



PROTEST YOUR PROPERTY TAXES

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PREPARED BY

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THE ONE DATE THAT MATTERS

MAY 15

You have until **May 15**, or 30 days after your appraisal notice arrives, whichever is later.

Here is the part that catches people. Most Bexar homeowners never get a notice. The county only has to send one when your value went up, and in 2026 it mailed about 196,000 notices against more than 734,000 properties it reviewed. No notice means no second clock. If nothing showed up in your mailbox in April, **your deadline is May 15 and there is no extension coming.**

START HERE

YOUR VALUE CANNOT GO UP

This is the fear that stops most people, and it is backwards. The review board is not allowed to set your value higher than the county already has. The worst realistic outcome of a protest is that nothing changes.

IT COSTS NOTHING TO FILE

No fee to protest, and you do not need to hire anyone. Companies that do this take a cut of your savings every year, forever. For a single-family home you can do it yourself with the right paperwork.

EVERYTHING IS JUDGED AS OF JANUARY 1

The county values your house as it stood on January 1. A roof that failed in June does not help this year's protest, and a kitchen you remodeled in March does not hurt it. Whatever you photograph or get estimates for has to be a condition that existed on January 1.

THE TWO WAYS TO WIN

Almost everyone argues the first one. The second one wins protests the first one cannot, and most homeowners have never heard of it.

WHAT EVERYONE ARGUES

1. THE VALUE IS TOO HIGH

Your house is not worth what they say. You prove it with recent sales of similar homes and with anything wrong with yours. This is the argument that fails in a rising market, because sometimes the county is simply right.

WHAT ALMOST NOBODY ARGUES

2. THEY TAXED YOU HIGHER THAN YOUR NEIGHBORS

Separate argument, and you can win it **even when the value is accurate**. If the county assigned your house a higher number than the middle of what it assigned to comparable homes, that alone is grounds. There is no minimum gap at the county hearing. Any amount over the middle counts.

Run both. They are not mutually exclusive and you can raise both on the same protest. The second one is where I am most useful to you, because it takes knowing what the county assigned to houses like yours and doing the arithmetic.

WHAT TO BRING

- ✓ Photos of anything wrong with the house: foundation cracks, roof damage, dated kitchens and baths, drainage problems. Date them.
- ✓ Written repair estimates from a contractor. A bid is worth more than your opinion.

- ✓ Your closing statement if you bought recently and paid less than the county says it is worth.
- ✓ Comparable sales. This is the piece almost nobody can get on their own, and the one I hand you.
- ✓ For an unequal appraisal argument: what the county assigned to similar homes nearby, and the math showing yours is above the middle.

TEXAS HIDES SALE PRICES, AND THAT IS THE WHOLE PROBLEM

Texas does not make sale prices public. You cannot look up what the house down the street actually sold for, which is exactly the evidence you need. Real estate agents can see it. **Text me the address and I will pull your comparable sales, free, whether or not you ever use me to buy or sell anything.**

HOW IT ACTUALLY GOES

1 FILE THE PROTEST

Online through the county's portal, or on paper. Ask for an informal meeting on the same form while you are there.

2 ASK FOR THEIR EVIDENCE

You are entitled to see what the county plans to use against you before the hearing. Ask. Most people never do, and then get surprised in the room.

3 THE INFORMAL MEETING

You and an appraiser, usually by phone or video. Most protests end here. If you settle, it is final for the year, so do not agree to a number just to be finished.

4 THE FORMAL HEARING

Three citizens, not county employees. About fifteen minutes. Bring three copies of everything. If you want to appear by phone or video, say so at least five days ahead.

5

AFTER

If you disagree with the decision there are further appeals, and for most homeowners they are not worth the cost. Ask me before you spend money on one.

ONE TIMING DETAIL THE COUNTY'S OWN WEBSITE GETS WRONG

If you want your hearing by phone or video, the law now gives you until **five days before** when you are representing yourself. It used to be ten, and the county's help pages still say ten in places. Five is correct. Do not let a stale webpage cost you the option.

THE EXEMPTION HALF OF THIS

Protesting fights this year's number. The homestead exemption lowers the number every year and slows how fast it can climb. If you own the home you live in and have not filed, this is worth more than any protest you will ever win.

WHAT IT TAKES OFF

\$140,000 off the value your school taxes are figured on. School taxes are the biggest line on your bill.

Another \$60,000 if you are 65 or older, or disabled. The city, county and your school district may add more on top.

THE CAP MOST PEOPLE DO NOT KNOW ABOUT

With a homestead exemption in place, the value you are taxed on cannot rise more than **10 percent a year**, no matter what the market does. This is why the "market value" line on your notice can jump 30 percent while your taxable value moves 10. Without the exemption there is no ceiling at all.

IF YOU NEVER FILED, YOU ARE NOT OUT OF LUCK

The deadline is April 30, but late filing is allowed and the window is generous: roughly **two years back**. If you bought a few years ago and nobody told you to file, you may be able to recover part of what you overpaid.

If you bought mid-year, you can file as soon as you own and occupy it. You do not have to wait for January.

A REPAIR IS NOT AN IMPROVEMENT

The 10 percent cap has one exception: new construction. A new roof, new paint, a new water heater, ordinary maintenance, none of that counts as new construction and none of it should break your cap. An added room does. If your value jumped past the cap after you fixed something, that is worth a protest on its own.

WHAT LOSES

- ✓ Missing May 15 because you were waiting on a notice that never came.
- ✓ Arguing you cannot afford it. Nobody at the hearing has authority to care.
- ✓ Bringing damage that happened after January 1. It does not count this year.
- ✓ Showing up with an opinion instead of paper.
- ✓ Accepting the first informal number without asking what it was based on.
- ✓ Not protesting at all because you assume it is rigged or pointless.

Rules and dollar amounts here were verified in August 2026 and they do change, sometimes in the middle of a legislative session. Local exemption amounts vary by city, county and school district and are deliberately left out of this guide rather than printed stale. Nothing here is legal or tax advice. When it matters, call the appraisal district or a tax professional.

YOUR NEXT STEP

SEND ME YOUR ADDRESS AND I WILL PULL YOUR COMPS

Free, no obligation, and it is the one piece of evidence you cannot get yourself. Do it before May 15.

movingtexas.ai/contact

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Ready to execute? Call or text today.



BOOK A CALL



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GET MY COMPS