

Effectively Protest Your Property Value



Value reductions provide the most immediate tax relief.

If you believe the value determined by a county appraisal district (CAD) is more than what you could sell your property (*land, home or business*) for, whether because of the real estate market, condition of the property or if the value is out of line with comparable properties in your area. The information provided in this booklet will guide you through the process.

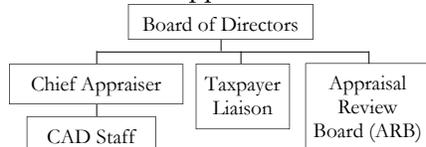
Getting Started

Appraisal notices are typically mailed in April and include the previous year market value, the market value proposed for the current year and an estimate of the taxes that will result based on the new value.

Market value is the price a property would sell for in the open market assuming a willing buyer and seller (*see actual definition on page 4*). It is the value used to calculate your property taxes each year. If property values rise quickly and the value is **“capped,”** a **successful protest may not reduce the tax liability for the current tax year.**

The Players

A Board of Directors appointed by the county, cities and school districts employs the Chief Appraiser, adopts the budget and the Reappraisal Plan and appoints the Taxpayer Liaison and Appraisal Review Board (ARB).



The Chief Appraiser is responsible for the day-to-day operations and staffing of the CAD.

When ready to protest your property value, call and schedule a meeting with a **staff appraiser**. They perform the work of inspecting properties and assisting with informal conferences.

If you are not satisfied with a value arrived at during a conference, you may take your case to the **ARB**. The ARB members are county residents who conduct hearings with property owners and taxing authorities, typically in three person panels.

If you are not satisfied with the outcome of an ARB hearing, you may request binding arbitration as an alternative to filing suit in District Court. It is available for all real and business personal property worth up to \$1M (*not unequal valuation cases*). Homesteaded properties have no value limitation. Expedited arbitration is \$250 (*one hour limit*) and regular arbitration is \$500.

The Comptroller maintains a registry of State certified arbitrators who have completed the required State training. Arbitrators are required to be licensed real estate brokers, sales persons or appraisers.

The Process

You have 30 days from the date of the Notice of Appraised Value or until May 31st (whichever is later) to schedule an appointment for an informal conference with a CAD appraiser. If you mail the protest request form provided with the notice; the ARB hearing could be held the same day as the informal conference. Appraisal districts handle this differently so, before mailing the form, call the CAD and find out how it will affect your conference and hearing. You are entitled to one rescheduled ARB hearing each tax year.

When mailing the hearing request, request a copy of the sales used to determine your property value, the appraisal card and the area of your neighborhood. There could be a small charge for these documents. The appraisal card contains detailed information about your property. If you do not have the actual appraisal card, go online to the CAD website and validate the information that is available. (*See page 2 for more information regarding the information available.*)

The conference is your first opportunity to reach an agreement on a market value for your property. Most cases are settled during this meeting. You will present your information and opinion of value to the appraiser and then give the appraiser time to consider your information. The appraiser will run your information against their comparable data to consider if an adjustment is indicated. If you reach an agreement, you can sign the papers right there, and go home. **Please note: Do not be alarmed or feel coerced by an offer by the staff appraiser. Although the ARB is not bound by offers made by the appraisers at the informal conference, if an offer is reasonable during the informal, it should be considered and discussed during the formal ARB conference. Understand, however, that ARB members are independent and reach their own conclusion.**

If you are unable to reach an agreement with the appraiser, you have the right to take your case before the ARB panel for a formal hearing. It could take place the same day if you submitted the request for protest in writing or if you sign a waiver notice. It may be in your best interest to ask to be scheduled for another hearing date, particularly if you are not prepared or have not had time to analyze the information provided during the staff conference.

The information presented by the appraiser during the informal conference is what will be presented by the CAD during the ARB hearing. If the appraiser presented information during the informal meeting that you wish to verify, it is wise to obtain a copy prior to the ARB hearing (and specifically of all information used to determine your value). Conduct your own research.

Participants at formal hearings include you, a CAD appraiser, CAD clerk who records the hearing and handles the paperwork and a three-person panel of the ARB. The hearing will be conducted by the panel chairman after protocols occur including introductions and a brief description of the process that will be followed. All of this information is read into the record along with the account number, address and legal description.

The CAD will present its information. Any dispute about the property (incorrect square footage, etc.), which should have been resolved during the conference, may be resolved at this point. If the parties are unable to resolve a dispute that significantly affects the value, the ARB panel chairman has the option of recessing the hearing for a field check by the CAD. In this event, the hearing would be continued after the field check is completed.

