TaxStand

Property Tax Protest Packet — Tax Year 2026

Tarrant County Central Appraisal District | Generated 2026-08-14 for 1420 Example Oak Drive, Anytown TX 76000

STRONG CASE

Current appraisal	**$203,519**
Recommended target	**$183,162**
Appraisal reduction	**$20,357 (10.0%)**

Your appraisal is significantly above the median of comparable nearby properties. The data supports a meaningful reduction. File this protest.

Subject Property

Address	**1420 Example Oak Drive, Anytown TX 76000**
Owner of record	**Sample Homeowner**
Property ID	**SAMPLE-000000**
Geographic ID	**500-5-16A**
Legal description	**ALTA MESA ADDITION Block 5 Lot 16A**
Neighborhood code	**1E020F**
Residence sqft	**1,335**
Year built	**1978**
2026 appraised value	**$203,519**
Appraised $/sqft	**$152.45**

Appraisal History

Year	Appraised	Improvements	Land Market	Assessed	YoY change
2026	$203,519	$162,341	$41,178	$118,692	
2025	$203,519	$162,341	$41,178	$107,902	+$0 (+0.0%)
2024	$203,519	$162,341	$41,178	$98,093	+$0 (+0.0%)
2023	$213,140	$173,140	$40,000	$89,175	+$9,621 (+4.7%)
2022	$161,920	$121,920	$40,000	$81,068	$-51,220 (-24.0%)
2021	$165,089	$125,089	$40,000	$73,698	+$3,169 (+2.0%)

Property Characteristics Audit

The Tarrant CAD lists the following structures as improvements on your property. CAD records often contain errors — structures removed years ago, structures that were never built, or characteristics that no longer apply. Each line should be verified by you.

CAD-Listed Structure	Year	Sqft	Owner Status
Residential Single Family	1978	1,335	Not yet verified

No structures flagged as inaccurate. If you spot anything that should be verified before filing, contact us before submitting your protest.

The Single Strongest Comparison

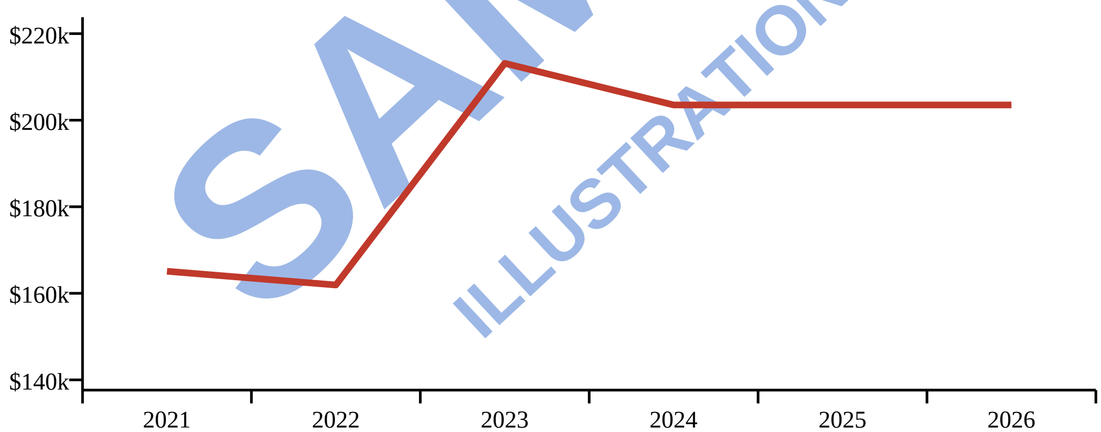
Statistical medians make a rational argument. Side-by-side outliers make a visceral one. Both belong in a protest packet — this is the one comparable property the appraisal review board will find hardest to defend.

	Subject	Comparable SAMPLE-C01
Address	1420 Example Oak Drive, Anytown TX 76000	Comparable 1 (neighbor address on file)
Year built	1978	1978
Living area	1,335 sqft	1,335 sqft
2026 Appraised	$203,519	$116,317
Appraised $/sqft	**$152.45**	**$87.13**

yet it is appraised at **$87.13/sqft**, vs. the subject at **$152.45/sqft** — a premium of **$65.32/sqft (75.0%)** on the subject for no justifiable reason.

If the subject were appraised at the same $/sqft rate as this single comparable, the subject's appraised value would be: **$116,317**

Subject Property Appraisal Trajectory



Over 5 years, this property's appraised value rose from **$165,089.0** in 2021 to **$203,519.0** in 2026 — a **+23%** increase. Compare that growth rate to comparable properties in the same neighborhood and ask whether it reflects actual market reality or simply a CAD that has not maintained parity across similar parcels.

Independent Market Valuation

We cross-checked the county's appraised value against independent market-data sources and averaged them into a consensus market value. Using more than one method — a direct automated valuation model and a market-trend analysis — is more defensible than relying on any single estimate.

Source	Estimated market value
Automated valuation model (AVM)	$250,000 (range $222,000–$278,000)
Market-trend model	$219,577
Federal HPI (FHFA, U.S. government)	$218,135
Consensus market value	**$229,237**
County appraised value	$203,519

Your county appraised value is **$25,718 (12.6%) below** the independent market consensus, so a market-value argument is unlikely to lower it. Your protest should rest on the **equal-and-uniform** comparison — how your value compares to similar neighboring properties — which is a distinct and valid ground regardless of overall market value.

