

# Property Tax Appeals and Resale Value Explained

*O'Connor discusses property tax appeals and resale value explained.*

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Property tax appeals have gained a lot of traction in Texas over the past decade. This is because property taxes have often doubled across the state, with some homeowners seeing tax bills triple or even quadruple in high-demand counties like Travis or Denton. While counties like Fort Bend were once outliers with up to 30% of properties being protested every year, many counties are starting to catch up. Even with recent tax breaks to shield homeowners from school taxes, taxable values are continuing to rise thanks to demand, the housing crisis, and other factors.

There are several reasons why homeowners do not protest their taxes. One reason could be that homeowners fear it could hurt the resale value of their home. O'Connor will dispel this myth, encouraging more Texans to use their right to appeal their growing property taxes.

## Appealing Taxes Will Not Harm Resale Value

It is a misconception that taxable value will lower a home's sale value. This mainly has to do with terminology, which can easily confuse those unfamiliar with Texas' complex property tax system. A good appeal can make a home more attractive to future buyers.

## Appraised Value vs. Market Value

**O'CONNOR**  
Tax Reduction Experts



Appealing Your Taxes Will Not Harm Your Resale Value

Property tax appeals work the same way that exemptions do, by lowering taxable or appraised value. This is the value that the appraisal district gives a home when it comes to establishing a base for taxation. This is often based on studies of home sales in previous years, with many appraisers never seeing your property at all. This means that they rely on outdated information or general trends that do not necessarily characterize a home. This value is often suspect or flat-out wrong, which is why it can be challenged by appeals in the first place. Exemptions can also lower this value.

Market value is what a home is worth on the open market. In essence, this is the value that a home will sell for on the free market. In theory, this is what taxable value is based on, but as mentioned above, it is often out of date. True market value is often disconnected from taxable value. This works both ways, as a home with a high taxable value may not be able to sell at the price it is taxed at. This is one of the most common problems with Texas real estate. To prove the actual value of a home, organizations like O'Connor compare home to sales records in the owner's area, finding the true value. Appraisal districts rarely do this, leaving the market value ambiguous. Owners should not base their home's true worth on what the appraisal district says.

### Appeals can Enhance Your Home's Resale Value

Texas has some of the highest property taxes in the nation. Recent legislation has lowered school taxes for homestead owners, but that still leaves county and possibly MUD taxes. Property taxes are seen as one of the major barriers to homeownership and their ever-increasing nature has hurt the housing market.

Lowering the taxable value on a property can make it more attractive to buyers. Many home listing sites will also show recent property tax bills alongside what the home is selling for. If a home is taxed below its market value, that makes it more attractive to buyers. This also allows owners to add another feature to distinguish their home from their neighbors. Since investors are constantly buying homes, having lower overhead can also be appealing to them. A home that is fairly taxed in Texas is a rare thing.

### Lowering Taxable Value Protects Your Largest Investment

High property taxes are certainly bad if owners wish to sell their home, but they are even worse if they want to keep it. This is especially true in high-demand counties like Harris, Travis, Dallas, and Denton. Investors, home flippers, and corporate landlords can disrupt existing neighborhoods. This leads to gentrification in many traditional communities and can price out seniors, the disabled, and working people. Appeals are one of the best ways to keep these challenges in check. This will allow owners to sell their home at a better price later or give owners a higher level of equity that they can borrow from. Money saved on taxes can also be used for improvements, which can then be used to raise the market value of the home even

more.

#### About O'Connor:

O'Connor is one of the largest property tax consulting firms, representing 185,000 clients in 49 states and Canada, handling about 295,000 protests in 2024, with residential property tax reduction services in Texas, Illinois, Georgia, and New York. O'Connor's possesses the resources and market expertise in the areas of property tax, cost segregation, commercial and residential real estate appraisals. The firm was founded in 1974 and employs a team of 1,000 worldwide. O'Connor's core focus is enriching the lives of property owners through cost effective tax reduction.

Property owners interested in assistance appealing their assessment can enroll in O'Connor's Property Tax Protection Program™. There is no upfront fee, or any fee unless we reduce your property taxes, and easy online enrollment only takes 2 to 3 minutes.

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