

To Harvey flood victims, here are some programs that may be very helpful:

My company, O'Connor & Associates, is rolling out a couple of programs for Hurricane Harvey flood victims. There are two different programs. One is to benefit you on the property tax side and the other will likely generate a federal income tax refund.

1. The **Property Tax Reduction Program** is FREE and available to anyone flooded by Harvey. *Please tell all of your neighbors!* The PTR Program will report flood damage to appraisal districts as soon as possible, in an attempt to reduce the 2018 property tax burden on flood victims. You can sign up here: <http://www.poconnor.com/harvey-trp-signup/>

****If you do nothing else, please enroll in this (FREE) program. This may save you from fighting with the appraisal district come May when they decide to disregard the fact that thousands of homes flooded and they still value your property as if nothing happened.** And it does not auto-enroll you as an O'Connor Property Tax Client. This is really free with no strings attached. Don't worry, we will email you and ask if you want to become a client though later 😊

- The appraisal districts will likely not include the flood damage in the valuation of affected properties. This will result in a massive overvaluation of flooded properties for the 2018 property tax year. (YES! THIS HAPPENED THE LAST FLOOD)
- Appraisal districts will rely on self-reporting of flood damage by properties owners, placing the burden on them to report their flood damage. Most property owners will not be aware of this requirement in order to receive fair valuation.

P.S. property taxes are the LAST thing on your mind right now but it will hit you hard when you get your property tax bill next spring if this happens.

2. The **Federal Tax Refund Program** will coordinate with 3rd parties to get flood victims a federal income tax refund that they will most likely be eligible to receive, given the extent of their flood damage and insurance coverage. The FTRP will be a turn-key, done-for-you, federal tax refund assistance program. *OK, tell all your neighbors about this one too.* Sign up here: www.poconnor.com/harvey-tax-refund-program
 - Property owners without flood insurance will receive the highest tax refund/benefits, but those with flood insurance **may still be eligible** for a federal income tax refund.

- This program is the quickest way for flood victims to get cash for their repairs. The IRS is reportedly sending refund checks in less than 1 month. On our website link above, there's a link to the IRS regulations page.
- O'Connor is eliminating the time it will take for flood victims to research the IRS regulations, coordinate with a tax preparer (or do it on your own if you want), get a property appraisal, and properly submit the required documents and information to the IRS for an amended tax return.
- You can call our office if you want a quote for the estimated tax savings and our fee. It will be a flat fee, but it won't exceed 10% of the tax savings. If you want a quote or further details, call 832-917-0508.

Let me know if you have any questions. We've been planning these programs for the past month and really want to help out as many people as we can.

If you do sign up, please do let me know about your experience. Obviously, if you have a bad experience I want to know so we can improve the process.

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Call (713) 290-9700 to get started
or get your questions answered

Harvey Property Tax Reduction Program

No-Cost Property Tax Assistance for Hurricane Harvey Victims



If your house or commercial property flooded, and you do not notify the appraisal district, your property will be valued as though it did not flood.

The Harvey Property Tax Reduction Program will assist you as a flood victim with reporting your property damage to the appraisal districts.

The O'Connor philosophy is to ensure that all property owners are treated fairly by the Appraisal Districts.

Why this is important to you?

- ▼ The appraisal district will rely on “self-reporting” of your flood damages at the time of valuation.
- ▼ The appraisal district will not assume, or have knowledge, that a property was flooded during Hurricane Harvey and post-storm flooding.
- ▼ The 2018 property value will not reflect a change in property value due to any impact by Harvey and the appraisal district will value it based on market value and therefore will be unequally appraised.

O'Connor will take 3 steps to ensure this doesn't happen:

1. O'Connor will report the damage for you to your appraisal district.
2. After January 1, 2018, O'Connor will consult with you to determine if the repairs have been completed (or not) and at that point determine what needs to be reported to the appraisal district, if anything.
3. When the value notices go out (mid-March through May), O'Connor will review the 2018 property record data and contrast it to the 2017 property record data. We will check the appraisal district's code for any excessive values placed on repairs or inappropriate changes to condition. Inappropriate values/changes to condition can overvalue property by 20 to 50%.

FREE Preliminary Analysis for Harvey Federal Tax Refund

- ▼ The IRS tax code includes regulations that allow you to deduct disaster area losses and you can claim the loss you've experienced on your tax return.
- ▼ Depending on your situation, you may qualify for a tax refund. You can take steps to get your refund now and use the cash to begin your property repairs sooner than later.
- ▼ Our experience is that you'll see a 50:1 to 100:1 return and you can get a FREE Preliminary Analysis to see the estimated savings.

ENROLL TODAY FOR FREE!

713.290.9700 | www.HarveyTaxReduction.com





Call 833-AID-4-HARVEY to get started
or get your questions answered

Harvey Federal Tax Refund Program

Coordinating Federal Income Tax Relief for Hurricane Harvey Victims



If your house or commercial property flooded, you may qualify for a federal income tax refund.

The Harvey Federal Tax Refund Program will coordinate and assist you as a flood victim with getting you a refund from the IRS.

O'Connor has been helping Texans reduce their property taxes since 1974.

Call us now
833-AID-4-HARVEY



Potentially recover all federal income taxes paid in 2016 and you may get the money in less than a month!

- ▼ The IRS tax code § 165 includes regulations that allow you to deduct casualty losses, such as damage to your home due to flooding from Hurricane Harvey. You can claim the loss you've experienced on your tax return.
- ▼ Depending on your situation, you may qualify for a tax refund. You can take steps to get your refund now and use the cash to begin your property repairs sooner than later.


O'Connor will help you get your refund in 2 steps:

1. Regardless of flood insurance coverage, we will work with you on your unique situation .
2. We will then coordinate the property appraisal and amended tax return for a turn-key, painless process.

No Tax Savings, No Fee. GUARANTEED!

- ▼ Our fee is a flat fee but will NOT exceed 10% of your resulting tax reduction. Most importantly, we get paid only when you get paid.

Get started immediately at
Aid4Harvey.com



833-AID-4-HARVEY | www.Aid4Harvey.com