

Property Tax Protest — Evidence Package

Harris County Appraisal District (HCAD) | 2026 Tax Year | Prepared April 06, 2026

Subject Property

Address:	XXXX Sample St, Houston, TX 770XX	HCAD Account:	XXXX-XXXX-XXXX
Owner:	XXXX XXXX & XXXX XXXX	Legal:	Lot XX, Block XX, Sample Sub Sec X
Year Built:	1998	Living Area:	3,100 sq ft
Bed / Bath:	4 / 3	Lot:	9,500 sq ft
Market Value:	\$950,000	Prior Mkt Value:	\$865,000
Mkt Value YoY:	+9.8% (+\$85,000)	\$/SqFt:	\$306
Appraised Value:	\$900,000 (homestead cap)	Taxed On:	\$900,000 (after exemptions)
Exemptions:	Residential Homestead — 10% annual cap on appraised value	Features:	Foundation: Slab · Exterior: Brick Veneer · Roof: Composition Shingle · HVAC: Central · Attached Garage: 440 sqft · Open Patio: 180 sqft · Pool (2006)

Property Condition: Original HVAC system (~25+ yrs, nearing end of life). Master bath dated with original tile and fixtures. Hardwood floors show wear in high-traffic areas. Single-pane windows (original) throughout — poor energy efficiency. Driveway cracking with minor settling.

Location: Corner lot with reduced privacy — two sides exposed to street traffic. Adjacent to higher-traffic collector road (increased noise). Backs to commercial zoning (strip center visible from rear yard). These location factors negatively impact marketability relative to interior-lot comps.

Opinion of Market Value

\$795,000

Reduction of \$155,000 (16.3%) from HCAD's \$950,000

How we calculated this: Average comp \$/sqft: **\$275/sqft** × 3,100 sqft = \$850,000 – \$52,875 cost-to-cure = **\$795,000**
(rounded to nearest \$5K)

Evidence Summary: This opinion is supported by 5 equity comps on a per-square-foot and per-bedroom basis (comp average \$275/sqft vs subject \$306/sqft; comp average \$208,920/bed vs subject \$237,500/bed), 6 comparable sales (median \$842,500), 4 active listings (avg \$883,000), USPAP cost-to-cure (\$54,000–\$87,000), and a declining market (-2.1% YoY).

HCAD Market Value

\$950K

Our Opinion

\$795K

Reduction

\$155K (16%)

\$/SF Gap

\$31/sf above average

Assessment Increase Note: HCAD raised this property 9.8% in one year (\$865,000 → \$950,000), near the 10% homestead cap ceiling of \$951,500. This suggests systematic maximum increases rather than market-based appraisal. Equity evidence supports \$795,000.

Unequal Appraisal (Equity) Analysis

Texas Property Tax Code §42.26 requires properties to be appraised equally and uniformly. The following substantially similar properties — including immediate neighbors on the same street — are assessed by HCAD at significantly lower values per square foot. All values are 2026 HCAD market values from public records.

Property	Dist (mi)	HCAD Market Value	\$/SqFt	SqFt	Bed/Bath	Built	Lot	\$/SF vs Subj
Subject (XXXX Sample St)	—	\$950,000	\$306	3,100	4/3	1998	9,500	—
XXXX Elm St	0.10	\$808,250	\$265	3,050	4/3	1998	9,500	-41
XXXX Oak St	0.15	\$842,400	\$270	3,120	4/3	1997	9,600	-36
XXXX Ash St	0.08	\$847,000	\$275	3,080	4/2.5	1998	10,000	-31
XXXX Birch St	0.20	\$840,000	\$280	3,000	4/3	1999	9,400	-26
XXXX Willow St	0.25	\$840,750	\$285	2,950	4/2.5	1997	9,300	-21
MIN		\$808,250	\$265					
MEDIAN		\$840,750	\$275					
AVERAGE		\$835,680	\$275					
MAX		\$847,000	\$285					

Inequity Summary: The subject is assessed at **\$306/sqft** while 5 comparable neighbors average **\$275/sqft** — a gap of **\$31/sqft (10.3% above neighbors)**. Notably, XXXX Elm St — 0.1 miles away — is assessed at **\$265/sqft** (\$41/sqft below the subject) despite being similar in size (3,050 sqft), age (1998), and features (4/3).

Lot Size Note: 2 of 5 equity comps have larger lots than the subject (9,500 sqft): XXXX Oak St (9,600 sqft), XXXX Ash St (10,000 sqft). Larger lots typically command higher assessed values, yet these properties are still assessed lower than the subject — strengthening the inequity argument.

Per-Bedroom Analysis: The subject is assessed at **\$237,500/bedroom** compared to the comp average of **\$208,920/bedroom** — 14% higher. This further demonstrates the subject is over-assessed relative to comparable properties.

Equity Comp HCAD Market Values — Statistical Summary: Range: \$808,250–\$847,000 · Median: \$840,750 · Mean: \$835,680 · Std Dev: \$15,573 · 95% CI: \$822,030–\$849,330

\$/SqFt Visual Comparison



← Lower \$/sqft = lower assessment

Adjusted Equity Analysis

Each comp is adjusted to the subject's specifications for an apples-to-apples comparison — the standard methodology HCAD appraisers use internally.

