Online Appendix (For Online Publication Only)

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A Survey Experiment: Additional Details and Robustness Checks

A.1 Details about the Survey Experiment Design

The complete Survey Experiment instrument is included in Appendix G and is summarized below:

- **Step 1 (Elicit Prior Beliefs):** We elicit respondents' perceptions about the home market value and property taxes for the average household in their county of residence as of January 1st, 2018.

- **Step 2 (Information-Provision Experiment):** On a screen, we inform all survey participants that some of them will be randomly chosen to receive information about average home values and average property taxes in their county. On the next screen, a random half of the respondents discovers whether or not they were assigned to receive the information treatment and, if selected to treatment, provided with accurate information about the average home value and property taxes (in dollars) in their county. We created the feedback for the survey using the latest available data at the time of the intervention from the US Census' 2018 American Community Survey (ACS).[48]

[48] Specifically, we used 2018 ACS's one-year estimates to compute the average home values and property taxes for 3,210 counties across all 50 U.S. states. For counties in which the required data were not available, we used 2018 ACS's five-year estimates instead. The ACS provides numbers of homes in different value ranges, so we used the number of households in each range and the midpoints of the ranges to construct a weighted average home value by county.

- **Step 3 (Elicit Posterior Beliefs):** We re-elicited subjects' guesses about average home market values and average property taxes in their county to assess learning from the treatment. Following the design from other information treatment experiments (e.g., Cavallo et al., 2017; Giaccobasso et al., 2023), we re-elicited posterior beliefs about a different point in time (January 1st, 2020) than for the prior beliefs (January 1st, 2018). This strategy avoids asking the exact same question twice.[49]

Lastly, the Survey Experiment ended with several miscellaneous questions designed to provide descriptive statistics about the sample and to be potentially useful for additional analysis.[50]

A.2 Details about the Survey Experiment Sample

Column 1 of Table B.1 presents summary statistics for subjects in the Survey Experiment. In this sample, the average home value is $294,120 and the average tax rate is 1.28%. The Survey Experiment includes questions on the number of bedrooms in the respondent's home, the respondent's age, and the respondent's race. The average number of bedrooms is 3.08, the average age is 42.6 years and the majority of respondents reported their race to be "White." We can compare the statistics for the Survey Experiment to statistics of a representative sample of the entire United States based on data from the American Community Survey (ACS) 5-Year (2014-2018), reported in column (5). This comparison shows similar statistics for home value, number of bedrooms, and share of White homeowners.[51] Survey respondents are younger compared to the general U.S. population of homeowners.

Table B.2 shows the treatments for the Survey Experiment are well-balanced in terms

[49] Otherwise, respondents in the control group may feel uncomfortable responding to the same question twice even though they did not receive any information. Also, using slightly different questions may put less pressure on respondents to answer exactly with the feedback given to them in Step 2.

[50] More precisely, we included questions on political identification, preferences for the government size, demographic characteristics, household characteristics, knowledge about tax protests, and a set of questions on social norms about the fair distribution of taxes.

[51] It is difficult to compare other races since the race choices that subjects have in our Survey Experiment are different from the race choices in the American Community Survey.

of observable characteristics, which demonstrates that randomization was successful. This table shows the averages of the household characteristics of subjects in each treatment group. Column (1) corresponds to the average characteristics for the subjects in the Survey Experiment. Columns (2) through (5) of Table B.2 present the pre-treatment household characteristics for respondents who were randomly assigned to each of the four treatment group, based on whether they received two types of information. Subjects in columns (2) and (3) received information on the average home value and taxes in their county, and subjects in columns (4) and (5) did not. For respondents in columns (3) and (5), the survey made the tax rate explicit in an additional row in the table that summarized the subject's responses, while respondents in columns (2) and (4) did not receive this additional row. Column (6) reports p-values for the null hypothesis that each average characteristic is equal across these four treatment groups. Consistent with successful random assignment, the results show that the observable characteristics are well-balanced across these treatment groups.

A.3 Survey Experiment: Property Tax's Proportionality Norm

We showed in Section 4.3 that a majority of the households from Dallas County who answered the Field Survey chose an allocation of the tax burden supporting a "Property Tax's Proportionality Norm." We asked a similar question in the Survey Experiment. Specifically, we asked respondents to the Survey Experiment to distribute the same tax burden of $10,000 between Household A worth $100,000 and Household B worth $400,000. Instead of providing options, in this question respondents needed to type numbers with their preferred allocation of the $10,000 tax burden among the two households, which requires mathematical calculation. The histogram in Figure B.4 shows the results of the responses to this question. The horizontal axis shows bins of the share of the total tax burden respondents allocated to Household A and the vertical axis presents the share of the responses for each bin. The vertical red line denotes the case of proportional taxes. The results show that the majority of respondents prefer the modal bin that includes that the poorer household pays $2,000 in

taxes (corresponding to a tax rate of 2 percent of the $100,000 home) and the richer household pays $8,000 in taxes (corresponding to a tax rate of 2 percent of the $400,000 home). This suggests that households in other places in the United States also consider it fair for everyone to pay the same property tax rate.

In the Survey Experiment we also included two more questions with larger differences in the home values of Households A and B. Specifically, in the second scenario (the histogram in Figure B.5.a) subjects were asked how they would distribute $24,000 of taxes between Household A (worth $100,000) and Household B (worth $1,100,000) and in the third scenario (the histogram in panel (b)), subjects were asked how they would distribute $30,000 of taxes between Household A (worth $400,000) and Household B (worth $1,100,000). In both panels of Figure B.5, the horizontal axis shows bins for the share of the total tax burden respondents would allocate to Household A in each given scenario and the vertical axis presents the share of the responses for each bin.[52]

The vertical red lines in both panels of Figure B.5 denote the case of proportional taxes. The results of the histograms in panel (a) show that the red lines, which indicate proportional taxes, coincide with the modal bin. Panel (b) shows slight preferences for regressivity. In sum, even though desired tax regressivity increases somewhat when the difference between the prices of hypothetical Households A and B increases, preferences for regressivity appear to be limited for property taxes. However, the results in these two scenarios in Figure B.5 should be taken with a grain of salt. Given that the ratios of the two households' values are more mathematically complex (likely too difficult for most respondents to do in their heads) and the set of responses that subjects could provide is continuous instead of choices as in the Field Survey, it is likely that respondents did a lot of rounding and were more prone to making errors in their calculations.

[52] We split the responses from the 2,065 subjects who responded to the survey among the three scenarios we included.

B Field Experiment: Additional Details and Robustness Checks

B.1 Additional Details about the Data, Design, and Implementation of the Field Experiment

This section presents supplementary details about the data, design and execution of the field experiment.

First, we describe the filters used to arrive at the main sample of 423,607 residential single-family households in Dallas County shown in column (2) of Table B.1. We started with the DCAD's full database of 736,900 real property (i.e., non-business personal property) accounts in Dallas County in 2020. We then applied various filters to arrive at the 423,607 households in the final sample. We excluded commercial real properties, non-single-family residential properties (e.g., condos, townhouses, mobile homes, apartments, P.O. boxes, vacant lots) which are likelier to be rentals, and properties with key information missing such as the proposed value (in 2020 or 2019), taxable values, property address or owner's mailing address, or the number of bedrooms or bathrooms. Finally, we excluded households with proposed values lower than $50,000 or greater than $7.5 million.[53]

Next, we outline the filters we used to select the subject pool for the field experiment. Starting with the main sample of 423,607 residential single-family households in Dallas County described above, we filtered out households with missing information on year built, households flagged by National Change of Address as invalid or having moved, households where the Census' geocoding tool did not yield an address match, and households with tax rates lower than 1 percent.

We further excluded households where the owner's mailing address did not coincide with the property address, since these households may be investors or less likely to receive

[53] The average tax rate (2.01%) and tax amount ($5,916) figures shown in the letters are based on all single-family homes, without making these and other exclusions.

our letter, and properties with certain keywords in the owner field. Specifically, we excluded keywords suggesting that a business operates in the property (e.g., "LLC," "corp," "realty"), suggesting ownership by a government body (e.g., "Texas," "city"), or where the listed owner is not a person's name (e.g., "estate," "community"). Finally, we filtered households where we could not find a comparison household that we use for a treatment we study in Nathan et al. (2023).

After applying all these filters we arrived at a sample of 78,462 households which is the subject pool used in Nathan et al. (2023). We then randomly selected 50,983 households who received a letter. Finally, we removed 589 households who had already protested before potentially receiving our letter (May 21st, 2020) to reach to the field experiment's subject pool of 50,394 households.

All the letters we mailed included information on the household's proposed market value and estimated tax amount, and we cross-randomized whether we also showed the "Average Dallas Home" column. We also cross-randomized whether the letters included an additional row with the "Estimated Tax Rate" (see Section 3.3 for a description of the mailing design and see Figure 2 for the first page of a sample letter with a red box highlighting the parts that were randomized).

Definitions of each of the variables disclosed in the table of the letter were summarized in the notes provided below the table. Below, we provide additional details about each of these variables:

- Proposed Value for "Your Home:" The estimated market value of the property on January 1st, 2020, as proposed by the DCAD. This is the market value included in the Notice of Appraised Value posted online by the DCAD on May 15th, 2020 and mailed to homeowners when there is a change in ownership, when the DCAD changed the property's market value, or when the DCAD changed the property's homestead exemption status.

- Proposed Value for the "Average Dallas Home:" The average market value for all single-

family residential properties, excluding condos, townhomes, and mobile homes in Dallas County on January 1st, 2020, as proposed by the DCAD.

- Estimated Tax Amount for "Your Home:" This is the estimated total property taxes due, obtained by summing estimated taxes due across all applicable jurisdictions for the subject's household in the 2020 tax year. We followed a similar process as the DCAD to estimate 2020 property taxes due. That is, for each jurisdiction, the property's estimated taxes due are calculated as the jurisdiction's estimated taxable value for the household (provided in the DCAD's data) multiplied by the jurisdiction's 2019 tax rate.[54]

- Estimated Tax Amount for the "Average Dallas Home:" This is the average 2020 estimated tax amounts due across all single-family residential properties in Dallas County (excluding condominiums, town homes, and mobile homes).

- Estimated Tax Rate for "Your Home:" The estimated property tax rate for the subject's household. This is calculated as the household's Estimated Tax Amount divided by its Proposed Value.

- Estimated Tax Rate for the "Average Dallas Home:" This is the average 2020 estimated property tax rate for all single-family residential properties in Dallas County (excluding condominiums, town homes, and mobile homes). It is calculated as Estimated Tax Amount of the Average Dallas Home divided by the Proposed Value of the Average Dallas Home.

