



**PROPERTY TAX PROTEST EVIDENCE PACKAGE**  
**PREPARED BY PROPERTY TAX REBEL**

# 123 Main Street, Houston, TX 77379

Prepared for tax year 2026 · Account 0000000000000 · 2761.00 · Harris County, TX

**STRONG CASE**

Case score 85 / 100

## ESTIMATED ANNUAL PROPERTY TAX SAVINGS

# \$1,140

over 5 years: approximately \$5,700 · based on Harris County's representative combined rate of 2.20%

2026 NOTICED MARKET VALUE	OUR CALCULATED PROTEST VALUE	POTENTIAL REDUCTION
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**\$448,987**

**\$397,191**

**\$51,796**

11.54%

### Why the protest is strong

STRONG CASE — protest to \$397,191 (11.5% reduction)

- Strong reduction (11.5%)
- 10 U&E comps, 4 CMA sales
- All sales within 12 months (avg 6.7 mo) — defensible at ARB

### Primary method

**Uniform & Equal** — your property's Uniform & Equal comparison (neighborhood county-assessed values) produces the lower suggested value, and therefore governs under Texas Comptroller Form 50-221.

Prepared April 24, 2026. This evidence package is a DIY tool intended for self-representation in a property-tax protest before the Harris County Appraisal District and its Appraisal Review Board. It is not legal, tax, or appraisal advice, and no outcome is guaranteed.

**About the savings estimate:** the annual and 5-year projections on this page apply a representative combined tax rate of 2.20% — the approximate average for non-MUD Harris County homesteads. Your actual combined rate is the sum of your specific taxing jurisdictions (school district, county, city/ETJ, and any MUD, LID, or special district) and can range roughly from 2.0% to over 3.0%. Your most recent HCAD notice and your tax bill from the Harris County Tax Office both show your exact combined rate; use that number to compute your own precise savings.

# Cover Letter

To be handed to the HCAD appraiser at the start of your informal hearing, and to each member of the Appraisal Review Board at the formal hearing.

## Harris Central Appraisal District

PO Box 920975

Houston, TX 77040

### Re: 2026 Notice of Protest — Account 000000000000

*123 Main Street, Houston, TX 77379*

To whom it may concern:

I am the owner of the property at **123 Main Street, Houston, TX 77379** and I am protesting the 2026 noticed market value of **\$448,987** assigned to my property. The evidence contained in this package supports a reduction of the market value to **\$397,191**.

The grounds for my protest are both:

- **Incorrect market value** — per Tex. Tax Code §41.43(a), supported by the Comparable Market Analysis evidence on pages that follow.
- **Unequal appraisal** — per Tex. Tax Code §41.43(b)(3), supported by the Uniform & Equal analysis of comparable neighborhood properties on pages that follow.
- **Documented property-condition issues** — per Tex. Tax Code §23.01(a), the appraisal must reflect the property's market value as of January 1, 2026, including its actual condition. The Property Condition page documents specific owner-attested defects supporting a CDU rating of **Fair** rather than HCAD's on-file **Average**.

Under Texas Comptroller Form 50-221, when both grounds apply, the lower of the two determinations governs. The calculated value shown here is the result of that comparison.

All adjustments in the supporting evidence are computed in accordance with the Harris Central Appraisal District's own published Residential CAMA Model (Grade, CDU, Size, and Remodel Level factors).

Thank you for your consideration.

Respectfully,

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Property Owner Signature

April 24, 2026

# Case Grade & Strategy

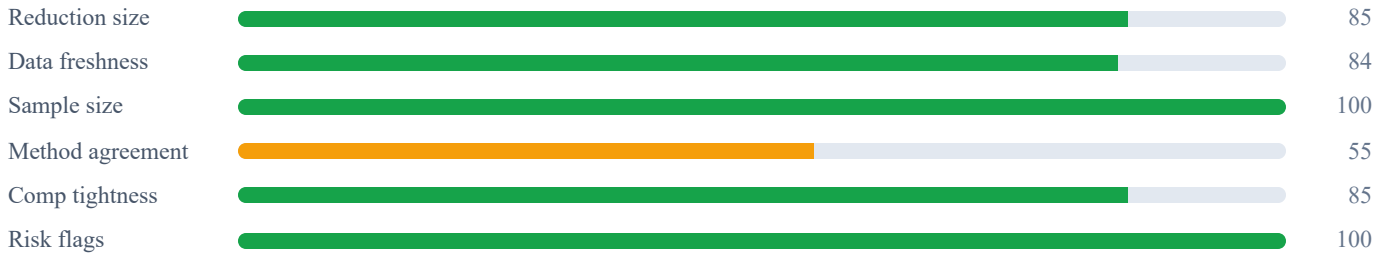
**STRONG CASE**

Overall score 85 / 100

STRONG CASE — protest to \$397,191 (11.5% reduction)

## Case strength — by dimension

Each dimension is scored 0–100. A single low dimension (below 30) demotes the overall tier — honesty over optimism.



