



Don't Guess. Don't Overpay

Tarrant County

Property Tax Protest Guide

2026 Edition

**A Step-by-Step Guide to
Challenging Your Property
Value**

**By Gigi Pendleton
Real Estate for Real Life**

A Note from Gigi

This guide was inspired in part by a property tax protest training hosted by Stewart Title-Southlake and presented by Blake Bennett, Professor and Extension Economist with Texas A&M AgriLife Extension and the Southern Extension Risk Management Education program.

The insights shared in that session, along with my experience working with homeowners across Tarrant and surrounding counties, helped shape this resource to simplify what can often feel like a confusing process. This guide is intended for general informational purposes only and outlines common steps and strategies used when protesting property taxes in Texas. Every property and situation is unique, and outcomes will vary.

It should not be considered legal, tax, or appraisal advice, nor a guarantee of any specific result. My goal is simple: to give you a clearer path forward and the confidence to take the next step.

Quick-Start Roadmap: Your Tax Protest Game Plan

Use this page as your **fast path through the guide**.

Each step below points you to the page where you'll find the full instructions.

PHASE 1: PRE-FILING

1) Check your appraised value: Review your current value, exemptions, and property details on the Tarrant County site.

 **Detailed instructions: Page (3)**

2) Check the property record for errors: Confirm square footage, lot size, bedrooms, baths, and improvement details.

 **Detailed instructions: Page (4)**

3) Compare your home to recent neighborhood sales: This is where you decide whether the market supports the county's number.

 **Detailed instructions: Page (4)**

PHASE 2: FILE THE PROTEST

4) Submit Form 50-132: Protect the deadline first. You can strengthen your case later.

 **Detailed instructions: Page (5)**

5) Complete Sections 1–8 of the form: Use the section walkthrough if you need help with any field.

 **Detailed instructions: Page (6-11)**

PHASE 3: HEARING PREP

6) Request the district's comparable sales: Get the properties TAD used to justify your value.

 **Detailed instructions: Page (12)**

7) Build your 3-part case: Focus on:

- sales story
- inequality story
- condition story

 **Detailed instructions: Page (13- 17)**

8) Organize your one-page adjustment worksheet: Summarize your requested value using sales, inequality, and condition adjustments.

 **Detailed instructions: Page (18)**

Gigi's Best Shortcut

The strongest protests usually follow this simple order:

Sales → Inequality → Condition → Closing Worksheet

How Tarrant County Determines Property Value

Each year, the Tarrant Appraisal District (TAD) assigns a market value to every property in the county. That value is used to calculate your property taxes.

It's important to understand that this process is based on **mass appraisal**, not an individual walk-through of your home.

The Sales Window

They analyze sales from:

February 1 (prior year) → January 31 (current tax year)

Equal & Uniform

Your home must be valued **consistently with similar homes**—not just accurately on its own.

Property Data Matters

Your value is based on:

- Square footage
- Lot size
- Year built
- Condition rating
- Features (garage, pool, etc.)

If this information is incorrect—or your home's condition differs—it can impact your value.

The Three Ways Homeowners Successfully Reduce Their Property Value

Most successful protests are built around one or more of these three strongest strategies.

1. Sales Don't Support the Value

The market data doesn't justify the number.

2. Inequitable Appraisal

Your home is valued higher than similar homes.

3. Condition Differences

Your home is inferior to the properties used as comparables.

Your hearing preparation and presentation should follow the same path. Organize your evidence around these three strongest strategies and use every one that honestly supports your case.

Ready to Take Action? Here's Exactly What to Do

This is where most people get stuck—not because it's hard, but because it's unfamiliar.

The steps below walk you through exactly how to file and prepare your protest.

Phase 1: Pre-Filing Steps

Before filing, take these steps to decide whether a protest is worth pursuing and to build your strongest starting position.

Pre-Filing Step 1: Check Your Appraised Value

Each spring, Tarrant Appraisal District typically mails Notices of Appraised Value **prior to April 1**. However, **not every residence receives a mailed notice** each year.

You will generally receive a notice if:

- Your appraised value increased
- You recently purchased the property
- You made improvements
- Your exemption status changed

If your value did not increase significantly, you may not receive a mailed notice at all.

Tarrant County 2026 Protest Deadline:

You must file by:

May 15

OR

30 days after your notice was mailed

(whichever is later)

Because of this, homeowners should proactively review their property record each spring rather than waiting for something to arrive in the mail.

Where to Check - Visit: <https://tarrant.prodigycad.com/property-search>

(Tip: After opening the link, use your browser's back button to return to this guide.)

