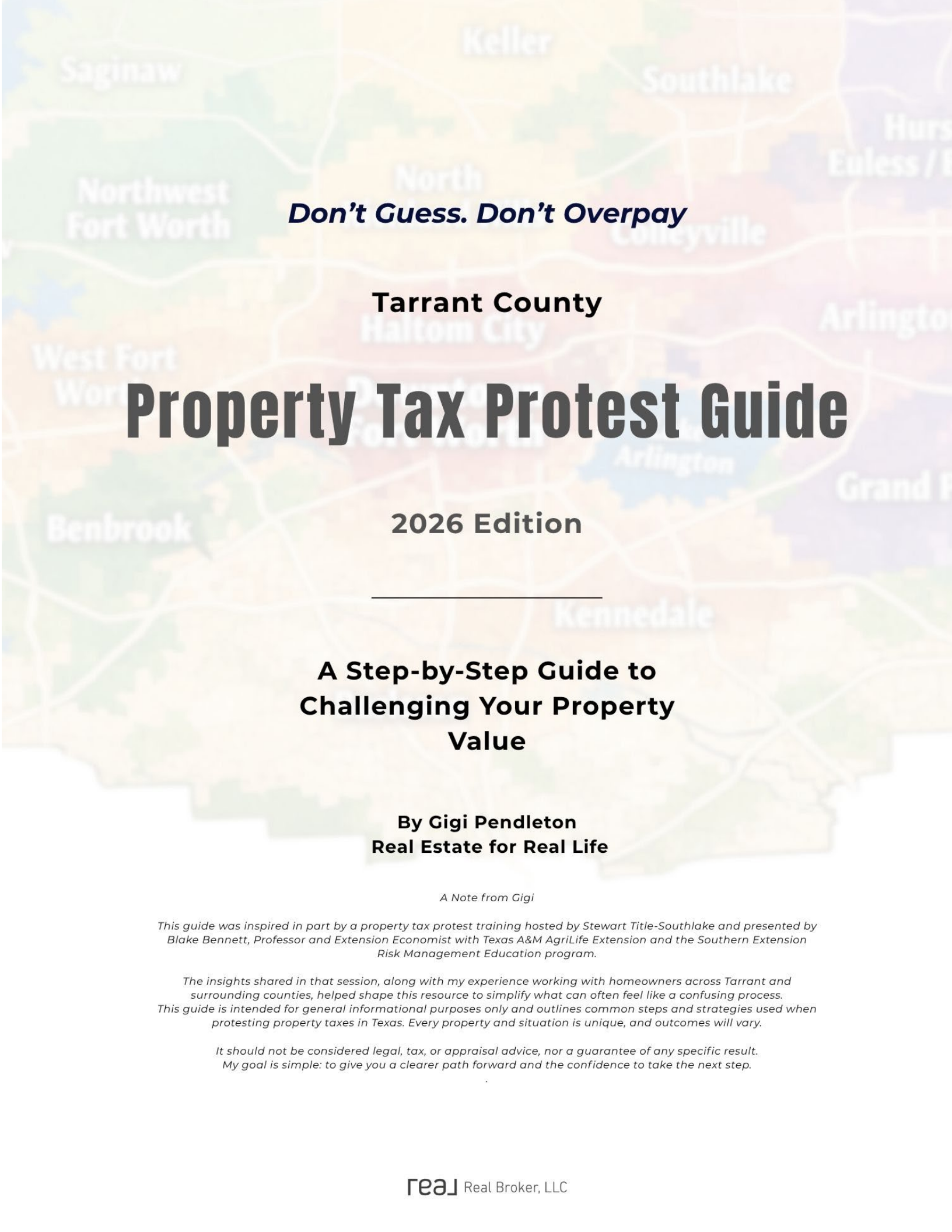




Don't Guess. Don't Overpay

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.

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 don't argue everything—they focus on one or two strong points.

1. Inequitable Appraisal

Your home is valued higher than similar homes.

2. Sales Don't Support the Value

The market data doesn't justify the number.

3. Condition Differences

Your home is inferior to the properties used as comparables.

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.

The Property Tax Protest (Step-by-Step)

If you decide to protest, understanding the timeline is just as important as your argument. Missing a deadline can eliminate your opportunity entirely.

Step 1: When and How to 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.

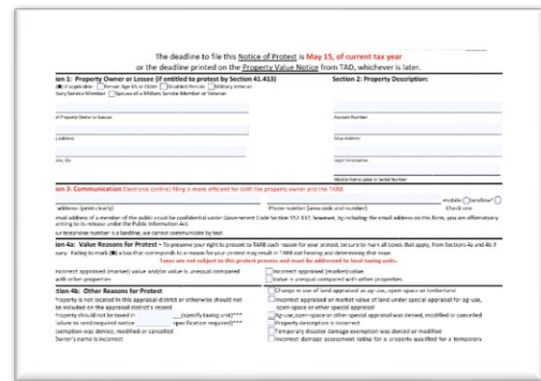
Step 2: File Your Protest (Form 50-132)

To formally protest your value, you must file:

Form 50-132 – Notice of Protest

How to Obtain and Submit Form 50-132

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



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.

