Effectively Protest Your Property Value Handbook

Property value reductions provide the most immediate tax relief for Texans.

Background

County appraisal districts *(CADs)* are required by State law to appraise property each January 1st at market value *(see Definitions on page 3)*. This value is used to calculate your property taxes which fund most local governments. Your taxes are calculated as follows:

$$\frac{(\text{Value} - \text{Exemptions})}{\$100} \times \text{Tax Rate} = \text{Taxes}$$

If you are a new owner or when the value increases, you receive a notice from the CAD. **If the value is more than what you believe the property is worth** *(whether land, house, business or industry)*, you have a right to protest, or dispute, the value. The information provided in this handbook will guide you through protesting the value.

Physical condition of the property, market conditions and being unequally valued when compared to others in your neighborhood (or similar properties) are all good reasons to protest the value. It is important to note, however, that when property values rise quickly and the value is "capped" for tax purposes, **a successful protest may not reduce the tax liability the year you protest although it may reduce the burden over time.**

Property owners also have the right to protest actions concerning their property tax appraisals. You may follow these appeal procedures if you have a concern about:

- inclusion on the appraisal roll
- denial of any exemptions that may apply
- qualification for an agricultural or timber appraisal
- taxable status of your property
- the local governments taxing your property
- the ownership of property
- the change of use of land receiving special appraisal
- any action taken by the chief appraiser, CAD or ARB that adversely affects you

Who's Who?

In most counties, the CAD Board of Directors is appointed by the county commissioners, city officials, school boards and community college boards. The CAD Board hires the Chief Appraiser, approves the CAD budget, appoints the Taxpayer Liaison and adopts the Reappraisal Plan. The chief appraiser is responsible for day-to-day operations and staffing of the CAD. The Taxpayer Liaison addresses citizen concerns. Appraisal Review Board (ARB) members are county residents who hear value disputes. In Galveston County, members of the ARB are appointed by the local Administrative Judge.

The Process of Protesting Value

You have 30 days from the date of an appraisal notice or until May 31st *(whichever is later)* to contact the CAD and schedule an informal conference with a staff appraiser. If you mail the protest request form provided with the notice, the ARB hearing could be held the same day as the conference unless you exercise your right to a one-time reschedule. Harris County no longer schedules both the informal and ARB hearing on the same day.

Staff appraisers perform the work of inspecting properties and assisting with informal conferences. The informal conference is where the vast majority of differences can be resolved including correcting errors in the records. The staff appraiser will encourage the resolution of the protest without the need of a formal hearing before the ARB. The appraiser has the authority to make a recommendation that may resolve the protest by written agreement.

If you are not satisfied with the value arrived at during the informal conference, you may protest to the ARB. In addition to being residents of the County, ARB members are required to receive training. An ARB member may be removed if he/she does not meet eligibility requirements, fails to attend meetings and if there is evidence of repeated bias or misconduct.

If you are not satisfied with the outcome of an ARB hearing, you may request binding arbitration as an alternative to filing suit in District Court. Arbitration is available for all real and business personal property worth up to $1M except that homesteads have no value limitation. You will pay an arbitration fee of $500 and will have an opportunity to approve/select the arbitrator. If you are successful, you will be refunded all but $50 of the fee. he State Comptroller maintains a registry of trained, certified arbitrators, all are required to be licensed real estate brokers, sales persons or appraisers.

Preparation

⇒ If mailing the protest request form, request:
- the list of sales used
- the appraisal card *(an 8.5" x 11" page with details of your property including a sketch)*
- the plat map of your neighborhood *(available online at www.galvestoncad.org)*

There will be a charge for these documents.

⇒ If you call for an informal conference instead of mailing the request form, email or stop by the GCAD and obtain a copy of your appraisal card. **All property owners should confirm the accuracy of the records!**

⇒ Utilizing the Neighborhood Comparison Worksheet, perform your own analysis of the sales provided and other sales of properties in your neighborhood you are able to locate. If you are simply determining whether the value is fair based on other properties in your neighborhood, compare yours to others on your street. In either case, adjust the "comps" to your property by adding or subtracting for each difference *(size, age, pools, porches, etc.)*.

