XXXX Sample St, Houston, TX 770XX

Owner: XXXX XXXX & XXXX XXXX. Prepared April 6, 2026 for the 2026 protest of market value and unequal appraisal.

The district's market value

~~$950,000~~

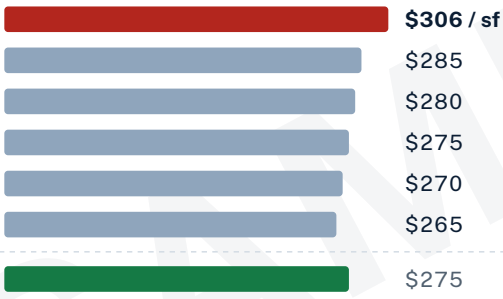
Value the evidence supports

$795,000

$155,000 lower (16.3%)

$275 average of comparable homes, per sq ft × 3,100 sq ft this home = $852,500 − $57,000 cost to cure = $795,000 rounded to the nearest $5,000

1 Similar homes nearby are valued lower



The district's own 2026 values. This home is $31 per square foot (10.3%) above comparable homes. Page 3.

2 It needs $57,000 of repairs

HVAC system replacement, primary bath renovation, window replacement and 2 more. The district's mass appraisal doesn't account for them. Priced line by line on page 5.

3 The market agrees

Six recent sales have an adjusted median of $842,500. Four similar homes are listed at an average of $883,000. Neighborhood prices fell 2.1% while this value rose 9.8%. Pages 6 and 7.

5 equity comparables, average $275/sf

6 comparable sales, median $842,500

4 active listings, average $883,000

+9.8% the district's increase in one year

In this package

The property	2	Comparable sales	6
Unequal appraisal	3	Listings and the market	7
Adjusted comparison and method	4	Conclusion	7
Cost to cure and photos	5		

SAMPLE

The property

A 1998 home that the district raised 9.8% in one year, to within $1,500 of the most the homestead cap allows.

Address	**XXXX Sample St, Houston, TX 770XX**	Account	**XXXX-XXXX-XXXX**
Owner	**XXXX XXXX & XXXX XXXX**	Legal description	**Lot XX, Block XX, Sample Sub Sec X**
Year built	**1998**	Living area	**3,100 sq ft**
Bedrooms / baths	**4 / 3**	Lot	**9,500 sq ft**
2026 market value	**$950,000 ($306 / sf)**	2025 market value	**$865,000 ($279 / sf)**
Appraised value	**$900,000 (homestead cap)**	Taxed on	**$900,000 after exemptions**
Exemptions	**Residential homestead, 10% annual cap on appraised value**	Change from 2025	**+$85,000 (+9.8%)**

Features: Slab foundation, brick veneer, composition shingle roof, central HVAC, 440 sq ft attached garage, 180 sq ft open patio, pool (2006).

Condition

Original HVAC system, about 25 years old and near the end of its life. Primary bath dated, with original tile and fixtures. Hardwood floors worn in high-traffic areas. Original single-pane windows throughout, with poor energy efficiency. Driveway cracking with minor settling.

Location

Corner lot with reduced privacy: two sides face street traffic. Next to a higher-traffic collector road, with more noise. Backs to commercial zoning, with a strip center visible from the rear yard. Each of these makes the home less marketable than the interior-lot comparables.

The one-year increase

Measure	2025	2026	Change
District market value	$865,000	$950,000	+$85,000 (+9.8%)
Per square foot	$279	$306	+$27

> The increase lands near the 10% homestead cap ceiling of $951,500, which points to a maximum increase applied by formula, not a value drawn from the market. Comparable homes in the same neighborhood are valued at an average of $275 per square foot.

Prior protests (district records)

Year	Initial market value	Final market value	Reduction	Percent
2025	$865,000	$810,000	$55,000	6.4%
2024	$820,000	$775,000	$45,000	5.5%

SAMPLE

Unequal appraisal

Five substantially similar homes are valued at an average of $275 per square foot. This home is at $306.

