

# Younger Texas Homeowners Benefit from Appeals the Most

*O'Connor discusses how property tax appeals give greater benefit to younger Texans.*

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Texas is notorious for having some of the highest property taxes in America. Recent legislation has been passed to help homeowners, with increases in the homestead exemption, in particular, can significantly reduce school taxes. Older homeowners and those with disabilities saw another boost in 2025, as the over-65 and disabled persons' exemptions each received significant increases in the amount of value they exempt. Seniors also benefit from a tax ceiling, which prevents taxes from increasing beyond their level when the homeowner reaches age 65.

While all of these benefits are great, it still leaves those younger than the cut-off date at a disadvantage when it comes to taxes. While seniors and the disabled certainly deserve protection, younger homeowners and first-time buyers do not benefit from this legislation nearly as much. However, property tax appeals know no age and can benefit any homeowner who uses them. In this article, we will discuss how younger homeowners can benefit from making appeals to make life more affordable for years to come.

## Every Homeowner Should Get a Homestead Exemption

No matter a person's age, the first step towards tax reduction as a homeowner in Texas is using a homestead exemption. This can only be applied to a primary residence, so a second home will not be able to benefit from it. Many make the mistake of not applying for a homestead



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exemption when they first buy a home or when they inherit property from a relative. This is especially true for first-time homebuyers from outside of Texas, who often do not know about the exemption. Missing out on a homestead exemption is one of the costliest mistakes a homeowner can make, though this can be corrected later with an appeal or a correction of the appraisal roll.

In 2025, the homestead exemption was taken to new heights, with it now cutting \$140,000 in value from school district taxes. One advantage that older homeowners have is that the over-65 exemption values \$60,000 and can be added to the homestead for a total of \$200,000. When coupled with the senior tax ceiling, this often means that seniors pay no school taxes whatsoever. Many counties also offer additional savings exclusively for seniors.

### Property Tax Appeals Act as an Equalizer

Because younger people do not benefit from caps or as many exemptions, other options need to be explored. Outside of exemptions, the only way to lower property values and their corresponding taxes is to use property tax appeals. Like exemptions, these will not lower tax rates, but they do operate by reducing the taxable value, which is what tax rates are applied to. In fact, appeals reduce the property value before exemptions are applied, which can often produce even greater savings. While seniors can benefit from appeals as well, many do not, as they can already count on their many advantages. This is not to say that seniors should pass on protests, as they often work to reduce taxes that exemptions do not.

### Reasons to Appeal

While exemptions are a fire-and-forget technique, protests require specific grounds. To appeal, first a taxpayer must review their notice of appraised value, mailed in late March or early April. This document contains both basic information about the home and a list of assessed values. They should carefully check all details for accuracy. If they find errors, such as an incorrect owner, missing exemptions, wrong classification, or inaccurate home size, these could unjustly raise property value and taxes. If they identify such issues, especially in newly purchased homes they should promptly file a protest with the appraisal district, citing the specific errors as their grounds for appeal.

Next, the values on the notice should be examined. Some notices will have three values, while others will just have two. The market value is what a home would sell for on the open market, as estimated by the appraisal district. Appraised value takes the market number and limits it based on regulations and statutes, and owners will often see that the appraised value lags behind the market value. Finally, there is the taxable value, which is the appraised value that has been cut down by any exemptions. If these values appear inaccurate, inflated, or seem to have experienced a large spike from the previous appraisal, then an appeal could be justified.

### Property Tax Appeals Can Create Long-Lasting Savings

While saving on a property tax bill is always a fantastic outcome, appeals can have benefits going well beyond a single year. By challenging an appraisal, the owner is helping establish the true value of the home. By establishing a baseline for years to come, they will have a solid foundation to build upon. Outside of getting a homestead exemption, this is often the first step that any new homeowner should make, as it sets the stage for future tax bills. This can be especially true if the values on the appraisal are higher than what they just bought their home for. Texas property values are predicated on the real estate market, so if they can show that they just paid less for their home than they are being taxed, they have a strong case for getting a reduction.

### The Appeal Deadline is Fast-Approaching

If a taxpayer a new homeowner or are just exploring an appeal, as thousands of Texans are every year, then they might not be aware of the appeal deadline. The property appeal deadline is scheduled for 30 days after the notice of appraised value is mailed, or May 15, whichever is later. Unlike some other deadlines, the final appeal day is often final, with no option to extend or to try and fix issues later. This makes it vital to check the appraisal and file before the deadline. A taxpayer will also need to gather evidence to prove their case, which can vary depending on what they wish to challenge their appraisal on.

#### 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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