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DEPARTMENT OF JUSTICE
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March 23, 2026
OPINION 25-0070

The Honorable Lucien J. Gauff, III
Assessor
St. John the Baptist Parish
1811 West Airline Highway
Laplace, LA 70068

4 - ASSESSORS

La. Const. art. VII, § 20
La. Const. art. VII, § 21

A disabled veteran who co-owns and occupies his or her primary residence with a spouse under a community property regime is entitled to the full property tax exemption on the entire value of the property.

Dear Assessor Gauff:

You have requested an opinion from this office regarding the application of property tax exemptions to disabled veterans who co-own and occupy their primary residence with their spouse.

Question: When a disabled veteran owns and occupies his or her primary residence with a spouse, does the disabled veteran property tax exemption apply to the value of the entire property, or is it limited to the veteran's percentage of interest in such residence?

Conclusion: A disabled veteran who owns indivision his or her primary residence with a spouse under Louisiana's community property regime shall be entitled to the applicable disabled veteran tax exemption assessed against the entire value of the property, provided the disabled veteran also qualifies for the traditional homestead exemption.

The Louisiana Constitution was amended in 2022 to include additional ad valorem tax exemptions for disabled veterans. These exemptions were codified in La. Const. art. VII, § 21(K) and are applied in addition to the bona fide homestead exemption within La. Const. art. VII, § 20. For a disabled veteran to access this exemption, he or she must first qualify for the homestead exemption on the same property. A qualified veteran is eligible for an additional ad valorem exemption based on his or her service-connected disability rating, as determined by the U.S. Department of Veterans Affairs, in the following amounts:

- **50% disability:** Additional exemption on the next \$25,000 FMV / \$2,500 of assessed value.
- **75% disability:** Additional exemption on the next \$45,000 FMV / \$4,500 of assessed value.
- **100% disability:** Full exemption on the remaining assessed value.

To qualify, the applicant must be a veteran, have a service-connected disability rating of at least fifty percent (50%), and own and occupy the property in question.

Our office has previously examined the appropriate application of the disabled veteran's exemption to co-owned property. In La. Atty. Gen. Op. No. 24-0023 and 26-0006, our office determined that in cases of shared ownership, the additional disabled veteran's exemption follows the same proportional methodology of the bona fide homestead exemption in that each co-owner's property tax liability is calculated by applying the tax rate to their respective share of the taxable value. In other words, each co-owner's share of the remaining taxable value is determined based on their pro rata ownership percentage.

When community property is owned in indivision, the homestead exemption applies to the entire marital community interest in the residence, not just one spouse's half. *In re Schexnayder*, 532 B.R. 667 (Bankr. M.D. La. 2015). The court explained that the exemption is not divided by ownership percentages because the marital community owns the property as a whole. *Id.* Thus, the homestead exemption attaches to the entire community estate during the community property regime. *Id.* This rule applies only to community property owned in indivision with a spouse or that spouse's children. *Gulfco Finance Co. v. Browder*, 482 So. 2d 1019 (La. App. 3rd Cir. 1986).

For further illustration purposes, we provide the example calculations below.

Example 1. 50% disability rating

Home FMV: \$300,000 (\$30,000 assessed value)

Homestead Exemption: \$75,000 (translates to \$7,500 assessed value)

Tax Rate: 1% of FMV

Ownership: Married couple under Louisiana community property regime (indivision)

Veteran Disability Rating: 50% (partial additional exemption)

Steps:

1. Total Taxable Value After Homestead Exemption:

\$300,000 – \$75,000 = \$225,000 taxable FMV

2. Apply Veteran's Additional Exemption (50% disability):
Additional exemption = next \$25,000 FMV (\$2,500 assessed value)
 $\$225,000 - \$25,000 = \$200,000$ remaining taxable FMV

3. Calculate Tax Liability:
 $\$200,000 \times 0.01 = \$2,000$ tax due

Example 2. 75% disability rating

Home FMV: \$300,000 (\$30,000 assessed value)
Homestead Exemption: \$75,000 (translates to \$7,500 assessed value)
Tax Rate: 1% of FMV
Ownership: Married couple under Louisiana community property regime (indivision)
Veteran Disability Rating: 75% (additional exemption applies)

Steps:

1. Total Taxable Value After Homestead Exemption:
 $\$300,000 - \$75,000 = \$225,000$ taxable FMV

2. Apply Veteran's Additional Exemption (75% disability):
Additional exemption = next \$45,000 FMV (\$4,500 assessed value)
 $\$225,000 - \$45,000 = \$180,000$ remaining taxable FMV

3. Calculate Tax Liability:
 $\$180,000 \times 0.01 = \$1,800$ tax due

Example 3. 100% disability rating

Home FMV: \$300,000 (\$30,000 assessed value)
Homestead Exemption: \$75,000 (translates to \$7,500 assessed value)
Tax Rate: 1% of FMV
Ownership: Married couple under Louisiana community property regime (indivision)
Veteran Disability Rating: 100% (full additional exemption)

Steps:

1. Total Taxable Value After Homestead Exemption:
Subtract \$75,000 from the home FMV:
 $\$300,000 - \$75,000 = \$225,000$ total taxable FMV

2. Apply Veteran's Full Exemption:

Since the veteran has a 100% disability rating and the property is community property owned in indivision, the additional exemption applies to the entire taxable value. So, \$225,000 FMV (or \$22,500 assessed value) is fully exempt.

3. Tax Liability:

\$0 (because the entire remaining taxable value is exempt)

Because the disabled veteran's exemption follows the same methodology as the homestead exemption, it likewise applies to the entire value of community property owned in indivision. Accordingly, when a disabled veteran and spouse co-own their primary residence under a community property regime, the veteran's exemption should be applied to the full assessed value of the property, provided all ownership and occupancy requirements are met.

We trust that this adequately responds to your request. If our office can be of any further assistance, please do not hesitate to contact us.

With best regards,
LIZ MURRILL
ATTORNEY GENERAL

BY: *czachary*
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Assistant Attorney General

LM/CZ