



DIY PROPERTY TAX APPEAL TOOLKIT

Your step-by-step guide to understanding your assessment, preparing your appeal, and documenting your case.



AMERICAN HOMEOWNERS ASSOCIATION

joinhomeowners.org

Welcome to Your Property Tax Appeal Toolkit

Created by the American Homeowners Association (AHA)

Overpaying on your property taxes? You're not alone. But most homeowners don't realize they can do something about it. This kit is designed to help you spot common errors, gather the right documents, and file a strong appeal — with confidence.

Property tax bills can surprise even the savviest homeowners. This toolkit is designed to demystify your assessment, show you how to challenge it if it's too high, and provide tools to prepare and submit your own property tax appeal.

Inside, you'll find step-by-step appeal guidance, printable and fillable templates, real-world examples and expert tips, and tools to help document, organize and support your case.

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TAX

Understanding Your Property Tax Assessment

Property taxes are usually handled at the county level, but in some places, the city or township may be responsible. These local governments set a tax rate and multiply it by your home's assessed value — which is supposed to represent its fair market worth.

Your home's "assessed value" is based on information gathered by your local assessor. This might include physical inspections, building permits, recent sale prices of similar homes, and public records. But errors are surprisingly common, and many assessments rely on outdated or automated data.

What if You Haven't Received Your Assessment?

If you haven't received your assessment notice or are unsure what your assessed value is:

- **Check Your Mail Timing:** Notices are often mailed between January and May.
- **Search Online:** Go to your county assessor's website and use a "Property Search" or "Parcel Viewer" tool with your address. If you do not know what your tax assessors website is just do a search for "Tax Assessment for [Enter Your Zip Code]" and the search results should help you find it.
- **Call the Assessor:** Request your assessment notice or property record card. Ask for both the current assessed value and the tax year it covers.

How to Read Your Assessment Notice

Your assessment notice can feel confusing at first glance. Here's how to break it down:

Key Elements to Look For:

- **Parcel Number or ID:** Unique identifier for your property
- **Assessed Value:** The value assigned to your property (sometimes split into land and building)
- **Taxable Value:** The amount your taxes are based on (may be lower than assessed value if capped)
- **Assessment Date:** The effective date of the assessed value
- **Appeal Deadline:** Usually stated clearly — highlight or circle this date
- **Contact Info:** Details for your assessor's office or appeals board

If you're unsure how to interpret your notice, call your local assessor and ask them to walk you through it. Every state and county uses a slightly different format.

Assessed Value vs. Market Value

- **Assessed Value:** Value assigned by your local assessor. Used to calculate your property taxes.
 - ***Note:** This is often broken into separate land and building values. You can appeal either or both if you believe one is inaccurate.*
- **Market Value:** What your home would sell for on the open market.
- **Assessment Ratio:** Some states assess properties at less than 100% of market value (e.g., 60%, 80%).

Key Terms

- **SEV (State Equalized Value):** In some states, this is 50% of market value.
- **Taxable Value:** Capped growth value, not necessarily tied to SEV. Used to calculate your taxes.

Common Assessment Errors

Assessment mistakes are surprisingly common — and can go unnoticed for years. Why? Because assessors typically don't enter your home. Instead, they rely on old blueprints, permit data, aerial photos, or automated models that are often outdated or incorrect.

- Incorrect bedroom or bathroom count
- Overstated square footage (e.g., unfinished basements or garages)
- Missing exemptions you're eligible for (like homestead or senior)
- Outdated condition assumptions — like assuming your home was renovated when it hasn't been
- Overinflated comparable sales that don't match your home's size, location, or features

Even small errors can lead to major over-assessments. That's why reviewing your Property Record Card is one of the most important first steps in the appeal process.

Know Your Local Appeal Rules

How to find your assessor's office and appeal rules:

Start by checking your most recent property tax bill — it often lists the office that assessed your property. If not, go to your county or city government's website and search for "property assessor" or "assessment office." There, you'll find details on how your area handles appeals, links to forms, and contact info. Many offices also provide downloadable appeal guides.