We use a race prediction algorithm to impute likely race – Ethnicolr (Sood and Laohaprapanon, 2018). We ran this algorithm using the first and last names of each individual listed as a homeowners of each household. We then, for each household, average the race

[54] Due to data availability, we did not include Special Districts in our calculation of estimated taxes due. This makes little difference in practice, as these special rates account for less than 0.01% of the average tax amount.

probabilities of each homeowner, and assign the household to the racial group with the highest probability.[55]

Column (3) of Table B.1 presents summary statistics for the subject pool used in the field experiment. Comparing the statistics in columns (2) and (3) of Table B.1 does not reveal substantial differences between the universe of 423,607 residential single-family properties in Dallas County and the subject pool that we use in the field experiment.[56]

Next, we show that the treatment groups in the field experiment are well-balanced in terms of observable characteristics, demonstrating that the randomization was successful. Table B.3 breaks down the averages of the characteristics we used in the randomization, by treatment group. Column (1) of Table B.3 corresponds to the average characteristics for the whole subject pool (which by construction is equal to column (3) of Table B.1). Columns (2) through (5) of Table B.3 present the pre-treatment characteristics for households who received a letter and were randomly assigned to each of the four treatment groups corresponding to the four types of tables (shown in Figure B.1). Column (6) reports p-values for the null hypothesis that each average characteristic is equal across these four treatment groups. Consistent with successful random assignment, the results show that the observable characteristics are well-balanced across these treatment groups.

B.2 Details about the Field Survey Sample

In this section we show how households who received our letters in the field experiment differ in terms of observable characteristics from the subset of households who responded to the Field Survey.

Table B.4 compares the characteristics of three groups of households: (a) all households who were mailed a letter (which contains a link to the Field Survey), (b) households who responded to the Field Survey, and (c) households who did not respond to the Field

[55] For more details, see Nathan et al. (2023).

[56] We only observe the homeowners' age, which we obtained from a private vendor, for the homeowners in the subject pool we use in the field experiment.

Survey. Column (1) corresponds to the average pre-treatment characteristics for households who received a letter and thus were invited to take the Field Survey (which by construction is equivalent to column (3) of Table B.1). Columns (2) and (3) break down recipients into those who responded to the Field Survey and those who did not. Column (4) reports p-values for the null hypothesis that the average characteristics are equal between respondents and non-respondents. The results show that survey respondents are clearly not a random sample of the subject pool: the differences between the characteristics of respondents and non-respondents are statistically significant (with the exception of the tax rate) and are often economically large. Most notably, survey respondents were almost twice as likely as non-respondents to have protested in 2019. This is consistent with the interpretation given in Section 4 that individuals who were more likely to protest taxes were more likely to choose to respond to our Field Survey.

In Table B.5 we show subjects' characteristics by treatment group for the Field Survey sample. For reference, column (1) reproduces column (4) of Table B.1 for the whole survey sample, columns (2) through (5) present the pre-treatment characteristics for the four types of tables in the letters (from Figure B.1) and column (6) reports p-values for the null hypothesis that each average characteristic is equal across the four treatment groups. Recall that randomization was done for the field experiment sample. Since subjects self-select into answering the survey, it is possible that treatment groups could be unbalanced in the survey sample. However, the results show that these observable characteristics are well-balanced across these treatment groups.

B.3 Field Experiment: Additional Results and Robustness Checks

In this section we present additional robustness checks of the results from the field experiment in Table 2 in the body.

Table B.6 contains these robustness checks. For reference, column (1) in Table B.6

reproduces the baseline results in column (4) of Table 2 using the sample of subjects who answered the Field Survey. Column (2) provides a falsification test using direct protests in the year 2019 as the dependent variable. Because the information cannot have effects until it is disclosed, we would not expect the information to have an effect on 2019 protests. As expected, the coefficient in column (2) is close to zero, statistically insignificant, and precisely estimated. This result can also be seen in Figure 3.b in the main text which includes falsification tests for years 2015-2019; however column (2) Table B.6 also reports the standard error of the estimated effects in 2019 and the mean and standard deviation of the outcome variable.

Columns (3) through (5) of Table B.6 provide evidence that the information treatment was consequential not only in terms of its effects on whether households choose to protest, but also on their subsequent market values and estimated taxes. Column (3) examines the extensive margin: i.e., the dependent variable is an indicator that takes the value 100 if the household saw a reduction in market value through a direct protest and 0 if the protest was not successful or if the household did not file a protest. The coefficient from column (3) is large (-13.881) and statistically significant (p-value=0.008), indicating that some of the protests affected by the information shock were successful. Columns (4) and (5) look at different margins of the success of direct protests. In column (4), the dependent variable is the percent-reduction in the market value as a result of a direct protest: i.e., it takes the value 0 if the protest was not successful or if the household did not protest, and it takes the value 10, for example, if the successful protest resulted in a reduction of the market value of 10%. Again, we find the coefficient on the information shock is negative (-0.798) and statistically significant (p-value=0.049). In column (5) the dependent variable is equal to the percent-reduction in the estimated taxes due to a successful direct protest: i.e., it takes the value 0 if the tax amount was not reduced or if the household did not protest directly, and (for example) it takes the value 10 if the protest resulted in a 10% reduction in the tax

amount.[57] The coefficient is again negative (-0.402), although it is less precisely estimated and thus statistically insignificant. One challenge when seeking to compare the results in columns (4) and (5) to the results in column (1) is that the distribution of the outcome variables in columns (4) and (5) are quite different from the baseline results in column (1). The standardized effects, however, are comparable in magnitude: column (1) indicates that a 1 pp information shock induces an effect on protests of 0.31 ($= \frac{-12.566}{50.52}$) standard deviations, while the corresponding effects are of -0.21 ($= \frac{-0.798}{3.78}$) and -0.12 ($= \frac{-0.402}{3.48}$) standard deviations in columns (4) and (5), respectively.

Next, we discuss the role of salience of the tax rate. In the field experiment, we cross-randomized whether the table included a third row with the tax rate. Since this third row does not add any new information (it is simply the ratio between the previous two rows) its inclusion should not matter if subjects are rational, but might matter if showing the additional row makes the differences across taxpayers more apparent to them. Columns (6) and (7) of Table B.6 split the sample based on whether the additional row with the average tax rate in the county was shown (column (6)) or not (column (7)). The results suggest that the effects of information may be somewhat stronger when the rate is shown than when it is not, although the coefficient estimates in columns (6) and (7) are statistically indistinguishable from each other.

Finally, in column (8) of Table B.6 we conduct the analysis restricting the sample to the subjects who in the Field Survey answered that they considered fair for everyone to pay exactly the same tax rate (i.e., proportional taxes). The results in column (8) are similar in both magnitude and statistical significance to the baseline results in the text, which are reproduced in column (1) of Table B.6.

[57] Note that, on average, the tax savings are smaller than the reduction in the market values. The main reason for that is that when the homestead cap is binding, a reduction in the market value may not affect the taxes due in the first year (but it can affect the taxes due in future years).

Figure B.1: Sample Information Tables

a. Average: No, Rate: No

	YOUR HOME
Proposed Value	*$174,810*
Estimated Tax Amount	*$3,057*

Source: *Data provided by Dallas Central Appraisal District (CAD). Proposed Value is Dallas CAD's estimate of the home's market value as of January 1st, 2020. Estimated Tax Amount is our estimate of taxes due this year using the latest tax rates available (some exemptions might not be included).*

b. Average: Yes, Rate: No

	YOUR HOME	AVERAGE DALLAS HOME
Proposed Value	*$174,810*	*$294,846*
Estimated Tax Amount	*$3,057*	*$5,916*

Source: *Data provided by Dallas Central Appraisal District (CAD). Proposed Value is Dallas CAD's estimate of the home's market value as of January 1st, 2020. Estimated Tax Amount is our estimate of taxes due this year using the latest tax rates available (some exemptions might not be included). Average Dallas Home values are based on all single-family homes in Dallas County, excluding condos, townhomes, and mobile homes.*

c. Average: No, Rate: Yes

	YOUR HOME
Proposed Value	*$174,810*
Estimated Tax Amount	*$3,057*
Estimated Tax Rate	*1.75%*

Source: *Data provided by Dallas Central Appraisal District (CAD). Proposed Value is Dallas CAD's estimate of the home's market value as of January 1st, 2020. Estimated Tax Amount is our estimate of taxes due this year using the latest tax rates available (some exemptions might not be included). Estimated Tax Rate is the estimated tax amount divided by Proposed Value.*

d. Average: Yes, Rate: Yes

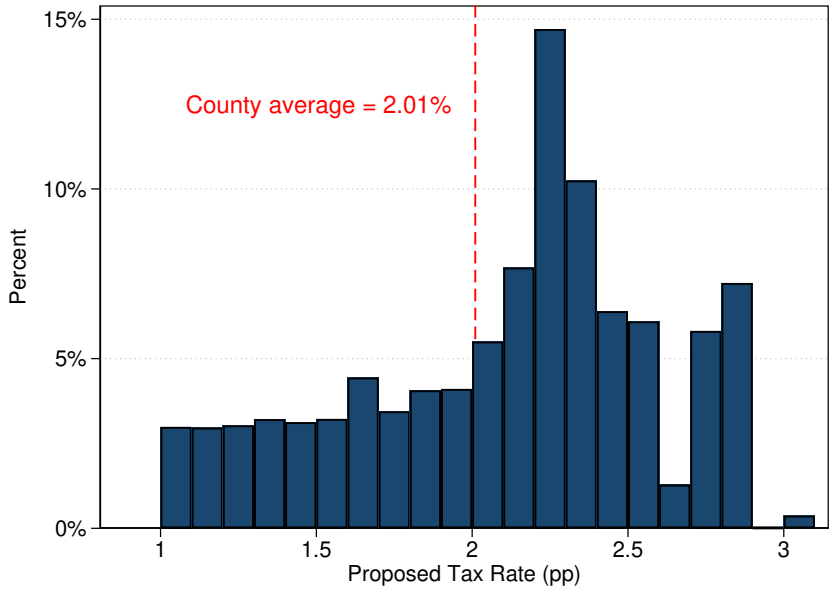
	YOUR HOME	AVERAGE DALLAS HOME
Proposed Value	*$174,810*	*$294,846*
Estimated Tax Amount	*$3,057*	*$5,916*
Estimated Tax Rate	*1.75%*	*2.01%*

Source: *Data provided by Dallas Central Appraisal District (CAD). Proposed Value is Dallas CAD's estimate of the home's market value as of January 1st, 2020. Estimated Tax Amount is our estimate of taxes due this year using the latest tax rates available (some exemptions might not be included). Estimated Tax Rate is the estimated tax amount divided by Proposed Value. Average Dallas Home values are based on all single-family homes in Dallas County, excluding condos, townhomes, and mobile homes.*

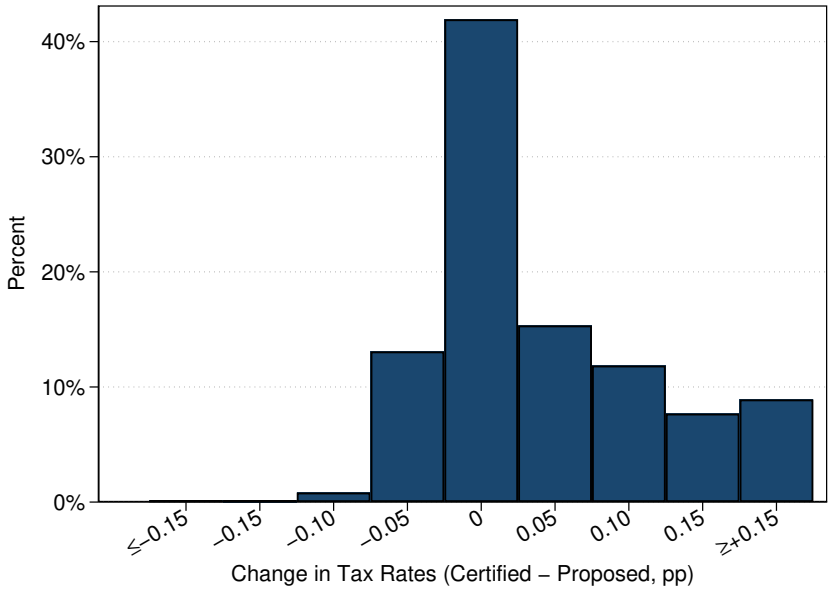
Notes: Each panel corresponds to the hypothetical table that a given household would receive if assigned to the specified treatment group. The table was placed in the middle of the first page of the letter, within the red frame with dashed lines in Figure 2 (the red frame was not included in the actual letters – See Appendix C for a sample of the letter without the red boxes added). Appendix B.1 provides details on how the values shown in each table were calculated.