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:

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

Appraisal District Name

For properties located in Tarrant County, enter:

Tarrant Appraisal District

Do not abbreviate unless the form specifically allows it.

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
- Property address
- Legal description (if required on your version of the form)

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 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.

Property Address

Enter the property address exactly as it appears on the Tarrant Appraisal District record.

Avoid:

- Adding punctuation
- Expanding abbreviations
- Reformatting the street name

Copying directly from the district website helps prevent errors.

Legal Description (If Requested)

Some versions of the form request the legal description.

This can also 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.

Why This Section Matters

Tarrant County processes a large volume of protests each year.

The account number is the primary identifier used to:

- Link your protest to the correct parcel
- Generate your hearing notice
- Assemble your evidence packet

Taking an extra moment to confirm accuracy here can prevent unnecessary delays.

Section 3 (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 often 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.**

This is the primary box most residential homeowners will use.

By checking this box, you preserve your ability to argue:

- The market value is too high
- The value is unequal compared with similar properties
- Or both

This single selection covers what many people refer to as “market value” and “unequal appraisal.”

If you intend to argue either of those, this box must be checked.

☐ **Failure to send required notice**

This applies if you did not receive a required notice from the appraisal district.

Only select this if it applies to your situation.

☐ **Exemption was denied, modified or cancelled**

Select this if your protest involves:

- Homestead exemption
- Over-65 exemption
- Disabled veteran exemption
- Or another exemption issue

☐ **Owner’s name is incorrect**

Use this only if the district record lists the wrong owner.

☐ **Property description is incorrect**

Select this if the district’s record contains errors such as:

- Incorrect square footage
- Incorrect number of improvements
- Incorrect lot size
- Other physical data errors

☐ **Circuit breaker limitation on appraised value for all other real property was denied, modified or cancelled**

This relates to the non-homestead 20% limitation. This is less common for typical owner-occupied residential properties unless that limitation was applied incorrectly.

☐ **Other: _____**

If you plan to argue that your home’s condition is below typical for the neighborhood, check “Other” and write:

Condition rating is incorrect

This preserves your ability to present:

- Repair estimates
- Photos
- Contractor documentation
- Evidence of deferred maintenance

If this is not written in, you may not be able to argue condition at the hearing.

Practical Residential Strategy

For most homeowners challenging value, the most important box is “☐ **Incorrect appraised (market) value and/or value is unequal compared with other properties.** And if condition is part of your case: ☐ **Other – “Condition rating is incorrect”**”

Section 4 (Form 50-132) – Additional Facts

This section has two parts. Fill this section out:

1. Your opinion of your property’s value (optional dollar amount field)
2. A space to provide supporting facts

What is your opinion of your property’s value?

Put a number in. Enter the value you believe your property should be as of January 1. That number should be supported by the documentation you plan to present.

Provide facts that may help resolve this protest

If you believe you may present facts to support a lower assessment than the number you have entered as your opinion of value then enter these words as written!

I will bring supporting documents to the ARB hearing. I believe some documentation could suggest the value could be lower than what is listed above.

If you are arguing for a lower assessed value, this statement preserves your position and indicates that documentation will be provided.

Section 5 (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.

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.

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.

Section 6 (Form 50-132) – ARB Hearing Notice and Procedures

This section allows you to choose how you want to receive your hearing notice and whether you would like reminders about your hearing.

Select How You Want to Receive the Hearing Notice

You will be asked to choose how the official notice of your ARB hearing should be delivered.

Most homeowners select **regular first-class mail** unless there is a specific reason to request certified mail.

Request the Hearing Procedures

The form asks whether you want the ARB to send you a copy of the **hearing procedures**.

Select **Yes**.

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 the procedures ahead of time can help you better prepare for the hearing.

Request a Hearing Reminder using the options provided.

The reminder can help ensure you do not miss your scheduled hearing.

Section 7 (Form 50-132) – Special Panel Request

This section does not apply in most situations

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!

7 Steps to Prepare for Your Property Tax Protest Hearing

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.

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

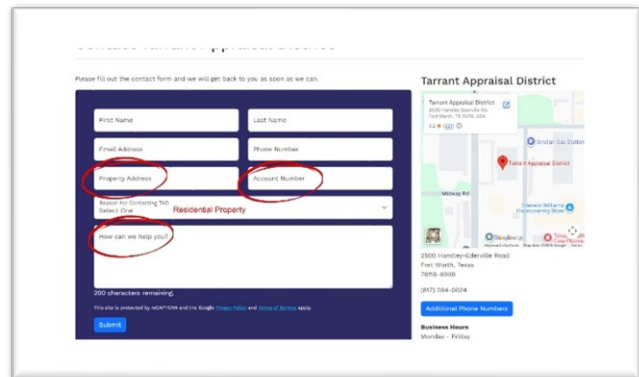
This is the step most homeowners skip—and it's one of the most important.

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.

Step 2 – Identify the Differences That Lower Your Value

Once you have the district’s comparable properties, your goal is simple:
find the ways your home is inferior.