The formal hearing will continue with you presenting your case or information (see additional information under **Preparation**). Provide a copy of your information packet to each panel member and the lead appraiser. The ARB panel members may ask questions. You may make rebuttal statements if necessary.

After final comments, the chairman will close the record and the panel will reach a decision on the market value. The ARB determination will be read into the record and

the hearing adjourns. The entire process takes about 20 minutes.

The ARB panel may:

- 1) leave the value alone
- 2) decrease the value, or
- 3) increase the value

Although ARBs rarely increase a value, it has occurred. The ARB value may be appealed to a qualified arbitrator or you may file suit in District Court.

Preparation

Here are some hints for a successful protest. Preparation is the key.



1. Assemble your packet (*plus 4 copies*). Include the following information.
 - ⇒ Summary sheet of your property (*see #2*)
 - ⇒ Appraisal notice from CAD
 - ⇒ CAD appraisal card
 - ⇒ Photos
 - ⇒ Comparable sales analysis
 - ⇒ Analysis of the values of properties on your street
 - ⇒ A map and listing of the comparable properties used by you and the CAD (*maps available from CAD website*)
 - ⇒ Estimates of repair if appropriate
2. The summary sheet should include a brief description of the property, date purchased and amount (*if recent*), the proposed market value, your opinion of the value, the reason for your protest and a listing of the packet contents.
3. Photos should be recent (*within the last year*), including a front view from the street, and perhaps a back yard view. The purpose of the photos is to quickly satisfy the ARB's need to understand "what the property looks like". ARB members appreciate photos.
4. In most cases, the analysis of comparable sales is the most important part of your package. This can be used as a comparison tool as well as to determine whether you have an unequal appraisal situation (*See #6 at right*).

If you intend to argue that there is significant maintenance or structural problems with the property, photos clearly showing the deterioration, structural problems due to foundation problems, termites, or other damage are needed. It is a good idea to label the photos. (*See #5 below*)

Include comparable sales in your neighborhood that are no more than two years old. You want to show that your property is appraised too high on a price per square foot basis when compared to sales of similar properties in your area. You may want to separate land and improvement value for the

comparables. (Use the CAD "datasheet" as shown below to obtain information about the sales. Enter the information on the Neighborhood Comparison Worksheet shown at right.) Adjustments should be made for improvement differences.

Keep in mind that you have the advantage of being able to out-prepare the CAD. You have only one property to study, they have thousands. CADs use **mass appraisal techniques** to value properties and this technique does not adjust for unique features of a property. You must provide information about your property that makes it different from the "benchmark" or standard in the neighborhood.

- If your property has serious problems that affect its value, the comparable sales analysis should show what the market value would be if it were in good condition. Present evidence (photos) along with estimates of repairs as documentation is essential. If your house has a foundation problem, have at least one estimate from a reliable firm for the cost to repair. Likewise for termite, structural damage or any substantial issue. Don't nickel and dime deferred maintenance such as painting, an aging roof, bad fence or cracked driveway. Unless unusual for the area, these items do not have much impact on

value. Also, the CAD does not increase values when a roof is replaced or cracked driveway repaired.

The date of value is January 1. If the property had a significant problem January 1 and has since been repaired, present the actual cost as a basis for adjusting the value downward. **Conversely, if significant storm or fire damage occurred after January 1, you will be taxed based on the January 1 value.** Notify the Appraisal District so it can make an appropriate adjustment to value for the following year.

- An "unequal appraisal" is also a basis for protesting your market value but is a bit more complicated and shows that your property is out of line on a price/square foot basis compared to the value of similar properties in your neighborhood. Use the Neighborhood Comparison Worksheet at a minimum (available on our website or via email – sample shown on the following page). ARB members are more likely to be influenced by this comparison than the CAD staff.