The website allows you to search in several ways:

- **Account number** (fastest and most accurate)
- Owner name
- Property address

If Searching by Property Address

The district's system abbreviates street types (St, Trl, Ct, Dr, Blvd, etc.). Typing out the full word (Street, Trail, Court) may not return a result unless it matches the exact stored format.

If your property does not appear on the first attempt:

- Remove the street type entirely
- Remove punctuation
- Keep formatting simple; For example, instead of *123 Highland Station Trail* try *123 Highland Station*

Once located, review:

[Market Value](#) [Appraised Value](#) [Taxable Value](#) [Exemption Status](#) [Property characteristics](#)

Reviewing this information proactively allows you to evaluate whether a protest may be appropriate — even if no mailed notice is received.

Pre-Filing Step 2 – Check the Property Record for Errors

Review the appraisal district’s record for your property. Look for mistakes such as:

- Incorrect square footage
- Incorrect number of bedrooms or bathrooms
- Incorrect lot size
- Incorrect improvement details

Errors in the property record can directly affect the appraised value.

Pre-Filing Step 3: Compare Your Home to Recent Neighborhood Sales

Before filing, compare your home to recent sold homes in your subdivision or nearby neighborhood. This helps answer the most important question:

Would my home really sell for what the county says it is worth?

This step helps you:

- decide whether a protest is worth filing
- develop a reasonable opinion of value
- identify whether sales support a lower number
- estimate long-term tax base reset potential

Start with:

- same subdivision when possible
- similar square footage
- similar age
- similar lot style
- same school district
- similar condition and update level

This is often the strongest first indicator of whether your value is too high.

Need help pulling the right comps?

This is where I can help quickly compare your value against recent neighborhood sales and value per square foot trends.

Before you file, it helps to know whether the market actually supports the county’s number.

👉 *Reach out anytime or scan here to send me your property address.*

askgigi.online/tarrant-county-tax-protest – Gigi

(Tip: After opening the link, use your browser’s back button to return to this guide.)



Phase 2: Filing Your Protest

Filing Step: Submit Notice of Protest (Form 50-132)

To formally protest your value, you must file:

Form 50-132 – Notice of Protest Form 50-132 (Notice of Protest) is the official Texas form used to file a property tax protest in Tarrant County.

How to Obtain and Submit Form 50-132

You may download the form directly from the Tarrant Appraisal District website:

<https://www.tad.org/content/forms/notice-of-protest.pdf>

(Tip: After opening the link, use your browser's back button to return to this guide.)

You may also file online through the TAD website if that option is available during the protest season.

The screenshot shows the Texas Form 50-132, Notice of Protest. At the top, it states: "The deadline to file this Notice of Protest is May 15, of current tax year or the deadline printed on the Property Value Notice from TAD, whichever is later." The form is divided into several sections:

- Item 1: Property Owner or Lessee (if entitled to protest by Section 41.413)** - Includes checkboxes for "I am eligible" (Owner, Age 65 or Older, Disabled Person, Military Veteran) and "I am not eligible" (Tenant of a Rental Service Member or Soldier).
- Section 2: Property Description** - Includes fields for "If property owner or lessee", "Account Number", "Address", "City", and "ZIP/Post Office".
- Item 3: Communication** - Includes checkboxes for "I agree to receive electronic notices" and "I agree to receive paper notices".
- Item 4a: Value Reasons for Protest** - Includes checkboxes for "Incorrect appraised (market) value and/or value is unequal compared with other properties", "Incorrect appraised (market) value", and "Change in assessed component with other properties".
- Item 4b: Other Reasons for Protest** - Includes checkboxes for "Change in use of land appraised as ag-use, open space or timberland", "Incorrect appraised or market value of land under special appraisal for ag-use, open space or timberland", "Ag-use, open space or timberland special appraisal was denied, modified or canceled", "Property exemption is incorrect", "Temporary disaster damage exemption was denied or modified", and "Incorrect damage assessment rating for a property qualified for a temporary".

Filing Options

You may submit your completed form:

- Online (if available)
- By mail
- In person

While multiple submission methods are allowed, many experienced presenters recommend delivering the form **in person** to the appraisal district office and requesting a receipt confirming submission.

Obtaining a receipt provides documentation that your protest was filed before the deadline. If submitting by mail, consider using a method that provides delivery confirmation.

Filing preserves your right to protest.

Your preparation determines the strength of your case.

