

See the guide here:
<https://www.houstonchronicle.com/projects/2025/property-tax-texas/>

HOUSTON CHRONICLE Account

THE ULTIMATE GUIDE TO


Protesting your property taxes in Harris County

The **Houston Chronicle staff** has packaged years of expert reporting with new custom data tools to create the ultimate guide to protesting your property taxes in Harris County.

Texas has some of the highest property taxes in the U.S., but homeowners are encouraged to file a protest if they think their property's been unfairly appraised. Most people, however, don't exercise this right to protest, and firms that do it on behalf of a homeowner will charge a fee, usually 20% - 50% of their savings if they're successful.

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Your appraisal notice

We explain what's on your appraisal notice, and any exemptions you may be eligible for

✦ Sent out around April 15

→

File a protest

The most common grounds for protest and what you can expect in the process

✦ File by May 15 or 30 days after your appraisal notice is mailed, whichever is later

→

Prepare your case

Gathering evidence to support your argument is key. We can help.

PLUS: Use our custom tool to compare your appraisal value to neighbors' values

TRY IT

→

Quick ways to settle

The two ways to settle a protest without a formal hearing

→

Formal hearing

Be prepared for a formal hearing with the Appraisal Review Board

PLUS: Organize your arguments for the hearing with our script generator

TRY IT

→



Appeal further

If you're not satisfied, here's what you can do to further appeal



Pay your taxes

Last, but not least, it's time to pay your property taxes

Due Jan. 31, 2026



Our live virtual event with HCAD's chief appraiser

We hosted a private Zoom on May 1, 2025 with Roland Altinger, the chief appraiser for the Harris Central Appraisal District. Learn 2025 appraisal trends for Harris County, how to save money on property taxes using exemptions, and what you need to know about the protest process.

[Watch our recording →](#)

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Your appraisal notice

File a protest



Sent out around April 15

Review and understand your appraisal notice



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By the end of April, most homeowners in Harris County will have received their appraisal notices in the mail.

Scroll down to walk through what's actually on your appraisal notice and review the information with a hypothetical example below.



THIS YEAR'S MARKET VALUE FOR ACCOUNT NUMBER XXX3876203998					
Land Market Value		Building and Other Improvements		Total Market Value	
214,625		439,061		653,686	
APPRAISED VALUE					
Last Year's Appraised Value			This Year's Appraised Value		
576,388			4,582		
Your annual property appraisal notice should be mailed to you between April and the end of May.					
JURISDICTIONS AND EXEMPTION INFORMATION					
Taxing Jurisdiction	Last Year's Exemptions Amounts	Last Year's Value After Exemptions	Exemptions Granted This Year	This Year's Exemptions Amounts	This Year's Value After Exemptions
HOUSTON ISD	155,379	421,514	RES	166,916	467,666
HARRIS COUNTY	115,379	461,514	RES	126,916	507,666
HARRIS CO FLOOD CNTRL	115,379	461,514	RES	126,916	507,666
PORT OF HOUSTON AUTHY	115,379	461,514	RES	126,916	507,666
HARRIS CO HOSP DIST	115,379	461,514	RES	126,916	507,666
HARRIS CO EDUC DEPT	115,379	461,514	RES	126,916	507,666
HOU COMMUNITY COLLEGE	86,534	490,359	RES	95,187	539,395
CITY OF HOUSTON	115,379	461,514	RES	126,916	507,666



THIS YEAR'S MARKET VALUE FOR ACCOUNT NUMBER XXX3876203998					
Land Market Value	Building and Other Improvements			Total Market Value	
214,625	+	439,061	=	653,686	
APPRAISED VALUE					
Last Year's Appraised Value	The Harris Central Appraisal District determines your property's total market value based on the value of the land and of your house and any other structures or "improvements."			This Year's Appraised Value	
576,834				534,582	
JURISDICTIONS AND EXEMPTION INFORMATION					
Taxing Jurisdiction	Last Year's Exemptions Amounts	Last Year's Value After Exemptions	Exemptions Granted This Year	This Year's Exemptions Amounts	This Year's Value After Exemptions
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THIS YEAR'S MARKET VALUE FOR ACCOUNT NUMBER XXX3876203998					
Land Market Value		Building and Other Improvements		Total Market Value	
214,625		439,061		653,686	
APPRAISED VALUE					
Last Year's Appraised Value			This Year's Appraised Value		
576,893			634,582		
Taxing Jurisdiction				This Year's Exemptions Amounts	This Year's Value After Exemptions
HOUSTON ISD	155,379	421,514	RES	166,916	467,666
HARRIS COUNTY	115,379	461,514	RES	126,916	507,666
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CITY OF HOUSTON	115,379	461,514	RES	126,916	507,666

Because of the appraisal cap, your home's appraised value cannot be more than 10% higher than last year's appraised value, even if its market value growth exceeds 10%.



THIS YEAR'S MARKET VALUE FOR ACCOUNT NUMBER XXX3876203998

Land Market Value	Building and Other Improvements	Total Market Value
214,625	439,061	653,686

APPRAISED VALUE

Last Year's Appraised Value	This Year's Appraised Value
576,893	634,582

$576,893 \times 1.10 = 634,582$

If your home's value increased more than 10%, your total market value will be greater than this year's appraised value. Next year, this lower appraised value will act as the 10% baseline value.

