All work is opinion and non-binding. Final decisions are made by your local assessor and officials under local rules.

SAMPLE

American Property Research
YOUR ASSESSMENT REVIEW

PROPERTY TAX ASSESSMENT REVIEW · ASSESSMENT YEAR 2026

40 Birch Lane

Sample City · Illustrative Example



Illustrative example. Fictional property; not a real address or a real house.

OUR OPINION

• NO CLEAR BASIS FOUND

The assessment rose 30.9%, about as much as similar homes nearby, and the record looks right.

Plus 6 things still worth checking on your own, page 4.

COMPARED WITH SIMILAR HOMES

In line

$238 per sq ft, against $237–$239 for four similar homes in the same neighborhood code.

FILING PACKET

Not prepared

In our opinion, the public data we reviewed did not show a clear basis, so we did not prepare a filing packet. This is not a determination that you have no case; you may have information we don't, and you can still file.

IN PLAIN ENGLISH

What we found

1. The 2026 assessment went from $391,000 to $512,000 (+30.9%). The record card appears to match the house: 4 bedrooms, 2 full and 1 half bath, unfinished basement, kitchen renovated in 2023 with a permit.

2. Four similar homes in the same neighborhood code are assessed at **$237–$239 per sq ft**. This house is at **$238**. They rose 30.1%–30.7% from 2025, so the 30.9% increase appears in line with the neighborhood.

3. Three of them sold in 2025 for slightly more than their assessments (ratios 0.97–0.99).

4. Why the bill rose less: illustratively the 2025 bill was $391,000 ÷ 1,000 × $18.92 = $7,397.72, and 2026 is $512,000 ÷ 1,000 × $15.49 = $7,930.88: up 7.2%, while the assessment rose 30.9%.

2026 ASSESSMENT	NEIGHBORHOOD CHANGE	TAX BILL CHANGE
$512,000	+30.1% to +30.7%	+7.2%

The tax difference is possible, not promised. The board decides, and the value you put on the form is your own.

Please check the facts in this report, such as record card details and sales, and tell us about any errors before you rely on it.

OPTIONS TO CONSIDER

What happens next

1

NOW

Keep this report

It shows what the public data showed this year. You may have information we don't, and you can still file.

2

BEFORE LOCAL DEADLINES

Ask about exemptions

Homestead, senior, veteran, disability and surviving-spouse programs, where offered.

3

NEXT ASSESSMENT NOTICE

Look again next year

If the house or the neighborhood changes, the comparison may change too.

HOW THIS HOUSE SITS IN ITS ASSESSMENT NEIGHBORHOOD

Neighborhood comparison

Neighborhood code 22 (illustrative) on the property record card. All five homes are graded Good, built 1995–2001, on 0.42–0.52 acre lots in the same assessment neighborhood. Fictional data, for illustration only.

PROPERTY	NBHD	ASSESSED	$/SF LIVING AREA	CHANGE FROM 2025	CONDITION GRADE	YEAR BUILT	LAST SALE	SALE / ASSESSMENT	SOURCE
40 Birch Lane SUBJECT	22	$512,000	$238	+30.9%	Good	1998	—	n/a	Record card
7 Birch Lane	22	$498,000	$239	+30.4%	Good	1997	May 2025 · $515,000	0.97	Record card; Deeds
15 Cedar Court	22	$541,000	$239	+30.7%	Good	2001	Aug 2025 · $549,000	0.99	Record card; Deeds
3 Spruce Road	22	$476,000	$237	+30.1%	Good	1995	Feb 2025 · $492,000	0.97	Record card; Deeds
28 Birch Lane	22	$505,000	$238	+30.2%	Good	1999	—	n/a	Record card

IF YOU FILE

Inspection: what to expect

The 2023 kitchen renovation appears to be reflected in the Good condition grade. If you filed and the assessor inspected, we would not expect the inspection to support a lower value. We mention it so you can decide with all the facts.

- If the inside is nicer than the record card, an assessment can go **up**, not down.
- We do not report anything you tell us to any assessor or government agency, and we never advise anyone to hide improvements or refuse an inspection.

THE OTHER HALF OF A GOOD ANSWER

Still worth checking on your own

In our opinion, the assessment appears in line with the public data we reviewed. These programs are separate from the assessment and may still lower the bill.

General information, not tax advice. Confirm with your local assessor's office or tax preparer.

