REALTY **ONE** GROUP RESULTS

FORSYTH · GUILFORD · DAVIDSON · DAVIE · 2026 FIELD GUIDE

Appealing Your *Value*

You cannot appeal the rate. You can appeal the value — but only with evidence, and only inside the window. Here is what actually wins.

TERESA OVERCASH

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One number you can fight.
One you *can't.*

Your bill has two moving parts. The rate is set by your county commissioners and city council. The assessed value is set by the county assessor. The math is simply assessed value divided by 100, times the rate.

You cannot appeal the rate. You can appeal the value — if you have evidence.

2026–2027 RATE PER $100	RATE	CHANGE FROM PRIOR YEAR
Forsyth County	0.5540	Up 1.88¢ from 0.5352
Winston-Salem city	0.5890	Up 2.2¢
Winston-Salem combined	1.1430	County plus city
Guilford County	0.7895	Up 5.9¢ from 0.7305
Greensboro city	0.7985	Up 12.6¢
Greensboro combined	1.5880	County plus city
High Point city	0.7349	Small adjustment
Davidson County	0.5400	Held flat
Davie County base	0.6486	Fire and district add-ons apply

Confirm the current adopted rate and any district levies with your county before relying on these for a filing.

Two counties, two different stories, same result

Forsyth's rate fell after the 2025 revaluation — but assessed values rose about 55% on average and 72% for the median home, so most bills went up anyway. **Guilford went the other way:** the 2026 reappraisal was paused, so values held, but county and city rates both rose. Same outcome, opposite mechanics.

> *The tax rate is a political fight, and you already lost that one in June. The assessed value is a factual fight, and you can still win it — but only with evidence, and only inside the window.*
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THE CLOCK

Three deadlines. Miss all three and you wait a *year.*

STAGE	WHEN	FILED WITH	AUTHORITY
1. Informal review	Typically 30–60 days after your revaluation or bill notice — county-set	County tax assessor	County procedure
2. Board of Equalization and Review	Before the board adjourns — it convenes no earlier than the first Monday in April	County Board of E&R	NCGS 105-322
3. NC Property Tax Commission	Within 30 days after the board mails its written decision	Property Tax Commission, Raleigh	NCGS 105-290

What the statute actually says

NCGS 105-322(e) sets the calendar, and the window is shorter than most homeowners assume:

- **First meeting:** no earlier than the first Monday in April, no later than the first Monday in May.
- **In an ordinary year:** the board completes its duties on or before the **third Monday following its first meeting**, unless in its own opinion it needs longer — and it **may not sit later than July 1**, except to hear timely-filed appeals.
- **In a revaluation year:** the board completes its duties on or before **December 1**, and may sit after that only to hear timely-filed appeals.

Read that middle line twice. In a normal year the board can be finished roughly **three weeks after it first convenes.** The county publishes its expected adjournment date in advance — find it, and work backward.

The deadline people actually miss

The 30-day clock to the Property Tax Commission. **It starts when the county mails the decision, not when you open it.** Watch for the certified letter and calendar the deadline the day it arrives.

Appealing does not pause your bill

Under NCGS 105-360 taxes are due September 1 and payable at face value through January 5. Interest starts January 6 at 2% for the first month, then three-quarters of one percent monthly until paid.

Pay the current bill on time and appeal in parallel. If you win, you get a refund of the difference. If you withhold payment while appealing, you simply add interest to a bill you were already disputing.

WHAT ACTUALLY WORKS

Evidence wins. *Feelings* don't.

The board is not a jury and it is not sympathetic to how you feel about taxes. It asks three questions: is the value at true market value as of the revaluation date, is it uniform with similar properties, and did the assessor describe the property correctly. Bring evidence for one of those three.

