

# PROPERTY TAX EVIDENCE PACKET

Tax Year 2025 Protest Submission

**SUBJECT: 843 LAMONTE LN, HOUSTON, TX, 77018**

Account Number: 0660460360030

Classification:



.D\_DB(A1))

**CONFIDENTIAL EVIDENCE SUMMARY**

Scan for interactive digital evidence  
Prepared for Appraisal Review Board

PROTEST VIABILITY: LOW (43%)

# EXECUTIVE SUMMARY & PROTEST SCORECARD

Property: 843 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460360030

# Score: 17/100

# Win Probability: 43%

Protest Strength: LOW | Est. Value Reduction: \$122,533 - \$122,533

AI Model: calibrated\_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 0% 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 0%. Step 3: The final Win Probability is a weighted blend: 40% historical data + 60% your property's evidence strength.

Key factors: - No overvaluation detected | + 10 equity comparables | + 10 sales comps support reduction | - Valuation within normal range

## Evidence Quality by Method

<span style="color: #ccc;">●</span>	<b>Equity Uniformity (TC 41.43(b)(1))</b>	0/40 pts	<div style="width: 0%; background-color: #ccc;"></div>
	Gap: \$0   10 comps analyzed		
<span style="color: #cc0000;">●</span>	<b>Sales Comparison (TC 41.43(b)(3))</b>	7/25 pts	<div style="width: 28%; background-color: #cc0000;"></div>
	Gap: \$122,533   10 sales comps		
<span style="color: #ccc;">●</span>	<b>Physical Condition (TC 23.01)</b>	0/15 pts	<div style="width: 0%; background-color: #ccc;"></div>
	Deductions: \$0   0 issues		
<span style="color: #ccc;">●</span>	<b>Environmental Factors (Flood/FEMA)</b>	0/10 pts	<div style="width: 0%; background-color: #ccc;"></div>
	Zone: Zone X   Minimal Risk		
<span style="color: #009640;">●</span>	<b>Deferred Maintenance (Permits)</b>	10/10 pts	<div style="width: 100%; background-color: #009640;"></div>
	No major renovations on record		

## Value Comparison at a Glance



# FORMAL PROTEST NARRATIVE

Property: 843 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460360030

## BEFORE THE APPRAISAL REVIEW BOARD HARRIS COUNTY APPRAISAL DISTRICT

Account No: 0660460360030

Tax Year: 2026

Owner: Property Owner

Subject: 843 LAMONTE LN, HOUSTON, TX, 77018

### GROUNDS FOR PROTEST

Pursuant to Texas Tax Code Sec. 41.41(a), the property owner protests the 2026 appraised value of \$1,961,533 for the property located at 843 LAMONTE LN, HOUSTON, TX, 77018, Account 0660460360030, on the following grounds:

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

The district's appraised value of \$1,961,533 exceeds the market value as established by 10 recent arm's-length sales of comparable properties. The median comparable sale price of \$1,839,000 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 \$122,533 (6.2%).

#### **Ground 2: Cost Approach (Sec. 23.011)**

Independent cost approach analysis yields an indicated value of \$1,278,828, calculated as replacement cost new of \$780,275 less accrued depreciation of \$56,747, plus land value of \$555,300. This is \$682,705 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 \$1,961,533 to \$1,839,000, 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

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Date

## SUPPORTING ANALYSIS

Property: 843 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460360030

Members of the Appraisal Review Board, I appreciate the opportunity to present a formal protest regarding the appraised value of the property located at 843 Lamonte Lane, Houston, Texas, 77018, account number 0660460360030. The current appraised value of \$1,961,533 is not consistent with the principles of fair market value as defined in Texas Tax Code Sect.41.43(b)(1), which states that market value is the price at which a property would transfer for cash or its equivalent under prevailing market conditions. Based on a thorough analysis of comparable properties, it is evident that the assessed value of the subject property exceeds its true market value, warranting a reduction.

A review of comparable properties in the immediate vicinity reveals a significant disparity between their appraised values and that of the subject property. For instance, 1010 Gardenia Drive, which has a total area of 5,226 square feet, is valued at \$1,356,525, translating to approximately \$260 per square foot. Other comparable properties, such as 811 W 43rd Street and 748 W 43rd Street, exhibit values of \$1,555,029 and \$1,763,575, respectively, for similar square footage. The highest appraised value among these comparables, \$1,810,419 for 935 W 41st Street, still falls short of the subject property's current appraisal price per square foot of \$289. This analysis demonstrates that the appraised value for 843 Lamonte Lane is not only inconsistent with market trends but also inequitable in relation to similar properties, thus infringing upon the principles outlined in Texas Tax Code Sect.41.43(b)(3) and Sect.42.26(a)(3), which emphasize the necessity for equal and uniform appraisal.

