

1234 Oak Street, Houston, TX 77001  
Account: 1234567890 · 2,150 sqft · Built 2005 · Oak Meadows (NBHD 4521)

Current Appraised Value	Fair Value (Comps)	Estimated Annual Savings
\$385,000	\$342,000	\$946

Property Details		Appraisal Summary	
Address	1234 Oak Street, Houston, TX 77001	Current Value	\$385,000
Account Number	1234567890	Fair Value	\$342,000
Square Footage	2,150	Potential Reduction	\$43,000
Year Built	2005	Subject \$/sqft	\$179.07
Neighborhood	Oak Meadows (NBHD 4521)	Median Comp \$/sqft	\$159.07
		Est. Tax Savings	\$946/year

Statement of Unequal Appraisal

Under Section 42.26(a)(3) of the Texas Property Tax Code, a property owner is entitled to relief if the appraised value of the property exceeds the median appraised value of a reasonable number of comparable properties, appropriately adjusted. The subject property at 1234 Oak Street, Houston, TX 77001 (Account #1234567890) is currently appraised at \$385,000, equating to \$179.07 per square foot.

An analysis of 9 comparable properties within the same neighborhood (Oak Meadows (NBHD 4521)) reveals a median appraised value of \$159.07 per square foot. The subject property's appraisal exceeds this median by approximately 12.6%, indicating a clear inequity in the district's valuation methodology.

Accordingly, the property owner requests a reduction in the appraised value to \$342,000, which aligns the subject property with the median valuation of comparable properties as required by §42.26. The comparable properties analysis and supporting data are presented below.

Comparable Properties

#	Address	Account	Sqft	Yr Built	2025 Appraised	\$/SF
S	1234 Oak Street	1234567890	2,150	2005	\$385,000	\$179.07
1	1240 Oak Street	1234567891	2,080	2004	\$328,000	\$157.69
2	1256 Oak Street	1234567892	2,200	2006	\$348,000	\$158.18
3	1310 Elm Drive	1234567893	2,100	2003	\$335,000	\$159.52
4	1322 Elm Drive	1234567894	2,250	2007	\$360,000	\$160.00
5	1401 Maple Lane	1234567895	1,950	2005	\$308,000	\$157.95
6	1415 Maple Lane	1234567896	2,300	2004	\$365,000	\$158.70
7	1502 Cedar Court	1234567897	2,050	2006	\$330,000	\$160.98
8	1518 Cedar Court	1234567898	2,180	2005	\$345,000	\$158.26
9	1600 Birch Way	1234567899	2,120	2003	\$340,000	\$160.38
Subject \$/SF		\$179.07	Comp Median \$/SF	\$159.07	Difference	12.6%

Texas law gives every property owner the right to protest their appraised value. Harris County makes this easy — you can do it entirely online. No attorney or agent needed.

■ **Deadline:** Harris County protest season typically opens in late March when appraisal notices are mailed. The deadline is usually May 15 (or 30 days after your notice date, whichever is later). Homestead properties may have an earlier deadline of April 30. File as soon as you receive your notice for the best results.

### Step 1: Wait for Your Appraisal Notice

HCAD mails appraisal notices in late March to early April. Your notice will show your property's appraised value for the current year. You need the Account Number from this notice (your account: 1234567890).

### Step 2: File Online via iFile

Go to [hcad.org](http://hcad.org) and click "File a Protest" or go directly to HCAD iFile Protest. Enter your Account Number: 1234567890. Select "Unequal Appraisal" as your reason for protest (this is the strongest legal argument). You can also check "Value is Over Market Value" as an additional reason. Enter your opinion of value: \$342,000. Upload this PDF as your supporting evidence. Submit your protest.

### Step 3: Check for an iSettle Offer

After filing, HCAD may send you a settlement offer via iSettle (check your email and your iFile account). This is HCAD's automated settlement system — they may offer to reduce your value without a hearing. If the offer is at or below \$342,000 → Accept it! You're done. If the offer is still too high → Reject it and proceed to your ARB hearing. If you don't get an iSettle offer → proceed to your hearing.

### Step 4: Prepare for Your ARB Hearing

If iSettle doesn't work, you'll be scheduled for an Appraisal Review Board (ARB) hearing. Hearings run from May through July. You can attend in person or by phone. Bring this PDF — it has everything you need. Present your comparable properties and explain why your value should be lower. Focus on the \$/sqft comparison — your property is at \$179.07/sqft while comparable properties average \$159.07/sqft. Be polite and factual. The appraiser may offer a compromise.

### Step 5: After the Hearing

The ARB panel will issue a decision, usually within a few weeks. If you're not satisfied with the result, you can appeal further to District Court or pursue binding arbitration (for properties under \$5 million). However, most protests are resolved at the iSettle or ARB stage.

*"Good morning. I'm here to protest the appraised value of my property at 1234 Oak Street, Houston, TX 77001, Account Number 1234567890.*

*I'm protesting on the basis of unequal appraisal under Section 42.26 of the Texas Property Tax Code. My property is currently appraised at \$385,000, which equates to \$179.07 per square foot.*

*I've identified 9 comparable properties in the Oak Meadows (NBHD 4521) neighborhood with a median appraisal of \$159.07 per square foot — approximately 12.6% less than my property.*

*Based on this analysis, I'm requesting a reduction to \$342,000, which aligns my property with the median valuation of comparable properties in the area.*

*I've provided the comparable properties data as supporting evidence for the board's review. Thank you."*

#### ■ Why "Uniform & Equal" Is Your Strongest Argument

Texas law requires that similar properties be appraised at similar values. You don't need to prove your home is worth less — just that it's appraised higher than comparable homes. This is a much easier argument to make, and it works even if property values are rising.

#### ■ Texas Reassesses Every Year

Unlike some states, Texas appraisal districts reassess every property every year. This means even if you successfully protest this year, you'll need to check your value again next year. Overtaxed will send you a new analysis automatically.

## Important Information

- No attorney or agent is required to file a property tax protest in Texas.
- There is no cost to file a protest — it is your legal right as a property owner.
- If you haven't already, apply for a Homestead Exemption at your county appraisal district's website.
- Texas law caps annual appraised value increases at 10% for homestead properties.
- Property tax protests can only reduce your appraised value — they cannot increase it.