

Harris Central Appraisal District



Harris County, Texas
Spring 2024

Residential Property Tax Appraisals, Protests and Exemptions

Topics

HCAD:

- -Role of Appraisal Districts
- -Valuation Notices
- -Protesting Your Value
- -Exemptions

Harris County Tax Assessor Collector (The Tax Office)

- -Tax bill calculations, payments and collections



Property Taxes -- Support Critical Local Services

No state income tax

- Schools/Public Education
- Police
- Fire protection
- Hospitals
- Road maintenance, other



Property tax laws originate with the Texas State Legislature.

Texas Comptroller has oversight





Central Appraisal Districts Responsibilities

- **Values:** Appraise all county property: residential, commercial, agricultural, industrial, and business personal
 - at 100% of market value
 - as of January 1, of each year
- **Administer exemptions**
- **Certify appraisal rolls** – *allows taxing jurisdictions to set rates accordingly*



Important Dates/Appraisal Annual Calendar

January 1

Date of Appraisal

Your value is based on condition of property as of this date

May 15

Protest Deadline

Protests must be filed by this date for any value change to occur before values are provided to jurisdictions and tax bills are calculated
Or, 30-days from the date of notice, whichever comes later

October/November

Tax Bills are Mailed

February 1

Delinquency Date



HCAD Appraisals

- Required by Tax Code to be at 100% of market value
 - ***Oversight:*** (State conducts biennial market value study of CADS to ensure compliance)
- Conducted by the process of Mass Appraisal
- Value derived is based on sales



Annual Appraisal Value Notice



HARRIS CENTRAL APPRAISAL DISTRICT

NOTICE OF APPRAISED VALUE FOR PROPERTY TAX PURPOSES

This is NOT a tax bill. Do NOT pay from this notice.

D
0
3
0
8
2
4
L
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6

Mailing Address:
Information & Assistance Division
P.O. BOX 922004
Houston, TX 77292-2004
* 1111111111111111 *

Tax Year: 2024

iFile Number: 09680482

www.hcad.org/iFile

PROPERTY DESCRIPTION: 04/19/2024
LT 0 BLK 0
HERITAGE PARK SEC 0

Please use this ACCOUNT NUMBER → 1111111111111111
when inquiring about your property.

2023 1111111111111111 03/31/2023 0000002539
PROPERTY OWNER
0 CANYON DR
FRIENDSWOOD TX NS-----

PROPERTY LOCATION:
0 CANYON DR
FRIENDSWOOD, TX 77546

Dear Property Owner:

This is your official notice of the 2024 property appraisal for the account listed above.

As of January 1, 2024, we appraised your property as shown below:

2024 Appraised Value:	\$216,526
2024 Market Value:	\$301,971

Harris Central Appraisal District (HCAD) appraises all of the property in Harris County for property tax purposes. Your county, city, school district, and other local governments use the appraisal in calculating your property taxes. Property taxes support critical services such as schools, police and fire protection, street maintenance, and many others.

Unique iFile
Number





ANNUAL VALUE NOTICE

Appraised Value

The number used in calculating tax bills

- May be the same as market value
- May be lower because of 10% appraisal cap---
for properties with homestead exemptions

Market Value

The value at which a property would sell for to a willing buyer on the open market

- HCAD's primary role is to establish an annual market value
- **Protests are based on the market value or equity**