Furthermore, it is important to note that no physical depreciation or significant external obsolescence has been identified for the subject property. The property is in excellent condition, having been built in 2022, and no condition deductions are warranted. Therefore, the basis for the inflated appraisal cannot be justified through the assertion of physical depreciation. The absence of external obsolescence factors further affirms that the valuation attributed to this property does not reflect any negative influences that could detract from its marketability.

In conclusion, based on the comparative analysis of similar properties and the absence of any mitigating factors that would support the current appraised value, I respectfully request that the Appraisal Review Board reduce the appraised value of the subject property at 843 Lamonte Lane to align more closely with the market realities reflected in the comparable sales data. The recommended protest value of \$1,961,533 is supported by the prevailing market conditions and ensures adherence to the equitable appraisal standards mandated by Texas law. Thank you for your consideration of this appeal.

# OPINION OF VALUE

Property: 843 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460360030

Effective Date of Value: 1/1/2025

Date of Report: 02/25/2026

## Owner and Subject Property Information

Account Number:	0660460360030	CAD:	HCAD
Owner Name:	Account: 0660460360030	Site Address:	843 LAMONTE LN, HOUSTON, TX, 7
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	6,785 SF	-	Good	N/A	8014.02	-	2022

## Value Assessment Summary

Method	Value	PSF	Land	Impr.	Change
CAD Preliminary Market	\$1,961,533	\$289.10	\$555,300	\$1,406,233	
Equity Uniformity (UE)	\$2,353,333	\$346.84	\$555,300	\$1,798,033	
Sales Comparison	\$1,839,000	\$271.04	\$555,300	\$1,283,700	

**OPINION OF VALUE** **\$1,839,000** 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: 843 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460360030

## 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: 843 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460360030

Date of Report: 02/25/2026

## Owner and Subject Property Information

Account Number:	0660460360030	CAD:	HCAD
Owner Name:	Account: 0660460360030	Site Address:	843 LAMONTE LN, HOUSTON, TX, 77018
Mailing Address:	See HCAD Records	Legal Desc:	N/A
Land Use Code:	1001	Land Use Desc:	Residential Single Family

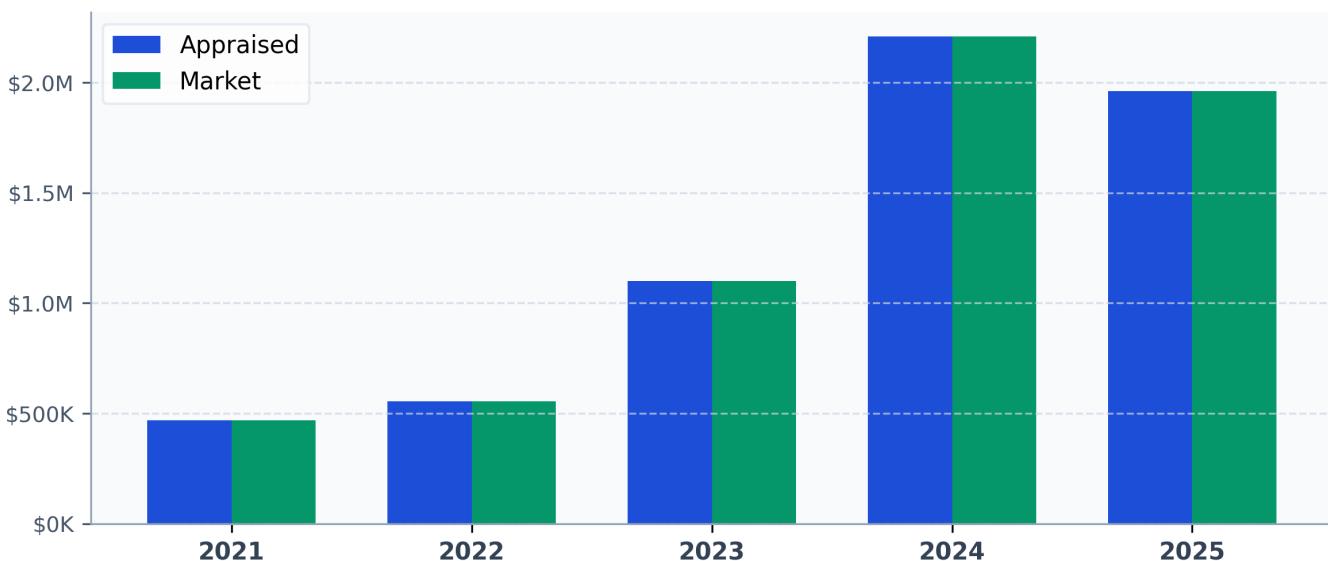
## Current Value Breakdown

	Land Value	Improvement Value	Total Appraised Value				
	\$555,300	\$1,406,233	\$1,961,533				
Land Area	Total Bldg	NRA	Bldg Class	Grade	NBHD/Econ	Key Map	Year Built
N/A	6,785 SF	-	Good	N/A	8014.02	-	2022

