

# PROPERTY TAX EVIDENCE PACKET

Tax Year 2025 Protest Submission

**SUBJECT: 1003 GARDENIA DR, HOUSTON, TX, 77018**

Account Number: 0660460520041

Classification: D\_DB(A1))



**CONFIDENTIAL EVIDENCE SUMMARY**

Scan for interactive digital evidence  
Prepared for Appraisal Review Board

PROTEST VIABILITY: HIGH (77%) | Expected Tax Savings: \$535/yr | Range: \$535-\$535/yr

# EXECUTIVE SUMMARY & PROTEST SCORECARD

Property: 1003 GARDENIA DR, HOUSTON, TX, 77018 | Account: 0660460520041

# Score: 39/100

# Win Probability: 77%

Protest Strength: HIGH | Est. Value Reduction: \$569,638 - \$569,638

AI Model: xgboost\_hybrid\_v1

## How This Probability Was Calculated

This prediction uses a hybrid AI model. Step 1: An XGBoost classifier trained on 544,583 real HCAD Appraisal Review Board hearing outcomes provides a historical base rate of 70% for properties with your profile (82% accuracy, AUC 0.815). Step 2: A calibrated evidence model evaluates 18 features specific to your property – equity gap, anomaly Z-score, condition delta, flood zone, sales comps, and more – producing an evidence-based probability of 82%. Step 3: The final Win Probability is a weighted blend: 40% historical data + 60% your property's evidence strength.

Key factors: + HCAD base rate (70% from 544K hearings) | + 10 equity comparables | + 10 sales comps support reduction | - Valuation within normal range

## Evidence Quality by Method

<span style="color: red;">●</span>	<b>Equity Uniformity (TC 41.43(b)(1))</b>	4/40 pts	<div style="width: 10%; background-color: red;"></div>
	Gap: \$21,411   10 comps analyzed		
<span style="color: green;">●</span>	<b>Sales Comparison (TC 41.43(b)(3))</b>	25/25 pts	<div style="width: 100%; background-color: green;"></div>
	Gap: \$569,638   10 sales comps		
<span style="color: grey;">●</span>	<b>Physical Condition (TC 23.01)</b>	0/15 pts	<div style="width: 0%; background-color: lightgrey;"></div>
	Deductions: \$0   0 issues		
<span style="color: grey;">●</span>	<b>Environmental Factors (Flood/FEMA)</b>	0/10 pts	<div style="width: 0%; background-color: lightgrey;"></div>
	Zone: Zone X   Minimal Risk		
<span style="color: green;">●</span>	<b>Deferred Maintenance (Permits)</b>	10/10 pts	<div style="width: 100%; background-color: green;"></div>
	No major renovations on record		

## Value Comparison at a Glance



# FORMAL PROTEST NARRATIVE

Property: 1003 GARDENIA DR, HOUSTON, TX, 77018 | Account: 0660460520041

## BEFORE THE APPRAISAL REVIEW BOARD HARRIS COUNTY APPRAISAL DISTRICT

Account No: 0660460520041

Tax Year: 2026

Owner: Property Owner

Subject: 1003 GARDENIA DR, HOUSTON, TX, 77018

### GROUNDS FOR PROTEST

Pursuant to Texas Tax Code Sec. 41.41(a), the property owner protests the 2026 appraised value of \$1,068,638 for the property located at 1003 GARDENIA DR, HOUSTON, TX, 77018, Account 0660460520041, on the following grounds:

#### **Ground 1: Unequal Appraisal (Sec. 41.43(b)(3) / Sec. 42.26(a)(3))**

The appraised value of \$1,068,638 exceeds the median appraised value of 10 comparable properties appropriately adjusted for differences in size, age, condition, and location. The equity analysis yields a justified value floor of \$1,047,227, a difference of \$21,411 (2.0%). Under Sec. 42.26(a)(3), the property owner is entitled to relief when the appraised value exceeds the median appraised value of comparable properties appropriately adjusted.

#### **Ground 2: Value Exceeds Market (Sec. 41.43(b)(1) / Sec. 23.01)**

The district's appraised value of \$1,068,638 exceeds the market value as established by 10 recent arm's-length sales of comparable properties. The median comparable sale price of \$499,000 represents the most probable price the property would bring in a competitive and open market under conditions required for a fair sale as defined in Sec. 1.04(7). This constitutes a difference of \$569,638 (53.3%).

#### **Ground 3: Cost Approach (Sec. 23.011)**

Independent cost approach analysis yields an indicated value of \$712,212, calculated as replacement cost new of \$377,660 less accrued depreciation of \$123,598, plus land value of \$458,150. This is \$356,426 below the district's assessment.

### REQUESTED RELIEF

Based on the foregoing evidence, the property owner respectfully requests the Appraisal Review Board reduce the appraised value from \$1,068,638 to \$499,000, consistent with the lowest indicated value supported by the equity, market, cost, and condition evidence presented herein.

### APPLICABLE TEXAS TAX CODE SECTIONS

Sec. 1.04(7)	Definition of market value as most probable price in competitive, open market
Sec. 23.01	Appraisal methods and procedures; consideration of property condition
Sec. 23.011	Cost, income, and market data comparison approaches to value
Sec. 23.012	Factors for physical deterioration and obsolescence
Sec. 41.41(a)	Right to protest before the Appraisal Review Board
Sec. 41.43(b)(1)	Protest ground: value is incorrect / exceeds market value
Sec. 41.43(b)(3)	Protest ground: property is appraised unequally
Sec. 42.26(a)(3)	Relief when value exceeds median of comparable properties, adjusted

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Property Owner / Authorized Agent Signature

Date

## SUPPORTING ANALYSIS

Property: 1003 GARDENIA DR, HOUSTON, TX, 77018 | Account: 0660460520041

Members of the Appraisal Review Board, I appreciate the opportunity to present evidence regarding the appraisal of the subject property located at 1003 Gardenia Drive, Houston, Texas. The current market value of \$1,068,638 appears to be inconsistent with the principles of fair market valuation as articulated in Texas Tax Code Sect.41.43(b)(1). This section mandates that a property's appraised value must reflect its market value as determined by comparable sales. Upon thorough analysis of recent sales and comparable properties within the vicinity, I contend that the appropriate appraised value should be adjusted to \$1,047,227.

