

PROPERTY TAX EVIDENCE PACKET

~~Tax Year 2025 Protest Submission~~

SUBJECT: 123 Test St

Account Number: 12345678



Scan for interactive digital evidence

CONFIDENTIAL EVIDENCE SUMMARY
Prepared for Appraisal Review Board

OUR AI-POWERED METHODOLOGY

Property: 123 Test St | Account: 12345678

How We Build Your Protest Evidence

Unlike traditional generic protests, your report was generated by a squad of specialized Artificial Intelligence agents working together to analyze your property from every angle. We combine government data, market sales, and computer vision to build the strongest possible argument.

1. The AI Squad: Multi-Agent Intelligence

- Equity Agent:** Scans thousands of neighborhood properties to identify the fairest equity comparables. We mathematically prove if you are being taxed unequally compared to neighbors.
- Vision Agent:** Uses advanced Computer Vision & Machine Learning to analyze street-view imagery of your property. It detects condition issues (roof wear, peeling paint, cracks) that can justify a lower value.
- Sales Agent:** Retrieves recent market sales data to ensure your appraised value aligns with true market reality.

2. Legal Strategy & Uniformity

Our primary argument leverages Texas Tax Code Section 41.43(b)(1), the 'Equity Uniformity' statute. The law mandates that you cannot be taxed at a higher level than comparable properties in your neighborhood. Even if your market value is accurate, if your neighbors are valued lower, you deserve a reduction.

3. 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.

Powered by Texas Equity AI - Fair Taxation through Technology

ACCOUNT HISTORY

Property: 123 Test St | Account: 12345678

Date of Report: 02/21/2026

Owner and Subject Property Information

Account Number:	12345678	CAD:	Harris
Owner Name:	Account: 12345678	Site Address:	123 Test St
Mailing Address:	See HCAD Records	Legal Desc:	N/A
Land Use Code:	1001	Land Use Desc:	Residential Single Family

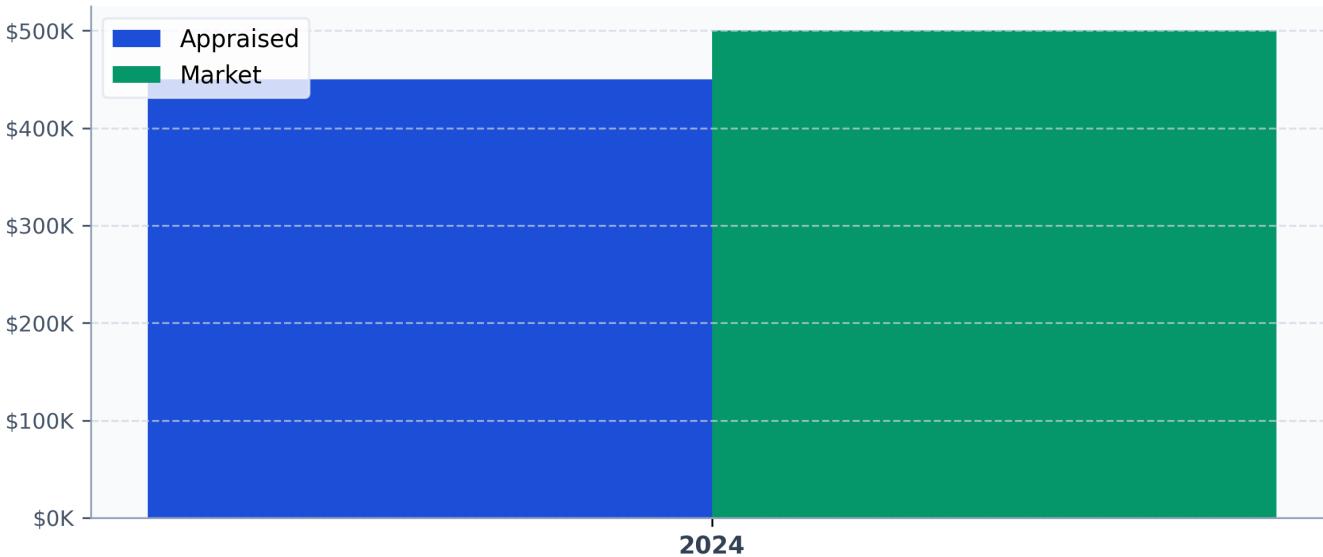
Current Value Breakdown

Land Value		Improvement Value		Total Appraised Value			
See History		See History		\$0			
Land Area	Total Bldg	NRA	Bldg Class	Grade	NBHD/Econ	Key Map	Year Built
N/A	1 SF	-	Good	N/A	N/A	-	N/A