Section 1 (Form 50-132) – Property Owner and Basic Information

At the top of Form 50-132, you will be asked to provide several identifying details before entering property information.

These fields typically include:

- Tax Year
- Property Owner Name
- Mailing Address
- Phone Number and/or Email

Tax Year: Enter the year you are protesting. For example, if you are protesting your 2026 proposed value, enter:

2026

Make sure the tax year matches the Notice of Appraised Value you received (or the year displayed on the TAD website for the proposed value).

Property Owner Name: Enter the owner’s name exactly as it appears on the Tarrant Appraisal District property record.

If the property is jointly owned, use the name format shown in the official record.

Mailing Address: Enter the address where you want to receive correspondence about your protest.

This may be:

- Your home address
- A different mailing address
- A P.O. Box

Ensure it is accurate and complete.

Contact Information: Provide a current phone number and, if requested, an email address.

The appraisal district will use this information to:

- Schedule hearings
- Send notifications
- Communicate updates regarding your protest

Double-check spelling and digits before submitting.

Section 2 (Form 50-132) – Property Description

This section identifies the specific property you are protesting.

It typically asks for:

- Account number
- Situs Address = Property address
- Legal description (if required on your version of the form)
- Mobile Home Label or Serial Number (This only applies if your home is a manufactured/mobile home)

Account Number: Your account number is the most important identifier for your property. You can find it:

- On your Notice of Appraised Value
- On prior tax statements
- On your property record (TAD Website) at <https://tarrant.prodigycad.com/property-search>
(Tip: After opening the link, use your browser’s back button to return to this guide.)

Enter the account number exactly as it appears in the district record. Even a small typo can cause processing delays.

Situs Address: Enter the property address exactly as it appears on the Tarrant Appraisal District record. (Tip: Copying directly from the district website helps prevent errors.)

Avoid adding punctuation, expanding abbreviations, and/or reformatting the street name

Legal Description: This can be copied directly from the property record on the TAD website. Do not attempt to shorten or paraphrase the legal description. Enter it exactly as listed.

Mobile Home Number or Serial Number: If your home is a manufactured home, you can usually find the HUD label number or serial number in one of these places:

- the Statement of Ownership / title paperwork / purchase documents
- the Texas Department of Housing and Community Affairs (TDHCA) records
- a metal HUD plate attached to the exterior
- inside a kitchen cabinet, utility room, closet, or electrical panel
- on the frame near the hitch area for older homes

The label may also be called a HUD label, seal number, serial number or VIN

Use the number shown on your official manufactured home paperwork whenever possible.

Section 3 (Form 50-132) – Communication

Provide both email and phone number, if possible.

Section 4a (Form 50-132) – Reasons for Protest

At the top of Section 3, the form states:

“To preserve your right to present each reason for your ARB protest according to law, be sure to select all boxes that apply. Failure to select the box that corresponds to each reason for your protest may result in your inability to protest an issue that you want to pursue.”

This is **EXTREMELY** important. If you do **not** check a box here, you may not be allowed to discuss that issue at your hearing.

If you are unsure, it is better to check the box and decide later whether to present that argument.

Incorrect appraised (market) value and/or value is unequal compared with other properties.

Incorrect appraised (market) value

Value is unequal compared with other properties

These are the primary boxes most residential homeowners will use. Just check all three.

By checking these boxes, you preserve your ability to argue:

- The market value is too high
 - The value is unequal compared with similar properties (OR BOTH)
-

Section 4b (Form 50-132) – Other Reasons for Protest

This section includes **additional protest reasons that may apply depending on your specific situation**. Before moving on, **carefully review each box in Section 4b** to determine whether there are any **additional reasons your protest should include beyond value and unequal appraisal**.

These may involve issues such as:

- exemption problems
 - ownership errors
 - incorrect property details
 - missing required notices
 - special appraisal issues
 - disaster damage ratings
 - taxation by the wrong taxing unit
 - other unique property-specific concerns
-

Important Reminder: Some of these selections require a **written explanation or specific details**. The form clearly states: **Without specifics, TARB cannot process these grounds of protest.**

If you check any item in section 4b requesting details, be sure to provide a short, clear explanation.

Practical Residential Tip: For most homeowners, the primary value-related reasons will still be selected in **Section 4a**. Use **Section 4b only for any additional issues that also need to be addressed**.

Think of this section as:

“Are there any other problems with my record, ownership, exemptions, notices, or property details that should also be part of this protest?”