In support of this position, I have conducted a comprehensive equity analysis comparing the subject property to several similar properties in the area. Notably, properties such as 1014 W 42nd St and 971 W 42nd St exhibit significant market values of \$996,728 and \$1,037,580, respectively. These comparables, with their respective price per square foot ranging from \$293 to \$302, suggest that the current valuation of the subject property, at \$325 per square foot, is disproportionately high. Furthermore, the justified value floor of \$1,047,227 indicates an equity gap of \$21,411, further supporting the argument for a downward adjustment. Pursuant to Texas Tax Code Sect.41.43(b)(3) and Sect.42.26(a)(3), the principle of equal and uniform appraisal necessitates that properties within similar characteristics and conditions be assessed at comparable values, which is not the case with the current appraisal.

Additionally, the sales comparison data indicates that recent transactions within the neighborhood, such as 862 W 41st St, which sold for \$845,000, further reinforce the argument that the subject property's appraised value is inflated. The evidence of these lower sales prices highlights the need for a re-evaluation, as these transactions reflect the true market dynamics and demand within the area. The absence of any physical condition issues, as confirmed by the appraisal, eliminates the possibility of condition-related depreciation affecting the property's value. Moreover, no external obsolescence factors have been identified that would negatively impact the marketability or desirability of the property.

In conclusion, based on the evidence presented, it is clear that the current appraised value of \$1,068,638 does not align with the market realities reflected in comparable property sales and the established equity analysis. I respectfully request that the Appraisal Review Board consider adjusting the appraised value of the subject property to \$1,047,227, thereby ensuring an equitable and fair assessment consistent with the provisions of the Texas Tax Code. Thank you for your consideration.

# OPINION OF VALUE

Property: 1003 GARDENIA DR, HOUSTON, TX, 77018 | Account: 0660460520041

Effective Date of Value: 1/1/2025

Date of Report: 02/26/2026

## Owner and Subject Property Information

Account Number:	0660460520041	CAD:	HCAD
Owner Name:	Account: 0660460520041	Site Address:	1003 GARDENIA DR, HOUSTON, TX,
Mailing Address:	See HCAD Records	Legal Desc:	N/A

Land Area	Total Bldg	NRA	Bldg Class	Grade	NBHD/Econ	Key Map	Year Built
N/A	3,284 SF	-	Good	N/A	8014.00	-	2008

## Value Assessment Summary

Method	Value	PSF	Land	Impr.	Change
CAD Preliminary Market	\$1,068,638	\$325.41	\$458,150	\$610,488	
Equity Uniformity (UE)	\$1,047,227	\$318.89	\$458,150	\$589,077	
Sales Comparison	\$499,000	\$151.95	\$458,150	\$40,850	

## OPINION OF VALUE

**\$499,000**

Opinion based on Market Sales Approach.

Based on a comprehensive review of Equity Uniformity (TC 41.43(b)(1)), Market Sales Comparables (TC 41.43(b)(3)), and Physical Condition (TC 23.01), we propose the above opinion of value for tax year 2025.

? HOW WE CALCULATED THIS: Target value derived from the lowest of three approaches: (1) Equity Uniformity – median adjusted value of comparable properties using ML-computed adjustments for size, age, grade, and depreciation; (2) Sales Comparison – median of recent arm's-length sales within a 2-year lookback; (3) CAD Market Value. The lowest credible value is presented per Texas Tax Code Sect.41.43(b)(1) and Sect.42.26(a)(3).

# OUR AI-POWERED METHODOLOGY

Property: 1003 GARDENIA DR, HOUSTON, TX, 77018 | Account: 0660460520041

## How We Build Your Protest Evidence

Unlike traditional generic protests, your report was generated by a squad of 8+ specialized Artificial Intelligence agents powered by machine learning, computer vision, and vector similarity search. We analyze your property from every angle -- government records, market sales, street-level imagery, flood risk, permit history, neighborhood crime data, and more -- to build the strongest possible argument.

### 1. The AI Agent Squad

- Equity Agent:** Uses pgVector semantic similarity search across thousands of neighborhood properties to identify the fairest equity comparables. Mathematically proves unequal appraisal.
- Vision Agent:** Analyzes street-view imagery with GPT-4o computer vision to detect condition issues (roof wear, peeling paint, cracks, foundation damage) that justify depreciation deductions.
- Sales Agent:** Retrieves recent MLS and county deed transfer data to validate your appraised value against actual market sale prices within a 2-year lookback window.
- FEMA Flood Agent:** Cross-references your property against FEMA flood zone maps to identify external obsolescence from flood risk -- a legally recognized basis for value reduction.
- Permit Agent:** Queries municipal permit databases to assess renovation history. Properties with no recent permits may qualify for deferred maintenance depreciation penalties.
- Crime Agent:** Analyzes local crime density and trends around your property to quantify neighborhood external obsolescence that negatively impacts marketability and value.
- Narrative Agent:** AI legal writer powered by Gemini and GPT-4o that generates a formal protest narrative citing specific Texas Tax Code sections, tailored to your property's unique evidence.
- Commercial Agent:** Specialized enrichment pipeline for commercial, industrial, and mixed-use properties using income approach and cap rate analysis alongside traditional comparables.

### 2. Machine Learning & Advanced Analytics

Our system employs Ridge Regression ML models to calculate dynamic, localized adjustment rates (\$/sqft, \$/year built) from your specific neighborhood's recent sales data -- not static lookup tables. Compound depreciation is capped at 90% with deferred maintenance penalties applied when permit history and vision analysis indicate neglected upkeep. All adjustments are mathematically defensible at ARB.

### 3. Predictive Success Model (XGBoost)

Your Win Probability is calculated by a hybrid machine learning pipeline trained on 544,583 real Harris County Appraisal Review Board (ARB) hearing outcomes. The model uses XGBoost -- a gradient-boosted decision tree algorithm widely used in financial prediction -- to establish a historical base rate for your property class, then adjusts the probability using evidence-specific signals unique to your property.

How it works: (1) XGBoost base rate -- Trained on 544K+ real HCAD hearing records with 82% accuracy (AUC 0.815), the model predicts the baseline probability of a successful protest based on property class, value magnitude, and hearing type. (2) Evidence-based adjustments -- A calibrated heuristic model then adjusts the probability using 18 features specific to YOUR property: equity gap, statistical anomaly Z-score, physical condition delta, flood zone risk, geo-obsolescence factors, sales comp strength, and more. (3) Hybrid blend -- The final probability is a weighted blend of both models (40% historical base rate, 60% evidence strength), ensuring predictions are grounded in real outcomes while rewarding strong evidence.

### 4. Legal Strategy & Uniformity

Our primary argument leverages Texas Tax Code Sect.41.43(b)(1) for market value, Sect.41.43(b)(3) and Sect.42.26(a)(3) for equity/unequal appraisal, and Sect.23.01(b) for physical depreciation. Every data point in this report maps to a specific legal basis for reduction.