In short, if an appraisal analysis of all the properties on your street creates a case, use it as a back-up position but not as the leading argument. **Do not use the phrase "unequal appraisal"** unless you are prepared

R188945						Page 1 of 1							
Current Owner				Legal Description		Exemptions		Appraised					
JOHNSON, DONALD L & CHERYL E (0279811) 810 MYRTLEWOOD DR FRIENDSWOOD, TX 77545-2027				ABST 20 PAGE 6 LOT 4 FRIENDSWOOD ESTATE SUB ADON #1 REPLAT		HS		222,390					
						Entitles		Homestead Cap					
						GGA, D05, C37, S12, RFL, D06		0					
Situe Address				History Information									
810 MYRTLEWOOD DR FRIENDSWOOD, TX 77545						2008		2007		2006		2005	
				Imp HS		\$145,910		\$145,910		\$143,900		\$151,670	
				Imp NHS		-		-		-		-	
				Land HS		\$76,480		\$76,480		\$76,480		\$76,480	
				Land NHS		-		-		-		-	
				Ag Mkt		-		-		-		-	
				Ag Use		-		-		-		-	
				Tim Mkt		-		-		-		-	
				Tim Use		-		-		-		-	
				HS Cap		-		-		-		\$26,630	
				Assessed		\$222,390		\$222,390		\$220,380		\$201,320	
Building Attributes						Improvement Sketch							
Construction		Foundation		Exterior		Interior		Roof		Flooring			
SFC		CS		WF		SR		CS		CP-TI			
Heat/AC		Baths		Fireplace		Year Built		Rooms		Bedrooms			
CH-CA		3.9		FP		1999							
Improvements													
Type	Description	Area	Year Built	Eff Year	Value								
R	Residential				\$145,910								
MA	Main Area	2180	1999	1999	\$116,480								
ST	Storage	1059	1999	1999	\$6,810								
OP	Open Porch	174	1999	1999	\$1,370								
GA	Garage	1048	1999	1999	\$19,240								
CP3	Metal Carport	384	1999	1999	\$2,460								
Land Segments													
SPTB	Description	Area	Market	Ag Value									
A1	Residential Lot	151587F	76,480	0									

Sample GCAD Datasheet

Property improvement information shown at left.

do the homework necessary to use this method. The laws are real specific.

7. Practice your presentation and know what you plan to say. Keep it simple. Be able to present the overall case in 4 minutes or less. The ARB panels are very good at reviewing the written information and listening to you at the same time. They appreciate a well-prepared, concise presentation.
8. Never lie. You will be under oath. If a panel member suspects you are lying or avoiding a direct question, you may lose credibility and your case.
9. Do not expect the ARB to change things that are a matter of law. For example, if you strongly believe that the 10% cap should be reduced, you must work with the Legislature to change the law. You as an individual can have an impact. See our website for legislative information during Sessions.

- ⇒ Obtain the appraisal card from the CAD and verify that the information is accurate (square footages, improvements, etc.). Measure the house!
- ⇒ If a property is well maintained, the effective age is < the actual age. If a property is not well maintained, the effective age is > the actual age.
- ⇒ Take photographs, obtain legitimate repair estimates
- ⇒ Contact the buyers or sellers of the comparables used to value your home. Contact the real estate agents involved. Was personal property included in the sale? Was the purchaser highly motivated? Do your homework!
- ⇒ When in your meetings, forget politics and stick to the facts. If you think your taxes are too high, do something about it but not at the CAD.
- ⇒ The CAD and ARB are not interested in buying your home, don't suggest it.
- ⇒ The computer performed an analysis of information inputted. You must argue that the data was not accurate.
- ⇒ Explain the differences between your home and the comparables (location, natural influences, etc.)
- ⇒ Smile, be positive, and concise. Crying doesn't seem to help. Be polite.
- ⇒ Avoid calling the ARB and CAD staff "YOU PEOPLE". Do not use vulgar language. Remain cool and do NOT get angry.
- ⇒ The Texas Legislature create the laws governing property taxes. CADs are answerable to the Comptroller via the Property Value Study and MAP review. Local government officials are answerable to

Protest ABCs for Savvy Property Owners



- ⇒ Don't miss the May 31st deadline to schedule your appointment for an informal conference or ARB hearing.
- ⇒ If you have not received an appraisal notice before May 31, look on the CAD website or call. Appraisal values are posted online within a couple of days of being placed in the mail and generally by the end of April.
- ⇒ If your value increased, chances are your neighbors did as well. Find out and encourage everyone to protest their value.

