

# Property Tax Protests Enhance Exemptions

*O'Connor discusses how property tax protests enhance exemptions.*

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The property tax appeal deadline is set for May 15 for most Texas counties, which means time is growing short if taxpayers are looking to explore this avenue of property tax reduction.

Texans typically know about the other form, which is exemptions. However, these two types of reduction can be paired together to get the best savings possible. When used as a team, appeals and exemptions can cap appraised values, lower the taxable

value of a property, and fix outstanding issues that would otherwise never be addressed.

O'Connor will go over how exemptions and appeals work together and why Texans should file a protest before it is too late.

## Understanding Texas Property Values

Texas has the ninth-highest property taxes in the nation. This is due to numerous reasons, most notably the lack of income tax. Because of this, property levies must be used to fund local government services. These services and organizations are known as taxing bodies. These include school districts, MUDs, hospital districts, emergency services, and dozens more. It is these bodies that set tax rates each year, as they are used to fund the annual budgets of each organization. There is no uniform tax rate for the state, county, or city; rather, there are dozens on each tax bill.

Tax rates are applied to the property value of a home or business, creating a tax bill. There are three types of property value in Texas, each leading to the other. First, there is market value, which is what the appraisal district believes a piece of real estate would sell for on January 1 of



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the tax year. Next is the appraised value, which takes the market value and constrains it with caps, laws, and other statutes put in place to prevent large spikes. Finally, there is taxable value, which takes the appraised figure and applies exemptions to it. Taxable value is what tax rates are applied to.

### How Protests Lower Taxes

Protests do not lower property taxes directly; instead, they bring them down by lowering the property's value. Appeals do not affect the business or home's resale value, as this is focused solely on the aspect of taxation. This is achieved by challenging the numbers put forward by the appraisal district. This is challenged on the grounds of either overassessment or unequal appraisal. Overassessment is when the values appraised by the appraisal district are in excess of what the property would sell for on the open market. Unequal appraisal is when a property is appraised higher than neighboring properties with the same characteristics, such as age, size, classification, and location.

In order for an appeal to be successful, it must have justified grounds and the evidence to back it up. Many taxpayers fail in their protest efforts due to using the incorrect grounds or evidence. To prove overassessment, multiple sales records for similar properties should be gathered, provided they have the same or similar characteristics to your property. For unequal appraisal, property owners should gather as many appraisals from their area as possible, as long as they match the property in characteristics. In addition, these records should be backed up by photography, which can document the condition of the property and show why the appraisal district's values are too high to be realistic. Repair estimates and other hard records can also paint a picture of the property's true worth.

If the appeal is successful, then it results in a reduction of the overall value of the property in the eyes of the appraisal district. This means that there will be a lower total for tax rates to be applied to, which typically translates into lower taxes as a whole. This reduction is applied before any exemptions are applied, which leads to a larger potential for a tax cut. Even if the appeal results are small, it still verifies the true worth of a home or business, which can be used in the following years when appeals are filed again.

### How Exemptions Lower Taxes

Like appeals, exemptions do not lower taxes directly. Instead, they shield a portion of a property's value from taxation. This is applied to the appraised value, with the end result being the taxable value. Exemptions always reduce the property value by a set amount. For instance, the homestead exemption reduces the taxable value of a home by \$140,000 when it comes to school taxes, with many counties offering more benefits for other taxes. Exemptions provide significant tax relief and are a vital aspect of financial health. Many, including the homestead exemption, add caps, which prevent large increases annually. The homestead cap prevents appraised value from increasing beyond 10%, for example.

## Appeals and Exemptions Work Together

It should be obvious how these two techniques fit together. The appeal lowers the overall value, while exemptions then build upon it when it comes to calculating taxable value. This grants an enhanced reduction that is otherwise unavailable to taxpayers. Appeals can also be used to fix systemic issues that no other technique can achieve. There is no other way to challenge incorrect values beyond an appeal. Protests can also be used to fix appraisal errors, such as missing exemptions, the incorrect owner being listed, incorrect square footage, or other issues that can cost money in the long run if not addressed. Many of these issues run in the background, with many taxpayers not even being aware of them. Once these issues are addressed, then exemptions can lower the taxable value further.

## Protests Help Both Younger and Older Homeowners

O'Connor has previously discussed how homeowners of all ages can benefit from utilizing protests in their tax reduction goals. To put it simply, young homeowners often see the best results. This is because they do not have as many exemptions to help lower the cost of their tax bills. This means that saving thanks to protests offers a cut that no other path would give. As homeownership is proving difficult to afford for many young people, getting any break can help their budget significantly. Homeowners who are over the age of 65 can use appeals in unique ways. While the homestead and over-65 exemptions can reduce or eliminate school taxes, the same cannot be said for county or MUD taxes. By lowering the overall taxable value with protests, seniors and those with disabilities can see even greater savings, while also possibly filling in any gaps.

### 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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