

# RUSK COUNTY APPRAISAL DISTRICT

## Press Release

### Did Your Property Sustain Damage During the Weather Events?

You may qualify for a new property tax exemption.

In an area declared a disaster area by the Governor, Tax Code Section 11.35 allows a qualified property that is at least 15 percent damaged by a disaster to receive a temporary exemption of a portion of the appraised value of the property. **A property owner must apply for the temporary exemption and the deadline for application is 105 days after the governor declares a disaster area.** Governor Abbott issued a Disaster Declaration for Rusk County Texas on January 22, 2026. The deadline for filing the application for exemption is **May 7, 2026**.

The exemption applies only to qualified property. Qualified property includes:

- Tangible business personal property used for income production if the owner filed a 2026 rendition;
- An improvement to real property, which would include residential buildings (homes), commercial buildings (businesses), industrial buildings (manufacturing), multi-family buildings (apartments), and other real property buildings; and
- certain manufactured homes used as a dwelling.

The appraisal district determines if the property qualifies for the temporary exemption and assigns a damage assessment rating of Level I, II, III or IV based upon available information. The district may rely on information from a county emergency management authority, the Federal Emergency Management Agency (FEMA) or other appropriate sources like insurance adjusters or repair estimates when making this determination.

Level	Damage Assessment	Damage Description	Exemption Percentage
I	15% < 30%	Minimal, may continue to be used as intended	15%
II	30% < 60%	Nonstructural damage and waterline <18" above floor if flooded.	30%
III	60% < 100%	Significant structural damage and waterline 18"+ above floor if flooded	60%
IV	100%	Total loss; repair is not feasible	100%

The amount of the exemption is determined by multiplying the building (note: this is the value for the structure only, land is not qualified property and land value is not included in the calculations) or personal property value, as applicable, by the exemption percentage based on the damage assessment level and is then multiplied by a proration factor (the number of days remaining in the tax year after the date the governor declares the disaster is divided by 365). The proration factor for this disaster is 0.94 (344/365 = 0.94).

#### Sample disaster exemption calculation:

A \$100,000 house (structure value only) received \$20,000 in damage from the storms.

\$20,000 Damage / \$100,000 House value = 20%. Damage assessment level is Level 1

\$100,000 House Value times 15% exemption percentage = \$15,000

\$15,000 times proration factor 0.94 = \$14,100 exemption amount reducing the taxable value for 2026

The appraisal district must send written notice of the approval, modification, or denial of the application to the applicant. The temporary disaster area exemption expires on Jan. 1 of the first tax year in which the property is reappraised.

**The deadline for filing the 2026 Temporary Disaster Exemption application is May 7, 2026.**

You can mail your application to the **RUSK COUNTY APPRAISAL DISTRICT** or via email to [wcook@ruskcad.org](mailto:wcook@ruskcad.org)