Texas Property Tax Code §42.26 requires properties to be appraised equally and uniformly. All values below are the district's 2026 market values from public records.

Property	Distance	District market value	$ / sq ft	Sq ft	Bed / bath	Built	Lot	$ / sf vs. this home
This home		**$950,000**	**$306**	**3,100**	**4 / 3**	**1998**	**9,500**	
XXXX Elm St	0.10 mi	$808,250	$265	3,050	4 / 3	1998	9,500	**−$41**
XXXX Oak St	0.15 mi	$842,400	$270	3,120	4 / 3	1997	9,600	**−$36**
XXXX Ash St	0.08 mi	$847,000	$275	3,080	4 / 2.5	1998	10,000	**−$31**
XXXX Birch St	0.20 mi	$840,000	$280	3,000	4 / 3	1999	9,400	**−$26**
XXXX Willow St	0.25 mi	$840,750	$285	2,950	4 / 2.5	1997	9,300	**−$21**
Lowest		$808,250	$265					
Median		$840,750	$275					
Average		$835,680	$275					
Highest		$847,000	$285					

Value per square foot



The inequity. This home is valued at $306 per square foot while five comparable homes average $275: a gap of $31 (10.3%). XXXX Elm St, 0.1 miles away, is at $265 despite a similar size (3,050 sq ft), age (1998) and layout (4 / 3).

Lot size. Two of the five have larger lots than this home's 9,500 sq ft: XXXX Oak St (9,600) and XXXX Ash St (10,000). Larger lots usually carry higher values, yet they are valued lower.

Per bedroom. This home is valued at $237,500 per bedroom against a comparable average of $208,920: 14% higher.

Statistical summary of the comparables' market values: range $808,250 to $847,000; median $840,750; mean $835,680; standard deviation $15,573; 95% confidence interval $822,030 to $849,330.

SAMPLE

Adjusted comparison and method

Adjusted to this home's size, age and lot, the comparables' median is $273 per square foot.

Each comparable is adjusted to this home's specifications, the standard method appraisers use. A positive adjustment raises the comparable's value (it is inferior to this home); a negative one lowers it (it is superior).

Property	District value	Size	Age	Lot	Adjusted value	Adjusted $ / sf
XXXX Elm St	$808,250	+$13,750	$0	$0	$822,000	$265
XXXX Oak St	$842,400	−$5,500	−$1,900	−$1,000	$834,000	$269
XXXX Ash St	$847,000	+$5,500	$0	−$5,000	$847,500	$273
XXXX Birch St	$840,000	+$27,500	+$1,900	+$1,000	$870,400	$281
XXXX Willow St	$840,750	+$41,250	−$1,900	+$2,000	$882,100	$285
Median					**$847,500**	**$273**

Adjustment rates: size, $275 per sq ft (the comparable average); age, $1,900 per year of difference; lot, $10 per sq ft of lot area.

Result. After adjusting for size, age and lot, the median is $273 per square foot, which further supports that this home at $306 is valued above comparable properties.

Where the comparables come from

All equity comparables are from the district's own public records, in neighborhood code XXXX.XX: the same data and neighborhood grouping its appraisers use. They were selected for proximity, similar size (within 20%), similar age (within 5 years), similar lot size (within 30%) and a lower value per square foot, under Texas Property Tax Code §42.26(a)(3).

Why this opinion is conservative

Neighborhood hearing history, 2022 to 2025. District records show 87 hearings in neighborhood XXXX.XX, with 71 (82%) ending in reductions that averaged 8.3%. Applied to the comparable average of $275 per square foot, that implies about $252, which makes $795,000 a conservative figure.

SAMPLE

Cost to cure

This home needs $57,000 of repairs that the district's mass appraisal does not account for.