Taxing Jurisdiction	Last Year's Value	Last Year's Exemptions	RES	This Year's Exemptions Amounts	This Year's Value After Exemptions
HOUSTON ISD	115,379	421,514	RES	166,916	467,666
HARRIS COUNTY	115,379	461,514	RES	126,916	507,666
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THIS YEAR'S MARKET VALUE FOR ACCOUNT NUMBER XXX3876203998

Land Market Value	Building and Other Improvements	Total Market Value
214,625	439,061	653,686

APPRAISED VALUE

Last Year's Appraised Value	Depending on where you live, different taxing jurisdictions will be listed on your appraisal notice. Each taxing jurisdiction uses a different tax rate to collect taxes based on the value of your home.	This Year's Appraised Value
576,389		4,582

JURISDICTIONS AND EXEMPTION INFORMATION

Taxing Jurisdiction	Last Year's Exemptions Amounts	Last Year's Value After Exemptions	Exemptions Granted This Year	This Year's Exemptions Amounts	This Year's Value After Exemptions
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THIS YEAR'S MARKET VALUE FOR ACCOUNT NUMBER XXX3876203998

Land Market Value	Building and Other Improvements	Total Market Value
214,625		653,686

If you qualify for exemptions such as the homestead exemption, which most primary homeowners can get, those exemptions will reduce the value of your home before the tax rates are applied, making your total tax bill smaller.

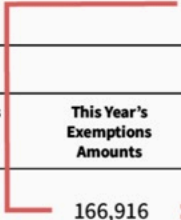
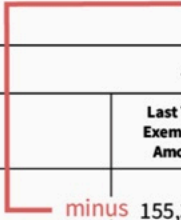
APPRaised VALUE

Last Year's Appraised Value	This Year's Appraised Value
576,893	634,582

JURISDICTIONS AND EXEMPTION INFORMATION

Taxing Jurisdiction	Last Year's Exemptions Amounts	Last Year's Value After Exemptions	Exemptions Granted This Year	This Year's Exemptions Amounts	This Year's Value After Exemptions
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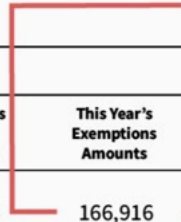
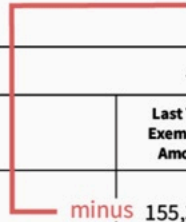
minus





THIS YEAR'S MARKET VALUE FOR ACCOUNT NUMBER XXX3876203998					
Land Market Value	Building and Other Improvements			Total Market Value	
214,625	439,061			653,686	
Tax rates aren't listed on the appraisal notice because they haven't been set for the 2025 tax season yet. You will only see the value of your home on which those rates will be applied.					
Last Year's Appraised Value			This Year's Appraised Value		
576,893			634,582		
JURISDICTIONS AND EXEMPTION INFORMATION					
Taxing Jurisdiction	Last Year's Exemptions Amounts	Last Year's Value After Exemptions	Exemptions Granted This Year	This Year's Exemptions Amounts	This Year's Value After Exemptions
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minus



What exemptions am I eligible for?

Texas offers multiple exemptions that can significantly reduce property taxes, and qualifying homeowners can save big bucks by filing these exemptions.

"Any one of the exemptions that you qualify for are the best vehicle to utilize to reduce your tax liability," said Roland Altinger, Harris Central Appraisal District (HCAD) chief appraiser.

Here's a list of Texas property tax exemptions and how to qualify.

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- **Homestead exemption:** If an individual owns a home and lives in it as a primary residence, they're eligible for a homestead exemption. As mentioned above, the homestead exemption caps the amount that property taxes may be increased to 10% per year. This exemption has the largest pool of qualified individuals in Texas. Homestead exemptions are also available to homeowners who inherited their home, provided the inheritance is verifiable through a deed, will or affidavit.
- **Age 65 or older or disabled persons exemption:** Individuals 65 or older or disabled qualify for an additional \$10,000 homestead exemption on top of the 10% cap. A surviving spouse age 55 or older may be eligible for their deceased spouse's exemption, provided the spouse was 65 or older when they died and the home was listed as their primary residence, according to the Texas Comptroller. A disabled person must meet the definition of disabled as defined by the Social Security Administration.
- **Disabled veterans and surviving spouses of disabled veterans:** A disabled veteran exemption can exempt a portion of the total property value. The exemption amount is determined by the disability rating issued

by the U.S. Veterans Administration but falls into four different tiers based on the severity of the disability. The more severe the disability, the higher the tax exemption. If the veteran dies, the exemption passes on to the surviving spouse, provided that spouse does not move or remarry.