Neighborhood Comparison Worksheet - My Property Compared to Others on Street or Sales Provided or Found

Address	Current Year Value	Imp Value	Land Value	Imp SF	Land SF	\$/SF Imp	\$/SF Land	Yr Bilt or Eff Age	Other Improvements	Adj. 1	Adj. 2	Adj. 3	Size Adj.	Total Adj.	Adj Value
907 Remington Ct.	\$237,020	\$194,700	\$42,320	3,610	13,651	\$53.93	\$3.10	1990	2.5 baths, FP, 14 SF OP, 78 SF BW, 682 DG \$7500 pool, \$2500 spa						
901 REMINGTON CT	\$247,630	\$199,000	48,630	3,326	22,675	\$59.83	\$2.14	1989	3.5 BATHS, FP, 28 SF OP, 28 SF BW, 682 DG, \$7500 pool, \$2500 Spa, \$2500 Other	-2,500	396		16,992	14,888	\$262,518
902 REMINGTON CT	\$250,200	\$203,490	46,710	3,276	19,922	\$62.12	\$2.34	1990	2.5 baths, HE, 21 SF OP, 72 SF BW, 630 SF DG, \$7500 pool	2,500	1,000		20,748	24,248	\$274,448
903 REMINGTON CT	\$251,100	\$200,130	50,970	3,288	27,378	\$60.87	\$1.86	1989	2.5 baths, FP, 84 SF OP, 64 SF BW, 682 DG, \$5000 pool, \$5000 other imp	0	-556		19,600	19,044	\$270,144
904 REMINGTON CT	\$226,880	\$278,130	44,100	5,074	16,201	\$54.81	\$2.72	1990	2.5 baths, HE, 21 SF OP, 118 SF OP, 660 SF DG	10,000	-825		-80,249	-71,074	\$155,806
906 REMINGTON CT	\$256,640	\$215,690	40,950	3,624	11,700	\$59.52	\$3.50	1989	3.5 baths, FP, 14 SF OP, 52 SF BW, 682 SF DG	10,000				10,000	\$266,640
909 REMINGTON CT	\$225,550	\$184,600	40,950	3,276	11,700	\$56.35	\$3.50	1990	2.5 baths, HE, 39 SF OP, 48 SF BW, 651 SF DG	10,000	578		16,992	27,570	\$253,120
									Values for Items Adju:						
									Garage		\$19				
									Open Porches		\$8				
									Covered Porches						
									Other (breezeway, etc.)		\$8				
									Pool						
									Spa						
									Decks						
									Other Improvement						

you when adopting budgets and setting tax rates that are applied to your market value.

Other Options

Hire a property tax agent. There are many and all are different. We may not advise you in the selection of an agent.

Additional Resources

Definitions

Market value is the price at which a property would transfer for cash or its equivalent under prevailing market conditions if: (a) exposed for sale in the open market with a reasonable time for the sell to find a purchaser; (b) both seller and purchaser know of all the uses and purposes to which the property is adapted and for which it is capable of being used and of the enforceable restrictions on its use; and (c) both the seller and purchaser seek to maximize their gains and neither is in a position to take advantage of the exigencies of the other. Texas Property Tax Code Section 1.04(7).

Neighborhood's are areas of similar or comparable properties with regard to location, square footage of the lot and improvements, property age, property condition, property access, amenities, views, income, operating expenses, occupancy, and the existence of easements, deed restrictions, or other legal burdens that affect marketability. Texas Property Tax Code Section

23.013(d).

Acceptable Sales:

In order for a sale to be considered comparable, it must have occurred within 24 months of the date as of which the market value of the subject property is to be determined. A chief appraiser may extend this period if sufficient sales are not available to constitute a representative sample. Texas Property Tax Code Section 23.013(b).

Foreclosures up to three years preceding the appraisal year that would have been considered comparable based on relevant characteristics (Texas Property Tax Code Section 23.01(c)(1)) and sales that occurred in a declining economy (Texas Property Tax Code Section 23.01(c)(2)).

Restrictions on Same Property Increases (Frequency):

If the appraised value of property in one tax year is lowered, the following tax year the chief appraiser may not increase the value unless the increase by the chief appraiser is reasonably supported by substantial evidence.

Disclaimer: The information and suggestions presented herein are intended to be useful and relevant for protesting values in most Appraisal Districts. Procedures may value slightly from one CAD to another. No warranties or claims regarding the accuracy or usefulness of the information presented above is made. Use of this information is no substitute for professional or legal advice, or for your own common sense.