Key filing deadlines and how they vary:

Appeal deadlines can vary widely — from 15 days after receiving your notice to several months later. Some states use fixed dates (like March 31), while others count from the date your notice was mailed. Always confirm the deadline directly with your assessor's office. Missing it usually means you have to wait until next year.

Valid reasons to appeal (and invalid ones):

You can appeal if your home's assessed value is too high, if the data used is wrong (like square footage), or if you're missing exemptions you qualify for. You can't appeal just because you don't like paying taxes or your neighbor's bill is lower — you need factual, documented reasons.

Whether you can appeal outside the standard window:

In some jurisdictions, yes — but usually only if there's a major clerical error (like your property being listed as a commercial building) or if you never received your assessment notice. Contact your assessor's office to ask about exceptions or “out-of-cycle” appeals.

Evaluate If You Should Appeal

Step-by-Step Check

1. Get Your Property Record Card

- Request it online or from your assessor's office. Review every detail.

2. Look for Errors

- Compare the card to reality. Example: assessor lists 2,200 sq ft; your appraisal says 1,800 sq ft. That error alone could inflate your value by 20%.

3. Document Flaws

- Take dated photos of cracks, leaks, noise issues, or nearby nuisances (highway, factory, power lines).

4. Research Comparable Sales

- Look for homes within 1 mile, sold in the past 6–12 months, similar in size/age/condition.
 - Use Zillow, Redfin, or Realtor.com for free public data.
 - Ask a realtor for a Comparative Market Analysis (CMA) — many provide it free.
 - County assessor sales records may also be available online.

Confidence Scale: Should You Appeal?

Over-assessment %	Confidence Level	Recommendation
>15%	Highly Likely	Appeal strongly recommended
8-15%	Likely	Appeal recommended
5-8%	Possibly	Appeal if evidence is strong
<5%	Unlikely	Appeal not recommended

Note: Implied Market Value = Assessed Value ÷ Assessment Ratio

Building Your Appeal Case

What to Gather

1. Assessment Notice

This is the official notice you receive from your local tax assessor, usually by mail, between January and April depending on your state. It includes:

- Assessed value
- Parcel number
- Contact information for the assessor's office

If you didn't receive one or lost it:

- Visit your county assessor's website and look for "Assessment Notice Lookup," "Property Search," or "Parcel Viewer."
- Call or visit the local assessor's office and request a copy.

2. Property Record Card (aka Tax Card)

This card contains the details used to calculate your assessment, such as:

- Total square footage
- Number of bedrooms and bathrooms
- Lot size
- Year built
- Additional features (garage, basement, etc.)

How to get it:

- Look it up on your local assessor or GIS mapping portal using your parcel number or address.
- Call or email the assessor's office to request it.
- Ask for both the property record card and the cost or appraisal report if available.

3. Photos of Home & Issues

- Take clear, dated photos of all structural issues or features not accurately reflected in the record.
- Include both interior and exterior shots if applicable.
- If you live near noise sources (e.g., highway, factory), document them.

4. Estimates for Repairs

- Obtain written estimates from licensed contractors for visible damage or necessary repairs (foundation cracks, roofing, HVAC, etc.).
- This serves as strong evidence for a reduced property value.

5. Appraisal (Optional but Powerful)

- If you've had your home appraised in the last 12 months, include the full report. You may also hire a professional appraiser to support your appeal (recommended for high-value or complex cases).

6. Sales of Comparable Properties

- Look for homes that:
 - Sold within the past 6 months
 - Are within 1 mile
 - Are similar in size, age, and condition

Where to find comps:

- Public MLS sites like Zillow, Redfin, Realtor.com
- County assessor sales records
- Real estate agents may also provide a free CMA (Comparative Market Analysis)

Record the details in your Comparable Sales Grid worksheet in the Forms & Templates section of the toolkit.

Writing Your Appeal

Key Steps

1. Check Your Filing Deadline

- Mark it on your calendar — missing it almost always kills your case.

2. Use Official Forms

- Download from your assessor's website or request by mail.

