



You may be Wondering...

About Homestead Exemptions

What is a homestead exemption and what are the benefits of having one?

Homestead exemptions reduce your home's appraised value or taxable value. That means your property taxes are lower. The benefits include:

- Lowering property taxes
- A cap that limits your taxable value each year. The value you pay taxes on cannot increase more than 10% each year if you have a homestead exemption.
- In 2026, legislative changes exempted the first \$140,000 of your home's value from being taxed by school districts.

How can I verify that my property has a homestead exemption?

- Online: See if you have an exemption by entering your address at <https://esearch.bcad.org/>. All exemptions are listed under the "Owner" header. A Homestead Exemption will be abbreviated "HS".
- On your Notice of Appraised Value: Any exemptions you have are on the final line in the table.
- By phone: Call Bexar Central Appraisal District (BCAD) at 210-242-2432.

Is there a deadline for submitting for a homestead exemption?

The deadline is April 30th of the year you are applying for. However, BCAD can apply an exemption to your home retroactively for up to two years.

The homestead exemption form asks if it's a late application. Is it late if I already paid my property tax?

Your homestead exemption can be applied retroactively for up to two years. You would mark it late to help ensure your exemption is applied retroactively.

For example, your application would not be late if you applied the same year you moved in. It would be a late application if you've owned and lived in your home before the current year.

How often do I need to renew my homestead exemption?

You will only file your homestead exemption once. However, BCAD verifies exemptions every 5 years. If you get a letter in the mail from BCAD with the header "Homestead Audit Verification", fill out the form and return it within 30 days to keep your exemption.

If you move, you will need to file for a new homestead exemption at your new home.

I received a Homestead Audit Verification form. What is it, and can I send the Homestead Audit Verification form back if I miss the deadline?

BCAD must confirm the homestead exemptions on file are still accurate. Every 5 years, you will get a simple verification letter. Complete the form by confirming the address is still your homestead to keep your exemption. If you have missed the deadline, you should still send it to keep your exemptions.



I had a homestead exemption. Now it is not showing up. What does that mean?

Call BCAD at 210-242-2432 to talk to someone about your account.

When else might I need to check if I have a homestead exemption?

You may need to submit a new homestead application if:

- A deed is filed to add or remove a co-owner
- If one or more of the owners passed away, or
- You didn't complete and send back your Homestead Audit Verification Letter.

How many houses can I claim for the homestead exemption?

You can only claim one home as your homestead. It will be the home that matches the address on your government issued ID. All exemptions you qualify for will be connected to that home.

Is there any difference in the homestead exemption based on marital status? Should I file again if my marital status changes?

The exemption amount does not change based on marital status.

The Homestead Exemption application asks for a deed number. Where do I get that information for my home?

Your deed number is usually stamped at the top of the deed filed. It can also be found on BCAD's property search website: <https://hgo.harrisgovern.com/bexar/property/search>.

- Enter your address
- Scroll to section titled "Deed History"
- The deed number is the same as "Instrument Number"

However, if you are already listed as the owner, you don't need the deed information for your Homestead Exemption application.

I have never submitted for a homestead exemption or protested. Which should I prioritize?

You can do both quickly! The deadline to submit your protest form is May 15th each year. The homestead exemption can be applied any time and go back up to two years. Both can be submitted directly to BCAD at 411 N Frio St. San Antonio, TX 78207.

Disabled Veteran Exemption

I have a new Veteran Affairs (VA) disability rating. When do I make the adjustment or will it be automatic?

Changes to exemptions and disability ratings should be made as soon as you have a new disability rating. You will need to submit a copy of the VA award letter reflecting your disability rating and the partial disability form. BCAD may be able to apply your rating retroactively with VA verification.

This paperwork can be submitted directly to BCAD at 411 N Frio St. San Antonio, TX 78207.

Can the disabled veteran exemption be used on more than one property?

No, the disabled veteran exemption applies to one property only. Also, the property must be your primary house if you are applying for a 100% Disabled Veteran Homestead exemption.



Disabled Person Exemption

Can I protest raw (undeveloped) land or get an exemption if I'm 100% disabled?

You can protest appraised value of raw land. However, exemptions only apply to your primary house.