- **Surviving spouses of first responders or military killed in the line of duty:** The Texas tax code entitles a surviving spouse of a first responder killed or fatally injured in the line of duty to a total property tax exemption on his or her residence homestead if the surviving spouse has not remarried since the first responder's death, according to the Texas Comptroller. This also applies to the spouses of military personnel killed in the line of duty.
- **Solar and wind energy exemptions:** Homeowners with solar panels on their home may qualify for a tax exemption. Wind energy devices are harder to exempt, and HCAD says there are currently no qualified homes for a wind exemption in the county. Guidelines for solar exemptions vary and can be complicated, so it's recommended that anyone with solar panels reach out to their county appraisal district directly for more information.
- **Charitable organizations and businesses:** This is probably the most complicated exemption in Texas law. The heavily restricted exemption is offered to some charities and churches with special circumstances, and individuals who think they may qualify should reach out to the appraisal district.



The beginning stages of construction in a new development in Conroe. Mark Mulligan/Houston Chronicle



Your appraisal notice

File a protest

Prepare your case



File by May 15 or 30 days after your appraisal notice is mailed, whichever is later

Common grounds for protest and how to file one



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Texas homeowners are encouraged to file a protest if they think their property's been unfairly appraised.

"You cannot appraise 1.9 million parcels and not have errors, and that's why we have due process rights for the property owner to bring to our attention where we might have made a mistake," says Harris Central Appraisal District chief appraiser Roland Altinger.

Grounds for protest

An important point to keep in mind is that homeowners can technically protest only the market value of their property, not the appraised value. The appraised value for homesteads is a statutory formula, dictated by the Texas Constitution.

While anyone can file a protest for whatever reason, here are a few points to consider:

- **Unequal appraisal:** As a property owner, you have the right to equal and uniform tax appraisals. Your property value should be the same as that placed on other properties that are similar or comparable to yours. (Our custom tool in the next step can help you determine this.)
- **Property damage:** This includes an old or damaged roof, cracks in the walls or foundation, HVAC problems, plumbing issues, damage from extreme weather events (e.a. Hurricane Beryl), or any other repairs you'd

have to make if your home were to hit the real estate market today.

- **Appraised value higher than market value:** When looking at your notice, is your home's appraised value higher than the market value?
- **Missing exemptions:** Check which exemptions you're eligible for in the last step.

How do I file a protest? When's the deadline?

You can file it [online here](#) through iFile, the Harris Central Appraisal District's online tool, or with the protest form that was mailed to you. According to HCAD, the fastest way to file a protest is online.

In Harris County, you have until **Thursday, May 15, or 30 days after your appraisal notice was mailed**, whichever is later.

Don't miss the deadline: Sign up here for a free email reminder on May 13, 2025 to file your property appraisal protest in Harris County. You'll also get a link to this guide, and other useful stories.

Enter your email address here.

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Are there any drawbacks to protesting?

There's no penalty for filing, even if your protest is not successful. You can also choose to withdraw your protest at any point in the process.

If you have immediate plans to sell your home, it is possible for a lower appraised value to affect the selling price.

"The county's appraisal values are accessible to the public, so when a prospective buyer looks up an address, they already have this perceived value of a home," explains Gina Tran, a Houston-area Realtor and Broker Associate with LPT Realty. "Even if they speak with an experienced Realtor or not, that is a perceived appraisal value. When it comes to selling a home, you want the perceived value to be as high as possible in order to get the highest bid for your home."

"If you plan to sell your home in the next two years, I would advise against protesting."

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What can I expect in the protest process?

After you file a protest, you'll need to prepare your case and gather evidence to support your argument, which you'll have a chance to present directly to either an HCAD appraiser in an informal hearing, or to an Appraisal Review Board during a formal hearing.

The most important point to keep in mind is that you must support your arguments with evidence. For example, if you have property damage, you'll need to bring photos and provide an estimated quote to fix the issue. Or if you think your property is unequally appraised in respect to other comparable nearby properties, you'll need to provide real examples and numbers.

"Don't just come in and say, 'My HVAC has problems,'" says Jim Robinson, former HCAD chief appraiser and current member of the HCAD board of directors. "Bring an estimate from an HVAC contractor: 'Hey, my HVAC needs this and it's going to cost \$7,500.'"

"If [a homeowner] brings the homework, chances are they're going to win."

If this is your first time doing this on your own, our custom tools can help you gather data and create an organized presentation.



A group of Houston-area homes in the community of Woodforest Jason Fochtman/Houston Chronicle

[← Your appraisal notice](#)

[Prepare your case →](#)



