

Harris County Appraisal District

**Roland Altinger
Chief Appraiser**



HCAD Board of Directors

Political Subdivision — 7 volunteer members

- Harris County
 - City of Houston
 - HISD
 - Other School Districts
 - Urban Cities
 - Conservation & Reclamation Districts
 - Tax Assessor-Collector
- Jim Robinson**
Al Odom
Wanda Adams
Pete Pape
Mike Sullivan
Glenn Peters
Ann Harris Bennett *

*** ex officio**

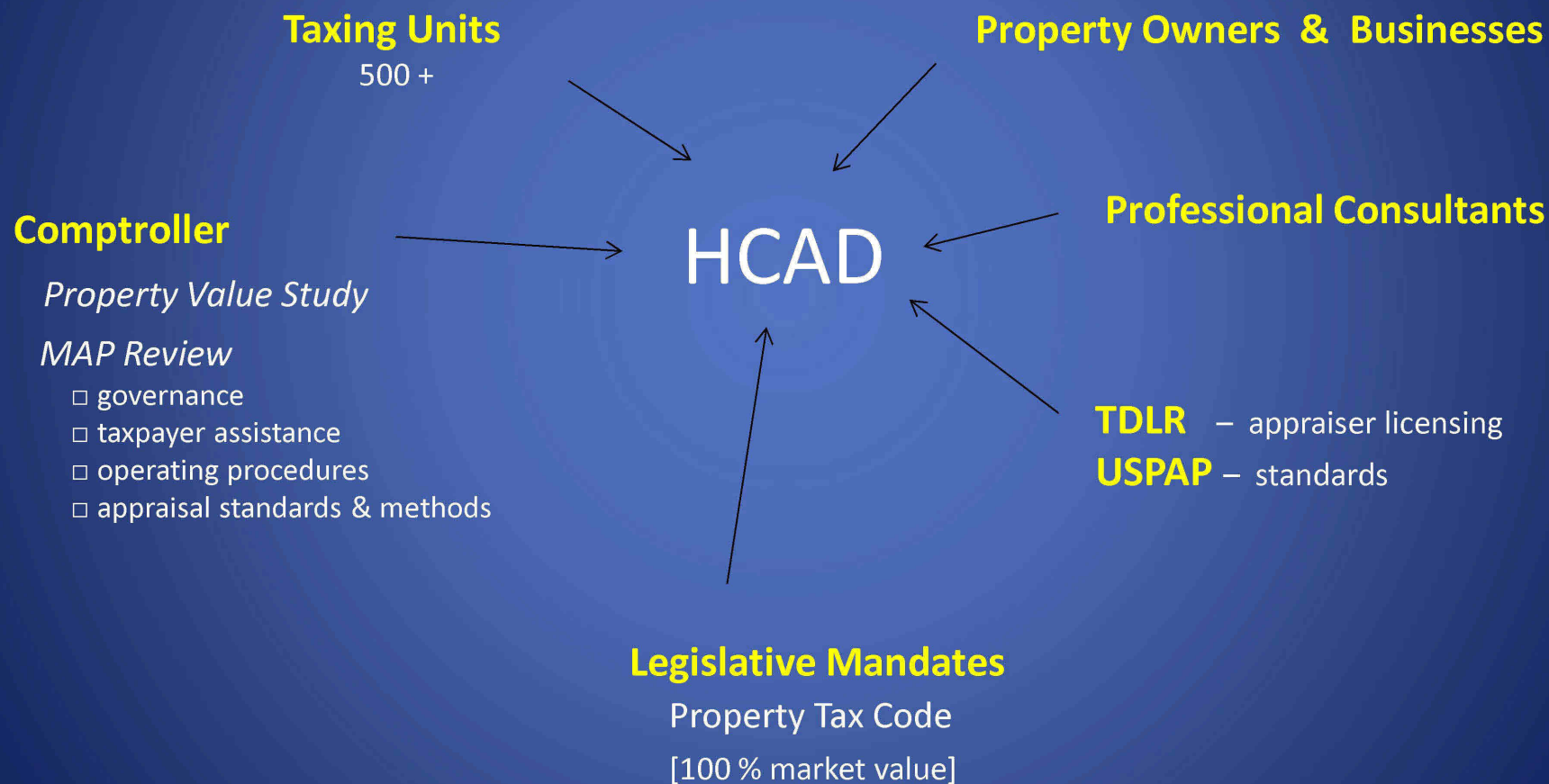


BOD Responsibilities

- Appoint Chief Appraiser (**Roland Altinger**)
- Appoint Taxpayer Liaison Officer
Sec. 6.052 (**Teresa Terry**)
- Adopt a Budget (**\$88 million**)
- ARB appointed by **Administrative District
Judge Robert Schaffer**
(Graduated per diem pay: 1st term
\$162/day; 2nd term \$180; 3rd term \$198)



Expectations





Challenges Include

- Size of job
- Diverse, complex array of property types
- Tax calendar & deadlines
- No sales disclosure
- Access to property & valuation data
- Equal & Uniform issues



Tax Calendar

4 Phases in 13 months: *Appraise, Equalize, Assess, & Collect*

- Jan. 1 (appraise at market value)
- **April 1** (**render .. HB 2228 changed from April 15**)
- **May 15** (**protest .. HB 2228 changed from May 1 & June 1**)
- Hearings (during Summer)
- ARB approves roll ... Chief Appraiser certifies
(late Aug. or early Sept.)
- Taxing Units set tax rates & mail tax bills
(Sept. or Oct.)
- Taxing Units collect taxes : delinquent on Feb. 1



HCAD OPERATIONS, AVERAGES (2009-2018)

year	accounts	parcels	market value \$\$ (millions)	median appraisal level	protest			litigation		year end FTE	\$\$ (millions)		% assessed
					accounts	value \$\$ (millions)	loss %	accounts	loss %		levy	assessed	
10-Yr. Ave.	1,590,486	1,759,421	\$458,378	1.00	346,654	\$246,022	8.27%	9,924	10.75%	588	\$8,789.8	\$69.0	0.79%

Less than 8 mills per tax revenue \$



Web-based Solutions – Single Family Residences

iFile	iSettle	iReschedule		Express Informals	Evidence Uploads
2004	2007	2010	2011	2016	2017
ALL	Owners	Owners	Consultants	Consultants	ALL
Unique ID #					
protest + confirmation	iFiler's opt to participate				
view evidence	rejected offers → hearings			rejected offers → hearings	

[Home](#)
[Help](#)
[Contact Us](#)

HCAD Electronic Filing and Notice System

Sign In

Already have an Owners account? Sign in here.