Figure B.2: Distributions of Subject Households' Property Tax Rates and Tax Rate Changes Due to Protesting

a. Subject Households' 2020 Proposed Tax Rates

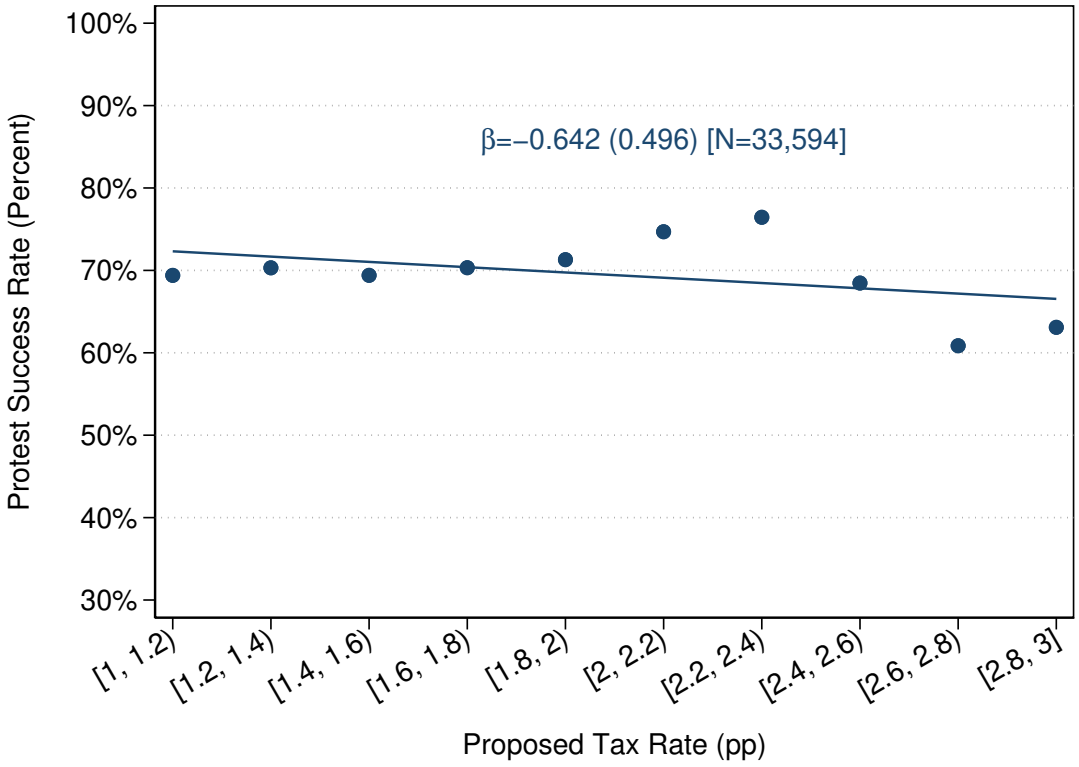


b. Changes Between Proposed and Certified Tax Rates



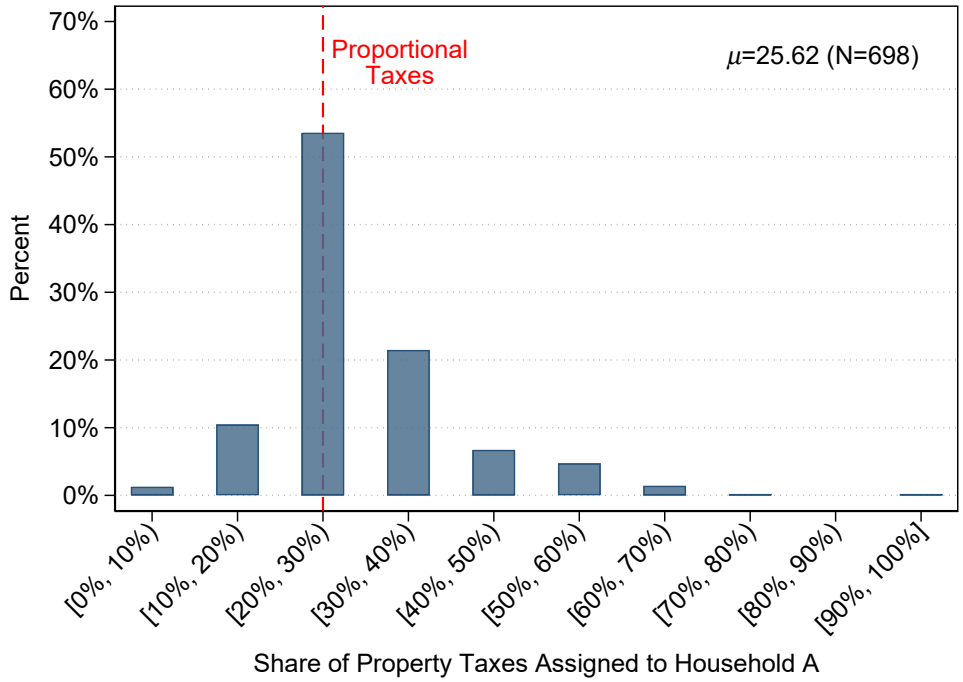
Notes: Panel (a) shows the distribution of 2020 proposed tax rates (i.e., prior to protesting) for subjects that were mailed a letter in the field experiment. The dashed red line indicates the average proposed tax rate across the main sample of single-family homes in the county. Panel (b) presents the distribution of tax rate changes, computed as the difference between a subject's 2020 certified tax rate (i.e., after protesting if the subject did so in 2020) and the 2020 proposed tax rate, for subjects that were mailed a letter in the field experiment and whose direct protests in 2020 successfully reduced their household's market value. Bins are left-end-point-inclusive. Proposed tax rate is defined as the household's proposed tax amount divided by its proposed market value (as notified by the DCAD). Certified tax rate is the certified tax amount divided by the certified market value.

Figure B.3: Successful Protests by Tax Rate



Notes: This figure features the relationship between successful direct protests and proposed tax rates. A successful protest is defined as a protest that results in a reduction of the DCAD's assessment of the household's market value. Proposed tax rate is defined as the household's proposed tax amount divided by its proposed market value (as notified by the DCAD). The sample contains households in the main sample of 423,607 single-family homes that protested directly in 2020 and had proposed tax rates between 1% and 3%. The blue dots correspond to each proposed tax rate bin. The blue line corresponds to the linear fit and is shown with the corresponding slope and robust standard error (in parentheses).

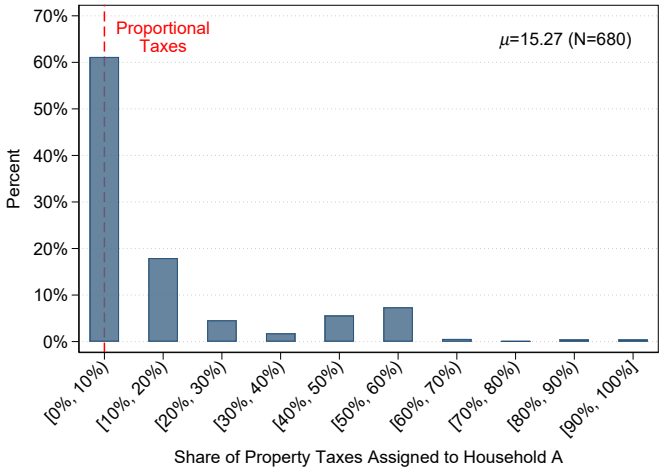
Figure B.4: Evidence on Social Norms about Fair Tax Rates from the Survey Experiment



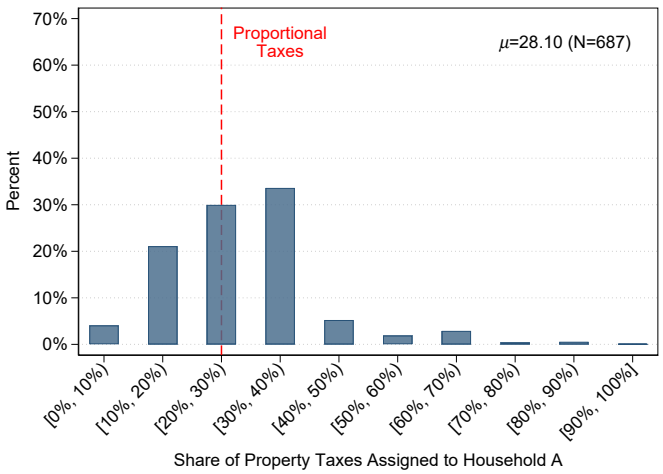
Notes: This histogram shows the results of responses from 698 subjects to a question included in the Survey Experiment regarding the fair distribution of tax burden. Subjects were randomly asked to choose how to distribute a total tax burden among Household A and Household B. This figure shows how subjects responded when asked to distribute a total tax burden of $10,000 between Household A (which is worth $100,000) and Household B (which is worth $400,000). The horizontal axis shows bins for the share of the total tax burden respondents allocated to Household A. The horizontal axis shows the seven options presented to respondents for the share of the tax burden to allocate to Household A. The vertical axis presents the share of the responses for each bin. The dashed red line indicates the share of taxes allocated to Household A that provides the same (proportional) tax rate for both households.