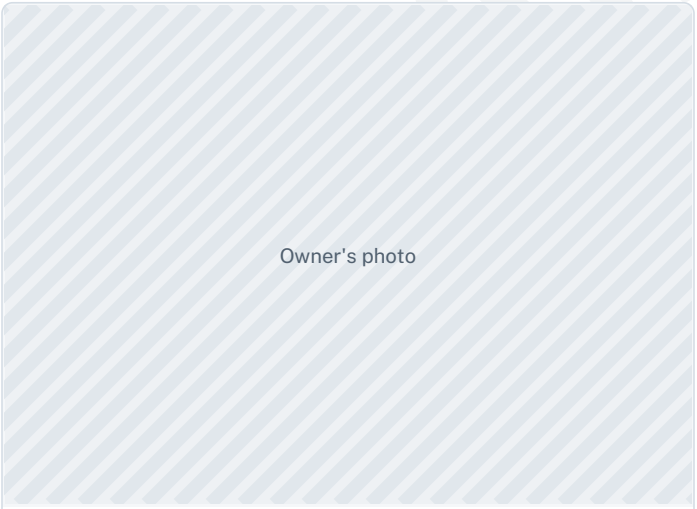
Under the cost-to-cure method of estimating physical depreciation, a standard technique recognized by the Uniform Standards of Professional Appraisal Practice (USPAP) and the Appraisal Institute, the cost to repair or replace deficient items is deducted from market value.

Item	Low estimate	High estimate	Midpoint
HVAC system replacement (original, end of life)	$12,000	$18,000	$15,000
Primary bath renovation (original 1998 tile and fixtures)	$20,000	$30,000	$25,000
Window replacement, single-pane to double-pane (all)	$16,000	$26,000	$21,000
Hardwood floor refinishing (wear in high-traffic areas)	$5,000	$8,000	$6,500
Driveway replacement (cracking with settling)	$6,000	$11,000	$8,500
Total estimated cost	**$59,000**	**$93,000**	**$76,000**
Deduction applied (75% of the midpoint)			**$57,000**

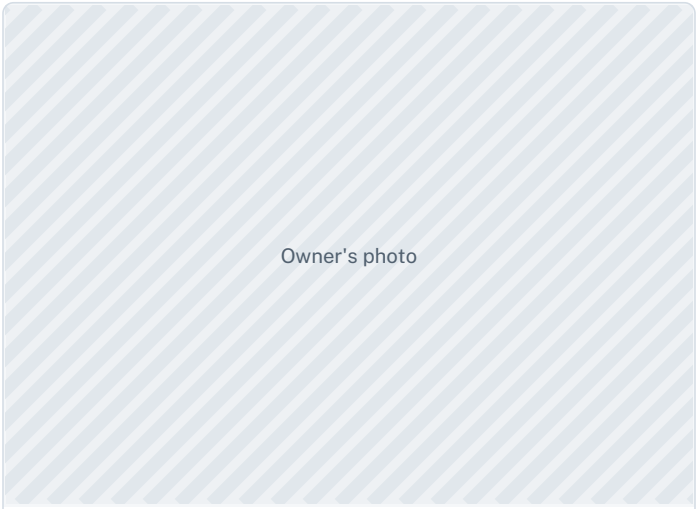
This property has significant deferred maintenance that greatly reduces its true market value. The estimated repair cost of $76,000 is 8.0% of the district's market value. **Why 75%.** Comparable homes built around 1998 are assumed to share about 25% of similar age-related wear. The remaining 75% reflects conditions specific to this property, beyond normal depreciation for the neighborhood: a conservative, balanced approach consistent with USPAP. Estimates use Houston-area contractor pricing for homes of this size and age.

Photographs

The following 2 photographs document conditions behind the cost-to-cure items above. They are a representative selection, not a complete record of every condition affecting the property's value.



HVAC system. Original 1999 equipment, near the end of its useful life.



Hardwood flooring. Scratches and water damage in the main living area.

Comparable sales

Six recent arm's-length sales of similar homes, adjusted to this home, have a median of $842,500. The district's value is $950,000.

Each sale is adjusted to this home for observable differences in size, bedrooms and baths, lot and age: upward when the sold home is inferior (smaller, fewer bedrooms or baths), downward when it is superior (larger lot, extra bath, renovations). Sale prices are from public records.