Common CAD Codes

Land Codes

BA	Back Acreage
BF	Beach Front
BX	Boat Slip
BV	Beach View
CDO	Condo Land
CL	Commercial Lot
CN	Canal
CO	Commercial Acreage
CR	Corner
DE	Drainage Easement
DKM	Dockminiums
DS	Drill Site
FR	Freeway Frontage
GB	Green Belt
GC	Golf Course
GF	Golf Course Frontage
IL	Interior Land
IND	Industrial
LT	Lot
ML	Marshland
NP	Native Pasture
OS	Oversized Lot
OT	Other
PF	Primary Frontage
PL	Pipeline
PU	Public Use

PWL	Power line
RF	Road Frontage
RH	Rural House
RL	Residential Lot
RS	Residential
RW	Right of Way
SF	Secondary Frontage
SV	Site Value
TL	Townhome Land
UN	Undeveloped
UW	Underwater
WA	Wood Acreage
WF	Water Front
WL	Wasteland
WV	Water View

Improvement Codes

BD1	Light Boat Dock
BD2	Medium Boat Dock
BD3	Heavy Boat Dock
BW	Breezeway
CA	Central Air
CH	Central Heat
CP1	Carport 1, Wood/Concrete
CP2	Carport 2, Wood/Dirt
CP3	Carport 3, Metal/Dirt
CP4	Carport 4, Under BH
CPY	Canopy

DG	Detached Garage
EP	Enclosed Porch
FBH	Metal, Frame Boat House
FLV	Dumbwaiter or Elevator
FP	Fire Place
FP1	Fire Place Class 1
FP2	Fire Place Class 2
FUB	Metal, Frame Utility Bldg.
GA	Attached Garage
GH	Greenhouse
HE	Heatlator
HO	Hoist
HT	Hot Tub/Jacuzzi
LPOOL	Large Pool
MA	Main Area 1 Story
MA1	Main Area 1.5 Story
MA2	Main Area 2 Story
MA2.5	Main Area 2.5 Story
MA3	Main Area 3 Story
MAA	Main Area Addition or MH
MBH	Masonry Boat House
MUB	Masonry Utility Building
OB	Out Building
OP	Open Porch
SP	Screen Porch
SPA	Spa
SPOOL	Small Pool
ST	Storage (attached to house)

Common CAD Codes *(continued)*

STG Storage (detached from house) SV Salvage WD Wood Deck XPOOL Extra Large Pool <u>Building Attributes</u> <u>Construction Style</u> SF-M Single Family Modern SF-C Single Family Conventional SF-S Single Family Spanish MF-C Multi Family Conventional R-CT Recreation-Comp Type L-CM Light Commercial <u>Roof Style</u> HP Hip GA Gable WS Wood Shingle CS Composition Shingle TG Tar & Gravel TI Tile RA Rigid Asbestos RC Rolled Composition MT Metal	<u>Exterior Finish</u> BV Brick Veneer WF Wood Frame COMP Composition ST Stucco CB Concrete Blocks AS Asbestos BW Brick & Wood SV Stone SI Sheet Iron SS Structural Steel <u>Flooring</u> CP Carpet VI Vinyl HW Hard Wood CO Concrete TI Tile TE Terrazzo <u>Foundation</u> CS Concrete Slab PB Pier & Beam WPR Wood Piers	WPL Wood Pilings PT Post Tension Concrete <u>Interior Finish</u> SR Sheetrock PA Panel WP Wallpaper <u>Heating / AC</u> CH,CA Central Heat, Central Air CH Central Heat CA Central Air WH Wall/Floor Furnace & Heater ST Stove or Gas Jets <u>Plumbing</u> 1 One Full Bath 1.5 One & One-Half Baths 2, etc. Two Full Baths, etc. <u>Fireplaces</u> HE Heatlator FP Fireplace FP1 Fireplace Class 1 FP2 Fireplace Class 2
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Condition Ratings Guide

<u>Code</u>	<u>Rating</u>	<u>Definition</u>
1	Excellent	Building is in perfect condition, very attractive and highly desirable.
2	Very Good	Slight evidence of deterioration; still attractive, quite desirable
3	Good	Minor deterioration visible; slightly less attractive and desirable but useful.
4	Average	Normal wear and tear apparent; average attractiveness and desirability.
5	Fair	Marked deterioration but quite usable; rather unattractive and undesirable.
6	Poor	Definite deterioration is obvious; definitely undesirable and barely usable.
7	Very Poor	Condition approaches unsoundness; extremely undesirable; barely usable.
8	Unsound	Building is unsound and practically unfit for use.