Figure B.5: Evidence on Social Norms about Fair Tax Rates from the Survey Experiment: Two Additional Scenarios

a. Low Versus High-Valued Home ($24K Total Taxes)



b. Mid Versus High-Valued Home ($30K Total Taxes)



Notes: The histograms in this figure show the results of responses to a questions included in the Survey Experiment regarding the fair distribution of tax burden. Subjects who answered the Survey Experiment were randomly selected to one of three possible scenarios to choose how to distribute the total tax burden among Household A and Household B. The first scenario is shown in Figure B.4, and the latter two scenarios are contained in this figure. The horizontal axis in both panels shows bins for the share of the total tax burden respondents allocated to Household A. The vertical axis presents the share of the responses for each bin. Panel (a) shows how subjects responded that they would distribute $24,000 of taxes between Household A (which is worth $100,000) and Household B (which is worth $1,100,000), and panel (b) shows how subjects responded that they would distribute $30,000 of taxes between Household A (worth $400,000) and Household B (worth $1,100,000). The dashed red line indicates the share of taxes allocated to Household A that provides the same (proportional) tax rate for both households in each scenario.

Table B.1: Descriptive Statistics: Survey Experiment, DCAD Single Family Homes, Field Experiment and Field Survey Samples

	(1) Mean/SE	(2) Mean/SE	(3) Mean/SE	(4) Mean/SE
2020 Home Value ($1,000s)	294.12	306.91	343.16	394.98
	(5.70)	(0.56)	(1.41)	(6.99)
2020 Property Tax Rate (%)	1.28	1.98	2.10	2.11
	(0.02)	(0.00)	(0.00)	(0.01)
2019 Owner-Protest (%)		5.93	5.85	10.33
		(0.04)	(0.10)	(0.70)
2019 Agent-Protest (%)		7.96	4.60	5.67
		(0.04)	(0.09)	(0.53)
2020 Homestead Exemption (%)		74.24	83.76	92.80
		(0.07)	(0.16)	(0.60)
Number of Bedrooms	3.08	3.24	3.30	3.41
	(0.02)	(0.00)	(0.00)	(0.01)
Age	42.69		52.37	52.68
	(0.28)		(0.08)	(0.34)
White (%)	82.95	38.58	44.28	56.57
	(0.83)	(0.07)	(0.22)	(1.14)
Hispanic (%)	4.50	30.46	27.32	15.31
	(0.46)	(0.07)	(0.20)	(0.83)
Black (%)	4.84	20.21	18.68	17.69
	(0.47)	(0.06)	(0.17)	(0.88)
Asian (%)	7.07	10.75	9.72	10.43
	(0.56)	(0.05)	(0.13)	(0.70)
Survey Experiment	✓			
Dallas County		✓		
Mailed a Letter			✓	
Responded to Field Survey				✓
Observations	2,065	423,607	50,394	1,888

Notes: Average pre-treatment characteristics (i.e., prior to the letter delivery) are shown in columns (1)–(4), with standard errors in parentheses. Column (1) corresponds to the individuals recruited from Amazon Mechanical Turk who participated in the Survey Experiment. Column (2) corresponds to the sample of 423,607 single-family homes in Dallas County in 2020. Column (3) corresponds to the subsample of the subjects from column (2) who were selected to participate in the field experiment and were mailed a letter. Column (4) corresponds to the subsample of the subjects from column (4) who responded to the Field Survey. *Home Value* is the proposed value (or the market value, in the case of the Survey Experiment); *Property Tax Rate* is the ratio of the property tax amount over the home value; *Owner-Protest* and *Agent-Protest* indicate whether the subject protested directly or through an agent, respectively; *2020 Homestead Exemption* indicates an effective homestead exemption; *Number of Bedrooms* is the number of bedrooms in the home. Column (1) is based on responses from the Survey Experiment. In columns (2)–(3), the first seven variables are obtained from the county's administrative records, the age variable is provided by a private company, and the ethnicity variables are inferred using an algorithm that analyzes the homeowners' first and last names. Column (4) is based on responses from the Field Survey.

Table B.2: Randomization Balance Test: Survey Experiment

		By Table Type (Average Tax Info./Rate Explicit)				
	(1) All	(2) No/No	(3) Yes/No	(4) No/Yes	(5) Yes/Yes	(6) P-value
2018 Average Home Value ($1,000s)	253.485	250.000	254.914	242.397	266.297	0.372
	(4.755)	(8.865)	(9.073)	(7.642)	7.642	
2018 Average Property Tax Rate (%)	1.388	1.355	1.430	1.376	1.392	0.609
	(0.020)	(0.038)	(0.043)	(0.041)	0.041	
Number of Bedrooms	3.081	3.103	3.077	3.076	3.067	0.917
	(0.019)	(0.038)	(0.038)	(0.037)	0.037	
Age	42.689	42.719	43.386	42.115	42.519	0.436
	(0.278)	(0.549)	(0.549)	(0.569)	0.569	
White (%)	82.954	81.489	84.363	82.505	83.462	0.640
	(0.828)	(1.698)	(1.597)	(1.696)	1.696	
Hispanic (%)	4.504	5.725	3.668	4.771	3.846	0.382
	(0.456)	(1.016)	(0.827)	(0.951)	0.951	
Black (%)	4.843	5.534	4.054	4.573	5.192	0.683
	(0.473)	(1.000)	(0.867)	(0.932)	0.932	
Asian (%)	7.070	6.489	7.529	7.555	6.731	0.871
	(0.564)	(1.077)	(1.160)	(1.180)	1.180	
Observations	2,065	524	518	503	520	

Notes: Average pre-treatment characteristics of respondents, with robust standard errors in parentheses. Column (1) corresponds with the entire Survey Experiment sample, while columns (2)–(5) break the sample by treatment groups: i.e., whether they were provided with feedback on their county's average property taxes (only subjects in columns (2) and (3) received this feedback) and whether the tax rate was made explicit in an additional row in the table summarizing their responses (only subjects in columns (3) and (5) received the additional row). Column (6) reports the p-value of the test of equal means across the four treatment groups. *Average Home Value* is the prior belief (i.e., elicited before the information-provision experiment) about the average property value in the county. *Average Property Tax Rate* is the ratio of *Average Property Tax Amount* over *Average Home Value*. *Number of Bedrooms* is the number of bedrooms in the respondent's home.

Table B.3: Detailed Randomization Balance Test: Full Sample from the Field Experiment

		By Table Type (Average Tax Info./Explicit Rate)				
	(1) All	(2) No/No	(3) Yes/No	(4) No/Yes	(5) Yes/Yes	(6) P-value
Home Value ($1,000s)	343.162	340.086	345.895	337.883	344.581	0.181
	(1.406)	(3.377)	(2.497)	(3.329)	(2.433)	
Property Tax Rate (%)	2.103	2.107	2.104	2.093	2.104	0.252
	(0.002)	(0.005)	(0.004)	(0.005)	(0.004)	
Owner-Protest in 2019 (%)	5.854	5.831	6.032	5.549	5.837	0.492
	(0.105)	(0.254)	(0.184)	(0.252)	(0.180)	
Agent-Protest in 2019 (%)	4.598	4.597	4.707	4.822	4.380	0.352
	(0.093)	(0.227)	(0.164)	(0.236)	(0.158)	
2020 Homestead Exemption (%)	83.760	83.318	83.593	84.139	83.963	0.400
	(0.164)	(0.404)	(0.286)	(0.402)	(0.282)	
Number of Bedrooms	3.304	3.306	3.306	3.307	3.300	0.785
	(0.003)	(0.007)	(0.005)	(0.007)	(0.005)	
White (%)	44.275	43.945	44.234	44.057	44.589	0.748
	(0.221)	(0.538)	(0.384)	(0.547)	(0.383)	
Hispanic (%)	27.321	28.110	27.296	26.633	27.285	0.201
	(0.199)	(0.487)	(0.344)	(0.487)	(0.343)	
Black (%)	18.685	18.316	18.704	19.496	18.454	0.185
	(0.174)	(0.419)	(0.301)	(0.436)	(0.299)	
Asian (%)	9.719	9.628	9.767	9.815	9.672	0.969
	(0.132)	(0.320)	(0.229)	(0.328)	(0.228)	
Observations	50,394	8,506	16,761	8,253	16,874	

Notes: Average pre-treatment (i.e., before the start of letter delivery) characteristics of subjects in the field experiment, with standard errors in parentheses. Column (1) corresponds to the entire field experiment sample, while columns (2)–(5) break the sample into treatment groups: i.e., whether they were provided with feedback on their county's average property taxes (only subjects in columns (2) and (3) received this feedback) and whether the tax rate was made explicit in the table (only subjects in columns (3) and (5) received the explicit tax rate). Column (6) reports the p-value of the test of equal means across the last four treatment groups. *Home Value* is the proposed assessment value; *Property Tax Rate* is the ratio of the property tax amount over the home value; *Owner-Protest in 2019* and *Agent-Protest in 2019* indicates whether the subject protested directly or through an agent in 2019, respectively; *2020 Homestead Exemption* indicates an effective homestead exemption. *Number of Bedrooms* is the number of bedrooms in the respondent's home. *White*, *Hispanic*, *Black*, and *Asian* are the fraction of homeowners by each imputed race.

Table B.4: Characteristics of Respondents to the Field Survey

		Responded to Field Survey		
	(1) Letter	(2) Yes	(3) No	(4) P-value
2020 Home Value ($1,000s)	343.162	394.983	341.145	<0.001
	(1.406)	(6.987)	(1.434)	
2020 Proposed Tax Rate (%)	2.103	2.107	2.102	0.658
	(0.002)	(0.010)	(0.002)	
2019 Owner-Protest (%)	5.854	10.328	5.680	<0.001
	(0.105)	(0.701)	(0.105)	
2019 Agent-Protest (%)	4.598	5.667	4.556	0.040
	(0.093)	(0.532)	(0.095)	
2020 Homestead Exemption (%)	83.760	92.797	83.408	<0.001
	(0.164)	(0.595)	(0.169)	
Number of Bedrooms	3.304	3.410	3.300	<0.001
	(0.003)	(0.015)	(0.003)	
Observations	50,394	1,888	48,506	

Notes: Average pre-treatment (i.e., before the start of letter delivery) characteristics of subjects in the field experiment, with standard errors in parentheses. Column (1) corresponds to all subjects in the field experiment who were mailed a letter. Columns (2)–(3) break down that sample into households that responded to the Field Survey and households that did not respond to the Field Survey, respectively. Column (4) reports the p-value of the test of equal means across the respondent and non-respondent groups. *Home Value* is the proposed assessment value; *Property Tax Rate* is the ratio of the property tax amount over the home value; *Owner-Protest* and *Agent-Protest* indicate whether the subject protested directly or through an agent, respectively; *2020 Homestead Exemption* indicates an effective homestead exemption. *Number of Bedrooms* is the number of bedrooms in the respondent's home.