## Supporting the case

- Strong reduction (11.5%)
- 10 U&E comps, 4 CMA sales
- All sales within 12 months (avg 6.7 mo) — defensible at ARB
- Tight comp cluster (CV 5.8%)

## Concerns to address

- Methods diverge (U&E 11.5% vs CMA 5.1%) — pick the defensible one

## How to present this at your hearing

Lead with the **Uniform & Equal** argument. Your strongest case is that 10 comparable neighborhood properties, after HCAD's own CAMA adjustments, have a median improvement value per square foot below yours. The suggested value supported by those comps is **\$397,191**. U&E protests generally must go to the formal Appraisal Review Board hearing — informal appraisers cannot grant them.

**About this grade.** Our case-strength grade is a rules-based assessment across six dimensions. **STRONG** cases have a meaningful reduction, fresh sales, a tight comp cluster, and low risk of appraiser challenge. **EXCELLENT** cases have one or more softer dimensions — still worth pursuing, and expect some pushback. **GREAT** cases carry a modest reduction you can still take to the hearing. **NO CASE** indicates the evidence does not support a protest right now; fresher data next season may change that.

## Value Summary — both protest methods

Texas law (Tex. Tax Code §41.43) allows two distinct grounds for a protest. This evidence package supports both. Per Form 50-221, when both grounds apply, the lower suggested value governs.

NOTICED MARKET VALUE  
(2026)

**\$448,987**

- Land value: \$60,638
- Extra features: \$0
- Improvement: \$388,349

UNIFORM & EQUAL (§41.43(B)(3))

**\$397,191**

- Reduction: **\$51,796** (11.54%)
- 10 comparable properties
- Median adj. improvement \$/SqFt:  
\$122.205

COMPARABLE MARKET ANALYSIS  
(§41.43(A))

**\$426,259**

- Reduction: **\$22,728** (5.06%)
- 4 comparable sales
- Average adj. improvement \$/SqFt: \$132.76

OUR CALCULATED PROTEST VALUE (LOWER OF THE TWO)

**\$397,191**

Uniform & Equal · a reduction of \$51,796 (11.54%) from the noticed value

### Your property

ATTRIBUTE	VALUE
Address	123 Main Street, Houston, TX 77379
HCAD account	0000000000000
Neighborhood code	2761.00
Year built / remodel	2000
Grade (quality)	B
Condition (CDU)	Average
Living area	2,754 SqFt
Remodel level	Extensive

# Property Condition: Documented Issues Affecting Value

This section documents specific, owner-disclosed condition issues at the subject property as of January 1, 2026 — the statutory appraisal date under Tex. Tax Code §23.01. Together with the CAMA analysis that precedes it, these conditions support a Condition, Desirability, Utility (CDU) rating of **Fair** rather than HCAD's on-file **Average**.

ON-FILE CDU

**Average**



SUPPORTED CDU

**Fair**

Severity rollup: **Major** · 1 armed category

## Disclosed conditions by category

### Roof

**MAJOR**

- Hail damage (documented by insurer or roofer)

**Owner's note.** Storm damage documented by roofer; replacement estimate \$25,000.

### Structural / Foundation

**MINOR**

- Hairline foundation cracks

**Owner's note.** Hairline cracks along the slab perimeter; contractor estimate \$5,000.

**Documented repair exposure.** \$30,000 in contractor-estimated repair costs. Supporting documentation is available upon appraiser request.

**Attestation.** The property owner attests that the conditions described in this section existed at the subject property as of January 1, 2026. Tex. Tax Code §23.01 requires appraisal based on the individual characteristics of each property as of the statutory appraisal date. Tex. Tax Code §23.01(b) requires that all available evidence specific to the value of the property be taken into account.

# Your Hearing Statement

Read this statement aloud at your hearing — it's written to be said as written. ARB panels hear 30+ protests a day; clear, confident, citation-grounded statements land best.

## Opening statement (read first)

### OPENING

"Thank you. My name is **John Doe**, and I'm protesting the 2026 noticed market value of **\$448,987** assigned to my property at 123 Main Street, Houston, TX 77379, account 0000000000000. I'm protesting on two grounds under Tex. Tax Code §41.43: incorrect market value, and unequal appraisal. My evidence package supports a reduction to **\$397,191**, which is the lower of the two determinations, per Texas Comptroller Form 50-221."

## Two key facts to state next

### KEY FACT 1 · UNIFORM & EQUAL

"For the Uniform and Equal analysis, I have 10 comparable neighborhood properties from HCAD's own records. After the same HCAD CAMA adjustments, the median adjusted improvement value is **\$122.205 per square foot**. Per §41.43(b)(3), the protest must be determined in my favor unless the appraisal district establishes that my appraised value is at or below the median of a reasonable number of properly-adjusted comparable properties. The supported market value from this method is **\$397,191**."

### KEY FACT 2 · PROPERTY CONDITION

"The county's CAMA model scored my property using a CDU rating of **Average**, but it doesn't reflect specific conditions I've documented at the property as of January 1, 2026. I've attested to 2 categories of condition issues — roof, structural / foundation — on the Property Condition page that follows. Taken together, these conditions support a CDU rating of **Fair** rather than **Average**, and this adjustment is already reflected in the calculated value I'm requesting."

