

# PropTaxLab

## iSettle Instructions — Your Step-by-Step Protest Guide

Prepared for: XXXX XXXX & XXXX XXXX  
Property: XXXX Sample St, Houston, TX 770XX  
HCAD Account: XXXX-XXXX-XXXX  
Date: April 06, 2026

## Your Protest Summary

**\$795,000**

Recommended Value

**\$155,000**

Market Value Reduction

**\$812/yr**

Est. Tax Savings

**How your savings are calculated (homestead property):** Your homestead cap limits your appraised value to **\$830,000** (even though HCAD's market value is \$950,000). If we reduce your market value to \$795,000 — below the cap — your taxable value drops by **\$35,000**. At a 2.32% combined rate, that saves you **\$812/yr**. This also lowers the base for future years, compounding your savings.

## What to Enter into iSettle

When you reach the iSettle form, you'll need to enter two things: your opinion of value and your protest comments. Both are ready — just copy and paste exactly as shown below.

### 1. Your Opinion of Value — enter this exact number:

\$795,000

### 2. Protest Comments — copy and paste this text (439 of 700 characters):

I respectfully protest the market value of \$950,000 for my property. Average comp \$/sqft of \$275 applied to 3,100 sqft yields \$850,000. After deducting \$52,875 in cost-to-cure (75% of \$70,500 in estimated repairs – aging HVAC, dated bath, single-pane windows, worn floors, cracked driveway), fair market value is \$795,000. Per USPAP, cost-to-cure reflects physical depreciation not captured in HCAD's mass appraisal. See attached evidence.

**Important:** When filing, check **BOTH** boxes: 'Value is over market value' AND 'Value is unequal compared with other properties.' This gives you the strongest legal position.

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## Step-by-Step iSettle Instructions

Follow these 10 steps to submit your protest. The entire process takes about 10 minutes. You'll also need the **HCAD Evidence Package** (the second PDF we sent you) for uploading.

### Step 1 Go to [owners.hcad.org](https://owners.hcad.org)

Open your browser and navigate to **owners.hcad.org**. Log in with your account, or create one using your **iFile number** from the Notice of Appraised Value (upper right corner of the notice HCAD mailed you).

### Step 2 Select your property

Click on your property account. Verify the address matches: **XXXX Sample St, Houston, TX 770XX**.

### Step 3 Click 'File a Protest'

Look for the **'File a Protest'** or **'iFile'** button and click it to begin the protest process.

### Step 4 Check both protest boxes

When prompted, check **BOTH**: **'Value is over market value'** AND **'Value is unequal compared with other properties.'** Do not skip either one.

### Step 5 Opt IN to iSettle

When asked if you want to participate in iSettle, select **YES**. This is essential — it lets HCAD review your evidence and potentially settle online without you attending any hearing.

### Step 6 Enter your Opinion of Value

In the opinion of value field, enter: **\$795,000**

### Step 7 Paste your protest comments

Copy the protest comments from page 1 of this document and paste them into the comments field. They are exactly 439 characters (the limit is 700).

### Step 8 Upload the Evidence Package

You have **5 days** from filing to upload evidence. Upload the second PDF we provided — the **HCAD Evidence Package**. This gives the appraiser all your comparable sales and equity analysis in one professional document.

### Step 9 Submit your protest

Click **Submit**. You'll receive a confirmation email from HCAD. Save this for your records. You're done!

### Step 10 Wait for HCAD's response

HCAD will review your evidence and may email you a settlement offer (typically 2-6 weeks). If the offer is at or near your opinion of value — **accept it**. If not, you'll be scheduled for an ARB hearing.

### What happens next?

After submitting, HCAD typically responds within 2-6 weeks with an iSettle offer via email. If you accept the offer, your protest is resolved and your new (lower) value takes effect immediately. If you decline or receive no offer, you'll be scheduled for an informal hearing with an HCAD appraiser — and if needed, a formal ARB hearing after that. Bring printed copies of the Evidence Package to any hearing. Remember: HCAD **cannot raise** your value during a protest. There is zero risk in filing.

### ■■ Important: Think carefully before rejecting an iSettle offer.

If HCAD's iSettle offer is at or near our opinion of value — **accept it**. If you reject the offer, your case moves to an informal hearing with an HCAD appraiser. If you can't agree there, it escalates to a formal ARB hearing before a 3-person panel. **The ARB is not bound by the iSettle offer** — they can set a higher value than what iSettle originally offered. Once the ARB decides, you cannot go back.

**Our recommendation:** Accept any iSettle offer within 5-10% of our opinion of value. The certainty of a guaranteed reduction is almost always better than the risk of a worse outcome at a hearing.

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Need help? Email us at [hello@proptaxlab.com](mailto:hello@proptaxlab.com) — we're here for you.

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