

Property Tax Resources for Texas July 2025 Flooding

O'Connor discusses the property tax resources available for Texas July 2025 Flooding.



KERRVILLE, TX, UNITED STATES, July 29, 2025 /EINPresswire.com/ -- From July 4-13, 2025, major flooding took place

and affected many counties in Texas, including Kerr, Travis, Kendall, Burnet, and several more. The flood mostly took place in the Hill Country and Central Texas, causing widespread damage to many homes and commercial properties. Due to the flood, homes and businesses were destroyed or severely damaged, leaving many people stuck in a dire financial situation. However, there are resources and actions property owners can take to recover from the flood without further implications.

The July flooding has caused major consequences for property owners, including structural repairs to their property, which can lead to financial strain. If damaged properties are taxed based on pre-flood appraised values, this can lead to inflated and inaccurate taxes, unless exemptions are filed. Exemptions are an excellent way to help reduce property tax burden in times of a disaster.

What is the Temporary Disaster Exemption?

Texas law allows a portion of a property's structural damage to be exempted from property tax when at least 15% of buildings, improvements, and qualifying personal property is damaged by a disaster. The Temporary Disaster Exemption is a special property tax relief provision in Texas that allows property owners to receive a temporary reduction in their property's appraised value. The exemption can be used for residential, commercial, industrial, or business property.

The Temporary Disaster Exemption offers tax relief without having to wait until the next year because the exemption can reduce the 2025 property tax burden, offering much needed support for property owners who are already facing costs of unexpected repairs. It helps to ensure taxes are based on what the property is actually worth after the disaster, rather than before.

Time-Sensitive Opportunity

To apply for the exemption, property owners must file a Form 50-312 Temporary Exemption Property Damaged by Disaster with the county appraisal district within 105 days of the disaster declaration; considering the floods, it would be around mid-October 2025.

At O'Connor, professional tax consultants work to ensure that the damage done to the property due to the flood qualifies for the exemption and gather evidence like repair estimates, insurance assessments, and photos to support the case. We have decades of experience of dealing with inflated or unfair assessment errors and disasters, like the 2025 July flooding. Being rooted in Texas, O'Connor has local expertise and is familiar with local appraisal districts, regional disaster declarations, and flood-impacted counties.

We have an online temporary disaster exemption calculator that can help property owners pre-determine if the property qualifies or is eligible for the exemption. To use the calculator, input information such as the market value of the property, cost of damages, exemption percentage, date of disaster, and other factors. The calculator simply estimates how much the exception could help the owner save, but the real action is in filing the correct form on time.

How to Apply Step-by-Step

Confirm that the property is in a state of disaster declaration.

Take photos of the damage done to the property. To best support the claim, take photos from different angles, including the entire structure, and close pictures of the damage.

Collect estimates of damage repairs and receipts for completed repair costs on the property that the owner is applying for. These documents will further support the claim and determine the potential exemption amount.

Using O'Connor's temporary disaster exemption calculator and the supporting documentation, the owner will be able to estimate potential exemption savings.

Complete form 50-312 Temporary Exemption Property Damaged by Disaster.

Make sure to file the form and any supporting documentation with the county appraisal district based on where the property is located. The application must be submitted within 105 days of the disaster declaration.

If the property does not qualify for the exemption, top property tax consultants from O'Connor can help file a formal property tax protest for a fighting chance at a reduction. O'Connor will review the appraisal and challenge the inflated values, ultimately for the greatest reduction possible. O'Connor's licensed professionals and appraisers will represent the owner at hearings before the Appraisal Review Board (ARB).

About O'Connor:

O'Connor is one of the largest property tax consulting firms, representing 185,000 clients in 49 states and Canada, handling about 295,000 protests in 2024, with residential property tax reduction services in Texas, Illinois, Georgia, and New York. O'Connor's possesses the resources and market expertise in the areas of property tax, cost segregation, commercial and residential real estate appraisals. The firm was founded in 1974 and employs a team of 1,000 worldwide. O'Connor's core focus is enriching the lives of property owners through cost effective tax reduction.

Property owners interested in assistance appealing their assessment can enroll in O'Connor's Property Tax Protection Program [™]. There is no upfront fee, or any fee unless we reduce your property taxes, and easy online enrollment only takes 2 to 3 minutes.

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