## Closing statement

### CLOSING

"All adjustments in my evidence follow HCAD's published Residential CAMA Model — the same model HCAD uses to assess my home. The factor tables are in the evidence package. I'm accepting the county's land and extra-features values; I'm only asking for a fair improvement-value assessment relative to my neighborhood. I'd ask the panel to grant the reduction to **\$397,191**. Thank you."

**Practical tips.** Take 5 copies of this entire evidence package to the formal hearing — one for yourself, one for the HCAD appraiser, and one for each of the three ARB panel members. Keep your statement to 5–10 minutes. Present the evidence as facts, not grievance. Reference the Debate Help pages that follow if the appraiser raises a specific objection.

# Anticipated Objections & How to Respond

HCAD appraisers hear the same protest arguments daily and have well-rehearsed objections. These are the five most common, with responses grounded in Texas statute and HCAD's own model. If the appraiser raises one of these, turn to this page and read the response.

## Objection 1: The appraiser questions whether your disclosed condition issues really justify a lower CDU

*Appraiser may say: "HCAD's on-file condition rating is what we go by. Self-reported problems from the owner aren't sufficient evidence to lower the CDU — I'll need a formal inspection or engineer's report."*

**Your response:** Tex. Tax Code §23.01(b) requires that each property be appraised based on the individual characteristics that affect its market value, and that ALL available evidence specific to the property be taken into account. My disclosure is made under attestation as of January 1 of the tax year — the statutory appraisal date. The Property Condition section of this evidence package documents every category, the specific issues, and my repair-cost exposure. HCAD's own CAMA model treats CDU as the lever for condition; my disclosure supports a lower CDU than the on-file rating. If you disagree with any specific item, please identify which — I am prepared to walk through each category on the record.

— Tex. Tax Code §23.01(b); HCAD Residential CAMA Model — CDU factor

## Objection 2: The appraiser wants to use NOTICED (pre-ARB) values instead of current appraised values

*Appraiser may say: "The comparables you've selected had their values adjusted after ARB hearings — I don't know what happened, so we should use the original noticed values."*

**Your response:** Section 41.43(b)(3) requires comparison against the median appraised value of comparable properties appropriately adjusted. The 'appraised value' of each comparable is the value currently on the appraisal roll — not a stale noticed value that the same ARB later revised. Taxation must be equal and uniform under Texas Constitution Article 8, Section 1, and the equal-and-uniform remedy breaks down if my comparables are measured against values the county itself no longer treats as correct. Not knowing the details of a comparable's hearing is not a legal basis to default to the noticed value. I'm using the current appraised values, as the statute requires.

— Texas Constitution Article 8, Section 1; Tex. Tax Code §41.43(b)(3)

## Objection 3: The appraiser's numbers for the same comps come out different

*Appraiser may say: "My adjusted values for these comps come out differently than yours — we must have different methods."*

**Your response:** HCAD's own method adjusts both land and improvement values. I'm accepting the land and extra-features values the county has already set and am arguing only the improvement value. This is a true Uniform and Equal analysis using HCAD's factors for Grade, CDU, Size, and Remodel level. My calculation pages show every step. If you look at the HCAD factor tables in my evidence, you'll see I'm applying HCAD's own numbers — not my own.

— Tex. Tax Code §23.01(b); HCAD Residential CAMA Model

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#### Objection 4: The appraiser argues your method is wrong or out of date

*Appraiser may say: "Your market analysis is out of date" — or — "your equal-appraisal comps aren't really comparable."*

**Your response:** I'm prepared to argue both Uniform and Equal (§41.43(b)(3)) and Comparable Market Analysis (§41.43(a)). I'm entitled to be taxed fairly relative to my neighbors. If you want to challenge the Uniform and Equal evidence, I'll rely on the CMA; if you want to challenge the CMA as stale, I'll rely on the Uniform and Equal. Per Texas Comptroller Form 50-221, when both determinations are ordered, the LOWER of the two governs.

— Tex. Tax Code §§ 41.43(a) and 41.43(b)(3); Texas Comptroller Form 50-221

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#### Objection 5: The appraiser argues a comp is too large or small to be comparable

*Appraiser may say: "This comparable is 800 square feet bigger/smaller than yours — too different to be useful."*

**Your response:** I selected comps within  $\pm 15\%$  of my property's living area — the same size band HCAD itself applies when producing equity analyses. Any size variance within that range is adjusted via HCAD's Size factor. The adjustment is shown on the Calculation Formulas page. A size difference inside the standard range is not grounds for exclusion.

— HCAD Residential CAMA Model — Size factor table

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#### Objection 6: The appraiser challenges the seller-contribution deduction

*Appraiser may say: "Seller contributions aren't standard adjustments — the full sale price should be used."*

**Your response:** Per IAAO Standard on Sales Verification §7.2, seller contributions toward the buyer's closing costs are an allowed deduction from the sale price to produce the realized (net) sale price. The Texas Comptroller's Property Tax Assistance Division references the same IAAO standard. My Calculation Formulas page shows each deduction. Without the deduction, the price being compared is not the true exchange price between buyer and seller.