Screened by your intake answers (age, veteran status, income range, renting part of the home, home business). Programs, names and limits vary by state and locality; ask your assessor's office what applies where you live.

FROM YOUR LOCAL ASSESSOR

Homestead or primary-residence exemption

State or local program, where offered

Many states and localities reduce the taxable value of an owner-occupied primary home. Some require a one-time application; others renew yearly.

How: Ask the assessor's office whether one exists and whether it is already applied to your bill.

FROM YOUR INTAKE: THIS IS YOUR PRIMARY HOME

Senior exemption, freeze or deferral

State or local program, where offered

Many places offer older owners an exemption, an assessment freeze, or a deferral that postpones tax until the home is sold, usually within income limits.

How: Ask the assessor's office about age and income requirements.

IF 65+ OR A SURVIVING SPOUSE

Veteran and disabled-veteran exemptions

State or local program, where offered

Most states reduce property tax for veterans with a service-connected disability, and some for surviving spouses.

How: Apply with your DD-214 and VA rating letter.

IF YOU OR A SPOUSE SERVED

Disability or blindness exemption

State or local program, where offered

Many places reduce the tax for owners with a qualifying disability or legal blindness.

How: Ask the assessor's office what documentation is needed.

IF YOU HAVE A QUALIFYING DISABILITY

FROM YOUR STATE

State property-tax credit or rebate

State income-tax or rebate program, where offered

Some states return part of the property tax to lower-income or older owners through the state income-tax return or a separate rebate.

How: Check your state revenue department's site or ask your preparer.

IF INCOME IS LOW OR MODERATE

ON YOUR FEDERAL RETURN

Federal SALT deduction, if you itemize

Schedule A, Form 1040

Property tax counts toward the state-and-local tax deduction. The cap rose from $10,000 to **$40,000** for 2025 ($20,000 married filing separately), shrinks above $500,000 of modified AGI (never below $10,000), and rises 1% a year through 2029.

How: Ask your preparer whether itemizing now beats the standard deduction. Source: IRS, Instructions for Schedule A (2025); IRS Publication 530.

IF YOU ITEMIZE, OR MIGHT

THE REVIEW, SUMMARIZED

What we checked, and what matters

Value evidence	Is the assessment in line with similar homes and sales?	**19** checked · no issue found
Record-card facts	Does the assessor's card describe the property correctly?	**24** checked · no issue found
Classification & exemptions	Right class, right programs, nothing missed?	**15** checked · **5 need your input**
Clerical & procedure	Is the bill itself right, and are the deadlines safe?	**9** checked · **1 need your input**

The items that matter

No issue found · Supports a review · Could work against you · Only you can answer

Exemptions are worth asking about
C07 · C08 · C10

ONLY YOU CAN ANSWER Eligibility, documentation and deadlines vary by jurisdiction. Ask your assessor’s office.

An inspection would not be expected to help
V11

COULD WORK AGAINST YOU The 2023 renovation is reflected in the Good grade.

Every check, with what we compared against and the source, is in the appendix, “Everything we checked,” starting on page 8.

GOING FORWARD

Going forward

- [ ] You can still file on your own if you have evidence we haven't seen, such as a defect that existed on the valuation date.
- [ ] Ask your assessor's office about any exemption or credit that may apply.
- [ ] Assessments are set again each year in many places. If something about the house changes, the comparison may change too.

KEEP PAYING YOUR BILL ON TIME

Filing does not stop collection. Pay every installment by its due date while the board decides. You sign and file the form yourself, and the deadline is yours to keep.

PLEASE READ

Important disclaimers

Plain language, on purpose. If anything here is unclear, ask before you rely on this report.

OPINION, NOT A DETERMINATION

All work is opinion and non-binding. Final decisions are made by your local assessor and officials under local rules. Our conclusion is not a determination that you do or don't have a case. You may have information we don't, and the decision to file is yours.

WHAT THIS REPORT IS

An assessment review prepared by American Property Research to help you, the owner, decide whether to file a property tax appeal or abatement. It presents facts from public records and anything you supplied, compares your assessment with similar homes in your assessment neighborhood, and explains what those facts suggest. Every report is reviewed by a real estate professional before it's sent.

