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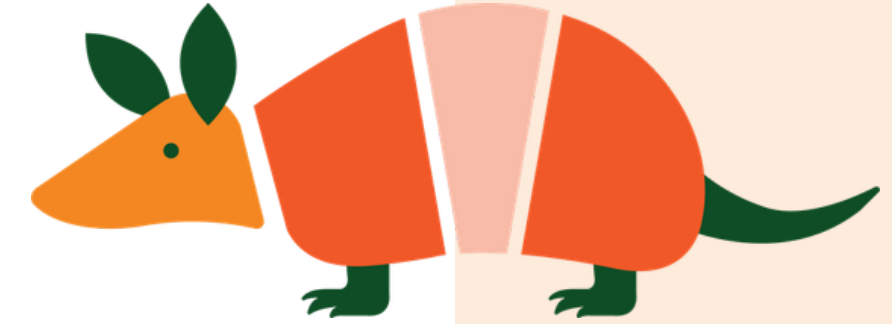
# HOW TO PROTEST YOUR PROPERTY APPRAISAL

**PRESENTED BY UNLOCK MLS & ABOR**

Curriculum created with the help of Bob McKenna and Peter Grabowski from [ProtestingPropertyTaxes.com](https://www.protestingpropertytaxes.com)

**#DATADRIVINGDREAMS**

# Topics



- **OVERVIEW OF OUR LOCAL PROPERTY TAX SYSTEM**
  - Key Players
  - Key terms and Documents
    - Notice of Appraised Value, Homestead Exemptions & Other Appropriate Exemptions, & Appraisal Caps
  - Key Dates
- **OVERVIEW OF THE PROTEST PROCESS**
  - What type of protest is allowable?
  - How to Protest Your Tax Appraisal in Travis County
  - Need to Knows
- **BUILDING YOUR CASE**
  - Methods for Appraising Properties
  - Gathering Evidence
- **18 TIPS ON HOW TO AVOID LOSING**



# Our Local Property Tax System

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# Texas' Local Property Tax System

## OUR LOCAL PROPERTY TAX SYSTEM

The Texas local property tax is assessed, collected, and used locally, making it the largest funding source for community services like public schools, city streets, county roads, police, fire protection, and other vital programs.



### PROPERTY VALUE

- Set by the County Appraiser
- Influenced by the real estate market



### TAX RATE

Set annually by local taxing authorities



### TOTAL PROPERTY TAX DUE



# Key Players

## OUR LOCAL PROPERTY TAX SYSTEM



### APPRAISAL DISTRICT

(TCAD)

- Determines Property Values
- Sends out Notices of Appraised Value
- Handles protests
- Administers exemption & deferral applications



### TAXING ENTITY

(CITY, SCHOOL DISTRICT, COMMUNITY COLLEGE, ETC.)

- Adopts Budgets
- Determines tax rates
- Provides community services



### TAX ASSESSOR COLLECTOR

(TRAVIS COUNTY TAX OFFICE)

- Calculates and distributes property tax bills
- Collects property tax payments

# Notices of Appraised Value

## OUR LOCAL PROPERTY TAX SYSTEM



TCAD sends out yearly notices of appraised value each spring, which contains three important values:

**1. MARKET VALUE:** WHAT YOUR PROPERTY WOULD SELL FOR.

- Reflects what is indicated by the market based off similar properties sold in the last year.
- Refreshes on January 1st of each year.

**2. NET APPRAISED VALUE:** PROPERTY VALUE AFTER HOMESTEAD EXEMPTION AND OTHER APPROPRIATE PARTIAL EXEMPTIONS ARE APPLIED.

- Properties with a homestead exemption are eligible for net appraised value limitation.
- Appraisal caps limit the year-to-year increase in the appraised value of a homesteaded property to 10% unless changes to the property create new value (like a new building, pool, etc.).
- Each year, your net appraised value is a calculation of whichever is lower, either last year's assessed value plus 10%, or the current market value.

**3. TAXABLE VALUE:** NET APPRAISED VALUE MINUS ANY OTHER EXEMPTION AMOUNTS

- Value used to calculate your property taxes.

# Example Notice of Appraised Value Letter

## OUR LOCAL PROPERTY TAX SYSTEM

Dear Property Owner:

We have appraised the property listed above for the tax year 2024. As of January 1, our appraisal is outlined below.