— IAAO Standard on Sales Verification §7.2

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#### Objection 7: The appraiser claims a different median for the same set of comps

*Appraiser may say: "When I run the median of the adjusted values, I get a different number than yours — so your analysis must be wrong."*

**Your response:** Section 41.43(b)(3) requires the median of a reasonable number of comparable properties APPROPRIATELY ADJUSTED. If your median differs from mine, it's almost certainly because you are using different adjustments — and my adjustments all follow HCAD's published CAMA factors. Please walk me through your per-comp adjustment numbers on the record, and we can reconcile them on the math, not on the outcome.

— Tex. Tax Code §41.43(b)(3)

**Keep it factual.** Every one of these responses cites either Texas statute, an HCAD-published model, a court case, or an IAAO standard. Appraisers can't argue with citations. Don't get emotional, don't talk about your total tax bill — stick to the comp evidence and the applicable law.

# Uniform & Equal — Methodology

Authority: Tex. Tax Code §41.43(b)(3) — "A protest on the ground of unequal appraisal shall be determined in favor of the protesting party unless the appraisal district establishes that the appraised value of the property is equal to or less than the median appraised value of a reasonable number of comparable properties appropriately adjusted."

## Comparable Attributes

Comparable properties were located by performing a neighborhood search for properties within the subject's neighborhood of **2761.00** that fall within the ranges below. All adjustments are made according to the Harris Central Appraisal District's Standard Cost Adjustment (CAMA Residential) model. HCAD is the direct source of every property attribute.

<b>Grade</b>	Within one Grade step of the subject's Grade <b>B</b> . Adjustments for any Grade difference are made using HCAD's published Grade factor table.
<b>Size</b>	Within 2,340 and 3,167 square feet (15% less and 15% more than the subject's 2,754 sqft). Adjustments use HCAD's Size factor.
<b>Year Built &amp; Condition</b>	Within year 1993 and year 2007 ( $\pm 7$ years of the subject's 2000). Subject's condition is <b>Average</b> . Adjustments use HCAD's CDU factor for the comparable's age and condition.
<b>Remodel Date</b>	Within $\pm 30$ years of the subject's remodel date (subject has no recorded remodel). Adjustments use HCAD's C&D factor.

## Calculation Formulas

These are the formulas HCAD itself publishes in its Residential CAMA Model — the same formulas the appraisal district uses when it assesses your property. We apply them unchanged to each comparable.

<b>Improvement Market Value</b>	= Total Market Value – Land Value – Extra Features Value
<b>CDU Adjustment</b>	= ((Comp Imp Value $\div$ Comp CDU Factor) $\times$ Subject CDU Factor) – Comp Imp Value
<b>Grade Adjustment</b>	= ((Comp Imp Value $\div$ Comp Grade Factor) $\times$ Subject Grade Factor) – Comp Imp Value
<b>Size Adjustment</b>	= ((Comp Imp Value $\div$ Comp Size Factor) $\times$ Subject Size Factor) – Comp Imp Value
<b>Remodel Adjustment</b>	= ((Comp Imp Value $\div$ Comp C&D Factor) $\times$ Subject C&D Factor) – Comp Imp Value
<b>Adjusted Improvement Value</b>	= Comp Imp Value + CDU Adj + Size Adj + Grade Adj (+ Remodel Adj, if applicable)
<b>Adjusted \$/SqFt</b>	= Adjusted Improvement Value $\div$ Comp Square Footage
<b>Suggested Market Value</b>	= Median Adjusted \$/SqFt $\times$ Subject Square Footage + Subject Land Value + Subject Extra Features

# Uniform & Equal — Analysis

Authority: Tex. Tax Code §41.43(b)(3). Selection criteria and adjustment formulas are disclosed on the previous page.

#	COMPARABLE PROPERTY	YR	GR	CDU	SQFT	NOTICED	CDU ADJ	SIZE ADJ	ADJ IMP	\$/SQFT
—	<b>123 Main Street, Houston, TX 77379</b> (subject)	<b>2000</b>	<b>B</b>	<b>Average</b>	<b>2,754</b>	<b>\$448,987</b>	—	—	—	<b>\$141.01</b>
1	9126 ROBINHOODS WELL DR, SPRING, 77379 1193530010035	1998	B	Average	2,813	\$403,584	\$9,341	\$0	\$336,271	<b>\$119.54</b>
2	9210 HORSE CAVE CIR, SPRING, 77379 1193530010006	1998	B	Average	3,103	\$443,275	\$10,398	\$4,607	\$378,920	<b>\$122.11</b>
3	1222 PINSONFORK DR, SPRING, 77379 1193530010014	1998	B	Average	2,900	\$414,388	\$9,762	\$0	\$351,431	<b>\$121.18</b>
4	1003 BRINGEWOOD CHASE DR, SPRING, 77379 1193530010107	1998	B	Average	3,102	\$443,753	\$10,494	\$4,649	\$382,426	<b>\$123.28</b>
5	1314 BELHAM RIDGE CT, SPRING, 77379 1202280010037	1999	B	Average	3,153	\$448,163	\$5,279	\$4,744	\$384,832	<b>\$122.05</b>
6	1214 PINSONFORK DR, SPRING, 77379 1193530010016	1998	B	Average	2,986	\$428,950	\$10,144	\$0	\$365,181	<b>\$122.30</b>
7	1122 PINSONFORK DR, SPRING, 77379 1193530010021	1998	B	Average	2,971	\$420,570	\$10,094	\$0	\$363,375	<b>\$122.31</b>
8	1110 PINSONFORK DR, SPRING, 77379 1193530010024	1998	B	Average	3,061	\$435,577	\$10,400	\$4,608	\$379,013	<b>\$123.82</b>
9	1322 BISHOPS PLACE DR, SPRING, 77379 1202280010010	1999	B	Average	2,922	\$424,190	\$4,908	\$0	\$353,391	<b>\$120.94</b>
10	1003 COMPASS COVE CIR, SPRING, 77379 1193530010083	1999	B	Average	3,103	\$449,945	\$5,216	\$4,687	\$380,205	<b>\$122.53</b>
<b>Median adjusted improvement \$/SqFt →</b>										<b>\$122.205</b>