## Valuation History

Year	Land Val	Impr. Val	Market	PSF	Appraised	Change %	Cap %
2021	\$468,920	Pending	\$468,920	\$69.11	\$468,920	--	--
2022	\$555,300	Pending	\$555,300	\$81.84	\$555,300	+18.4%	--
2023	\$555,300	Pending	\$1,100,000	\$162.12	\$1,100,000	+98.1%	--
2024	\$555,300	Pending	\$2,208,000	\$325.42	\$2,208,000	+100.7%	--

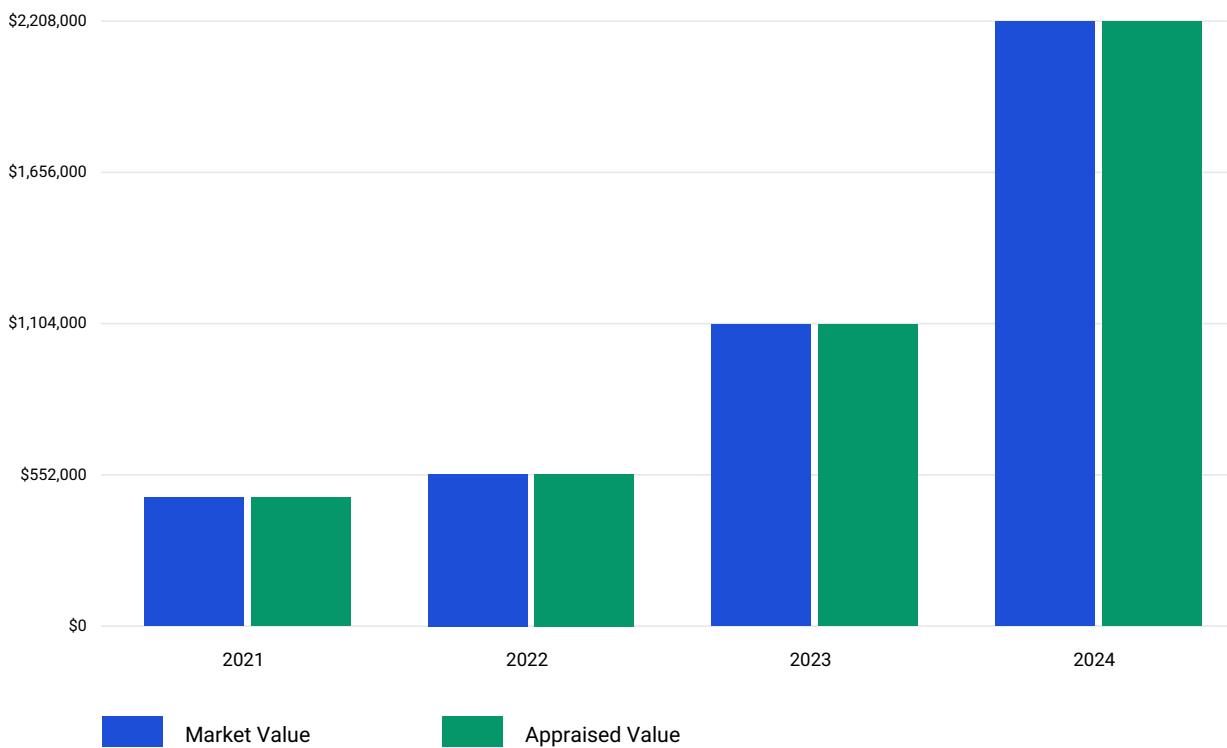
## Valuation Trend Analysis



# VALUATION TREND & FORECAST ANALYSIS

Property: 843 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460360030

## Assessment History & Growth Rate



## Year-over-Year Growth Analysis

Year	Market Val	Appraised	Change \$	Change %	PSF	Cap Applied
2021	\$468,920	\$468,920			\$69.11	No
2022	\$555,300	\$555,300	+\$86,380	+18.4%	\$81.84	No
2023	\$1,100,000	\$1,100,000	+\$544,700	+98.1%	\$162.12	No
2024	\$2,208,000	\$2,208,000	+\$1,108,000	+100.7%	\$325.42	No