Adjustment Rates: Size: \$275/sqft (comp average) · Age: \$1,900/year of difference · Lot: \$10/sqft of lot area. Positive adjustments increase comp value (comp is inferior to subject); negative adjustments decrease it (comp is superior).

Property	HCAD Value	Size Adj	Age Adj	Lot Adj	Adj Value	Adj \$/SF
XXXX Elm St	\$808,250	+\$13,750	\$+0	\$+0	\$822,000	\$265
XXXX Oak St	\$842,400	-\$5,500	\$-1,900	\$-1,000	\$834,000	\$269
XXXX Ash St	\$847,000	+\$5,500	\$+0	\$-5,000	\$847,500	\$273
XXXX Birch St	\$840,000	+\$27,500	\$+1,900	\$+1,000	\$870,400	\$281
XXXX Willow St	\$840,750	+\$41,250	\$-1,900	\$+2,000	\$882,100	\$285
MEDIAN					\$847,500	\$273

Adjusted Result: After adjusting each comp for size, age, and lot differences, the median adjusted \$/sqft is **\$273** — further supporting the case that the subject at \$306/sqft is over-assessed relative to comparable properties.

Data Source & Methodology: All equity comparables are sourced from HCAD's own public records using neighborhood code XXXX.XX. This is the same data and neighborhood classification HCAD appraisers use internally. Comps were selected based on proximity, similar size (±20%), similar age (±5 years), similar lot size (±30%), and lower \$/sqft — per Texas Property Tax Code §42.26(a)(3).

Note on Comp Values: All comparable values shown are HCAD's initial assessed market values — before any protests or settlements. Many properties in this neighborhood successfully protest their values each year via iSettle, informal hearings, or ARB, meaning the actual effective values are likely lower than shown. This makes our opinion of value conservative.

Neighborhood Hearing History (2022–2025): HCAD records show **87** hearings in neighborhood XXXX.XX (2022–2025), with **71 (82%) resulting in reductions** averaging 8.3%. Applied to our comp average of \$275/sqft, this implies an adjusted \$/sqft of ~\$252 — making our opinion of \$795,000 a conservative estimate.

Prior Protest History — Subject Property (HCAD Records)

Year	Initial Market	Final Market	Reduction	% Red
2025	\$865,000	\$810,000	\$55,000	6.4%
2024	\$820,000	\$775,000	\$45,000	5.5%

Cost-to-Cure Analysis

Under the cost-to-cure method of estimating physical depreciation — a standard appraisal technique recognized by the Uniform Standards of Professional Appraisal Practice (USPAP) and the Appraisal Institute — the cost to repair or replace deficient items is deducted from market value. HCAD's mass appraisal does not account for these property-specific conditions.

Item	Low Est.	High Est.	Midpoint
HVAC system replacement (original, ~20 yrs, end of life)	\$12,000	\$18,000	\$15,000
Master bath renovation (original 1998 tile/fixtures)	\$18,000	\$28,000	\$23,000
Window replacement — single-pane to double-pane (all)	\$15,000	\$25,000	\$20,000
Hardwood floor refinishing (wear in high-traffic areas)	\$4,000	\$7,000	\$5,500
Driveway replacement (cracking with settling)	\$5,000	\$9,000	\$7,000
Total Estimated Cost	\$54,000	\$87,000	\$70,500
Applied Deduction (75%*)			\$52,875

Applied deduction: \$52,875. *We apply 75% of estimated repair costs rather than the full amount. This is a conservative, balanced approach consistent with USPAP guidelines: comparable properties built in the same era (~1998) are assumed to share approximately 25% of similar age-related wear. The remaining 75% represents conditions *specific to this property* that exceed normal depreciation for the neighborhood. Estimates based on Houston-area contractor pricing for homes of this size and vintage.

Property Condition Documentation

Photographs documenting conditions not reflected in HCAD's mass appraisal model.



Dated HVAC system — original 1999 equipment, near end of useful life



Worn hardwood flooring — scratches and water damage in main living area

Comparable Sales Analysis

Recent arm's-length sales of similar properties, adjusted for observable differences in size, bedrooms/bathrooms, lot size, and age. Sale prices sourced from public records (Redfin, Zillow, Harris County deed records).