Market Value		Net Appraised Value (Includes Homestead Limitation if Applicable)	
650,769		454,543	

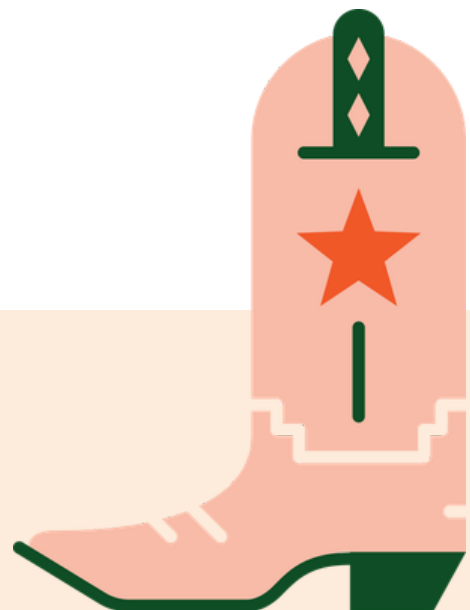
Taxing Unit	2023 Exemption	2023 Exemption Amount	2024 Exemption	2024 Exemption Amount	Exemption Amount Change	2023 Taxable	2024 Taxable	Freeze Year and Ceiling
AUSTIN COMM COLL DIST	HS	5,000	HS	5,000	0	408,221	449,543	
AUSTIN ISD	HS	100,000	HS	100,000	0	313,221	354,543	
CITY OF AUSTIN	HS	82,644	HS	90,909	8,265	330,577	363,634	
TRAVIS COUNTY	HS	82,644	HS	90,909	8,265	330,577	363,634	
TRAVIS COUNTY HEALTHCARE DISTRICT	HS	82,644	HS	90,909	8,265	330,577	363,634	

If your tax appraisal has increased more than \$1,000 from last year, the Travis County Appraisal District must send a letter called the "Notice of Appraised Value."

### A Breakdown of Your Property's Values

Appraisal Information	Last Year's - 2023	Proposed - 2024
Market Value of Building & Other Structures	237,933	200,769
Market Value of Non Ag/Timber Land	450,000	450,000
Market Value of Ag/Timber Land	0	0
Market Value of Personal Property/Minerals	0	0
Total Market Value	687,933	650,769
Productivity Value of Ag/Timber Land	0	0
Appraised Value	687,933	650,769
Homestead Value Limitation	274,712	196,226
Circuit Breaker Value Limitation	0	0
<b>Net Appraised Value (Possible Homestead or Circuit Breaker Limitations)</b>	<b>413,221</b>	<b>454,543</b>
Exemptions (DV - Disabled Vet; DP - Disabled Person; HS - Homestead; OV65 - Over 65)	HS	HS

\*The Net Appraised Value of properties with a homestead exemption is limited to the lower of last year's net appraised value plus 10% or the current market value. (Texas Property Tax Code, Section 23.23). The Net Appraised Value of real properties without a homestead exemption and whose value is less than \$5 million is limited to the lower of last year's net appraised value plus 20% or the current market value. (Texas Property Tax Code, Section 23.231)



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# Important Dates



DATE	EVENT
January 1	Property values are set (Note: If your home appreciates in value between January 1 and the date you receive your Notice of Appraised Value, you cannot be taxed on those improvements.)
Mid-April	Notices of Appraised Value are sent out (typically by April 15, or shortly thereafter)
April 30	Deadline to File for Exemptions (Note: Property owners can file for a late application up to two years later)
May 15	Deadline to file a protest
July 25	Certification of appraisal roll (Note: Deadline can be extended under certain circumstances)
August/September	Tax rates set
October	Property tax bills begin to be mailed out
November	Voter approval elections are held
January 31	Property tax bill payments due

# General Homestead Exemption

## OUR LOCAL PROPERTY TAX SYSTEM

Homestead exemptions let homeowners subtract a portion of their home market value from the amount that is taxed by cities, counties and other entities that collect taxes.

Your "homestead" can be any single residence that is considered your permanent address, including attached units like condos.