User Name

Password

[Forgot User Name or Password?](#)

Sign Up

First time here? Get started now!



Hurricane Harvey

- Driving review of nearly 240,000 homes ...
September to mid-November
- Identified 70,000 damaged homes
- ALL visited between January & March
for tax year 2018
- Over 42,500 still damaged on review for 2019

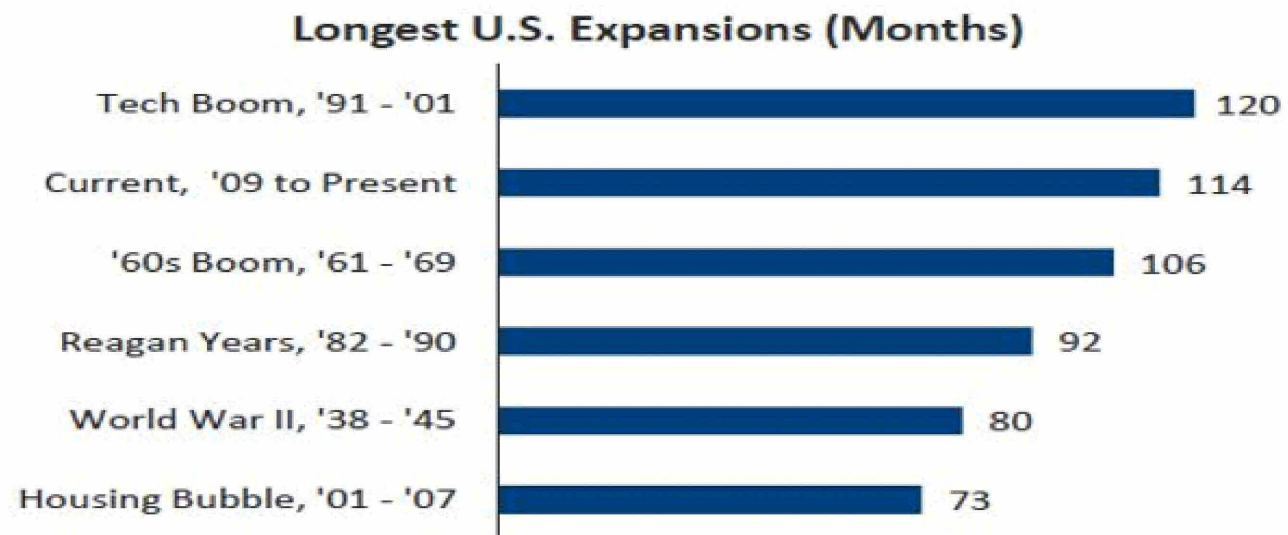


Effects of the Economy



United States Economy

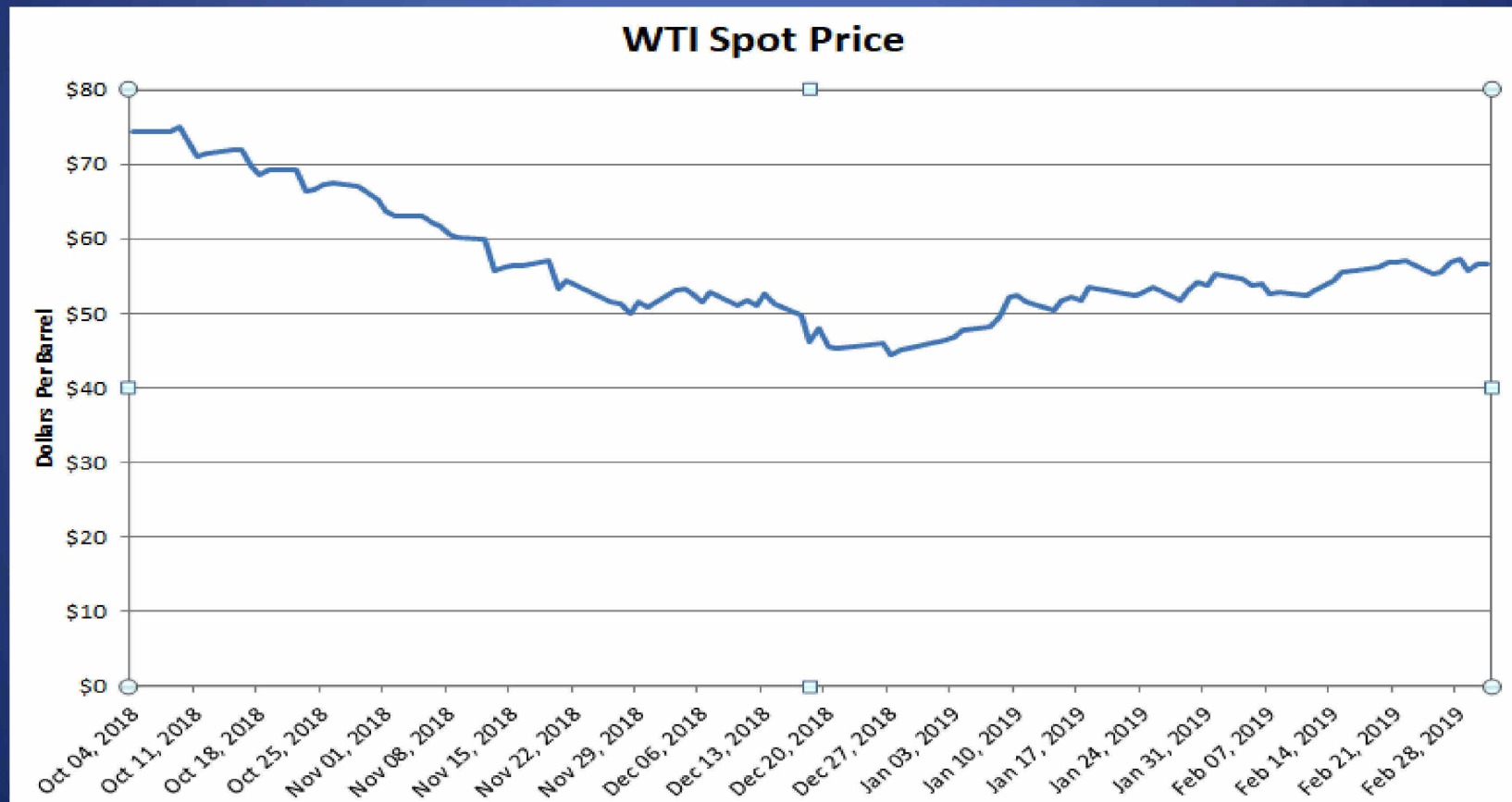
Currently in one of the longest expansions in history