### How the suggested value is computed.

Median adj. improvement \$/SqFt × Subject SqFt + Subject Land + Subject Extras  
 = \$122.205 × 2,754 + \$60,638 + \$0  
 = **\$397,191**

All adjustments follow the Harris Central Appraisal District's published Residential CAMA Model (Grade, CDU, Size, and Remodel Level factor tables). Only improvement value is adjusted; the county's land and extra-features values are accepted as given.

# Comparable Market Analysis — Methodology

Authority: Tex. Tax Code §41.43(a); foreclosures admissible per §23.01(c)(1); seller contributions adjusted per IAAO Standard on Sales Verification §7.2.

## Comparable Attributes

Comparable sales were located by performing a neighborhood search for properties within the subject's neighborhood of **2761.00** that fall within the ranges below. All adjustments are made according to the Harris Central Appraisal District's Standard Cost Adjustment (CAMA Residential) model. HCAD is the direct source of every property attribute; a third-party vendor is the source for all sales information.

<b>Grade</b>	Within one Grade step of the subject's Grade <b>B</b> . Adjustments for any Grade difference are made using HCAD's published Grade factor table.
<b>Size</b>	Within 2,340 and 3,167 square feet (15% less and 15% more than the subject's 2,754 sqft). Adjustments use HCAD's Size factor.
<b>Year Built &amp; Condition</b>	Within year 1993 and year 2007 ( $\pm 7$ years of the subject's 2000). Subject's condition is <b>Average</b> . Adjustments use HCAD's CDU factor for the comparable's age and condition.
<b>Remodel Date</b>	Within $\pm 30$ years of the subject's remodel date (subject has no recorded remodel). Adjustments use HCAD's C&D factor.
<b>Sale recency</b>	Each sale is graded for freshness at the January 1 assessment date. Per IAAO/USPAP best practice, sales within 6–12 months are most defensible; older sales carry reduced weight but are not excluded (Tex. Tax Code §23.01(c)(1) does not impose a hard cutoff).

## Calculation Formulas

CMA starts from each comparable's realised sale price (sale price minus any seller contributions, per IAAO §7.2) and applies the same HCAD CAMA adjustments as the U&E analysis.

<b>Realised Sale Price</b>	= Sale Price – Seller Contributions
<b>Improvement Sale Price</b>	= Realised Sale Price – Land Value – Extra Features Value
<b>CDU Adjustment</b>	= ((Comp Imp Sale Price $\div$ Comp CDU Factor) $\times$ Subject CDU Factor) – Comp Imp Sale Price
<b>Grade Adjustment</b>	= ((Comp Imp Sale Price $\div$ Comp Grade Factor) $\times$ Subject Grade Factor) – Comp Imp Sale Price
<b>Size Adjustment</b>	= ((Comp Imp Sale Price $\div$ Comp Size Factor) $\times$ Subject Size Factor) – Comp Imp Sale Price
<b>Remodel Adjustment</b>	= ((Comp Imp Sale Price $\div$ Comp C&D Factor) $\times$ Subject C&D Factor) – Comp Imp Sale Price
<b>Adjusted Imp Sale Price</b>	= Imp Sale Price + CDU Adj + Size Adj + Grade Adj (+ Remodel Adj, if applicable)
<b>Adjusted \$/SqFt</b>	= Adjusted Imp Sale Price $\div$ Comp Square Footage
<b>Suggested Market Value</b>	= Average Adjusted \$/SqFt $\times$ Subject Square Footage + Subject Land Value + Subject Extra Features

# Comparable Market Analysis — Analysis

Authority: Tex. Tax Code §41.43(a); foreclosures admissible per §23.01(c)(1); seller contributions adjusted per IAAO §7.2. Selection criteria and adjustment formulas are disclosed on the previous page.