**Learn more and apply  
for exemptions HERE!**

### **TRAVIS COUNTY**

Maximum 20% of appraised value

### **CITY OF AUSTIN**

Maximum 20% of appraised value

### **PUBLIC SCHOOL DISTRICTS**

\$140,000 exemption

### **AUSTIN COMMUNITY COLLEGE**

\$5,000 exemption or 1% of appraised value  
(whichever is greater)

### **TRAVIS COUNTY HEALTHCARE DISTRICT**

Maximum 20% of appraised value

# Other Homestead Exemptions

## OUR LOCAL PROPERTY TAX SYSTEM

### PERSON AGE 65 OR OLDER (OR SURVIVING SPOUSE) EXEMPTION

- An additional \$60,000 Exemption
- Freezes School District Taxes

### DISABLED PERSON (OR SURVIVING SPOUSE) EXEMPTION

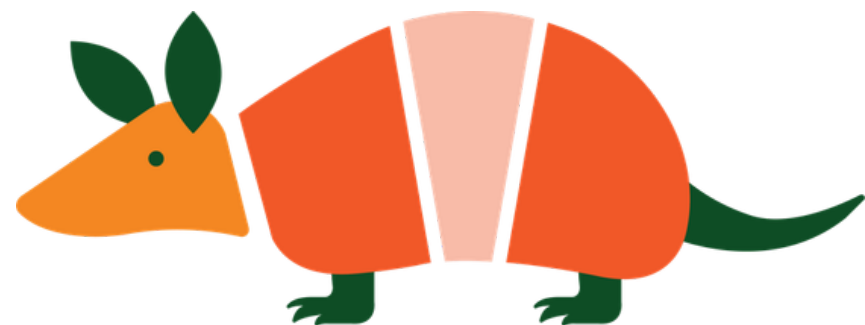
- Exemption varies by taxing entity

### DISABLED VETERAN (OR SURVIVING SPOUSE) EXEMPTION

- Exemption varies from \$5,000 to \$12,000 depending on disability.

### 100% DISABLED VETERAN (OR SURVIVING SPOUSE) EXEMPTION

- 100% Exemption from Property Tax



Learn more and apply  
for exemptions **HERE!**



# How to Apply for Homestead Exemptions

## OUR LOCAL PROPERTY TAX SYSTEM

- Exemption applications can be submitted by mail, online, or in person to the TCAD office (850 East Anderson Lane Austin, TX 78752).
- Action on your application will occur within 90 days from the date it is received. If you do not qualify, you will be notified and offered an opportunity to protest this decision.
- **Deadline to apply is: April 30**

**Homeowners MUST  
apply for exemptions  
to receive them!**

Learn more and apply  
for exemptions **HERE!**





# The Protest Process

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# Overview of the Protest Process

HOW TO PROTEST YOUR TAX APPRAISAL IN TRAVIS COUNTY



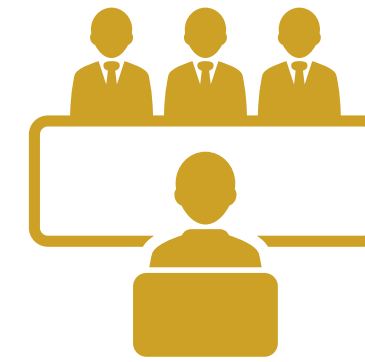
**NOTICE OF  
APPRAISED VALUE**



**FILE  
PROTEST**



**INFORMAL  
HEARING**



**FORMAL  
HEARING**



**ARBITRATION OR  
DISTRICT COURT**



# What Can I Protest?



- **Excessive value** | If you believe the market value the appraisal district placed on your property is too high.
- **Unequal appraisal** | If you believe the appraisal district appraised your home at a higher proportion of its value than most properties.
- **Failure to grant exemptions** | If you believe the appraisal district denied a special appraisal or incorrectly denied or modified your exemption application.
- **Failure to provide notice** | If the appraisal district failed to provide you with the required notices.

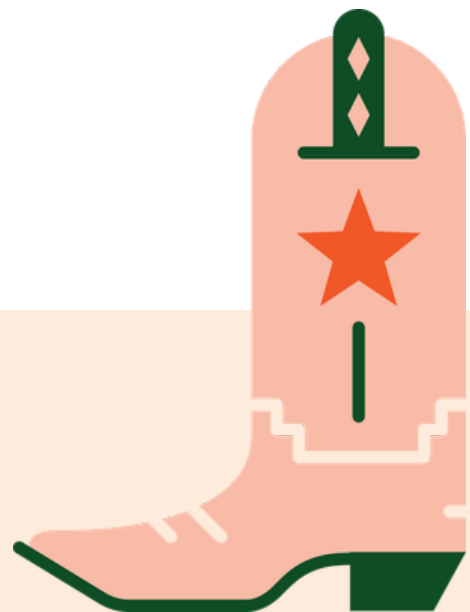
# Getting Started

## HOW TO PROTEST YOUR TAX APPRAISAL IN TRAVIS COUNTY

You can initiate a protest online, by mail, or in person. Filing online is the easiest and fastest way to initiate and manage your protest.

