

Texas Property Tax Protest Kit

El Paso County edition

A step-by-step, do-it-yourself workbook for protesting your property's appraised value with the El Paso Central Appraisal District (EPCAD): deadlines and online filing, an evidence checklist, comparable-sales and unequal-appraisal worksheets, a homestead cap check, and fill-in outlines for your informal meeting and ARB hearing.

Self-help only. This kit is general educational information for property owners who choose to protest on their own. It is not legal, tax, or appraisal advice, and txpropertymath.com is not a property tax consultant, attorney, or appraiser. We do not represent you, file anything for you, or communicate with any appraisal district or appraisal review board (ARB) on your behalf. We are not affiliated with any appraisal district or the Texas Comptroller. Laws, portals, and procedures change; always confirm dates and rules on your Notice of Appraised Value and your appraisal district's website. For advice about your situation, consult a Texas attorney, CPA, or a property tax consultant licensed by the Texas Department of Licensing and Regulation (TDLR).

Edition: October 30, 2026. Procedures summarized from the Texas Comptroller, the Texas Tax Code, and El Paso Central Appraisal District published guidance as of the 2026 protest season. Sources are listed at the end and linked throughout.

How to use this kit

- 1 **Calendar first (section 1).** Write your deadline down the day your Notice of Appraised Value arrives, counting 30 days from the mail date on the notice, not the day it arrived.
- 2 **File early (section 1).** Filing a protest is free and preserves your rights. You can gather evidence after you file.
- 3 **Pick your argument (section 2).** Market value, unequal appraisal, or both. You can raise both on one protest.
- 4 **Build evidence (sections 3-5).** Use the checklist and worksheets. Get the district's evidence too.
- 5 **Check your homestead cap (section 6).** A quick test for a clear, checkable error.
- 6 **Prepare your words (sections 7-8).** Fill in the informal-meeting and hearing outlines and practice once out loud.
- 7 **Pack (section 9).** Use the what-to-bring list the night before.

Key terms

- bullet **Market value:** the price the property would sell for on January 1 under normal conditions.
- bullet **Appraised value:** market value, reduced if a homestead cap (Tax Code 23.23) or the circuit-breaker limit (23.231) applies.
- bullet **Taxable value:** appraised value minus exemptions. Each taxing unit applies its own rate to its own taxable value.
- bullet **ARB:** the appraisal review board, an independent panel of citizens that hears protests and orders value changes.
- bullet **Opinion of value:** the number you ask for. Make it a number your evidence supports.

What a protest can and cannot do

The ARB decides *value* (and certain other appraisal matters, such as exemptions and errors). It does not set tax rates and cannot consider your personal finances. The Comptroller advises: "You cannot go to the hearing and just say the appraisal district is wrong." Calm, document-based presentations work best.

1. Deadlines and how to file in El Paso County

The general deadline (Tax Code 41.44): May 15, or 30 days after the appraisal district *mails* your notice, whichever is later. If the deadline falls on a weekend or legal holiday it moves to the next business day. The Comptroller notes the 30 days run from the mailing date, not delivery. Homestead notices are generally mailed by April 1 and other notices by May 1 (Tax Code 25.19).

My deadline worksheet	
Date printed on my notice (mail date)	
Mail date + 30 days	
Later of May 15 or the line above	
Adjusted for weekend/holiday	
Date I filed + confirmation number	

File online with the El Paso Central Appraisal District (EPCAD)

Portal: Taxpayer Portal (onlineportal.epcad.org). **You will need:** the Owner ID and eFile PIN on your current Notice of Appraised Value (EPCAD does not give PINs by phone; email eprotest@epcad.org).

- 1 Register at onlineportal.epcad.org/Account/Register with your Owner ID and eFile PIN. Registration is required to file online.
- 2 File an online appeal from the portal. EPCAD's guide links short "How to File an Online Appeal" videos.
- 3 Upload evidence for your appeal in the portal.
- 4 Everything after that is by email: EPCAD sends its evidence, your ARB appointment letter, and a settlement offer or a no-offer notice. Portal filing is your informal hearing; you cannot also meet an appraiser in person.
- 5 If you reject the offer you must attend your scheduled ARB hearing, or the protest is dismissed.

Other ways to file: Digital protest form by QR code (no login; lets you meet an appraiser in person), kiosk or in person at the office, or Form 50-132 by mail. ARB department 915-780-2123; online protest help 915-780-2131.

Paper option everywhere in Texas: Comptroller Form 50-132, Property Owner's Notice of Protest. A written protest is also valid if it identifies you, the property, and what you disagree with (Comptroller).

El Paso-specific notes

bullet EPCAD says you cannot change the method of protest once you submit through the portal.

bullet You must opt in to electronic communications. Check spam for mail from no-reply@epcad.org.

Portals and menu names change from year to year. If a step above does not match what you see, follow the district's current instructions at epcad.org.

