



**PROPERTY TAX PROTEST — STRATEGY PLAYBOOK**  
PREPARED BY PROPERTY TAX REBEL

# 123 Main Street, Cypress, TX 77433

Prepared for tax year 2026 · Account 0000000000000 · 49.04 · Harris County, TX

Case-grade reasoning, protest-timing strategy, rehearsal script, and an anticipated-objections playbook. For your eyes only — not handed to HCAD.

**STRONG CASE**

Case score 88 / 100

## ESTIMATED ANNUAL PROPERTY TAX SAVINGS

# \$3,444

over 5 years: approximately \$17,220 · based on Harris County's representative combined rate of 2.20%

2026 NOTICED MARKET VALUE    CALCULATED PROTEST VALUE    POTENTIAL REDUCTION

**\$1,072,868**

**\$916,312**

**\$156,556**

14.59%

### Why the protest is strong

STRONG CASE — supported reduction to \$916,312 (14.6%)

- Strong reduction (14.6%)
- 10 U&E comps, 4 CMA sales
- All sales within 6 months (avg 2.0 mo) — ideal

### Primary method

**Uniform & Equal**, your property's Uniform & Equal comparison (neighborhood county-assessed values) produces the lower suggested value, and therefore governs under Texas Comptroller Form 50-221.

Prepared May 11, 2026. This evidence package is a DIY tool intended for self-representation in a property-tax protest before the Harris County Appraisal District and its Appraisal Review Board. It is not legal, tax, or appraisal advice, and no outcome is guaranteed.

**About the savings estimate:** the annual and 5-year projections on this page apply a representative combined tax rate of 2.20%, the approximate average for non-MUD Harris County homesteads. Your actual combined rate is the sum of your specific taxing jurisdictions (school district, county, city/ETJ, and any MUD, LID, or special district) and can range roughly from 2.0% to over 3.0%. Your most recent HCAD notice and your tax bill from the Harris County Tax Office both show your exact combined rate; use that number to compute your own precise savings.

## How to use this evidence package

HCAD's protest process moves through a few stages. Most owners settle at the first or second one and never reach the formal panel. This evidence is built to work at every stage, so wherever your protest lands, you have what you need.

### ONLINE

#### iSettle

HCAD's online tool. After you file your protest, eligible accounts get a settlement offer screen on HCAD's website. You submit your suggested value, their staff reviews the evidence, and they accept your number, come back with a counter offer, or send you to a hearing. Often resolves in one round without you ever leaving home.

The next page has a copy-paste statement we built from your three lowest comparables, sized to fit HCAD's online text box. If iSettle isn't offered on your account or the offer falls short, the protest moves to the next stage automatically.

### INFORMAL

#### Informal conference with an HCAD appraiser

A one-on-one meeting with an HCAD appraiser, often by phone or video now. Most settlements happen here. You walk the appraiser through this packet, they look at the evidence, and the two of you agree on a value (or you don't, and the protest moves to the formal hearing).

The cover letter on the next page is written to be handed to the appraiser at the start of the meeting. The full Uniform & Equal and Comparable Market Analysis sections that follow are what the appraiser will work through with you.

### FORMAL

#### Appraisal Review Board hearing

The formal stage if the informal conference didn't resolve. A three-member ARB panel hears your case (a single-member panel is also available on request, per Tex. Tax Code §41.45(d-1)). You present this evidence package, answer questions, and the panel issues a written order setting your value.

Same cover letter, statutory citations, and pre-filled Form 50-132 work here. The objections catalogue, hearing rehearsal script, and full comparable analysis are all designed for this room.

**Other paths.** A few less-common options exist if your circumstances call for them: an affidavit submission with no appearance (Tex. Tax Code §41.45(b)), binding arbitration after the ARB ruling (§41A, available for residential under \$5M), and judicial appeal to district court (§42.01). They're rarely needed for a typical residential protest, but the same evidence supports them if you go that route.

