

The 2026 Texas Property Tax Protest Playbook

What changed in 89th Legislature, and how to use it to lower your 2026 tax bill.

DEADLINE: May 15, 2026

(or 30 days after your Notice of Appraised Value arrives — whichever is later)

Why 2026 is different

The 89th Texas Legislature passed the biggest property tax reform package in years. Three things changed that directly affect your wallet:

HB 1533

Appraisal districts must now give you their evidence **14 days before** your hearing. Before this, most homeowners saw the district's comps for the first time on hearing day. You now walk in knowing exactly what they'll argue.

SB 4

Homestead exemption jumped from \$100,000 to **\$140,000** on school district taxes. If you already have a homestead on file, it applies automatically.

SB 23

Seniors (65+) and disabled homeowners get an **additional \$60,000** exemption on top of the standard \$140K — total of \$200,000 in school district exemptions.

The takeaway: Exemptions reduce your taxable value. A protest reduces your *appraised* value — the number exemptions are applied to. You want both working together.

The 5-step protest process

1. Open your Notice of Appraised Value.

Look at the appraised value, not just the taxable value. Verify square footage, bedroom count, year built, and condition notes. Errors here are free money — they get corrected quickly.

2. File the protest (do this first, worry about evidence later).

File online through your appraisal district portal — HCAD (Harris), MCAD (Montgomery), or your county's site. You have until May 15 or 30 days after your notice arrives, whichever is later. Filing costs nothing and the ARB **cannot raise** your value as a result of a protest.

3. Request the district's evidence (new in 2026).

Thanks to HB 1533, the district must provide their comps and analysis 14 days before your hearing. Request it in writing when you file. This is the single biggest change — use it.

4. Build your case with comps.

Pull 3–5 recent sales of homes similar to yours (same neighborhood, similar sqft, similar age). Look for *unequal appraisal* too — similar homes on your street appraised lower than yours is strong evidence regardless of market value. Photograph any condition issues: foundation, roof, drainage, outdated kitchens/baths.

5. Present at the informal or ARB hearing.

Most protests settle at the informal stage with an appraiser — no panel, no formality. If you don't like the informal offer, escalate to the ARB. Hearings are typically 15–30 minutes. Lead with data, not emotion.

What counts as good evidence

Appraisal Review Boards respond to data. Lead with the strongest piece and build from there.

Evidence type	Why it works
Recent comparable sales	3–5 sales within the last 6–12 months in your neighborhood, adjusted for size and condition.
Unequal appraisal	Similar homes on your block appraised at a lower value per sqft. Texas law requires equal treatment.
Condition photos	Foundation cracks, roof wear, drainage issues, outdated finishes, highway/commercial proximity.
Independent appraisal	Expensive but hard to argue with. Usually only worth it on higher-value homes.
Repair estimates	Contractor quotes for major items (roof replacement, foundation work) tied to photos.

Common mistakes to avoid

- **Throwing out the Notice of Appraised Value.** That notice starts your 30-day protest clock. Keep it.
- **Arguing your tax bill instead of your value.** ARBs set value, not rates. Argue comps, not taxes.
- **Showing up without evidence.** 'My taxes are too high' isn't evidence. Bring comps and photos.
- **Skipping the informal hearing.** Most settlements happen here. No panel, lower pressure.
- **Waiting until May 14.** Appraisal district portals get slammed. File the week you get your notice.

Why you should protest every year

A successful protest lowers your baseline permanently — next year's increase starts from the new, lower number. That's compounding savings. Statewide, 60–80% of filed protests result in some reduction. The ARB **cannot raise** your value as a result of your protest, so there is zero downside risk to filing.

Want help pulling comps?

I run comp reports for my clients at no charge. If your Notice of Appraised Value just arrived and the number looks high, reply to the email this guide came from or text me at (240) 460-6318 and I'll pull 3–5 recent sales in your subdivision so you walk into the protest with real data.

— Marcus Bruno, Broker

This guide reflects changes from the 89th Texas Legislature (2025), including HB 1533, SB 4, SB 23, and HB 9. It is educational, not legal or tax advice. For property-specific questions, consult your county appraisal district or a licensed property tax consultant.