## 5. True Tax Savings Calculation

A lower value doesn't always mean lower taxes if you have exemptions (like Homestead). Our system calculates your potential 'Actual Tax Savings' by factoring in your specific exemptions and local tax rates. We focus on putting real money back in your pocket, not just changing a number.

*Data Integrity Statement: This report was prepared by analyzing definitive public county records, MLS parity data, municipal permit histories, FEMA flood maps, and local crime statistics. Machine learning models (XGBoost, Ridge Regression, pgVector similarity) were used to aggregate public facts and predict outcomes, ensuring objective mathematical compliance with the Texas Tax Code.*

*Powered by Texas Equity AI - Fair Taxation through Technology*

# ACCOUNT HISTORY

Property: 1003 GARDENIA DR, HOUSTON, TX, 77018 | Account: 0660460520041

Date of Report: 02/26/2026

## Owner and Subject Property Information

Account Number:	0660460520041	CAD:	HCAD
Owner Name:	Account: 0660460520041	Site Address:	1003 GARDENIA DR, HOUSTON, TX,
Mailing Address:	See HCAD Records	Legal Desc:	N/A
Land Use Code:	1001	Land Use Desc:	Residential Single Family

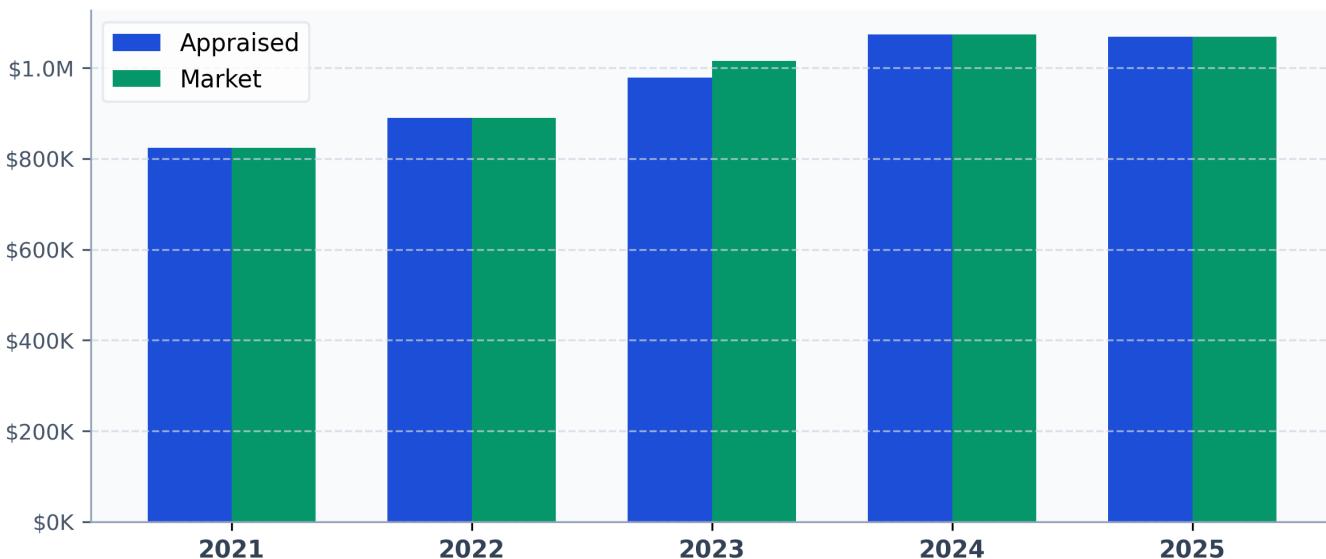
## Current Value Breakdown

Land Value		Improvement Value		Total Appraised Value			
\$458,150		\$610,488		\$1,068,638			
Land Area	Total Bldg	NRA	Bldg Class	Grade	NBHD/Econ	Key Map	Year Built
N/A	3,284 SF	-	Good	N/A	8014.00	-	2008

## Valuation History

Year	Land Val	Impr. Val	Market	PSF	Appraised	Change %	Cap %
2021	\$399,840	Pending	\$824,173	\$250.97	\$824,173	--	--
2022	\$433,160	Pending	\$890,002	\$271.01	\$890,002	+8.0%	--
2023	\$433,160	Pending	\$1,015,795	\$309.32	\$979,002	+14.1%	96%
2024	\$458,150	Pending	\$1,073,502	\$326.89	\$1,073,502	+5.7%	--