The **Federal Housing Finance Agency's House Price Index** — the U.S. government's official measure of home-price change — shows homes in ZIP code 76140 appreciated **32.1%** from 2021 to 2025. Applied to your 2021 appraised value, that implies about $218,135 — a federal, independently-published benchmark the appraisal district cannot dismiss as a private estimate.

Sources: county appraisal-district records combined with the U.S. Federal Housing Finance Agency House Price Index and independent third-party market data. Estimates are modeled values, not appraisals.

Market Reality Check

Your appraisal moved	Market actually moved	Divergence ratio
-4.5%	**+3.0%**	**-1.5x**
2023 → 2026	ZIP 76140 median sale price	appraisal vs market

Between **2023** and **2026**, this property's appraised value fell **4.5%.** Over the same window, the third-party industry benchmark for actual sale prices in ZIP 76140 (Redfin Data Center, monthly Market Tracker) rose **3.0%**. The appraisal moved **in the opposite direction from** the underlying market.

> Subject appraisal trajectory and ZIP-level market trajectory are presented as context for the unequal-appraisal analysis below.

	2023	2026	Total change
Subject appraisal	$213,140.0	$203,519.0	-4.5%
ZIP 76140 median sale price	$284,271	$292,863	+3.0%
Divergence ratio			**-1.5x**

Single-year peak — the strongest fact in this packet

2022 → 2023	2022 → 2023	That single year
+31.6%	**-0.6%**	**51.4x**
your appraisal	ZIP 76140 median sale price	one-year divergence ratio
$161,920.0 → $213,140.0	$286,033 → $284,271	

A single 12-month shock of this magnitude cannot be explained as general market movement — because the market did not move with it. The appraisal model moved this property in isolation.

How is this possible? The data leaves only a small number of explanations available to the appraisal district, each of which must be addressed before this 2023 appraisal can stand:

1. "Market value rose." If the appraised increase reflects market movement, what data source shows ZIP 76140 home prices rising +31.6% between 2022 and 2023? The third-party Redfin Market Tracker shows -0.6% for the same period — a 51.4x divergence. What data is the CAD relying on that contradicts that?

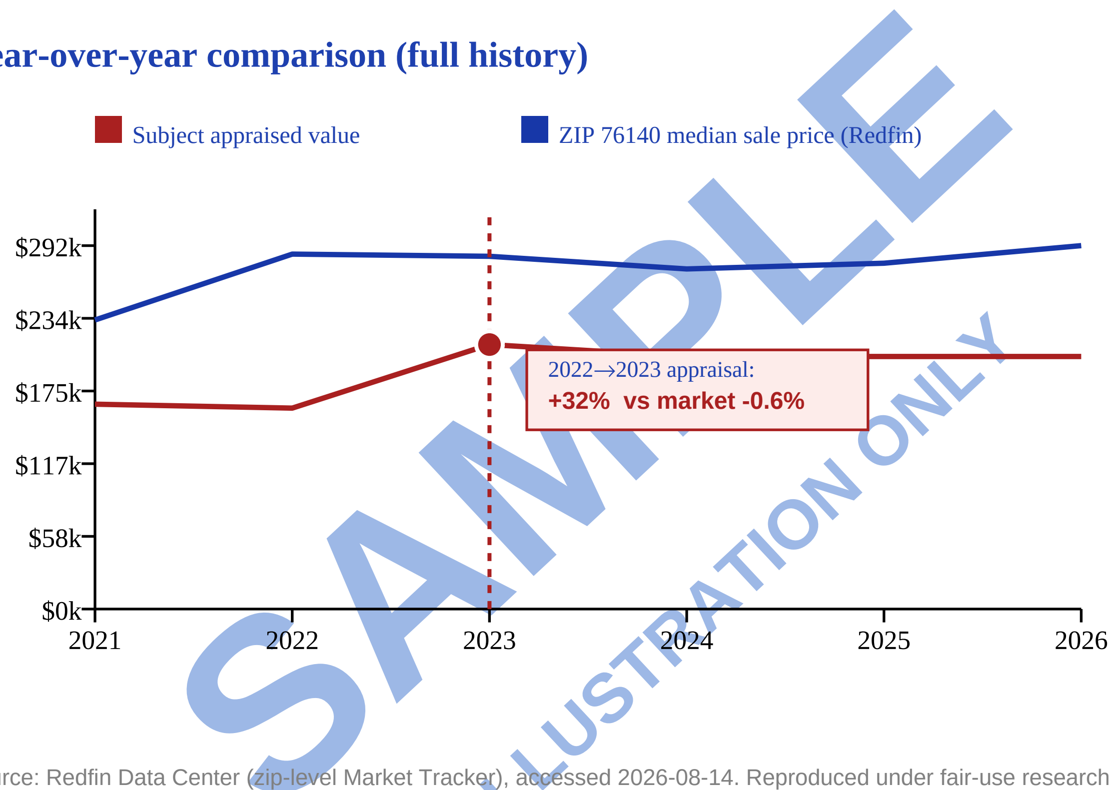
2. "Improvements were added." If a $51,220.0 increase in 2023 is attributable to physical improvements, where are those improvements? Identify by line item, with building-permit reference. Note that the Property Characteristics Audit page of this packet documents structures the CAD records lists which DO NOT exist on the property.