3. Draft a Clear Appeal Letter

- Keep it factual, polite, and under 2 pages. Avoid emotional arguments ("taxes are too high") and focus on evidence.
- See the Forms & Templates section of this toolkit for a blank letter template and a sample filled out letter.

4. Attach Evidence

- Include your comparable sales grid, photos, contractor estimates, and audit worksheet.

5. Make Copies

- Keep a full set for your records. Submit by certified mail or through the official online portal.

When to Hire Help

Consider hiring a professional if:

- Your property is unique, large, or mixed-use
- You're appealing a commercial or income-producing property
- Your initial appeal was denied and you're going to tribunal or court

Who Can Help:

- Real estate appraisers (certified)
- Property tax consultants or attorneys
- Local realtors familiar with your market

Typical Costs:

- Appraisers: \$300–\$500 for a single-family home
- Tax Consultants: Often contingency-based (25–40% of first year's savings)
- Attorneys: Hourly or flat fee; ask about cost up front

The Appeal Process

Typical Timeline

- Day 0: Assessment notice mailed
- Day 30–60: Appeal deadline (varies by state/county)
- Day 60–90: Hearing date set
- Day 90–120: Hearing takes place
- Day 120+: Decision issued

At the Hearing

- Bring 2 copies of all evidence (one for board, one for you)
- Stay calm and factual — no rants about tax bills
- Focus on discrepancies: square footage, comps, repair costs
- Be brief: Present evidence in 5–10 minutes

Tip: *Many appeals are resolved informally. Sometimes an assessor will adjust your value before the hearing if your evidence is strong.*

Pro Tips & Pitfalls

Top 3 Mistakes Homeowners Make

1. Missing the Deadline

- Deadlines are strict. Even being one day late can void your appeal. Mark it on a calendar, set reminders, and file early.

2. Appealing Taxes Instead of Value

- Boards don't care that your tax bill feels high. They only consider whether your assessed value is higher than your home's market value.

3. Not Bringing Evidence

- Walking into a hearing without comps, photos, or estimates is the fastest way to lose. Documentation is everything.

Exemptions & Credits

Many homeowners qualify for tax reductions through exemptions, including:

- **Homestead Exemption**
- **Senior or Veteran Discounts**
- **Disability or Energy Efficiency Credits**

Where to check:

- Your county assessor's website
- State Department of Revenue

Tip: Apply for these **before or with** your appeal. They can lower your taxes even without adjusting your assessed value.

Informal Discussions

Before filing a formal appeal:

- Call your assessor and ask to review your record.
- Point out factual errors (e.g., incorrect square footage).
- Ask: "Would this change the assessment if corrected?"

Often, they may adjust your value without a formal hearing.

Appeal Risk Warning

In rare cases, appealing may prompt a reassessment that increases your value. Consider your comps carefully before filing.

Frequently Asked Questions

This section answers the top concerns homeowners face during the appeal process, helping you stay informed and confident every step of the way.

1. What if I never received my assessment notice?

- Notices are usually mailed early in the year. If you didn't get one, check your assessor's website for a property search tool or call the office directly. They are required to provide it if you ask.

2. How do I know if I've been over-assessed?

- Use the Value Gap Calculator in this toolkit. Compare your implied market value ($\text{Assessed Value} \div \text{Assessment Ratio}$) with recent comparable sales. If your number is more than 8–10% higher, you likely have a case.

3. What's the deadline to appeal in my county?

- It varies. Some counties give 30 days, others 45 or 60. Your notice should list the exact date. If it doesn't, call your assessor's office and ask: "What is my final day to appeal this year's assessment?"

4. Where can I find the appeal forms?

- Almost all assessor websites have a "Forms" or "Appeals" section. Some let you file online. If not, request a form by mail or pick one up in person.

5. What happens at the hearing?

- Most hearings are informal. You'll present your evidence in 5–10 minutes. The board or assessor may ask questions. A written decision usually comes within a few weeks.

6. Could my taxes go up if I appeal?

- It's rare, but possible if the board finds your home is undervalued. Review your comps carefully. If your value is already low compared to neighbors, think twice before appealing.

