



Ad Valorem
Tax Advisors

Protesting Your Property Taxes

How to be Your Own Advocate

PRESENTED BY

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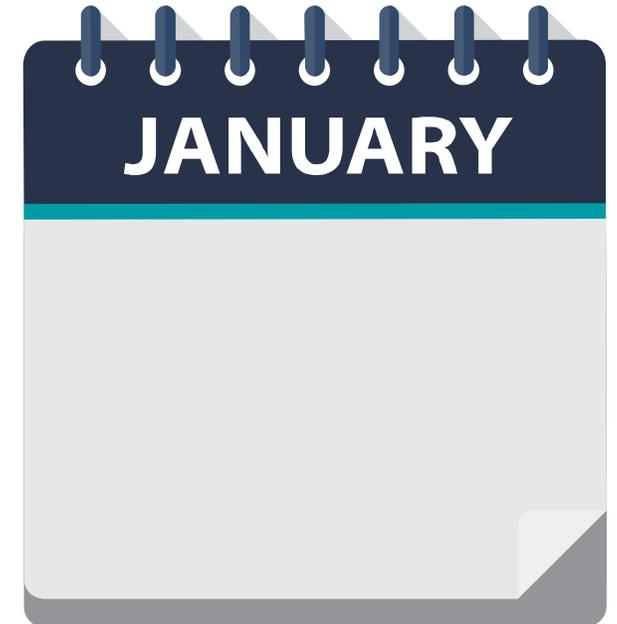
Appraisal Protest Timeline



Home Appraisal Value

January 1

The appraisal district determines your home's value as of January 1 by calculating the market value of your property based on neighborhood sales and what it could most likely sell for.



Appraised Home Values Arrive

April/May

You'll receive a document in the mail from the appraisal district that includes the value of your home.



“Notice of Protest” Deadline

May 15

This is your last day to file a “Notice of Protest” to your appraisal district.

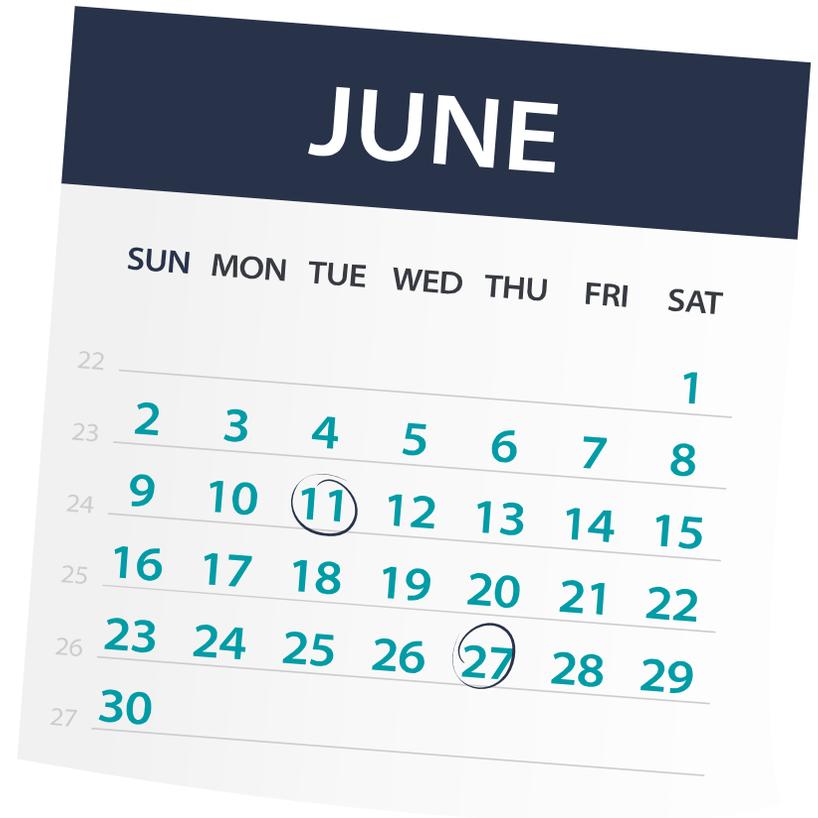
For Bexar County’s Appraisal District, visit www.bcad.org.