WINS	LOSES
Three to five arms-length comparable sales within a mile and twelve months — similar size, age, condition, neighborhood	Portal estimates. Boards treat Zestimates and aggregates as non-authoritative.
A licensed appraisal dated within the last year	Your sense that the number feels too high
Documented defects with contractor bids — failing septic, structural issues, flood damage, mold, roof	"My neighbor pays less," unless you can show an identical property assessed lower
Property record errors — wrong square footage, bedroom count, lot size, missed grade adjustment	"I can't afford this bill." A budget argument. The board has no authority over it.
A recent arms-length purchase of your own property, with the settlement statement	A foreclosure, family transfer, or auction sale used as a comp
Photographs — interior, exterior, close-ups of defects, wide shots of surroundings	What you paid in 2015, or anything predating the last revaluation

THE STANDARD A BOARD MEMBER APPLIES

Assume they are neighbors who have never seen your house. Show them what you'd show a friend: here are three homes that sold on my street last year, here is what they brought, here is why mine isn't different enough to justify the gap. **If you can't make it that simple, your evidence isn't strong enough yet.**

Boards hear twenty to forty cases a day in their spring session. Fifteen minutes, respectful, organized. Brevity wins — and the assessor across the table is a professional doing a specific job under a specific statute, not an adversary.

BETWEEN REAPPRAISALS

Your friend, and your *ceiling.*

This is the provision that decides whether you have a case in a non-revaluation year, and most homeowners have never heard of it.

Under **NCGS 105-287**, the assessor may change your value between reappraisals only for specific reasons:

- A clerical or mathematical error
- Misapplication of the county's own appraisal schedule
- A conservation or similar agreement
- A physical change to the property

What that means in practice

The good news: if the assessor has your home at 2,400 square feet and it is actually 1,900, that is a clerical error and you can get it corrected in any year — you don't have to wait for the next revaluation.

The ceiling: if your neighborhood has simply cooled since the last reappraisal, that alone does not qualify. **The assessor cannot lower your value just because the market softened.** That is the single most common reason a between-reappraisal appeal fails, and knowing it before you file saves you a morning.

> ### Where Triad appeals actually succeed
>
> Mismeasured square footage on older homes, where the county pulled from decades-old permits. Improvements the county recorded that were never actually built. And homes with serious deferred maintenance that were graded as though they had been renovated.
>
> Where they fail: homeowners who simply cannot believe the value rose as much as it did.

> *Anyone can pull sales. The trick is finding the three or four a board member looks at and says, yes — that is the same house. Same year built, same square footage, same lot, same finish level, same neighborhood. If you can't find three, your appeal is thin.*
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FORSYTH

After the 2025 *reset.*

Forsyth revalued as of January 1, 2025, on its usual four-year cycle. Two figures get quoted from that reappraisal, and they measure different populations — which is why they look contradictory until you separate them.

FIGURE	WHAT IT COVERS	SOURCE
55%	Average increase across **all county property — residential and commercial together**	Forsyth County 2025 reappraisal reporting; county tax assessor
72%	Increase for the **median-valued Forsyth home** — residential only	Winston-Salem Journal, citing county figures

Commercial rose less than housing did, which pulls the all-property average below the residential median. **If you own a home, 72% is the number that describes your neighbors.** Beyond that, nearly 1,400 parcels rose 300% or more and another 2,100 landed between 200% and 300%.

THE RATE HISTORY	RATE	NOTE
Pre-revaluation	0.6778	Before the 2025 reset
State-calculated revenue-neutral rate	0.4904	What would have held revenue flat
FY 2025-2026 adopted	0.5352	Down 14.26¢ — but 4.48¢ above revenue-neutral
FY 2026-2027 adopted	0.5540	Back up 1.88¢

That 4.48-cent gap is the number most Forsyth homeowners never see. **The rate went down and the bill still went up** — because the value moved far more than the rate did.

Where you stand now

The 2025 revaluation appeal window has closed. For the current year you are inside the narrower NCGS 105-287 lane: clerical error, wrong description, physical change, or misapplication of the county's schedule. **If your value rose by an outlier amount, pull your property record card and check square footage, bedroom count, lot size, and condition grade against reality** — outliers are where description errors concentrate.

Both counties are under the *moratorium.*

Twelve North Carolina counties conducted reappraisals effective January 1, 2026. Session Law 2026-8 — Senate Bill 889, signed by Governor Stein on June 19, 2026 — required most of them to set those new values aside for a year. Guilford and Davidson are both covered.

