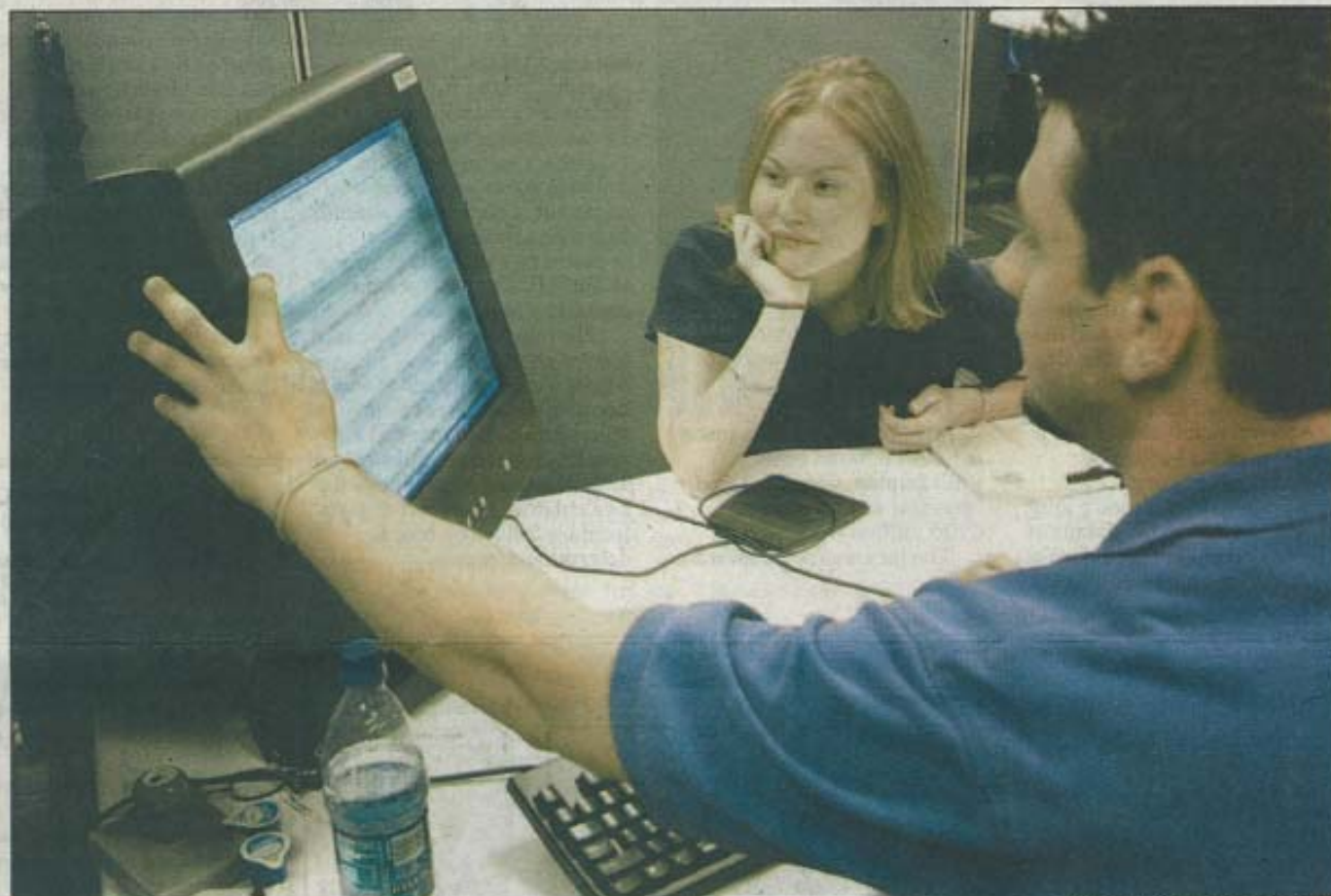


TALKING DOWN A HOME'S VALUE



ATTACKING THE TAX BILL: Kimberly Valentine of J.E. Riley and Co., a property tax management company, looks at value protest cases with Chris Palermo, an appraiser with the Harris County Appraisal District. **NICK de la TORRE / CHRONICLE**

You can lower your property tax bill by filing an appeal over your appraisal, and here's how to go about doing it

By **PURVA PATEL**
HOUSTON CHRONICLE

PROPERTY prices in the Houston-area have been steadily rising.