The appraisal district assumes that your home is like others in the neighborhood with regard to quality of construction and features. If your home is not "ready to sell", what repairs would have to be made (including items such as updating kitchens and baths) to make it marketable? Obtain valid estimates for repairs such as foundations, roofs, remodels, etc. Take photographs.

The date of value is January 1. If repaired since the first of the year, present the cost or receipts as basis for reducing value for the year. **If storm or fire damage occurs after January 1, you will be taxed on the January 1 condition.** Notify the appraisal district so it can make an appropriate adjustment next year.

Unequal Appraisal is another method of protesting your market value but is a bit more complicated as you must demonstrate that your property value exceeds the median appraised value of a reasonable number of comparable properties (properly adjusted) or the appraisal "ratio" exceeds the median level of similar properties. Use the Neighborhood Comparison Worksheet (sample included in middle section of this booklet and available at www.galcotax.com under the Press Releases & Important Information button) as one method of determining whether you are unequally appraised. Please note—the ARB is more likely to be influenced by unequal value than the staff appraiser.

⇒ With the Worksheet, estimates and photos, you are ready to meet with the appraiser. First ask how the CAD arrived at the value. Second, present any errors or differences you may have discovered.

Present the worksheet, photos and estimates to correct any condition issues and state what you believe is a more accurate value. Give the appraiser time to consider your information.

The staff appraiser will attempt to reach agreement during the informal conference. Do not be alarmed or feel coerced that the offer of the appraiser is 'off the table' if you go to the ARB. Although the ARB is not bound by offers made during the informal conference, if an offer is reasonable, it should also be considered by the ARB and if one is offered, tell the ARB.

⇒ If you reach an agreement you will be asked to sign a waiver notice and agree to the value reached. If so, you are done! Congratulations!

⇒ If you are unable to reach an agreement, you may take your case before the ARB for a formal hearing. If you are prepared, move forward. If not, ask to be scheduled for a future hearing and, if you have not already obtained the sales and appraisal card—make the request then *(be prepared to pay a fee for the documents)*. **It is in your best interest to be properly prepared for the ARB hearing—schedule for another day if you have not already analyzed all information.**

⇒ Prepare for the ARB hearing and assemble a packet (*original plus 4 copies)*. Include the following *(Harris County property owners should review "Important Information About the Protest Process" as HCAD has stringent requirements regarding documents)*:

Summary sheet *A brief description of the property, date purchased and amount if recent, the proposed market value, your opinion of value, the reason for your protest and a listing of the packet contents.*

Appraisal notice from CAD *(if you have one)*

CAD appraisal card

Photos *January 1 condition; include front, back yard, street—whatever appropriate to satisfy the ARB's need to understand what the property looks like.*

If there are significant maintenance or structural issues, photos should clearly show the deterioration or problem. Label the photos and include with estimates for repair.

Estimates of Repair

Map of Sales or Comparable Properties *(Use plat map or neighborhood maps available on CAD website.)*

Neighborhood Comparison Worksheet *In most cases, the most important part of the package. For the ARB, you will want to focus on the sales the CAD used as well as others you find that support your position. This worksheet is particularly important when protesting for unequal value (see additional information below).*

You may want to separate land and improvement value for the comparables, particularly to determine whether a land adjustment is necessary. The worksheet, properly adjusted, will provide a range in value for your property.

Keep in mind that you have the advantage of being able to out-prepare the CAD. You have only one property, they have thousands. CADs use ***mass appraisal*** *to value properties and this technique does not adjust for unique features of properties.* Provide information about your property that makes it different from the "benchmark" or standard in the neighborhood.