### Compound Annual Growth Rate (CAGR)

**67.6%**

\$1,739,080 total change over 3 yrs (+371%)

Assessment has grown at 67.6% 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 \$468,920 to \$2,208,000, a total increase of 371% (67.6% 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)

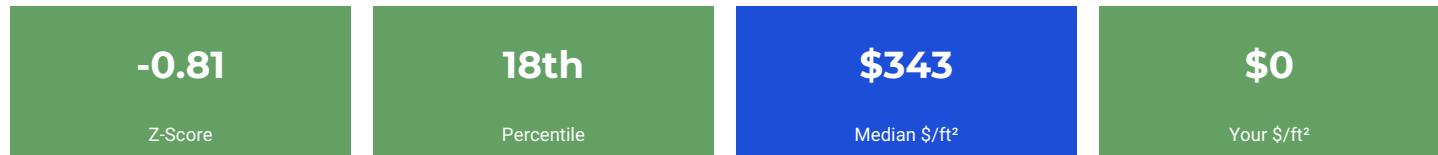
At the current 100.7% annual growth rate, your assessment could reach \$4,432,058 next year and \$8,896,350 in two years. A successful protest now prevents compounding over-assessment.

# NEIGHBORHOOD STATISTICAL ANALYSIS

Property: 843 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460360030

## 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 (186 properties)

### Statistical Summary

Metric	Value	Interpretation
Neighborhood Properties	186	Sample size for analysis
Median \$/ft <sup>2</sup>	\$343	50th percentile benchmark
Standard Deviation	\$0	Measure of spread
Subject \$/ft <sup>2</sup>	\$0	Subject is at the 18th percentile
Z-Score	-0.81	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: -0.8).

? 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: 843 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460360030

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
\$1,839,000	\$1,820,800	\$387.26	0.94

## Recent Neighborhood Sales Activity

Address	Sale Price	\$/SqFt	SqFt	Year	Date	Ratio
814 Azalea St, Houston, TX 7	\$1,695,000	\$418.83	4,047	1939	2026-01-30	0.86
934 W 42nd St, Houston, TX 7	\$1,499,500	\$357.28	4,197	2019	2024-08-12	0.76
934 W 43rd St, Houston, TX 7	\$2,195,500	\$407.71	5,385	2026	2025-09-03	1.12
739 Azaleadell Dr, Houston,	\$1,839,000	\$338.61	5,431	2022	2025-11-03	0.94
962 Lamonte Ln, Houston, TX	\$1,650,000	\$393.70	4,191	2025	2025-06-20	0.84
963 W 41st St, Houston, TX 7	\$1,885,000	\$407.92	4,621	2025	2026-01-05	0.96
1030 Chamboard Ln, Houston,	\$1,550,000	\$364.88	4,248	2025	2025-04-02	0.79
765 Sue Barnett Dr, Houston,	\$2,175,000	\$405.56	5,363	2025	2025-10-09	1.11

## Market Over-Assessment Indicator

The median sale-to-assessment ratio of 0.94 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 \$122,533 (6.2%).

# RESIDENTIAL SALES COMP GRID

Property: 843 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460360030

? 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	0660460360030			
Neighborhood	8014.02	8014.02	8014.02	8014.02
Situs	843 LAMONTE LN, HOU..	814 Azalea St, Hous..	934 W 42nd St, Hous..	934 W 43rd St, Hous..
Year Built	2022	1939	2019	2026
Market Value	\$1,961,533	\$1,695,000	\$1,499,500	\$2,195,500
Total SQFT	6,785 SF	4,047 SF	4,197 SF	5,385 SF
Market Price/SQFT	\$289.10	\$418.83	\$357.28	\$407.71
Sale Date		2026-01-30	2024-08-12	2025-09-03
Sale Price		\$1,695,000	\$1,499,500	\$2,195,500
Year Remodeled	2022	1939	2019	2026
Remodel Adj	New/Rebuilt	\$0	\$0	\$0
Grade Adj	N/A	\$0	\$0	\$0
Size Index Adj		\$573,377	\$462,319	\$285,395
% Good Adj	96%	30%	93%	100%
Deferred Maint	No	\$0	\$0	\$0
Land Value Adj	\$555,300	\$0	\$0	\$0
Segments & Adj	\$0	\$0	\$0	\$0
Other Improvements	\$0	\$0	\$0	\$0
Net Adjustment		\$1,692,077	\$507,304	\$197,575
Indicated Value		\$3,387,077	\$2,006,804	\$2,393,075