2. Choose your argument

Argument	What you must show	Best evidence
Market value (over-appraisal)	Your property's Jan 1 market value is lower than the district's value.	Comparable sales near Jan 1, your purchase price if recent, condition problems, repair bids.
Unequal appraisal (Tax Code 41.43(b)(3))	Your appraised value is higher than the median appraised value of a reasonable number of comparable properties, appropriately adjusted.	District values of similar nearby homes (public on the district site), adjusted for differences.
Errors and other grounds	Wrong square footage, features, exemptions, or cap not applied.	Survey, floor plan, photos, deed, prior-year notice.

You may check both "value is over market value" and "value is unequal compared with other properties" on Form 50-132 or the online equivalent. Doing so lets you use whichever argument your evidence supports best.

3. Evidence checklist

The Comptroller lists the types of evidence owners commonly bring. Check off what applies to you:

- Photos of your property (inside and out), dated, focused on defects: foundation, roof, water damage, outdated kitchen/baths, traffic or commercial adjacency.
- Repair estimates or receipts from licensed contractors (two or more bids is stronger).
- Your closing statement, if you bought within about a year of January 1.
- Comparable sales (section 4) with listing printouts or other documentation.
- Unequal appraisal comparison of district values (section 5).
- A recent independent fee appraisal, if you have one (appraised as of or near Jan 1).
- Survey, floor plan, or building plans if the district's square footage or features are wrong.
- Prior-year notice and this year's notice (for the homestead cap check).
- The district's own evidence for your property (see below).
- Affidavits, if a witness cannot attend.

Get the district's evidence before the hearing

Under Tax Code 41.461 the district must, on request, give you a copy of the data, schedules, formulas and other information it plans to use at the hearing, at least 14 days before the hearing. Under 41.67(d), information not provided after a timely request generally cannot be used against you. Ask in writing when you file, and keep a copy of the request. Many districts post evidence in their online portal; check yours.

4. Comparable-sales worksheet (market value)

Texas is a non-disclosure state: sale prices are not generally public record. Practical sources are your own purchase, a real estate agent's MLS printout, public listings that show the sold price, and the district's evidence packet (which often contains sales it relied on). Choose 3 to 6 sales as close as possible to January 1, in your neighborhood, with similar size, age, and quality.

	Subject (yours)	Comp 1	Comp 2	Comp 3	Comp 4
Address / account no.					
Sale date					
Sale price					
Living area (sq ft)					
Price per sq ft					
Year built / condition					
Lot size					
Beds / baths / garage					
Pool / other features					
Adjustment: size					
Adjustment: condition					
Adjustment: features					
Adjusted sale price					

How to adjust. Adjust the *comparable* toward your home: if the comp is better (bigger, updated, has a pool), subtract; if it is worse, add. Keep adjustments reasonable and explain each in a sentence. Use the median of adjusted prices as your opinion of value rather than the single lowest sale.

Summary	
Median adjusted sale price	
District market value on my notice	
Difference	
My opinion of value	

5. Unequal-appraisal guide (Tax Code 41.43(b)(3))

Texas law lets an ARB grant a protest if your appraised value is greater than the **median appraised value of a reasonable number of comparable properties appropriately adjusted**. This argument uses the district's own published values, which you can look up on epcad.org, so it does not depend on sale prices.

- 1 Find 5 to 10 nearby homes like yours: same neighborhood or subdivision, similar size, age, quality and class.
- 2 Record each home's appraised value (not market value if a cap applies; use the value the district says it appraised) and living area.
- 3 Adjust each comp's appraised value for differences from your home (size, condition, features), as on the previous page.
- 4 Take the median of the adjusted values. If your appraised value is above it, the median is your requested value.

#	Address / account	Sq ft	Appraised value	Adjustments (+/-)	Adjusted value
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

Result	
Median adjusted appraised value	
My appraised value on notice	
Requested value (if lower)	

Tips: avoid cherry-picking only the lowest values; ARBs and districts notice. Show your selection rule ("all 2-story homes 1,900-2,400 sq ft built 2005-2012 on my street and the next two streets").

6. Homestead cap check (Tax Code 23.23)

If your home qualified for a residence homestead exemption on January 1 of last year, its **appraised** value generally cannot rise more than 10% a year, plus the market value of new improvements. The cap begins January 1 of the tax year after you first qualify. It limits appraised value, not market value, so a value protest can still matter.

Line	Amount
A. Last year's appraised value (from last year's notice)	
B. $A \times 1.10$	
C. Market value of new improvements this year (if any)	
D. Cap limit = $B + C$	
E. This year's market value (notice)	
F. Maximum appraised value = lower of D or E	
G. Appraised value shown on this year's notice	
H. Possible over-cap amount = $G - F$ (if positive)	

Example: last year appraised \$300,000 and this year market \$400,000 with no improvements. $D = \$330,000$; $F = \$330,000$. If the notice shows \$330,000 the cap is applied correctly.