Travis County has an informal protest process before a formal hearing in front of the Appraisal Review Board (ARB). If you don't receive an adjustment you're happy with from this informal meeting, you can proceed with a formal presentation with the ARB.

**Roughly 70% to 90% of protests are resolved before going through the formal process.**



# Online Submission

## HOW TO PROTEST YOUR TAX APPRAISAL IN TRAVIS COUNTY



### 1. Create a TCAD portal account

Manage your protest, upload evidence, and handle settlement offers through an online account.

### 2. Add your property to your account

You will need the PIN number found on your Notice of Appraised Value.

### 3. File your protest.

### 4. Request & review TCAD's Evidence Packet

You can access and download your TCAD Evidence Packet on your TCAD portal.



Create your TCAD Account **HERE!**

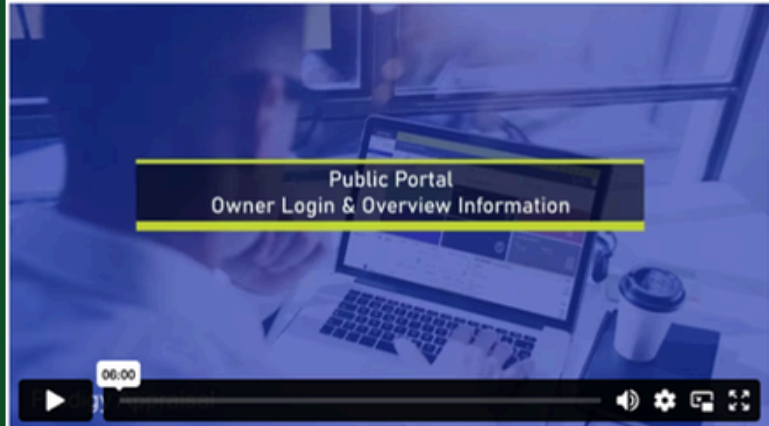
### 5. Submit your evidence

Consider working with a trusted real estate professional to pull comps that you can use as evidence in your protest.

### 6. Review and Accept or Reject your Offer

- You will receive a verdict by email.
- You can accept or deny the settlement value.
- If you accept, waives the right to further proceedings.
- If you reject it, you will receive a letter in the mail with details of your formal trial with the ARB.

#### MANAGING YOUR PROTEST ONLINE



#### DOWNLOAD PORTAL INSTRUCTIONS

- [Set Up Your Online Portal](#)
- [Add Your Properties](#)
- [File Your Protest](#)
- [Submit Your Evidence](#)
- [Review TCAD's Evidence](#)
- [Review, Accept, or Reject Your Offer](#)
- [Schedule Your Informal Meeting Through the Portal](#)
- [Check In and Attend Your Meetings Through the Portal](#)
- [Schedule and Attend Your Meetings – No Portal](#)

# By Mail or In-Person Submission

## HOW TO PROTEST YOUR TAX APPRAISAL IN TRAVIS COUNTY

### 1. Download and complete the Property Owner's Notice of Protest Form

### 2. File your protest

Mail or deliver your protest to the location found on the TCAD website.

### 3. Request & review TCAD's Evidence Packet

You can access and download your TCAD Evidence Packet on your TCAD portal.

### 4. Gather evidence and prepare for your informal meeting

Be sure to gather evidence of similar properties (age, size, location, etc.)

### 5. Attend your informal meeting

- The appraiser will walk you through their evaluation.
- You will be able to present evidence to defend your request for a readjustment.

### 6. Review and Accept or Reject your Offer

- You will receive a verdict in the meeting.
- You can accept or deny the settlement value.
- If you accept, waives the right to further proceedings.
- If you reject it, you will receive a letter in the mail with details of your formal trial with the ARB.

The image shows a screenshot of the 'Property Owner's Notice of Protest' form (Form 50-112) for counties with populations greater than 120,000. The form is divided into several sections: Section 1: Property Owner or Lessee, Section 2: Property Description, Section 3: Reasons for Protest, and Section 4: Additional Facts. Each section contains various checkboxes and text boxes for providing information and reasons for the protest.



