

iFile & iSettle

Texas law guarantees you the right to protest the value of your property. There are two programs – iFile and iSettle – that the appraisal district has in place to help streamline any appeal you choose to make. You can use both of these programs from the comfort of your home or your office.

The property value notice you receive in the mail has some important numbers. Your account number along with your unique iFile number are both displayed in the upper right hand corner of the notice. You will need both of these numbers if you choose to file a protest online.

The notice shows two values. The market value is what the appraisal district believes your home was worth on January 1. The appraised value will be either the same as the market value, or it may be lower if your value is "capped".

The online protest process begins at our website at www.hcad.org. When you reach the HCAD website just enter your property account number. You'll then see a "File a Protest" button in the upper left portion of the page where your account information appears.

When you click on this button, you will be directed to the new electronic communication and notice site. If you want to go directly to this new site, the address is owners.hcad.org. New users should "Create an Account" and follow the steps to create a unique account with HCAD. Existing users can simply log-in directly to their online account. If you have questions about how to create an account, please watch the video on log-in page.

Once you are logged in, follow the easy directions to file your protest online. If you want to be considered for iSettle, it is important to check this option on your protest and give an opinion of value for your property. Your protest will be immediately verified by email. Then, your data will be reviewed along with other market information by an appraiser, and you'll be notified by email of a decision on your iSettle protest.

As soon as HCAD notifies you of our decision you will have immediate online access to all of the information including the comparable sales we used in considering your appeal. You can then use that information to decide whether to accept or reject HCAD's decision. If you are not satisfied, you'll be scheduled to make your case at a formal Appraisal Review Board hearing. iFile and iSettle will save you time and, if you succeed in gaining a reduced value on your property, you won't have to share your tax savings with an outside tax consultant.