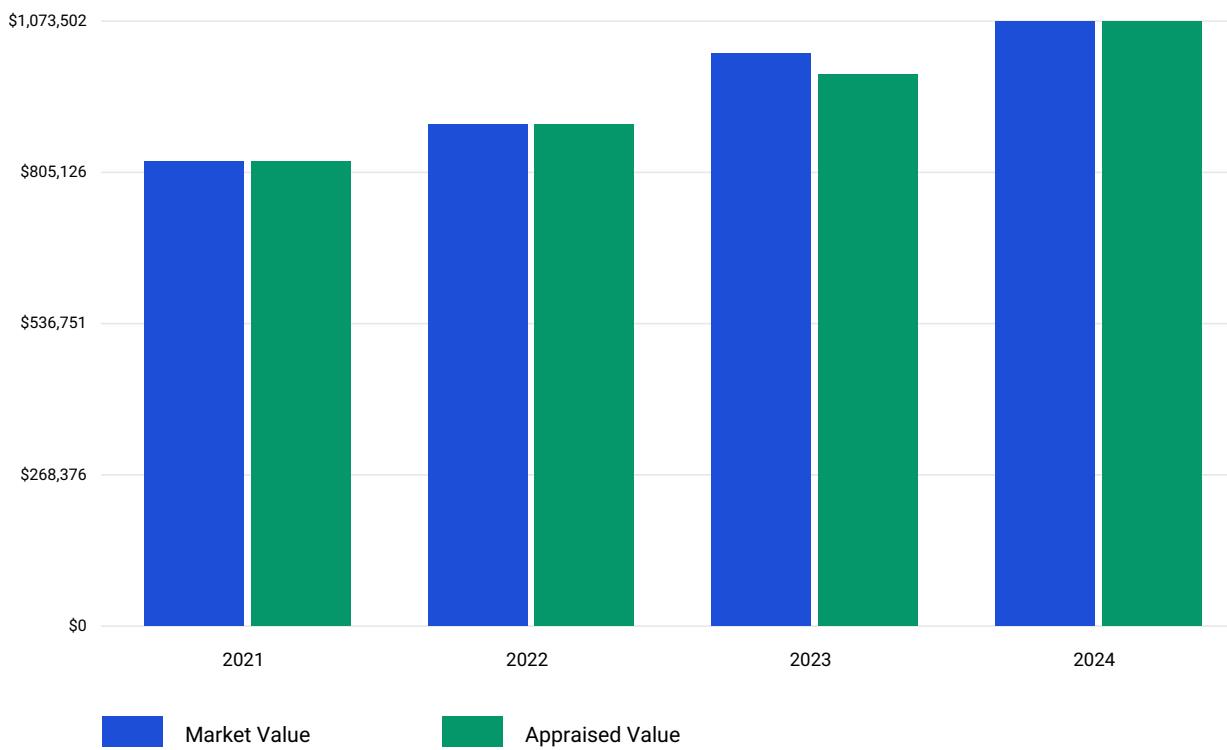
## Valuation Trend Analysis



# VALUATION TREND & FORECAST ANALYSIS

Property: 1003 GARDENIA DR, HOUSTON, TX, 77018 | Account: 0660460520041

## Assessment History & Growth Rate



## Year-over-Year Growth Analysis

Year	Market Val	Appraised	Change \$	Change %	PSF	Cap Applied
2021	\$824,173	\$824,173			\$250.97	No
2022	\$890,002	\$890,002	+\$65,829	+8.0%	\$271.01	No
2023	\$1,015,795	\$979,002	+\$125,793	+14.1%	\$309.32	Yes
2024	\$1,073,502	\$1,073,502	+\$57,707	+5.7%	\$326.89	No

### Compound Annual Growth Rate (CAGR)

**9.2%**

\$249,329 total change over 3 yrs (+30%)

Assessment has grown at 9.2% annually, significantly above typical market appreciation of 3-5%. This aggressive escalation pattern strongly supports a protest filing.

**HISTORICAL SUMMARY:** Between 2021 and 2024, your property's market value increased from \$824,173 to \$1,073,502, a total increase of 30% (9.2% compounded annually). This exceeds typical residential appreciation rates and suggests the district may be applying aggressive revaluation factors. Protesting now locks in a lower baseline, preventing compounding over-assessment in future tax years.

### AI Forecast (Based on Current Trend)

At the current 5.7% annual growth rate, your assessment could reach \$1,134,487 next year and \$1,198,937 in two years. A successful protest now prevents compounding over-assessment.

# DOCUMENTED ADJUSTMENT FACTORS

Property: 1003 GARDENIA DR, HOUSTON, TX, 77018 | Account: 0660460520041

## Protest Strength: POSSIBLE (25% probability of success)

The following evidence pillars independently support a reduction in the appraised value. Each signal is derived from a distinct data source and legal basis under Texas Tax Code.

### 1. Equity Uniformity (TC 41.43(b)(1))

Weight: 0% |

\$1,047,227 (-2%)

**ESTIMATED ANNUAL TAX SAVINGS: \$535/yr | Range: \$535 - \$535/yr**

# NEIGHBORHOOD STATISTICAL ANALYSIS

Property: 1003 GARDENIA DR, HOUSTON, TX, 77018 | Account: 0660460520041

## Legal Basis: Texas Tax Code Section 41.43(b)(3) - Unequal Appraisal

The property owner contends the appraised value exceeds the median appraised value of comparable properties in the same neighborhood. The statistical analysis below demonstrates this property is assessed above fair and equitable levels relative to its peers.



## Price-Per-Square-Foot Distribution (500 properties)

### Statistical Summary

Metric	Value	Interpretation
Neighborhood Properties	500	Sample size for analysis
Median \$/ft <sup>2</sup>	\$348	50th percentile benchmark
Standard Deviation	\$0	Measure of spread
Subject \$/ft <sup>2</sup>	\$0	Subject is at the 33th percentile
Z-Score	-0.49	Within typical assessment range

CONCLUSION: This property's assessment of \$0/ft<sup>2</sup> is within the typical range for the neighborhood (Z-Score: -0.5).

? HOW WE CALCULATED THIS: Z-scores measure how many standard deviations the subject's price-per-sqft is from the neighborhood mean. Values above 1.5 sigma indicate statistically significant over-assessment. Percentile ranking shows where this property falls among all properties in the same market area. Data sourced from county appraisal records.

# NEIGHBORHOOD MARKET ANALYSIS

Property: 1003 GARDENIA DR, HOUSTON, TX, 77018 | Account: 0660460520041

This analysis examines recent market activity in the subject property's neighborhood to assess whether the district's valuation aligns with actual market conditions. A sale-to-assessment ratio below 1.0 indicates systematic over-assessment in the area.

Median Sale	Average Sale	Avg \$/SqFt	Sale/Assess Ratio
\$499,000	\$549,500	\$215.81	0.47

## Recent Neighborhood Sales Activity

Address	Sale Price	\$/SqFt	SqFt	Year	Date	Ratio
862 W 41st St, Houston, TX 77018	\$845,000	\$308.17	2,742	1940	2025-04-05	0.79
4702 Thornton Views Rd, Houston, TX 77018	\$499,000	\$208.18	2,397	2025	2026-01-21	0.47
4706 Thornton Views Rd, Houston, TX 77018	\$499,000	\$208.18	2,397	2025	2026-01-21	0.47
880 Wakefield Dr, Unit A, Houston, TX 77018	\$479,000	\$198.26	2,416	2018	2026-02-08	0.45
4710 Thornton Views Rd, Houston, TX 77018	\$499,000	\$208.18	2,397	2025	2026-01-21	0.47
872 Wakefield Dr, Unit A, Houston, TX 77018	\$495,000	\$204.88	2,416	2017	2025-06-05	0.46
3607 Cedar Vista Ln, Houston, TX 77018	\$565,000	\$205.01	2,756	2018	2025-12-23	0.53
4714 Thornton Views Rd, Houston, TX 77018	\$499,000	\$208.18	2,397	2025	2025-09-30	0.47

## Market Over-Assessment Indicator

The median sale-to-assessment ratio of 0.47 indicates that comparable properties are selling below their assessed values. This systematic over-assessment pattern suggests the district's valuations exceed actual market conditions by approximately \$569,638 (53.3%).

# RESIDENTIAL SALES COMP GRID

Property: 1003 GARDENIA DR, HOUSTON, TX, 77018 | Account: 0660460520041

? HOW WE CALCULATED THIS: Sales comparables sourced from county deed records and MLS within a 2-year lookback window. Price-per-sqft (PSF) calculated from recorded sale price divided by living area. Adjustments applied for size, age, grade, and location differences using ML-derived rates.

