

5 Signs Your Assessment Is Inflated

Your county values thousands of homes at once, with a statistical model. Models make mistakes — and every mistake is money out of your pocket. Run these five checks in about twenty minutes.

1

Your assessment jumped way more than your neighbors'

If your value shot up 18% while similar homes on your street went up 6%, the model's calibration — not the market — is the likely culprit. **Check this:** look up 3–4 neighbors' assessments on your county's property search and compare the year change.

2

The square footage on your property record is wrong

County records carry stale data: finished basements counted twice, demolished structures that live on, additions that were never quite measured. Wrong square footage is one of the most common — and most winnable — findings there is. **Check this:** pull your property record card on your county assessor's site and verify living area, beds, baths, and lot size line.

3

Your home's condition is worse than the model assumes

The model has never been inside your home. It doesn't know about the 1990s kitchen, the aging roof, or the basement that takes water every spring — but buyers would discount for all of it. **Check this:** photograph every deferred-maintenance item with dates, and get one written contractor estimate. Condition evidence wins appeals.

4

Your "comparable" sales came from the wrong neighborhood

Models borrow sales from nearby market areas for statistical power — including the fancier subdivision two streets over or new construction a mile away. If the sales propping up your value aren't truly comparable to your home, your value is inflated. **Check this:** on Zillow or Redfin, filter *Sold* in your own subdivision within the last 12 months and compare \$/sq ft to your assessed \$/sq ft.

5

No homestead exemption on your record

This one isn't about your assessment at all — it's free money. If your county's property record doesn't show a homestead exemption and this is your primary residence, you're overpaying right now. In Texas the school-tax exemption is no more than \$140,000; in Florida it's roughly \$50,000 plus a 3%-a-year assessment cap. **Check this:** search your address on your county's site today — if there's no exemption line, file this week. It takes ten minutes.

Want the full system?

The Appeal Playbook — \$29. The complete do-it-yourself method: how to find comps, the appeal letter template, worked examples, hearing scripts, the 50-state deadline table, exemption filings, and worksheets.

theappealplaybook.com/playbook.html

Found a red flag? Here's your 20-minute action plan.

1. **Pull your property record card** (5 min). Your county assessor's or appraisal district's website — search your address. Screenshot every field. Circle anything wrong.
2. **Pull 3 comparable sales** (10 min). Zillow or Redfin, *Sold* filter, your subdivision, last 12 months. Record address, sale price, square feet. Compute \$/sq ft for each — and for your assessment.
3. **Do the one-line math** (3 min). Assessment ratio = assessed value ÷ market value. If yours is meaningfully higher than the comps', you have a case.
4. **Check your deadline** (2 min). Deadlines are brutally local — Texas protests are due May 17, 2027; New Jersey April 25 days after TRIM notices mail. Miss it and the evidence doesn't matter.

THE HONEST TRUTH

Most appeals are resolved at the informal review stage — a letter and a conversation — long before any hearing. In San Diego County, California, 97% of appeals settled favorably (per the county's Assessment Appeals Board). Assessors would rather admit a genuine error than defend it.

The system in this guide is the short version. The full playbook walks you through every step — comps, letters, scripts, and states — for \$29 at theappealplaybook.com/playbook.html.