Median Sales Value: \$1,839,000

Median Sales Value / SQFT: \$271.04

# RESIDENTIAL SALES COMP GRID

Property: 843 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460360030

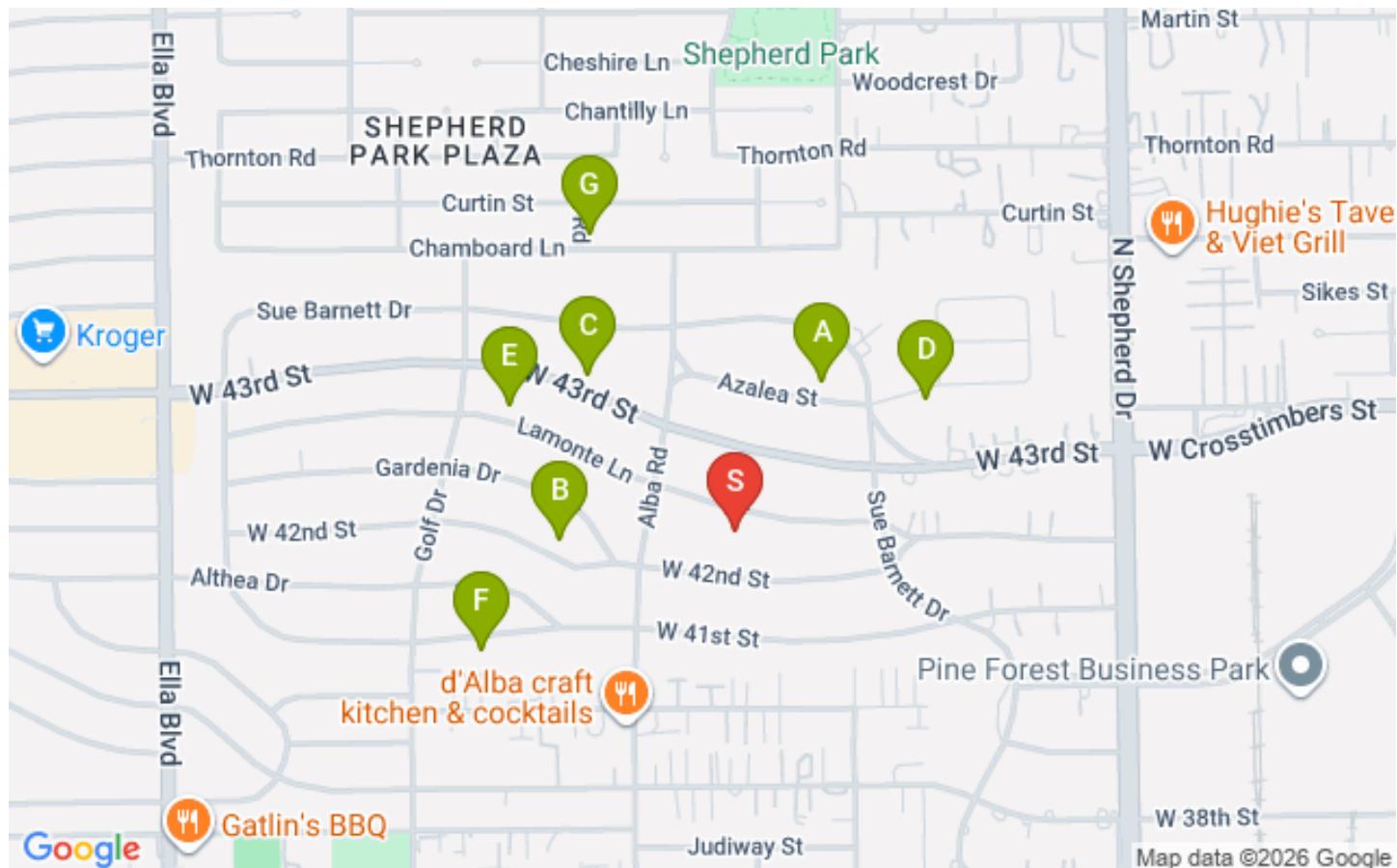
	Subject	Comp D	Comp E	Comp F
Prop ID	0660460360030			
Neighborhood	8014.02	8014.02	8014.02	8014.02
Situs	843 LAMONTE LN, HOU..	739 Azaleadell Dr, ..	962 Lamonte Ln, Hou..	963 W 41st St, Hous..
Year Built	2022	2022	2025	2025
Market Value	\$1,961,533	\$1,839,000	\$1,650,000	\$1,885,000
Total SQFT	6,785 SF	5,431 SF	4,191 SF	4,621 SF
Market Price/SQFT	\$289.10	\$338.61	\$393.70	\$407.92
Sale Date		2025-11-03	2025-06-20	2026-01-05
Sale Price		\$1,839,000	\$1,650,000	\$1,885,000
Year Remodeled	2022	2022	2025	2025
Remodel Adj	New/Rebuilt	\$0	\$0	\$0
Grade Adj	N/A	\$0	\$0	\$0
Size Index Adj		\$229,240	\$510,630	\$441,370
% Good Adj	96%	96%	99%	99%
Deferred Maint	No	\$0	\$0	\$0
Land Value Adj	\$555,300	\$0	\$0	\$0
Segments & Adj	\$0	\$0	\$0	\$0
Other Improvements	\$0	\$0	\$0	\$0
Net Adjustment		\$229,240	\$461,130	\$384,820
Indicated Value		\$2,068,240	\$2,111,130	\$2,269,820

