

Webb County Property Owners Save Millions in Value with Appeals

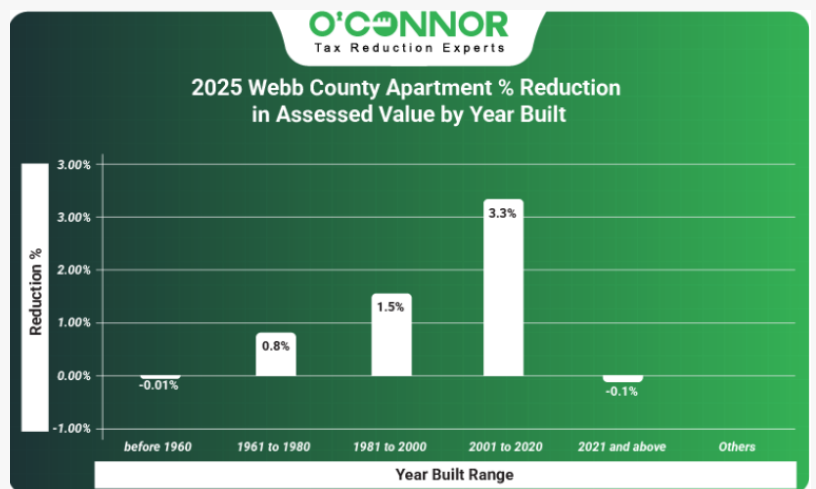
O'Connor discusses how Webb County property owners saved millions in value with appeals in 2025.

LAREDO, TX, UNITED STATES, July 30, 2025 /EINPresswire.com/ --

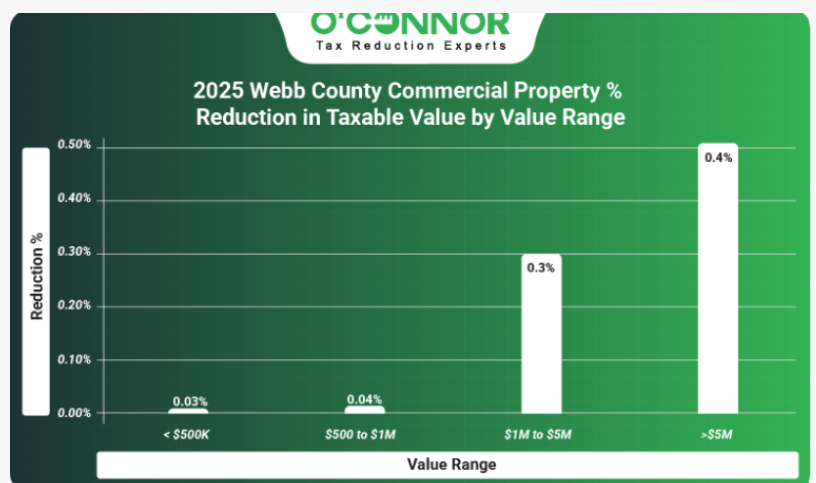
Home to Laredo, Webb County is one of the largest counties in Texas and serves as one of the key gateways to the Mexican American border. Webb County sits at a nexus between two worlds and is both a window to the past and the future of Texas. With a diverse population and a low cost of living, Webb County is becoming an appealing destination for people looking to escape the likes of Houston, Austin, and Dallas.

Property values have been rapidly increasing across Webb County in the past decade, doubling between 2013 and 2023. 2025 saw another spike hit Laredo and surrounding areas, as residential values climbed 6%, while commercial properties flew off the chart with an increase of 28.8%. In order to return to some kind of normalcy, property tax appeals were launched against the values handed out by the Webb County Appraisal District (WCAD). Webb County has historically used few property tax appeals, but this is slowly

O'CONNOR Tax Reduction Experts



2025 Webb County Apartment % reduction in assessed value by year built



2025 Webb County commercial property % reduction in taxable value by value range

but this is slowly

changing. O'Connor will explore how the first round of appeals went and how they set the stage for formal hearings before the appraisal review board (ARB).

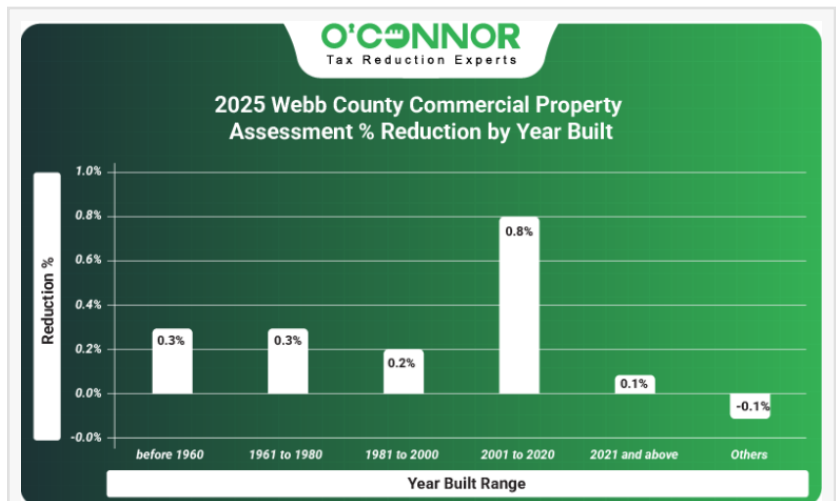
Informal Appeals Reduce Home Values by \$3 million