Source: National Bureau for Economic Research



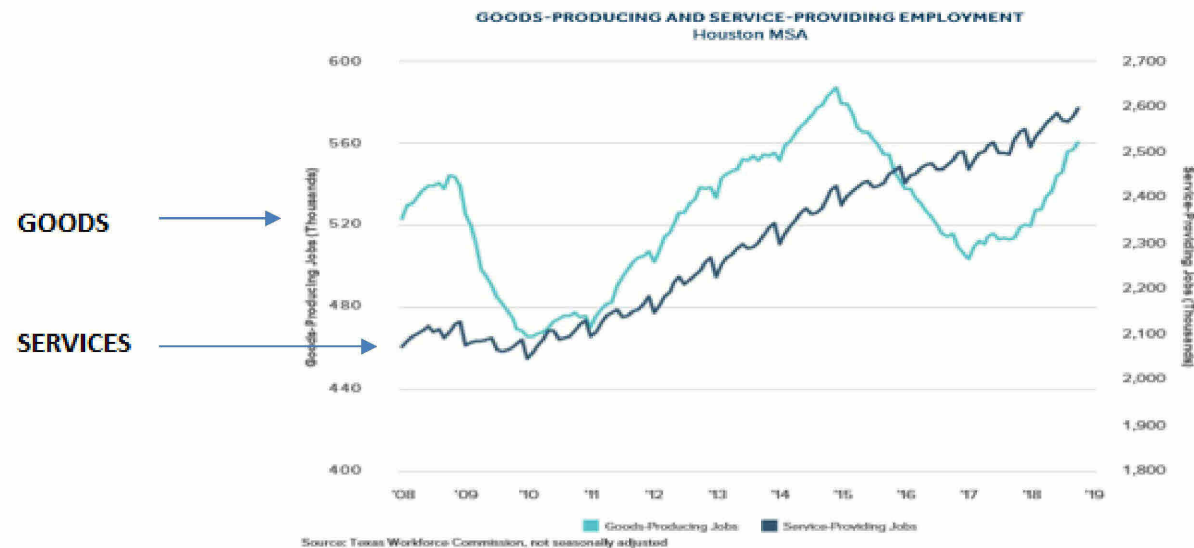
West Texas Intermediate Oil Stabilizing



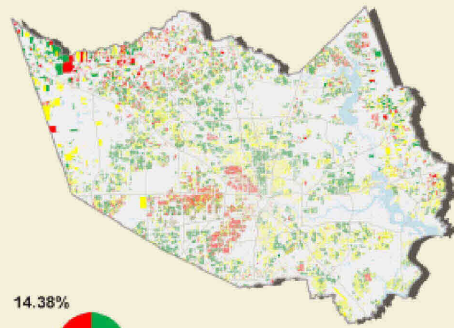


Job Growth

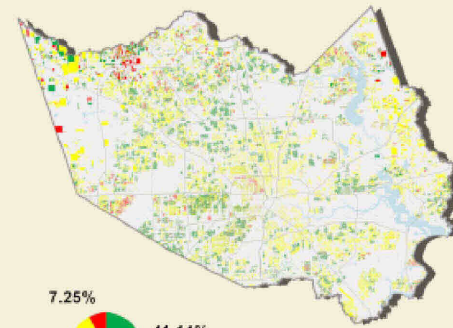
- Metro Houston added 117,800 jobs in 2018 according to the Texas Workforce.
- The Greater Houston Partnership forecasts the creation of more than 71,000 jobs in the Greater Houston metropolitan area