Section 5 (Form 50-132) – Your Opinion of Value

This field is **optional**. If you already have strong recent neighborhood sales to support a value opinion, you may enter a reasonable estimate. If you **do not yet have enough information**, it is perfectly acceptable to **leave this blank when filing**. The most important priority is: **submit your protest before the deadline**

You can develop your final opinion of value later after reviewing:

- sales comps from your Realtor
- the district’s comparable sales
- neighborhood tax comparisons
- property condition issues
- any record errors

Section 6 (Form 50-132) – Hearing Type and Panel Selection

This section allows you to indicate how you would like your protest handled and whether you want to request an informal conference before the hearing.

The form includes options for an informal conference, a single or regular panel and how you plan to appear at the hearing.

Plan to Attend the Hearing in Person, whenever possible.

Appearing in person allows you to:

- Present your evidence clearly
- Answer questions from the panel
- Respond to the appraisal district’s evidence
- Clarify differences between your property and the district’s comparables

Telephone or affidavit options may be convenient, but they limit your ability to interact with the panel and respond during the discussion.

Request an Informal Conference - If possible, select **Yes**.

An informal conference allows you to meet with an appraiser to review your evidence before appearing before the Appraisal Review Board (ARB). Many protests are resolved during this meeting.

During an informal conference you may be able to:

- Present comparable sales
- Show inequity comparisons
- Provide documentation related to property condition
- Reach an agreement without moving forward to a formal ARB hearing

Resolving the issue at this stage can save time and avoid the need for a formal hearing.

Request a Regular Panel - Research has shown that more homeowners successfully reduce their property tax liability when their case is heard by a **three-member panel of volunteers** rather than a single panel member.

Section 7 (Form 50-132) – TARB Hearing Notice and Procedures

This section allows you to choose **how you want to receive your hearing notice** and whether you would like **helpful reminders about your hearing date and final decision**.

Choose How to Receive Your Hearing Notice

Select **one delivery method only**:

- regular first-class mail
- certified mail (additional fee required)
- email (recommended if your email in Section 3 is clear and legible)

For most homeowners, **email is the fastest and easiest option**, while regular first-class mail is a reliable backup if you prefer paper notices.

Optional Reminder Selections: If you completed Section 3 clearly, you may also choose:

- email reminder of your hearing date and time
- text reminder of your hearing date and time
- final order of determination by email

These reminders can help ensure you do not miss your scheduled hearing and receive the final decision quickly.

Hearing Procedures: If your protest moves forward to a hearing, **TARB automatically sends both parties a copy of the hearing procedures.**

These procedures explain:

- how the hearing will be conducted
- what evidence may be presented
- the order in which each side presents information
- the rules the panel will follow when reviewing your protest

Reviewing these procedures ahead of time can help you better prepare your case.

Section 8 (Form 50-132) – Certification and Signature

Complete the information and print. By signing the form, you are certifying that:

- The information provided is true and correct to the best of your knowledge.
- You are the property owner or authorized to act on behalf of the owner.

Don't forget to send the form to the Appraisal District!

Phase 3: Hearing Preparation Steps

Preparing your case is the most important part of the protest process. The Appraisal Review Board will make its decision based on the evidence presented, so taking time to prepare can significantly improve your chances of success.

Most successful protests rely on one or more of three arguments:

- Sales data does not support the estimated value
- The property is inequitably appraised compared with similar homes
- The listed property condition is inaccurate

The following steps will help you prepare your case.

Hearing Prep Step 1 – Find Out Which Properties the District Used for Comparables

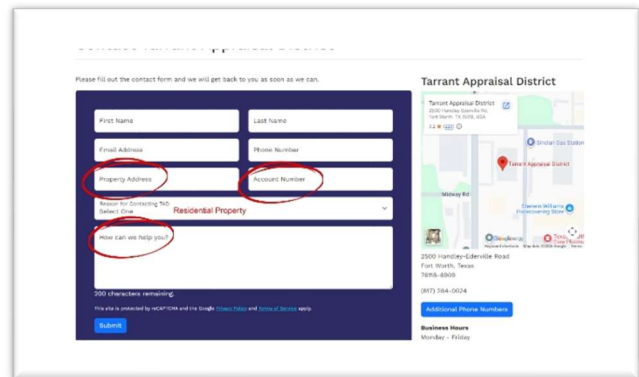
This is the step most homeowners skip—and it's one of the most important.

Start by identifying the properties the appraisal district used to estimate your value.

In Tarrant County, the district does **not typically display comparable sales online**, so you will need to request them directly.