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:

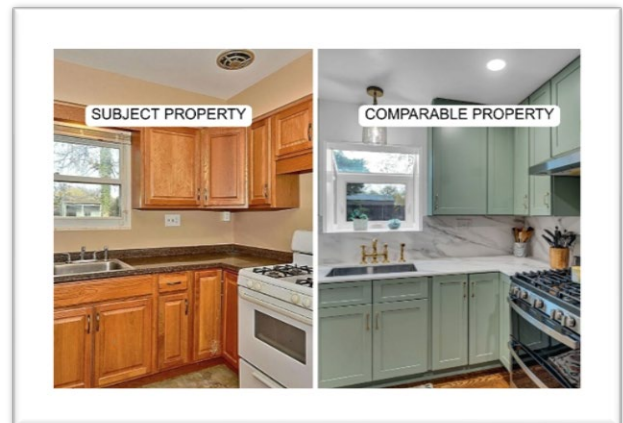
- **Condition:** Is your home dated or in need of repairs compared to theirs?
- **Updates:** Do their comps have renovated kitchens, bathrooms, flooring, or major upgrades?
- **Size & Layout:** Are their homes larger, more functional, or better laid out?
- **Lot & Location:** Do they have larger lots, 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

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

Now compare your number to the district's comparable properties.

- If your home has a higher value per square foot, it may be overvalued
- If similar homes are lower, that supports an inequity argument

👉 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?

If you want, I can run this comparison for you and quickly tell you if your number looks high.

👉 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.)



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...

Step 5 – 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

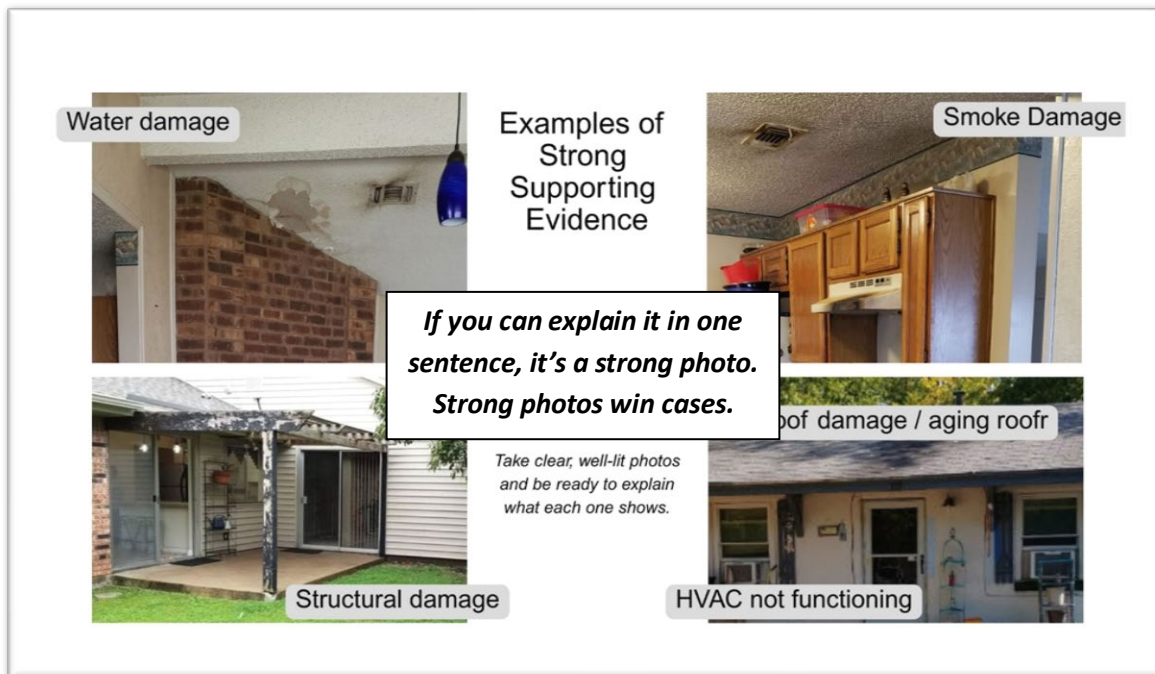
Errors in the property record can directly affect the appraised value.

Step 6 – Document Condition Issues

If your property has deferred maintenance or older systems, document those issues.

Helpful evidence may include:

- HVAC estimates
- Roof repair estimates
- Foundation reports
- Photos showing wear or damage



Condition differences can justify a lower value compared with recently updated properties.

Step 7 – 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

A clear and organized presentation helps the panel quickly understand your case.

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

– Gigi

Understanding Your Property Values (Simplified)

Market Value

What your home might sell for

Appraised Value

Limited by caps (if homestead)

Taxable Value

What your taxes are based on

👉 *You pay taxes on taxable value—not market value.*

✓ What Evidence Actually Works

- Comparable sales
- Price per square foot
- Photos
- Repair estimates

✗ What Evidence Does NOT Work

- Zillow estimates
- Emotional arguments
- “My taxes are too high”
- Unrelated properties

👉 *The board isn't looking for opinions—they're looking for proof.*

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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