3. "Neighborhood factor was recalibrated." If a mass-appraisal neighborhood-factor change drove the increase, state the specific numerical change to the neighborhood factor and the underlying sales or cost data that justified that recalibration. Per Texas Comptroller mass-appraisal manual, factor changes must be supported by documented market evidence.

4. "Prior years were undervalued." If the position is that pre-2023 appraisals were too low, then either (a) the CAD failed in its statutory duty to appraise at market in prior years, or (b) the 2023 appraisal is correcting nothing because no market evidence shows a sudden shift. Both readings undermine the standing assessment.

Burden of proof. Under **Texas Tax Code §41.43(a)**, once the taxpayer presents evidence supporting a lower value, the appraisal district carries the burden to establish the value by a preponderance of admissible evidence. This packet presents that evidence. I am asking the board not to affirm the 2026 appraisal without a documented answer to each of the four questions above.

Year-over-year comparison (full history)



Source: Redfin Data Center (zip-level Market Tracker), accessed 2026-08-14. Reproduced under fair-use research analysis. Underlying data covers 2021–2026.

Federal Market Context — HUD CHMA

The U.S. Department of Housing and Urban Development publishes **Comprehensive Housing Market Analyses** (CHMAs) for each U.S. metropolitan area. The most recent CHMA covering this property is *Comprehensive Housing Market Analysis: Fort Worth-Arlington-Grapevine, Texas*, dated **April 1, 2025**. It establishes the federally-reported market conditions for the **Fort Worth-Arlington-Grapevine, TX HMA** — which includes Tarrant, Johnson, Parker, Wise counties.

Your appraisal moved	HUD-reported market moved	Divergence ratio
+31.6%	**+1.0%**	**31.6x**
CAD 2022 → 2023	existing-home sales price	appraisal vs HUD market

During the **12 months ending March 2025**, HUD reports the average existing-home sales price in the Fort Worth-Arlington-Grapevine, TX HMA **rose 1.0%** to **$410,300**. Total home sales were 48,450 (-1% YoY). HUD characterized the sales market as **"Slightly Tight but Easing"** with **3.7 months of inventory** (up from 3.1 a year earlier).

HUD context note: Market transitioned from very tight conditions in 2022 — when average home prices rose nearly 14% YoY — to balanced/easing as of April 2025.

The CAD increased this property's appraised value 31.6× faster than the federally-reported market reality for the same period. This is independent, U.S. government evidence that the assessment is inconsistent with broad market conditions in the HMA.

Source: U.S. Department of Housing and Urban Development, Office of Policy Development and Research. *Comprehensive Housing Market Analysis: Fort Worth-Arlington-Grapevine, Texas*, as of April 1, 2025. Available at https://www.huduser.gov/portal/publications/pdf/FortWorthArlingtonGrapevineTX-CHMA-25.pdf. HUD data is in the public domain.

Comparable Properties — Unequal Appraisal Analysis

The comparable properties below were drawn from the subject's own CAD neighborhood, limited to the same property class and to homes within ±25% of the subject's living area and ±10 years — then **appropriately adjusted** for differences in effective age and lot size, as Texas Tax Code §41.43(b)(3) requires. All values are from the Tarrant CAD public record.

Property ID	Sqft	Eff Yr	Cond	Lot sqft	Appraised	$/sqft	Adj	Adj $/sqft
SAMPLE-C01	1,335	1978	Average	6,361	$116,317	$87.13	+1.1	**$88.26**
SAMPLE-C02	1,423	1978	Average	6,865	$127,897	$89.88	+0.0	**$89.87**
SAMPLE-C03	1,415	1978	Average	11,793	$128,995	$91.16	-11.1	**$80.08**
SAMPLE-C04	1,415	1978	Average	6,586	$138,797	$98.09	+0.6	**$98.71**
SAMPLE-C05	1,423	1995	Good	7,757	$145,616	$102.33	-14.8	**$87.53**
SAMPLE-C06	1,153	1975	Average	8,471	$135,000	$117.09	-1.8	**$115.23**
SAMPLE-C07	1,382	1978	Average	6,827	$180,000	$130.25	+0.1	**$130.33**
SAMPLE-C08	1,183	1973	Fair	8,280	$155,935	$131.81	+5.4	**$137.20**
SAMPLE-C09	1,635	1975	Average	7,794	$225,348	$137.83	-0.0	**$137.80**
SAMPLE-C10	1,635	1978	Average	8,812	$230,389	$140.91	-4.4	**$136.53**
SAMPLE-C11	1,383	1978	Average	6,509	$205,496	$148.59	+0.8	**$149.38**
SAMPLE-C12	1,382	1978	Average	8,121	$209,060	$151.27	-2.8	**$148.45**
SAMPLE-C13	1,382	1978	Average	8,566	$209,505	$151.60	-3.8	**$147.77**
SAMPLE-C14	1,383	1995	Good	8,379	$209,821	$151.71	-22.4	**$129.34**
SAMPLE-C15	1,383	1978	Average	10,029	$211,471	$152.91	-7.1	**$145.79**
SAMPLE-C16	1,335	1978	Average	7,958	$205,299	$153.78	-2.5	**$151.32**
SAMPLE-C17	1,383	1978	Average	13,156	$214,598	$155.17	-14.1	**$141.03**
SAMPLE-C18	1,148	1975	Average	9,408	$189,567	$165.13	-3.2	**$161.89**
SAMPLE-C19	1,065	1975	Average	8,226	$181,744	$170.65	-0.5	**$170.15**
SAMPLE-000000	**1,335**	**1978**	**Average**	**6,863**	**$203,519**	**$152.45**	**—**	**$152.45**

Yellow row above the gold line: this is your property (SAMPLE-000000, 1420 Example Oak Drive, Anytown TX 76000). All other rows are the comparable properties drawn from the same neighborhood code.