Search for the Property Owner's Notice of Protest Form **HERE!**



# Need to Knows | Informal Hearings

## HOW TO PROTEST YOUR TAX APPRAISAL IN TRAVIS COUNTY

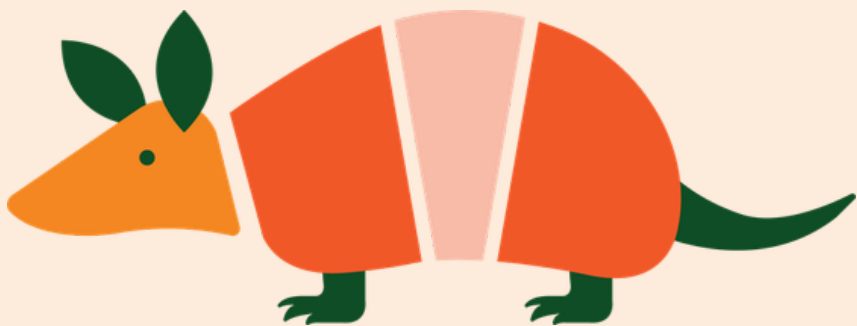
- You have no obligation to accept the offer received during the informal process.
- If you choose to proceed with the formal hearing, there is a risk you can receive less than what the assessor offered during the informal hearing.
- If you proceed with the formal hearing, you cannot be taxed at a higher value than your Notice of Appraised Value letter indicates.



# Need to Knows | Formal Hearings

## HOW TO PROTEST YOUR TAX APPRAISAL IN TRAVIS COUNTY

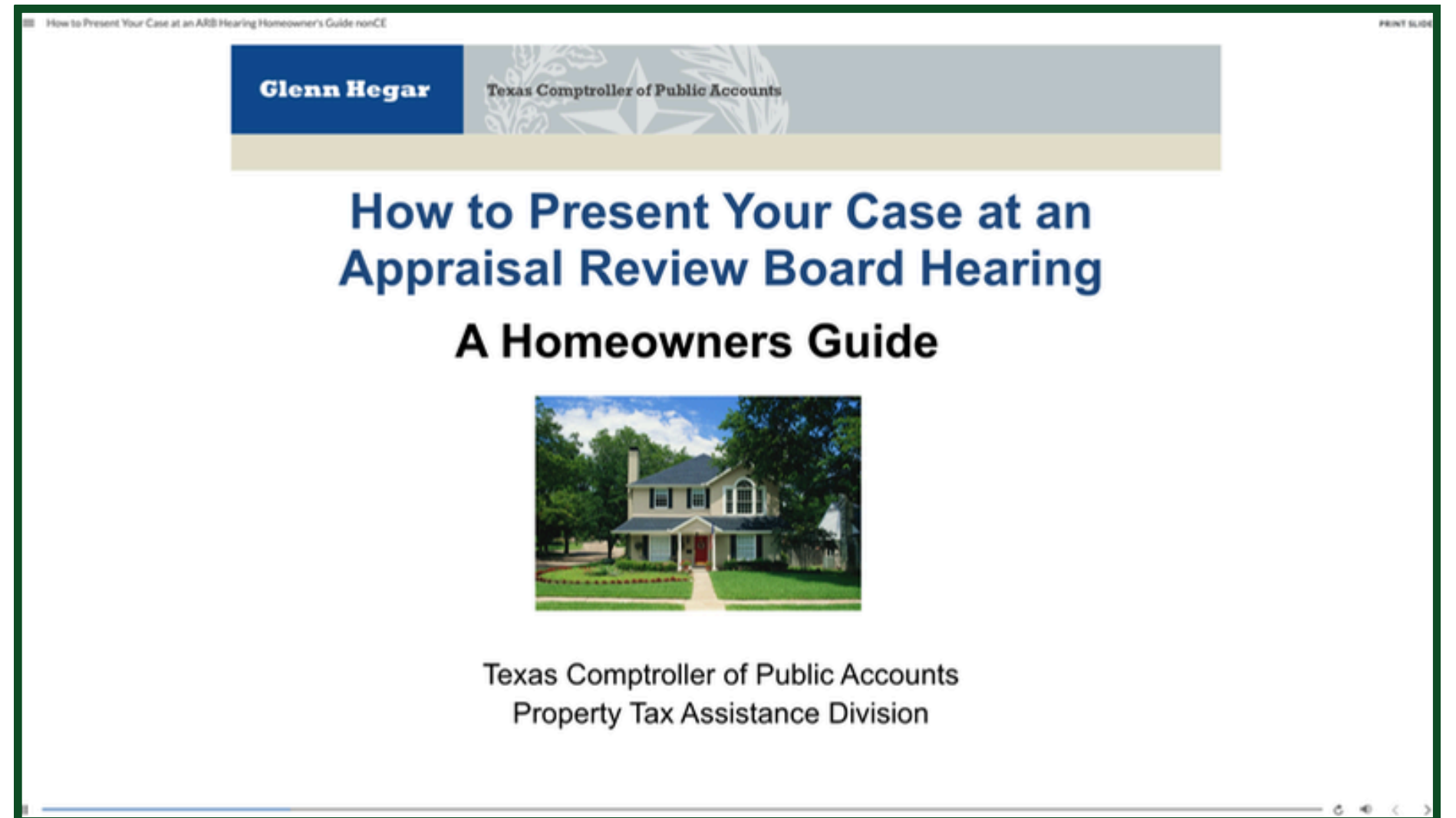
- You will receive details about your ARB hearing at least 15 days in advance, including the date, time, location, and instructions for postponing if needed.
- You can attend your hearing by phone, video conference, or in person, with in-person attendance recommended. Hearings are held starting in June.
- Arrive early with your evidence and hearing letter for faster check-in.
- The hearing will last 15-20 minutes and it resembles a courtroom setting, with the ARB—composed of Travis County citizens—ensuring fair property appraisals.
- The 3-member panel of the ARB at your formal hearing will announce their decision at the end of your trial. The decision won't be finalized until it's approved by the full ARB and you will receive a Notice of Final Order 3 to 4 weeks after your hearing.