Median Sales Value: \$1,839,000

Median Sales Value / SQFT: \$271.04

# SALES GEOGRAPHIC CONTEXT

Property: 843 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460360030



Owner Name: Account: 0660460360030 | Address: 843 LAMONTE LN, HOUSTON, TX, 77018

Account Number: 0660460360030 | 843 LAMONTE LN, HOUSTON, TX, 77018

# COST APPROACH VALIDATION

Property: 843 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460360030

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	6,785 sqft
Grade / Quality	N/A
Cost per SqFt (Grade N/A)	\$115
Replacement Cost New	\$780,275

## Accrued Depreciation

Depreciation Type	Rate / Basis	Amount
Physical Deterioration	4yr / 55yr life = 7.3%	-\$56,747
Functional Obsolescence	None identified	\$0
External Obsolescence	None identified	\$0
Total Depreciation	7.3% + adjustments	<b>-\$56,747</b>

## Cost Approach Value Conclusion

Component	Value
Replacement Cost New	\$780,275
Less: Accrued Depreciation	-\$56,747
Depreciated Cost of Improvements	\$723,528
Plus: Land Value	\$555,300
<b>COST APPROACH INDICATED VALUE</b>	<b>\$1,278,828</b>

### District Over-Assessment vs. Cost Approach

The Cost Approach indicates a value of \$1,278,828, which is \$682,705 (34.8%) BELOW the district's appraised value of \$1,961,533. 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: 843 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460360030

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: 843 LAMONTE LN, HOUSTON, TX, 77018



AI Assessment: Good condition - No major defects detected

# PERMIT & RENOVATION ANALYSIS

Property: 843 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460360030

## 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: 843 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460360030

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>	0660460360030	0660460530003	0660460370046	0660460400001
<b>Neighborhood</b>	8014.02	8014.00	8014.02	8014.03
<b>Situs</b>	843 LAMONTE LN, HOU..	1010 GARDENIA DR, H..	811 W 43RD ST, HOUS..	748 W 43RD ST, HOUS..
<b>Year Built</b>	2022	2024	2018	2019
<b>Market Value</b>	\$1,961,533	\$1,356,525	\$1,555,029	\$1,763,575
<b>Total SQFT</b>	6,785 SF	5,226 SF	5,318 SF	5,855 SF
<b>Market Price/SQFT</b>	\$289.10	\$259.57	\$292.41	\$301.21
<b>Last Sale</b>	N/A	N/A	N/A	N/A
<b>Distance</b>	-	0.39 mi	0.13 mi	0.24 mi
<b>TTL Cost Factor</b>				
<b>Year Remodeled</b>	2022	2024	2018	2019
<b>Remodel Adj</b>	New/Rebuilt	\$0	\$0	\$0
<b>Grade Adj</b>	N/A	B- \$0	B- \$0	B- \$0
<b>Size Index Adj</b>		\$578,186	\$544,066	\$344,909
<b>Neighborhood Adj</b>	8014.02	8014.00 \$0	8014.02 \$0	8014.03 \$0
<b>% Good Adj</b>	96%	98% \$27,130	92% \$62,201	93% \$52,907
<b>Size Adj</b>	-	\$578,186	\$544,066	\$344,909
<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>	\$555,300	\$0	\$0	\$0
<b>Segments &amp; Adj</b>	\$0	\$0	\$0	\$0
<b>Other Improvements</b>	\$0	\$0	\$0	\$0
<b>Net Adjustment</b>		\$551,056	\$606,267	\$397,816
<b>Indicated Value</b>		\$1,907,581	\$2,161,296	\$2,161,391