Address	Dist (mi)	Sold	Price	Adj. Price	SqFt	\$/SqFt	Adjustments
Subject (XXXX Sample St)	—	—	\$950,000	\$950,000	3,100	\$306	HCAD assessed value
XXXX Cedar Ln	0.2	11/2025	\$825,000	\$840,000	2,980	\$282	Smaller sqft & lot → adj. up
XXXX Pecan Dr	0.3	01/2026	\$842,000	\$845,000	3,050	\$277	Similar size, slightly smaller → adj. up
XXXX Magnolia St	0.4	10/2025	\$860,000	\$838,000	3,200	\$262	Larger lot and sqft → adj. down
XXXX Cypress Ln	0.5	12/2025	\$875,000	\$848,000	3,250	\$261	Extra half-bath, larger sqft → adj. down
XXXX Dogwood Dr	0.6	09/2025	\$810,000	\$835,000	2,900	\$288	Smaller lot and sqft → adj. up
XXXX Laurel St	0.15	02/2026	\$855,000	\$852,000	3,100	\$275	Very similar — minimal adj.
MIN			\$810,000	\$835,000		\$261	
MEDIAN			\$848,500	\$842,500		\$276	
MAX			\$875,000	\$852,000		\$288	

Sales Analysis: HCAD values the subject at **\$306/sqft**. Comparable sales average **\$274/sqft** (adjusted) — **\$33/sqft above market**. The adjusted median sale price is \$842,500 and the mean is \$843,000, both well below HCAD's \$950,000. At the market rate of \$274/sqft, the subject's 3,100 sqft supports a value of **\$848,474**.

Adjusted Sales Prices — Statistical Summary: Range: \$835,000–\$852,000 · Median: \$842,500 · Mean: \$843,000 · Std Dev: \$6,450 · 95% CI: \$837,839–\$848,161

Adjustment Methodology: Upward adjustments applied when comparable is inferior to subject (smaller size, fewer bedrooms/baths); downward adjustments applied when comparable is superior (larger lot, extra bathroom, renovations). Adjustments based on observable property characteristics from public records and listing data.

Active Listings

Currently listed properties establish a ceiling for market value — a property cannot be worth more than what the market is willing to pay. These comparable homes are listed well below HCAD's assessed value for the subject. Source: Redfin and Zillow listing data.

Address	Dist (mi)	List Price	SqFt	Bed/Bath	Built	\$/SqFt	Notes
Subject (XXXX Sample St)	—	\$950,000	3,100	4/3	1998	\$306	HCAD assessed value
XXXX Poplar St	0.3	\$889,000	3,050	4/3	1997	\$291	Listed well below HCAD's \$950K level
XXXX Spruce St	0.25	\$915,000	3,150	4/3	1999	\$290	Comparable size, listed below HCAD
XXXX Juniper St	0.5	\$869,000	2,950	4/2.5	1996	\$295	Slightly smaller, priced well below HCAD
XXXX Hawthorn Dr	0.4	\$859,000	3,000	4/3	2000	\$286	Listed at \$91K below HCAD's subject value
MIN		\$859,000				\$286	
MEDIAN		\$879,000				\$291	
MAX		\$915,000				\$295	

Market Ceiling: 4 of 4 comparable listings are priced below HCAD's \$950,000. Average list price: \$883,000 — **\$67,000 below HCAD.**

Neighborhood Market Trends

Market data for **Sample Area (770XX)** demonstrates that conditions do not support HCAD's 9.8% year-over-year increase. Source: Redfin market data.

Metric	Current	Prior Year	Change
Median Sale Price	\$742,000	\$758,000	-2.1%
Avg Days on Market	48	31	+17 days
Total Sales (Q4)	42	56	-25%
Sale-to-List Ratio	97.1%	—	Buyers paying below asking
Months of Supply	4.2	—	Shifting to buyer's market
Listings w/ Price Cuts	38%	—	Sellers forced to reduce

Market Direction: Median prices in Sample Area (770XX) declined 2.1% YoY while HCAD raised the subject 9.8%. Sales volume dropped 25% (56→42). Homes sell at 97.1% of asking, and 38% of listings have cut their price. **The market is softening — not appreciating at 9.8%.**

Year-over-Year Assessment Change

HCAD's market value increase from the prior tax year to the current year. Source: HCAD public records.

Metric	Prior Year	Current Year	Change
HCAD Market Value	\$865,000	\$950,000	+\$85,000 (+9.8%)
\$/SqFt	\$279	\$306	+\$27/sqft

Assessment Increase: HCAD increased this property by **\$85,000 (9.8%)** in a single year. The equity analysis above shows that comparable properties in the same neighborhood are assessed at an average of \$275/sqft — well below the subject's \$306/sqft. This increase is not supported by comparable assessments.

Conclusion & Recommended Value

Based on the totality of evidence — 5 equity comps on a per-square-foot and per-bedroom basis (comp average \$275/sqft vs subject \$306/sqft; comp average \$208,920/bed vs subject \$237,500/bed), USPAP cost-to-cure (\$54,000–\$87,000), 6 comparable sales (median \$842,500), 4 active listings (avg \$883,000), a declining market (-2.1% YoY), and photographic documentation of 2 condition issue(s) — the fair market value of the subject property is:

\$795,000

Reduction of \$155,000 (16.3%) from HCAD's \$950,000

HCAD's market value of \$950,000 exceeds fair market value by \$155,000 (16.3%) and is assessed unequally relative to comparable properties. A reduction to \$795,000 is warranted under both market value (Texas Property Tax Code §23.01) and unequal appraisal (§42.26) standards.

This evidence package was prepared using publicly available data from the Harris County Appraisal District (HCAD), Redfin, Zillow, and Harris County deed records. All comparable properties were selected based on proximity, similarity in size, age, and features. This report is for property tax protest purposes only.