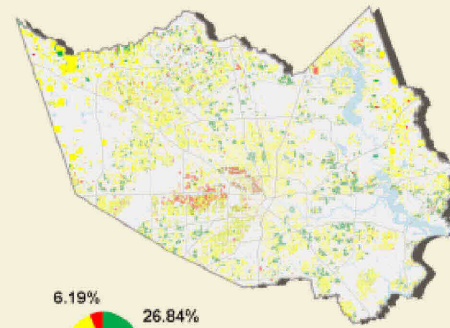
2009



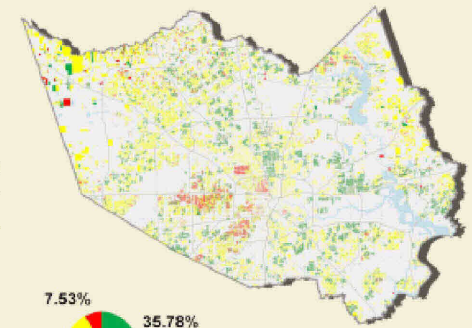
2010



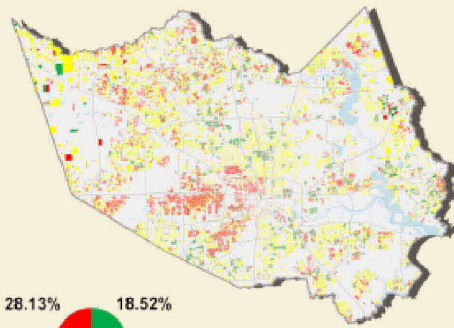
2011



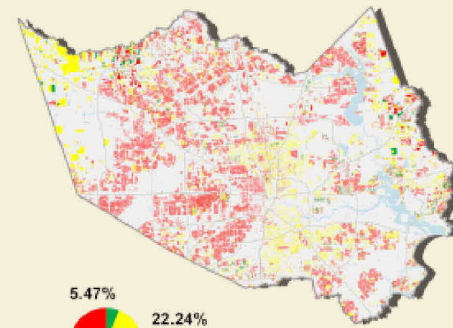
2012



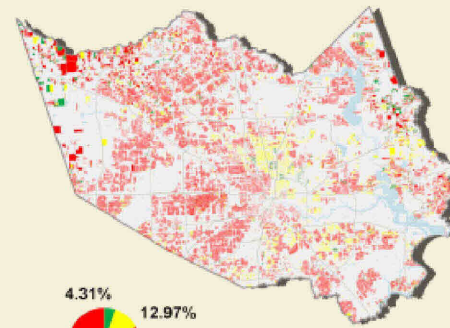
2013



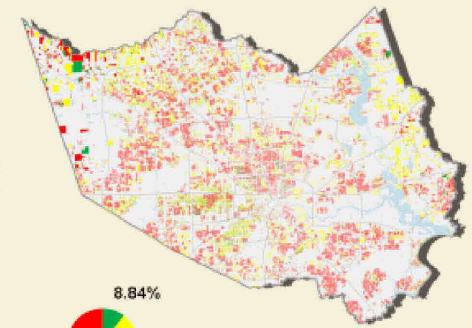
2014



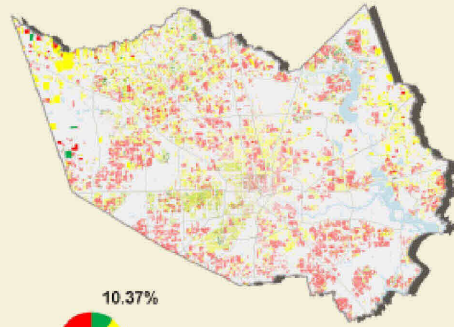
2015



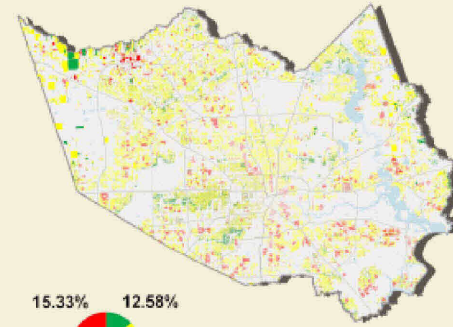
2016



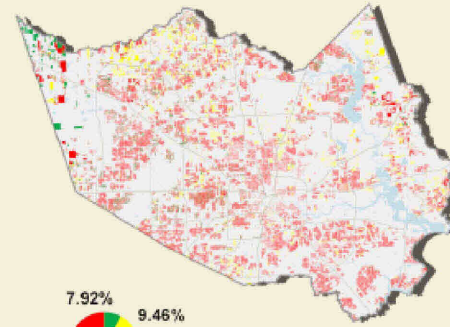
2017



2018



2019



Residential Value Changes From 2009 to 2019



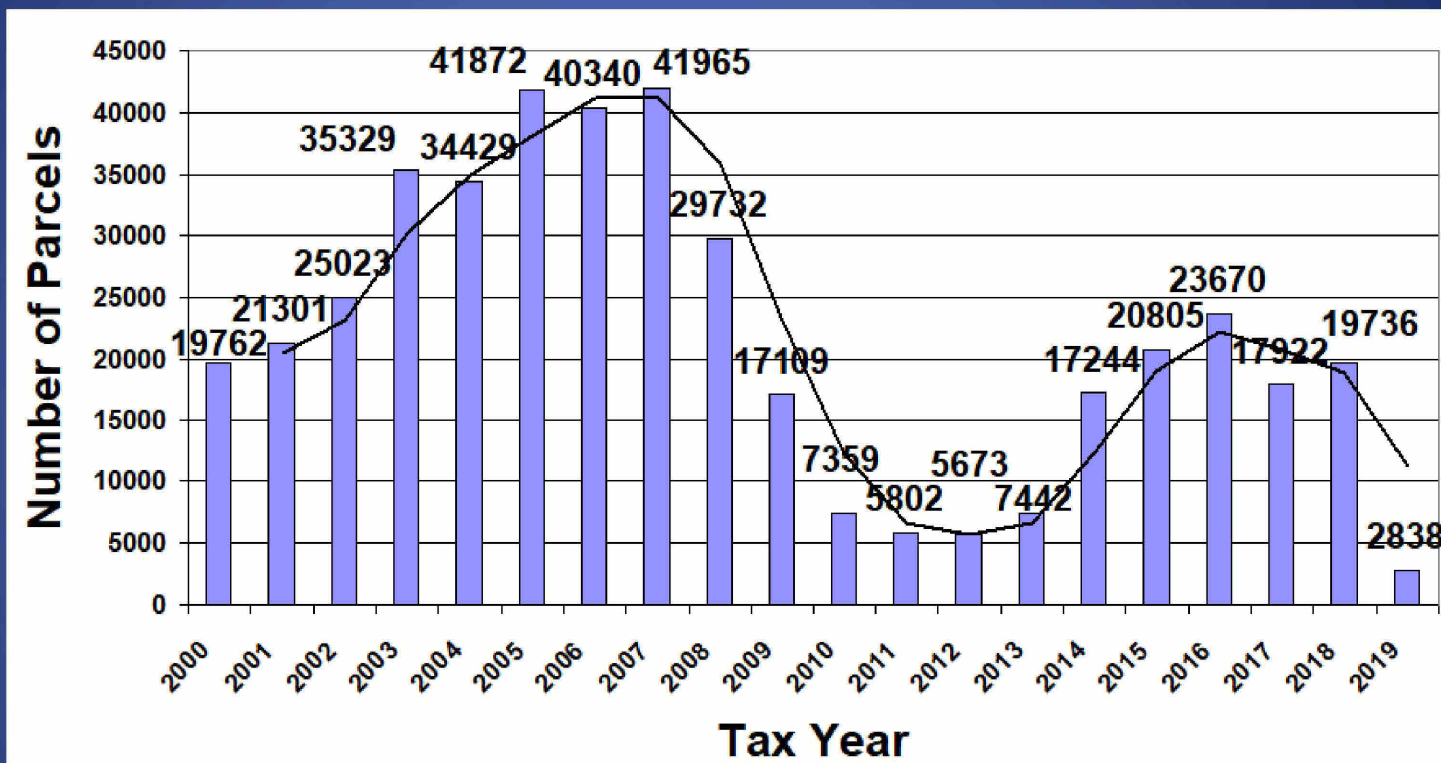
Residential Market Values
Data as of March 18, 2019
2009 to 2018 Certified Values / 2019 Noticed Values
Scale: Not To Scale / Plot Date: 3/21/2019



Geospatial or map data maintained by the Harris County Appraisal District is for informational purposes and may **not** have been prepared for or be suitable for legal, engineering, or surveying purposes. It does **not** represent an on-the-ground survey and only represents the approximate location of property boundaries.



