

If you live in Coronado Hills, you likely just received your property appraisal in the mail. Every year, the Travis Central Appraisal District (TCAD) assesses the value of your home to determine how much you owe in property taxes. If you opened your envelope and thought, "Wait, *what?!*"—you're not alone. Here's what you need to know to make sense of it all.

---

### What Impacts Your Appraisal

- **Recent Home Sales in the Area:** TCAD uses comparable sales ("comps") from nearby homes to estimate what your home would sell for on the open market. In Coronado Hills, this means homes that have sold since the 2020 real estate boom may be impacting your valuation—especially if they were recently remodeled or sold for well above asking.
  - **Home Improvements:** If you added a new deck, renovated your kitchen, or did major upgrades that required permits, TCAD likely factored those into your appraisal.
  - **Neighborhood Development:** Upgrades in our area, like the Windsor Commons, new commercial spaces, and proximity to Mueller, can increase perceived neighborhood desirability—which can increase your home's market value.
- 

### What *Doesn't* Impact Your Appraisal

- **Your Personal Financial Situation:** Whether you're on a fixed income or facing financial hardship, TCAD doesn't take that into account.
  - **The Condition of the Inside of Your Home (Unless Known due to permitting):** Unless there were recent permits or obvious external signs of major upgrades or deterioration, TCAD doesn't know if your kitchen is original to the 1980s or if your roof needs replacing.
  - **What Your Neighbor's Tax Bill Is:** While every home is technically appraised individually, comparable sales from neighbors' homes—especially those recently renovated or sold at a high price—can indirectly impact your appraisal. It's not about their tax bill, but their market activity.
- 

### Why This Matters

Your appraisal determines your property tax bill, which funds schools, roads, libraries, emergency services, and more. But here's the twist: it can also feel deeply unfair. If your home value spikes but your income doesn't, you may feel squeezed. And if your neighbor renovates their home and sells it for a premium, *your* taxes could go up. That's not your fault—that's the system we're in.

---

## When You Should (or Shouldn't) Protest

- **DO protest if:**
  - Your home was appraised significantly higher than similar homes nearby.
  - The condition of your home was overestimated.
  - You recently bought your home and the appraised value is higher than your purchase price.
  - You have evidence (photos, contractor quotes, etc.) of damage, disrepair, or other factors reducing your home's value.
- **DON'T stress about protesting if:**
  - The difference in appraisal is minor.
  - Your homestead exemption already limits how much your taxable value can increase (currently capped at 10% per year for homeowners).

We've personally protested our appraisal every year and had it reduced each time. The process is surprisingly simple—usually an online form submission unless you're contesting major discrepancies. In one case, we did need to schedule a virtual meeting to make our case, and we were successful then, too.

---

## Unique Considerations for Coronado Hills

Our neighborhood has seen big changes recently. The real estate surge during COVID-19 led to a flurry of home sales. Windsor Park and Mueller have grown, and with them, demand for nearby neighborhoods like ours has increased. New restaurants and commercial spaces near Berkman, renovations and flips within Coronado Hills, and even improvements like the Windsor Commons all contribute to rising valuations. So yes, someone else's sale price or remodel *can* affect your taxes—but it shouldn't have to.

We want to be clear: our frustration shouldn't be with our neighbors who sell or renovate. The real issue is a system that makes us feel like we have to police one another to protect ourselves financially. That dynamic doesn't build strong communities.

---

## Final Thoughts

Take a look at your appraisal. If it feels off, you have the right to file a protest—and it's not as hard as it sounds. The deadline to protest will be listed on your notice, and you can usually submit documentation online.

Whether or not you choose to protest, it helps to be informed. And if enough of us speak up about the deeper flaws in the appraisal and taxation system, we might just spark bigger changes.

— Your Coronado Hills Neighborhood Association