	Subject	Comp A	Comp B	Comp C
Prop ID	0660460520041			
Neighborhood	8014.00	8014.00	8014.00	8014.00
Situs	1003 GARDENIA DR, H..	862 W 41st St, Hous..	4702 Thornton Views..	4706 Thornton Views..
Year Built	2008	1940	2025	2025
Market Value	\$1,068,638	\$845,000	\$499,000	\$499,000
Total SQFT	3,284 SF	2,742 SF	2,397 SF	2,397 SF
Market Price/SQFT	\$325.41	\$308.17	\$208.18	\$208.18
Sale Date		2025-04-05	2026-01-21	2026-01-21
Sale Price		\$845,000	\$499,000	\$499,000
Year Remodeled	2008	1940	2025	2025
Remodel Adj	2008	\$0	\$0	\$0
Grade Adj	N/A	\$0	\$0	\$0
Size Index Adj		\$83,514	\$92,326	\$92,326
% Good Adj	82%	30%	99%	99%
Deferred Maint	No	\$0	\$0	\$0
Land Value Adj	\$458,150	\$0	\$0	\$0
Segments & Adj	\$0	\$0	\$0	\$0
Other Improvements	\$0	\$0	\$0	\$0
Net Adjustment		\$522,914	\$7,496	\$7,496
Indicated Value		\$1,367,914	\$506,496	\$506,496

Median Sales Value: \$499,000

Median Sales Value / SQFT: \$151.95

# RESIDENTIAL SALES COMP GRID

Property: 1003 GARDENIA DR, HOUSTON, TX, 77018 | Account: 0660460520041

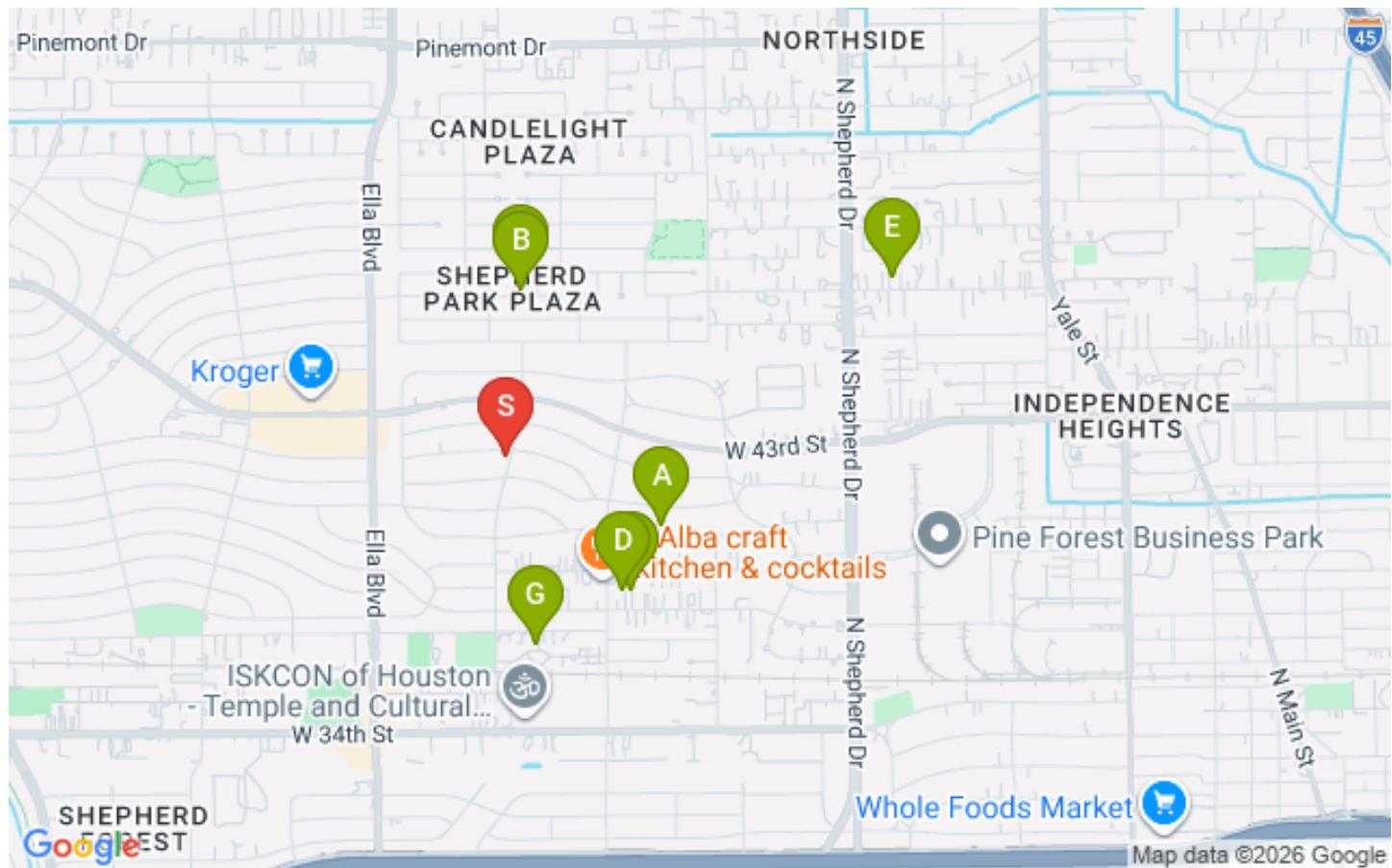
	Subject	Comp D	Comp E	Comp F
Prop ID	0660460520041			
Neighborhood	8014.00	8014.00	8014.00	8014.00
Situs	1003 GARDENIA DR, H..	880 Wakefield Dr, U..	4710 Thornton Views..	872 Wakefield Dr, U..
Year Built	2008	2018	2025	2017
Market Value	\$1,068,638	\$479,000	\$499,000	\$495,000
Total SQFT	3,284 SF	2,416 SF	2,397 SF	2,416 SF
Market Price/SQFT	\$325.41	\$198.26	\$208.18	\$204.88
Sale Date		2026-02-08	2026-01-21	2025-06-05
Sale Price		\$479,000	\$499,000	\$495,000
Year Remodeled	2008	2018	2025	2017
Remodel Adj	2008	\$0	\$0	\$0
Grade Adj	N/A	\$0	\$0	\$0
Size Index Adj		\$86,046	\$92,326	\$88,920
% Good Adj	82%	92%	99%	91%
Deferred Maint	No	\$0	\$0	\$0
Land Value Adj	\$458,150	\$0	\$0	\$0
Segments & Adj	\$0	\$0	\$0	\$0
Other Improvements	\$0	\$0	\$0	\$0
Net Adjustment		\$38,146	\$7,496	\$44,370
Indicated Value		\$517,146	\$506,496	\$539,370