File a protest

Prepare your case

Quick ways to settle



What you'll need to make your case



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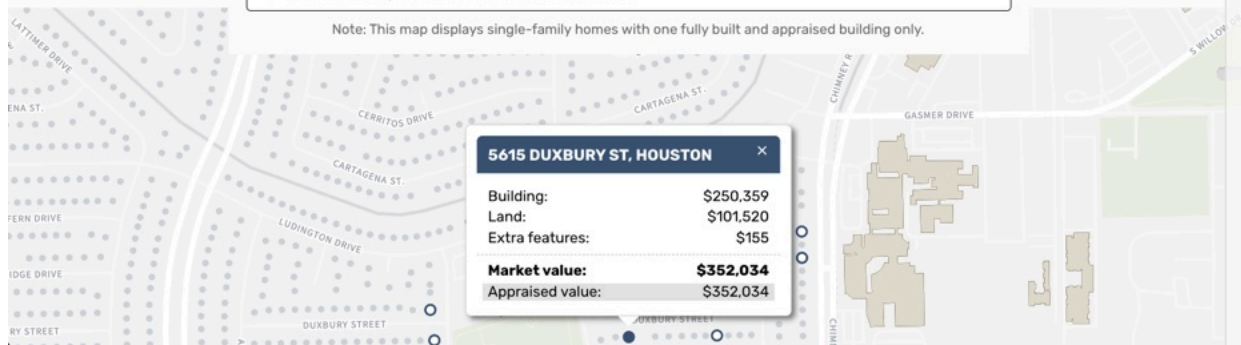
In Harris County, appraisal values are generated by a computer algorithm. The system is geared to maximize accuracy and uniformity, but it crunches numbers on a massive scale and it may not always account for the key nuances that give your home its true market value.

To take on the algorithm, you have to speak its language. That's why we've put together a suite of interactive tools that break down the Harris Central Appraisal District's data, giving you a closer look at how the system works and arming you with the evidence you'll need to challenge it.

The interactive tool below can help you make the case that your appraisal was unfair. If similar homes are typically priced much below or above yours, you may have grounds to protest.

5615 Duxbury Street, Houston, Texas 77035

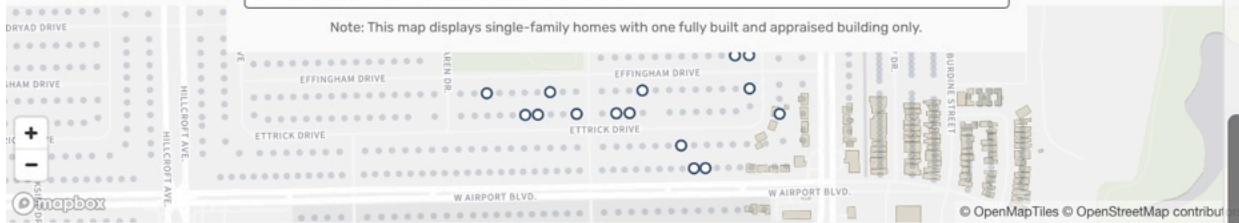
Note: This map displays single-family homes with one fully built and appraised building only.





5615 Duxbury Street, Houston, Texas 77035

Note: This map displays single-family homes with one fully built and appraised building only.



Was this tool helpful? Click here to send us feedback.

5615 DUXBURY ST, HOUSTON

PRINT OR SAVE PDF

We found 44 properties that are similar to yours, according to HCAD.

Note: Your home returned a lot of matches. You may need to zoom out on the map to view all results.

All comparable homes are...

- DISTANCE within 0.2 miles of your home
- NEIGHBORHOOD in your HCAD neighborhood
- LIVING AREA within 364 ft² of the size of your home
- YEAR BUILT / REMODELED within 5 years of the age of your home
- BUILDING GRADE the same building grade as your home
- COST & DESIGN FLAG rated with the same cost & design flag

Homes similar to yours are typically priced \$36,324 lower in 2025.

	Your home	Similar homes
BUILDING VALUE	\$250,359	\$208,506
LAND VALUE	\$101,520	\$100,080
MARKET VALUE (with extra features)	\$352,034	\$315,711

Between 2024 and 2025, your home's market value changed by 12.7% and the typical market value of comparable homes changed by 12.5%, a difference of -0.2 percentage points.

	Your home	Similar homes
BUILDING VALUE	18.8%	18.8%
LAND VALUE	No change	No change
MARKET VALUE (with extra features)	12.7%	12.5%



ADDRESS ▾ DISTANCE ▲ LIVING AREA ▾ YEAR BUILT / REMODELED BUILDING GRADE ▾ COST & DESIGN FLAG ▾ MARKET VALUE ▾ SHORTLIST ▾