# Case Grade & Strategy

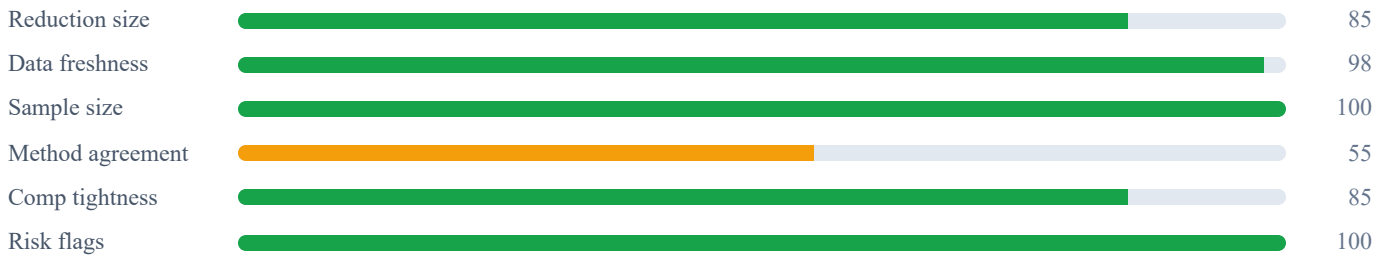
**STRONG CASE**

Overall score 88 / 100

STRONG CASE — supported reduction to \$916,312 (14.6%)

## Case strength, by dimension

Each dimension is scored 0–100. A single low dimension (below 30) demotes the overall tier, honesty over optimism.



## Supporting the case

- Strong reduction (14.6%)
- 10 U&E comps, 4 CMA sales
- All sales within 6 months (avg 2.0 mo) — ideal
- Tight comp cluster (CV 6.0%)

## Concerns to address

- Methods diverge (U&E 14.6% vs CMA 6.7%) — pick the defensible one

## How to present this at your hearing

Lead with the **Uniform & Equal** argument. Your strongest case is that 10 comparable neighborhood properties, after HCAD's own CAMA adjustments, have a median improvement value per square foot below yours. The suggested value supported by those comps is **\$916,312**. U&E protests generally must go to the formal Appraisal Review Board hearing, informal appraisers cannot grant them.

**About this grade.** Our case-strength grade is a rules-based assessment across six dimensions. **STRONG** cases have a meaningful reduction, fresh sales, a tight comp cluster, and low risk of appraiser challenge. **EXCELLENT** cases have one or more softer dimensions, still worth pursuing, and expect some pushback. **GREAT** cases carry a modest reduction you can still take to the hearing. **NO CASE** indicates the evidence does not support a protest right now; fresher data next season may change that.

## Timing your protest

Practical guidance on when to file and when to come back to regenerate your evidence. Read once and act accordingly.

The statutory deadline to file is **May 15, 2026** (or 30 days after the date your appraisal notice was mailed, whichever is later). Filing your protest registers your intent and secures your right to a hearing. The evidence you actually present at that hearing is whatever analysis we generate for you on the day you regenerate, not whatever was true when you first filed.

That gap matters. Filing early protects your deadline; regenerating closer to your hearing date gives you better evidence. Two reasons.

### Uniform and Equal evidence improves over time

As the season progresses, your neighbors file their own protests, and HCAD lowers their appraised values through iSettle, informal conferences, and ARB orders. Each reduction is written back to the public appraisal roll, which we refresh against HCAD daily. The median of your neighborhood comparables, the figure **Texas Tax Code §41.43(b)(3)** measures against, trends downward through April, May, and June as those resolutions accumulate.

### Comparable Market Analysis evidence improves the same way

New residential closings post weekly through the Houston Association of Realtors. Regenerating closer to your hearing date folds in sales that had not yet closed when you first purchased this package. Fresher sales are more probative under the **IAAO Standard on Sales Verification**, and they are harder for an appraiser to discount on grounds of age.