Residential Class Codes

Residential class codes are a combination of the structure type and a numerical grade. Structure types (B=brick; BH=beach house; F=frame; TH=townhome) are extracted from the Residential Main Area Tables. There are five class code groupings in the Galveston CAD as is shown below:

Class 1–5 Low Quality Residence

General Description Low quality structure, inexpensive materials, poor design and workmanship. Not attractive in appearance.

Standard specifications:

- Foundation:** Concrete blocks, masonry or light slab, wood or concrete piers
- Roof:** Roll composition, metal, very light composition or wood shingles
- Windows:** 5
- Corners:** 4
- Floors:** Softwood, bare, light asphalt tile or low cost linoleum
- Heating:** Stove heaters
- Cooling:** None, very low cost window airs
- Utilities:** Very few outlets, cheap fixtures
- Baths:** One
- Garage:** None, very low cost carport or garage
- Size:** 400-800 square feet of living area

Example of Typical Class 3 Residence:



**Class 6 - 10
Fair Quality Residence**

General Description: Minimum FHA or VA residence. Fair design, materials, and workmanship. Standard fixtures. Small frame or rear porch.

Standard specifications:

Foundation Light concrete or pier and beam

Roof Light composition, or wood shingles

Windows 6 - 8

Corners 6

Floors Low quality carpet, hardwood or tile

Heating Small central heating units or wall heaters

Cooling Small central unit or window unit

Utilities Basic outlets

Baths One

Garage One car garage or carport, concrete approach

Size 800 - 1200 square feet of living area

Example of Class 8 Quality Residence:



**Class 11 - 15
Average Quality Residence**

General Description: FHA or VA standards. Average material and workmanship. Standard design. Front and rear porches. "L" shape or other variation from rectangle.

Standard specifications:

Foundation Concrete slab, pier and beam

Roof Composition, or wood shingles

Windows 7 - 9

Corners 6 - 8

Floors Carpet, tile, or varnished hardwood

Heating Central Heat

Cooling Central Air

Utilities Ample outlets, average fixtures

Baths 1- 1/2 - 2baths

Garage 1 or 2 car garage or carport, concrete approach

Size 1200 - 1800 square feet of living area

Example of Class 13 Quality Residence:



Provided courtesy of



Cheryl E. Johnson, RTA
Galveston County Tax Assessor/Collector
722 Moody Avenue
Galveston, Texas 77550
1-409-766-2260
Cheryl.E.Johnson@co.galveston.tx.us

Class 16–20 Good Quality Residence

General Description Very good structure, built of excellent materials, design and workmanship. Usually custom built from good architectural plans, attractive in appearance. Irregular shape. Large front and rear porches or patios.

Standard specifications:

- Foundation:** Heavy concrete slab or pier and beam
- Roof:** Heavy composition or wood shingles, tile or built-up
- Windows:** 12-14
- Corners:** 10-12
- Floors:** Good quality carpet, good tile or varnished hardwood
- Heating:** Central heat
- Cooling:** Central air
- Utilities:** Custom features
- Baths:** 2-3, custom features
- Garage:** 2-3 car garage or carport, concrete drive
- Extras:** Fireplace

Example of Typical Class 18 Residence:



Class 21 - 24 Excellent Quality Residence

General Description: High quality structure of excellent materials, design and workmanship. Custom built from good architectural plans, attractive in appearance. Large balconies, skylights, atriums, or saunas.

Standard specifications:

- Foundation** Heavy concrete slab or high quality pier and beam
- Roof** Heavy wood shingles or high quality composition or tile
- Windows** 14 - 16
- Corners** 10 - 12
- Floors** High quality carpet, tile or terrazzo
- Heating** Central Heat
- Cooling** Central Air
- Utilities** Numerous outlets, custom fixtures
- Baths** 3 - 4 baths, custom fixtures
- Garage** 3 -4 car garage, concrete approach
- Extras** Fireplace
- Size** Over 3000 square feet of living area

Example of Class 23 Quality Residence:



Resources:

Galveston County Tax Office:	www.galcotax.com	1-877-766-2284
Galveston CAD:	www.galvestoncad.org	1-866-277-4725
Harris County Tax Office:	www.tax.co.harris.tx.us	713-368-2000
Harris CAD:	www.hcad.org	713-957-7800
Texas Comptroller:	www.cpa.state.tx.us	
Map Site:	http://gis.tamug.edu	
Possible Sources of Sales Info:	www.eappraisals.com	www.zillow.com
	www.housevalues.com	www.online-home-values.com
	www.publicrecordspy.com	