

Guidelines for Preparing a Texas Property Tax Protest

O'Connor will discuss how property owners in Texas can prepare for their Texas property tax protest.

HOUSTON, TX, UNITED STATES, May 29, 2025 /EINPresswire.com/ --

Property values and their corresponding taxes have doubled across Texas in the past decade. These numbers are even higher in in-demand places like Travis County, which has seen property prices rise by more than 300%. As the Texas population increases, each piece of land will become more valuable. However, in many cases, the cost of property when it comes to taxes is being inflated by local country appraisal districts (CADs).

In Harris County, it was revealed in 2025 that 28% of homes were overvalued. Thankfully, this was down from 2024, where 48% of residential properties were considered to be appraised more than their fair market value. Fair market value is the price that a home will actually be sold for on the open market. These sales are cataloged and compared to appraised values to find if properties are being overtaxed. CADs have many reasons for overvaluing property, the biggest one being that property taxes are the sole tax that can be levied in Texas to raise funds for the county. This extends to school districts, MUDs, and other forms of government that need funding.

Protesting Your Taxes

Under the Texas Constitution, every landowner has the right to protest their property taxes. Yet only a tiny portion of Texans use it. Across Texas in 2023, only 13% of properties were protested. However, extreme property tax bills are pushing more people each year to dispute what their



How to Prepare for Your Texas Property Tax Protest

CAD is handing out. This is important for both homeowners and the community at large, as it helps lead to equal and fair taxation across the whole county.

Property taxes are free to appeal, and you can never be given a higher value or tax bill for protesting. The process starts by filing an informal appeal with your CAD. Often this alone is statistically enough to get a reduction settlement. If you do not receive a settlement or are lowballed, you can escalate things to a formal protest with the appraisal review board (ARB). If these fail, you can always try a judicial appeal, a lawsuit against the CAD values. Judicial appeals are lawsuits, meaning you will need professional help.

Tableting the idea of judicial appeals for now, we will focus on informal and formal appeals. For in-depth information on appeals, please go to our FAQ page or our page dedicated to property tax appeals. Once you file your appeal, you will need to do some work on your end. You need evidence to prove your case, the CAD will not simply cut your taxes. We will walk you through the evidence you need to have ready to launch a successful appeal.

Excessive Value and Unequal Appraisal

The two basic arguments for a property tax appeal are excessive value and unequal appraisal. Excessive value is exactly what it says on the tin, your property is appraised higher than the fair market value. Unequal appraisal argues that your property is valued higher than similar properties. Ideally, you will want proof of both of these reasons, though if you have a primary concern, evidence for that should be enough. Once you know what you want to dispute, you can start putting together evidence.

Verify the Basics

It may seem simple, but be sure to document the size and layout of your home or business. If you are assessed as having three bedrooms and two bathrooms, be sure that your home matches that description. Mistakes like that can happen, and it is an easy win if that is the case. You will also want to verify that your property is the measurements described in your assessment. If your home, business, or lot is smaller than noticed, then that is another simple way to get your valuation reduced. CAD's use general models and computer algorithms to decide property values, so even these basics can be missed.

Your CAD will have a record of your property on file. This can usually be obtained online from the same site where you can pay your taxes. Look up your property card and compare it to the basics that you observed. Again, this may be extremely simple, but it is a quick act of due diligence that could save you in the long run. Even a minor error could be key to a successful protest.

Photograph the Evidence

Detectives will photograph all evidence at a crime scene to use later at trial. As you are now a detective of sorts, be sure to document your property, especially anything that might reduce your value. Take photos of bad siding, an old roof, foundation issues, storm damage, and any other issue that would typically make a home less likely to sell. Treat it with the eye of a realtor looking to make a sale. Generally, any structural defect you can find should be photographed.

The same applies to your interior spaces. Old pipes, outdated bathrooms or kitchens, worn floors, and damaged fixtures are a few things to look for. Remember, CADs value a home based on the supposed average dwelling, so even some general wear-and-tear is helpful to photograph. Your photos will often tell a more compelling story than words ever could and are a foundational piece to your argument.

Hard Documents

Another valuable type of evidence is documents from repairmen and contractors. Particularly estimates about what needs to be fixed. A cracked foundation, animal damage in your attic, home re-piping, water damage, fire damage, HVAC issues, and repairs in general. If your home is in need of serious or even minor work, be sure to bring these documents with you. Since these come from a third party, documents of this type carry a good deal of weight.

Independent Appraisers

There are both freelancers and companies that can be hired to provide your own appraisal. Since these experts can intimately explore your property, they can bring a much more accurate overall view of your property when compared to the generic information generated by your CAD. This can often be the most devastating evidence that a taxpayer can drop in a hearing.

Information for Unequal Appraisal

With evidence in-hand about your property, it is time to gather it for similar properties. In order to prove that your home is unequally appraised, you will need to show that surrounding homes are selling for less than yours would. This is the sales comparison approach and is the standard method for contesting residential property. Businesses will typically go for an approach based on income.

Sales Records

Research the sales of properties similar to yours in the surrounding area. These can often be found on the CAD's website or other places where property taxes are available. These can also be found online for realtors, though some caution should be used when relying solely on these third parties. Once you find properties like yours that have sold below your assessed value, make sure to document them. Again, you will try and photograph evidence of the property sold, so it may be compared to yours.

The goal is to find a similar property to yours that is in the same or better condition, one that sold below what your property is appraised for. You can also make adjustments to the value of a sold property if it had features that your home does not have. If a home has a pool and you do not, you will need to account for that in your evidence. Ideally, you want a piece of property that is as close to yours as possible, to lower the work required on your end. Consider factors in size, age, and amenities. It will also make for the most compelling evidence.

Exemptions

As a final note, be sure to bring evidence of any exemptions you have. Homestead exemptions are given, but if you have other ones, such as an over-65 exemption, be sure to bring proof of it as well. Many people are unaware that they can even use such a thing, and they can occasionally even be left off by your CAD. Always make sure that you are getting the maximum out of any exemptions available to you.

We are Here to Help

While many Texans navigate the appeal process on their own, it can be an involved and difficult journey for every person to make. We at O'Connor make no effort to hide the fact that we are passionate about fighting for the rights of Texas taxpayers when it comes to their home or business properties. For 50 years, we have battled CADs across Texas and similar organizations in 40-plus states. We have a legion of tax agents, appraisers, attorneys, and other experts that are ready and able to assist you on your quest to reduce your property taxes. We also have one of the best databases in the United States dedicated to exploring home sales data, perfect for targeting unequal appraisal.

Even if you have started your appeal on your own, we will be able to jump in and fight by your side. It is easy to get quickly overwhelmed by the appeals and hearings process, and evidence needed. That is often what your CAD is counting on! Please feel free to reach out to us, no matter where you are in your appeal journey. We will even protest your property taxes every year, allowing victories to stack up annually, with each one becoming more successful.

About O'Connor:

O'Connor is one of the largest property tax consulting firms, representing 185,000 clients in 49 states and Canada, handling about 295,000 protests in 2024, with residential property tax reduction services in Texas, Illinois, Georgia, and New York. O'Connor's possesses the resources and market expertise in the areas of property tax, cost segregation, commercial and residential real estate appraisals. The firm was founded in 1974 and employs a team of 1,000 worldwide. O'Connor's core focus is enriching the lives of property owners through cost effective tax reduction.

Property owners interested in assistance appealing their assessment can enroll in O'Connor's

Property Tax Protection Program™. There is no upfront fee, or any fee unless we reduce your property taxes, and easy online enrollment only takes 2 to 3 minutes.

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