How the comparables are adjusted (§41.43(b)(3)). Each comparable's $/sqft is adjusted toward your property so the median reflects like-for-like value rather than a raw average. **Effective age:** 0.5% of $/sqft per year of effective-year difference (capped at ±15%). **Lot size:** $3 per square foot of land-size difference, applied per square foot of your living area. **Condition:** 4% of $/sqft per physical condition grade the appraisal district itself assigned (capped at ±15%), using the district's own grading so it cannot be disputed. The **Adj $/sqft** column shows the result; the reduction request below uses the **median of the adjusted values**.

Raw median $/sqft of comps	**$140.91**
Adjusted median $/sqft (§41.43(b)(3))	**$137.20**

Subject $/sqft	**$152.45**
Subject premium over adjusted median	**+11.1%**
Recommended appraised value	**$183,162**
Resulting reduction request	**$20,357**

The District’s Own Numbers Prove Your Case

Every year, as part of its mass-appraisal process, Tarrant Appraisal District computes an **Equity Indicated Value** for residential properties — the district’s *own* estimate of the equal-and-uniform value contemplated by Texas Tax Code §41.43(b)(3), derived from its own comparable-property equalization model. It is not our number. It is theirs.

For your property, the district’s own Equity Indicated Value is **$197,438** — yet it appraised you at **$203,519**. That is **$6,081 (3.0%) above the district’s own equity figure.** In other words, the appraisal district’s internal equalization model already agrees your value is too high.

The appraisal district’s own figures	Value
Market Indicated Value (district model)	**$207,042**
Equity Indicated Value (district equal-and-uniform model)	**$197,438**
Value actually placed on your property (2026)	**$203,519**
Excess over the district’s own equity value	**$6,081 (3.0%)**

How to use this at your hearing

“The district’s own Equity Indicated Value for my property is $197,438. That is the equal-and-uniform value your own equalization model produced. You appraised me at $203,519, which is $6,081 higher than your own equity figure. Under §41.43(b)(3), I am asking you to bring my appraised value in line with your own equity determination.”

This is the rare argument the appraisal district cannot rebut without contradicting its own published data. Lead your hearing with the adjusted-comparable analysis, then close with this — their own equity number — as the figure the ARB should adopt.

Source: Tarrant Appraisal District annual residential appraisal-attribute data (public record). The Equity Indicated Value is the district’s own equalization output for this parcel; condition grade “Average” and quality grade “Average” are the district’s own physical gradings.

Talking Points for Your Informal Review

Most Texas property tax protests settle at the informal review — a 10-to-15-minute conversation with a CAD appraiser before any formal ARB hearing. The script below is exactly what you need to say. Stay calm and factual. Point at this packet. Do not negotiate against yourself.

Opening statement (read verbatim)

"Thank you for meeting with me. I'm protesting the 2026 appraised value of my property at 1420 Example Oak Drive, Anytown TX 76000, account SAMPLE-000000, on grounds of unequal appraisal under Texas Tax Code §41.43(b)(3). My current appraised value is $203,519.0, which works out to $152.45 per square foot. I have pulled 19 comparable properties from the same neighborhood code, all within 25% of my square footage and 10 years of my year built, appropriately adjusted for effective age and lot size. The adjusted median value of those comparables is $137.20 per square foot. Applied to my home's 1,335 square feet, that produces an indicated value of $183,162. I am requesting an appraised value of $183,162 for 2026."

If they push back on the comp selection

"All 19 comparables are from the same Tarrant CAD neighborhood code, geo:500-5|ma:1E020F. I used your own data. I would be happy to look at any comparable you believe is more representative, but you have the burden under §41.43(a) to support your appraisal with evidence of equal and uniform appraisal."

If they push on the median argument

"Even if you set aside the median, look at SAMPLE-C01 at Comparable 1 (neighbor address on file). That property is comparable to mine, similar square footage, and appraised at $87.13 per square foot — 75% below my rate. What is the basis for that difference?"

Things to NOT say

- **"I just feel like it's too high."** Feelings are not evidence. The comp table is.
- **"I can't afford it."** The ARB cannot consider ability to pay; it can only consider value.
- **"The neighbors said..."** Hearsay. Point at documented appraisal data.
- **"How much can you knock off?"** Lead with your target value ($183,162). Let them counteroffer.

If informal review does not resolve

You have the right to a formal ARB hearing — in person or virtual. Same packet applies. Request the CAD's evidence packet at filing under §41.461 — by law they must deliver it at least 14 days before the hearing, and Texas Tax Code §41.461 — by law they must provide it. Their evidence often reveals weak comps that bolster your case.

Methodology

Texas Tax Code §41.43(b)(3) permits property owners to protest on the grounds of *unequal appraisal* — i.e., that the subject property is appraised at a higher value than the median appraised value of a reasonable number of comparable properties, appropriately adjusted for differences.

This packet was generated by selecting properties from the same Tarrant CAD neighborhood code as the subject (geo:500-5|ma:1E020F), within ±25% of subject square footage and ±10 years of subject year built. Each comparable's appraised value is taken directly from the public Tarrant CAD record. The median $/sqft is computed and multiplied by subject sqft to derive the recommended appraised value.