65 or Older Homestead Exemption

What type of tax freeze happens if one files an 65 or Older exemption?

Your 65 or Older exemption will freeze school taxes, as well as the Bexar County and City of San Antonio taxes.

I just turned 65 years old. When filling out Form 50-114 should both General Homestead Exemption and Person Age 65 or Older boxes be checked?

Yes, you should check both boxes.

If I have the 65 or Older Homestead Exemption, and become disabled can I also get the exemption for being disabled?

You cannot have both the 65 or Older and Disabled Person Exemption applied to your property. The higher discount will be applied. In Bexar County, all the taxing entities (including the city, county, schools, and river authority) give an equal or higher discount for the 65 or Older exemption. So, typically, that is the exemption that will be applied.

In a two-person household, when will the 65 or Older Homestead Exemption start?

The 65 or Older Homestead Exemption applies the year anyone on the deed turns 65. If person's date of birth is on file with BCAD, the exemption is automatically applied.

About Notice of Appraised Value

I have a mortgage with an escrow account. Does my Notice of Appraised Value get sent to the mortgage company instead of to me?

No. You should receive a copy of the notice, not the mortgage company.

When will homeowners receive their Property Tax Valuation?

BCAD sends notices by mid-April every year. Notices are sent to properties with value increases of \$1,000 or more from the previous year and all new owners.

What does it mean if I do not get a Notice of Appraised Value by late April?

Notices are sent to all properties with value increases of \$1,000 or more from the previous year and all new owners. If you did not receive a notice, it likely means your appraised value either

- increased by less than \$1,000,
- decreased from last year, or
- stayed the same.

If I am not mailed the appraisal statement, where can I find a copy?

Values are posted online at <https://esearch.bcad.org/>. or you can call BCAD at 210-242-2432 for the current value.



On the Notice of Appraised Value, there is a "Freeze Ceiling" column for some Taxing Jurisdictions, what is this?

When you have a 65 or Older or Disabled Person exemption, some taxing jurisdictions freeze the amount of taxes you pay to them. Your value may still increase, but your taxes will not. Not all taxes are frozen. Generally, taxes for schools, city, county, and college districts freeze.

Why isn't the Total Estimated Tax listed on the appraised value form?

The estimates were often inaccurate. The legislature allowed appraisal districts to remove the language. An estimate is available on BCAD's property search tool on www.bcad.org.

How is my property's value calculated?

BCAD looks at similar-sized properties sold and the value in your whole neighborhood. BCAD uses mass appraisal to determine the market value of your neighborhood. They then make adjustments based on the characteristics of your property.

If I receive a lower appraised value after my protest hearing, is there a refund or credit issued? Does the change reflect the prior year or just the current year?

Generally, you are not provided a refund or issued a credit as the appraised value is adjusted before the tax bill's due date. The change will only be for the current tax year.

I purchased my house a couple of years ago. Other houses in my neighborhood are still being built and sold. How can I determine what is the appropriate appraisal value of my home?

You can always consider protesting your appraised value, especially if properties in your neighborhood are similar and selling for a lower value. You might consider filing a protest if you have issues with your home's foundation, roof, or plumbing. You can:

- request an evidence packet to review what comparable properties BCAD used, and
- search for other properties in nearby neighborhoods that are comparable to yours.

Are attached decks included in the appraised value of the house?

Yes, attached decks are part of a home's appraised value.

About the Protest Process

If I appeal/protest can the proposed appraised value increase for the year?

No, your value cannot be increased through the process.

My property evaluation didn't go up can I still protest?

Yes, it is your right to protest every year.

After protesting the property taxes, how long does that value last?

It lasts just for the current year. BCAD must appraise all taxable properties every January 1st.

If I own more than one property, can I file protests for each one?

Yes, you can complete the protest process for any and all of your properties.



Is the May 15th deadline just for the protest form? All evidence files can be submitted later?

Yes.

If I owe back taxes can I still protest my property value?

You still have the right to protest even if you have delinquent taxes. However, a new exemption applied retroactively may reduce the amount you owe.

When does the protest form get mailed? Do we get them directly from the website?

