Your Texas protest kit

1234 Stablepoint Ln (sample), Houston TX 77429, Cypress 77429 · Account SAMPLE-0000 · Harris County · Neighborhood: 221.05

Prepared November 21, 2026 from the Harris Central Appraisal District's public appraisal roll.

Strong case — protest

Your home's market value is 11% above the median of 25 similar homes in your neighborhood, adjusted to your home's size and land. That is the unequal-appraisal argument Texas law allows (Tax Code §41.43(b)(3)). Protesting is free; a cut to about $327,000 would save roughly $240 – $630 a year.

	Now	What the evidence supports
Market value	$362,833	$327,000
Realistic yearly savings if you win		**$240 – $630**

Savings use an estimated combined tax rate of 2.2%. Your actual rate depends on your school district, city and other taxing units. If you have a homestead exemption, the 10% yearly cap means only a cut below your capped value lowers your bill.

Deadline	Harris Central Appraisal District / Appraisal Review Board: file between April 1, 2027 and May 17, 2027

Your steps

1. Check your 2027 notice when it arrives (usually April 1–15) or look up your account on hcad.org. If the value differs from $362,833, re-run your check before filing — this kit used 2026 values.

2. File your protest by Harris Central Appraisal District / Appraisal Review Board: file between April 1, 2027 and May 17, 2027: online with HCAD iFile (fastest), or mail Form 50-132. Check both “Value is over market value” and “Value is unequal compared with other properties”.

3. Upload your evidence (1-arb-submission.pdf) in iFile, or bring printed copies to your informal meeting.

4. Watch for an iSettle offer. HCAD often makes an online settlement offer. Accept it if it's at or below $327,000; otherwise ask for a hearing.

5. Attend your ARB hearing (phone, video or in person) if you don't settle. Use the script in this guide.

Your kit has two files. Upload or bring **1-arb-submission.pdf** for HCAD and the Appraisal Review Board. Keep this guide (0-your-appeal-guide.pdf) for yourself.

Independent estimate from public data. Not affiliated with HCAD or the Appraisal Review Board. Not legal, tax or appraisal advice. Not a substitute for the advice of an attorney.

How to file your protest

In Texas you protest to your county's appraisal district; unresolved protests go to the Appraisal Review Board (ARB). Your home is in Harris County, HCAD neighborhood 221.05.

Harris Central Appraisal District / Appraisal Review Board

Filing window: April 1, 2027 – May 17, 2027

Where: Online with HCAD iFile, or Form 50-132 by mail.

File to upload: 1-arb-submission.pdf

1. File the protest by the deadline (iFile or Form 50-132).

2. Upload 1-arb-submission.pdf or bring copies to the informal meeting.

3. Consider any iSettle offer against your target of $327,000.

4. If needed, attend the ARB hearing on the date in your notice.

Good to know

• Protest every year — your value resets annually, and in 2026 about 8 in 10 Harris County owners who protested got a reduction.

• Texas has no public sale prices, so equity (unequal appraisal) is a strong argument: the ARB must lower your value if it exceeds the median of comparable homes, appropriately adjusted.

• A homestead exemption caps your taxable value's increase at 10% a year; a protest still matters because it lowers the market value the cap grows from.

• Agents charge 25–50% of savings. Filing yourself is free.

What to enter on your protest (iFile or Form 50-132)

On HCAD iFile (or Form 50-132), enter:

Field on the form	What to enter
Account number	SAMPLE-0000
Property address	1234 Stablepoint Ln (sample), Houston TX 77429
Reasons	Value is over market value; Value is unequal compared with other properties
Your opinion of value	$327,000
Evidence	1-arb-submission.pdf — 25 comparable homes in neighborhood 221.05

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Your informal meeting and ARB hearing

Most protests settle at an informal meeting with an HCAD appraiser or through an online iSettle offer. If not, the ARB hearing takes about 15 minutes in front of a three-member panel.

Your opening (about 30 seconds)

“I'm the owner of 1234 Stablepoint Ln (sample), Houston TX 77429, account SAMPLE-0000. The district's market value is $362,833. Compared with 25 similar homes in my neighborhood, adjusted for size and land, my value should be about $327,000.”