⇒ **Practice your presentation** Know what you intend to say. Keep it simple. Be able to present the overall case in four minutes or less. The ARB panels are very good at reviewing the written information and listening to

you at the same time. They appreciate a well-prepared, concise presentation.

⇒ **Attend the ARB Hearing**

Participants at the hearing includes you, a CAD appraiser, CAD clerk who records the hearing and handles the paperwork and a three-person panel of the ARB. The hearing will be conducted by the panel chair after protocols occur including introductions and a brief description of the process that will be followed. All parties are sworn in and the account number, address and legal description are read into the record.

The CAD will present its information. Any dispute about the property *(incorrect square footage, etc.)*, which should have been resolved during the conference, may be resolved at this point.

You will present your case or information after the CAD. Provide a copy of your information packet to each panel member and the lead appraiser. The ARB panel members may ask questions. You may make rebuttal statements if necessary.

If the parties are unable to resolve a dispute that significantly affects the value, the ARB panel chairman has the option of recessing the hearing for a field check by the CAD. In this event, the hearing would be continued after the field check is done. This is rarely needed.

After final comments, the chairman will close the record and the panel will reach a decision on the value. The ARB determination will be read into the record and the hearing adjourns. The process takes 20 minutes.

The ARB panel may:

1) leave the value alone
2) decrease the value, or
3) increase the value

⇒ If not satisfied, request binding arbitration or file a lawsuit in District Court.

Protest ABCs for Savvy Property Owners

A. Don't miss the May 31st deadline to schedule an informal conference or ARB hearing.
B. Tell the truth—do not loose credibility and your case.
C. If you did not receive the notice by May 31, look on the CAD website or call. Appraisal values are posted online within a couple of days of being placed in the mail and generally by the end of April. Late protests are allowed for good cause (hospitalization, etc.).
D. If your value increased, chances are your neighbors did as well. Find out. Encourage everyone to protest.
E. If a property is well maintained, the effective age is likely less than the actual age. If a property is not well maintained, the effective age is likely greater than the actual age.
F. Contact the buyers or sellers of the comparables used. Contact the real estate agents involved. Was personal property included in the sale? Was the purchaser highly motivated? Do your homework!
G. The CAD and ARB are not interested in buying your home, **don't suggest it.**
H. The computer performed an analysis of information inputted. You must prove the data is not accurate.
I. Explain the differences between your home and the comparables (location, natural influences, etc.)
J. Remember, the CAD has the burden of proof.
K. Smile, be positive, and concise. Crying doesn't usually help. Be polite.
L. Avoid calling anyone "YOU PEOPLE". Do not use vulgar language. Remain cool and do NOT get angry.

Other Options

Hire a property tax agent. We may not advise you in the selection of an agent.

Definitions

Market value is the price at which a property would transfer for cash or its equivalent under prevailing market conditions if: (a) exposed for sale in the open market with a reasonable time for the seller to find a purchaser; (b) both seller and purchaser know of all the uses and purposes to which the property is adapted and for which it is capable of being used and of the enforceable restrictions on its use; and (c) both the seller and purchaser seek to maximize their gains and neither is in a position to take advantage of the needs of the other. See Section 1.04(7) Property Tax Code.

Neighborhoods are areas of similar or comparable properties with regard to location, square footage of the lot and improvements, property age, property condition, property access, amenities, views, income, operating expenses, occupancy, and the existence of easements, deed restrictions, or other legal burdens affecting marketability. See Section 23.013(d) Property Tax Code.

Acceptable Sales:

* Must have occurred within 24 months of the date of value except in counties of 150,000 or more, residential sales may not exceed 36 months. [Section 23.013(b) and (b-1)]
* Foreclosures up to three years preceding the appraisal year that is considered comparable based on relevant characteristics. [Section 23.01(c)(1)]
* Sales in a declining economy. [Section 23.01(c)(2)]

Restrictions on Same Property Increases (Frequency): If the appraised value in one tax year is lowered, the following year the chief appraiser may not increase it unless supported by substantial evidence.

