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A home in Fort Bend County after a tornado ripped through on August 26. Fort Bend County officials decided to give everyone with damage a break on property taxes through reappraisals, unlike Harris County.

Photo by Margaret Downing

Local Government Has No Incentive To Reappraise Your Home After Harvey Damage

MEAGAN FLYNN | OCTOBER 20, 2017 | 4:00AM

The piles of debris on the curb are like scarlet letters, leaving whole blocks of homes shunned by potential homebuyers. The signs reading "Did not flood!" are like blue ribbons and signs advertising home-repair work on the cheap clutter street corners like people hawking Astros tickets outside Minute Maid Park.

Frankly, it's a weird time for the single-family home market in Houston. Even

FRANKLY, IT'S A WEIRD TIME FOR THE SINGLE-FAMILY HOME MARKET IN HOUSTON. EVEN though home sales [bounced back to normal last month following a 24 percent plunge](#) in August due to Harvey's interruption, let's face it: Those with extensive damage and who are wanting to move out may not yet be in a position to sell, and the long-term effect on home values is largely still unknown. Neither Harris County nor the City of Houston requested property value reappraisals for storm-damaged properties, and the Harris County Appraisal District won't begin its new cycle of regular appraisals until January 1.

Meaning, if you've ripped the sheet rock, the carpet, the wood flooring, the electrical wires and just about everything else out of your house – a house you are maybe not even living in right now – you're likely still paying full property taxes on that non-home as if nothing happened to it.

Homeowners themselves can't request reappraisals in order to seek a fair property tax break. The government has to do it – but really, there's nothing in it for them, other than the satisfaction people feel when being generous to others. That's because governments not only have to pay for the Harris County Appraisal District to reappraise damaged properties, costing potentially millions of dollars. They will then also collect less property tax revenue on a home worth less money – a lose-lose situation in a time when public officials such as Mayor Sylvester Turner are not even willing to vote to lower the property tax rate by two tenths of a cent in order to stay under the city's revenue cap.

"There are not any specific incentives that would encourage a jurisdiction to reappraise the properties other than just a public policy decision to do something for those that have been affected by the storm," said Dale Craymer, president of the Texas Taxpayers and Research Association. "The state will not substitute money for them to do that. For cities and counties, it's a loss of revenue in property taxes than what they budgeted for."

According to the Harris County Appraisal District, nearly 3,000 homeowners have submitted property damage reports to the district via email, by phone or through its new app the district created to help identify neighborhoods where they should focus appraisal efforts for the next cycle. Jack Barnett, spokesman for the district, said that only a handful of jurisdictions have requested reappraisals, including the City of Katy, Katy ISD, Spring Branch ISD, Municipal Utility District 346 (near The

City of Katy, Katy ISD, Spring Branch ISD, Municipal County Districts (near The Woodlands) and, likely, The Woodlands Township. Fort Bend County, Montgomery County and the City of Fulshear are among others.

Homeowners who live in those areas may see hundreds of dollars in savings. Craymer's organization, in a research brief on post-Harvey reappraisals, gave one example of the kind of money homeowners whose home was valued at \$200,000 would save if, say, Houston ISD were to request reappraisals. For example: If that home was severely damaged and was worth only \$30,000 after Harvey, the homeowners could save more than \$700 in property taxes, the Texas Taxpayers and Research Association found.

But, alas, HISD is not doing that.

It could have been different. During both the regular and special legislative sessions this year, State Representative Sarah Davis (R-West University Place) and Senator Van Taylor (R-Plano) sponsored legislation that would have required all jurisdictions to reappraise damaged properties after natural disasters like Harvey. That way, all the entities could share the costs rather than carrying it on their shoulders alone. The bills, each nearly identical to the other, had almost unanimous support in their respective chambers – but because of a bunch of political games and distractions, such as the bathroom bill, neither managed to make it to Governor Abbott's desk.

During the special session, the measure was tacked onto the high-priority property-tax reform bill. But that, too, failed thanks to political games. The House sent a take-it-or-leave-it property tax bill to the Senate just before adjourning early – and the Senate chose to leave it.

Senator Paul Bettencourt (R-Houston) lambasted Mayor Turner for "refusing" to reappraise damaged homes – but the mayor returned the favor, lashing out at Bettencourt in a lengthy statement for not doing his own part to help pass the disaster reappraisal legislation in the Senate multiple times. He called Bettencourt a "hypocrite" and "two-faced."

"There's a fear in people right now and they're afraid they'll flood

again," Matticks said.

The mayor's spokesman Alan Bernstein said there is "not enough time and city funding to launch such a massive [reappraisal] project before tax bills are sent to property owners at the end of the year. Owners of damaged parcels will see lower bills in the following cycle."

In the meantime, Tisha Matticks, president of the Houston Real Estate Brokers Association, said the best thing homeowners can do is repair their homes as much as possible in order to retain the current property value. (Barnett, with the appraisal district, said if homeowners are dissatisfied with the new appraisal value for next year, they can bring receipts of various repairs or other evidence to protest the assessed value.)

Matticks said that there seems to be a general fear among homeowners who flooded, and want to move away, but now fear they won't be able to due to the flooding. She has seen the "did not flood" signs, too – but is skeptical of many of them. She encouraged all home shoppers not to take home values at, well, face value, and to do their own research with insurance companies and inspectors into whether the home flooded and how it was repaired.

"There's a fear in people right now and they're afraid they'll flood again. What should we do? Should we remain here? And if we remain here, now we have the flood issue, and that's going to hurt our sales," Matticks said.

"As a Realtor, they're putting their licenses on the line if they lie, and a homeowner is putting their liability on the line for seller's disclosure if they lie. But from the buyer's side, you've got to do your due diligence and get all your homework done."

Homeowners who want to report property damage to the appraisal district can call 713-812-5805, or email help@hcad.org.

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