Parcel Creations

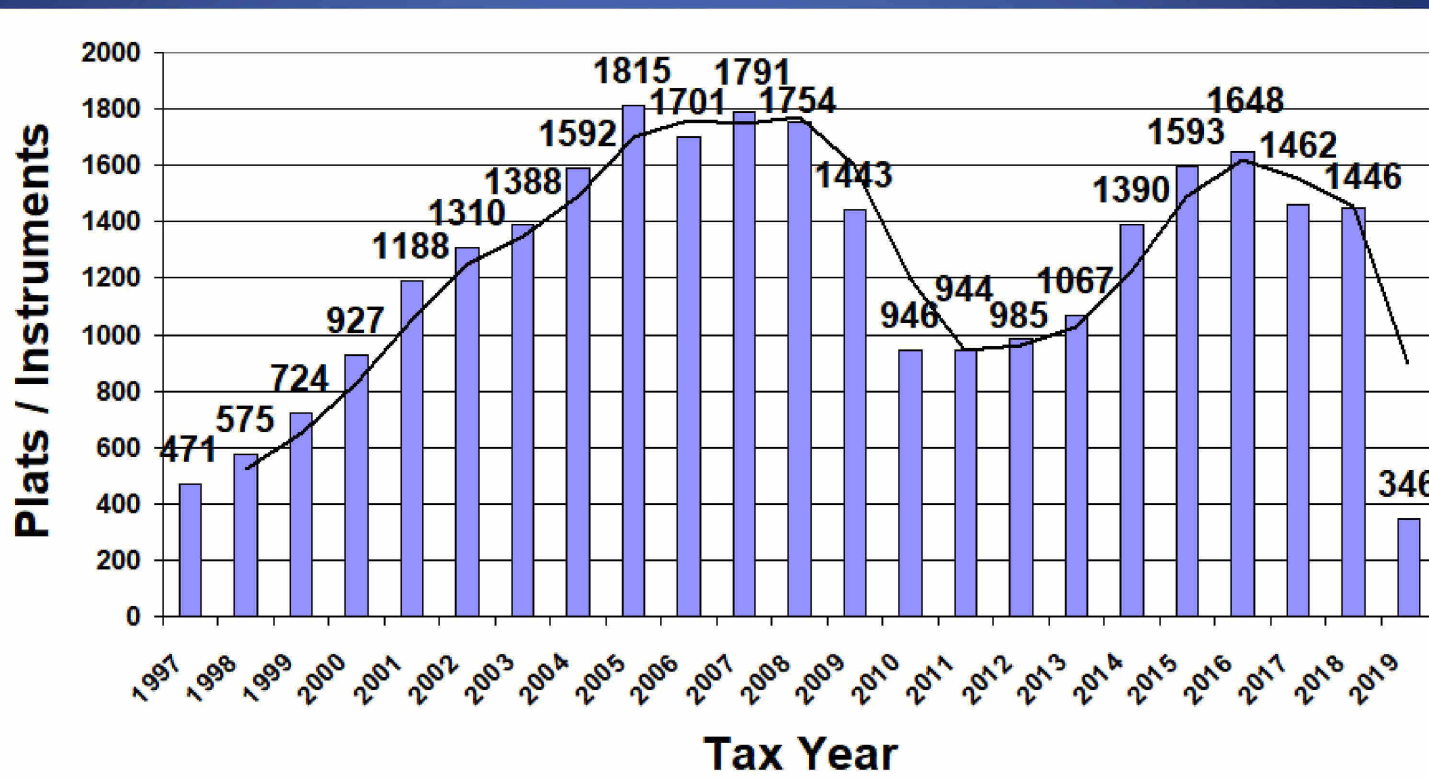


NOTES

- Minimum number of : *parcels* to be created from lots and reserves on recorded plats; and *units* to be created from condominium declarations.
- Number does not include street and right-of-way *dedication parcels*.
- Data is current as of April 10, 2018 for instruments recorded up to April 9, 2018.