Disclaimer: The information and suggestions presented herein are intended to be useful and relevant for reducing values in most county appraisal districts. Procedures may vary slightly from one CAD to another. No warranties or claims regarding the accuracy or usefulness is made; however extensive research and official sources were used in compiling the information. Use of the information is no substitute for professional or legal advice or your own common sense.

NEIGHBORHOOD COMPARISON WORKSHEET

Address	Current	Imp V	Imp SF	Land V	Land SF	$/SF Imp	$/SF Land	EA	Other Imps.	Size±	Size Adj	Cond Adj	Imp Adj	Imp Adj	All Adj	Adj V
1606 Orlando	**$233,770**	**$196,110**	**3,025**	**$37,660**	**12,372**	**$64.83**	**$3.04**	**1997**	**2 baths; 28sf OP; 418sf CP1; 484 DG; 1 sty**	**comparison sheet**					**$0**	**$233,770**
1602 Orlando	**Not comparable because of guesthouse which results in too many adjustments**															
1603 Orlando	$238,280	$200,690	3,427	$37,590	12,153	**$58.56**	$3.09	1997	2.5 baths; 236sf OP; 360sf CP1; 482sf DG; 2 sty; cond 2 -93%	**-402**	-$23,542	**$14,048**	-$3,952		-$13,847	$224,433
1604 Orlando	$230,690	$193,240	2,782	$37,450	11,726	**$69.46**	$3.19	1996	2 baths; 126sf OP; 80sf BW; 672sf DG; $7500 pool; $2500 spa; 1 sty	**243**	$16,879		-$6,292	**-$10,000**	$830	$231,520
1605 Orlando	$271,570	$223,910	3,554	$37,660	12,385	**$63.00**	$3.04	1996	2.5 baths; 165sf OP; 672sf DG; 84sf BW; $7500 pool; $2500 spa; 2 sty	**-529**	-$33,328		-$7,133	**-$10,000**	-$50,990	$220,580
1607 Orlando	$186,560	$148,910	2,565	$37,560	12,357	**$58.05**	$3.04	1995	2 baths; 24sf OP; 30sf BW; 506sf DG; 1 sty;COND 3 95%	**460**	$26,705	**$7,446**	$3,410		$38,021	$224,581
1608 Orlando	$194,120	$156,110	2,693	$38,010	13,440	**$57.97**	$2.83	1995	3.5 baths; 80sf BW; 36sf OP; 704sf DG; 2 sty;COND 1 97%	**332**	$19,246	**$4,683**	-$5,770		$18,491	$212,611
1609 Orlando	$188,030	$150,420	2,423	37,610	12,229	**$62.08**	$3.08	1996	2.5 baths; 40 sf OP; 48sf BW; 704 DG; 2 sty; COND 3 94%	**602**	$37,372	**$9,025**	-$5,460		$41,539	$229,569
1610 Orlando	$250,060	$212,440	3,409	$37,620	12,247	**$62.32**	$3.07	1995	3.5 baths; 24sf OP; 70sf BW; 672sf DG; 2 sty	**-384**	-$23,930		-$4,400		-$28,714	$221,346

Useful Adjustment Values (averages of actual)

BW	$20	DG	$40	GA	$40	SP (ScrPor)	$26	Large Pool	$7,500	Spa	$2,500
CP	$17	EP	$40	OP	$19	ST OR STG	$40	Pool	$5,000		

Instructions for Completing Worksheet

1. Complete top (gray) area for your property
2. Complete for properties on street or sales
3. Adjust the comparable properties to yours. For instance, if you have a pool, increase the value of the comps that do not. If the comps have a garage and you have a carport,
   reduce the value of the comps to bring the value in line with your property.
4. Total adjustments and examine range; identify comps with least amount of adjustments as likely most like your property; try to understand outliers (could be condition).
5. If the condition of your property is below the norm for the neighborhood, make
   condition adjustment to correct. Also, after making adjustments, a property in poor