# Need to Knows | Presenting Your Case

## HOW TO PROTEST YOUR TAX APPRAISAL IN TRAVIS COUNTY

Learn more about how to prepare and present your case at an ARB hearing by watching the Texas Comptroller's A Homeowners Guide video.



Watch A Homeowners Guide **HERE!**



# Building Your Case

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# Two Methods to Appraising Properties

## BUILDING YOUR CASE

There are two main approaches used for appraising residential properties in Texas.

### Sales Comparison

Based on sales

Compare your properties similar to yours  
("Apples to Apples")

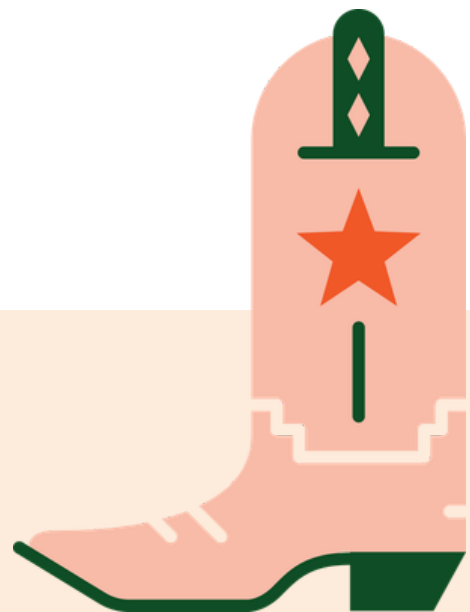
Requires a "reasonable sampling"  
(5-10 properties)

### Equally Uniform Comparison

Are you over-appraised in comparison to  
your neighbors?

Comparison of neighborhood values.  
Not based on sales

Requires a "reasonable sampling"  
(5-10 properties)



# Gathering Evidence

## BUILDING YOUR CASE



- Find properties similar to yours in size, features, and year built, or adjust values accordingly.
- Prepare an evidence packet that includes sales comparison and appraised values. If relevant to your case it can also include evidence such as:
  - Photos
  - Settlement or Closing Statement
  - Cracks in slabs or interior walls
  - Repair quotes
  - Written Market/Equity Analysis
  - Error(s) about your property
- Use the equity and/or sales comparison grids provided by TCAD in the evidence packet to ensure a facts-based case.
- Utilize the TCAD property search feature to look up similar properties.