#	COMPARABLE SALE	SOLD	FRESHNESS	YR	GR	SQFT	SALE PRICE	SELLER \$	ADJ IMP	\$/SQFT
—	<b>123 Main Street, Houston, TX 77379 (subject)</b>	—	—	2000	B	2,754	—	—	—	<b>\$141.01</b>
1	1023 BRINGEWOOD CHASE DR, SPRING, 77379 1193530010112	2025-07-18	5.5mo · ideal	1998	B	2,870	\$439,000	\$12,500	\$342,262	<b>\$119.26</b>
2	1314 BELHAM RIDGE CT, SPRING, 77379 1202280010037	2025-06-17	6.5mo · defensible	1999	B	3,153	\$469,000	\$0	\$406,227	<b>\$128.84</b>
3	1106 CHEDDAR RIDGE DR, SPRING, 77379 1193530010055	2025-06-06	6.9mo · defensible	1999	B	2,357	\$435,000	\$0	\$339,529	<b>\$144.05</b>
4	9130 KIRKSTONE DR, SPRING, 77379 1202280010072	2025-05-01	8.0mo · defensible	2000	B	2,851	\$398,000	\$2,000	\$396,000	<b>\$138.90</b>
<b>Average adjusted improvement \$/SqFt →</b>										<b>\$132.76</b>

### How the suggested value is computed.

Average adj. improvement \$/SqFt × Subject SqFt + Subject Land + Subject Extras  
 = \$132.76 × 2,754 + \$60,638 + \$0  
 = **\$426,259**

Each sale's seller contributions are deducted to produce a "realised" sale price (per IAAO §7.2). Adjustments for Grade, CDU, Size, and Remodel Level follow HCAD's own Residential CAMA Model. Only the improvement value is adjusted; the county's land and extra-features values are accepted as given. Freshness tier reflects the sale's age at the January 1 assessment date — per IAAO/USPAP best practice, sales within 6–12 months are most defensible; older sales carry reduced weight.

## Statutory Appendix

Quoted excerpts of the laws and standards referenced in this evidence package. These are the authorities the ARB panel is bound to apply.

Tex. Tax Code §41.43(a)

### **Protest of determination of value or inequality of appraisal — burden on appraisal district**

Except as provided by Subsections (a-1) and (d), in a protest authorized by Section 41.41(a)(1) or (2), the appraisal district has the burden of establishing the value of the property by a preponderance of the evidence presented at the hearing. If the appraisal district fails to meet that standard, the protest shall be determined in favor of the property owner.

Tex. Tax Code §41.43(b)(3)

### **Unequal-appraisal protest — when the protesting party wins**

A protest on the ground of unequal appraisal of property shall be determined in favor of the protesting party unless the appraisal district establishes that: ... (3) the appraised value of the property is equal to or less than the median appraised value of a reasonable number of comparable properties appropriately adjusted.

Tex. Tax Code §23.01(b)

### **Appraisals generally — individual property characteristics**

The market value of property shall be determined by the application of generally accepted appraisal methods and techniques. If the appraisal district determines the appraised value of a property using mass appraisal standards, the mass appraisal standards must comply with the Uniform Standards of Professional Appraisal Practice. The same or similar appraisal methods and techniques shall be used in appraising the same or similar kinds of property. However, each property shall be appraised based upon the individual characteristics that affect the property's market value, and all available evidence that is specific to the value of the property shall be taken into account in determining the property's market value.

Tex. Tax Code §23.01(c)(1)

### **Appraisals generally — foreclosure sales admissible as comparables**

In determining the market value of a residence homestead, the chief appraiser may not exclude from consideration the value of other residential property that is in the same neighborhood as the residence homestead being appraised and would otherwise be considered in appraising the residence homestead because the other residential property: (1) was sold at a foreclosure sale conducted in any of the three years preceding the tax year in which the residence homestead is being appraised and was comparable at the time of sale based on relevant characteristics with other residence homesteads in the same neighborhood.

IAAO Standard on Sales Verification §7.2

### **Adjustments to sale price allowed**

Sales should be adjusted to represent only the value of the real property as of the assessment date prior to model calibration and ratio studies. Adjustments to the sale price may be considered if any of the following exist: assumed long-term leases (nonmarket rates) (7.1), buyer's closing costs (seller paid) (7.2), delinquent taxes (paid by buyer) (7.3), financing (nonmarket rates) (7.4), personal property (paid by buyer) (7.5), real estate commissions (7.6), repair allowances (7.7).

Texas Comptroller Form 50-221

### **Form requiring the lower of two valuations when both apply**

If changes to the appraisal records are ordered due to a determination of excessive appraised or market value and also a determination of unequal appraisal, the lower of the two determinations shall be shown in the appraisal records.

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Texas Constitution, Article 8, Section 1

### **Equal and uniform taxation — the constitutional foundation**

Taxation shall be equal and uniform. Except as otherwise provided by this Constitution, all real property and tangible personal property in this state, unless exempt as required or permitted by this Constitution, whether owned by natural persons or corporations, other than municipal, shall be taxed in proportion to its value, which shall be ascertained as may be provided by law.