### How to use this

File your protest as soon as you receive your notice. The deadline is statutory and the appraisal district does not extend it. Then return to your order page closer to your hearing date and click Regenerate. The analysis re-runs against the latest HCAD comparable values and the latest closed sales. Subscribers can regenerate without limit through the term of their subscription. One-time customers can regenerate through December 31 of the protest year.

### One caveat

iSettle, HCAD's online resolution channel, tends to perform best when used early in the season, before appraiser inboxes get crushed by deadline-week volume. If you intend to settle through iSettle, paste the message from the Online Protest packet promptly. If you anticipate going to an informal conference or formal ARB hearing, regenerate close to your scheduled date and bring the freshest possible evidence.

# Your Hearing Statement

Read this statement aloud at your hearing, it's written to be said as written. ARB panels hear 30+ protests a day; clear, confident, citation-grounded statements land best.

## Opening statement (read first)

### OPENING

"Thank you. My name is **John Doe**, and I'm protesting the 2026 noticed market value of **\$1,072,868** assigned to my property at 123 Main Street, Cypress, TX 77433, account 0000000000000. I'm protesting on two grounds under Tex. Tax Code §41.43: incorrect market value, and unequal appraisal. My evidence package supports a reduction to **\$916,312**, which is the lower of the two determinations, per Texas Comptroller Form 50-221."

## Two key facts to state next

**Sample PDF.** The first key fact below shows the full script so you can read the language and structure. Remaining key facts are tailored to your case and reserved for paid customers. Your purchased package contains the complete script.

### KEY FACT 1 · UNIFORM & EQUAL

"For the Uniform and Equal analysis, I have 10 comparable neighborhood properties from HCAD's own records. After the same HCAD CAMA adjustments, the median adjusted improvement value is **\$163.12 per square foot**. Per §41.43(b)(3), the protest must be determined in my favor unless the appraisal district establishes that my appraised value is at or below the median of a reasonable number of properly-adjusted comparable properties. The supported market value from this method is **\$916,312**."

### KEY FACT 2 · PROPERTY CONDITION

*[Withheld in this public sample. The full script for this card, with your specific condition disclosures and CDU shift, is included in your purchased evidence package.]*

## Closing statement

### CLOSING

"All adjustments in my evidence follow HCAD's published Residential CAMA Model, the same model HCAD uses to assess my home. The factor tables are in the evidence package. I'm accepting the county's land and extra-features values; I'm only asking for a fair improvement-value assessment relative to my neighborhood. I'd ask the panel to grant the reduction to **\$916,312**. Thank you."

**Practical tips.** Take 5 copies of this entire evidence package to the formal hearing, one for yourself, one for the HCAD appraiser, and one for each of the three ARB panel members. Keep your statement to 5–10 minutes. Present the evidence as facts, not grievance. Reference

the Debate Help pages that follow if the appraiser raises a specific objection.

# Anticipated Objections & How to Respond

HCAD appraisers hear the same protest arguments daily and have well-rehearsed objections. These are the five most common, with responses grounded in Texas statute and HCAD's own model. If the appraiser raises one of these, turn to this page and read the response.

**Sample PDF.** The first two objections below show the full response so you can evaluate the substance. The remaining objections show the appraiser's likely argument and the legal citation, but the actual rebuttal language is reserved for paid customers. Your purchased evidence package contains every response in full.

## Objection 1: The appraiser wants to strike comps for being a different Grade

*Appraiser may say: "Some of these comps are Grade A-, not Grade A like your property, I'll have to remove them from the analysis."*

**Your response:** Grades are subjective, and any Grade difference is precisely what HCAD's Grade factor exists to adjust for. Every adjustment in my evidence package uses HCAD's own published Grade factors, see the Calculation Formulas page. Before striking any of my comps on Grade, please verify that every comp in HCAD's own evidence is within the same  $\pm 1$  Grade window as my property. The standard has to apply both ways.