ADDRESS	DISTANCE	LIVING AREA	YEAR BUILT / REMODELED	BUILDING GRADE	COST & DESIGN FLAG	MARKET VALUE	SHORTLIST
> 5615 DUXBURY ST		1,822 ft ²	1965 / 2019	C+	Extensive	\$352,034	
> 5622 DRYAD DR	0.03 miles	1,829 ft ²	1965 / 2013	C+	Extensive	\$301,886	☆
> 5618 DUXBURY ST	0.03 miles	1,947 ft ²	1965 / 2018	C+	Extensive	\$351,038	☆
> 5610 DUXBURY ST	0.04 miles	1,929 ft ²	1965 / 2014	C+	Extensive	\$344,155	☆
> 12007 LANDSDOWNE DR	0.06 miles	1,900 ft ²	1965 / 2023	C+	Extensive	\$359,731	☆
> 5607 DRYAD DR	0.06 miles	1,518 ft ²	1965 / 2020	C+	Extensive	\$300,890	☆
> 5522 DUXBURY ST	0.06 miles	1,760 ft ²	1961 / 2018	C+	Extensive	\$336,073	☆
> 5523 DRYAD DR	0.08 miles	2,175 ft ²	1963 / 2016	C+	Extensive	\$358,794	☆
> 5514 DRYAD DR	0.09 miles	1,884 ft ²	1965 / 2018	C+	Extensive	\$328,673	☆
> 5514 DUXBURY ST	0.09 miles	1,589 ft ²	1965 / 2018	C+	Extensive	\$325,721	☆
> 5515 DUXBURY ST	0.09 miles	1,610 ft ²	1965 / 2019	C+	Extensive	\$324,455	☆
> 5511 DAWN RIDGE DR	0.11 miles	1,741 ft ²	1965 / 2016	C+	Extensive	\$308,498	☆
> 5611 EFFINGHAM DR	0.11 miles	1,640 ft ²	1960 / 2016	C+	Extensive	\$318,180	☆
> 5502 DUXBURY ST	0.13 miles	2,017 ft ²	1960 / 2018	C+	Extensive	\$316,584	☆
> 5506 EFFINGHAM DR	0.14 miles	1,506 ft ²	1960 / 2022	C+	Extensive	\$322,138	☆
> 5614 ETRICK DR	0.14 miles	1,609 ft ²	1960 / 2010	C+	Extensive	\$286,822	☆
> 5618 ETRICK DR	0.14 miles	1,676 ft ²	1960 / 2021	C+	Extensive	\$322,629	☆
> 5711 EFFINGHAM DR	0.14 miles	1,586 ft ²	1960 / 2014	C+	Extensive	\$274,070	☆
> 5702 ETRICK DR	0.15 miles	1,575 ft ²	1960 / 2012	C+	Extensive	\$289,991	☆
> 5502 EFFINGHAM DR	0.15 miles	1,600 ft ²	1960 / 2024	C+	Extensive	\$317,313	☆
> 11922 ATWELL DR	0.16 miles	1,841 ft ²	1960 / 2017	C+	Extensive	\$330,990	☆
> 5714 ETRICK DR	0.17 miles	1,557 ft ²	1960 / 2016	C+	Extensive	\$284,130	☆
> 12003 ATWELL DR	0.17 miles	1,850 ft ²	1960 / 2017	C+	Extensive	\$331,815	☆
> 5503 EFFINGHAM DR	0.17 miles	1,738 ft ²	1960 / 2013	C+	Extensive	\$318,101	☆
> 11931 ATWELL DR	0.17 miles	1,599 ft ²	1960 / 2018	C+	Extensive	\$293,624	☆
> 5718 ETRICK DR	0.17 miles	1,634 ft ²	1960 / 2011	C+	Extensive	\$297,758	☆
> 5710 LUDINGTON DR	0.18 miles	1,635 ft ²	1960 / 2017	C+	Extensive	\$263,425	☆
> 5527 ETRICK DR	0.18 miles	1,594 ft ²	1960 / 2015	C+	Extensive	\$314,600	☆
> 11927 ATWELL DR	0.18 miles	2,035 ft ²	1960 / 2017	C+	Extensive	\$334,609	☆
> 11914 ATWELL DR	0.18 miles	1,850 ft ²	1960 / 2018	C+	Extensive	\$325,605	☆
> 5731 EFFINGHAM DR	0.18 miles	1,484 ft ²	1960 / 2014	C+	Extensive	\$256,615	☆

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Paying Too Much



Is your property appraisal unfair?

All Texans have [a constitutional right to "equal and uniform" taxation](#). When it comes to property taxes, "it means that comparable houses in a very similar neighborhood, if the houses are more or less the same, the values ought to be more or less the same," says Jim Robinson, former HCAD chief appraiser and current member of the HCAD board of directors.

If you notice a large discrepancy, you may have grounds to protest an "unequal appraisal." But you'll have to gather some evidence first.

To help you find out if your appraisal was equal and uniform this year, we obtained and replicated the search algorithm that HCAD uses to identify "comparables," properties that are reasonably similar to yours in location, size, age, condition and physical characteristics.



I guarantee you that people that do that kind of homework have got a darn good chance of prevailing at their hearing.

– Jim Robinson, former HCAD chief appraiser



The algorithm starts by looking for homes that mirror yours closely. If it can't find at least five matches (the minimum required by HCAD), it gradually expands the search through a possible 95 rounds of targeted searches, though it usually doesn't need to get that far to find at least five matches.

Comparables displayed in the table above might not precisely match your home's unique profile. Still, those homes represent the best benchmarks available and they can set the foundation for a successful protest hearing, according to Robinson and his successor, Roland Altinger, who is the district's chief appraiser.

Your protest case will be strongest if you can identify a large number of properties that are close substitutes to yours, so [take a close look at extra features and fixtures that may make your home stand out](#).

"Now, it's going to take a little bit of time to do that, you know, because you're going to have to do some homework," admits Robinson. "But I guarantee you that people that do that kind of homework have got a darn good chance of prevailing in their hearing."

Is your property appraisal inconsistent with market trends?

Another common type of protest argues that your home's value is out of step with recent property sales in your area.

Though HCAD collects sales data as part of its annual appraisal activities, the agency makes it available to individual homeowners only after they file a protest. This page does not include sales data.

To find typical sales prices in your ZIP code, [check out the Houston Chronicle's home values tracker](#) or request the information directly from HCAD.