## APPENDIX: EQUITY COMP GRID

Property: 843 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460360030

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>	0660460360030	0660460410007	0660460410009	0660460460039
<b>Neighborhood</b>	8014.02	8014.00	8014.00	8014.00
<b>Situs</b>	843 LAMONTE LN, HOU..	927 W 41ST ST, HOUS..	935 W 41ST ST, HOUS..	907 W 43RD ST, HOUS..
<b>Year Built</b>	2022	2021	2016	2023
<b>Market Value</b>	\$1,961,533	\$1,757,028	\$1,810,419	\$1,774,831
<b>Total SQFT</b>	6,785 SF	5,590 SF	5,614 SF	5,496 SF
<b>Market Price/SQFT</b>	\$289.10	\$314.32	\$322.48	\$322.93
<b>Last Sale</b>	N/A	N/A	N/A	N/A
<b>Distance</b>	-	0.24 mi	0.26 mi	0.16 mi
<b>TTL Cost Factor</b>				
<b>Year Remodeled</b>	2022	2021	2016	2023
<b>Remodel Adj</b>	New/Rebuilt	\$0	\$0	\$0
<b>Grade Adj</b>	N/A	B- \$0	B- \$0	B- \$0
<b>Size Index Adj</b>		\$443,190	\$434,289	\$478,051
<b>Neighborhood Adj</b>	8014.02	8014.00 \$0	8014.00 \$0	8014.00 \$0
<b>% Good Adj</b>	96%	95% \$17,570	90% \$108,625	97% -\$17,748
<b>Size Adj</b>	-	\$443,190	\$434,289	\$478,051
<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>	\$555,300	\$0	\$0	\$0
<b>Segments &amp; Adj</b>	\$0	\$0	\$0	\$0
<b>Other Improvements</b>	\$0	\$0	\$0	\$0
<b>Net Adjustment</b>		\$460,760	\$542,914	\$460,303
<b>Indicated Value</b>		\$2,217,788	\$2,353,333	\$2,235,134

## APPENDIX: EQUITY COMP GRID

Property: 843 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460360030

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>	0660460360030	0660460460037	0660460400009	0660460400006
<b>Neighborhood</b>	8014.02	8014.00	8014.03	8014.03
<b>Situs</b>	843 LAMONTE LN, HOU..	915 W 43RD ST, HOUS..	1326 SUE BARNETT DR..	1314 SUE BARNETT DR..
<b>Year Built</b>	2022	2018	2011	2016
<b>Market Value</b>	\$1,961,533	\$1,854,811	\$2,060,359	\$2,721,152
<b>Total SQFT</b>	6,785 SF	5,459 SF	6,010 SF	6,572 SF
<b>Market Price/SQFT</b>	\$289.10	\$339.77	\$342.82	\$414.05
<b>Last Sale</b>	N/A	N/A	N/A	N/A
<b>Distance</b>	-	0.19 mi	0.30 mi	0.29 mi
<b>TTL Cost Factor</b>				
<b>Year Remodeled</b>	2022	2018	2011	2016
<b>Remodel Adj</b>	New/Rebuilt	\$0	\$0	\$0
<b>Grade Adj</b>	N/A	B- \$0	B- \$0	B- \$0
<b>Size Index Adj</b>		\$491,774	\$287,424	\$78,995
<b>Neighborhood Adj</b>	8014.02	8014.00 \$0	8014.03 \$0	8014.03 \$0
<b>% Good Adj</b>	96%	92% \$74,192	85% \$226,639	90% \$163,269
<b>Size Adj</b>	-	\$491,774	\$287,424	\$78,995
<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>	\$555,300	\$0	\$0	\$0
<b>Segments &amp; Adj</b>	\$0	\$0	\$0	\$0
<b>Other Improvements</b>	\$0	\$0	\$0	\$0
<b>Net Adjustment</b>		\$565,966	\$514,063	\$242,264
<b>Indicated Value</b>		\$2,420,777	\$2,574,422	\$2,963,416

## APPENDIX: EQUITY COMP GRID

Property: 843 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460360030

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.