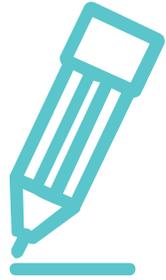


Meet with Appraisal Staffer and the ARB

June

Since you've filed your "Notice of Protest," your appraisal district will send you dates for an informal meeting and a formal hearing with the ARB.





Informal Meeting

- An appraisal staff reviews your property value.
- Bring all documentation with you, including information on comparable homes in your neighborhood, refinancing documentation (if applicable), repair estimates, photos, and any other records that demonstrate a devaluation of your home.
- After this review process, the district could propose a reduced value.
- You can accept this value...or

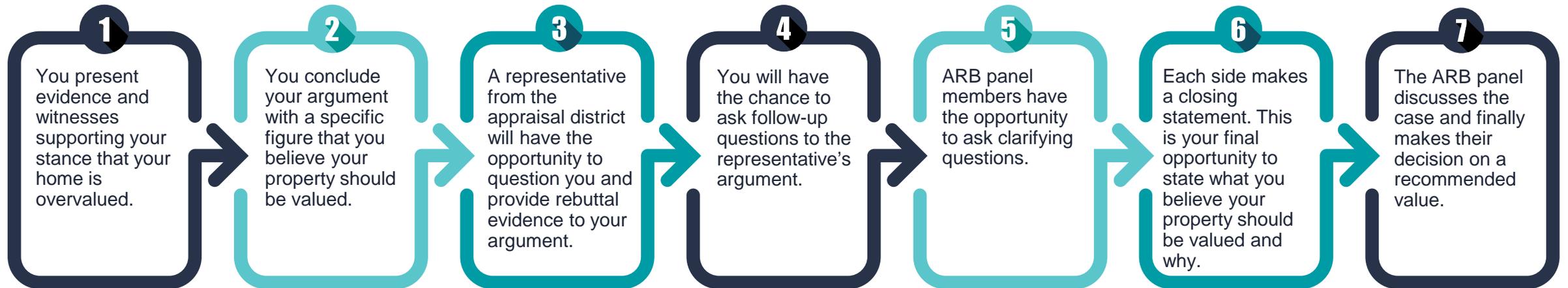


Formal Hearing with the ARB

If you are not satisfied with the value offered to you during the informal meeting, you can move forward with the formal hearing with the ARB. During the formal hearing you can expect:

- Rapid-fire proceeding that will take approximately 15–20 minutes.
- To be placed under oath.
- The ability to review the information the appraisers intends to present.

Formal Hearing Process





Ways to Appear at a Formal Hearing

Appear in Person

- A property owner initiating a protest is entitled to appear to offer evidence or argument.

Appear by Phone Call

- A property owner may offer evidence or argument by affidavit without personally appearing and may appear by telephone conference call to offer argument.

Appear by Affidavit

- A property owner may offer evidence or argument by affidavit without personally appearing provided affidavit and evidence is provided to the ARB before the hearing begins.



Ways to Appear at a Formal Hearing *Continued...*

Property Owner's Affidavit of Evidence – Form 50-283

Telephone Conference Calls

- Property owner must notify the ARB of the intention to appear by telephone conference call in the owner's Notice of Protest or by written notice at least 10 days before the date of the hearing.
- Evidence must be offered by affidavit before the start of the hearing.
- The ARB may request to conduct a hearing by telephone but the property owner has the ability to grant or deny that request.
- A property owner does not forfeit the right to appear in person.

Written Affidavit (Appear by Affidavit)

- Affidavit and evidence must be submitted to the ARB before the hearing begins.
- A property owner does not forfeit the right to appear in person.

