

Texas Property Tax Appeals Still Help Seniors

O'Connor discusses how Texas property tax appeals still help seniors.

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Thanks to massive exemption reforms over the past few years, senior homeowners are paying less in school taxes than ever before. By combining the standard homestead with the over-65 exemption, venerable Texans can significantly reduce, and in some cases eliminate, school taxes. While this is great for seniors, they still face taxation elsewhere that can also be addressed.

One of the best ways to supplement any exemption is to use property tax protests. These work alongside exemptions to further reduce taxable value. This means that seniors can see a strong benefit from appealing their taxes, saving even more money at the end of the day. O'Connor will explore how appeals can help seniors win back some of their hard-earned money.

2025 Exemption Overhaul

Before going into appeals, we need to cover how seniors can benefit from exemptions. In 2025, major legislation was passed that enhanced the homestead exemption for everyone. Originally shielding \$100,000 of home value from school property taxes, the 2025 upgrade moved this to \$140,000. While any Texas homeowner could benefit from this, seniors got an even better option. Separated from the homestead is the over-65 exemption, which offers a true boon to seniors. Originally, this removed \$10,000 in value from school taxes, but the 2025 enhancement changed this to \$60,000. Best of all, the homestead and over-65 exemption can be combined, equaling a total reduction of \$200,000. In many cases, this eliminates school taxes entirely.

Other Taxes Avoid Exemptions

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While school taxes have traditionally been the largest property tax burden by far in Texas, they are certainly not the only ones. Tax rates are levied by dozens of taxing bodies across every county. Since Texas has no income tax, these bodies rely exclusively on the taxes from residential and commercial real estate. These bodies cover a wide variety of government services, including hospital districts, emergency services, and local colleges. Many of these taxes are not covered by exemptions. So, while school district taxes may be eliminated or heavily reduced, these can still be just as high as they always were. The one saving grace is that most homestead properties are subject to a 10% annual cap, which stops taxable value from increasing more than 10% in a given year.

County Taxes Can Vary Heavily

Depending on the county, a homestead or over-65 exemption may lower taxes from the county as well. For instance, in Harris County, the homestead exemption shields 20% of taxable value from most county taxes. County taxes cover a wide variety of taxing bodies, including police, flood control, waste management, and more. This optional exemption is not always used, however, and not all counties will offer one. The same goes for the over-65 exemption, which can be applied, but is not universally so. Even if optional exemptions are used for county taxes, the cut is much lower than that seen for school district taxes.

MUD Taxes Often Lack Exemptions

Many counties in Texas rely on municipal utility districts (MUDs) to handle issues such as water and sewage. Like county taxing bodies, MUDs can opt in to provide senior and homestead exemptions, though they rarely do. Because many, especially in urban counties like Harris, Travis, and Dallas, do not offer exemptions, MUD taxes can be among the highest property taxes, a spot previously taken by school districts before the massive exemption reforms. Many MUDs will only use one optional exemption, but not the other. For instance, one district might not use the homestead exemption, but will give credit for the over-65 one. This could easily be a difference of hundreds or even thousands of dollars.

Appeals Can Universally Lower Taxes

Property tax protests do not lower taxes directly, but rather target property values. Property values are used as the base value on any tax bill, which is then multiplied by tax rates from all taxing bodies. By reducing the value of a property, its overall tax burden usually falls. This reduction is applied to a piece of real estate before exemptions are applied, meaning these appeals can lower the total amount before it is reduced further by exemptions. No matter the taxing body, all of them use the same values. This makes a successful protest something of a universal exemption.

There does need to be a cause for an appeal; one cannot simply be filed because a taxpayer

feels their taxes are too high. Instead, appeals can be applied in cases where a home is over appraised. Appraisal districts often operate on older market data and assess homes as being part of a real estate trend that no longer exists. This means that many homes are simply valued too high, which can be proven by a protest. In other cases, a home is appraised higher than its neighbors with similar attributes, which is a violation of the Texas Constitution, as equal appraisal is a requirement. Finally, factual issues can be addressed, such as a property being measured as larger than it actually is, missing exemptions, the incorrect number of rooms, or nonexistent improvements. In all of these scenarios, a taxpayer can see their values reduced significantly.

The Appeal Deadline is Coming Soon

In Texas, there is a single deadline for appeals to be filed. All taxpayers receive a notice of appraisal in late March or early April. This contains all of the important data on a property, and should be reviewed when received. One thing to keep in mind is when the notice was mailed. Under Texas law, the taxpayer has 30 days after the notice was mailed, or May 15, whichever is later. Since most notices are sent on time, the universal deadline is May 15, but there is wiggle room for late notices. The notice will often have the appeal deadline on it as well.

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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