HCAD's role

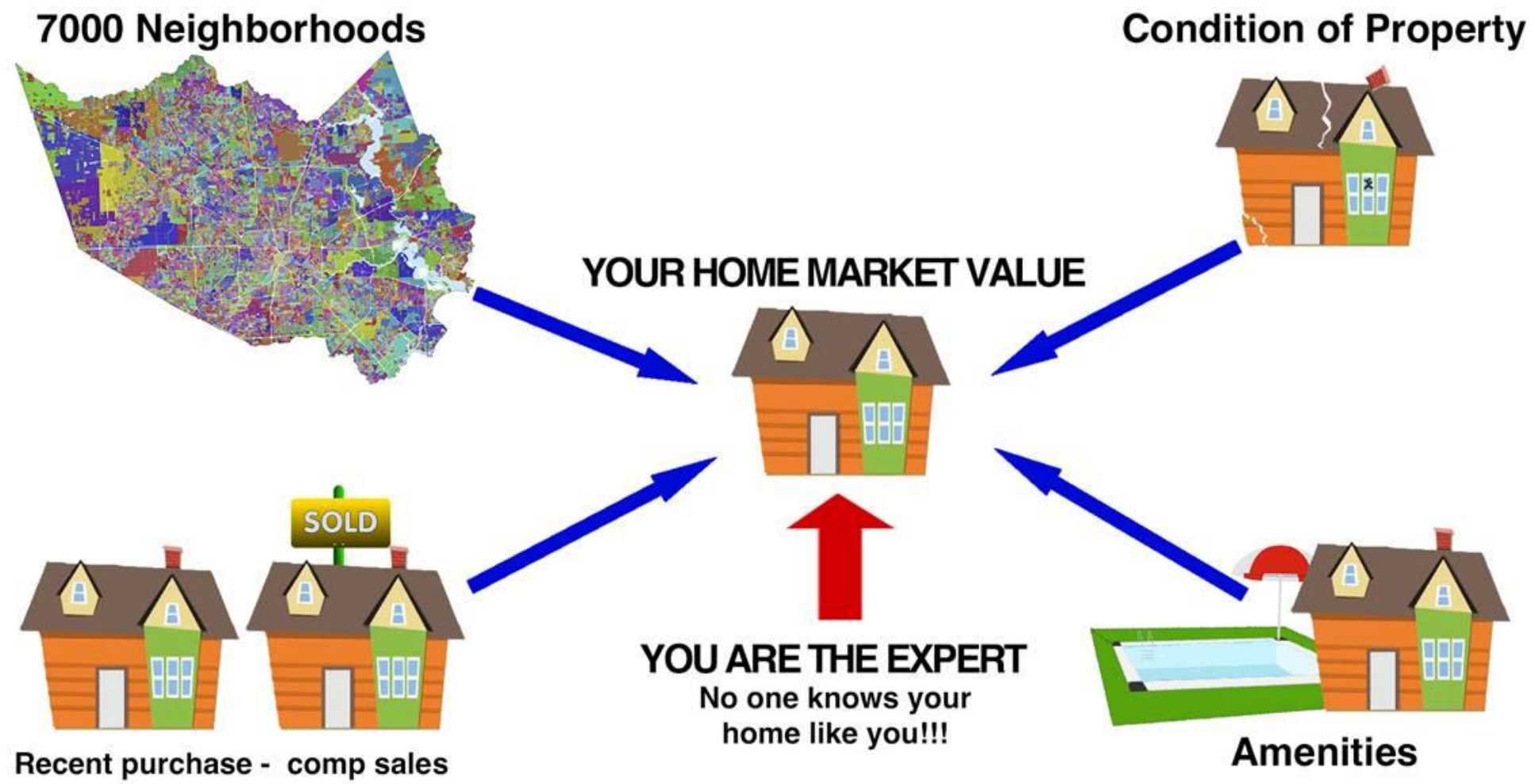
Value Changes

- Home values are reviewed annually by HCAD appraisers
- Sales prices can go up or down due to various market forces
- Tax rates are set by jurisdictions (*aka taxing authorities*)

Rates are calculated on:

- Appraised value - exemptions \times tax rate = tax bill

What Determines Your Property Value





Your Right to Protest Your Value

- Protest deadline on the form (50-132)
- Use unique iFile number on value notice
- Deadline is May 15 or 30 days from date of notice
- ***Protest applies to market value or equity***

Methods and Types of Protests

- **Paper form** – mail or submit electronically
- **Online**
 - iFile
 - iSettle *(option in lieu of informal hearing)*
- **Informal hearing** – virtual or in-person meeting with HCAD personnel
- **Formal hearing with Appraisal Review Board**
 - virtual or in-person *(3-person or 1-person panels)*
- **Additional methods including arbitration**





What to Expect After You File a Protest

- Notification of your hearing date
- Expect to receive HCAD evidence at least 14 days prior to your hearing

Evidence packets contain:

1. Sales in your immediate neighborhood
2. Sales in surrounding neighborhoods
3. Interactive maps putting nearby sales into perspective
4. Additional points of important property data

Because of state confidentiality laws this information is only available after you file a protest.