WHAT IT IS NOT

It is **not an appraisal**, and it is not legal, tax or financial advice. We do not issue an opinion of market value, and we are not licensed or certified real estate appraisers, attorneys, or tax advisors. American Property Research is a private company. We are not affiliated with any government, county, city or town, assessor's office, assessment or appeal board, or state revenue department.

NO GUARANTEE

No reduction, refund or other result is promised or implied. Your local assessor or assessment board decides every application, and it may deny, partly grant or fully grant it.

WE CAN MAKE MISTAKES; PLEASE VERIFY

Public records can be wrong, incomplete or out of date, and so can our reading of them. Online record cards can lag the official card at the assessor's office. Check every fact, figure and date in this report, such as record card details and sales, and tell us about errors before you rely on it, sign anything or file.

ANY VALUE ON YOUR APPLICATION IS YOUR OWN

Many local appeal forms ask for the owner's opinion of value. That number is yours, not ours. This report compares your assessment with the assessments and sales of similar homes; that comparison is a summary of evidence, not a value we place on your home.

YOU SIGN, YOU FILE, YOU OWN THE DEADLINE

You are the sole applicant, signer, contact and filer. We do not act as your agent, submit documents, negotiate or accept decisions, and we do not represent you at any hearing. Deadlines vary by state, county and municipality and are usually stated on your assessment notice, tax bill or your local assessor's website. Missed deadlines generally can't be extended.

KEEP PAYING YOUR TAX ON TIME

In most places, filing an appeal or abatement does not stop the tax from being collected. Pay every installment when due. If a reduction is granted, the jurisdiction refunds or credits the difference under its own rules.

EXEMPTIONS AND CLASSIFICATION

We point out exemptions, credits and programs that may be worth asking about. We do not decide legal eligibility; those questions go to your assessor's office or an attorney. Exemptions are usually separate applications with their own deadlines.

INSPECTIONS

Ordering a review doesn't alert your assessor, and nothing goes to the town unless you choose to file. Inspections usually come up only when a filing is about the home's condition. If an inspection could matter in your case, this report says so. We never advise anyone to hide improvements or refuse an inspection.

FEES

The $39 research fee covers the review whatever it concludes; a review that finds no clear basis is a complete review. If you get a reduction for the reviewed property and tax year, our total fee is the success-fee rate in your signed agreement (30% unless your order says otherwise) of your first-year tax savings, with the $39 credited. The filing packet is included at no extra upfront charge. No reduction, no further fee. No subscriptions. Fees are generally non-refundable once work has begun. Refund requests may be submitted to ampropresearch@gmail.com and are considered on a case-by-case basis. Refunds are not guaranteed, except where required by applicable law.

YOUR DATA

We do not collect Social Security numbers, bank or card account numbers, or closing statements. Information you send is used only to prepare your review and packet. We do not sell it, and we do not report what you tell us about your home to any assessor or government agency. Case files are kept for up to 3 years, or deleted sooner if you email ampropresearch@gmail.com.

LIABILITY

Except for willful misconduct, our total liability for this report and any packet is limited to the fees you paid for this property, to the extent the law allows. This does not take away your right to bring an eligible claim in small-claims court.

APPENDIX · THE FULL REVIEW

Everything we checked

Every line was checked against a named public record or standard. Statuses are ours; the source is shown so you can verify it.

CHECKED, NO ISSUE matches the evidence · FLAG possible issue found · NEEDS OWNER INPUT only you can confirm · NOT APPLICABLE doesn't apply here

Value evidence

Is the assessment in line with similar homes and sales?