COUNTY	WHAT YOUR FALL 2026 BILL USES	WHAT HAPPENS NEXT
Guilford	The same assessed value that appeared on your 2025 tax bill	The 2026 values apply to the 2027 bill; next reappraisal 2032
Davidson	The prior schedule of values	Same one-year postponement
Forsyth	Its own 2025 revaluation	Unaffected — Forsyth is not on the list
Davie	Its existing schedule	Unaffected — Davie is not on the list

The statute does not name counties — it defines them by criteria: population of 15,000 or more, and a reappraisal effective January 1, 2026. Twelve counties met that test. Session Law 2026-47 (Senate Bill 474) then amended the exemption criteria in July 2026, so confirm your county's current status with its tax office.

The appeal calendar moved too

Several affected counties extended their 2026 appeal window — in some, through **December 31, 2026.** In Guilford, owners who already appealed their 2026 reappraisal **do not need to file again**; those appeals are still being processed, and any adjustment applies to the 2027 bill when the delayed values take effect.

If you own in a moratorium county, **do not assume the ordinary April-to-May calendar applies this year.** Ask your county directly.

What the freeze does to your appeal

It cuts both ways. If your property has appreciated since the frozen valuation date, you are getting a temporary discount and an appeal usually will not help — your assessment already sits below market. But if your home has declined, you can still appeal under NCGS 105-287 for physical change or misapplication.

A value freeze is not a bill freeze. Guilford held values but raised the county rate 5.9 cents, and Greensboro added 12.6 cents on top — a combined 1.5880 inside city limits. The moratorium changed when new values apply. It did nothing to the rate.

THE DECISION

When it’s worth it — and when it *isn’t.*

Appeal when the math works. Do not appeal to make a point.

YOUR SITUATION	VERDICT	WHY
Value rose more than twice the county average, and you can pull three comps within 10% of your target	Appeal	Strong evidence, real dollars, clear statutory basis
You just bought the home, arms-length, for less than the assessed value	Appeal	Your own purchase price is the strongest single comp for your property
The property record has a factual error	Appeal — informally first	Clerical and mathematical errors can be corrected in any year under 105-287
Documented physical defects with contractor bids	Appeal, bids attached	Condition affects market value and sits squarely inside the assessor’s authority
Value rose in line with the county average, no specific evidence	Don’t	Boards uphold uniform assessments. You’ll lose and spend a Tuesday morning doing it.
You’re angry the rate went up	Don’t	Call your commissioner or council member. The board has no authority over rates.
You can’t afford the bill	Don’t	Ask about the elderly and disabled homestead exclusion under NCGS 105-277.1 instead. Value appeals don’t solve affordability; relief programs might.

If you go to the Property Tax Commission

You file **Form AV-14**, and NCDOR’s published instructions are specific: you must attach a copy of the county board’s Notice of Decision, the Commission **does not accept fax or email**, and the form must be signed by the property owner or a North Carolina licensed attorney. The 30-day deadline is jurisdictional — miss it and the Commission cannot hear you at all.

Expect the county’s value to carry a **presumption of correctness.** The burden is on you to rebut it with evidence that the value substantially exceeded market value as of the county’s reappraisal date. **Most homeowner appeals are won or lost at the county level, not in Raleigh** — which is the real argument for putting your best evidence in front of the local board the first time.

Confirm current filing requirements and any costs directly with NCDOR before you file.

REALTY **ONE** GROUP RESULTS

Send the address. We'll tell you if it's *worth it.*

We pull comparable sales for clients every week. Send your address and we'll give you an honest read on whether an appeal has legs this year — including when the answer is no. That answer costs you nothing and saves you a morning at the county building.

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General education about North Carolina property tax appeals as of September 2026 — not legal, tax, or appraisal advice. Statutes are summarized in plain language and are not a substitute for their full text or for advice from a qualified professional. Tax rates, revaluation schedules, appeal deadlines, board adjournment dates, and county procedures change and vary by jurisdiction; confirm every date and figure with your county tax office before filing. The status of counties affected by Session Law 2026-8 was modified by Session Law 2026-47 and may change again. Nothing here predicts the outcome of any appeal or the value of any property. Information deemed reliable but not guaranteed.