Subdivision / Condo Recordings



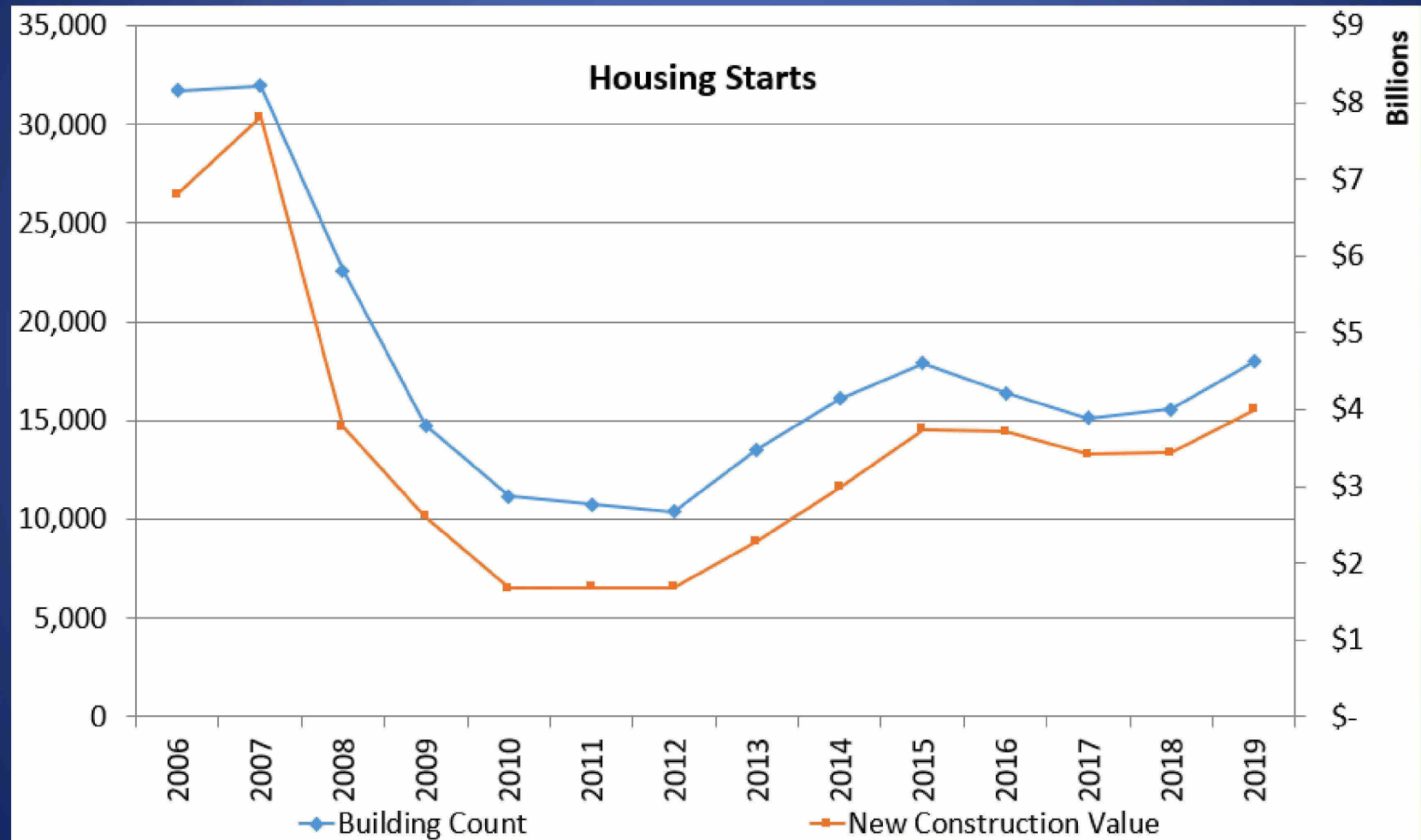
NOTES

- Plat/Instrument totals for each year were filed and recorded the previous calendar year.
- 2019 count reflects instruments recorded up to April 9, 2018.



Home Inventory

- According to Houston Association of Realtors (HAR), housing inventory was **3.7 months** in January 2019
- At the **national average** “equilibrium”





Sales Volume

According to HAR, sales volume for
single family residential properties
increased 3.8 %

2018 82,144 units

2017 79,143 "



Sales Prices

- *Average* **increased 2.6 %**

2018 \$298,982

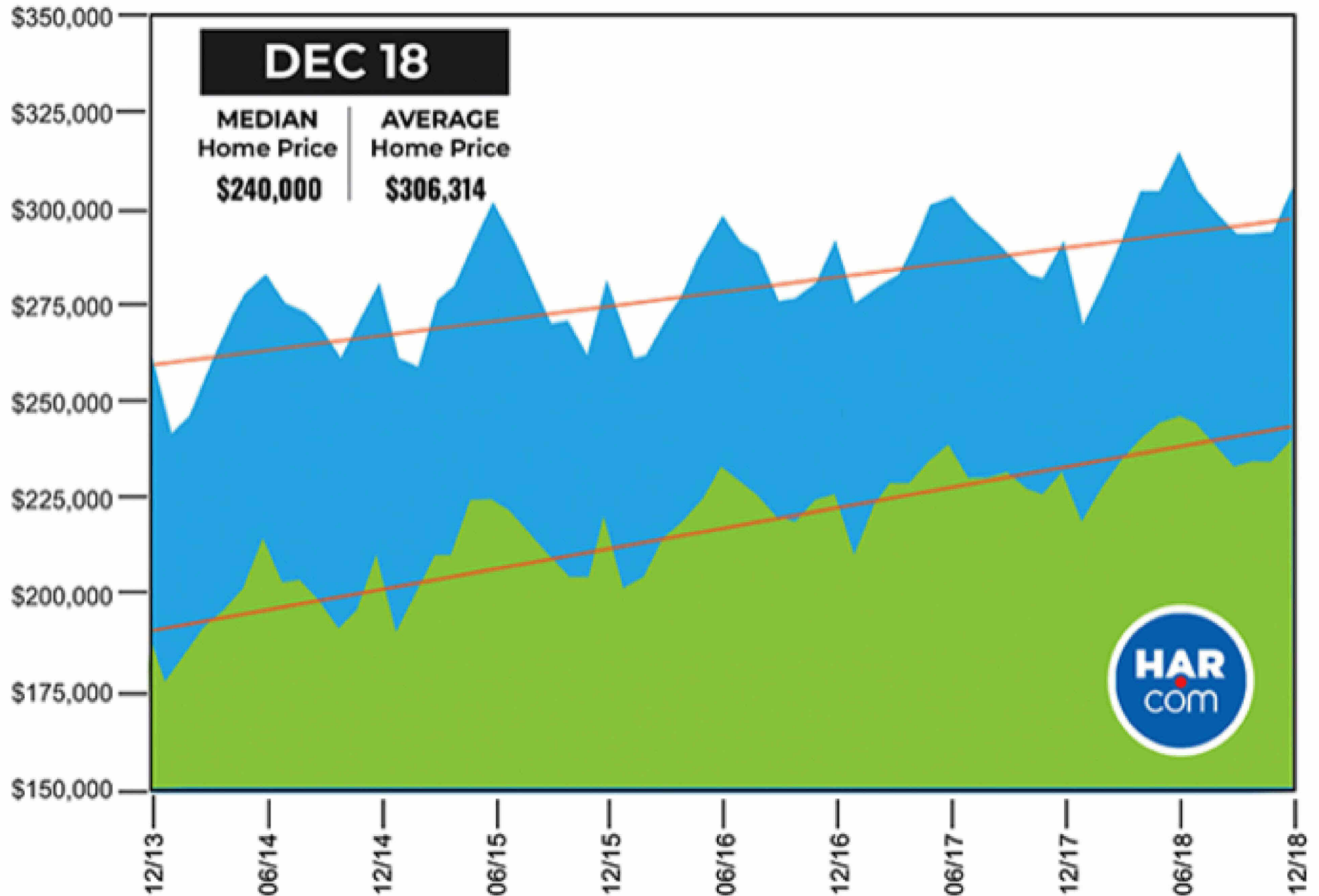
2017 \$291,340

- *Median* **increased 3.3 %**

2018 \$237,500

2017 \$229,900

SINGLE FAMILY: Average & Median Home Prices



2019 Single-family Increase, Decrease, No Change (as of March 18)

Market Value	Parcels	Percent of Parcels		
		No Change	Increase	Decrease
Under 80,000	82,043	28.0%	69.7%	2.2%
80,000 - 149,999	233,859	9.5%	87.4%	3.1%
150,000 - 249,999	353,496	6.2%	86.9%	6.9%
250,000 - 499,999	181,411	10.1%	72.1%	17.8%
500,000 - 999,999	43,715	11.4%	72.1%	16.5%
1 million and up	20,846	7.0%	77.7%	15.3%
Total	915,370	10.1%	81.6%	8.3%
Tax Year 2018		77.3%	17.1%	5.6%

2019 Single-family Percent Change

(as of March 18)