This is unequal-appraisal evidence only. If the subject property also has condition issues (foundation, roof, HVAC, deferred maintenance) or was recently purchased below the appraised value, add photographs, contractor quotes, or closing documents to strengthen the protest. Independent appraisals are persuasive when available.

Your District's Own Data

The numbers below come straight from the Tarrant County Central Appraisal District's own published reports. They are the district's figures — not ours — and they show how ordinary this process is.

> In **2024**, **206,955** protests were filed in Tarrant County. Protesting your appraisal is routine, expected, and built into the system.

Filing logistics: Tarrant CAD accepts protests through **TARB online protest**; the filing deadline is **May 15** (or 30 days after your Notice of Appraised Value was mailed, whichever is later).

Source: TAD 2024 Annual Report. These are the district's own published figures, presented as context and motivation. They describe the overall protest landscape in your county — they are not a prediction or guarantee of the outcome of your individual protest.

How to File This Protest

1. Deadline. File no later than **May 15** or 30 days after the date your Notice of Appraised Value was mailed, whichever is later. Filing late forfeits your right to protest this year.

2. Form 50-132. File the Texas Comptroller's Form 50-132 (Notice of Protest) with the Tarrant County Appraisal District — usually via the CAD's online portal → Taxpayer Protest. Check **both** boxes — **"Value is over market value"** and **"Value is unequal compared with other properties"** — to preserve every ground under §41.44 (you cannot raise a ground at the hearing that you did not check). At the hearing, though, argue **only the unequal-appraisal (equal-and-uniform) ground**: independent market data shows your property is at or below market value, so a market-value argument would not help and could invite the district to defend its number.

3. Upload this packet as your evidence with the protest. Most Texas appraisal districts allow PDF uploads up to 25 MB.

4. Informal review. Tarrant CAD will typically offer an informal meeting (in person or phone) with a district appraiser before formal ARB hearing. ~60–80% of Texas protests settle here. Bring this packet, stay calm, point to the comp table.

5. Formal ARB hearing. If informal doesn't resolve, you'll be scheduled with the Appraisal Review Board. You can appear in person or virtually. Same evidence applies. Request the CAD's evidence packet under §41.461 — by law they must deliver it at least 14 days before your hearing (if they don't, you can move to exclude it under §41.67(d)).

Source data: Tarrant County Central Appraisal District public records, pulled 2026-08-14. Generated by TaxStand, a service of Outlaw Holdings LLC. This packet is a tool to help you prepare; you are responsible for filing. TaxStand does not represent you at the hearing.

Filing Pathway — Which Protest Track Applies

STANDARD TIMING

Recommended track: Equal-and-Uniform Protest — File Your Next Window

Statutory basis: Tex. Property Tax Code §41.41 / §41.43(b)(3)

Form to file: Texas Comptroller Form 50-132 (pre-filled and attached at the end of this packet)

Filing deadline: 2027-05-15

The 2026 protest deadline (May 15, 2026) has passed. An equal-and-uniform argument is a regular §41.41 protest, so keep this packet and file Form 50-132 by May 15, 2027 (appraised values usually carry forward, so the same comparison applies). A late §25.25 correction is only available for record errors or a value more than one-third too high — which this case does not present — so do not file one.

Why this track:

The 2026 protest deadline (May 15, 2026) has passed. An equal-and-uniform argument is a regular §41.41 protest, so keep this packet and file Form 50-132 by May 15, 2027 (appraised values usually carry forward, so the same comparison applies). A late §25.25 correction is only available for record errors or a value more than one-third too high — which this case does not present — so do not file one.

Alternative if facts develop differently:

- **§25.25(d) Joint Motion (if Chief Appraiser agrees)** (Tex. Property Tax Code §25.25(d), Form 50-771). *If during informal review the CAD agrees the error exists, both parties can file a §25.25(d) joint motion for faster resolution. Same form, joint signature.*

CAD Quick Reference — TAD

Full name	Tarrant Appraisal District
Phone	(817) 284-0024
Fax	(817) 595-6198
Email	ARB@tad.org
Mailing address	2500 Handley-Ederville Rd, Fort Worth, TX 76118
Website	https://www.tad.org
Property search	https://www.tad.org/property-search
Online protest	https://www.tad.org/protest-information
Accepts online?	Yes
Accepts email?	Yes — ARB@tad.org

Informal Review

TAD offers informal settlement conferences. Most resolve via online settlement system (uFile/uOffer). If declined, escalates to formal ARB.

Strongly recommended. Resolves the majority of protests without a formal ARB hearing. Bring this packet and ask for a staff appraiser review.

ARB Hearing Logistics

Lead time: Expect a hearing notice within 21 days of filing. The CAD is required to give at least 15 days' notice of the hearing date.

Format options: In-person, telephonic, or video (Zoom). Specify preference when filing..

Phone Scripts — Word-for-Word

Call TAD at **(817) 284-0024**. Use these scripts. You don't need to memorize them — read aloud.