Table B.5: Randomization Balance Test: Field Survey

		By Table Type (Average Tax Info./Explicit Rate)				
	(1) All	(2) No/No	(3) Yes/No	(4) No/Yes	(5) Yes/Yes	(6) P-value
Home Value ($1,000s)	394.983	395.884	379.275	393.847	413.135	0.278
	(6.987)	(17.027)	(10.423)	(17.172)	(13.905)	
Property Tax Rate (%)	2.107	2.085	2.100	2.063	2.152	0.008
	(0.010)	(0.023)	(0.016)	(0.024)	(0.017)	
Owner-Protest in 2019 (%)	10.328	10.198	10.615	10.313	10.088	0.992
	(0.701)	(1.613)	(1.209)	(1.703)	(1.268)	
Agent-Protest in 2019 (%)	5.667	7.082	6.000	3.125	5.841	0.057
	(0.532)	(1.367)	(0.932)	(0.974)	(0.987)	
2020 Homestead Exemption (%)	92.797	94.618	92.154	92.500	92.566	0.440
	(0.595)	(1.203)	(1.056)	(1.475)	(1.105)	
Number of Bedrooms	3.410	3.445	3.368	3.425	3.428	0.200
	(0.015)	(0.036)	(0.024)	(0.034)	(0.027)	
White (%)	56.568	57.224	56.000	52.500	59.115	0.287
	(1.141)	(2.637)	(1.948)	(2.796)	(2.070)	
Hispanic (%)	15.307	15.014	16.154	14.688	14.867	0.908
	(0.829)	(1.904)	(1.445)	(1.982)	(1.498)	
Black (%)	17.691	18.414	17.846	20.938	15.221	0.188
	(0.878)	(2.066)	(1.503)	(2.278)	(1.513)	
Asian (%)	10.434	9.348	10.000	11.875	10.796	0.722
	(0.704)	(1.552)	(1.178)	(1.811)	(1.307)	
Observations	1,888	353	650	320	565	

Notes: Average pre-treatment (i.e., before the start of letter delivery) characteristics of subjects that responded to the Field Survey, with standard errors in parentheses. Column (1) corresponds to the entire Field Survey sample. Columns (2)–(5) break down the Field Survey subjects by the letter treatments they were assigned to receive: i.e., by whether the table in the letter included an additional column (i.e., the column averages, only subjects in columns (2) and (3) received this information) and whether the tax rate was made explicit in an additional row in the table (only subjects in columns (3) and (5) received the explicit tax rate). Column (6) reports the p-value of the test of equal means across the last four treatment groups. *Home Value* is the proposed assessment value; *Property Tax Rate* is the ratio of the property tax amount over the home value; *Owner-Protest in 2019* and *Agent-Protest in 2019* indicates whether the subject protested directly or through an agent, respectively; *2020 Homestead Exemption* indicates an effective homestead exemption. *Number of Bedrooms* is the number of bedrooms in the respondent's home. *White*, *Hispanic*, *Black*, and *Asian* are the fraction of homeowners by each imputed race.

Table B.6: Additional Results from the Field Experiment

	(1) P^d_{2020}	(2) P^d_{2019}	(3) W^d_{2020}	(4) ΔMV^d_{2020}	(5) ΔT^d_{2020}	(6) P^d_{2020}	(7) P^d_{2020}	(8) P^d_{2020}
Information Shock ($\overline{\tau}$)	-12.566**	-2.284	-13.881***	-0.798**	-0.402	-10.455	-13.027*	-12.990**
	(5.424)	(2.822)	(5.243)	(0.405)	(0.297)	(8.012)	(7.602)	(6.373)
Field Survey	✓	✓	✓	✓	✓	✓	✓	✓
Rate Salience						Explicit	Not Explicit	
Proportional Taxes Preference								Yes
Mean Outcome (Control)	50.52	10.25	38.48	2.37	1.64	53.75	47.59	51.99
Std. Dev. Outcome (Control)	50.03	30.36	48.69	3.78	3.48	49.94	50.01	50.01
Observations	1,888	1,888	1,888	1,888	1,888	885	1,003	1,412

Notes: All columns present regression results from equation (4) in Section 3.4 for the sample of Field Survey respondents. The variable *Information Shock* ($\overline{\tau}$) corresponds to the information shock term ($D_i \cdot (\overline{\tau} - \tau_i)$). Columns (6) and (7) present results of the same regression in column (1) splitting the sample based on whether or not the letter included the household's tax rate. The Field Survey contained a question that asked respondents how to distribute a total tax burden of $10,000 between Household A (which is worth $100,000) and Household B (which is worth $400,000). Column (8) uses the subsample of subjects who chose the option that equalized tax rates between the households (i.e., proportional tax rates). The dependent variables are defined as follows: P^d_{2020} is an indicator variable that takes the value 100 if the owner filed a direct protest in 2020 and 0 otherwise; W_D indicates if a direct protest resulted in a reduction in the market value; ΔMV^d_{2020} is the percentage reduction in the market value due to protesting, which by construction takes the value 0 if the household did not protest or if the protest was unsuccessful; ΔT^d_{2020} is the estimated percentage reduction in the tax amount due to protesting; P^{agent}_{2020} is an indicator variable that takes the value 100 if the owner filed a protest through an agent in 2020 and 0 otherwise. The regressions in this table include the following controls: the 2020 proposed value in levels and its annual growth, dummies for multiple owners, school and special districts, number of years since the household's last protest, a dummy for homestead status, a dummy indicating if the household received the extra aid message, and, for each previous year since 2015, a dummy indicating if the household protested in that year and the outcome of the protest (if any) as a percent-reduction in the market value (i.e., the protest history). Control variables for the protest history depend on the year in which the dependent variable is measured. For instance, if the outcome corresponds to direct protests in 2018, the protest history controls include protests in 2015, 2016, and 2017. Significant at *10%, **5%, ***1%. Robust standard errors in parentheses.

C Sample of Full Letter

THE UNIVERSITY OF TEXAS AT DALLAS
Naveen Jindal School of Management

May 15th, 2020

Dear Joan Robinson,

We are researchers at The University of Texas at Dallas and we are reaching out to you as part of a research study. **You can lower your tax burden by protesting the taxable value assessment of your property**. We want to share information that we hope will be useful.

Some people may choose to protest because they feel they are paying more than their fair share. Find below some information about the estimated 2020 taxes for your home at 5329 Jordan Ridge D (Dallas, TX) in Dallas County*:*

	YOUR HOME	**AVERAGE DALLAS HOME**
Proposed Value	*$174,810*	*$294,846*
Estimated Tax Amount	*$3,057*	*$5,916*
Estimated Tax Rate	*1.75%*	*2.01%*

Source: *Data provided by Dallas Central Appraisal District (CAD). Proposed Value is Dallas CAD's estimate of the home's market value as of January 1st, 2020. Estimated Tax Amount is our estimate of taxes due this year using the latest tax rates available (some exemptions might not be included). Estimated Tax Rate is the estimated tax amount divided by Proposed Value. Average Dallas Home values are based on all single-family homes in Dallas County, excluding condos, townhomes, and mobile homes.*

The deadline to protest is June 15th, 2020. You can fill out a short form online or mail it in. You can find instructions on how to do this on the study's website:

https://www.utdallas.edu/taxproject/

If you would like to help us with our study, we kindly ask you fill out the following confidential survey. It only takes a couple of minutes, and we would greatly appreciate your participation:

Visit http://www.utdallas.edu/taxsurvey/ and enter validation code **AAFOGD**

800 W. Campbell Road
Richardson, TX 75080

Website: https://www.utdallas.edu/taxproject/

Please recycle

If you'd like to file a protest, it is really simple. You do not need an agent. You do not need to attend a hearing if you accept an online settlement offered by the county. If the county schedules a hearing and you do not attend it, the protest will simply be dismissed with no penalty.

When you protest you need to provide an argument in a few sentences. For example, you may argue that the appraised market value is too high. In that case, you could use the following:

☑ Value is over market value Opinion of value: $160,000

And remember to attach a separate page (or file, if protesting online) with your argument:

> I found a home that is similar to mine but was recently sold for less than my home's appraised market value. The property located at 5148 Ronryan Rd (Dallas, TX) is 0.29 miles away from my home, and has the same number of bedrooms and a similar square footage. That property was sold on 10/31/2019 for $160,000.

You can find information about this sale by searching for the property's address on Zillow.com or Redfin.com. On these websites you can find other comparable properties to support your protest. You can also protest based on the appraised market values of comparable properties, which can be found on www.dallascad.org/SearchAddr.aspx.

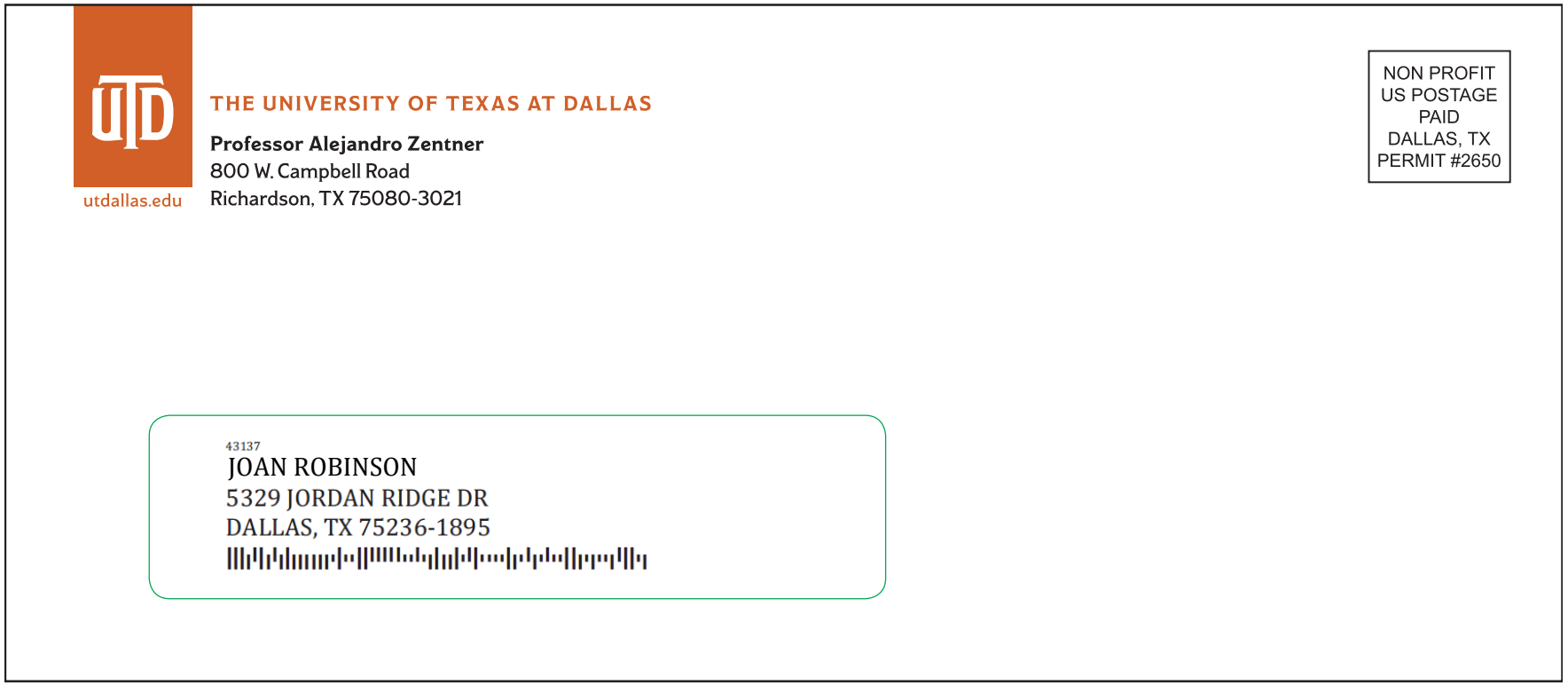
Your household was randomly chosen to receive this letter. *We will not send you any more letters in the future.* If you have any questions about the study, you can find contact information on the study's website.

