



Central Texas Flood Responses and Resources for Homeowners

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Table of Contents

Federal Response and Resources:	1
State Response and Resources:	2
Local Response and Resources:	3
Donation Opportunities:	4

Federal Response and Resources:

President Trump signed a [Major Disaster Declaration](#) for areas of Central Texas impacted by recent floods on July 6, 2025. The declaration is retroactive to July 2, 2025, meaning households impacted by flooding from July 2 onwards are eligible for federal disaster relief. The Declaration was [amended](#) on July 14, [July 21](#), and [July 30](#). Currently, the counties which are eligible for federal disaster relief are: Burnet, Coke, Concho, Edwards, Guadalupe, Hamilton, Kendall, Kerr, Kimble, Lampasas, Llano, Mason, McCulloch, Menard, San Saba, Tom Green, Travis, Real, Reeves, Schleicher, Sutton, and Williamson counties.

Tax Filing Deadlines for Impacted Areas: *On July 10, 2025, [H.R. 517 Filing Relief for Natural Disasters Act](#) passed through both chambers of Congress and was signed by the President on July 24, 2025. This bill gives a 120-day tax filing deadline extensions to all households impacted by a disaster. The disaster must be declared by a state’s governor, and approved by the Secretary of Homeland Security. Eligible households must be in a jurisdiction listed either in the governor’s disaster declaration, or the President’s Major Disaster Declaration.*

What this means is, so long as Secretary Noem approves Governor Abbott’s request for an extension of tax filing deadlines, Texans impacted by the recent flooding can expect a 120-day extension on their tax filing deadlines. Governor Abbott must first request the exemption.

Central Texas Floods Landing Page: FEMA’s landing page for information and assistance for the Central Texas Floods.

- <https://www.fema.gov/disaster/4879>



- Disaster Designated Areas: FEMA’s map of counties designated as disaster areas, and thus eligible for federal assistance.
 - <https://www.fema.gov/disaster/4879/designated-areas>
- HUD Housing Counselors: HUD housing assistance service available to households impacted by the Central Texas Floods.
 - <https://www.hudexchange.info/programs/housing-counseling/customer-service-feedback/>
- Federal Referrals: FEMA’s list of state and local resources for further disaster assistance.
 - <https://www.fema.gov/assistance/individual/disaster-survivors/state-local-referral-lists/texas>
- FEMA Disaster Recovery Center Locator: Enter your address to find the nearest FEMA-run disaster recovery center, with staff on hand to assist with navigating recovery resources.
 - <https://egateway.fema.gov/ESF6/DRCLocator>
- USDA Assistance: Information on assistance being offered by the US Department of Agriculture.
 - <https://www.usda.gov/about-usda/news/press-releases/2025/07/10/secretary-rollins-continues-expedite-federal-disaster-assistance-central-texas-flood-victims>
- US Small Business Administration Assistance: Information on assistance loans for homeowners impacted by the floods.
 - <https://www.sba.gov/funding-programs/disaster-assistance/texas-floods>

State Response and Resources:

The state legislature was already scheduled to go into a special legislative session on July 21, and [Governor Gregg Abbott has added flood mitigation](#) to the agenda of legislative items to be discussed, and lawmakers have agreed to discuss relief for communities impacted by the floods.

- Governor Abbott’s Disaster Declaration: A State of Disaster has been declared by the Governor for Bandera, Coke, Comal, Concho, Gillespie, Kendall, Kerr, Kimble, Llano, Mason, McCulloch, Menard, Reeves, San Saba, and Tom Green Counties.
 - https://gov.texas.gov/uploads/files/press/DISASTER_Hill_Country_flood_IMAG E_07-04-2025_2.pdf
 - Governor Abbott added Guadalupe, Kimble, Menard, and McCulloch counties to the state disaster declaration on [July 23](#).
- Texas Disaster Portal: Texas Department of Emergency Management’s portal for Central Texas Flooding information and resources.
 - <https://tdem.texas.gov/disasters/july-flooding-25-0026>