We Value
Our CommunitySM

Download HCAD Hearing Evidence, Supplemental Sales, & Sales Maps

Here's what it looks like

State Class Code		Land Use Code	
A1 -- Real, Residential, Single-Family		1001 -- Residential Improved	
Land Area	Total Living Area	Neighborhood	Map Facet
31,500 SF	3,778 SF		
Value Status Information			
Capped Account	Value Status	ARB Status	Shared CAD
No	Noticed	Certified: 8/10/2018	No
Hearing Evidence			
File Link	File Description	Date	
View	Residential General Hearing Evidence This file contains the Property Record Description, Comparable Properties Analysis, Comparable Sales Analysis, Sales Transaction Report, and Vacant Land Sales Transaction Report.	6/13/2018	
View	Residential Sales Transactions For Neighborhood This file is included as part of your hearing evidence because sales from this neighborhood have been included in the Comparable Sales Analysis or were possibly considered in the valuation of the subject property.	6/13/2018	
View	Residential Sales Transactions For Neighborhood This file is included as part of your hearing evidence because sales from this neighborhood have been included in the Comparable Sales Analysis or were possibly considered in the valuation of the subject property.	6/13/2018	
View Map	Land Sales Maps This file contains a map of the land sales that may be used for a hearing. In addition, the following adjacent maps are provided in cases where sales are limited on subject map.	6/13/2018	
View Map	Hearing Evidence Map We encourage you to use Google Chrome or Firefox as your web browser as the use of other browsers may limit the maps functionality. Please make sure your web browser has JavaScript enabled or the map will not display properly. The map will highlight and display basic account information in addition to Comparable Sales and Comparable Properties.		



Appraisal Review Board (formal) Hearings

Helpful Hints

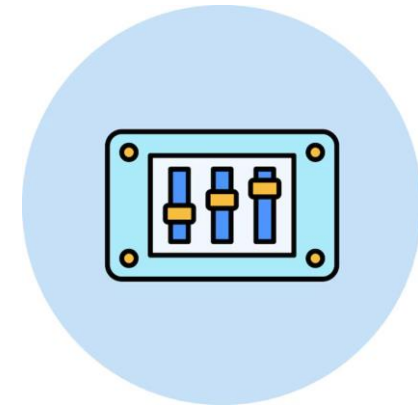
Limited time: Come prepared

- Organize your evidence in same order as your main points
- Bring copies of evidence for yourself, appraiser and panel members for in-person hearings

Hearings generally last 15 minutes

NEW FOR 2024 : Passed as part of Nov. 2023 voter referendum

“Circuit Breaker”



- *Three-year pilot project*
- Applies to non-homesteaded properties valued at or below \$5 million for 2024
- Appraised value for the current year cannot exceed 20% of the property's appraised value for the preceding year
- Excludes homestead and agricultural properties
- Must have owned property 1/1/2023

- Provides a 20% cap
 - Similar to homestead cap



Exemptions

What are they?

How can they save me money?

How do I get them?

-Administered by HCAD

-Exempts a portion of the property's value from taxation (Primary residence only)

-Used by taxing authorities in calculating your property tax bill





Exemptions exclude part of your property from taxation

Reducing the Appraised Value before tax rates are applied

Most common exemptions

- General Residence Homestead
- Over 65
- Over 55 Surviving Spouse
- Disability
- Disabled Veterans
- Other Service-Related Exemptions



Most common exemptions

General Residence Homestead Exemption

- Own and occupy the home as your primary residence
- Documentation required
 - *Proof of ownership and DL*
- Provides 10% appraisal increase cap
- \$100,000 school tax exemption by state law
- Other exemptions may be offered by various jurisdictions-
City, county, special district – depends on where you live



Most common exemptions

Over-65 & Disability Exemption

Over-65 exemption

- Qualify for the entire year that you turn 65

Disability exemption

- Qualify for the entire year that you become eligible to receive disability benefits under Federal Old-Age Survivors, and Disability Insurance
- Physicians statement

