

Your Guide To Disputing

# Property Taxes

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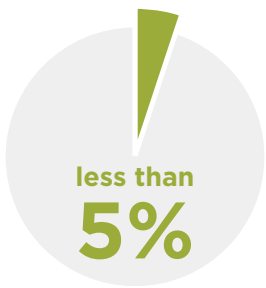
# How To Dispute Your Property Taxes

You can dispute your property taxes in about the time it takes to read this step-by-step guide. For many homeowners, appealing is worth it, considering the **hundreds to thousands of dollars a year you could save.**

As a homeowner, you have the option to appeal your property taxes if you feel like your home's assessed value is too high. If you believe your property has been overvalued compared to similar properties in your area or due to assessment errors (like incorrect square footage), a property tax appeal can potentially lower your tax bill and ensure you're paying a fair amount.

30%-60%

The National Taxpayers Union Foundation estimates that **30% to 60%** of properties are over-assessed. But **less than 5 percent** of homeowners will challenge this.



The average annual property tax bill has risen 5.1 percent, increasing to a **median of \$3,018.** Individual factors vary, but if you're among the homeowners overpaying by up to 60 percent, disputing might yield savings of over \$1,800.\*

# Why Dispute Your Property Taxes?

1

## You Realize You Haven't Filed The Correct Exemptions

Exemptions may vary by state and can include a main residence exemption, veteran or disabled person status, assistance for senior citizens, and disaster relief. **A homestead exemption** could reduce your taxable home value by thousands of dollars in some states.

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## You Suspect The Assessed Value Of Your Home Exceeds Its True Market Value

Counties use crude methods to calculate property taxes: Your home's assessed value is multiplied by your local tax rate. Most properties value annually, by January 1 of the year. Homes are valued based on fair market value, which is the amount a buyer is willing to pay and a seller is willing to sell for in an open market. In some cases, property valuations can be extremely low or extremely high.

## Before You Begin, It Helps To Remember

- Disputing your property taxes doesn't mean you're fighting with your local taxing body
- Really, it's a matter-of-course; appealing property taxes is simply a request for review
- You won't be penalized more in tax by requesting a review
- You can dispute your property tax on your own—without an attorney or real estate agent, though professional guidance can help

If the property valuation is too high, **you'll pay taxes higher than you should.**

Not only will you be paying more taxes, but it **could make your house harder to sell.**



# Remember

Having an incorrect assessment is a lot more common than missing the correct exemptions.

- Property taxes are based on the assessed value of the home. **Sometimes, there are errors.**
- Changes to your property can change its value. A home that once had an inground pool but doesn't any longer may have a new assessed value that must be reflected in a lower tax bill.

Appealing the Valuation Notice you received for your property is called an equalization appeal. **You may have less than 30 days to dispute** after you receive this letter or notice, but regional timelines vary. If your property was damaged in a natural disaster, you may have up to six months to contest.



# When Do You Appeal?

In many states, there's a small window to dispute property taxes in the spring.



## Take 2 Minutes Now

Your property tax appeal deadline varies by the state and county you live in. Check with your county or use the [National Property Tax Group calendar](#) to find the deadline to dispute in your state.



## Set A Reminder Now

Appeal your property taxes whenever your local taxing body sends its assessment of your home's value. **In some areas, that's once a year. In others, it's every few years.** If you've suffered financial hardship, you can contact your county to see if you're eligible for an extension or another form of tax relief.



# Protesting Your Property Taxes In 5 Steps

1

Keep Meticulous Records Of Everything

If you want to come out ahead in the property tax dispute process, **you'll need to do the legwork.** The most effective way to appeal property taxes is by taking care of the details first.



### Pay On Time

Paying property taxes can normally be done online. **Appealing your property taxes does not release you from your annual payment.**

You may be entitled to a return when your appeal is resolved, in which case the tax auditor will process your refund.

### Be Organized

**Keep copies of all paperwork related to your home assessment and tax payment receipts.**

Paperwork may also include proof of any changes to your property, like removing an attached garage or adding an extension.

### Find Out Who To Talk To

**Locate the office in your municipality that deals with property tax issues.** Most towns have three to five elected officials on the property tax board of listers.

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Contact Your Local Assessor's Office

It's always a good practice to **ensure all deductions entitled to you are granted.** This can happen when you first check your property assessment.



### Check The Assessor's Math

If the County Assessor reviews the grounds for your dispute and **finds an error (like an incorrect number of bedrooms)**, your property tax amount may be corrected without the need to appeal.

### Review The Description Of Your Property

Look for **missing details and check your lot size** and for structural accuracy.

### Compare This Information

It can help to contrast your property against at least **five equivalent homes in your neighborhood.**

### Set A Reminder

Use it to alert you of **all the local deadlines** you researched above.