Unfortunately for homeowners, that means tax bills are too.

But there's something you can do if you believe your appraisal is inaccurate or unfair: File an appeal with

your county's appraisal district.

More than 60 percent of Harris County residents who protest end up with reductions, according to Paul Bettencourt, Harris County tax assessor-collector.

"If you have some basis, they're inclined to work with you," said Pat O'Connor, president of tax consultants O'Connor & Associates. "It's usually a

negotiated settlement."

But you must file a notice of appeal with your county's appraisal district by May 31.

Here's what local experts say you should keep in mind if you want to lower your tax bill:

■ **Appeal on both the assessed and market value.** Assessed value is based on the appraisal, while market value is based on comparable sales in the area.

Of the 194,723 market value hearings in the 2006 tax year in Harris County, 83 percent resulted in reductions. Of those, 160,585 accounts also saw drops in assessed value, according to Harris County records.

■ **Ask for evidence.** The state

property tax code requires the chief appraiser to provide homeowners the "House Bill 201 package," information the district plans on using at the hearing to show how it determined a property's value.

State law says you must send a written request at least 14 days before your protest hearing. Drop the request off in person or mail it to the Harris County Appraisal District, Customer Service Department, P.O. Box 922004, Houston, TX 77292. You may want to send this letter certified or have the district date stamp it upon receipt.

■ **Check for errors.** Examine
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PROPERTY: Size up your neighbors

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the district's appraisal for errors, such as incorrect home and lot measurements, bedroom counts and year built.

Sometimes districts make the mistake of miscounting high ceilings as second-story living space, O'Connor said.

You may also want to consider checking the assessment's accuracy by comparing it with a recent appraisal of your property.

■ **Check out your neighbors.** If the appraisal district used similar properties, known as comparables, to set your assessed or market value, ask the district for a list of those properties before the hearing. They should be part of the House Bill 201 package.

Homes are comparable if they have the same size, age and general location. In Harris County, you can also look at your neighbors' home values online at www.hcad.org. Most area counties offer this service online.

For market value, you can also ask a real estate agent for a list of recent comparable sales. Two to four comparable sales should be enough, O'Connor said. For assessed value protests, shoot for five to 10 comparable properties.

■ **Stress the negative.** Provide as many details as you can about any structural problems, termites or facts about the neighborhood such as heavy traffic, adjacent commercial property or streets in need of repair. You may also want to note environmental factors that could hurt your home's value.

■ **Bring facts.** Take pictures or video that illustrate anything that can diminish value. Bring

estimates, more than one if possible, of repairs the home needs, from foundation cracks and moldy ceilings to peeling paint.

"You need to have all your evidence in documented form. Lay it out for them," said Dan Hart, head of the nonprofit Harris County Appraisal District Taxpayers for Equal Appraisal.

■ **Protest every year, even if you don't see an increase.** Each protest counts as an appraisal, and since tax increases are capped at 10 percent a year from the last time an appraisal was done, you stand a better chance of keeping your bill to a minimum, O'Connor said.

For example, if the appraisal district decides your property has been undervalued for more than two years, it can only charge you for one year. The district may not send you a notice if your property didn't appreciate, so you'll have to take the initiative to file the appeal.

■ **Be prepared.** If you're going to an informal hearing in Harris County, you'll need one copy of all your evidence for yourself and one for the district.

If you don't come to an agreement at the informal hearing, you can request a formal hearing where you'll need copies for yourself, the appraiser and the three-member appraisal review board. In Harris County, your formal hearing will usually be on the same day as your informal one, so take lots of copies just in case.

If you're not happy with the board's decision, you can file a judicial appeal or, if you're protesting market value, you can request binding arbitration.