**Consider working with a trusted real estate professional or hiring a consultant to prepare an independent appraisal/analysis.**



Look up similar properties **HERE!**

# TCAD Property Search

**BUILDING YOUR CASE**



**Property Search**

Compound Text Search: 5902 [Redacted] Drive 2024

Seq	Year	PropID	Type	DBO ID	Ref ID	Tax Office ID	Owner Name	ARB Hearing	Property Address	City	Legal Description	Market Value	Appraised Value
1	2024	[Redacted]	R	[Redacted]	[Redacted]	[Redacted]	[Redacted]		5902 [Redacted] Dr	[Redacted]	LOT 23 [Redacted] SEC 2	\$367,161	\$367,161

**Values**

CURRENT VALUES		VALUE HISTORY						
Land Homesite	275,000	Year	Land Market	Improvement	Special Use Exclusion (-)	Appraised	Value Limitation Adj (-)	Net Appraised
Land Non-Homesite	0	2024	275,000	92,161	0	367,161	0	367,161
Special Use Land Market	0	2023	275,000	160,000	0	435,000	0	435,000
Total Land	275,000	2022	275,000	111,284				
Improvement Homesite	92,161	2021	125,000	138,608				
Improvement Non-Homesite	0	2020	125,000	111,000				
Total Improvement	92,161							
Market	367,161							
Special Use Exclusion (-)	0							
Appraised	367,161							
Value Limitation Adjustment (-)	0							
Net Appraised	367,161							

**Improvement**

Improvement #1: 1 FAM DWELLING  
 State Code: A1  
 Improvement Value: N/A  
 Description: 1 FAM DWELLING  
 Main Area: 988 sqft  
 Gross Building Area: 2,684 sqft

Type	Description	Class CD	Exterior Wall	Number of Units	EFF Year Built	Year Built	SQFT
1ST	1st Floor	R5		0	1967	1967	988
581	STORAGE ATT	R5		0	1967	1967	168
581	STORAGE ATT	R5		0	1967	1967	140
061	CARPORT ATT 1ST	R5		0	1967	1967	208
095	HVAC RESIDENTIAL	R5		0	1967	1967	988
512	DECK UNCOVERD	R5		0	1967	1967	72
612	TERRACE UNCOVERD	R5		0	1967	1967	119
251	BATHROOM	R5		0	1967	1967	1

Improvement Features  
 1ST Roof Covering: COMPOSITION SHINGLE Foundation: SLAB Grade Factor: A Roof Style: GABLE Shape Factor: L Floor Factor: 1ST



Look up similar properties **HERE!**



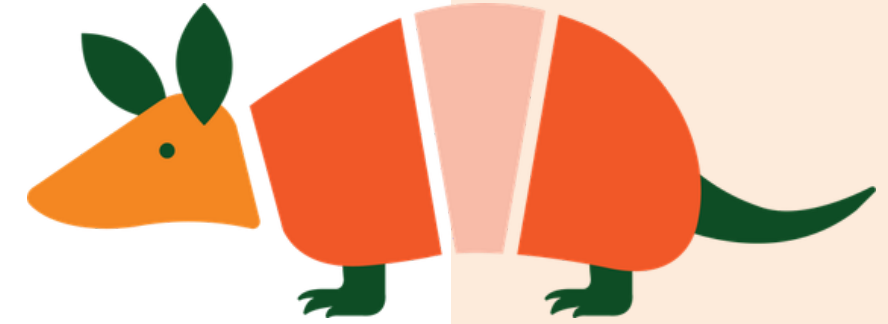
# 18 Tips on How to Avoid Losing

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# Need to Knows

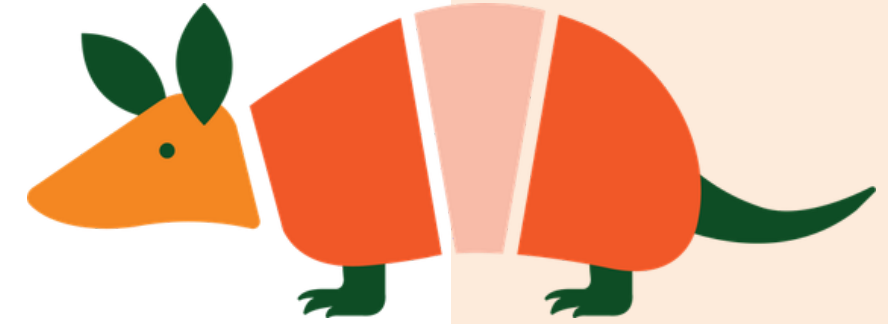
## 18 TIPS ON HOW TO AVOID LOSING



1. Do not get into a shouting match.
2. Forget about tax rates. The tax rate is not decided by the appraiser and has no place in either the Informal Meeting or the Formal Hearing.
3. Do not talk about your inability to pay taxes. Not being able to afford to pay taxes is immaterial.
4. Do not assume that the purchase price reflects true value unless the home was acquired within six months before or after January 1st of the appraisal year. Some appraisal districts use a time-adjusted value.
5. Do not compare your property to properties that are located outside of the CAD determined neighborhood or homogeneous subdivision. Find out your neighborhood boundaries before the hearing, not after!
6. Do not show front-view photographs of your neighbors' properties without showing a front view of your property.