Webb County property tax appeals are usually weighted heavily toward commercial properties, while neglecting residential ones. This so far has held true in 2025, but this is a story that is far from complete, as the ARB hearings are waiting in the wings. The 2025 value for all residential property was originally set at \$14.26 billion. Informal property tax appeals were able to shave off a little under \$3 million. Most of these savings are from homes worth under \$250,000, which make up half of all property value. While homes under \$250,000 contributed \$6.50 billion to the total, homes worth between \$250,000 and \$500,000 were responsible for \$5.84 billion. These homes managed to receive a value cut of \$1.71 million.

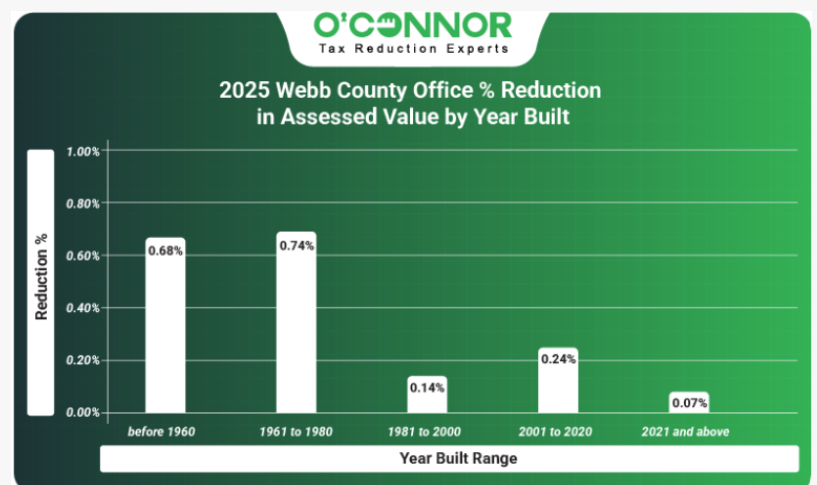
Webb County is unlike many other major Texas counties in that it is almost exclusively the home to working families and the middle-class. Over half of all residential property values came from homes that were 2,000 square feet or below. These modest homes saw a value cut of \$1.21 million. In second place were homes that were between 2,000 and 3,999 square feet. These totaled \$5.21 billion and experienced the largest cut out of all residential property with \$1.61 million. While larger homes are becoming more common across Webb County, these saw little in the way of cuts, but it is typical for large properties to go to the ARB to lower their values, with some opting for lawsuits instead.

Initial Commercial Appeals Save \$36.20 Million in Value

In 2025, WCAD estimated that all of the commercial property in Web County was valued at \$12.02 billion, an increase of 28.8%. In response to this unprecedented spike, property owners



2025 Webb County commercial property assessment % reduction by year built



2025 Webb County office % reduction in assessed value by year built

hit back with appeals. With informal appeals in the books, 0.3% has been reduced, a savings of \$36.20 million. It should be kept in mind that most commercial savings come in the ARB hearing phase and this is just opening informal numbers. \$5.46 billion of the total value came from commercial property worth over \$5 million, which was subsequently reduced 0.4% to \$5.436 billion. Commercial properties worth between \$1 million and \$5 million contributed \$4.16 billion to the total and were also cut by 0.3%. All other categories saw minor reductions as well.

While they are the top commercial property type in most Texas counties, apartments are solidly in the No. 3 slot for Webb County. This did not stop them from having the most aggressive property tax appeals, however, and multifamily housing landed a surprising cut of 2.2%. Warehouses, the largest commercial property type according to value, saw a small reduction of 0.1%, which meant a savings of \$3.8 million. Raw land came in second place with \$3.50 billion in value but achieved no reductions. Retail saw a reduction of 0.1%, while offices dropped by 0.3%. While these are all steps in the right direction, they pale in comparison to the 2025 rise. But, they do mark the first steps in resistance, and greater numbers should be coming at the ARB level.

Like homes, most commercial property in Webb County was built in recent decades. 30% of value was built between 2001 and 2020, making it the most valuable. This category saw the largest cut at 0.8%, which was the main reason for the overall drop in commercial value across the county. 20% of value came from commercial property built between 1981 and 2000, which saw a reduction of 0.2%. One of the reasons for the large spike in value was the ascension of new construction, which now accounts for 13% of all value. While new commercial property only got a small 0.1% reduction, these are usually perfect for both ARB hearings and cost segregation. Older businesses totaled about 8%, while seeing a reduction of 0.3%.