If line H is positive, raise it as an error in your protest (cap not applied or calculated incorrectly) and bring both notices. Use the free calculator at txpropertymath.com/homestead-cap/ to double-check. Non-homestead property valued at about \$5 million or less may have a separate 20% circuit-breaker limit (Tax Code 23.231); ask your district if it applies.

7. Informal meeting outline

Most El Paso County protests begin with an informal review with a district appraiser, online or by phone or meeting. A settlement offer you accept generally ends the protest for that year, so compare it to your evidence before agreeing.

Fill in your own words:

- 1 "I'm protesting account _____ at _____. The notice shows a market value of \$_____."
- 2 "I believe the value as of January 1 should be \$_____, based on _____ (comparable sales / unequal appraisal / condition)."
- 3 "Here are my ___ comparable sales. Adjusted for size and condition, their median is \$_____."
- 4 "These photos and repair estimates show _____ which a buyer would price in, about \$_____."
- 5 "Can you walk me through the comparables the district used? [Note differences: size, condition, location.]"
- 6 "Would the district consider \$_____?" (Listen. Ask for the offer in writing or in the portal before accepting.)

8. ARB hearing outline

Hearings are informal but run like a short court session. You may appear in person, by phone or video, or by written affidavit (Comptroller Form 50-283). The ARB must notify you at least 15 days before the hearing. You may choose to present before or after the district. Expect roughly a few minutes per side.

- 1 **Introduce:** "My name is _____, owner of _____, account _____. I'm protesting market value and unequal appraisal. I'm asking for \$_____."
- 2 **Hand out copies:** give the panel and district representative identical packets; walk through them page by page.
- 3 **Market value:** "Exhibit 1 shows ___ sales between _____ and _____. After adjustments, the median is \$_____."
- 4 **Unequal appraisal:** "Exhibit 2 lists ___ comparable properties from the district's own records. The median adjusted appraised value is \$_____."
- 5 **Condition:** "Exhibit 3 shows _____; the repair estimate is \$_____."
- 6 **Respond to the district:** "The district's comp at _____ is larger / updated / on a better lot, so it overstates my value by about \$_____."
- 7 **Close:** "Based on Exhibits 1 to 3, I ask the board to set the value at \$_____. Thank you."

Stay factual and polite. Do not argue about tax rates or your budget; the ARB cannot consider them. Do not contact ARB members outside the hearing.

9. What to bring

- Your hearing notice and this year's Notice of Appraised Value (and last year's for the cap check).
- Photo ID.
- Printed evidence packets: one for you, the district, and each panel member. Check your ARB's hearing procedures for the number of copies or electronic options.
- Completed worksheets from this kit and your opinion of value written at the top.
- The district's evidence packet with your notes.
- Form 50-283 affidavit if you are not appearing in person, filed under your ARB's rules.
- A pen, a calculator, and a watch: hearings are timed.

10. After the hearing

- bullet The ARB issues a written order by certified mail or email.
- bullet If you disagree, Texas offers appeal routes with strict deadlines: district court (petition within 60 days of receiving the order), regular binding arbitration for homesteads or property valued at \$5 million or less (request to the Comptroller within 60 days, deposit required), and SOAH for some property over \$1 million (notice within 30 days). Talk to an attorney before filing an appeal.
- bullet Pay any undisputed tax before the delinquency date; appeals generally require it.
- bullet Save your packet. Next year starts from this year's value.

Before you start next year

Use txpropertytax.com's free tax estimator and protest savings calculator to see what a value change is worth across your county, city, school district and special districts.

Sources

Facts in this kit come only from the official sources below. URLs were checked on October 30, 2026.

- bullet Texas Comptroller: Appraisal Protests and Appeals: <https://comptroller.texas.gov/taxes/property-tax/protests/>
- bullet Texas Comptroller: Property tax forms (50-132, 50-283, 50-162): <https://comptroller.texas.gov/taxes/property-tax/forms/>
- bullet Texas Tax Code Chapter 41 (41.43, 41.44, 41.45, 41.461, 41.67): <https://statutes.capitol.texas.gov/Docs/TX/htm/TX.41.htm>
- bullet Texas Tax Code Chapter 23 (23.23, 23.231): <https://statutes.capitol.texas.gov/Docs/TX/htm/TX.23.htm>
- bullet Texas Tax Code Chapter 25 (25.19): <https://statutes.capitol.texas.gov/Docs/TX/htm/TX.25.htm>
- bullet EPCAD: Protests and Appeals: <https://epcad.org/ProtestsAndAppeals>
- bullet EPCAD: Online Protest Portal: <https://epcad.org/OnlineServices/ProtestPortal>
- bullet EPCAD: Taxpayer Portal and Online Protest Guide (PDF):
https://blob.epcad.org/documents/OnlineProtest/EPCAD_TaxpayerPortalHelp.pdf

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Need help beyond self-help? A TDLR-licensed property tax consultant or a Texas attorney can represent you (search licenses at tdlr.texas.gov). This kit does not endorse any particular consultant.