Script 1 — Request your §25.19 Notice of Appraised Value

> *"Hi, my name is [your name] and I own the property at [your address]. My account number is [your account ID]. I need a copy of the §25.19 Notice of Appraised Value that was sent to me for tax year [year]. If your records indicate no such notice was sent, please confirm that in writing. I'd like the copy sent to my email at [your email] today if possible. Thank you."*

Script 2 — Schedule an informal review

> *"Hi, I'm filing a protest under Tex. Property Tax Code §41.41 / §41.43(b)(3) for tax year [year], account number [your account ID]. I have comparable-property evidence prepared. Can I schedule an informal settlement meeting with a staff appraiser BEFORE the formal ARB hearing? I'd like to resolve this without taking up ARB time if possible. What dates do you have available?"*

Script 4 — Day-before hearing confirmation

> *"Hi, I'm confirming my ARB hearing tomorrow at [time], account number [your account ID], property at [your address]. Is the hearing still on schedule? Where exactly should I check in? And should I bring printed copies of my evidence or will the ARB have the packet I submitted?"*

Email Templates — Copy & Paste

This CAD accepts email submissions at **ARB@tad.org**. Use the templates below.

Template 1 — Cover email when submitting packet

```
To: ARB@tad.org
Subject: Protest filing — Acct SAMPLE-000000 — Equal-and-Uniform Protest —
File Your Next Window — Tax Year 2026

Dear TAD staff,

I am filing a protest under Tex. Property Tax Code §41.41 / §41.43(b)(3) for
the following:

  Property: 1420 Example Oak Drive, Anytown TX 76000
  Account: SAMPLE-000000
  Tax year: 2026
  Owner: Sample Homeowner

Attached is my completed Form 50-132 and a supporting evidence packet with
comparable-property analysis. I am also requesting an informal settlement
conference before formal ARB scheduling.

Please confirm receipt and let me know next steps.

Thank you,
Sample Homeowner
[phone]
[email]
```


Template — §41.461 request for the district's evidence (send at filing)

```
To: ARB@tad.org
Subject: §41.461 request for evidence — Acct SAMPLE-000000 — Tax Year 2026

Dear TAD staff,

For my protest of account SAMPLE-000000 (1420 Example Oak Drive, Anytown TX
76000) for tax year 2026, I request under Texas Tax Code §41.461 a copy of
ALL evidence, data, schedules, and comparable properties the appraisal
district intends to introduce at my hearing, including the comparable-sales
/ equal-and-uniform grid and any adjustments applied.

Please deliver this to me by email at [your email] and by mail. I note that
§41.461(a) requires delivery at least 14 days before the hearing, and that
under §41.67(d) evidence not timely delivered in response to this request
may not be admitted at the hearing.

Date of this request: ____________________

Thank you,
Sample Homeowner
[phone] · [email]
```

Send this the SAME day you file, and keep the sent copy plus any delivery receipt — it is your proof for a §41.67(d) objection if the district doesn't comply.

Template 2 — 14-day follow-up if no response

```
To: ARB@tad.org
Subject: Follow-up — Protest filing Acct SAMPLE-000000

Hello,

I am following up on my protest filing submitted [date] for account
SAMPLE-000000 (tax year 2026). I have not yet received confirmation or a
hearing date.

Could you please confirm: (1) the filing was received and accepted; (2) the
expected timeline for informal review or ARB scheduling; and (3) whether any
additional information is needed from me?

Thank you,
Sample Homeowner
```

Weekly Action Plan

Do these in order. Each task takes 10-30 minutes. If you complete Day 1-3 in a single morning, that's fine — the order matters more than the daily spacing.

DAY 1 — Call the CAD

- Call TAD at (817) 284-0024.
- Use Script 1 from the previous page to request your §25.19 Notice of Appraised Value.
- Ask whether they accept the filing by email, online portal, or mail only.
- Ask how soon they could schedule an informal settlement conference.
- Write down: contact name, date called, what they said.

DAY 2 — Review your pre-filled form

- Find Form 50-132 at the end of this packet.
- Verify your name, mailing address, phone, and account number are correct.
- Sign and date the form. If you have a spouse co-owner, both should sign.
- If the form has a phone number field for the CAD to reach you, double-check it.

DAY 3 — Submit by email

- Send the signed form + this evidence packet to: ARB@tad.org
- If mailing: use certified mail with return receipt. Keep the receipt — it's your filing-date proof if there's any dispute.
- Take a screenshot or photo of the submission for your records.

DAY 5-7 — Confirm receipt

- If you haven't gotten an acknowledgment within 5 business days, use Email Template 2 (previous page) to follow up.
- If still no response, call the CAD again. Reference your submission date.

DAY 14-21 — Informal settlement conference

- Bring this packet (printed) to your scheduled meeting.
- Focus on the comparable-property median and the HUD market context.
- Be polite but firm. Have a target value in mind (printed in this packet).
- If the appraiser offers a value above 50-132's opinion-of-value figure, you can decline and proceed to ARB.

1-2 WEEKS BEFORE HEARING — Confirm + prep

- Use Script 4 the day before the hearing to confirm time and location.
- Print 4 copies of this packet (you, ARB chair, two panel members).
- Review the Hearing Day Prep page in this packet.
- Plan to arrive 30 minutes early.

Hard deadline: 2027-05-15. Do not let this pass without a filed protest.

Get Their Evidence — and Exclude It If They're Late

This is the single most under-used tool a professional uses and most homeowners never invoke. Do it at the same time you file your protest.

Step 1 — Demand the district's evidence (Tax Code §41.461)

You are entitled to a copy of Tarrant Appraisal District's evidence — the comparables, schedules, and data they will use to defend your value. Request it in writing when you file. By law they must deliver it to you **at least 14 days before your hearing**. Their own evidence very often reveals weak or non-comparable comps you can turn against them.