Webb County Apartments Save the Most

While they make up a small part of the total, apartments are becoming an increasingly important part of the commercial landscape in Webb County. 2025 saw all apartment value increase by 23.4%. One major reason for this spike was a boom of over 73% thanks to new construction. 7% of all apartment value is now tied to new construction. 53% of all value comes from apartments built between 2001 and 2020, a category that saw the largest decrease of all categories, which was a 3.3% cut that resulted in a savings of \$26.48 million. Those built between 1981 and 2000 were responsible for 23% of all value and managed to get a cut of 1.5%. Older apartments built between 1961 and 1980 grabbed a reduction of 0.8%.

WCAD only had one subtype of apartments, so not much insight can be gleamed from this limited information. All apartment value was attributed to high-rises, which saw the same 2.2% reduction, or \$32.90 million cut, that was attributed to all apartments.

Small Office Cuts Help Mitigate Growth

Offices saw the smallest of the 2025 value jump, but it was still a huge 19.3%. Informal appeals

did see a lot of use and managed to stop some of the bleeding with a decrease of 0.3%, or a deduction of \$2.90 million. Like all other properties we have discussed, 2001 to 2020 created the most value, 46% in this case. Keeping with previous trends, 28% of value was built between 1981 and 2000. These two categories saw reductions of 0.2% and 0.1% respectively. New construction was able to create 9% of all value, while only being reduced by 0.1% thanks to appeals. While they only totaled 17% of all value, older offices saw a solid reduction of 0.7%.

Webb County offices are only divided into two categories. Generic office buildings were the larger of the two and secured a reduction of 0.3% to value. Medical offices were valued at a combined \$180.30 million before using appeals to get a small reduction of 0.2%.

Webb County retail experienced a value hike of an astounding 42.1% in 2025, raising value from \$831.24 million to \$1.18 billion. Early appeals and informal settlements were only able to lower this by 0.1%, but the ARB should be much better. Like all other property we have seen, the largest chunk of value, 47%, was built between 2001 and 2020. This sector of value was able to get a reduction of 0.1%. 24% of value was built between 191 and 200, while 16% was constructed from 1961 to 1980. Neither of those categories got any meaningful reductions. New construction now accounts for 7% of all retail properties but was unable to land any key reductions in the first round of settlements.

WCAD uses four categories to separate retail properties. The largest was neighborhood shopping centers, which managed the largest reduction of all, with 0.1%. In second place, single-occupancy stores likewise landed a reduction of 0.1%. Malls and community shopping centers were No. 3 and No. 4 respectively, with each seeing little initial appeal success.

Warehouses in Webb County saw a massive construction boom from 2021 to present. Now, 28% of all warehouse value is from this new construction, the highest of any property. While tiny, this made the 0.1% reduction impactful, as it still represented plenty of initial savings that can be built upon. The usual 2001 to 2020 construction period was still No. 1 at 34%, while also netting savings of 0.1%. Warehouses built between 1981 and 2000 were responsible for 31% of value yet got no real reductions.

Warehouses come in three subtypes. Generic warehouses were the largest of these, totaling \$3.30 billion. After a cut of 0.1%, this was reduced to \$3.29 billion. Mega warehouses were in second place with \$1.12 billion and received no real reductions. Mini warehouses likewise saw no cuts but did have a value of \$98.10 million.

Webb County is a Cautionary Tale, but There is Still Hope

Webb County has historically not made much use of property tax protests, a trend that is often seen in counties with mostly working-class families. Less than 10% of properties were protested as of 2023, which is tiny compared to places like Travis County that often reach or surpass one-third of all property. This has allowed WCAD to run roughshod over the people of Webb County

for the past decade. This should be a clear demonstration of why all counties should protest their taxes every year, especially those with demographics that have the most to lose.

Protests are slowly increasing, which is a good sign. Higher property values and education on the subject are pushing more people to appeal than ever before. Eventually, the taxpayers of Webb County should begin seeing real results. That is not to say that 2025 is a lost cause. The ARB hearings have yet to be held, and this is why the largest savings can often be had. This is certainly true for commercial properties, where formal appeals to the ARB are part-and-parcel with having a business in Texas. These can take months to resolve, so we should see updates soon as results come trickling in.

It is not too late to join O'Connor in 2025. Informal appeals may be done, but if you are pursuing an ARB hearing, we can give you the expert advice and representation you need. We know how best to approach the ARB to get you the best results, and have the agents, attorneys, and researchers needed to put together all of the required evidence. If you missed appealing in 2025 entirely, then we can start representing you in 2026. When you join us, we will represent you and appeal your taxes every year, so you will get a leg up on the next round of values and taxes. We are one of the largest firms in the United States and have been in business for over 50 years. Based in Houston, we know how best to take care of our clients in Texas.

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.

Patrick O'Connor, President
O'Connor

+ + +1 713-375-4128

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