If you choose to protest, the district is required to send you evidence supporting its appraised values – including a list and a machine-generated analysis of comparable sales – at least two weeks before your hearing.

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Assess and document the condition of your home

Next, you'll want to gather evidence from your own home. Documenting your home's condition can capture key – and expensive – details that HCAD may not have previously logged in its data. Correcting the record can have long-lasting benefits since HCAD's models are limited by the data the district has on file.

A good starting point is to ask yourself, "Is my home 'for sale' ready?"

Looking at your home from the perspective of a potential buyer can help you assess issues that might affect your home's market value.

“What would a potential buyer be interested in getting credit for? Maybe there’s a foundation issue, maybe it’s a roof issue, maybe there’s cracks in the walls, maybe there’s some extreme deferred maintenance,” says Rex Wogan, director of communication and outreach for the Fort Bend Central Appraisal District. “These are the kinds of things you would want to bring up with the review board.”

Once you’ve identified those issues, take photos, get quotes and document everything.

If you have property damage, hidden defects to the structure or areas in need of repair, take photos of everything and describe in detail what is in poor condition or need of replacement. Examples include missing roof shingles, cracks in the walls or ceiling, or water damage.

“Having that dollar amount gives us something to be able to latch onto and say, ‘Okay, I can do this amount of reduction.’

– Adam Bogard, HCAD associate chief appraiser

It’s also worth the time to get a written estimate to repair these property defects. If you have an old roof in need of repair or replacement, get a written estimate. Even eyesores like very old carpeting that would need to be replaced if your home went for sale are worth taking the time to get an estimate.

“That gives us an actual dollar amount to take into account,” explains Adam Bogard, HCAD’s associate chief appraiser. “Having that dollar amount gives us something to be able to latch onto and say, ‘OK, I can do this amount of reduction, because I’ve got evidence that that amount of reduction has to be done for this house to be comparable to the others that are selling.’”





A contractor carries a new window inside a West University house Houston Chronicle Staff

Many local companies might offer a quick estimated range if you call and tell them you're looking for a quote for your protest. Depending on the trade, you may be able to get an automated online estimate from the company website. Save and label these estimates, which help support your case.

It's important to be thorough, yet honest. Submitting falsified information on a government record is a third-degree felony.

[← File a protest](#)

[Quick ways to settle →](#)



Prepare your case

Quick ways to settle

Formal hearing



Two ways to settle without a formal hearing



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While most people may associate property tax protests with pleading your case in front of a three-person tribunal, there are two faster ways to settle without going through an in-person formal hearing.

Using iSettle or informal hearings

Harris Central Appraisal District encourages homeowners to use iSettle, which lets you submit your protest online, along with your evidence (documents, pictures, estimates for repairs, etc.) and what you think your home is worth. The appraisal district will send a proposed iSettle value. If you accept the value, your protest is complete.

This is theoretically the fastest method to protest your property appraisal. You can also reject the proposed value and go directly to a formal protest hearing with the appraisal review board.





A section of new homes being built, with the downtown Houston skyline visible in the background
Houston Chronicle Staff

Another option is to attempt to settle during an informal hearing. An informal review can take place online in a virtual meeting or sometimes in person at an appraisal office. You will meet directly with an HCAD appraiser with the goal of settling a protest, in order to avoid a formal hearing with the appraisal review board. This informal hearing isn't required by law. However, most concerns can usually be resolved between you and the appraiser, once you present all your evidence and information.

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You must still have all your evidence (documents, estimates for repairs, pictures, etc.) ready for the informal meeting. You and the appraiser will exchange information and review your evidence and HCAD's records to see if your issues may be resolved without a formal hearing.

The informal hearing is generally a more casual meeting and many homeowners find a resolution at this step. Remember, the goal is to get a fair property appraisal, and all homeowners will still pay property taxes of some amount.

[← Prepare your case](#)

[Formal hearing →](#)



Quick ways to settle

Formal hearing

Appeal further



Prepare for your formal hearing with the Appraisal Review Board



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If your case doesn't get resolved during an informal hearing, you'll need to go in front of three members of the Harris County Appraisal Review Board (ARB), a separate entity that operates independently from HCAD. A representative from HCAD will also be present.

Each hearing with the ARB lasts approximately 15 minutes, so it's important to be concise with your arguments and stick to the evidence and facts.

The Houston Chronicle has built an AI-powered presentation tool, based on publicly available information and feedback from HCAD officials and appraisers, to help you organize your information and evidence into an approximately three to four-minute script — without having to write it all from scratch.

This tool does not provide or replace legal advice, and is meant to support your voice. You are in control of what you say at the hearing. This means you should review, edit and add to the script at your own discretion to ensure it accurately reflects your property's condition.



This script builder can help you prepare for your hearing

Our AI-powered tool can help you generate talking points for your



This script builder can help you prepare for your hearing

Our AI-powered tool can help you generate talking points for your hearing in front of the Appraisal Review Board.