Your main points

• The median of the comparable homes, adjusted to my home's size and my own land and features, is $326,684 — my value is 11% higher. Under Tax Code §42.26(a)(3) the value should be reduced to that median.

Your request

“I'm asking the board to set my market value at $327,000.”

If they ask…

Question or objection	How to answer
“These comps aren't comparable.”	They're in the same HCAD neighborhood, the same quality grade, within 20% of my size and 10 years of my age. Ask which ones they object to and why.
“The district has its own comps.”	Ask for them (you're entitled to the district's evidence 14 days before the hearing). Compare their size, age and grade with mine.
“Would you accept a settlement?”	Compare it to $327,000. Anything near it is a good outcome.

Bring with you

• Printed copies of 1-arb-submission.pdf (three for the panel, one for the appraiser)

• Your notice of appraised value

• Photos of any condition problems or repair bids

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Bonus: money you may be missing

A protest lowers your value. Exemptions lower what is taxed after that, and many owners never claim all of theirs. Check each one against your notice: exemptions in place are listed on it. Amounts below are the state rules for the 2026 tax year; confirm current amounts with your appraisal district.

Exemptions to check

Exemption	Who qualifies and what it does
Residence homestead	Your main home on January 1. Takes $140,000 off the value for school district taxes and turns on the 10% yearly cap on your taxable value. File Form 50-114 with your district; there is no fee.
Age 65 or older / disability	Adds $60,000 more off for school taxes, and freezes your school tax at the amount in the year you qualify (a tax ceiling). Many counties and cities add their own senior exemption. Apply the year you turn 65; you do not have to wait until January 1.
Local optional homestead	Counties, cities and some districts may take up to 20% off a homestead's value. It applies automatically once you have the homestead exemption, if your taxing units offer it.
Disabled veteran	Partial exemptions by disability rating; a 100% disabled or unemployable rating exempts the home entirely. Surviving spouses can keep some of these.
Over-65 or disabled tax deferral	You can postpone paying taxes on your homestead while you live there (interest still accrues). File an affidavit with the district.

How your bill is built

• Each taxing unit (school district, county, city, college, hospital, MUD or other special district) sets its own rate per $100 of value.

• For each unit: taxable value = appraised value (after the 10% homestead cap) minus that unit's exemptions; tax = taxable value × that unit's rate ÷ 100.

• Your bill is the total across all units. That is why a $10,000 cut in value saves roughly 2% of $10,000 a year in most of the big Texas metros: about $200 a year, every year the lower value carries forward.

• Your appraisal notice shows estimated taxes per unit; the tax assessor-collector sends the actual bill in October.

Your calendar

• January 1: the date your value and homestead status are set.

• April: appraisal notices arrive. Check the value, the property facts and the exemptions listed.

• By the protest deadline on your notice (for most owners in 2027, Monday May 17): file your protest.

• Summer: informal meeting or settlement offer, then an ARB hearing if needed.

• October: tax bills go out. Taxes are due by January 31 of the next year.

General information, not tax or legal advice. Rules change; the Texas Comptroller and your appraisal district publish the current forms and amounts.

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How these numbers were calculated

Comparable homes: single-family homes in your HCAD neighborhood with the same quality grade, within 20% of your living area and 10 years of your effective age (wider market area if too few).

Adjustment: each comparable's building value per square foot × your living area, plus your own land and extra-feature values.

Equity value: the median of those adjusted values (Tax Code §42.26(a)(3)).

Back-test: on 420,000 Harris County protests in 2026, owners who protested got a reduction about 8 times in 10, typically about 5%.

Savings: cut in taxable value × an estimated 2.2% combined tax rate, after the homestead cap.

Important

This kit is self-help information prepared from public appraisal-district records. It is not legal, tax or appraisal advice, and we do not file protests or represent you. Check your property record and the comparable homes before filing. Deadlines and procedures are set by HCAD and the ARB; confirm them on your notice. Not affiliated with HCAD, the ARB or the State of Texas. No outcome is guaranteed. This kit is not a substitute for the advice of an attorney.