Sample Values by Residential Class Codes												
Class	BW	CP1	CP2	CP3	CP4	DG	EP	GA	OP	SP	ST	STG
1 – 7	$25	$25	$15	$10	$5	$50	$50	$50	$25	$30	$50	$50
8 – 10	$20	$20	$15	$10	$5	$45	$45	$45	$20	$30	$45	$45
11 - 13	$20	$20	$15	$10	$5	$40	$40	$40	$20	$25	$40	$40
14 - 16	$15	$15	$15	$10	$5	$35	$35	$35	$15	$25	$35	$35
17 - 24	$15	$15	$15	$10	$5	$30	$30	$30	$15	$20	$30	$30
MAA = 100%			MAA 1.5 = 95%				MAA 2 = 95%					

Lot Adjustments

Creek	-25%
Major Creek	-50%
Flood Area	-50%
Flood Prone	-25%
Pipeline	-25%
Highline	-25%
Restricted Use/Shape	-15-25%
No Access	-25-50%
Poor Access	-10%

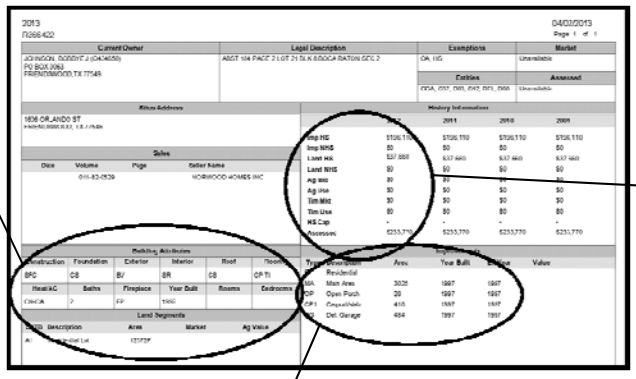
Possible Sources of Sales Info

CAD—particularly those used to determine your value *(must protest to obtain)*
Friendly real estate agent or Realtor
www.eappraisals.com
www.housevalues.com
www.zillow.com
www.publicrecordspy.com
www.online-home-values.com

Building Attributes					
Construction	Foundation	Exterior	Interior	Roof	Flooring
SFC	CS	BV	SR	CS	CP-TI
Heat/AC	Baths	Fireplace	Year Built	Rooms	Bedrooms
CH-CA	2	FP	1997		

Land Segments				
SPTB	Description	Area	Market	Ag Value
A1	Residential Lot	12372F		

CAD Datasheet available online



	2012
Imp HS	$196,110
Imp NHS	$0
Land HS	$37,660
Land NHS	$0
Ag Mkt	$0
Ag Use	$0
Tim Mkt	$0
Tim Use	$0
HS Cap	-
Assessed	$233,770

Improvements				
Type	Description	Area	Year Built	Eff Year
R	Residential			
MA	Main Area	3025	1997	1997
OP	Open Porch	28	1997	1997
CP1	Carport/slab	418	1997	1997
DG	Det. Garage	484	1997	1997

Residential Class Codes

Residential class codes are a combination of the structure type and a numerical grade. Structure types (B=brick; BH=beach house; F=frame; TH=townhome) are extracted from the Residential Main Area Tables. There are five class code groupings in the Galveston CAD.

Class 1-5 Low Quality Residence

General Description: Low quality structure, inexpensive materials, poor design, workmanship. Not attractive in appearance.