Enter a single-family address in Harris County to get started

🔍 Enter an address in Harris County

Note: This script builder tool uses Generative-AI to help you prepare a script that you may use to support your presentation at your protest hearing in Harris County, Texas. It is not legal advice and doesn't guarantee any particular result. It is dependent on the information you enter, which you should endeavor to ensure is honest and accurate. Information entered may be accessible to OpenAI. For more information on this tool, please read the "How we use AI" section below.



Confirm property details

Starting with accurate property data is important for building your case.
Review the information below to ensure it matches your home.

5615 DUXBURY ST

HOUSTON, TX 77035

APPRAISED VALUE: **\$352,034**

[Wrong address? Start over](#)

Living area (ft²):	1,822
Beds:	3
Baths:	2
Stories:	1
Year built:	1965
Year remodeled:	2019

CONFIRM

EDIT MY INFO

Find similar properties

List repairs and damage

Describe any other issues

Review your information

Confirm property details

Find similar properties

The properties below may be comparable to yours based on data from HCAD. Similar homes with a lower market value can help support your protest. **Select up to 3 properties to use as comparables.**

Learn how we selected these properties and how they compare to your home with our [data tool](#).

Sort by Distance Appraised value

	PROPERTY VALUE	LIVING AREA (FT ²)	BEDS / BATHS	BUILDING GRADE	BUILT / REMODELED
	\$352,034 5615 DUXBURY ST	1,822	3/2	C+	1965/2019
<input checked="" type="checkbox"/>	\$301,886 5622 DRYAD DR 0.03 miles away	1,829	3/2	C+	1965/2013
<input checked="" type="checkbox"/>	\$351,038 5618 DUXBURY ST 0.03 miles away	1,947	4/2	C+	1965/2018
<input type="checkbox"/>	\$344,155 5610 DUXBURY ST 0.04 miles away	1,929	3/2	C+	1965/2014

2/3 selected

CONTINUE

[Back](#)

List repairs and damage

Describe any other issues

Review your information



Confirm property details

Find similar properties

List repairs and damage

Major damage like roof or foundation issues can reduce your market value. List each issue on its own row and denote whether or not you have evidence of the damage and/or cost of repair.

DESCRIBE THE REPAIR ⓘ

ESTIMATED COST ⓘ

EVIDENCE? ⓘ

Roof repair

10000



+ Add new entry

CONTINUE

Back

Describe any other issues

Review your information



Confirm property details

Find similar properties

List repairs and damage

Describe any other issues

External factors like flooding, traffic or noise can lower your property's value too. List each issue on its own row.

DESCRIBE THE ISSUE ⓘ

My foundation is cracked.

+ Add new entry

CONTINUE

Back

Review your information



Confirm property details

Find similar properties

List repairs and damage

Describe any other issues

Review your information

Click any section to edit.

Property details

5615 DUXBURY ST, HOUSTON, TX 77035 | Market value: \$352,034
1,822 ft² | 3 Beds | 2 Baths | 1 Story | Built 1965 | Remodel 2019



Comparable properties

5622 DRYAD DR - \$301,886
5618 DUXBURY ST - \$351,038



Repairs

Roof repair : \$10000 (Has evidence)
Total cost of repairs: \$10,000



General issues

My foundation is cracked.



OPTIONAL: Propose a new value for your property

This is the value you'll ask the ARB to consider. Enter what you believe is the fair market value based on your home's condition and comparables.

\$ 310000

SAVE

GENERATE SCRIPT

Back

Your script

FULL SCRIPT

OUTLINE

NOTE: The script below is AI-generated, and should be reviewed, exported and edited by you. HCAD recommends that you keep your argument between two to three minutes. If your presentation runs longer, consider condensing some information.



COPY



EMAIL

Opening Statement

Greetings, members of the Harris County Appraisal Review Board. My name is [Name], and I am the homeowner for the property located at 5615 Duxbury St. I am here today because my property has been appraised at a market value of \$352,034. I am requesting a reevaluation due to various factors that I will outline today.

Arguments

Errors in Property Details

All property details are accurate. I don't have any errors to report.

Comparable Property Analysis

I have identified comparable properties in my neighborhood that illustrate discrepancies with the evaluation of my home. For example:

5622 Dryad Dr is similar to mine with 1829 square feet, 3 beds, 2.0 baths, and 1 story built in 1965, and remodeled in 2013, yet it holds a market value of \$301,886. This indicates a significant undervaluation of my property as compared to the local market.

5618 Duxbury St, though slightly larger at 1947 square feet with 4 beds and remodeled in 2018, is appraised at \$351,038, slightly less than my property's current value despite additional space and a more recent remodel. These properties suggest a misalignment in my home's market value when compared to local market trends.

Property Repairs and Other Issues

My property requires crucial repairs which should lower its market value. The roof needs significant repair, estimated at \$10,000, and I have evidence to support this claim. Additionally, my home has developed foundation cracks impacting its structural integrity. These repair needs diminish the property's current market value and should be taken into account in my reevaluation request.

Closing Statement

In conclusion, given the comparable properties and necessary repair issues I have outlined, the current market value of \$352,034 does not align with the actual market conditions and state of my property. I respectfully propose a reevaluation that more accurately reflects these facts. Thank you for considering my case.