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Tex. Tax Code §41.45(b)

### **Owner's right to appear at the Appraisal Review Board hearing**

A property owner initiating a protest is entitled to appear to offer evidence or argument. A property owner may offer evidence or argument by affidavit without personally appearing and may appear by means of a telephone conference call or videoconference to offer argument. The property owner may appear in person, by an agent designated under Section 1.111, or by an attorney.

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Tex. Tax Code §42.26(a)

### **Judicial remedy for unequal appraisal (district-court equivalent of §41.43(b)(3))**

The district court shall grant relief on the ground that a property is appraised unequally if: (1) the appraisal ratio of the property exceeds by at least 10 percent the median level of appraisal of a reasonable and representative sample of other properties in the appraisal district; (2) the appraisal ratio of the property exceeds by at least 10 percent the median level of appraisal of a sample consisting of a reasonable number of other properties similarly situated to, or of the same general kind or character as, the property subject to the appeal; or (3) the appraised value of the property exceeds the median appraised value of a reasonable number of comparable properties appropriately adjusted.

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#### **Full source links.**

Texas Constitution Article 8 — [statutes.capitol.texas.gov/Docs/CN/htm/CN.8.htm](http://statutes.capitol.texas.gov/Docs/CN/htm/CN.8.htm)

Tex. Tax Code Chapter 23 — [statutes.capitol.texas.gov/Docs/TX/htm/TX.23.htm](http://statutes.capitol.texas.gov/Docs/TX/htm/TX.23.htm)

Tex. Tax Code Chapter 41 — [statutes.capitol.texas.gov/Docs/TX/htm/TX.41.htm](http://statutes.capitol.texas.gov/Docs/TX/htm/TX.41.htm)

Tex. Tax Code Chapter 42 — [statutes.capitol.texas.gov/Docs/TX/htm/TX.42.htm](http://statutes.capitol.texas.gov/Docs/TX/htm/TX.42.htm)

IAAO Standard on Sales Verification — [iaao.org/wp-content/uploads/Standard\\_on\\_Verification\\_and\\_Adjustment\\_of\\_Sales.pdf](http://iaao.org/wp-content/uploads/Standard_on_Verification_and_Adjustment_of_Sales.pdf)

# Property Owner's Notice of Protest

Form 50-132

for Counties with Populations Greater than 120,000

**Harris County Appraisal District**

**2026**

**000000000000**

Appraisal District's Name

Tax Year

Appraisal District Account  
Number (if known)

**GENERAL INFORMATION:** A property owner or an owner's designated agent can use this form to file a protest with the appraisal review board (ARB) pursuant to Tax Code Section 41.41. Lessees contractually obligated to reimburse a property owner for property taxes may be entitled to protest as a lessee if all Tax Code requirements are met, including those in Tax Code Section 41.413.

**FILING INSTRUCTIONS:** File this document and all supporting documentation with the appraisal district office in the county in which the property is taxable. Do not file this document with the Texas Comptroller of Public Accounts.

## Section 1: Property Owner or Lessee

- Person Age 65 or Older       Disabled Person       Military Service Member       Military Veteran  
 Spouse of a Military Service Member or Veteran

### John Doe

Name of Property Owner or Lessee

**123 Main Street, Houston, TX 77379**

Mailing Address, City, State, ZIP Code

**(281) 555-0142**

Phone Number (area code and number)      Email Address\*

\* An email address of a member of the public could be confidential under Government Code Section 552.137; however, by including the email address on this form, you are affirmatively consenting to its release under the Public Information Act.

## Section 2: Property Description

**123 Main Street, Houston, TX 77379**

Physical Address, City, State, Zip Code (if different than above)

If no street address, provide legal description: \_\_\_\_\_

Mobile Home Make, Model and Identification (if applicable): \_\_\_\_\_

## Section 3: Reasons for Protest

To preserve your right to present each reason for your protest to the ARB according to law, be sure to select all boxes that apply. Failure to select the box that corresponds to each reason for your protest may result in your inability to protest an issue that you want to pursue.

- |   |   |
|---|---|
| <input type="checkbox"/> Incorrect appraised (market) value and/or value is unequal compared with other properties.                                 | <input type="checkbox"/> Change in use of land appraised as ag-use, open-space or timberland.   |
| <input type="checkbox"/> Property should not be taxed in _____ (taxing unit).   | <input type="checkbox"/> Incorrect appraised or market value of land under special appraisal for ag-use, open-space or other special appraisal. |
| <input type="checkbox"/> Property is not located in this appraisal district or otherwise should not be included on the appraisal district's record. | <input type="checkbox"/> Owner's name is incorrect.   |
| <input type="checkbox"/> Failure to send required notice. _____ (type)  | <input type="checkbox"/> Property description is incorrect.   |
| <input type="checkbox"/> Exemption was denied, modified or cancelled.   | <input type="checkbox"/> Incorrect damage assessment rating for a property qualified for a temporary disaster exemption.                        |
| <input type="checkbox"/> Temporary disaster damage exemption was denied or modified.  | <input type="checkbox"/> Other: _____   |
| <input type="checkbox"/> Ag-use, open-space or other special appraisal was denied, modified or cancelled.   |   |

## Section 4: Additional Facts

What is your opinion of your property's value? (Optional) \$ **397,191**

Provide facts that may help resolve this protest:

**See the "Property Condition" section of the attached evidence package for owner-disclosed condition issues affecting value as of January 1, 2026.**

- I will present my information at my hearing along with my opinion of value.