Standard specifications:

Foundation: Concrete blocks, masonry or light slab, wood or concrete piers
Roof: Roll composition, metal, very light composition or wood shingles
Windows: 5
Corners: 4
Floors: Softwood, bare, light asphalt tile or low cost linoleum
Heating: Stove heaters
Cooling: None, very low cost window airs
Utilities: Very few outlets, cheap fixtures
Baths: One
Garage: None, very low cost carport or garage
Size: 400-800 square feet of living area

Class 6-10 Fair Quality Residence

General Description: Minimum FHA or VA residence, fair design, materials, workmanship. Standard fixtures; small frame or rear porch

Standard specifications:

Foundation: Light concrete or pier and beam
Roof: Light composition or wood shingles
Windows: 6—8
Corners: 6
Floors: Low quality carpet, hardwood or tile
Heating: Small central heating units or wall heaters
Cooling: Small central unit or window unit
Utilities: Basic outlets
Baths: One
Garage: One car garage or carport, concrete approach
Size: 800—1,200 square feet of living area

Provide information about your property that makes it different from the "norm" or standard for the neighborhood. Insure the property is classified properly based on the criteria included on these two pages!

Class 11—15 Average Quality Residence

General Description: FHA or VA standards; average materials, workmanship, standard design. Front and rear porches. "L" shape or other variation from rectangle.

Standard specifications:

Foundation:	Concrete slab, pier and beam
Roof:	Composition or wood shingles
Windows:	7—9
Corners:	6—8
Floors:	Carpet, tile or varnished hardwood
Heating:	Central heat
Cooling:	Central air
Utilities:	Ample outlets, average fixtures
Baths:	$1^{1/2}$ to 2 baths
Garage:	1—2 car garage or carport, concrete approach
Size:	1,200—1,800 square feet of living area

Class 16—20 Good Quality Residence

General Description Very good structure, built of excellent materials, design and workmanship. Usually custom built from good architectural plans, attractive in appearance. Irregular shape. Large front and rear porches or patios.

Standard specifications:

Foundation:	Heavy concrete slab or pier and beam
Roof:	Heavy comp or wood shingles, tile or built-up
Windows:	12-14
Corners:	10-12
Floors:	Good quality carpet, tile or varnished hardwood
H/C:	Central heat & air
Utilities:	Custom features
Baths:	2-3, custom fixtures
Garage:	2-3 car garage or carport, concrete drive
Extras:	Fireplace
Size:	2,300-3,000 square feet of living area

Class 21—24 Excellent Quality Residence

General Description High quality structure of excellent materials, design and workmanship. Custom built from good architectural plans, attractive in appearance. Large balconies, skilights, atriums or saunas.

Standard specifications:

Foundation:	Heavy concrete slab or high quality pier and beam
Roof:	Heavy wood shingles, high quality composition or tile
Windows:	14—16
Corners:	10—12
Floors:	High quality carpet, tile or terrazzo
H/C:	Central heat & air
Utilities:	Numerous outlets, custom features
Baths:	3—4, custom fixtures
Garage:	3—4 car garage, concrete approach
Extras:	Fireplace
Size:	Over 3,000 square feet of living area

Common CAD Codes

Land Codes

BA	Back Acreage
BF	Beach Front
BX	Boat Slip
BV	Beach View
CDO	Condo Land
CL	Commercial Lot
CN	Canal
CO	Commercial Acreage
CR	Corner
DE	Drainage Easement
DKM	Dockominiums
DS	Drill Site
FR	Freeway Frtg.
GB	Green Belt
GC	Golf Course
GF	Golf Course
IL	Interior Land
IND	Industrial
LT	Lot
ML	Marshland
NP	Native Pasture
OS	Oversized Lot
OT	Other
PF	Primary Frtg
PL	Pipeline
PU	Public Use
PWL	Power line
RF	Road Frontage
RH	Rural House
RL	Residential Lot
RS	Residential
RW	Right of Way
SF	Secondary Frtg.
SV	Site Value
TL	Townhome
UN	Undeveloped
UW	Underwater
WA	Wood Acreage
WF	Water Front
WL	Wasteland
WV	Water View