7. Can I appeal every year?

- Yes. Many homeowners file regularly, especially if market values drop but assessments lag behind.

Property Tax Appeal Action Plan

Organize & Document Your Case

Your step-by-step guide to staying organized, catching costly errors, and building a successful appeal. Print this page and keep it at the front of your appeal folder. Check items off as you go.



Step 1: Get your Assessment Notice

- ☐ Find your current assessment notice (mail or tax assessor's website)
- ☐ Write down the exact filing deadline _____
- ☐ Create a folder for organizing and keeping track of your appeal documents



Step 2: Request Your Property Record Card

- ☐ Request a copy from your local assessor's office or download it online
- ☐ Save a copy in your appeal folder



Step 3: Review for Errors

- ☐ Compare listed square footage, bedrooms, and bathrooms against your home
- ☐ Check features (garage, basement, fireplace) and note any inaccuracies



Step 4: Document Issues

- ☐ Photograph any defects (roof leaks, foundation cracks, outdated systems)
- ☐ Collect repair estimates to prove these issues reduce your home's value



Why: Evidence of problems makes your appeal stronger. It shows the assessor's record doesn't reflect the true condition of your home



Step 5: Gather Comparable Sales ("Comps")

- ☐ Research 3–5 recent home sales within 1 mile of your property.
- ☐ Record size, condition, sale date, and price for each



Step 6: Calculate Over-assessment

- ☐ Use the Value Gap Calculator in this toolkit
- ☐ Compare your assessor's implied value with your comps' average



- ☐ Complete the AHA template with your evidence and calculations
- ☐ Keep the tone factual and under two pages



☐ Submit your letter and required forms before the deadline (portal, mail, or in person)

☐ Keep copies of all documents and submission receipts



- ☐ Assemble a binder with your notice, record card, comps, photos, and estimates
- ☐ Practice a 5–10 minute presentation of your case



- ☐ Present your case calmly and stick to the facts
- ☐ Save the written decision letter for your records



This image shows a blank sheet of white paper designed for writing. It features a series of evenly spaced horizontal light blue lines across its entire width. A single vertical red line runs down the left side of the page, creating a margin. The paper is otherwise empty of any text or markings.

Forms & Templates

Printable tools to organize your case and track progress.

Includes: Audit Worksheet, Sales Grid, Value Gap Calculator, Repair Log, and Deadline Tracker.

Pro Tip: Save all forms in one folder — digital and paper — for quick access.

How to use: Go line by line. If the assessor lists a feature you don't have, or misses something important, note it. Each discrepancy strengthens your case.

Property Audit Worksheet

Feature	Assessor Record	Actual (Verified)	Comments
Square Footage			
Bedrooms			
Bathrooms			
Basement (Finished?)			
Garage Type/Size			
Fireplace Listed			
Year Built			
Condition (Noted?)			

Notes

 **How to use:** Take clear, dated photos. Pair each with an estimate from a contractor. This shows your home’s condition is worse than assumed.

 Repair & Damage Log

Issue/Repair Needed	Date Observed	Estimate (\$)	Contractor Notes / Photos Taken

 Notes



A bar chart with five bars of increasing height from left to right. A red arrow starts at the top of the first bar and points upwards and to the right, ending above the fifth bar, indicating a positive growth trend.

Address	Sale Price	Sale Date	Sq Ft	Beds	Distance (mi)	Notes

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Assessed Value:	\$
Assessment Ratio (e.g.. 0.80):	÷
Implied Market Value:	\$
Average of Comp Sales:	\$
Gap Amount:	\$
% Over-assessed	%

Example Calculation:

- Assessed Value: \$250,000
- Assessment Ratio: 0.80 (80%)
- Implied Market Value: \$312,500
- Comparable Sales Average: \$270,000
- Over-assessment: \$42,500 ($\approx 15.74\%$)

This image shows a blank sheet of white paper designed for writing. It features a series of evenly spaced horizontal light blue lines across its entire width. A single vertical red line runs parallel to the left edge, creating a narrow margin. The paper is otherwise completely empty, with no text or markings.