Benefits for either exemption:

- School tax ceiling or freeze
- Exemptions granted to homeowners with General Residence Homestead
- Eligible for tax deferral and to pay taxes in installments without penalties
- Other exemptions may be granted by individual jurisdictions



Most common exemptions

Over-55 Surviving Spouse Exemption

- Qualify if your deceased spouse died in a year in which they qualified for the over-65 or disability exemption
- Surviving spouse must be 55 years of age or older on the date of death
- You receive all over-65 exemption benefits
- School tax ceiling continues and is transferable
- Eligible for tax deferral and to pay taxes in installments without penalties



Heirship Exemption Explained

Steps for receiving homestead exemption if heir property

Important Questions

- Is the property for which this application is submitted an heir property?
- Do other heir property owners occupy the property?

Section 3 of the Homestead Application -11.13

Residence Homestead Exemption Application

SECTION 3: Property Information

Date you acquired this property

Date you began occupying this property as your principal residence

Physical Address (i.e. street address, not P.O. Box), City, County, ZIP Code

Legal Description (if known)

Is the applicant identified on deed or other recorded instrument?

Yes _____
Court record/filing number on recorded deed or other recorded instrument

No If no, required documentation must be provided. (see Important Information)

Is the property for which this application is submitted an heir property (see Important Information)? Yes No

Do other heir property owners occupy the property? Yes (affidavits required) No

Information needed with your application

1. An affidavit establishing ownership of interest in the property this can be an heirship affidavit or form 50-114-A affidavits
2. Death certificate for the prior owner of the property
3. Copy of the property's most recent utility bill
4. Citation of any court record relating to the applicant's ownership of the property if available



Immediate Residence Homestead Exemption

- Qualify upon occupying home
- Must apply before the 1st anniversary of the date the property was acquired
- If the previous owner did not have exemptions or the home was never occupied, the exemption will be granted as follows:
 - *1st year – prorated exemption*
 - *2nd year (full exemption) - establishes cap eligibility base year*
- If the home was previously owned and receiving exemptions, the previous owner's exemptions will remain for the remainder of the applicable tax year

Exemptions: How to Apply



- Mail paper form, online, mobile app or email
- Depending on when submitted the processing time may take longer
- Important to submit everything at once to avoid delay in processing
- Once approved and applied to your account you will be notified
- **A How to Video** is available at www.hcad.org>Forms>Popular Forms
(Can follow as you fill out the form)



Annual Exemptions Confirmation Card

Contact HCAD if the information is not correct

Typically mailed in December to those with existing exemptions

HARRIS CENTRAL APPRAISAL DISTRICT
PO BOX 922012
HOUSTON, TEXAS 77292-2012

OFFICIAL BUSINESS



Presorted First Class
U.S. Postage
PAID
QIM

RETURN SERVICE REQUESTED

2021

HCAD: 1234567890123

1234567890123

PROPERTY LOCATION: **1234 STREET**

TYPE OF HOMESTEAD EXEMPTION: **HOMESTEAD
SURVIVOR**

PROPERTY OWNER
1234 STREET
HOUSTON, TX 77040



INFORMATION ABOUT YOUR RESIDENCE HOMESTEAD EXEMPTION FOR 2023

For 2022, you received the type of homestead exemption shown on the front of this card. If you still own this home and your qualifications have not changed, your exemption will be renewed for 2023 automatically. If you or your spouse recently turned 65 or became disabled, you may qualify for an additional exemption. Numerous veterans' exemptions for partially or totally disabled veterans or their surviving spouses are also available to those who qualify. If you believe you qualify and the exemption is not shown on the front of this card, please contact us.

State law requires you to notify us in writing if your eligibility for the exemption listed has ended. If you received a homestead exemption in error, you may owe back taxes on this property going back five years. There may be additional tax or criminal penalties if fraud or intent to avoid tax is established.

If you have any questions, please contact our Information Center at (713) 957-7800 or visit our website at <http://www.hcad.org> for more information regarding available exemptions or how to obtain an applicable form.

Roland Altinger, Chief Appraiser