Section 5: Hearing Type

Do you request an informal conference with the appraisal office before the protest hearing? [ ] Yes [ ] No

Do you request a hearing with a single-member ARB panel? [ ] Yes [ ] No

A property owner does not waive the right to appear in person at a protest hearing by submitting an affidavit to the ARB or by electing to appear by telephone conference call.

I intend to appear in the ARB hearing scheduled for my protest in the following manner (check only one box):

- [ ] In person
[ ] By telephone conference call and will submit evidence with a written affidavit delivered to the ARB before the hearing begins.\*\* (May use Comptroller Form 50-283, Property Owner Affidavit of Evidence)
[ ] By videoconference and will submit evidence with a written affidavit delivered to the ARB before the hearing begins.\*\* (May use Comptroller Form 50-283, Property Owner Affidavit of Evidence)
[ ] On written affidavit submitted with evidence and delivered to the ARB before the hearing begins

\*\* If you decide later to appear by telephone conference call or videoconference, you must provide written notice to the ARB at least 10 days before the hearing date. You are responsible for providing access to the call to any person(s) you wish to invite to participate in the hearing. Review the ARB's hearing procedures for county-specific conference call or videoconference procedures.

Section 6: ARB Hearing Notice and Procedures

I request my notice of hearing to be delivered by (check one box only):

- [ ] Regular first-class mail
[ ] Certified mail and agree to pay the cost (if applicable)
[ ] Email to \_\_\_\_\_

If a protest goes to a hearing, the ARB automatically sends each party a copy of the ARB's hearing procedures.

I want the ARB to send me a copy of its hearing procedures [ ] Yes [ ] No

Do you request an electronic reminder by text or email of the date, time and place of your ARB protest hearing? (check one box only):

- [ ] Yes, by text to \_\_\_\_\_
[ ] Yes, by email to \_\_\_\_\_
[ ] No

Do you request the ARB's final order of determination to be delivered via email? (check one box only):

- [ ] Yes, by email to \_\_\_\_\_
[ ] No

Section 7: Special Panel Request for Property Value of \$52 Million or More

I request a special panel to hear my protest: [ ] Yes [ ] No

My property is appraised at \$52 million or greater: [ ] Yes [ ] No

Section 8: Certification and Signature

- [ ] Property Owner [ ] Property Owner's Agent [ ] Other: \_\_\_\_\_

John Doe

Print Name of Property Owner or Authorized Representative

Signature of Property Owner or Authorized Representative

Date

Review the pre-filled fields above, then sign and date to complete. Mail to the Harris County Appraisal District at PO Box 920975, Houston, TX 77040, or submit through HCAD iFile at hcad.org. Filing deadline: May 15, 2026.

## Important Information

### GENERAL INFORMATION

This form is for use by a property owner or an owner's designated agent to file a protest with the appraisal review board (ARB) pursuant to Tax Code Section 41.41. Lessees contractually obligated to reimburse a property owner for property taxes may be entitled to protest as a lessee if all Tax Code requirements are met, including those in Tax Code Section 41.413.

### SINGLE MEMBER PANELS

An ARB must provide a single-member panel hearing if requested in the Notice of Protest or submitted in writing to the ARB not later than the 10th day before the date of the hearing. (Tax Code Section 41.45(b-4))

### SPECIAL PANELS

Special panels are available in counties with a population of one million or more. To qualify for a special panel to hear your protest, a property must have an appraised value determined by the appraisal district of equal to or greater than the minimum eligibility amount determined by Tax Code Section 6.425(g) and be classified as one of the following:

- commercial real and personal property;
- real and personal property of utilities;
- industrial and manufacturing real and personal property; or
- multifamily residential real property.

### ELECTRONIC REMINDER

Electronic reminders are available in counties with a population of 120,000 or more. You must request the reminder on your Notice of Protest or in writing and provide a valid email address or telephone number. (Tax Code Section 41.46(f))

### FINAL ORDER OF DETERMINATION

Email delivery of the Order of Determination is available in counties with a population of 120,000 or more. You must request email delivery in writing and provide a valid email address. (Tax Code Section 41.47(d-1))

### FILING INSTRUCTIONS

This form and all supporting documentation must be filed with the appraisal district office in each county in which the property is located. Do not file this document with the Texas Comptroller of Public Accounts. Contact information for appraisal district offices may be found on the Comptroller's website.

### DEADLINES

With exceptions, the typical deadline for filing a notice of protest is midnight, May 15. (Tax Code Section 41.44) Contact the ARB for the county in which the property is located for the specific protest filing deadline.

### NOTICE

The Comptroller's office may not advise a property owner, a property owner's agent, the chief appraiser or any appraisal district employee on a matter that the Comptroller's office knows is the subject of a protest to the ARB. Consult Tax Code Chapter 41 or the ARB hearing procedures for more information.