A protest form is included with your Notice of Appraised Value. If you did not receive a Notice of Appraised Value, you can get a copy at <https://www.sanantonio.gov/NHSD/Programs/TaxProtest>

What is a reasonable goal to aim for when protesting?

The goal should be that your appraised value reflects the market and any issues with your home. There is a 10% cap that applies to the taxable value. The cap is not on your appraised value and will be adjusted according to the previous year's taxable value.

What needs to be notarized throughout the protest process? Do I need to have my documents notarized for the formal hearing?

If you are attending your formal hearing by phone or zoom, you will need to provide Form 50-283 Property Owners Affidavit of Evidence form. This form will need to be notarized. <https://bcad.org/wp-content/uploads/2026/02/50-283-Property-Owners-Affidavit-of-Evidence.pdf>

Instead of the Property Owners Affidavit, you can submit the Unsworn Declaration Form. You will get this form in the mail with your Notice to Appear for your Formal Hearing. This form does not have to be notarized.

How do I select an informal hearing option?

Everyone starts with an informal hearing. After you file your protest, a letter with instructions on scheduling your informal hearing will be mailed.

Can informal hearings be held in person?

Informal meetings are only conducted by phone or Zoom.

If I feel like my informal discussion is not going well. Can I request it end before a determination and restart with another appraiser?

You should not end the discussion early even if you don't think it is going well. Usually, BCAD does not offer multiple attempts. However, if you still have questions or concerns after your informal hearing, you can reach out to a higher-level staff member.

Remember, at the informal agreement you will either reach an agreement about the property's value or not. There is no formal determination made.

After I fill out the protest form, do I wait to provide my evidence until I receive the evidence packet from BCAD?

Yes, you can wait. You will be asked to provide your evidence before your hearing so everyone is able to look at the same documents.



Can I submit evidence at the formal hearing that I was not able to get in time when I submitted the protest?

Yes, you can submit extra or new information for your formal hearing. You must submit before your hearing so both parties have the same information.

Can I get the evidence packet before filing for the protest? Is there a form where I can request it?

By law, appraisal districts cannot give you an evidence packet *unless* you file a protest and request it in writing.

You can request the evidence packet by:

- checking the “evidence requested” box on your protest form
- writing a request in the section “Provide facts that may help resolve this protest and the method of delivery for your notice to appear”.

This will allow you to receive their evidence packet before your hearing. If you decide after reviewing the evidence that you do not want to protest, you can cancel your hearing.

How many photos can I submit?

BCAD limits the number of pictures to 10. While preparing evidence be mindful that you will have limited time. Keeping your evidence digestible and impactful allows you to state your full case. Be as succinct and avoid unnecessary details. Ensure photos show the scale of the issue; for example, if you have a cracked foundation, use pictures that shows the size and area affected.

At what point is it worth it to going in person to protest?

This is a personal decision. Some people find it hard to find time to go in person. Informal meetings are only conducted by phone or Zoom. If you continue with your formal hearing, you can request to meet in-person if you choose.

Can I tell which properties in my neighborhood have protested their taxes?

You can see which properties have gone to a formal hearing at <https://esearch.bcad.org/>. You will find information about the Appraisal Review Board (ARB) panel and final ruling. This data set does not include properties that did the informal process only.

What if I forgot to protest last year?

Property values are for that calendar year only. You can only protest the current year’s appraised value. However, whether you protest does not impact a prior or future year. If you are still in the protest process, you still need to pay your bill. You can be reimbursed for those taxes if your value is lowered after you pay.

Can I help a friend or relative with their protest? Can I complete the paperwork and speak to the appraiser on their behalf even if do not live on the property?

Yes, you can help someone else with their protest. It is best that they be present at all hearings. Please understand room capacity is limited. You should avoid bringing more than 2 or 3 people.

What is the estimated filing fee for arbitration?

For homes with appraised values of \$500,000 or less there is a \$450 deposit. For residences appraised over \$500,000 the deposit is \$500.

Are the ARB members paid by the Appraisal District?

They are paid with BCAD funding but are not employees. They are independently hired.



About Preparing Evidence

What type of photo evidence should I capture?

