at 18.
- 29 Phone call with Cynthia Martinez, Chief Strategy Officer, Travis Central Appraisal District (Sept. 18, 2025).
- 30 Phone call with Rich Acosta, President of My City is My Home (Nov. 10, 2025).
- 31 See Bexar Central Appraisal District, Announcements, available at <https://bcad.org/announcements/> (last visited Nov. 2025).
- 32 IAAO Standard on Communications and Outreach (July 2023), at 8, 16.
- 33 *Id.* at 8.
- 34 *Id.*
- 35 See IAAO Standard on Communications and Outreach (July 2023), at 4 (discussing different groups that should be considered as the audience for communications).
- 36 *Id.*
- 37 See, e.g., Old Republic Title, "Property Tax Exemption: Types of Exemptions (TX)," available at https://www.oldrepublictitle.com/media/6130/flyer_tx-types-of-exemptions.pdf (last visited Nov. 2025).
- 38 See, e.g., Tex. H.B. 3412, 89th Leg., and Tex. H.B. 3685, 89th Leg.
- 39 Entrepreneurship and Community Development Clinic, University of Texas School of Law, Have You Inherited your Home? available at https://law.utexas.edu/wp-content/uploads/sites/11/2020/08/2020-12-ECDC-heirproperty_2pg.pdf.
- 40 Heather K. Way & Noah J. Durst, The Impacts of Heirs' Property on Homeowners in North Texas, Report for Asset Funders Network, available at https://assetfunders.org/wp-content/uploads/AFN_Impacts_HeirsProperty_Homeowners_NTx_vFinal.pdf, at 8.
- 41 *Id.*; see also María Ramos Pacheco, Kleberg Resident Wins Homestead Exemption, Saving Her Childhood Home, Dallas Morning News (Nov. 10, 2025), available at <https://www.dallasnews.com/news/2025/11/10/kleberg-resident-wins-homestead-exemptions-saving-her-childhood-home/>.
- 42 Way & Durst, *supra* note 40.
- 43 Harris Central Appraisal District, How to Fill Out the Online Application Form, available at <https://bcad.org/videos/how-to-fill-out-the-online-exemption-application-form> (last visited Nov. 2025).
- 44 Bexar Central Appraisal District, Video Library, available at <https://bcad.org/video-library/> (last visited Nov. 2025).