Median Sales Value: \$499,000

Median Sales Value / SQFT: \$151.95

# SALES GEOGRAPHIC CONTEXT

Property: 1003 GARDENIA DR, HOUSTON, TX, 77018 | Account: 0660460520041



Owner Name: Account: 0660460520041 | Address: 1003 GARDENIA DR, HOUSTON, TX, 77018

Account Number: 0660460520041 | 1003 GARDENIA DR, HOUSTON, TX, 77018

# COST APPROACH VALIDATION

Property: 1003 GARDENIA DR, HOUSTON, TX, 77018 | Account: 0660460520041

The Cost Approach estimates value by calculating the cost to replace the improvement as new, deducting accrued depreciation, and adding land value. This method serves as an independent check on market-derived approaches per Texas Tax Code Sec. 23.011 and provides a ceiling on reasonable value when physical deterioration is present.

? HOW WE CALCULATED THIS: Replacement Cost New (RCN) estimated using Marshall & Swift residential cost tables based on building grade, quality, and living area. Physical depreciation uses compound age-life method. Functional and external obsolescence added from vision analysis and flood/crime data. Depreciation capped at 90% (minimum 10% good condition floor).

Note: Replacement Cost New (RCN) estimates are baseline projections derived from standard aggregate indexing (e.g., Marshall & Swift parameters) for the subject's class and grade. This establishes a ceiling of value prior to physical walkthroughs.

## Replacement Cost New (RCN)

Component	Value
Building Area	3,284 sqft
Grade / Quality	N/A
Cost per SqFt (Grade N/A)	\$115
Replacement Cost New	\$377,660

## Accrued Depreciation

Depreciation Type	Rate / Basis	Amount
Physical Deterioration	18yr / 55yr life = 32.7%	-\$123,598
Functional Obsolescence	None identified	\$0
External Obsolescence	None identified	\$0
Total Depreciation	32.7% + adjustments	-\$123,598

## Cost Approach Value Conclusion

Component	Value
Replacement Cost New	\$377,660
Less: Accrued Depreciation	-\$123,598
Depreciated Cost of Improvements	\$254,062
Plus: Land Value	\$458,150
<b>COST APPROACH INDICATED VALUE</b>	<b>\$712,212</b>

### District Over-Assessment vs. Cost Approach

The Cost Approach indicates a value of \$712,212, which is \$356,426 (33.4%) BELOW the district's appraised value of \$1,068,638. This independent analysis supports a reduction under Texas Tax Code Sec. 23.011 (cost approach as evidence of market value).

# AI PROPERTY CONDITION COMPARISON

Property: 1003 GARDENIA DR, HOUSTON, TX, 77018 | Account: 0660460520041

Street-level imagery was analyzed by AI to compare the physical condition of the subject property against each comparable. Condition differences support adjustment arguments under Texas Tax Code Sec. 23.01 (market value considers physical condition).

? HOW WE CALCULATED THIS: Condition scores assigned by GPT-4o computer vision analyzing Google Street View imagery on a 1-10 scale. Categories assessed: roof integrity, siding/paint condition, foundation, gutters, and landscaping. A lower score for the subject vs. comparables supports additional depreciation per TX Tax Code Sect.23.01(b).

## SUBJECT: 1003 GARDENIA DR, HOUSTON, TX, 77018



AI Assessment: Good

## COMP A: 1014 W 42ND ST, HOUSTON, TX, 77018



AI Assessment: The roof appears to be in good condition with no visible damage or wear. The paint and siding look well-maintain...

## COMP B: 971 W 42ND ST, HOUSTON, TX, 77018



AI Assessment: The property appears to have a well-maintained roof with no visible signs of damage. The siding and paint look f...

# AI PROPERTY CONDITION COMPARISON (cont.)

Property: 1003 GARDENIA DR, HOUSTON, TX, 77018 | Account: 0660460520041

**COMP C: 959 W 41ST ST, HOUSTON, TX, 77018**



AI Assessment: The property displays an overall good condition with a well-maintained roof, clean paint and siding, and a concr...

**COMP D: 1071 W 42ND ST, HOUSTON, TX, 77018**



AI Assessment: The roof appears in good condition with no visible damage, while the paint and siding show minor wear but genera...

**COMP E: 907 LAMONTE LN, HOUSTON, TX, 77018**



AI Assessment: The roof appears to be in good condition with no visible damage, while the paint and siding show minimal wear. T...

# PERMIT & RENOVATION ANALYSIS

Property: 1003 GARDENIA DR, HOUSTON, TX, 77018 | Account: 0660460520041

## Subject Property Permit History

? HOW WE CALCULATED THIS: Permit data sourced from municipal building permit databases. Properties with no major permits in 5+ years may qualify for a 2-5% deferred maintenance depreciation penalty under TX Tax Code Sect.23.01(b). Comparable properties with recent renovations support higher value, widening the gap for unrenovated subjects.

No major renovation permits found. This supports a deferred-maintenance argument.

## Deferred Maintenance Argument (TC 23.01)

City permit records show no major renovations or improvements filed for this property. The absence of documented upgrades, combined with the property's age, supports a deferred-maintenance depreciation model. The district's valuation may not adequately account for the property's actual physical condition.

## APPENDIX: EQUITY COMP GRID

Property: 1003 GARDENIA DR, HOUSTON, TX, 77018 | Account: 0660460520041

Adjustments are calculated dynamically using localized Machine Learning regression on recent neighborhood comparables. Base depreciation utilizes Marshall & Swift tables. This methodology identifies the true marginal value of square footage and age in this specific market area rather than relying on arbitrary, static mass-appraisal rules.