15 clear · 0 flags · 0 your input · 4 n/a

#	CHECK	COMPARED AGAINST	WHAT WE FOUND	SOURCE	STATUS
V01	Recent arm's-length sale of this home	Sales of this parcel within 24 months	No recent sale of the subject.	County Recorder / Deeds Sales History (illustrative)	NOT APPLICABLE
V02	How the jurisdiction coded that sale	Deed and sale codes	No subject sale to code.	County Recorder / Deeds Sales History (illustrative)	NOT APPLICABLE
V03	Sale adjusted to the valuation date	Local market trend	No subject sale to time-adjust.	County Recorder / Deeds Sales History (illustrative)	NOT APPLICABLE
V04	Market exposure of the sale	Listing history	No current listing.	—	NOT APPLICABLE
V05	**Comparable assessments and sales** Same assessment neighborhood, simila...	Assessed values in neighborhood code 22	Four similar homes are assessed at $476,000–$541,000; the subject's $512,000 sits inside that range.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
V06	**Assessment ratio vs. the local median** IAAO Standard on Ratio Studies	Comparable sales vs. their assessments	Three 2025 sales sold slightly above their assessments (ratios 0.97–0.99).	County Recorder / Deeds Sales History (illustrative)	CHECKED, NO ISSUE
V07	**Jurisdiction-wide uniformity (COD, PRD)** IAAO: COD 5-15, PRD 0.98-1.03	IAAO ratio-study checks	Illustrative neighborhood ratios are within typical bounds.	IAAO Standard on Ratio Studies	CHECKED, NO ISSUE
V08	**Assessed $/sq ft vs. similar homes** Uniform assessment principle	Assessed $/sq ft in neighborhood code 22	Comparables $237–$239 per sq ft; the subject is at **$238**.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
V09	**This year's change vs. the neighborhood's change** Local assessment rolls, prior and curren...	Year-to-year change	Subject +30.9%; comparables +30.1% to +30.7%. In line with the neighborhood, not an outlier.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
V10	**Oversized house / functional obsolescence** Accepted mass-appraisal practice	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
V11	**Condition problems not reflected** Property record card; owner photos	Condition vs. card	Good condition grade reflects the 2023 kitchen renovation (permitted).	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE

Value evidence · CONTINUED

Is the assessment in line with similar homes and sales?

#	CHECK	COMPARED AGAINST	WHAT WE FOUND	SOURCE	STATUS
V12	**Location influences (traffic, commercial, lines)** Mass-appraisal influence factors	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
V13	**Flood zone** FEMA flood maps	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
V14	**Wetlands on or near the lot** State / local wetland maps	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
V15	**Easements, access and frontage** Deeds; parcel map	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
V16	**View or waterfront adjustment** Property record card	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
V17	**Neighborhood / land factor vs. neighbors** Uniform assessment principle	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
V18	**Land curve and lot shape** Local land schedule	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
V19	**Market change before the valuation date** Local valuation date; sales	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE

Record-card facts

Does the assessor's card describe the property correctly?

24 clear 0 flags 0 your input 0 n/a

#	CHECK	COMPARED AGAINST	WHAT WE FOUND	SOURCE	STATUS
R01	**Living area (square feet)** Property record card; accepted mass-a...	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
R02	**Vaulted / open-to-below space counted as floor** Property record card; accepted mass-a...	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE

Record-card facts · CONTINUED

Does the assessor's card describe the property correctly?

#	CHECK	COMPARED AGAINST	WHAT WE FOUND	SOURCE	STATUS
R03	**Finished basement** Property record card; accepted mass-a...	Basement finish	Unfinished on the card and in the questionnaire.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
R04	**Finished attic or half-story** Property record card; accepted mass-a...	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
R05	**Bedrooms** Property record card; accepted mass-a...	Bedrooms	Four; agrees.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
R06	**Full baths** Property record card; accepted mass-a...	Full baths	Two; agrees.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
R07	**Half baths** Property record card; accepted mass-a...	Half baths	One; agrees.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
R08	**Total rooms** Property record card; accepted mass-a...	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
R09	**Condition rating** Property record card; accepted mass-a...	Condition rating	Good; consistent with the renovated kitchen.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
R10	**Quality grade** Property record card; accepted mass-a...	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
R11	**Year built** Property record card; accepted mass-a...	Year built	1998; agrees.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
R12	**Effective age** Property record card; accepted mass-a...	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
R13	**Style and story height** Property record card; accepted mass-a...	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE

Record-card facts · CONTINUED

Does the assessor's card describe the property correctly?

#	CHECK	COMPARED AGAINST	WHAT WE FOUND	SOURCE	STATUS
R14	**Garage** Property record card; accepted mass-a...	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
R15	**Porch, deck or sunroom counted as living area** Property record card; accepted mass-a...	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
R16	**Pool, shed, barn or outbuildings that don't exist** Property record card; accepted mass-a...	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
R17	**Building demolished but still assessed** Property record card; local valuation date	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
R18	**Heat, fuel and central air** Property record card; accepted mass-a...	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
R19	**Fireplaces and extra fixtures** Property record card; accepted mass-a...	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
R20	**Acreage vs. deed and parcel map** Property record card; accepted mass-a...	Lot area	0.48 acre; agrees.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
R21	**Frontage / buildable lot** Property record card; accepted mass-a...	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
R22	**Lot count (one lot vs. two)** Deeds; parcel map; zoning	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
R23	**Unit count** Local land-use codes	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
R24	**Land use code** Local property classification codes	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE

Classification & exemptions

Right class, right programs, nothing missed?