👉 Request your comps:

- Online:
<https://www.tad.org/about/contact-us>
(Tip: After opening the link, use your browser's back button to return to this guide.)
- Phone: 817-284-0024



Ask for:

“The comparable sales used to determine my market value.”

Once you receive the list of properties, review them carefully and ask:

- Are they truly similar to your home?
- Are they larger or newer?
- Have they been remodeled or updated?
- Do they have features your property does not?

If the district's comparables are not truly comparable, it weakens their valuation—and strengthens your case.

Hearing Prep Step 2 – Build the Sales Story

Use the recent neighborhood sales comps from your Realtor to build your **sales story**.

Your goal is simple:

show why the market data does not support the county’s number.

Your story should become:

“Based on the most similar neighborhood sales, my home would realistically sell for less than the county’s proposed value.”

The clearer your sales story, the stronger your protest becomes.

The appraisal district is trying to justify a higher value. Your job is to show why your property would realistically sell for less.

Look for differences like:

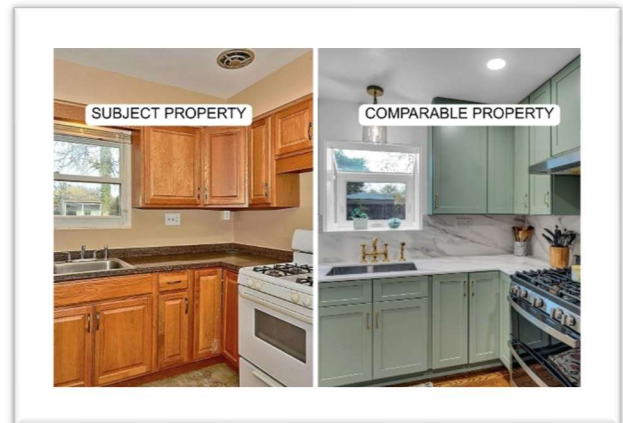
- **Condition:** Is your home dated or in need of repairs compared to theirs?
- **Updates:** Do their comps have renovated kitchens, bathrooms, flooring, or major upgrades?
- **Size & Layout:** Are their homes larger, more functional, or better laid out?
- **Lot & Location:** Do they have larger lots, better views, or sit on quieter streets?
- **Garages, Pools, Extras:** Do their properties include features yours does not?

Even small differences matter—because buyers notice them, and buyers determine value.

👉 **Your goal is to build a simple, honest story:**

“My home would sell for less than these properties because...”

The clearer you can explain that difference, the stronger your protest becomes.



If you’re not sure what differences matter—or how much they impact value—I’m happy to take a look and walk through it with you.

– Gigi

Hearing Prep Step 3 – Compare Value Per Square Foot

Once you've identified similar homes, compare how each property is valued on a price-per-square-foot basis.

This helps you see whether your home is being valued **more aggressively than others like it.**

Here's the formula:

Property Value ÷ Living Area = Value Per Square Foot

- If your home has a higher value per square foot, it may be overvalued

👉 **Example:**

Your Home:

$\$300,000 \div 2,000 \text{ SF} = \$150/\text{SF}$

Comparable:

$\$280,000 \div 2,000 \text{ SF} = \$140/\text{SF}$

➡ Your home is valued higher per square foot

What you're really looking for:

Are you being priced higher than your neighbors for similar space?

Hearing Prep Step 4 – Create Visual Evidence

Visual comparisons can make your case easier for the panel to understand.

Print photos of your home and the properties used as comparables

Showing side-by-side photos can highlight differences such as:

- Condition
- Updates
- Size
- Overall appearance



How does your house compare in size, condition, age, location, overall appearance...

Hearing Prep Step 5 – Build Your Inequality Story

Now look closely at the home addresses the appraisal district used to calculate your home's value (the ones you requested from the Tarrant Appraisal District). Additionally Identify homes in your neighborhood you believe are better comparables than the ones the district used.

Your goal is to **determine whether your home is being taxed higher** than similar homes in your neighborhood.

Start by asking:

- Are nearby homes like mine assessed lower?
- Are the same or similar floorplans taxed less?
- Are homes on the same street or in the same subdivision valued more fairly?
- Did the district rely on larger, newer, or more updated homes instead of stronger nearby comparables?
- Did the district rely on homes located in a different neighborhood or across a major intersection instead of stronger nearby comparables?
- Look closely at the homes the district used and compare them to neighboring homes that are more similar to yours.
- If the district relied on homes that are clearly superior—or ignored better-matched nearby homes—it may support an unequal appraisal argument.