	Subject	Comp A	Comp B	Comp C
<b>Prop ID</b>	0660460520041	0660460520004	0660460430027	0660460410015
<b>Neighborhood</b>	8014.00	8014.00	8014.00	8014.00
<b>Situs</b>	1003 GARDENIA DR, H..	1014 W 42ND ST, HOU..	971 W 42ND ST, HOUS..	959 W 41ST ST, HOUS..
<b>Year Built</b>	2008	2007	2008	2007
<b>Market Value</b>	\$1,068,638	\$996,728	\$1,037,580	\$1,033,000
<b>Total SQFT</b>	3,284 SF	3,399 SF	3,440 SF	3,406 SF
<b>Market Price/SQFT</b>	\$325.41	\$293.24	\$301.62	\$303.29
<b>Last Sale</b>	N/A	N/A	N/A	N/A
<b>Condition</b>	Good (7)	Good (7)	Good (7)	Good (7)
<b>Distance</b>	-	0.05 mi	0.09 mi	0.22 mi
<b>TTL Cost Factor</b>				
<b>Year Remodeled</b>	2008	2007	2008	2007
<b>Remodel Adj</b>	2008	\$0	\$0	\$0
<b>Grade Adj</b>	N/A	B- \$0	B- \$0	B- \$0
<b>Size Index Adj</b>		\$-35,605	\$-48,299	\$-37,772
<b>Neighborhood Adj</b>	8014.00	8014.00 \$0	8014.00 \$0	8014.00 \$0
<b>% Good Adj</b>	82%	81% \$9,967	82% \$0	81% \$10,330
<b>Size Adj</b>	-	\$-35,605	\$-48,299	\$-37,772
<b>Lump Sum Adj</b>		\$0	\$0	\$0
<b>Sub Area Diff</b>		\$0	\$0	\$0
<b>Deferred Maint</b>	No	\$0	\$0	\$0
<b>Land Value Adj</b>	\$458,150	\$0	\$0	\$0
<b>Segments &amp; Adj</b>	\$0	\$0	\$0	\$0
<b>Other Improvements</b>	\$0	\$0	\$0	\$0
<b>Net Adjustment</b>		\$-25,638	\$-48,299	\$-27,442
<b>Indicated Value</b>		\$971,090	\$989,281	\$1,005,558

## APPENDIX: EQUITY COMP GRID

Property: 1003 GARDENIA DR, HOUSTON, TX, 77018 | Account: 0660460520041

Adjustments are calculated dynamically using localized Machine Learning regression on recent neighborhood comparables. Base depreciation utilizes Marshall & Swift tables. This methodology identifies the true marginal value of square footage and age in this specific market area rather than relying on arbitrary, static mass-appraisal rules.

	Subject	Comp D	Comp E	Comp F
<b>Prop ID</b>	0660460520041	0660460510021	0660460450041	0660460520041
<b>Neighborhood</b>	8014.00	8014.00	8014.00	8014.00
<b>Situs</b>	1003 GARDENIA DR, H..	1071 W 42ND ST, HOU..	907 LAMONTE LN, HOU..	1003 GARDENIA DR, H..
<b>Year Built</b>	2008	2008	2007	2008
<b>Market Value</b>	\$1,068,638	\$1,021,307	\$1,023,000	\$1,068,638
<b>Total SQFT</b>	3,284 SF	3,312 SF	3,243 SF	3,284 SF
<b>Market Price/SQFT</b>	\$325.41	\$308.37	\$315.45	\$325.41
<b>Last Sale</b>	N/A	N/A	N/A	N/A
<b>Condition</b>	Good (7)	Good (7)	Good (7)	N/A
<b>Distance</b>	-	0.23 mi	0.23 mi	0.00 mi
<b>TTL Cost Factor</b>				
<b>Year Remodeled</b>	2008	2008	2007	2008
<b>Remodel Adj</b>	2008	\$0	\$0	\$0
<b>Grade Adj</b>	N/A	B- \$0	B- \$0	B- \$0
<b>Size Index Adj</b>		\$-8,669	\$12,694	\$0
<b>Neighborhood Adj</b>	8014.00	8014.00 \$0	8014.00 \$0	8014.00 \$0
<b>% Good Adj</b>	82%	82% \$0	81% \$10,230	82% \$0
<b>Size Adj</b>	-	\$-8,669	\$12,694	\$0
<b>Lump Sum Adj</b>		\$0	\$0	\$0
<b>Sub Area Diff</b>		\$0	\$0	\$0
<b>Deferred Maint</b>	No	\$0	\$0	\$0
<b>Land Value Adj</b>	\$458,150	\$0	\$0	\$0
<b>Segments &amp; Adj</b>	\$0	\$0	\$0	\$0
<b>Other Improvements</b>	\$0	\$0	\$0	\$0
<b>Net Adjustment</b>		\$-8,669	\$22,924	\$0
<b>Indicated Value</b>		\$1,012,638	\$1,045,924	\$1,068,638

## APPENDIX: EQUITY COMP GRID

Property: 1003 GARDENIA DR, HOUSTON, TX, 77018 | Account: 0660460520041

Adjustments are calculated dynamically using localized Machine Learning regression on recent neighborhood comparables. Base depreciation utilizes Marshall & Swift tables. This methodology identifies the true marginal value of square footage and age in this specific market area rather than relying on arbitrary, static mass-appraisal rules.

	Subject	Comp G	Comp H	Comp I
<b>Prop ID</b>	0660460520041	0660460420016	0660460450037	0660460520032
<b>Neighborhood</b>	8014.00	8014.00	8014.00	8014.00
<b>Situs</b>	1003 GARDENIA DR, H..	971 ALTHEA DR, HOUS..	923 LAMONTE LN, HOU..	1039 GARDENIA DR, H..
<b>Year Built</b>	2008	2009	2011	2011
<b>Market Value</b>	\$1,068,638	\$1,062,772	\$1,072,274	\$1,105,256
<b>Total SQFT</b>	3,284 SF	3,244 SF	3,261 SF	3,266 SF
<b>Market Price/SQFT</b>	\$325.41	\$327.61	\$328.82	\$338.41
<b>Last Sale</b>	N/A	N/A	N/A	N/A
<b>Condition</b>	Good (7)	N/A	N/A	N/A
<b>Distance</b>	-	0.14 mi	0.19 mi	0.10 mi
<b>TTL Cost Factor</b>				
<b>Year Remodeled</b>	2008	2009	2011	2011
<b>Remodel Adj</b>	2008	\$0	\$0	\$0
<b>Grade Adj</b>	N/A	B- \$0	B- \$0	B- \$0
<b>Size Index Adj</b>		\$12,384	\$7,121	\$5,573
<b>Neighborhood Adj</b>	8014.00	8014.00 \$0	8014.00 \$0	8014.00 \$0
<b>% Good Adj</b>	82%	83% \$-10,628	85% \$-32,168	85% \$-33,158
<b>Size Adj</b>	-	\$12,384	\$7,121	\$5,573
<b>Lump Sum Adj</b>		\$0	\$0	\$0
<b>Sub Area Diff</b>		\$0	\$0	\$0
<b>Deferred Maint</b>	No	\$0	\$0	\$0
<b>Land Value Adj</b>	\$458,150	\$0	\$0	\$0
<b>Segments &amp; Adj</b>	\$0	\$0	\$0	\$0
<b>Other Improvements</b>	\$0	\$0	\$0	\$0
<b>Net Adjustment</b>		\$1,756	\$-25,047	\$-27,585
<b>Indicated Value</b>		\$1,064,528	\$1,047,227	\$1,077,671

## APPENDIX: EQUITY COMP GRID

Property: 1003 GARDENIA DR, HOUSTON, TX, 77018 | Account: 0660460520041

Adjustments are calculated dynamically using localized Machine Learning regression on recent neighborhood comparables. Base depreciation utilizes Marshall & Swift tables. This methodology identifies the true marginal value of square footage and age in this specific market area rather than relying on arbitrary, static mass-appraisal rules.