### Ask About The Process

Reach out to your contact person at your local municipality to **get their recommended steps for disputing.**

### See What You Can Appeal

In some states, you may be able to contest your home's **appraised or market value, wrongful inclusion of property, denial of an exemption, incorrect determination of the property owner,** and more.

### Set Up An Informal Meeting

Some counties use a preliminary informal meeting with the County Appraiser or their designee (if required by your county) to **allow you to explain your grounds for dispute.** After the meeting, the County Appraiser will mail you the written results.

## If you aren't satisfied,

you can progress to the property tax appeals hearing.

Above all  
**do your research.**

The more you know, the more prepared you will be.



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## Contact Your Real Estate Agent

You can look up comparable properties on your own to complete the steps above, but it may be **easier to request them from your agent.**



### Chat With Your Agent

See if they're willing to help you pull **five comparable sales to show the county** what your property is actually worth.

### Ask About Cost

Many real estate agents will be more than happy to give these comps to you at no charge. **But be mindful:** Some agents have begun adding property tax appeals to their list of services.

### Consider Their Opinion

Based on their knowledge of local comps in your area, your real estate agent can provide you with helpful insight on **whether they think an appeal is worth making.**

Real estate agents are typically the **experts when it comes to value.**

They can point you in the right direction, answering most, if not all, of your initial questions.

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## Contact Your Local Assessor's Office Again To Set Up An Appointment

**If the first three steps check out,** meaning you believe you've missed some exemptions you're entitled to or that your property value assessment is too high, you're now ready to take step four.



### Call Your Local Assessor's Office

**Set up an appointment to appeal.** If a letter is required to make the appeal, submit using [this sample format](#).

### Fill Out The Property Tax Assessment Appeal Application

It can be found on your **county tax website**. Then, follow the necessary instructions.

### File Your Completed Appeal Application

**Submit it to the county tax clerk,** either in person or through the U.S. mail.

### Pay Any Required Fees

The cost to appeal property taxes is normally charged upfront and varies by area and property value. **Wait for a confirmation postcard.** This will tell you when the application arrives, normally sent within two weeks.

### Prepare To Share

You can request an "exchange of information" from your County Assessor at any time to find out what comps or other documents they may present to determine your property value. If your home's assessed at over \$100,000, the assessor will usually request the exchange from you. **You have up to 30 days prior to your hearing to request,** and then the other party must respond at least 15 days before the hearing.

### Hire A Professional

If you don't want to do this on your own, **consider contacting a company** that specializes in this service.

A third-party property tax appeal company will **normally charge you**

for about half of the amount they save you in taxes if their dispute is successful.





## Make Your Appeal

**It's the big day.** Most taxing bodies make it clear how to dispute your home's property taxes. As a homeowner, the best thing you can do is be thorough and meet posted deadlines.

### Find Out Whether Your City Allows You To Appeal In Writing

Otherwise, they **may require your attendance at the appeal**. You can find this information in your Notice of Assessment or by contacting your municipality in step one.

### Gather All The Relevant Info

**This may include items needed for your appeal**, like recent sales information for properties in similar condition and of similar age, a sales contract for your home if you've purchased within the last two to three years, and photos and contractor estimates of the cost to repair any structural damage to your property.

Also include, a recent appraisal report (ideally from an outside, [nationally-certified source](#)), and income and expense statements for the property for the past three years, if used as a rental.

### Don't Be Late

Aim to arrive to the local assessor's office for your appointment **early or on time**. Your appeal can also be denied for nonappearance and potentially closed if you forget or miss your hearing date.



### Think About Bringing Representation

You can represent yourself at your hearing, or, in many states, **you can bring a licensed property tax consultant, a CPA, a licensed attorney, or a tax service employee** to argue your appeal with you.

If bringing representation, you may need to sign and submit written authorization permitting that person to represent you prior to the hearing.

You may also be allowed to fill out a Declaration of Representative form to let another person (i.e., an immediate family member) represent you.

### Be Prepared To Argue

You'll get about **five minutes to present your appeal before the local Board of Review**. The hearing will typically be held with the Appraisal District staff and will be informal, not under oath. Each side will be given time to present evidence.

### Wait For A Decision

The outcome of your dispute may be **announced at your hearing, or the board may review the matter in private**. If a judgment isn't made at your hearing, the Board Clerk will mail a written decision to you or your representation.

### Take It Higher

If you aren't happy with the decision and believe you have proof your property taxes have been over-assessed, **you can appeal to your state's appraiser or the Superior Court**. It's recommended to consider hiring an attorney if you appeal to the Superior Court. For an appeal to the State Appraiser, you may still represent yourself. You'll have 30 days to appeal from the day you receive the decision from your local tax board.

# Ask Your Loan Officer For Help

If you've done all you can, and your tax bill still won't budge, **it may help to get in touch with your local Cornerstone loan officer**. Although your loan officer can't directly lower your property taxes, they can review your mortgage and suggest ways to potentially reduce its overall costs.







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