Thank you for your attention!

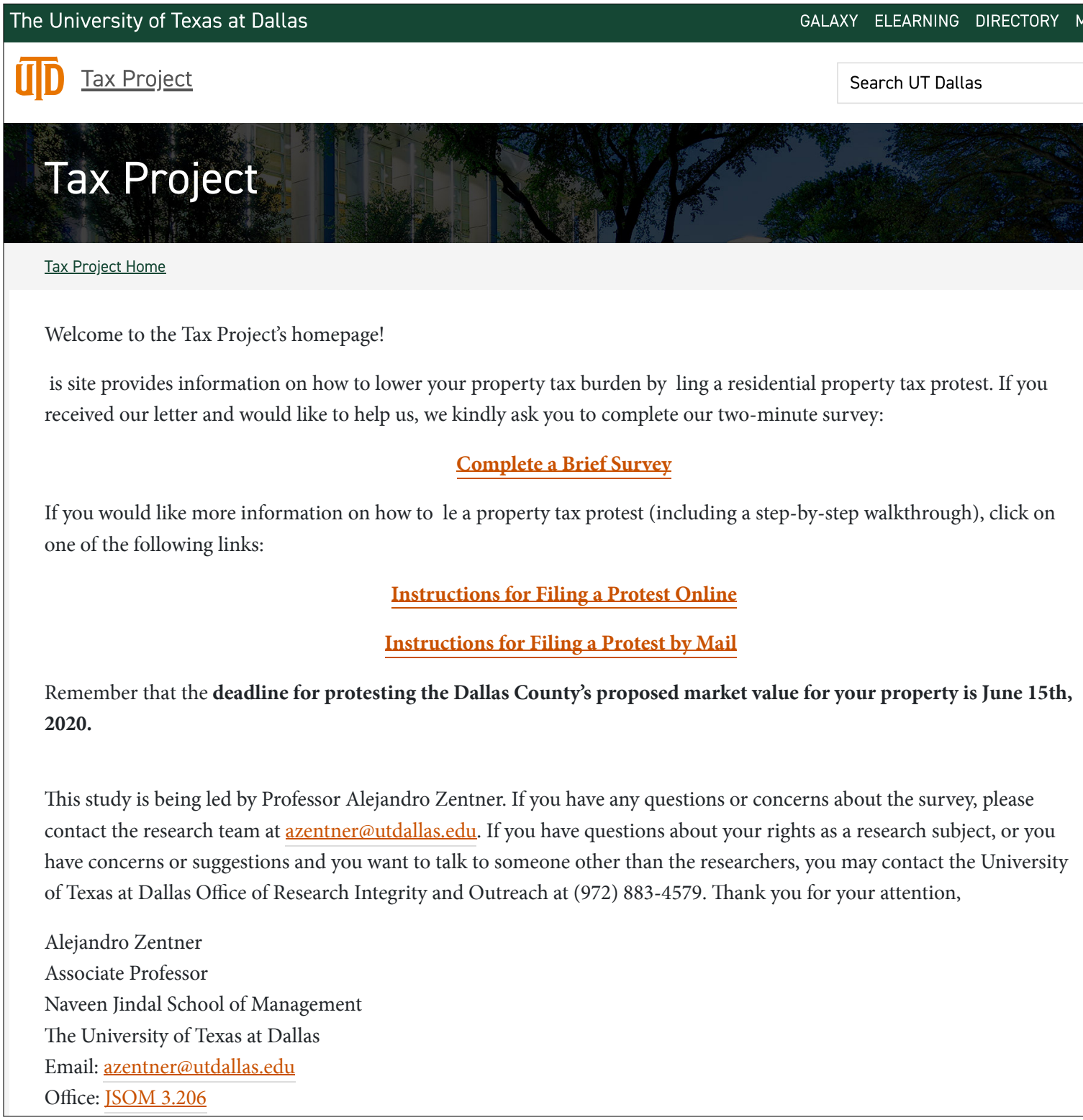
Alejandro Zentner
Associate Professor
University of Texas at Dallas

43137
DOLORES M MORENO
5329 JORDAN RIDGE DR
DALLAS, TX 75236-1895

D Sample Envelope



E Project's Website



F Sample of Online 2020 Appraisal Notice

DALLAS CENTRAL APPRAISAL DISTRICT
NOTICE OF APPRAISED VALUE - RESIDENTIAL
TAX YEAR 2020

www.dallascad.org (214) 905-9402

Mailing Address:
Residential Division
PO Box 560348
Dallas, TX 75356-0348

Account Number: 008035000N0240000
Ownership:

JOAN ROBINSON
5329 JORDAN RIDGE DR
DALLAS, TX 75236-1895

Property Address:
5329 JORDAN RIDGE DR
DALLAS

Legal Description:

Dear Property Owner:

This letter is your official notice of the **2020** proposed property tax appraisal for the account listed above. The Dallas Central Appraisal District (DCAD) appraises all of the property in Dallas County for property tax purposes. State law requires that appraisal districts appraise all taxable property at its fair market value. Your county, city, school district and other local governments use the appraisal in calculating your property taxes. Property taxes support critical services such as schools, police and fire protection, street maintenance and many others.

As of January 1, 2020, the DCAD appraised your real property at:

2020 Market Value:	$174,810
2020 Appraised Capped Value:	$133,428
2020 Estimated Taxes (using last year's tax rates):	$3,057

DO NOT PAY FROM THIS NOTICE. THIS IS NOT A TAX BILL.

Your current year exemptions are: Homestead

The Texas legislature does not set the amount of your local taxes. Your property tax burden is decided by your locally elected officials and all inquiries should be directed to those officials.

The governing body of each taxing jurisdiction decides whether or not taxes on your property will increase. The DCAD only determines the value of the property in accordance with the Texas Constitution and Statutes.

The percentage difference between the 2015 appraised value of $82,850 and the proposed 2020 appraised value is an increase of 61.05% over a 5-year period.

To **PROTEST** the proposed 2020 value or other issues, you must file a protest with the Appraisal Review Board (ARB) by using the online **uFile** system **(preferred method)** or by submitting a written protest (form enclosed).

If you agree with the proposed value, no further action is required.

Deadline for filing a protest: June 15, 2020

Location of ARB hearings: 2949 N. Stemmons Fwy, Dallas, TX 75247

More information about your appraisal and the protest process is on the back of this notice and on the inserts enclosed.

Homestead "Capped" Limitation: The Texas Constitution provides that property with a homestead exemption may not be increased in value more than 10% per year, excluding any new improvements made. This provision takes effect the first year following the year the owner qualified for a homestead. Because of this constitutional limitation, if you received a homestead exemption on this property in the previous year, it will be "**capped**" at the appropriate limit.

052-2193

DALLAS CENTRAL APPRAISAL DISTRICT
NOTICE OF APPRAISED VALUE - RESIDENTIAL
Tax Year 2020
www.dallascad.org

Owner Name: JOAN ROBINSON
Account Number: 008035000N0240000
Property Address: 5329 JORDAN RIDGE DR

CURRENT YEAR 2020	County and School Equalization	City	School	Hospital	College	Special District	Canceled/ Reduced Exemption
Jurisdictions	Dallas County	City of Dallas	Duncanville ISD	Parkland Hospital	Dallas Co Community College		
Market Value - Land	$ 35,000	$ 35,000	$ 35,000	$ 35,000	$ 35,000		
Market Value - Structure(s)	$ 139,810	$ 139,810	$ 139,810	$ 139,810	$ 139,810		
Market Value	$ 174,810	$ 174,810	$ 174,810	$ 174,810	$ 174,810		
Less Deductions							
Homestead Capped Limitation	$ 41,382	$ 41,382	$ 41,382	$ 41,382	$ 41,382		
Ag-use Value							
Absolute Exemption							
Appraised Value	$ 133,428	$ 133,428	$ 133,428	$ 133,428	$ 133,428		
Less Exemption Amount							
Homestead	$ 26,685	$ 26,685	$ 25,000	$ 26,685	$ 26,685		
Exemption Amount Subtotal	$ 26,685	$ 26,685	$ 25,000	$ 26,685	$ 26,685		
Estimated Taxable Value	$ 106,743	$ 106,743	$ 108,428	$ 106,743	$ 106,743		Total
Last Year's Tax Rate	0.253100	0.776600	1.418300	0.269500	0.124000		2.841500
Estimated Taxes Due*	$ 270	$ 829	$ 1,538	$ 288	$ 132		$ 3,057

PRIOR YEAR 2019	County and School Equalization	City	School	Hospital	College	Special District
Jurisdictions	Dallas County	City of Dallas	Duncanville ISD	Parkland Hospital	Dallas Co Community College	
Market Value - Land	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000	
Market Value - Structure(s)	$ 128,090	$ 128,090	$ 128,090	$ 128,090	$ 128,090	
Market Value	$ 153,090	$ 153,090	$ 153,090	$ 153,090	$ 153,090	
Less Deductions						
Homestead Capped Limitation	$ 31,791	$ 31,791	$ 31,791	$ 31,791	$ 31,791	
Ag-use Value						
Absolute Exemption						
Appraised Value	$ 121,299	$ 121,299	$ 121,299	$ 121,299	$ 121,299	
Less Exemption Amount						
Homestead	$ 24,259	$ 24,259	$ 25,000	$ 24,259	$ 24,259	
Exemption Amount Subtotal	$ 24,259	$ 24,259	$ 25,000	$ 24,259	$ 24,259	
Estimated Taxable Value	$ 97,040	$ 97,040	$ 96,299	$ 97,040	$ 97,040	

Tax Ceiling: If you received the Age 65 or Older or the Disabled Person homestead exemption, your school, county, and certain city taxes for this year will not be any higher than they were for the year in which you first received the exemption, unless you have made new improvements to your home. If you improved your property by remodeling or adding an addition, your school, county, and certain city taxes may increase for new improvements. If you are the surviving spouse of a person who was age 65 or older or disabled at death and you were age 55 or older at the time of death, you may retain the school, county, and certain city tax ceilings.