How to Prepare For a Protest Hearing

The “Bexar Essentials”

Filing a Protest

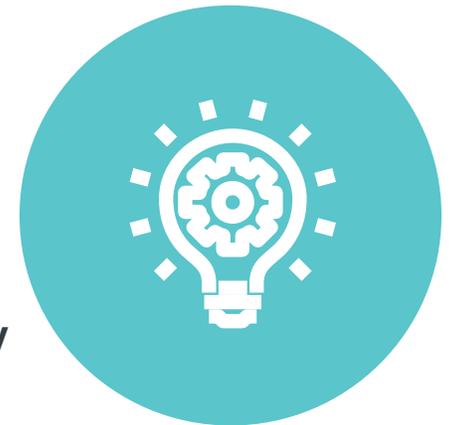
- Protest by May 15 or 30 days after delivery of a Notice of Appraised Value.
- Protest Methods:
 - Written protest.
 - Electronic protest.
 - Do not send a protest by fax (unless specifically allowed)

What can you Protest?

- Excessive Value.
- Unequal appraisal.
- Failure to grant exemptions.
- Failure to provide or receive a notice.

Make sure Bexar Appraisal District (BAD) has the correct description of your property

- Verify square footage, # of bedrooms/baths, lot size, etc.
- Verify exemptions correctly listed (Homestead, Over 65, Disability, Veteran, etc.).



How to Prepare For a Protest Hearing

The “Bexar Essentials” *Continued...*

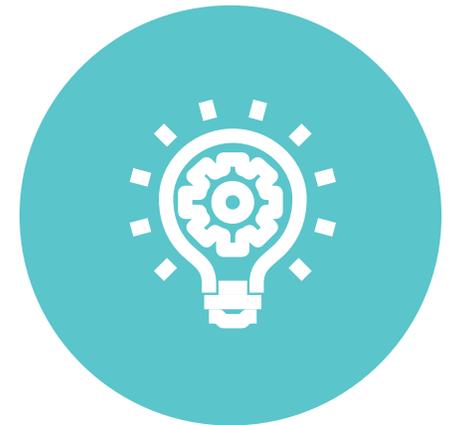
Do your Homework

- Gather evidence to support why your value should be lower:
 - Market data - request evidence packet from BAD or get sales from a Realtor.
 - If a recent purchase, provide a copy of the closing statement.
 - Equal and Uniform (Equity) – research neighbors values on BAD website (BCAD.org).
 - Take photos of issues that could cause a decrease in value.
 - Get estimates for items in need of repair.
- Gain a better understanding of the Property Tax System
- Learn basic appraisal methodologies and how CAD’s make sales and comparable adjustments.



Final Tips

- Protest every year to limit increase on homestead properties.
- Don't wait until the last day to file a protest.
- Request evidence packet when filing protest.
- Remember the appraised value is as of January 1.
- Base your appeal on its merits, not on emotions.
- Don't talk about taxes. Do talk about value and condition.
- Most appeals are resolved informally if both sides are reasonable.
- Seek available resources.



Property Tax Resources

Texas Comptroller of Public Accounts

Oversees the Texas Property Tax System – Good source for Property Tax Information

<https://comptroller.texas.gov/>

https://comptroller.texas.gov/taxes/property-tax/video/homeowner-protest/presentation_html5.html

Bexar Appraisal District

Responsible for the appraisal of property and exemption administration in Bexar County

<http://www.bcad.org/>

<http://www.bcad.org/clientdb/?cid=1>

Bexar County Tax Assessor Collector

Responsible for the assessment and collection of taxes for all taxing jurisdictions in Bexar County

<https://www.bexar.org/1515/Tax-Assessor-Collector>

SWBC

[SWBC blog – BusinessHub](#)

[SWBC Ad Valorem Tax Advisors](#) – The Roadmap to Filing Your Property Tax Protest



Questions?