

Protesting Taxes is Not Two Steps It's Seven!



Step 1. File a formal protest or call for an informal conference with an appraiser

Complete the form included with your notice and mail, file an online protest on the CAD or call no later than June 1st to schedule an informal conference with a CAD appraiser. Protest the value based on both the property being assessed over market value and for unequal appraisal.

Step 2. Research your CAD records

The appraisal district maintains an appraisal record on each property, in Galveston County this is the appraisal card. Request it via email if possible or obtain it when you attend the informal conference with the appraiser. Much, but not all, information is available online at the CAD website (www.galvestoncad.org). Validate the information. Errors are a good basis for protest. If you recently purchased your property for less or have an appraisal indicating a lower value than the CAD proposes for 2015, you have a good basis for protest. If you paid more and discovered problems later, take photos or estimates of repair and provide this information as the basis of your protest. Condition is determined as of January 1.

Step 3. Estimate the value using protest spreadsheet

Using the spreadsheet (available at www.galcotax.com under the Press Releases and Important Information tab) compare yours to others in your neighborhood or on your street using the 2014 value information or use sales if you have them. NOTE: You can only obtain sales the CAD used when filing or requesting a formal ARB hearing. Also, use the 2014 values when completing the spreadsheet as the 2015 values are not yet REAL.) Adjust for differences, per the instructions, and find your value range. If there are other houses in your subdivision that are identical and they are valued less, you have a good unequal value protest and will want to take this documentation (photos, appraisal cards, etc.) to the ARB formal protest. Appraisers typically do not have the authority to determine unequal value.

Step 4. Attend the Informal and then ARB Hearing

If you file a formal protest you will be notified of the date and time to attend the ARB hearing and will be asked to come in 15 minutes early to attend an informal conference with the appraiser in advance of the formal hearing. PLEASE NOTE that you may reschedule this hearing ONE time. If you attend the informal conference without filing the formal protest, you will be scheduled for the ARB hearing at a later date (and may still reschedule ONE time). Most appraisal protests are settled in the informal hearing so this is the best place to start!

Step 5. Appraisal Review Board (ARB) Hearing

The ARB is a three member citizen panel appointed to hear your protests. Also in attendance at this formal hearing is a representative of the CAD and a CAD hearing clerk. You will be sworn in and the hearing will be recorded. The CAD appraiser will present their case and then you will present yours. You will need four copies of your documents for the panel and CAD appraiser. The ARB panel will then announce their decision.

Step 6. Arbitration or File Lawsuit in State District Court

ARB decisions can only be overturned in arbitration or by filing a lawsuit. Arbitration is binding and requires payment of a \$500 fee. If you are successful, you will receive a refund of \$450 of the fee. Most lawsuits do not go to court and when they do, the property owners often prevail but, before taking this step, consider the cost versus potential savings. Taxes are calculated by applying the exemptions, dividing the value by 100 and multiplying times the tax rate. Fight for dollars – not pennies.

Step 7. Repeat Process Every Year

Sorry, but until we have meaningful property tax reform, this is our only option. Also, attend tax rate hearings, participate in electing people to local governments who want to reduce the property tax burden and, finally, ask your Texas Senator and Representative for property tax reform such as lower appraisal caps, reduction of the rollback tax rate (revenue cap), increases in homeowner exemptions and/or a move away from market value to price paid which eliminates the need for county appraisal districts and this annual chore.



Provided courtesy of **Cheryl E. Johnson**, Galveston County Tax Assessor Collector

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