Improvement Codes

BD1	Light Boat Dock
BD2	Medium Boat Dock
BD3	Heavy Boat Dock
BW	Breezeway
CA	Central Air
CH	Central Heat
CP1	Carport 1, Wd/Conc
CP2	Carport 2, Wd/Dirt
CP3	Carport 3, Mtl/Dirt
CP4	Carport 4, Under BH
CPY	Canopy
DG	Detached Garage
EP	Enclosed Porch
FBH	Metal, Frame Boat House
FLV	Dumbwaiter, Elevator
FP	Fire Place
FP1	Fire Place Class 1
FP2	Fire Place Class 2
FUB	Metal, Frame Utility Bldg.
GA	Attached Garage
GH	Greenhouse
HE	Heatalator
HO	Hoist
HT	Hot Tub/Jacuzzi
LPOOL	Large Pool
MA	Main Area 1 Story
MA1	Main Area 1.5 Story
MA2	Main Area 2 Story
MA2.5	Main Area 2.5 Story
MA3	Main Area 3 Story
MAA	Main Area Addition or MH
MBH	Masonry Boat Hs
MUB	Masonry Utility Bldg
OB	Out Building
OP	Open Porch
SP	Screen Porch
SPA	Spa
SPOOL	Small Pool
ST	Storage (attached)
STG	Storage (detached)
SV	Salvage
WD	Wood Deck
XPOOL	Extra Large Pool

Building Attributes

Construction Style

SF-M	Single Family Modern
SF-C	Single Family Conv.
SF-S	Single Family Spanish
MF-C	Multi Family Conv.
R-CT	Recreation-Comp Type
L-CM	Light Commercial

Exterior Finish

BV	Brick Veneer
WF	Wood Frame
COMP	Composition
ST	Stucco
CB	Concrete Blocks
A.S	Asbestos
BW	Brick & Wood
SV	Stone
SI	Sheet Iron
SS	Structural Steel

Roof Style

HP	Hip
GA	Gable
WS	Wood Shingle
CS	Composition Shingle
TG	Tar & Gravel
TI	Tile
RA	Rigid Asbestos
RC	Rolled Composition
MT	Metal

Exterior Finish

BV	Brick Veneer
WF	Wood Frame
COMP	Composition
ST	Stucco
CB	Concrete Blocks
A.S	Asbestos
BW	Brick & Wood
SV	Stone
SI	Sheet Iron
SS	Structural Steel

Flooring

CP	Carpet
VI	Vinyl
HW	Hard Wood
CO	Concrete
TI	Tile
TE	Terrazzo

Foundation

CS	Concrete Slab
PB	Pier & Beam
WPR	Wood Piers
WPL	Wood Pilings
PT	Post Tension Conc.

Interior Finish

SR	Sheetrock
PA	Panel
WP	Wallpaper

Heating / AC

CH,CA	Central Heat & Air
CH	Central Heat
CA	Central Air
WH	Wall/Floor Furnace & Heater
ST	Stove or Gas Jets

Plumbing

1	One Full Bath
1.5	One & One-Half
2, etc.	Two Full Baths, etc.

Fireplaces

HE	Heatalator
FP	Fireplace
FP1	Fireplace Class 1
FP2	Fireplace Class 2

Condition Ratings Guide

Code	Rating	Definition
1	Excellent	Building is in perfect condition, very attractive and highly desirable.
2	Very Good	Slight evidence of deterioration; still attractive, quite desirable
3	Good	Minor deterioration visible; slightly less attractive and desirable but useful.
4	Average	Normal wear and tear apparent; average attractiveness and desirability.
5	Fair	Marked deterioration but quite us able; rather unattractive and undesirable.
6	Poor	Definite deterioration is obvious; definitely undesirable and barely usable.
7	Very Poor	Condition approaches unsoundness; extremely undesirable; barely usable.
8	Unsound	Building is unsound and practically unfit for use.

Provided courtesy of:

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Resources

Galveston Co. Tax Office
www.galcotax.com
1-877-766-2284

Galveston CAD
www.galvestoncad.org
1-866-277-4725

Harris County Tax Office
www.tax.co.harris.tx.us
713-368-2000

Harris CAD
www.hcad.org
713-957-7800

Texas Comptroller:
www.cpa.state.tx.us