Was this script helpful? Yes No

START OVER WITH A NEW PROPERTY

EDIT PROPERTY INFO

What to bring to the formal hearing

In addition to your talking points or script, you will need to prepare a few key documents ahead of time.

- **Your closing statement** if the property was purchased in the last year.
You may also bring a recent **third-party appraisal report**, if applicable.
- **Data gathered** about your property and other properties in your area
- **Evidence** including photos, estimated cost of repairs
- Any other **presentation materials** you plan to use

If you're appearing in person, you must bring four copies of all documents (including photos, quotes, etc.) that you want to present at the hearing: three for the panel and one for the HCAD representative. Or if you're appearing virtually, remember to upload your evidence to your account online before the hearing.

HCAD is very clear that the ARB will not accept evidence via email, and if you choose to bring your evidence on a laptop, you must still provide multiple copies of your evidence in a paper form or saved as PDFs on a CD or flash drive. Any submitted CDs or flash drives becomes the property of the ARB and will not be returned.

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What to expect at a formal hearing

When you've been called into your formal hearing, you can expect to be sworn in. The HCAD appraiser will first present their evidence, and then you will have the chance to present your evidence. The ARB may ask a few follow-up questions.

The ARB will proceed to deliberate right away and come up with a final number, on the spot, before sending you on your way with a printout.

“We’re here to get the right value on your property,” says Roland Altinger, HCAD chief appraiser. “Don’t be intimidated if you have to go in front of the appraisal review board. They’re citizens of the community that listen to your case.”



A man works on framing a roof on a home in a subdivision near Texas 242 and F.M. 1314 Houston Chronicle Staff

How we use AI

The script builder tool on this page uses generative artificial intelligence (GenAI) to turn the answers you provide into a personalized script for use at a property tax protest hearing in Harris County.

The script builder doesn’t create new facts or pull in data from the open web; instead, it reviews the information that you provide or select about a home – like its value, your estimated repair costs, comparable properties, and neighborhood concerns – and turns that into a short, structured statement that hits the key points, according to our reporting, that the Harris County Appraisal Review Board (ARB) typically looks for.

The system, which uses OpenAI’s GPT-4o model, has been designed to keep the script brief, relevant and avoid legal or aggressive language. The model also generates an outline version of the script for those who prefer to speak from bullet points.

It’s important to know the tool doesn’t provide legal advice or guarantee any result. The strength of your script depends on the accuracy of your input – the AI simply helps you say it more clearly.

[← Quick ways to settle](#)

[Appeal further →](#)



Want to appeal further?



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It's very rare that homeowners decide to pursue this step. After you receive the ARB's written decision, you have 60 days to appeal to the State District Court. If the property is valued at \$1 million or less or is a residence homestead, you have the option of appealing through binding arbitration instead of an appeal to district court. After that, their decision stands.

If you find yourself at this unlikely step in the protest process, our best advice is to seek professional advice or services. It's not too late to bring in a property tax consulting firm at this stage (or at any stage) of the process.



Construction continues in a new community of multi-family homes in The Woodlands. Houston Chronicle Staff

Hiring a firm to protest for you

Tax consulting firms can be hired to protest a property appraisal value, with benefits like expertise on the protesting process and court-like procedures.

"We know how to file the paperwork, schedule the hearings and find compelling evidence," says Richie Gill, partner with the property tax consulting firm Gill, Denson and Co. "This is all they do all day, 365 days a year. We do this one specific task and get really good at it, put together new appraisal grids and know why we believe there should be a new value."

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"If a case is submitted and the county comes back and says, 'We don't think that's credible,' that's when we can step in or help out," explains Kyler Knudsen, principal with Appraisal Protest in Southlake.

Typically, property tax consultants take a percentage of the funds saved through the protest if the firm succeeds in reducing the property's value. Prices vary by firm, usually 20% to 50% of the amount saved, or sometimes by charging a flat rate. If the protest fails, many firms do not charge the client for their services.

[← Formal hearing](#)

[Pay your taxes →](#)

Appeal further

Pay your taxes



Due Jan. 31, 2026

It's inevitable: Time to pay your taxes

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We're almost at the end of the process, and there's only one step left: pay your property taxes.



A man wheels pallets of sod between homes in a newly built neighborhood in Conroe Houston Chronicle Staff

What do my property taxes pay for?

It's important to remember that Texas property taxes are essentially local taxes. Because Texas does not have a state income tax, your property taxes provide more funding for local government services than any other source. The money from your property taxes does not benefit the state government.

Whether you received a reduction or not, it might be some consolation to know that property taxes help pay for public schools, city streets, county

roads, police, fire protection, and many other vital services.

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Did you find this guide useful?

If you used The Ultimate Guide to Protesting Your Property Taxes in Harris County at any step of the protest process, we want to hear from you. Please take the survey below, and let us know: what was helpful? Did anything need more clarification? Were you successful in reducing your appraisal?

Survey: Ultimate guide to protesting property taxes

Did you find this guide helpful? If yes, what was the most useful part?

*

Write in your response.

* indicates required field

1 / 5

NEXT

We will continue to update this guide with new data, and wish to incorporate your feedback.

[← Appeal further](#)