	This home	XXXX Cedar Ln	XXXX Pecan Dr	XXXX Magnolia St	XXXX Cypress Ln	XXXX Dogwood Dr	XXXX Laurel St
Distance		0.2 mi	0.3 mi	0.4 mi	0.5 mi	0.6 mi	0.15 mi
Sold		11/2025	01/2026	10/2025	12/2025	09/2025	02/2026
Living area, sq ft	3,100	2,980	3,050	3,200	3,250	2,900	3,100
Sale price		$825,000	$842,000	$860,000	$875,000	$810,000	$855,000
Compared with this home	District's value: $950,000	Smaller home and lot	Slightly smaller	Larger home and lot	Extra half bath, larger	Smaller home and lot	Very similar
Net adjustment		+$15,000	+$3,000	−$22,000	−$27,000	+$25,000	−$3,000
Adjusted sale price	**$950,000**	**$840,000**	**$845,000**	**$838,000**	**$848,000**	**$835,000**	**$852,000**
Adjusted $ / sq ft	$306	$282	$277	$262	$261	$288	$275



Summary of the six sales	Sale price	Adjusted sale price	Adjusted $ / sq ft
Lowest	$810,000	$835,000	$261
Median	$848,500	$842,500	$276
Highest	$875,000	$852,000	$288

What the sales show. The district values this home at $306 per square foot. Comparable sales average $274 adjusted, so the district is $33 per square foot above the market. The adjusted median sale price is $842,500 and the mean is $843,000. At $274 per square foot, this home's 3,100 sq ft supports $848,474.

Statistical summary of adjusted sale prices: range $835,000 to $852,000; median $842,500; mean $843,000; standard deviation $6,450; 95% confidence interval $837,839 to $848,161. Adjustments rest on observable characteristics from public records and listing data.

SAMPLE

Listings and the market

Four similar homes are for sale at an average of $883,000, and neighborhood prices fell 2.1% in the year the district raised this home 9.8%.

Active listings

Asking prices set a ceiling: a home can't be worth more than buyers are being asked to pay for one like it. Source: public listing data.

Address	Distance	List price	Sq ft	Bed / bath	Built	$ / sq ft
This home (district's value)		**$950,000**	**3,100**	**4 / 3**	**1998**	**$306**
XXXX Poplar St	0.3 mi	$889,000	3,050	4 / 3	1997	$291
XXXX Spruce St	0.25 mi	$915,000	3,150	4 / 3	1999	$290
XXXX Juniper St	0.5 mi	$869,000	2,950	4 / 2.5	1996	$295
XXXX Hawthorn Dr	0.4 mi	$859,000	3,000	4 / 3	2000	$286
Lowest / median / highest		$859,000 / $879,000 / $915,000				$286 / $291 / $295

All four are priced below the district's $950,000. Average list price: $883,000, which is $67,000 below.

Neighborhood market, Sample Area (770XX)

Measure	Now	A year ago	Change
Median sale price	$742,000	$758,000	−2.1%
Average days on market	48	31	+17 days
Sales in the fourth quarter	42	56	−25%
Sale-to-list ratio	97.1%		Buyers paying below asking
Months of supply	4.2		Shifting to a buyer's market
Listings with price cuts	38%		Sellers reducing prices

Source: public market data. The market is softening, not appreciating at 9.8%.

Conclusion

Recommended value

$795,000

$155,000 lower (16.3%)

On the whole of the evidence (five equity comparables at an average of $275 per square foot against this home's $306, and $208,920 per bedroom against $237,500; cost to cure of $59,000 to $93,000; six comparable sales with a median of $842,500; four active listings averaging $883,000; a market down 2.1%; and photographs of two condition issues), the district's $950,000 exceeds fair market value and is unequal to comparable properties. A reduction to $795,000 is warranted under both market value (Texas Property Tax Code §23.01) and unequal appraisal (§42.26).

Prepared from publicly available data: Harris Central Appraisal District records, public sale and listing records and county deed records. Comparable properties were selected for proximity and similarity in size, age and features. For property tax protest purposes only.

SAMPLE