4 clear 0 flags 5 your input 6 n/a

#	CHECK	COMPARED AGAINST	WHAT WE FOUND	SOURCE	STATUS
C01	**Property class (residential vs. commercial)** Local / state classification rules	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
C02	Forest-land use program	Minimum acreage for current-use programs	0.48 acre lot. Does not apply.	State program rules	NOT APPLICABLE
C03	Farm / agricultural use program	Minimum acreage for current-use programs	0.48 acre lot. Does not apply.	State program rules	NOT APPLICABLE
C04	Recreation / open-space use program	Minimum acreage for current-use programs	0.48 acre lot. Does not apply.	State program rules	NOT APPLICABLE
C05	**Conservation restriction or easement** Recorded restriction	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
C06	**Affordable-housing deed restriction** Recorded restriction	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
C07	**Homestead / primary-residence exemption** State or local exemption, where offered	Primary-residence exemption, if offered	Ask the assessor whether a homestead exemption exists and is applied.	Assessor's office	NEEDS OWNER INPUT
PERSONAL EXEMPTIONS: ELIGIBILITY DEPENDS ON THE OWNER, NOT THE ASSESSMENT					
C08	**Senior exemption or assessment freeze** State or local program, where offered	Age-based programs	Not answered on the questionnaire. Worth asking if it applies.	Owner questionnaire	NEEDS OWNER INPUT
C09	**Surviving-spouse exemption** State or local program, where offered	Surviving-spouse programs	Not answered on the questionnaire.	Owner questionnaire	NEEDS OWNER INPUT
C10	**Veteran / disabled-veteran exemption** State or local program, where offered	Veteran programs	Not answered on the questionnaire.	Owner questionnaire	NEEDS OWNER INPUT
C11	**Disability or blindness exemption** State or local program, where offered	Disability / blindness programs	Not answered on the questionnaire.	Owner questionnaire	NEEDS OWNER INPUT
C12	Hardship exemption or abatement	Hardship programs	Not flagged.	Owner questionnaire	NOT APPLICABLE
C13	**Special assessments and surcharges on the bill** Tax bill line items	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
C14	Solar or energy-improvement exemption	Solar	None shown.	Local Assessor Property Record Card (illustrative)	NOT APPLICABLE
C15	State property-tax credit or rebate	State credit or rebate	Depends on income; not answered.	Owner questionnaire	NOT APPLICABLE

Clerical & procedure

Is the bill itself right, and are the deadlines safe?

5 clear 0 flags 1 your input 3 n/a

#	CHECK	COMPARED AGAINST	WHAT WE FOUND	SOURCE	STATUS
P01	**Duplicate or overlapping assessment** Assessment roll; parcel map	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
P02	**Right owner, right parcel** Assessment roll; deeds	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE
P03	**Tax math (value x rate = bill)** Tax bill; published tax rate	Assessment × illustrative rate	$512,000 ÷ 1,000 × $15.49 = **$7,930.88**.	Tax bill (illustrative)	CHECKED, NO ISSUE
P04	**Rate matches the published tax rate** Published local tax rate	Illustrative tax rate	2025 $18.92, 2026 $15.49 per $1,000. Illustrative only.	Illustrative	CHECKED, NO ISSUE
P05	Partial-year new construction	New construction	None.	Local Assessor Property Record Card (illustrative)	NOT APPLICABLE
P06	Omitted or revised assessment	Omitted or revised bill	None known.	—	NOT APPLICABLE
P07	Prior appeal decision still in effect	Prior appeal decision	None known.	—	NOT APPLICABLE
P08	**Filing deadline and on-time payment** Assessment notice; tax bill; local rules	Deadline	Deadlines vary by state and county. If you file on your own, confirm yours on the notice.	Assessment notice	NEEDS OWNER INPUT
P09	**Online card vs. official card** Local assessor's office	Record card and owner questionnaire	Agrees; nothing to flag.	Local Assessor Property Record Card (illustrative)	CHECKED, NO ISSUE