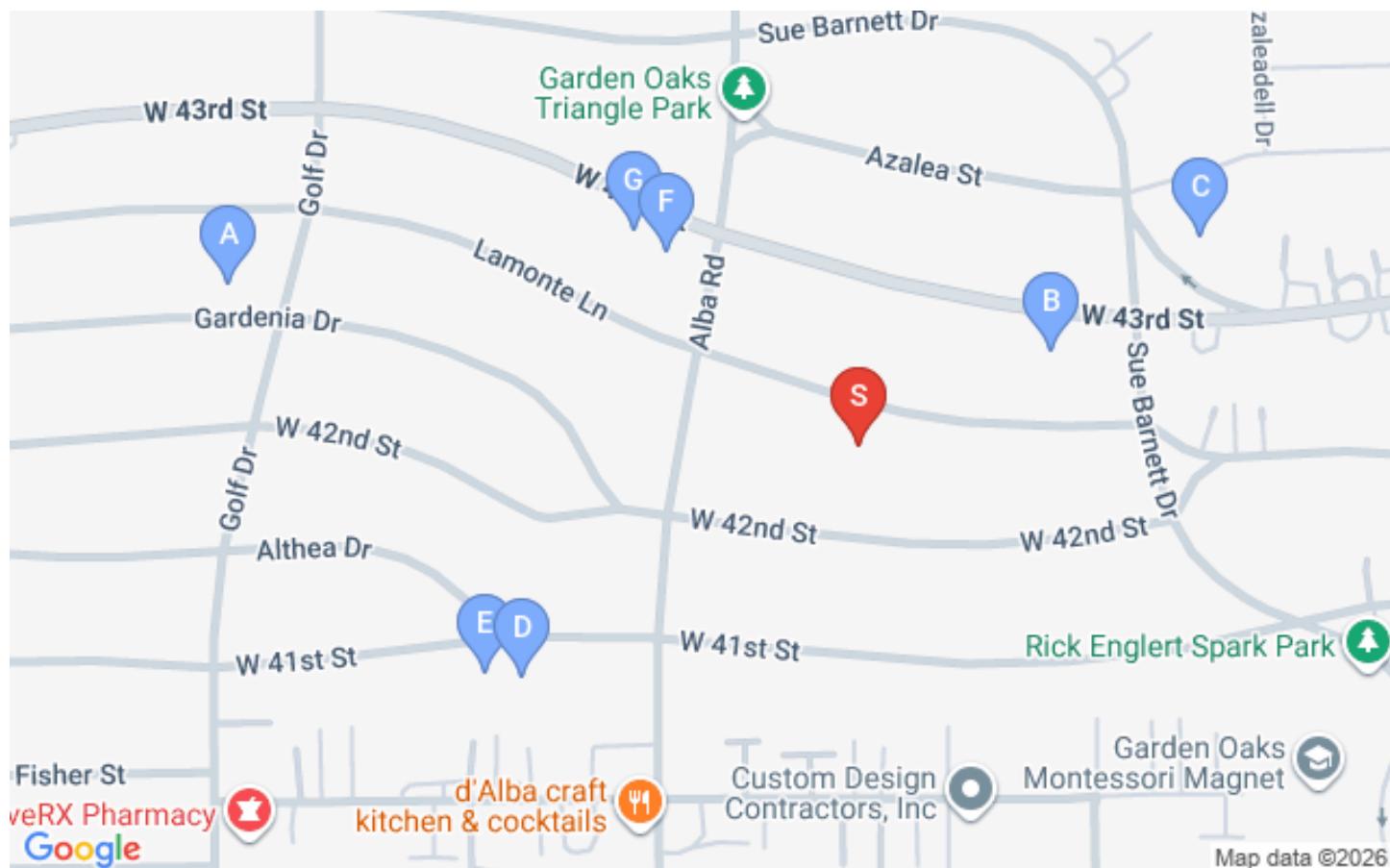
	Subject	Comp J
Prop ID	0660460360030	0660460400004
Neighborhood	8014.02	8014.03
Situs	843 LAMONTE LN, HOUSTON, TX, 7	1306 SUE BARNETT DR, HOUSTON,
Year Built	2022	2018
Market Value	\$1,961,533	\$3,804,049
Total SQFT	6,785 SF	8,045 SF
Market Price/SQFT	\$289.10	\$472.85
Last Sale	N/A	N/A
Distance	-	0.26 mi
<b>TTL Cost Factor</b>		
Year Remodeled	2022	2018
Remodel Adj	New/Rebuilt	\$0
Grade Adj	N/A	B- \$0
Size Index Adj		\$-467,296
Neighborhood Adj	8014.02	8014.03 \$0
% Good Adj	96%	92% \$152,162
Size Adj	-	\$-467,296
Lump Sum Adj		\$0
Sub Area Diff		\$0
Deferred Maint	No	\$0
Land Value Adj	\$555,300	\$0
Segments & Adj	\$0	\$0
Other Improvements	\$0	\$0
Net Adjustment		\$-315,134
Indicated Value		\$3,488,915

Median Equity Value: \$2,353,333

Median Equity Value / SQFT: \$346.84

## APPENDIX: EQUITY GEOGRAPHIC CONTEXT

Property: 843 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460360030



Owner Name: Account: 0660460360030 | Address: 843 LAMONTE LN, HOUSTON, TX, 77018

Account Number: 0660460360030 | 843 LAMONTE LN, HOUSTON, TX, 77018

Respectfully submitted,

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Property Owner, Property Owner

Date: February 25, 2026