Your inequality story should become:

“Homes that are more similar to mine are assessed lower than the properties the district used to justify my value.”

This helps show that your property may be inequitably appraised compared with similar nearby homes.

Whenever possible use visuals to reinforce your story.

Hearing Prep Step 6 – Use Price Per Square Foot to Support Your Inequality Story

Once you've identified neighboring homes that are more similar to yours, compare the **appraised value per square foot** for each property.

This helps show whether your home is being taxed **more aggressively than similar nearby homes**.

Use the Sq Ft formula:

Appraised Value ÷ Living Area = Value Per Square Foot

Now compare your value per square foot to:

- same floorplans
- nearby homes on the same street
- similar homes in your subdivision
- homes with similar age and condition

If your home's assessed value per square foot is noticeably higher than similar nearby homes, that supports an **unequal appraisal argument**.

Your goal is to show:

"Homes that are more similar to mine are being taxed at a lower value per square foot."

Hearing Prep Step 7 – Build Your Condition Story

If your property has deferred maintenance, original finishes, or older major systems, use this step to build your **condition story**.

Your goal is to clearly show **your home is inferior in condition to the properties being used for comparison**.

Look for differences such as:

- original kitchen or bathrooms
- aging HVAC systems
- older roof
- worn flooring
- foundation concerns
- deferred maintenance
- outdated finishes
- visible wear or damage

Helpful supporting evidence may include:

- HVAC estimates
- roof repair estimates
- foundation reports
- contractor bids
- photos showing wear or damage
- original interior photos compared to updated comps



Photos Are One of Your Strongest Tools

Clear photos are often one of the **strongest condition arguments you can make.**

Use photos to show worn flooring, aging countertops or cabinets, roof wear, cracked concrete, visible foundation issues, peeling paint, damaged fencing, water intrusion, outdated bathrooms or kitchens, traffic noise impacts, drainage or lot issues

The panel can often understand the issue **faster through photos than through words alone.**

Water damage

Smoke Damage

Structural damage

Roof damage / aging roof

Examples of Strong Supporting Evidence

If you can explain it in one sentence, it's a strong photo. Strong photos win cases.

Take clear, well-lit photos and be ready to explain what each one shows.

HVAC not functioning

Your condition story should become:

“My home’s value should be less because its condition is inferior to the properties being used for comparison.”

Important Note About Future Tax Years

A value reduction based on condition may need to be **protested again in future years.**

The appraisal district often assumes that deferred maintenance, repairs, or replacement items have been corrected by the next tax year.

For the strongest long-term impact, combine condition evidence with:

- **sales that do not support the value**
- **inequitable appraisal comparisons**

Those arguments often create a more durable tax base reset.

Hearing Prep Step 8 – Organize Your Evidence

Before your hearing, organize your materials so they are easy to present. Bring copies of:

- Comparable property analysis
- Photos of the properties being compared
- Repair estimates
- Notes summarizing your argument

Create a Closing Summary One-Page Value Adjustment Worksheet

Use a simple adjustment table to summarize the three strongest protest strategies and clearly show how you arrived at your requested value.

Adjustment Category	Amount
Current Assessed Value	\$ _____
Less: Sales Adjustment	-\$ _____
Less: Inequality Adjustment	-\$ _____
Less: Condition Adjustment	-\$ _____
Requested Adjusted Value	\$ _____

This table helps the panel quickly understand **how you calculated your requested value**.

Each adjustment should tie directly to the evidence you prepared:

- **Sales Adjustment** = neighborhood sales that do not support the district's value
- **Inequality Adjustment** = similar nearby homes assessed lower
- **Condition Adjustment** = deferred maintenance or inferior updates

This creates a **clear, easy-to-follow summary of your protest request** and gives the panel a simple roadmap for your argument.

You don't need more paperwork—you need a clear story.

Final Thought

Appraisal districts evaluate thousands of homes at once.
The system works—but it isn't perfect.

Your job isn't to argue—it's to show the truth clearly.

Preparation and clarity are what lead to results.

Need a Second Set of Eyes?

If you'd like help reviewing your property value, comps, or strategy, I'm happy to take a look.

— Gigi Pendleton

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Disclaimer

This guide is intended to help you better understand the property tax protest process. It is not legal, tax, or appraisal advice. Every property and situation is different, and information may change. Always verify details with the Tarrant Appraisal District or a qualified professional before making decisions. This guide is an independent resource and is not affiliated with or endorsed by Stewart Title, Texas A&M AgriLife Extension, Blake Bennett, or the Tarrant Appraisal District.

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