Any photos of damage, issues, and work needed will help make your case. Ensure your photos show the full extent of the issue. Common examples include:

- Foundation issues,
- Damage from pests,
- Outdated plumbing,
- Siding damage and holes
- Roof issues,
- Outdated electric,
- Safety issues
- Mold

Are property fences also part of the appraisal?

You can include them in your protest. However, they are not always considered by the panel.

Should I consult an appraiser or building inspector using my own money?

This is a personal choice, but you do not need to consult anyone. You can collect free estimates and quotes from places like home improvement stores.

What dates should be on estimates for work on my home?

It is best practice to have estimates be as current as possible, within the calendar year is preferred.

Can I use the same pictures every year?

It is best to use new pictures every year.

Will the photo damage be shared with insurance companies?

BCAD does not actively share evidence. However, they are subject to open records requests.

I purchased my home after the Notice of Appraised Value was sent. During the purchase process I received an appraisal from an appraiser. Can I use this information in my protest? Can I expect the value to be lowered to match the appraisal?

Yes, you should submit your appraisal as evidence for your protest. As long as there are no major changes to your property that would impact its value. The value should adjust to what you paid or close to it.

Can refinances be used for comparison?

Yes, you can submit refinance paperwork as evidence for your protest.

I have a rental property; can I file a protest with receipts going back 2-3 years for foundation problems 2 years in a row?

If the foundation is still an issue, you can include it. If the foundation is fixed it would count towards your value. The protest is for the current year only.

Does evidence used in a protest stay on record so it is viewable to potential buyers?

No, it only supports your protest for the year specified. However, since protests are subject to open records, some of the information provided may be available upon request.



My land value is high, but when I protest, BCAD reduces my home value, not the land value. How can I get the land value corrected?

If you think the value of the land is appraised too high, you can specify it on your protest. Most value discussions are about improvements, but the land can be discussed separately.

About Comparables or Comps

How many comps should I have?

There is no exact number. At least 3 is best.

When providing evidence, what homes should be considered?

Look for homes as close to you as possible. Start with your neighborhood. Include other homes in your zip code if you can't find enough in your neighborhood. The more similar to your home in terms of things like number of bedrooms, number of bathrooms, and the square footage the better.

How do I know what the proper amount of my property should be? Should it be close to what the market value is from what was last sold in my neighborhood?

Yes, your market value should be similar to what properties like yours in your neighborhood are selling for.

Are the comps based on homes sold in my area? How old can the comps be?

Comps should be specific to your neighborhood and generally reflect the last 12 months. However, you might be able to find comps that match better to your property outside your neighborhood. You can present these as evidence in your protest.

Can the comps I present for protest be new home sales? Do the comps need to be only existing older sales? How do I get potential properties that they present in their evidence packet which are 2 story homes when my home is a single story?

Comparables should be as similar to your home as possible. This means an ideal comparable would have similar square footage, age, and the same number of stories. The age of the home might be more important than how recently it sold if the age of your property is very different from the home being sold.

BCAD tries to find properties with as many similarities as possible in proximity to each other. However, the mass appraisal methodology doesn't give them a detailed picture.

This is why the appeal process is so important, they simply can't see every detail you can!

Why are some comparable homes selling price not listed in the evidence?

Texas is a non-disclosure state; therefore, BCAD may not have all of the sales information. If you have confirmation of other sales that you are willing to share they can be considered.

BCAD appraised my neighbor's home to be the same value as mine. Their house is larger and has upgrades. Can I use that evidence that my home is over appraised?

Yes! Since BCAD's assessment is for the whole city, the differences you described are not always captured.

**What is a good way to obtain comps?**

You may be able to ask a real estate agent to provide comps. You can also try looking at similar homes in your neighborhood. You can use tools like Zillow, but remember it mainly depends on the homes sold so, websites might not always have the whole picture.

When upgraded homes are sold at a high price, can I compare them with mine?

When homes similar in size to yours are upgraded and sold, you can make the case that they should be appraised higher than yours. You can show that yours still has repairs and upgrades needed to be comparable.

Other

What are Transfer on Death Deeds?

Transfer on Death Deeds are written and filed by property owners to automatically transfer ownership of a property upon their death. They complement wills and lead to less time in Probate court. Seek legal advice to see if a Transfer on Death Deed is the right tool for you, and to ensure it is properly completed and recorded.