	Subject	Comp J
Prop ID	0660460520041	0660460410017
Neighborhood	8014.00	8014.00
Situs	1003 GARDENIA DR, HOUSTON, TX,	967 W 41ST ST, HOUSTON, TX, 77
Year Built	2008	2007
Market Value	\$1,068,638	\$1,085,893
Total SQFT	3,284 SF	3,188 SF
Market Price/SQFT	\$325.41	\$340.62
Last Sale	N/A	N/A
Condition	Good (7)	N/A
Distance	-	0.21 mi
TTL Cost Factor		
Year Remodeled	2008	2007
Remodel Adj	2008	\$0
Grade Adj	N/A	B- \$0
Size Index Adj		\$29,723
Neighborhood Adj	8014.00	8014.00 \$0
% Good Adj	82%	81% \$10,859
Size Adj	-	\$29,723
Lump Sum Adj		\$0
Sub Area Diff		\$0
Deferred Maint	No	\$0
Land Value Adj	\$458,150	\$0
Segments & Adj	\$0	\$0
Other Improvements	\$0	\$0
Net Adjustment		\$40,582
Indicated Value		\$1,126,475

# EQUITY COMPARISON SUMMARY

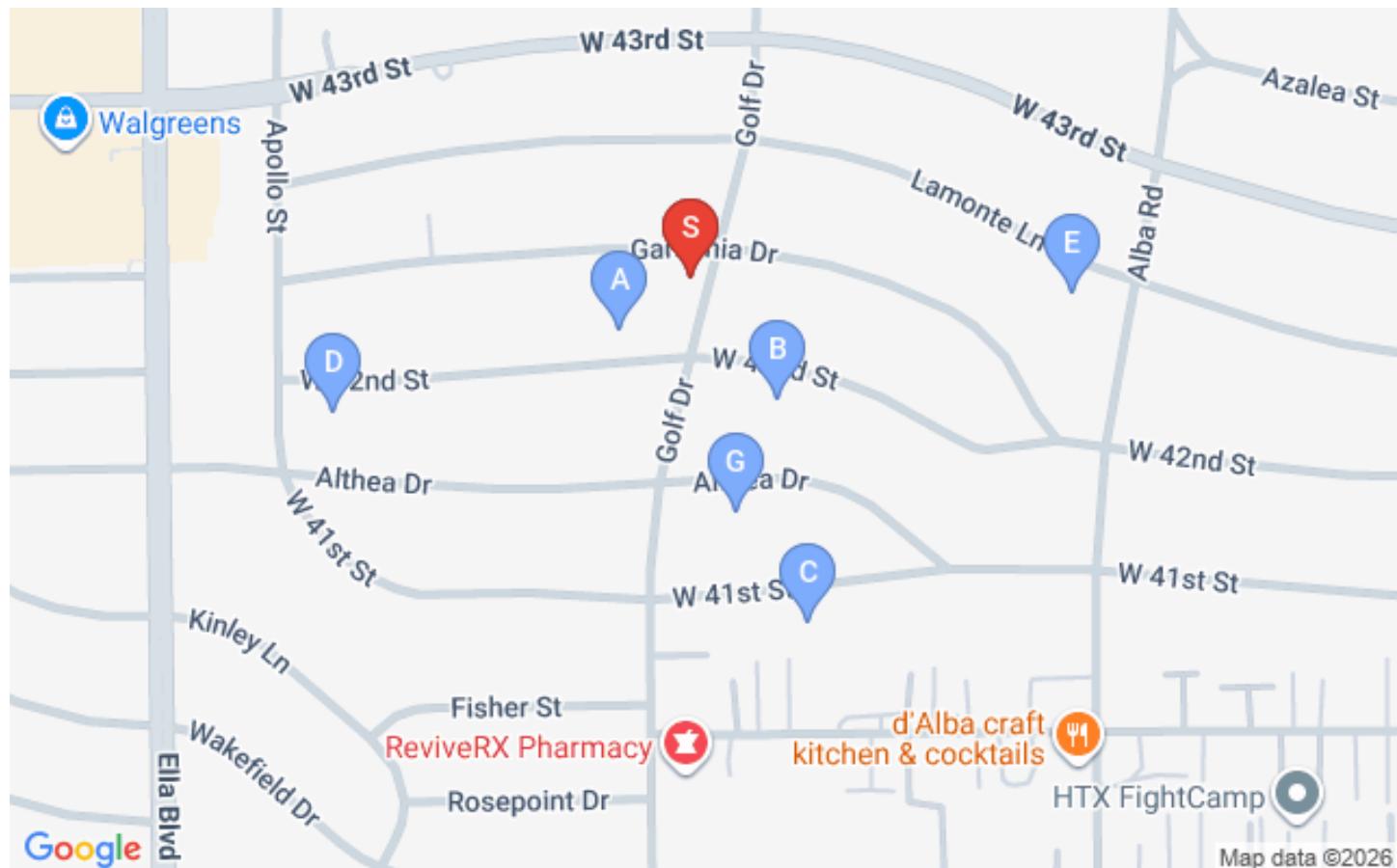
Property: 1003 GARDENIA DR, HOUSTON, TX, 77018 | Account: 0660460520041

**Median Equity Value: \$1,047,227**

**Median Equity Value / SQFT: \$318.89**

## APPENDIX: EQUITY GEOGRAPHIC CONTEXT

Property: 1003 GARDENIA DR, HOUSTON, TX, 77018 | Account: 0660460520041



Owner Name: Account: 0660460520041 | Address: 1003 GARDENIA DR, HOUSTON, TX, 77018

Account Number: 0660460520041 | 1003 GARDENIA DR, HOUSTON, TX, 77018

Respectfully submitted,

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Property Owner, Property Owner

Date: February 26, 2026