Market Value	Average Percent of Change		Overall Percent of Change
	Reappraisal Only	with New Construction	
Under 80,000	17.73%	18.12%	15.64%
80,000 - 149,999	15.19%	16.55%	13.35%
150,000 - 249,999	10.38%	19.34%	9.91%
250,000 - 499,999	7.70%	25.18%	8.12%
500,000 - 999,999	7.73%	16.03%	8.18%
1 million and up	8.08%	11.77%	9.38%
Total	11.56%	19.34%	9.63%



Property Tax Exemptions

- Reduce *appraised* to *taxable* value
- Saves money on your tax bill
- 8 types
 - General Residence Homestead
 - Over-65
 - Over-55 Surviving Spouse
 - Disability
 - Disabled Veteran or Survivor
 - 100% or totally disabled Veteran or Survivor
 - Partially disabled Veteran with *donated residence* or Survivor
 - Surviving Spouse of Service Member *killed in action*
- Having *different* requirements & benefits



APPRAISED VALUE CAP, § 23.23(a) — ILLUSTRATION

Lesser of : most recent market value (per appraisal district) or
prior year's appraised value + 10% + market value of new construction

Hypothetical example : **residential homestead** with *no new construction* :

Year 1	Appraised at market value	\$200,000
Year 2	Market value increased 25% to	\$250,000
Year 3	Market value unchanged at	\$250,000

Applying 10% cap on appraised value increases, year-over-year :

Value Limit

Year 2	Year 1 appraised	x	10%		
	\$200,000	x	10%	=	\$20,000
	\$200,000	+		\$20,000	=
					\$220,000
Year 3	Year 2 appraised	x	10%		
	\$220,000	x	10%	=	\$22,000
	\$220,000	+		\$22,000	=
					\$242,000

Note : Residential homestead exemption must be in place a full year for this cap to apply in later years.



EXEMPTION — ILLUSTRATION

Exemptions	Steps	County	HISD	City of Houston
	<i>Jan. 1 appraised value</i>	\$200,000	\$200,000	\$200,000
Residential Homestead only	State-mandated exemption	NA	(\$25,000)	NA
	Local options, 20% each	(\$40,000)	(\$40,000)	(\$40,000)
	<i>Taxable value</i>	\$160,000	\$135,000	\$160,000
	X 2015 Tax rate ... per \$100 of value	0.635402 □	1.196700	0.601120
	= Tax subtotals	\$1,017	\$1,616	\$962
			Tax total	\$3,595
plus				
Over-65 or Disabled	<i>Taxable value</i>	\$160,000	\$135,000	\$160,000
	Local options	(\$160,000)	(\$15,000)	(\$160,000)
	<i>Taxable value</i>	\$0	\$120,000	\$0
	X 2015 Tax rate ... per \$100 of value	0.635402 □	1.196700	0.601120
	= Tax subtotals	\$0	\$1,436	\$0
	School tax ceiling	NA	Frozen ♦	NA
			Tax total	\$1,436 ♦

□ Combines : Flood Control, Hospital, & Education Districts, Port of Houston, & Harris County

♦ HISD tax imposed in 1st year qualified for Over-65 or Disabled exemption



Questions?



fact sheets for **speaker reference only**



Size of the Job

(any given year)

- 1.8 *million* parcels (65% residential ,
20% commercial, 15% BIPD)
- Reappraised *annually*
(inspected once every 3 years)
- 1,775 *square miles* of territory
- 2 *largest* U.S. cities *without* zoning
- Busiest *foreign shipping* port in U.S.
- Global *petrochemical* nerve center
- World's largest *medical* complex



General Residential Exemptions

- Criteria to qualify:
 - You own (or are a surviving spouse with a life estate) and occupy the home on January 1st
 - Home is your principal residence
 - You or your spouse have not claimed a residence homestead on any other property
 - Include copy of your driver's license or state-issued ID with application (unless you reside in a nursing facility or participate in Attorney General's address confidentiality program)
- Summary of benefits:
 - \$25,000 exemption for school taxes
 - Any taxing unit may offer an exemption of 1 to 20 percent of your home's value, with a \$5,000 minimum



Over-65 Exemption

- Criteria to qualify:
 - Must be 65 or older
 - Own your home and occupy it as your main or principal residence
 - You or your spouse must not currently claim any other property for homestead exemptions
- Summary of benefits:
 - You qualify for the entire tax year that you turn 65 even if you did not own and occupy your home on January 1st
 - \$10,000 exemption for school taxes in addition to the \$25,000 exemption granted all homeowners
 - Tax ceiling (upper limit dollar amount) for your school taxes
 - Other jurisdictions have option to grant a tax ceiling also
 - Eligible for a tax deferral
 - May pay taxes in installments without penalties



Over-65 Exemption

- Summary of benefits (continued) :
 - Other jurisdictions have option to grant a tax ceiling
 - If you move to a different school district in Texas, you can transfer the school tax ceiling
 - Transfer the percentage of taxes paid, *not* the actual dollar amount.
 - Ex. Your current school taxes are \$1,000, but your ceiling was set at \$500. You would transfer a 50% tax ceiling, since \$500 is 50% of \$1,000. If you purchased a new home with a school tax liability of \$2,000, then you would be responsible for \$1,000 (50% of the total value).
 - Eligible for a tax deferral



Over-55 Surviving Spouse Exemption

- Criteria to qualify:
 - Your spouse has died and was receiving or qualified to receive Over-65 Exemption at the time of his/her death
 - You were 55 or older on the date of your spouse's death
 - Property was and remains your principal residence
 - Not claim any other residential homestead exemptions
- Summary of benefits:
 - All benefits of Over-65 Exemption
 - School tax ceiling will continue and is transferable
 - All other tax ceilings may be eligible for continuation
 - May pay taxes in installments without penalties



Disability Exemption

- Criteria to qualify:
 - You qualify for disability under the Federal Old Age, Survivors, and Disability Insurance Program
 - Not claim an Over-65 Exemption
 - Property is your principal residence
 - Not claim another property as your residence homestead
- Summary of benefits:
 - Transferable tax ceiling for school taxes
 - Other jurisdictions have option to grant a tax ceiling
 - \$10,000 exemption for school taxes in addition to \$25,000 exemption granted to all homeowners
 - May pay taxes in installments without penalties



