

Tips to File a Tax Protest

1. The easiest way to file a protest is online. You may also mail it in. Very important to not miss the deadline, usually May 15. Every county is different, Denton County's date this year is May 17, 2023.
2. Ask the appraisal district for the comparisons they are using, and they have to tell you which houses they are comparing to determine your appraised value. You must request this a minimum of 14 days prior to your hearing. This allows for the appraisal board to use the comps they gave you and gives you an opportunity to be prepared with your case.
3. A REALTOR can help you find sales of nearby homes comparable to yours. Make sure they look at sales Jan. 1, 2022 through January 2023 (or current date), since your value is based on all of 2022. Typically they use comps for all of 2022 and in to January 2023. The closer to the end of the year, the better. Values, based on comparable sales, began to decrease towards the end of 2022. Use a minimum of 3, up to 9 comparable properties. Study the comparable properties and point out the differences (photos are helpful) between your property and the comps for adjustments.
4. Take pictures of any damaged or worn parts of your home. If you need expensive repairs done, you should consider getting estimates to prove to the appraisal district your home needs work. Landscaping, fences or anything that is normal wear and tear will not work. Some things that work: outdated master bath or even better is big ticket items in need or repair or replacement (i.e. foundation). It's best to have a third party opinion or at a minimum pictures.
5. At your hearing, avoid the word "Taxes", use the word "Value" instead. Also, be kind and respectful, this will get you far better results.
6. Consider bringing in last year's value, use articles about the market that show values are no longer increasing as rapidly since we began to see an increase in mortgage interest rates.
7. The appraisal board may make an offer. Be skeptical of the offer, there *may* be more. Be aware that the appraisal board has access to the same Multiple Listing Service, the same one as REALTORS use, along with sophisticated systems they use.
8. If you haven't already, Apply for a Homestead Exemption, the deadline is April 30. If you missed this deadline, go ahead and file it anyway. The Texas Comptroller says, "A late residence homestead exemption application...may be filed up to two years after the delinquency date, which is usually Feb. 1." The general homestead exemption is \$40,000 for school district taxes, and other entities like counties, cities and utility districts have an option to offer up to a 20% exemption of a property's appraised value. That amount of your home's appraisal value is exempted from taxation. Once you have that exemption, your appraisal can't go up more than 10% every year. That also helps to keep your property taxes in check.
9. To qualify for the homestead exemption, the tax code says an individual must have an ownership interest in the property or use it as their principal residence. They are also required to state they don't claim an exemption at another

- residence homestead in Texas or anywhere else.
10. The first year after you purchase your home and file your homestead exemption, you're not eligible for the cap protection.
 11. Appraisal cap = 10% only affects homestead properties. 10% is added on top of improvements like pools, patios, etc., but not routine maintenance.

Appraised Value vs Appraised Cap. The appraisal district is responsible for appraising property at market value, the price the property would sell on the open market, the appraised value. Appraisal cap is a cap on the value properties may be assessed and only applicable to the homestead or primary residence of the taxpayer. The cap is 10% of the preceding year's appraised value for tax purposes plus the amount of improvements made since the last appraisal. For instance, if a pool was added, the cap would include the value of the pool plus 10% increase. Routine maintenance is not considered improvements. Additions such as pools, garages and decks that add value to the property are considered improvements. The cap does not apply to second homes or rental properties. The cap of 10% over proceeding year's value only provide relief to the current homeowner. If a new person acquires the property, the value of the property becomes the appraised market value upon which the taxes will be accessed. To qualify for the homestead exemption, the cap, the new homeowner must file an application. Once applied, it is the following year the 10% cap applies. Taxes are assessed using the lower of the current market value or 10% above the base year plus improvements made since last appraisal. If the property value does not go up from the year buyer acquired and qualified the property for the homestead exemption then the property taxes will be assessed based on the appraised value, there is no need for a capped value.

If you're looking to hire a professional to protest your appraised value for you, it is recommended to not use a flat fee professional. The two (2) companies that were on the webinar I attended are:

propertytax.io - Jim and Glenn Goodrich
NTPTS.com - Will Wiggins

[WFAA - It's Property Appraisal Season, Texas. Here's Everything You Need to Know.](#)
[WFAA's What you Should Know About Homesteads in Texas](#)
[WFAA What are the Odds Your Appraisal Protest Will be Successful](#)