APPRAISAL REVIEW BOARD OF DALLAS COUNTY
NOTICE OF PROTEST - RESIDENTIAL
TAX YEAR 2020

www.dallascad.org (214) 905-9402

Account Number: 008035000N0240000

JOAN ROBINSON
5329 JORDAN RIDGE DR
DALLAS, TX 75236-1895

Property Address:
5329 JORDAN RIDGE DR
DALLAS

Legal Description:

Deed Transfer Date:

Proposed Value: $174,810

CHANGE OF ADDRESS: _____

It is my desire to file a protest based on the issue(s) checked below. Also, I understand that the Appraisal Review Board (ARB) must notify me of any hearing not later than the 15th day before the date of the hearing pursuant to §41.46 of the Texas Property Tax Code. At the time your account is scheduled for an ARB hearing, the evidence that the Chief Appraiser will introduce at your hearing will be available on the DCAD website. You may access this evidence on the website by using the property account number and PIN located on your notice of appraised value and hearing notice.

It is my desire to protest based on the following issue(s) and I have checked the applicable boxes:

- ☐ Value is over market value
- ☐ Value is unequal compared with other properties
- ☐ Property not located in district
- ☐ Exemption was denied or cancelled (Specify _____)
- ☐ Ownership is incorrect (Specify _____)
- ☐ Ag-Use: Change in use of land appraised as agricultural use, open-space, etc.
- ☐ Ag-Use: Open-Space or other special appraisal denied or cancelled
- ☐ Property should not be taxed in district or in one or more taxing units
- ☐ Other: (Specify _____)

Additional Requests: _____ Opinion of Value: _____

If you wish to expedite your hearing by waiving the required deadline date under Section 41.46 of the Texas Property Tax Code, please check the following box: ☐

_____	_____	_____
Signature of Owner (or Agent)	Date Filed	(Agent Registration No., if applicable)
_____	_____	_____
Printed Name	Daytime/Cell Phone No.	E-Mail Address

DEADLINE FOR FILING A PROTEST: June 15, 2020

GENERAL INSTRUCTIONS: Pursuant to §41.41 of the Texas Property Tax Code, a property owner has the right to protest certain actions taken by the appraisal district. There are two options to file a protest, 1) use the online **uFile** system, or 2) mail a protest form.

uFile ONLINE PROTEST & SETTLEMENT SYSTEM: The **preferred method** of protesting your property is to use the online **uFile** Protest & Settlement System. You may access the system by searching your account on our website at **www.dallascad.org** and select the link "Online Protest System". For easy access, you may request your individual PIN through this system or use the PIN located at the top left-side of your Notice of Appraised Value. Once you utilize the **uFile** system to protest your property, you may also be eligible to use the settlement program and settle your protest online. **If you file a protest using the online uFile system, please do not file a written or duplicate protest.**

uFile is the preferred method of filing a protest in order to expedite and insure timely delivery of your protest.

PROTEST FORM: This form is for use by a property owner or designated agent who would like the ARB to hear and decide a protest. If you are leasing the property, you are subject to the limitations set forth in Texas Property Tax Code §41.413. Please review the ownership and property information provided on this protest form and make any necessary corrections.

If you wish to mail your protest and supporting documents, the envelope must be postmarked by U.S. Postal Service on or before the deadline.

Appraisal Review Board of Dallas County
Residential Division
PO Box 560348
Dallas, TX 75356-0348

HOW TO SETTLE THE VALUE OF YOUR PROPERTY

Informal Hearing Process: Due to the COVID-19 Pandemic the DCAD will not be holding face to face informal hearings. Please read the insert titled **Health Alert: Dallas Central Appraisal District Operations / uFile Online Protest and Settlement System**. If you are unable to use DCAD's uFile system then please mail in your protest form with your supporting documentation. You can also drop off your protest form and documentation at DCAD 's office but you will not be able to discuss your issues with an appraiser in person. You may call the number listed on the Notice of Appraised Value and speak to an appraiser about an individual property. Please understand that we mail thousands of notices at this time. Our phone lines will be very busy. Keep trying. You have several weeks to respond before the deadline noted on the Notice of Appraised Value. You may also write our office at 2949 N. Stemmons Freeway, Dallas, TX 75247-6195, or inquire on our website at **www.dallascad.org**. If you provide supporting documentation with your protest, DCAD will make every effort to have an appraiser contact you prior to your scheduled ARB Hearing. Please make sure you provide an e-mail address and/or daytime phone number on your protest form.

UFILE - PREFERRED METHOD

uFile Online Protest & Settlement System: The preferred method of protesting your property is to use the online **uFile** Protest & Settlement System. You may access the system by searching for your account on our website at **www.dallascad.org** and select the link "Online Protest System". For easy access, you may request your individual PIN through this system or use the PIN located at the top left-side of your Notice of Appraised Value. Requesting a PIN does not constitute filing a uFile protest. You must complete the uFile protest process. Once you utilize the **uFile** system to protest your property, you may also be eligible to use the settlement program and settle your protest online. All uFile protests will eventually be scheduled for an ARB Hearing if the protest issue(s) remain unresolved. Once scheduled for an ARB Hearing, DCAD will post the ARB Hearing Date and Time on your account on our website. The ARB will also mail you an ARB Hearing Notification. **If you file a protest using the online uFile system, please do not file a written or duplicate protest.**

WRITTEN PROTEST

Protest Form: If you choose not to use the **uFile** online system, you may use the protest form provided. You should attach to your protest form any documentation that supports your opinion of value or any other protested issue (reference the Standards of Documentation). **If you are protesting more than one account, be sure to staple or bundle together all protest forms and documents to avoid receiving multiple dates and times for your accounts**.

Useful Information: If you have purchased your property within the last three years, please include, with your protest form, a copy of your closing statement or other official record that validates the purchase price.

Filing Deadlines: While June 15 is the deadline to file a residence homestead protest, a different deadline will apply to you if 1) your notice of appraised value was mailed to you after May 15; 2) your protest concerns a change in use of agricultural, open-space, or timber land; 3) the Appraisal Review Board (ARB) made a change to the appraisal records that adversely affects you and you received notice of the change; 4) the DCAD or the ARB was required by law to send a notice about your property and did not; or 5) you had good cause for missing the June 15 protest filing deadline. Contact the DCAD for questions about your specific protest filing deadline.

Weekends and Holidays: If your deadline falls on a Saturday, Sunday, or legal holiday, it is postponed until midnight of the next business day.

Appraisal Review Board (ARB): Members of the ARB are not employees of the DCAD. They serve as jurors to arbitrate issues brought before them. The Texas Property Tax Code outlines specific duties for the ARB to follow. The goal of the ARB is to ensure that each property owner is given a fair and impartial hearing in the most efficient and timely manner.

Hearing Process and Delivery of Requested Information: Once the Appraisal Review Board (ARB) receives and processes your protest your account will be scheduled for an ARB hearing. Once scheduled for an ARB Hearing, your hearing date and time will be posted on the DCAD website. You will also receive an ARB hearing notice by first class mail with your hearing date, time, and location to appear before the ARB. If you do not receive an ARB hearing notice then please call the DCAD to inquire about your ARB hearing date or check your account on the DCAD website. You may request in writing that your ARB hearing notice be sent to you by certified mail but you may be charged for this request. You can also request your ARB hearing notice to be e-mailed to you if you provide an e-mail address on the protest form and request this in writing. If you would like for the ARB to send your hearing notice by certified mail or you want your hearing notice sent to your e-mail address then please indicate so on the attached Protest Form under Additional Requests. If you do not want your ARB Hearing conducted with only one ARB member please indicate so under additional requests. Prior to your ARB hearing, you may request a copy of the evidence DCAD plans to introduce at the hearing to establish any matter at issue. Before an ARB hearing on a protest or immediately after the hearing begins, you or your agent and the CAD are required to provide each other with a copy of any materials (evidence) intended to be offered or submitted to the ARB at the hearing. Evidence may be submitted for any ARB hearing type either in paper or on a small portable device (such as a CD, USB flash drive or thumb drive) which will be kept by the ARB. Do NOT bring evidence by smart phone. At the time your account is scheduled for an ARB hearing, evidence that the Appraisal District will introduce at your hearing will be available on the DCAD website. You may access this evidence on DCAD 's website by using the property account number and PIN located on your notice of appraised value and hearing notice. You may also request this information at the DCAD office.

Telephone Hearings: Due to the COVID-19 Pandemic, the Appraisal Review Board (ARB) will be conducting all protest hearings by telephone. You will be notified of the date and time of your hearing, and will be called by the ARB at the time of your scheduled hearing. Please make sure you provide a daytime phone number on your protest form so the ARB can contact you to start your ARB Hearing.

Hearing Postponements: As a property owner, you are entitled to one postponement of the hearing without showing good cause. You are also entitled to postpone your hearing if you or your agent shows reasonable cause for postponement. You must request this postponement to the ARB before the hearing date. The ARB will determine if good cause exists for missing your hearing.

Residence Homestead Exemptions: If the property is your home and you occupy it as your principal place of residence, you may qualify for one or more residence homestead exemptions, which will reduce the amount of taxes imposed on the property. If you are single or a married couple filing together, you may be eligible to **apply online** for the **Homestead Exemption** at **www.dallascad.org**. If you are filing for the Age 65 or Older or Disabled Person exemption or the property is owned by multiple owners, you are *not* eligible to file online. However, you may select the link "Print Homestead Exemption Form" from the DCAD website or you may call 214-631-0910.

Special Service Accommodations: The DCAD offices are wheelchair accessible and parking spaces for the disabled are provided. The DCAD will provide sign interpretation services for the hearing impaired at any scheduled hearing or meeting if at least 72 hours advance notice is given. The hearing impaired can call TDD at (214) 819-2368.

If you desire any special assistance during the hearing process to accommodate any disability you have, please specify:

Additionally, to arrange for any special service to accommodate a disability, you may contact the Assistant Director of Administration at (214) 631-0520, extension 1107.

G Questionnaire: Survey Experiment

Welcome to our web-based survey that examines residents' preferences regarding property taxes. Please read the consent form below and click "I Agree" when you are ready to start the survey:

The study is being conducted by a team of researchers led by Professor Alejandro Zentner of The University of Texas at Dallas, and it has been designated by The University of Texas at Dallas Office of Research Integrity and Outreach as exempt from review by an Institutional Review Board. No deception is involved, and the study involves no more than minimal risk to participants (i.e., the level of risk encountered in daily life). Participation in the study typically takes 15 minutes and is strictly confidential. All responses are treated as confidential.

○ Yes, I would like to take part in this study and confirm that I am 18 years of age or older, I understand the statements above, and freely consent to participate in the study.

What is the state and county of your primary residence (the place where you usually live)?

State: California

County: Alameda County, California

Do you currently live with your parents or legal guardians?

- ○ Yes
- ○ No

Do you (or your parents/legal guardians) rent or own your primary residence?

- ○ Rent
- ○ Own

How many years have you (or your parents/legal guardians) owned your primary residence for?