- 45 Travis Central Appraisal District, Property Owner Toolkit, available at <https://traviscad.org/toolkit/> (last visited Nov. 2025).
- 46 Harris County Tax Assessor-Collector, Tax Breaks and Exemptions, available at <https://www.hctax.net/Property/TaxBreaks> (last visited Nov. 2025).
- 47 Aaron Smith, Older Adults and Technology Use, Pew Research Center (Apr. 3, 2014), available at <https://www.pewresearch.org/internet/2014/04/03/older-adults-and-technology-use/>; see also Cynthia Garcia & Sarah Hubbard, A Framework for Digital Civic Infrastructure, Ash Center for Democratic Governance and Innovation, Harvard Kennedy School (Oct. 6, 2025), <https://ash.harvard.edu/resources/a-framework-for-digital-civic-infrastructure/>.
- 48 See Texas Community Health News, 1 in 12 Texans have no internet access (Aug. 8, 2023), available at <https://www.texascommunityhealthnews.org/reports/2023/technology-gap.html>. According to the same report, more than eight percent of Texans lack internet access altogether, while 14% rely solely on smartphones for internet connectivity.
- 49 28 C.F.R. § 35.200; see also U.S. Dept. of Justice, Fact Sheet: New Rule on the Accessibility of Web Content and Mobile Apps Provided by State and Local Governments (Apr. 4, 2024), available at <https://www.ada.gov/resources/2024-03-08-web-rule/>. The federal regulation requires that public entities “ensure that the web content and mobile apps that the public entity provides or makes available, directly or through contractual, licensing, or other arrangements, comply with Level A and Level AA success criteria and conformance requirements specified in WCAG 2.1, unless the public entity can demonstrate that compliance with this section would result in a fundamental alteration in the nature of a service, program, or activity or in undue financial and administrative burdens.” 28 C.F.R. § 35.200(b)(2). The WCAG 2.1 standards are available at <https://www.w3.org/TR/WCAG21/>.
- 50 *Id.*
- 51 The World Wide Web Consortium (W3C) is a widely recognized standards organization that publishes guidelines for website accessibility and design. The organization’s Web Content Accessibility Guidelines 2.1 specify that web content should be “Perceivable,” “Operable,” “Understandable,” and “Robust,” and include detailed checks for compliance with each principle.
- 52 Travis Central Appraisal District Website, <https://traviscad.org/> (last visited Nov. 2025).
- 53 Phone call with Cynthia Martinez, Chief Strategy Officer, Travis Central Appraisal District (Nov. 14, 2025).
- 54 Fort Bend Central Appraisal District Website, <https://www.fbcad.org/knowledge-base/5/>.
- 55 Dallas Central Appraisal District Website, available at <https://www.dallascad.org/> (last visited Nov. 2025).
- 56 Harris Central Appraisal District Website, available at <https://hcad.org/> (last visited Nov. 2025).
- 57 Bexar Central Appraisal District Website, <https://bcad.org/> (last visited Nov. 2025).
- 58 Texas Comptroller, Form 50-114, Application for Residence Homestead Exemption, available at <https://comptroller.texas.gov/taxes/property-tax/exemptions/> (last visited Nov. 2025).
- 59 Harris Central Appraisal District, Residence Homestead Exemption Application, available at https://hcad.seamlessdocs.com/f/Form11_13.
- 60 The Dallas Central Appraisal District does not provide a direct link to its homestead exemption application form on its website. To access the form, users must navigate several steps and select the specific property for which they are applying. DCAD staff stated at a recent board meeting that they plan to update the application form and add an online application portal.
- 61 The following appraisal districts are listed on the JustAppraised website as using the site for online homestead exemption access: Caldwell, Denton, Fort Bend, Hays, Hidalgo, Hunt, Montgomery, Travis. Accessing the online applications requires creating an account. See Just Appraised,

<https://taxpayer.justappraised.com/county-select> (last visited Nov. 2025).

- 62 For example, Dallas Central Appraisal District's homestead exemption application states that "Each individual owner, excluding married couples, residing on the property must complete a separate application to qualify for an exemption for his or her interest in the property." The Texas Tax Code, however, requires each owner of an interest in heirs' property who occupies the property, other than the applicant, to submit an affidavit authorizing submission of the application. Texas Tax Code § 11.43(o-2).
- 63 Texas Tax Code § 11.43(j)(4).
- 64 The Dallas Central Appraisal District has acquired access to Department of Public Safety records for a nominal fee. Phone call with Elizabeth Sarles and Patricia Nixon, DCAD (Sept. 23, 2025). Bexar Central Appraisal District has acquired access at no cost, while other appraisal districts have reported they do not have access.
- 65 Texas Transp. Code § 521.049(d).
- 66 Phone call with Cynthia Martinez, Chief Strategy Officer, Travis Central Appraisal District (Sept. 18, 2025).
- 67 Phone call with Cynthia Martinez, Chief Strategy Officer, Travis Central Appraisal District (Nov. 14, 2025).
- 68 Phone call with Elizabeth Sarles, Assistant Manager, and Patricia Nixon, Property Records/Exemptions Manager, Dallas Central Appraisal District (Sept. 25, 2025); Email from Sarah Durnell, Customer Information & Assistance Department Director, Bexar Central Appraisal District (Oct. 21, 2025).
- 69 For an example of outreach materials to heirs, see, e.g., Entrepreneurship and Community Development Clinic, University of Texas School of Law, Inherited Homesteads and Increased Access to the Texas Homestead Exemption Under Senate Bill 1943, available at <https://law.utexas.edu/clinics/2020/08/17/inherited-homesteads/>.
- 70 Travel Central Appraisal District Website, <https://traviscad.org/>.
- 71 Fort Bend Central Appraisal District Website, <https://www.fbcad.org/knowledge-base/5/>.