, HCAD Residential CAMA Model, Grade factor table

## Objection 2: The appraiser applies a time adjustment to your comparable sales

*Appraiser may say: "Older sales need a time adjustment, the market has moved since then. I'm going to add 1-2% per month to each sale."*

**Your response:** HCAD does not apply a time adjustment to a homeowner's own closing statement (Closing Disclosure or prior HUD-1) when the homeowner purchased in the protest year, the contract price is accepted as-is. Per IAAO Standard on Sales Verification §7.2, a time adjustment is OPTIONAL, not required. If a time adjustment isn't required on a homeowner's own closing, it shouldn't be required on comparable sales either. I'm not applying one, and I'd ask you to apply the same standard to both sides.

, IAAO Standard on Sales Verification §7.2

## Objection 3: The appraiser questions whether your disclosed condition issues really justify a lower CDU

*Appraiser may say: "HCAD's on-file condition rating is what we go by. Self-reported problems from the owner aren't sufficient evidence to lower the CDU, I'll need a formal inspection or engineer's report."*

**Your response:** [Withheld in this public sample. The full rebuttal language, anchored in the citation below, is included in your purchased evidence package.]

, Tex. Tax Code §23.01(b); HCAD Residential CAMA Model, CDU factor

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#### **Objection 4: The appraiser wants to use NOTICED (pre-ARB) values instead of current appraised values**

*Appraiser may say: "The comparables you've selected had their values adjusted after ARB hearings, I don't know what happened, so we should use the original noticed values."*

*Your response: [Withheld in this public sample. The full rebuttal language, anchored in the citation below, is included in your purchased evidence package.]*

, Texas Constitution Article 8, Section 1; Tex. Tax Code §41.43(b)(3)

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#### **Objection 5: The appraiser's numbers for the same comps come out different**

*Appraiser may say: "My adjusted values for these comps come out differently than yours, we must have different methods."*

*Your response: [Withheld in this public sample. The full rebuttal language, anchored in the citation below, is included in your purchased evidence package.]*

, Tex. Tax Code §23.01(b); HCAD Residential CAMA Model

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#### **Objection 6: The appraiser claims your CDU rating already accounts for normal wear**

*Appraiser may say: "Your home's CDU rating already accounts for normal wear and aging. The issues you've described are within the range HCAD considers when assigning a 'Good' or 'Average' CDU. We don't move the CDU for ordinary maintenance items."*

*Your response: [Withheld in this public sample. The full rebuttal language, anchored in the citation below, is included in your purchased evidence package.]*

, HCAD Residential CAMA Model, CDU rating definitions; Tex. Tax Code §23.01(b)

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#### **Objection 7: The appraiser wants to strike comps for a different Condition (CDU)**

*Appraiser may say: "Your subject is rated Very Good; this comp is rated Good, the condition is different, so it's not a valid comparable."*

*Your response: [Withheld in this public sample. The full rebuttal language, anchored in the citation below, is included in your purchased evidence package.]*

, HCAD Residential CAMA Model, CDU factor table

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#### **Objection 8: The appraiser argues your method is wrong or out of date**

*Appraiser may say: "Your market analysis is out of date", or, "your equal-appraisal comps aren't really comparable."*

*Your response: [Withheld in this public sample. The full rebuttal language, anchored in the citation below, is included in your purchased evidence package.]*

, Tex. Tax Code §§ 41.43(a) and 41.43(b)(3); Texas Comptroller Form 50-221

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### **Objection 9: The appraiser argues a comp is too large or small to be comparable**

*Appraiser may say: "This comparable is 800 square feet bigger/smaller than yours, too different to be useful."*

*Your response: [Withheld in this public sample. The full rebuttal language, anchored in the citation below, is included in your purchased evidence package.]*

, HCAD Residential CAMA Model, Size factor table

**Keep it factual.** Every one of these responses cites either Texas statute, the Texas Constitution, an HCAD-published model, or an IAAO standard. Appraisers can't argue with citations. Don't get emotional, don't talk about your total tax bill, stick to the comp evidence and the applicable law.