- Individual State of Texas Assessment Tool (iSTAT) Damage Surveys: Online webportal for Texans to submit damages and losses to residential property to the state.
 - <https://damage.tdem.texas.gov/>
- Texas Department of Insurance: Assistance on filing claims and avoiding scams.
 - <https://www.tdi.texas.gov/consumer/storms/recoverytips.html>
- Debris Removal and Drinking Water Guidance: General guidance from the Texas Commission on Environmental Quality.
 - <https://www.tceq.texas.gov/response/floods>
- Report Missing Loved Ones: Governor Abbott has opened a hotline and email address to report missing loved ones to search and rescue teams.
 - 830-258-1111, kerrvillemissing@dps.texas.gov
- Insurance Claims Tips: Texas Department of Insurance tips on filing claims for individuals impacted by the recent floods.
 - <https://www.tdi.texas.gov/blog/insurance-claim-tips-for-texas-flood-victims.html>
- Unemployment Assistance: The Texas Workforce Commission has been authorized to provide assistance to individuals impacted by the recent flooding.
 - <https://gov.texas.gov/news/post/governor-abbott-announces-disaster-unemployment-assistance-for-texas-flooding> and <https://gov.texas.gov/news/post/governor-abbott-announces-additional-counties-eligible-for-disaster-unemployment-assistance-for-texas-flooding> and <https://www.twc.texas.gov/programs/unemployment-benefits/disaster-unemployment-assistance>
- Texas State Affordable Housing Commission: Information on emergency shelter assistance and other assistance available to impacted residents.
 - <https://www.tsahc.org/news/article/central-texas-flood-resources>
- Texas Health and Human Services Assistance: Information on assistance from the Texas Department of Health and Human Services.
 - <https://www.hhs.texas.gov/services/disaster-assistance/receiving-disaster-assistance>

Local Response and Resources:

Local officials and first responders are themselves removing debris in order to assist with search and rescue efforts: <https://www.ksat.com/news/local/2025/07/09/kerrville-officials-outline-recovery-plans-after-deadly-july-4-floods-focusing-on-infrastructure-and-debris-removal/> and <https://www.texastribune.org/2025/07/10/texas-floods-kerr-county-search-recovery-debris-removal/>.



- Kerr County, Texas Homepage: The County is posting updates on flood response and information on donation opportunities on its website.
 - <https://kerrcountytexas.gov/#gsc.tab=0>
- Information on shelters and reunification centers.
 - <https://www.kens5.com/article/weather/shelters-hill-country-devastating-flooding-kerrville-ingram/273-c9e12b74-87c1-4c3d-9b74-1f6c67b0bdf7>
- Airbnb Emergency Housing Assistance: Airbnb is working with federal, state, and local officials to provide emergency housing to individuals impacted by recent flooding.
 - <https://news.airbnb.com/airbnb-org-provides-free-emergency-housing-to-people-impacted-by-flooding-in-central-texas/>
- Kerrville, Texas Response Efforts: Details on local-level response/relief efforts for residents of Kerrville, Texas.
 - <https://www.kerrvilletexas.gov/DocumentCenter/View/47619/Press-Release---Flood-relief-coordination-volunteer-information-and-community-resources>
- Kerrville Pets Alive: Search and rescue assistance for pet owners.
 - <https://kerrvillepetsalive.com/>
- Kerr County Debris Removal Guidelines: Information on current debris removal rules and assistance.
 - <https://legacy.co.kerr.tx.us/notices/docs/2025-07%20-%20Debris%20Removal.pdf>
- Travis County, Texas Flood Landing Page: Landing page for information on cleanup and recovery efforts in Travis County.
 - <https://flood-impacts-july-2025-traviscountytexas.hub.arcgis.com/#General>
- Travis County, Texas Debris Removal: Information on debris removal sites in Travis County.
 - <https://flood-impacts-july-2025-traviscountytexas.hub.arcgis.com/#debrispickup>
- Tom Green County Flood Resources: Resources for county residents impacted by flooding.
 - <https://www.tomgreencountytexas.gov/page/article/164>
- Williamson County Flood Resources: Resources for county residents impacted by flooding.
 - <https://www.wilcotexas.gov/1758/July-5-Flood-Recovery>

Donation Opportunities:

- Kerr County Flood Relief Fund:
https://cftexashillcountry.fcsuite.com/erp/donate/create/fund?funit_id=4201
- American Red Cross: <https://www.redcross.org/local/texas/central-and-south-texas.html>



- Austin Pets Alive: <https://www.austinpetsalive.org/blog/helping-our-neighbors-affected-by-devastating-floods-in-kerr-county>
- Kerrville Pets Alive: <https://kerrvillepetsalive.com/>
- Salvation Army: https://give.helpsalvationarmy.org/give/166081/#!/donation/checkout?c_src=WebsiteUS&c_src2=HeroFlooding
- United Way: <https://www.uwtexas.org/floodrelief>
- Other Donation Opportunities: <https://www.cbsnews.com/texas/news/where-to-donate-help-central-texas-flood-recovery/>