Appeal Letter Template - Filled-In Example

John Smith
110 Main Street
Springfield, IL 62701
(555) 123-4567
john.smith@email.com

March 10, 2025

Sangamon County Assessor's Office
200 South 9th Street
Springfield, IL 62701

RE: Property Tax Appeal for Parcel #22-09-123-456

Dear Sangamon County Assessor,

I am writing to appeal the assessed value of my property located at **110 Main Street, Springfield, IL**. for the **2025** assessment. I believe the current assessment of **\$245,000** appears to exceed fair market value. Based on recent comparable home sales in my neighborhood, I estimate the property's market value to be approximately **\$210,000**, a difference of **\$35,000** or **16.7%** over-assessment.

Comparable sales include:

- **108 main Street - \$208,000 on Jan 5, 2025**
- **115 Elm Street - \$212,500 on Feb 10 2025**
- **107 Oak Avenue - \$209,000 on Dec 22, 2024**

In addition, my home has **a cracked foundation and requires roof repair**. Contractor estimates are attached.

Based on this evidence, I respectfully request a reassessment of my property's value. Please advise on next steps

Sincerely,
John Smith
(555) 123-4567
john.smith@email.com

Appeal Letter Template - Blank

[Your Full Name]
[Your Address]
[City, State ZIP Code]
[Phone Number]
[Email Address]

[Date]

[Assessor's Office Name]
[Address]
[City, State, ZIP Code]

RE: Property Tax Appeal for Parcel #[Parcel Number]

Dear [Assessor's Office Name],

I am writing to appeal the assessed value of my property located at [Address] for the [Tax Year] assessment. I believe the current assessment of [\$Amount] appears to exceed fair market value. Based on recent comparable home sales in my neighborhood, I estimate the property's market value to be approximately [\$Estimated Amount from Value Gap Calculator Worksheet Template], a difference of [\$Difference Amount] or [Percentage%] over-assessment.

Comparable sales include:

- [Comparable Home Address 1] - [\$Comp 1 Sale Amount] on [Comp 1 Sale Date]
- [Comparable Home Address 2] - [\$Comp 2 Sale Amount] on [Comp 2 Sale Date]
- [Comparable Home Address 3] - [\$Comp 3 Sale Amount] on [Comp 3 Sale Date]

In addition, my home has [Enter any Documented Defects]. Contractor estimates are attached. [Note Any Property Record Errors].

Based on this evidence, I respectfully request a reassessment of my property's value. Please advise on next steps

Sincerely,
[Your Full Name]
[Phone Number]
[Email Address]

What If My Appeal Is Denied?

Even if your initial appeal is denied, don't panic — it's not the end of the road. Many homeowners lose their first appeal due to incomplete evidence, misunderstood procedures, or bad timing. Here's what to do next:

Can I Refile Next Year?

Yes. Most jurisdictions reassess property values annually, so you can appeal again during the next cycle. Many homeowners win on a second attempt with better comps or more documentation.

Tip: Keep all records, photos, and evidence. What didn't work this year may succeed next year.

Can I Appeal to a State-Level Authority?

Yes, in many states you can escalate your appeal beyond the local board. Depending on where you live, you may be able to file a second-level appeal with:

- Your State Tax Tribunal
- Board of Equalization
- Department of Revenue

These higher authorities may have stricter requirements and deadlines (typically within 30–90 days). Check your denial letter or local assessor's website for instructions.

Will This Hurt My Future Chances?

No. Filing and losing an appeal won't damage your future chances or trigger penalties. It's a standard process, and most assessors expect some homeowners to challenge their values.

Myth: "If I appeal, they'll raise my value."

Truth: As long as your appeal is honest and evidence-based, this is highly unlikely.

Should I Escalate or Let It Go?

Here's a quick guide:

- If you had solid comps or factual errors, consider escalating.
- If your evidence was incomplete, regroup and refile next year.
- If you were close to winning, call the assessor for feedback.
- If you're unsure, consult a local real estate agent or tax expert.

Ask for Feedback

Contact your local assessor or board and ask why your appeal was denied. This insight can help you strengthen your next appeal — and shows that you're serious and informed.