

# PROTEST PROPERTY TAXES

*A helpful guide*

If you're reeling from the sticker shock of this year's property appraisal notice, you may be considering challenging the appraisal. You could hire a firm to handle the challenge for you; typically they only get paid if they succeed in cutting your taxable value. Or you could handle the challenge yourself. Here's how the process works:



**APPRAISAL > NOTICES SENT > PROTEST FORM > INFORMAL MEETING > HEARING > ARBITRATION**

## YOUR HOME VALUE STARTS HERE:

### JANUARY 1ST

The appraised value of your home is based on its current condition and its potential sell-price at that time. Keep in mind, the appraisal district arrives at this value by calculating the market value of your property. Your home's condition on Jan.1 is key as you look at factors that may affect the value. Any damage or improvements after this date – say, a tree that falls on your roof in March, or the new bathroom you added in May – won't affect the taxable value of your home this year.

## THE ENVELOPE, PLEASE:

### LATE APRIL / EARLY MAY

A piece of mail arrives from the appraisal district, telling you the value of your home for tax purposes. Look over the numbers carefully. If your property is not described correctly or if the value looks to be odd, you can protest it.

## STEP #1:

### FILE THIS FORM BY MAY 15

This is the usual deadline for filing a "Notice of Protest" of your appraised value; if the date falls on a weekend, the notice can be filed on the next business day. There are several options available to file your protest. You can use the form on the back of the "Notice of Appraised Value" that you received from the appraisal district, since it already has your account information printed on it. Another option is to file your protest online.

The benefit of online protesting is that appraisal district staffers can review your information and decide whether to offer you a settlement, potentially without you having to attend a hearing at all. As you're filling out the form, pay particular attention to the step in which you check off the box or boxes stating *the reason for your protest*. Your choices here will affect what kind of evidence you can present later on. If the district had listed the wrong square footage for your home, for instance, be sure to check "property description is incorrect." If you think your value is out of step with similar homes, make sure to mark "value is unequal compared with other properties".

For typical homeowners challenging their appraisal, the Texas Comptroller's office suggests checking "value is over market value" and "value is unequal compared with other properties". That will allow you to present the widest types of evidence and preserve your full appeal rights.

## WHERE TO FILE?

File the form and all supporting documentation with the appraisal district office in each county in which the property is located of the year for which the exemption is requested.

**DO NOT** file your application with the Texas Comptroller of Public Accounts.

### Central Texas

#### BASTROP COUNTY

512-303-1930  
[www.bastropcad.org](http://www.bastropcad.org)

#### BLANCO COUNTY

830-868-4013  
[www.blancocad.com](http://www.blancocad.com)

#### BURNET COUNTY

512-756-8291  
[www.burnet-cad.org](http://www.burnet-cad.org)

#### CALDWELL COUNTY

512-398-5550  
[www.caldwellcad.org](http://www.caldwellcad.org)

#### HAYS COUNTY

512-268-2522  
[www.hayscad.com](http://www.hayscad.com)

#### LEE COUNTY

979-542-2640  
[www.leetax.org](http://www.leetax.org)

#### TRAVIS COUNTY

512-834-9138  
[www.traviscad.org](http://www.traviscad.org)

#### WILLIAMSON COUNTY

512-930-3787  
[www.wcad.org](http://www.wcad.org)

### Gulf Coast

#### HARRIS COUNTY

713.957.7800  
[www.hcad.org](http://www.hcad.org)

#### LIBERTY COUNTY

936.336.5722  
[www.libertycad.com](http://www.libertycad.com)

#### MONTGOMERY COUNTY

936.756.3354  
[www.mcad-tx.org](http://www.mcad-tx.org)

#### BRAZORIA COUNTY

979.849.7792  
[www.brazoriacad.org](http://www.brazoriacad.org)

#### FORT BEND COUNTY

281.344.8623  
[www.fbcad.org](http://www.fbcad.org)

#### GALVESTON COUNTY

866.277.4725  
[www.galvestoncad.org](http://www.galvestoncad.org)

#### WALLER COUNTY

979.826.7620  
[www.waller-cad.org](http://www.waller-cad.org)

#### CHAMBERS COUNTY

409.267.3795  
[www.chamberscad.org](http://www.chamberscad.org)

STEPS 2 & 3 ON NEXT PAGE >>>

## STEP 2:

### MEET WITH THE APPRAISER BY JUNE 1

Once you've filed your "Notice of Protest," the Travis Central Appraisal District will send you a letter with two dates: an informal meeting with an appraisal staffer and your formal hearing date with the Appraisal Review Board (ARB), a group of independent residents appointed to hear these challenges. During the informal meeting, the staffer will review the numbers with you. Bring all of your documentation: information on comparable homes (records are available on the appraisal district's website), an independent appraisal if you recently refinanced your house, or photos, repair estimates, and other records showing damage that may devalue your home. Once you and a staffer have gone through the supporting documents, the district may offer to reduce your value by a certain amount. If you're satisfied, you can accept the offered value reduction. If not, keep your date with the ARB. Before that hearing, you are entitled to see all of the information the district appraisers plan to present. Be sure to contact the appraisal district to request those documents. In Travis County, typically two weeks pass between the informal meeting with staff and the ARB hearing. In Williamson and Hays counties, that meeting with a staffer usually happens the same day as the ARB hearing. Either way, the same process applies: if you're satisfied with the outcome after meeting with the staffer, you can forego the ARB hearing.

## STEP 3:

### THE BIG DAY

If you take your case to the ARB, come prepared and expect a rapid-fire proceeding. The entire hearing will likely take

15 to 30 minutes. In that time you will be placed under oath and given a chance to present any evidence or witnesses supporting your case. You must conclude by stating the figure you believe your property is worth. Someone from the appraisal district will likely question you and provide additional evidence. You will have the opportunity here to question the appraiser or any witnesses presented by the appraisal district. Members of the ARB can ask clarifying questions, too. Finally, both you and the ARB will make your closing arguments. At this point, be sure to reiterate your goal valuation and why you believe it to be so. The three-member panel will discuss the case and reach a recommended value. You will receive a certified letter in the mail with the decision.

## STILL NOT SATISFIED?

You still have recourse if you are not satisfied with the ARB's decision. If your property is valued at less than \$1 million, or if it's your homestead, regardless of value, you can take your case to binding arbitration. There is a dedicated form for this procedure as well and this form will need to be filed within 45 days of receiving the ARB's decision. This process will cost \$500 and all but \$50 will be refunded to you if you prevail. There are two alternatives to arbitration. The first option is to take your appeal to the State District Court - this challenge must be filed within 60 days of receiving the ARB's decision and will likely require legal aid. The second alternative is, for properties valued over \$1 million, you may file an appeal with the State Office of Administrative Hearings - this appeal must be filed within 30 days of receiving the ARB's decision.

## Rules of the Road

### DO

- Come armed with a specific value you believe your home to be worth, and the documentation to support that figure.
- Request in advance the documentation the appraisal district compiled to calculate its appraisal of your property.

Examine the comparable homes used to determine your property's value. See whether differences in property size, home upgrades or proximity to a busy road, for instance, might make those properties a poor comparison for your home.

### DON'T

- Complain about how you can't afford your taxes. The appraisal district doesn't set the tax rate; they only decide what your home is worth for tax purposes.
- Give a long, rambling presentation filled with generalizations. Be specific and provide the documentation to support your argument.



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