Step 2 — If they're late, move to exclude it (§41.67(d))

The asymmetric weapon: under **Tax Code §41.67(d)**, if you made a timely §41.461 request and the district fails to deliver its evidence 14 days before the hearing, that evidence **may not be admitted**. Say plainly to the ARB: *"I made a timely §41.461 request. The district did not deliver its evidence 14 days before this hearing. I object under §41.67(d) and ask that their evidence be excluded."* If granted, your packet stands essentially uncontested.

Step 3 — Put YOUR evidence on the record (§41.67 + affidavit)

The rule cuts both ways — deliver a copy of THIS packet to the district in advance so it can't be excluded against you. At the hearing, hand a copy to each ARB panel member and the district's representative and state *"I offer this packet as my Exhibit 1."* If you can't attend, Texas lets you submit your evidence by sworn **Affidavit of Evidence (Form 50-283)** under §41.45(b): notarize it and deliver it before the hearing begins and the ARB must consider it without you appearing — and you do not waive your right to appear by filing one.

If the ARB Says No — Your Next Moves

Most protests resolve at the informal or ARB stage, and the credible threat of appeal is itself leverage. If you lose, you are not out of options. The clock on every step below runs from the ARB's **written Order of Determination (§41.47)** — which arrives by mail or email after the hearing, not from the hearing date. Do not miss it.

Binding arbitration (Tax Code §41A) — usually the best value

For a homestead or a property valued up to $5 million, you can file for **binding arbitration within 60 days** of the ARB order using **Form AP-219** plus a deposit (about $450 for a homestead up to $500,000, scaling with value). An independent arbitrator re-decides the value; if you win, most of the deposit is refunded. It is cheaper and faster than court and is the natural next step for most homeowners.

District court / SOAH (Tax Code §42)

You may instead appeal to district court within **60 days** of the order for a new trial (§42.21, §42.23). This fits larger disputes; keep your taxes current by paying at least the undisputed amount (§42.08). Very high-value properties may use SOAH.

Missed the deadline or never got notice? Lifelines

If you never filed on time you may still have a path: **§25.25(d)** allows a late correction motion when the appraised value is more than one-third too high; **§25.25(c)** corrects clerical/appraisal-record errors for up to five prior years; and if the district never sent your required Notice of Appraised Value, **§41.411** reopens your protest window entirely — the failure of notice is itself a protest ground.

Important — Please Read

This packet is not legal advice. TaxStand (Outlaw Holdings LLC) is not a law firm and is not a licensed property-tax consultant or appraiser. We provide a self-service tool and public-record analysis to help you prepare your own protest; we do not represent you before any appraisal district, Appraisal Review Board, arbitrator, or court, and we do not provide legal, tax, or appraisal advice for your specific situation.

You are responsible for reviewing your own records, meeting all deadlines, and deciding what to file and argue. Statutory citations are provided for reference and summarized in plain language — verify anything you intend to rely on. For advice specific to your circumstances, consult a licensed Texas attorney or a property-tax consultant registered under Texas Occupations Code chapter 1152.

All figures are estimates derived from public appraisal-district records and independent market data; they are modeled values, not appraisals, and not a guarantee of any outcome.

Property Owner's Notice of Protest

for Counties with Populations Greater than 120,000

Form 50-132

Appraisal District's County ______ Appraisal District Account Number *(if known)* ______ Tax Year ______

GENERAL INFORMATION: A property owner or an owner's designated agent can use this form to file a protest with the appraisal review board (ARB) pursuant to Tax Code Section 41.41. Lessees contractually obligated to reimburse a property owner for property taxes may be entitled to protest as a lessee if all Tax Code requirements are met, including those in Tax Code Section 41.413.

FILING INSTRUCTIONS: File this document and all supporting documentation with the appraisal district office in the county in which the property is taxable. **Do not file this document with the Texas Comptroller of Public Accounts.**

SECTION 1: Property Owner or Lessee

☐ Person Age 65 or Older ☐ Disabled Person ☐ Military Service Member ☐ Military Veteran ☐ Spouse of a Military Service Member or Veteran

Name of Property Owner or Lessee

Mailing Address, City, State, ZIP Code

Phone Number *(area code and number)*

SECTION 2: Property Description

Physical Address, City, State, ZIP Code *(if different than above)*

If no street address, provide legal description: ______

Mobile Home Make, Model and Identification *(if applicable)*: ______

SECTION 3: Reasons for Protest

To preserve your right to present each reason for your ARB protest according to law, be sure to select all boxes that apply. Failure to select the box that corresponds to each reason for your protest may result in your inability to protest an issue that you want to pursue.

☐ Incorrect appraised (market) value and/or value is unequal compared with other properties.

☐ Property should not be taxed in ______ *(taxing unit)*.

☐ Property is not located in this appraisal district or otherwise should not be included on the appraisal district's record.

☐ Failure to send required notice. ______ *(type)*

☐ Exemption was denied, modified or canceled.

☐ Temporary disaster damage exemption was denied or modified.

☐ Ag-use, open-space or other special appraisal was denied, modified or canceled.

☐ Change in use of land appraised as ag-use, open-space or timberland.

☐ Incorrect appraised or market value of land under special appraisal for ag-use, open-space or other special appraisal.

☐ Owner's name is incorrect.

☐ Property description is incorrect.

☐ Incorrect damage assessment rating for a property qualified for a temporary disaster exemption.

☐ Circuit breaker limitation on appraised value for all other real property was denied, modified or canceled.

