

Appraisal Protests & Appeals

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of REALTORS®

Your Right to Protest

One of your most important rights as a taxpayer is your right to protest your property appraisal each year. You may protest if you disagree with the appraisal district's value or any of the appraisal district's actions concerning your property. Learn more about your how to protest your property appraisal.

The Protest Process

Each spring, local appraisal districts send out Notices of Appraised Value to homeowners whose property market value has increased by at least \$1,000. This notice initiates the property appraisal protest process, which offers homeowners an opportunity to potentially reduce their property valuation.



**NOTICE OF
APPRAISED VALUE**



**FILE
PROTEST**



**INFORMAL
HEARING**



**FORMAL
HEARING**



**ARBITRATION OR
DISTRICT COURT**

Notice of Appraised Value | Review your appraisal and consider protesting if you believe it is too high.

File Your Protest | If you choose to protest, then file your protest with your local appraisal district.

Informal Hearing | Most appraisal districts offer an informal hearing where you have the opportunity to discuss your evidence with an appraiser one-on-one and potentially receive a settlement offer.

Formal Hearing | If the informal hearing does not resolve your protest, you will be scheduled for a formal hearing before the Appraisal Review Board (ARB), an independent citizen board that reviews disputes between taxpayers and the appraisal district.

Further Options | If unsatisfied with the ARB's decision, you can pursue additional resolution through binding arbitration or District Court.

**Don't be afraid of the protest process, it can only
result the same or lower valuation - never higher.**

Reasons to Protest

There are several common reasons to protest the property appraisal you received from your appraisal district. The most common reasons to protest include:

- **Excessive value** | If you believe the market value the appraisal district placed on your property is too high.
- **Unequal appraisal** | If you believe the appraisal district appraised your home at a higher proportion of its value than most properties.
- **Failure to grant exemptions** | If you believe the appraisal district denied a special appraisal or incorrectly denied or modified your exemption application.
- **Failure to provide notice** | If the appraisal district failed to provide you with the required notices.

Visit UnlockMLS.com/PropertyProtest for more information and resources for understanding how to protest your property appraisal!



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Build Your Case

If you believe the market value the appraisal district assigned to your property is too high, you can use two main approaches to protest its value—the sales comparison or the equally uniform comparison.

Sales Comparison | Based on recent home sales and is similar to an appraisal done when you buy or refinance a home. Be sure to compare your property to the value of sold properties of similar size, age, location, and features. For each comparison property, make value adjustments for features added or missing and adjust the sales value to January 1. **A trusted real estate professional can help you in this process by pulling comparisons based on their expertise.**

Equal Uniform Comparison | Examines whether the appraisal district has appraised your property equally and fairly compared with similar properties they appraised. This method is not based on recent home sales, rather is based on the recent market values assigned by the appraisal district. **A trusted real estate professional can help you in this process based on their expertise.**

Using the two approaches above, gather evidence that supports your appraisal protest. Prepare an evidence packet that includes sales comparison and appraised values. Consider working with a trusted real estate professional or hiring a consultant to prepare an independent appraisal or analysis.

Deadline to file a protest is May 15 or 30 days after the Notice is mailed, whichever is later.

File Your Protest

In Travis County, you can file your protest with the Travis Central Appraisal District (TCAD) online, by mail, or in person. Property owners can file their protest online by following the steps below:

1. **Create your TCAD Portal** | Follow the step-by-step instructions on the TCAD website to create your online account and manage your protest, upload evidence, and handle settlement offers.
2. **Add your property to your portal** | Once you have created your TCAD portal, add your property using the PIN number found on your Notice of Appraised Value.
3. **Request & review TCAD's Evidence Packet** | Access and download your TCAD Evidence Packet through your TCAD portal under the protest section. Once you have the evidence packet, review it to understand better how TCAD appraised your property. Your next step is to gather evidence, which you will submit as part of your protest. Consider working with a trusted real estate professional to pull comps that you can use as evidence in your protest.
4. **File your protest** | Once you have gathered your evidence, it's time to file your protest by following the step-by-step instructions on the TCAD website. You also have the opportunity to schedule an informal meeting to discuss your evidence with a TCAD appraiser.
5. **Submit your evidence** | Upload the evidence you gathered that supports your protest.
6. **Review and Accept or Reject your Offer** | You will receive a protest verdict by email. You can accept or deny the settlement value. If you accept, it waives the right to further proceedings. If you reject it, you will receive a letter in the mail with details of your formal trial with the ARB.

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