# Need to Knows

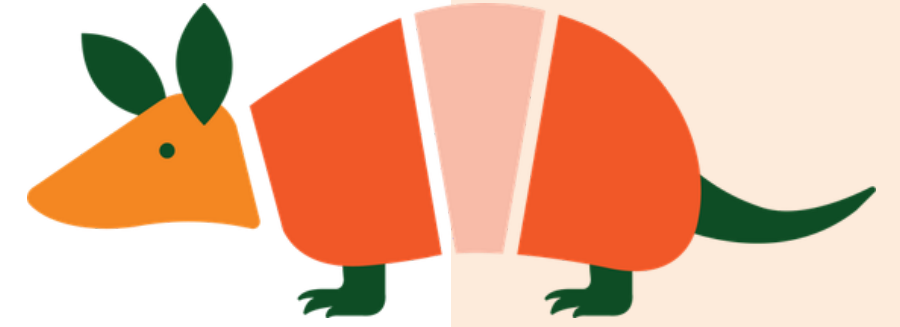
## 18 TIPS ON HOW TO AVOID LOSING



7. Crime and noise impacting your property values are difficult to establish. If actual sales have been affected, this makes for a stronger argument.
8. Do not rest your argument entirely on minor settlement cracks in the walls, floors and ceiling. Should you consider the situation serious obtain a construction bid to correct the issue and provide it.
9. Leaking roofs are often considered to be due to a lack of maintenance, often reimbursable by insurance, and not due an adjustment.
10. Do not volunteer information about improvements you have made. If asked, reply in the simplest terms possible. The CAD may be aware of remodeling from building permits, drive-by or aerial photography.
11. Do not forget you have the right to cross-examine the appraiser during the Formal Hearing.
12. Use your special knowledge of the detrimental aspects of your neighborhood and property.

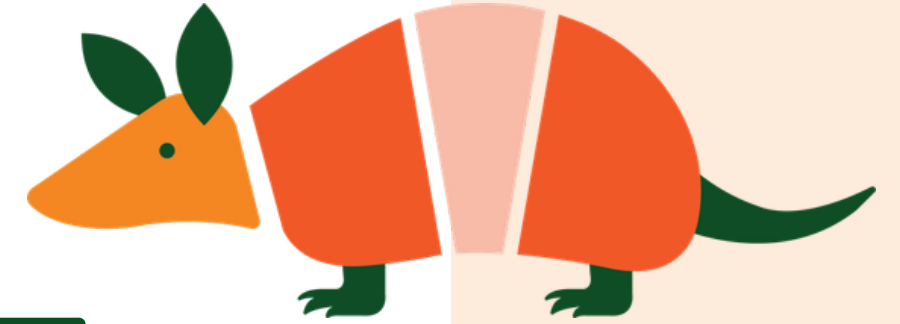
# Need to Knows

## 18 TIPS ON HOW TO AVOID LOSING



13. If the appraiser is not comparing reasonably comparable properties, be sure to point this out to the appraiser during an Informal Meeting or the Hearing Panel at the Formal Hearing.
14. First impressions count so we suggest that you dress professionally.
15. Avoid sexist or discriminatory remarks.
16. Make eye contact during your presentation. In ARB hearings, some panel members tend to concentrate on the CAD furnished reports. Handouts and illustrations will assist in focusing everyone's attention on the facts you wish to present.
17. Work diligently to make your presentations uncomplicated and simple.
18. Use handouts effectively. Be organized!

# Additional Resources



**Unlock MLS  
Consumer  
Resources**



**TCAD Website**



**Homestead  
Exemptions**



**Homeowners  
Guide Video**



**TCAD FAQs**

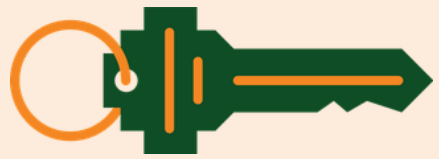


**TCAD Property  
Search**



**Protesting Property  
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