☐ Incorrect appraised value and allocation of value of a structure, archaeological site and land necessary for access under a historic site exemption.

☐ Other: ______

SECTION 4: Additional Facts

What is your opinion of your property's value? *(optional)* $ ______

Provide facts that may help resolve this protest:

SECTION 5: Hearing Type

Do you request an informal conference with the appraisal office before the protest hearing? .... ☐ Yes ☐ No

Do you request a single-member ARB panel or a regular panel of at least three members? .... ☐ Single-member panel ☐ Regular panel

A property owner does not waive the right to appear in person at a protest hearing by submitting an affidavit to the ARB or by electing to appear by telephone conference call or videoconference.

I intend to appear in the ARB hearing scheduled for my protest in the following manner *(check only one box):*

☐ In person

☐ By telephone conference call and will submit evidence with a written affidavit delivered to the ARB before the hearing begins.** *(may use Comptroller Form 50-283, Property Owner's Affidavit of Evidence)*

☐ By videoconference and will submit evidence with a written affidavit delivered to the ARB before the hearing begins.** *(may use Comptroller Form 50-283, Property Owner's Affidavit of Evidence)*

☐ On written affidavit submitted with evidence and delivered to the ARB **before** the hearing begins

SECTION 6: ARB Hearing Notice and Procedures

I request my notice of hearing to be delivered by *(check one box only)*:

☐ Regular first-class mail

☐ Certified mail and agree to pay the cost *(if applicable)*

If a protest goes to a hearing, the ARB automatically sends each party a copy of the ARB's hearing procedures.

I want the ARB to send me a copy of its hearing procedures .... ☐ Yes ☐ No

Do you request an electronic reminder by text or email of the date, time and place of your ARB protest hearing? *(check one box only)*:

☐ Yes, by text to ______________________
Mobile Phone Number (*area code and number*)

☐ Yes, by email to ______________________
Email Address*

☐ No

* An email address of a member of the public could be confidential under Government Code Section 552.137; however, by including the email address on this form, you are affirmatively consenting to its release under the Public Information Act.

SECTION 7: Special Panel Request for Property Value of $62.9 Million or More

I request a special panel to hear my protest: .... ☐ Yes ☐ No

My property is appraised at $62.9 million or greater: .... ☐ Yes ☐ No

Appraisal district's value assigned to your property $ ______________________

Property Classification:

☐ Commercial real and personal property

☐ Real and personal property of utilities

☐ Industrial and manufacturing real and personal property

☐ Multifamily residential real property

SECTION 8: Certification and Signature

☐ Property Owner ☐ Property Owner's Agent ☐ Other: ______________________

print here
____
Print Name of Property Owner or Authorized Representative

sign here
______________________ ______________________
Signature of Property Owner or Authorized Representative Date

** If you decide later to appear by telephone conference call or videoconference, you must provide written notice to the ARB at least five days before the hearing, or 10 days before the hearing if you have an authorized representative. You are responsible for providing access to the call to any person(s) you wish to invite to participate in the hearing. Review the ARB's hearing procedures for county-specific conference call or videoconference procedures.

Important Information

GENERAL INFORMATION

This form is for use by a property owner or an owner's designated agent to file a protest with the ARB pursuant to Tax Code Section 41.41. Lessees contractually obligated to reimburse a property owner for property taxes may be entitled to protest as a lessee if all Tax Code requirements are met, including those in Tax Code Section 41.413.

FILING INSTRUCTIONS

This form and all supporting documentation must be filed with the appraisal district office in each county in which the property is located. **Do not file this document with the Texas Comptroller of Public Accounts.** Contact information for appraisal district offices may be found on the Comptroller's website.

SINGLE-MEMBER PANELS

An ARB must provide the option of a single-member panel hearing if requested in the notice of protest or submitted in writing to the ARB not later than the 10th day before the hearing date (Tax Code Section 41.45(b-4)).

SPECIAL PANELS

Special panels are available in counties with a population of 1.2 million or more. To qualify for a special panel to hear your protest, a property must have an appraised value determined by the appraisal district of equal to or greater than the minimum eligibility amount determined by Tax Code Section 6.425(g) and be classified as one of the following:

- commercial real and personal property;
- real and personal property of utilities;
- industrial and manufacturing real and personal property; or
- multifamily residential real property.

ELECTRONIC REMINDER

Electronic reminders are available in counties with a population of 120,000 or more. You must request the reminder on your notice of protest or in writing and provide a valid email address or telephone number (Tax Code Section 41.46(f)).

ELECTRONIC DELIVERY OF COMMUNICATIONS

A property owner or their authorized representative may request electronic communications from a tax official under Tax Code Section 1.085(a-1) by using Form 50-843, *Request for Electronic Delivery of Communications with a Tax Official*. The form must be filed with the applicable tax official in the county where the property is located.

FINAL ORDER OF DETERMINATION

Email delivery of the order of determination is available in counties with a population of 120,000 or more.

DEADLINES

With exceptions, the typical deadline for filing a notice of protest is midnight, May 15 (Tax Code Section 41.44). Contact the ARB for the county in which the property is located for the specific protest filing deadline.

NOTICE

The Comptroller's office may not advise a property owner, a property owner's agent, the chief appraiser or any appraisal district employee on a matter that the Comptroller's office knows is the subject of an ARB protest. Consult Tax Code Chapter 41 or the ARB hearing procedures for more information.