Valuation History

Year	Land Val	Impr. Val	Market	PSF	Appraised	Change %	Cap %
2024	Pending	Pending	\$500,000	\$500,000.00	\$450,000	--	90%

Valuation Trend Analysis



OPINION OF VALUE

Property: 123 Test St | Account: 12345678

Effective Date of Value: 1/1/2025

Date of Report: 02/21/2026

Owner and Subject Property Information

Account Number:	12345678	CAD:	Harris
Owner Name:	Account: 12345678	Site Address:	123 Test St
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	1 SF	-	Good	N/A	N/A	-	N/A

Value Assessment Summary

Method	Value	PSF	Land	Impr.	Change
CAD Preliminary Market	\$0	\$0.00	\$0	\$0	
Equity Uniformity (UE)	\$0	\$0.00	\$0	\$0	
Sales Comparison	\$0	\$0.00	\$0	\$0	

OPINION OF VALUE

\$0

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.

EXECUTIVE SUMMARY & PROTEST SCORECARD

Property: 123 Test St | Account: 12345678

Score: 15/100

Win Probability: 15-30%

Protest Strength: WEAK | Estimated Savings: \$0 - \$5,000

Evidence Quality by Method

Grey	Equity Uniformity (TC 41.43(b)(1))	0/40 pts	<div style="width: 0%; background-color: #e0e0e0;">0%</div>
	Gap: \$0 0 comps analyzed		
Grey	Sales Comparison (TC 41.43(b)(3))	0/25 pts	<div style="width: 0%; background-color: #e0e0e0;">0%</div>
	Gap: \$0 0 sales comps		
Orange	Physical Condition (TC 23.01)	5/15 pts	<div style="width: 33%; background-color: #c88035;">33%</div>
	Deductions: \$5,000 1 issues		
Grey	Environmental Factors (Flood/FEMA)	0/10 pts	<div style="width: 0%; background-color: #e0e0e0;">0%</div>
	Zone: Zone X Minimal Risk		
Green	Deferred Maintenance (Permits)	10/10 pts	<div style="width: 100%; background-color: #28a745;">100%</div>
	No major renovations on record		

Value Comparison at a Glance

District Value	<div style="width: 0%;">0</div>	\$0
Equity Value	<div style="width: 0%;">0</div>	\$0
Sales Value	<div style="width: 0%;">0</div>	\$0
Opinion of Value	<div style="width: 0%;">0</div>	\$0

COST APPROACH VALIDATION

Property: 123 Test St | Account: 12345678

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.

Replacement Cost New (RCN)

Component	Value
Building Area	0 sqft
Grade / Quality	C
Cost per SqFt (Grade C)	\$115
Replacement Cost New	\$0

Accrued Depreciation

Depreciation Type	Rate / Basis	Amount
Physical Deterioration	0yr / 55yr life = 0.0%	-\$0
Functional Obsolescence	None identified	\$0
External Obsolescence	None identified	\$0
Total Depreciation	0.0% + adjustments	-\$0

Cost Approach Value Conclusion

Component	Value
Replacement Cost New	\$0
Less: Accrued Depreciation	-\$0
Depreciated Cost of Improvements	\$0
Plus: Land Value	\$0
COST APPROACH INDICATED VALUE	\$0

PHYSICAL CONDITION & DEPRECIATION

Property: 123 Test St | Account: 12345678

Detected Issues (1)

Issue	Severity	Observation	Deduction
Roof	N/A		-\$5,000

Total Physical Depreciation Deduction: -\$5,000

FORMAL PROTEST NARRATIVE

Property: 123 Test St | Account: 12345678

BEFORE THE APPRAISAL REVIEW BOARD HARRIS COUNTY APPRAISAL DISTRICT

Account No: 12345678

Tax Year: 2025

Owner: Property Owner

Subject: 123 Test St

GROUNDS FOR PROTEST

Pursuant to Texas Tax Code Sec. 41.41(a), the property owner protests the 2025 appraised value of \$0 for the property located at 123 Test St, Account 12345678, on the following grounds:

Ground 1: Physical Depreciation (Sec. 23.01(b) / Sec. 23.012)

Physical inspection identified 1 condition issues including Roof. Total estimated depreciation of \$5,000 is not reflected in the current assessment. Per Sec. 23.012, the appraisal must consider the condition of the property, including physical deterioration and functional or economic obsolescence.

REQUESTED RELIEF

Based on the foregoing evidence, the property owner respectfully requests the Appraisal Review Board reduce the appraised value from \$0 to \$0, 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

Respectfully submitted,

Property Owner, Property Owner

Date: February 21, 2026