- ◯ Less than 1 year
- ◯ 1 year
- ◯ 2 years
- ◯ 3 years
- ◯ 4 years
- ◯ 5 or more years

Who pays the property taxes on your primary residence?

- ◯ You
- ◯ Your spouse or partner
- ◯ Other:

How do you typically pay for the property taxes on your main residency?

- ○ Monthly (for example, with your mortgage payments)
- ○ Once a year
- ○ Twice a year
- ○ Other:

Next, we will ask you a few questions about home values and property taxes in **2018**.

Consider the **AVERAGE HOME** in your county. What do you think was its **market value** as of **January 1st, 2018**?

$ _____

Note: Please *do not* write in dollar signs, commas or decimal points. If you are not sure, just provide your best guess.

How confident are you about this value?

Not at all confident	Somewhat confident	Confident	Very confident
○	○	○	○

Consider the **AVERAGE HOME** in your county in 2018. What dollar amount you think that home paid in **PROPERTY TAXES in 2018**?

$ _____ Annually

Note: Please do not write in dollar signs, commas or decimal points. These were the property taxes that households either paid monthly from January to December of 2018 or in one lump sum typically around December 2018 or January 2019. If you are not sure, just provide your best guess.

How confident are you about this value?

Not at all confident	Somewhat confident	Confident	Very confident
○	○	○	○

Next, a group of individuals participating in this survey will be randomly chosen to receive some information related to the market values and property taxes in your county as of 2018.

Please continue to the next screen to find out if you will be selected to receive information.

You have been selected to receive the following information. According to the latest data from the American Community Survey, the following are the average market values and property taxes in your county (Alameda County, California) as of **2018**:

Average home value as of January 1st, **2018: $886,452**

Average property taxes paid in **2018: $6,771**

Please take some time to read and understand this information carefully, because you will not be able to go back to this screen. When you are ready, proceed to the next screen.

The previous questions were about home values and property taxes in **2018**. Now, we want to ask you questions about **2020**.

We want to know about **YOUR HOME**. What do you think was the **market value** of your home as of **January 1st, 2020**?

$ [ ]

Note: Please do not write in dollar signs, commas or decimal points. If you are not sure, just provide your best guess.

How confident are you about this value?

Not at all confident	Somewhat confident	Confident	Very confident
○	○	○	○

What is the dollar amount **YOUR HOUSEHOLD** will pay in **property taxes** for your home in **2020**?

$ _____ Annually

Note: Please do not write in dollar signs, commas, or decimal points. These are the property taxes that you either pay monthly from January to December of 2020 or in one lump sum typically around December 2020 or January 2021. If you do not know the exact amount, just provide your best gues

How confident are you about this value?

Not at all confident	Somewhat confident	Confident	Very confident
○	○	○	○

Consider the **AVERAGE HOME** in your county in 2020. What do you think was the **average market value** as of **January 1st, 2020**?

$

Note: Please do not write in dollar signs, commas or decimal points. If you are not sure, just provide your best guess.

Consider the **AVERAGE HOME** in your county in 2020. What dollar amount you think that home paid in **property taxes in 2020**?

$ _____ Annually

Note: Please do not write in dollar signs, commas or decimal points. These are the property taxes that households will either pay monthly from January to December of 2020 or in one lump sum typically around December 2020 or January 2021. If you do not know the exact amount, just provide your best guess.

Find below a **summary of your answers:**

	Your Home	Average Home in your County
Market Value:	**$800,000**	**$800,000**
Tax Amount:	**$8,000**	**$5,000**
Tax Rate:	**1.00%**	**0.63%**

Relative to the other households in your county, do you feel the dollar amount that your household pays in property taxes is too little, too much, or about right?

- ◯ 0 - I pay too little
- ◯ 1
- ...
- ◯ 5 - I pay about right
- ...
- ◯ 9
- ◯ 10 - I pay too much

Do you consider the amount of property taxes you pay to be too low, about right, or too high?

- ◯ My taxes are too low
- ◯ My taxes are about right
- ◯ My taxes are too high

Imagine you could change how much YOU pay in property taxes (just you, without changing how much others have to pay). What is the dollar amount of **property taxes** you would consider fair for your household in **2020**?

$ _____ Annually

Note: Please do not write in dollar signs, commas or decimal points. These are the property taxes that you either pay monthly from January to December of 2020 or in one lump sum typically around December 2020 or January 2021.

Some counties allow households to file a protest of their home's assessed value or property taxes. For example, a household may file a form to dispute the county's appraisal of its home's value. To the best of your knowledge, does your county allow you to file these types of protests?

- ◯ Yes
- ◯ No

Do you expect to file a protest of your home's assessed value or property taxes **next year (in 2021)**?

- ○ Very likely
- ○ Likely
- ○ Unlikely
- ○ Very unlikely

How likely are you to be **late** on payment of your property taxes next year (in 2021) by at least three months?

- ○ Very likely
- ○ Likely
- ○ Unlikely
- ○ Very unlikely

Imagine the government gave you full power to choose the property taxes that each household must pay, as long as the total property taxes collected stays the same.

You can set taxes any way you want, based on what you consider fair. **What property taxes would you choose for each home?** These two values must add up to $30,000.

Household A (its home is worth $400,000)	$ 0
Household B (its home is worth $1,100,000)	$ 0
Total	$ 0

Which of the following alternatives would you prefer?

- ○ Lower property taxes (your taxes and the taxes of everyone else decrease but you get worse government services)
- ○ Property taxes do not change (your taxes and the taxes of everyone else are held constant and so are government services)
- ○ Higher property taxes (your taxes and the taxes of everyone else increase to provide better government services)

In politics, as of today, do you consider yourself a Republican, a Democrat, or an independent?

- ◯ Democrat
- ◯ Republican
- ◯ Independent

We are almost done. We would like to ask you a few more questions about yourself before finishing the survey.

Please indicate your gender:

- ◯ Female
- ◯ Male
- ◯ Other

How old are you?

Which of the following best describes your ethnicity?

- ◯ White
- ◯ Black or African American
- ◯ Asian or Native Hawaiian and other Pacific Islander
- ◯ American Indian or Alaska Native
- ◯ Hispanic or Latino origin

Are you currently married or living with a partner (not including roommates)?

- ◯ Yes
- ◯ No

Do you have kids?

- ◯ Yes
- ◯ No

Please indicate the type of your current primary residence. Is your primary residence a:

- ◯ Single-Family Home
- ◯ Apartment/Condo/Co-op
- ◯ Townhouse/Duplex
- ◯ Mobile/Manufactured home
- ◯ Other

How many bedrooms does your primary residence have?

- ◯ 0 Bedrooms/Studio
- ◯ 1 Bedroom
- ◯ 2 Bedrooms
- ◯ 3 Bedrooms
- ◯ 4 Bedrooms
- ◯ 5+ Bedrooms

Recent research on decision making shows that choices are affected by the context in which they are made. Differences in how people feel, in their previous knowledge, experience, and in their environment can influence the choices they make. To help us understand how people make decisions, we are interested in information about you. Specifically, whether you actually take the time to read the instructions. If you don't, some results may fail to tell us very much about decision making in the real world. To help us confirm that you have read these instructions, please ignore the question about how you are feeling.
Instead, only check the "none of the above" option. Thank you very much.

☐ Interested	☐ Hostile	☐ Nervous
☐ Distressed	☐ Enthusiastic	☐ Determined
☐ Excited	☐ Proud	☐ Attentive
☐ Upset	☐ Irritable	☐ Jittery
☐ Strong	☐ Alert	☐ Active
☐ Scared	☐ Inspired	☐ None of the above

In your opinion, were the questions included in this survey easy or difficult to understand?

- ◯ Easy to understand
- ◯ Neither easy nor difficult
- ◯ Difficult to understand

Feel free to share any comments with us below. For example, let us know if there is a question you did not understand.

H Questionnaire: Field Survey

Welcome to our web-based survey that examines residents' preferences regarding property taxes. Please read the consent form below and click "I Agree" when you are ready to start the survey:

The study is being conducted by a team of researchers led by Professor Alejandro Zentner of The University of Texas at Dallas, and it has been designated by The University of Texas at Dallas Office of Research Integrity and Outreach as exempt from review by an Institutional Review Board. No deception is involved, and the study involves no more than minimal risk to participants (i.e., the level of risk encountered in daily life). Participation in the study typically takes 2-minutes and is strictly confidential. Participants begin by entering the validation code included in the letter received by mail and then answer questions related to property taxes and demographics. All responses are treated as confidential.

○ Yes, I would like to take part in this study and confirm that I am 18 years of age or older, I understand the statements above, and freely consent to participate in the study.

Please enter the validation code included in the letter (next to the URL of this survey, inside the black box) to begin:

When did you read the letter that included the link to this survey?

- ○ Today
- ○ Yesterday
- ○ This week
- ○ More than a week ago

The Dallas Central Appraisal District (CAD) just released their 2020 estimates of home market values and property taxes.

For your main residency, how much are your estimated annual property taxes for 2020? (don't worry if you don't remember exactly, we just need your best guess)

Relative to the other households in the county, do you think your household pays a fair amount in property taxes?.

1 - Very unfair	2	3	4	5 - Neither fair nor unfair	6	7	8	9	10- Very fair
○	○	○	○	○	○	○	○	○	○

You have time until June 15th, 2020 to protest Dallas CAD's proposed value of your property. Do you intend to protest this year?

- ○ Very likely
- ○ Likely
- ○ Unlikely
- ○ Very unlikely

If you can, please explain why you will (or will not) protest in 2020:

Imagine the government gave you full power to choose the property taxes that each household must pay. You can set taxes any way you want, based on what you consider fair.

Household A's home is worth $100,000 and Household B's home is worth $400,000. Which one of the following property taxes would you choose?

- ◯ Household A pays $10,000 and Household B pays $0
- ◯ Household A pays $9,000 and Household B pays $1,000
- ◯ Household A pays $8,000 and Household B pays $2,000
- ◯ Household A pays $5,000 and Household B pays $5,000
- ◯ Household A pays $2,000 and Household B pays $8,000
- ◯ Household A pays $1,000 and Household B pays $9,000
- ◯ Household A pays $0 and Household B pays $10,000

Recent research on decision making shows that choices are affected by the context in which they are made. Differences in how people feel, in their previous knowledge, experience, and in their environment can influence the choices they make. To help us understand how people make decisions, we are interested in information about you. Specifically, whether you actually take the time to read the instructions. If you don't, some results may fail to tell us very much about decision making in the real world. To help us confirm that you have read these instructions, please ignore the question about how you are feeling. Instead, only check the "none of the above" option. Thank you very much.

☐ Interested	☐ Hostile	☐ Nervous
☐ Distressed	☐ Enthusiastic	☐ Determined
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☐ Strong	☐ Alert	☐ Active
☐ Scared	☐ Inspired	☐ None of the above

In your opinion, were the questions included in this survey easy or difficult to understand?

- ◯ Easy to understand
- ◯ Neither easy nor difficult
- ◯ Difficult to understand

Feel free to share any comments with us below.