Disabled Veteran's or Survivor's Exemption

- Criteria to qualify:
 - Veteran disabled while serving with the U.S. armed forces,
OR
 - Surviving spouse or child (under 18 and unmarried) of a disabled veteran or member of the armed forces who was killed while on active duty
 - A Texas resident
 - Documentation from the V.A. or appropriate branch of the armed forces showing service-related disability at least 10 %



Disabled Veteran's or Survivor's Exemption

- Summary of Benefits:

- Exemption ranges from \$5,000 - \$12,000 :

Disability Rating	Exemption Amount
10% - 30%	\$5,000
31% - 50%	\$7,500
51% - 70%	\$10,000
71% and over	\$12,000

- Can apply to *any* property you own on January 1st,
not just your primary residence
- May pay your taxes in installments without penalties



100% or Totally Disabled Veteran or Survivor's Exemption

- Criteria to qualify:
 - Veteran who receives from the V.A. :
 - 100% disability compensation due to a service-related disability, &
 - a rating of 100% disabled or individual unemployability,
 - OR
 - Surviving spouse of such a veteran :
 - Not remarried,
 - Were living in the veteran's residence homestead when he or she died, &
 - It remains your residence homestead.



100% or Totally Disabled Veteran or Survivor's Exemption

- Summary of Benefits:
 - Exemption for *total appraised* value of the veteran's residence homestead
 - Same *dollar amount* of exemption is portable to surviving (not remarried) spouse's new homestead



Partially Disabled Veteran with Donated Residence

- Criteria to qualify:
 - A veteran, partially disabled while serving with the U.S. armed forces (or his/her surviving spouse, not remarried)
 - Residence homestead donated by an IRS-designated charitable organization to the veteran at no cost to him/her
 - Exemption = % of disability rating applied to appraised value
- Summary of benefits:
 - Receives exemption at the same *percent* as veteran's disability rating
 - Same *dollar amount* of exemption is portable to surviving (not remarried) spouse's new homestead
 - May pay your taxes in installments without penalties

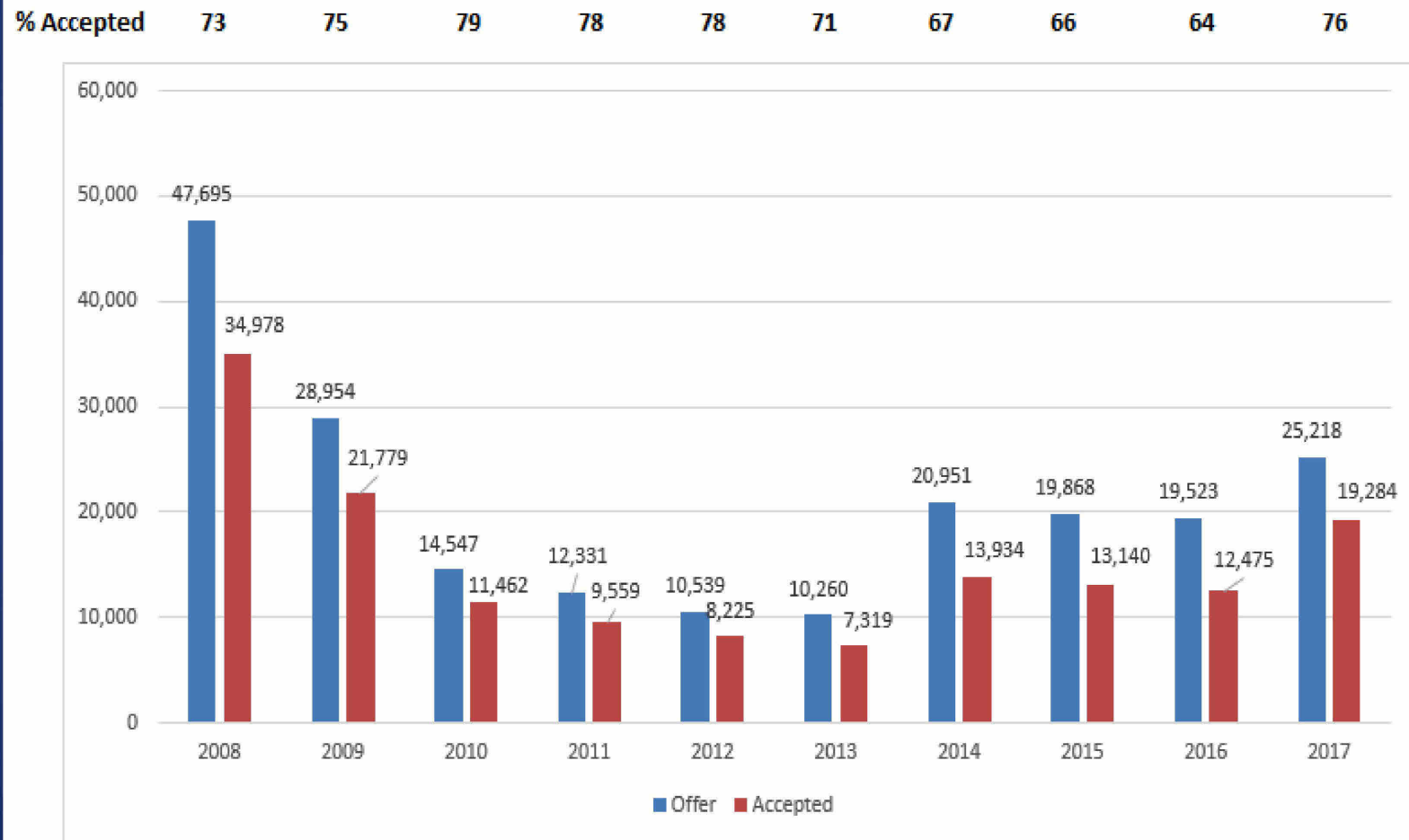


Surviving Spouse of Service Member Killed in Action

- Criteria to qualify:
 - Surviving spouse of a member of the U.S. armed forces
who was killed in action
 - Apply not later than 1 year from the date taxes become delinquent
- Summary of benefits:
 - Surviving spouse (not remarried) receives an exemption of
total appraised value of surviving spouse's residence homestead
 - Same *dollar amount* of exemption is portable to surviving
(not remarried) spouse's new homestead
 - May pay your taxes in installments without penalties



iSettle, 10-Year Comparison





Houston Foreclosures Dropping

HCAD - recorded foreclosures

2013	4,946	
2014	2,636	
2015	1,882	
2016	1,198	2.5 % of residential sales
2017	1,040	2.2 %
2018	810	1.6 %