Homeowner's Guide to Challenge Current and Future Increases in Property Taxes and Homeowner's Insurance Rates

A Practical Guide for Homeowners

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This Guide is provided for informational and educational purposes only. It is not intended to be, and should not be construed as, financial, legal, tax, insurance, or investment advice.

The material presented describes a suggested process framework designed to help homeowners understand systemic real estate valuation issues and approach conversations with tax assessors, insurance providers, and elected officials in a clear, informed, and constructive manner. Individual circumstances vary, and readers are encouraged to make their own decisions and, where appropriate, consult qualified professionals regarding their specific situation.

Use of this Homeowner's Guide does not create an advisory, fiduciary, or professional-client relationship.

This Guide provides a structured process and suggested language for inquiry and review; it does not provide individualized financial or legal advice.

Any references to fraud, abuse, or illegality are analytical opinions based on publicly available information and are not legal determinations. References to statistical invalidity or methodological failure describe analytical concerns regarding data aggregation practices and do not allege intent, negligence, misconduct, or wrongdoing by any specific entity or individual.

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What Happened to the Housing Market from 2020 to 2025?

You may be wondering, as I have for the past 5 years, why home prices increased so dramatically, so much, and so unpredictably.

How could you put an offer on a home then someone else offers thousands over the asking price and get that home for themselves? Where did they get that kind of money?

Or why have property taxes and homeowner's insurance have risen exponentially in the past 5 years because your county tax assessor said your home had double in value, for example – in only 5 years?

I may have answers to these questions because I did the research for 4 years and then presented this information in a letter I sent to my county Board of Commissioners in March 2025 to protest a proposed big property tax increase. In the letter I detailed several years of research – since late 2020 – and how I knew the housing market valuations were statistically invalid, and there was systemic manipulation of the single family home market.

And I sent a copy of that 10 page letter to many state and federal government officials around the country, including in my state, in March 2025. No one replied and apparently no one took any action based on the information I provided.

That subject is being taken seriously now with my latest series of publications on systemic valuation issues in the real estate market, and this Guide will help you understand what has happened, why it happened, and how to approach your tax assessor's office and homeowner's insurance company to challenge your taxes and insurance rates.

First, let's look at why this has happened and it is not just happening to you – it has happened to many, many homeowners in the country and maybe in other countries. That is many millions of people. So you are not alone.

I have been a homeowner for more than 30 years and I have never witnessed these kinds of changes in property valuations before, which made me suspicious and prompted me to start researching what caused them. With degrees in Economics and Finance, and

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experience in the financial industry, I have enough experience in these areas to know this was not organic. Something did not look or feel right about this situation and I had to research to figure out what was going on.

This summary is provided for those who want a clear, non-technical explanation of what happened to the housing market – in terms of pricing, affordability, and availability - from 2020 to 2025 (and is still occurring today), and what it means for households currently struggling with unreasonable and unsustainable property tax valuations and homeowner's insurance premiums. It is written in clear language that does not require degrees in economics or statistics to understand.

For centuries, residential real estate records - tax rolls, deed registries, census data, and occupancy classifications - have reflected a stable and well-defined homeowner demographic centered on owner-occupied, long-term residential use.

Beginning in 2020, reporting practices increasingly incorporated non-occupant, institutional, and speculative purchasing activity into aggregated market outputs, while continuing to present those outputs as representative of the traditional homeowner market.

This shift breaks continuity with historical records and results in reporting that is neither honest nor representative of the population it claims to describe.

Over the past several years, specifically from 2020 to 2025, home prices rose by statistically impossible amounts across the vast majority of U.S. housing markets. These price increases were not driven by normal supply-and-demand behavior alone and they did not reflect normal home appreciation activity.

It started in 2020, when for the first time in history, institutional investors were a dominant presence in the single family home market. They started aggressively buying single family homes, with the stated intention of 'disrupting the single family home market' and 'capturing a dominant share of that market.' I am not making this up – I have documented evidence of these statements in my March 20205 letter which is incorporated in the Case Study.

Then, when home sales were reported, these two different types of buyers – traditional home buyers and institutional buyers – were treated as if they were the same. All home

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sales were measured and reported as an aggregate amount – when they should have been separated.

Individual families – traditional home buyers – who are buying one home, are price and interest rate sensitive, and whose purchase ability is determined by mortgage terms, underwriting, and income, were grouped together with large investment firms and private-equity buyers that purchase homes in bulk, pay cash, and are not price-sensitive in the same way.

These are non-traditional home buyers and a group that was not involved in the single family home market in any significant way before 2020.

Institutional home buyers, which includes private equity firms, buy lots of homes, pay in cash, and have more available capital than traditional home buyers.

When these two groups are combined, the reported "average" home price no longer reflects what a normal household can realistically afford. This distorted pricing then flows into other systems that rely on those numbers—property taxes, insurance premiums, and lending decisions.

Simply put – the traditional home buyers' sales should have been reported separately from those of institutional buyers – and they were not. This means that the 'market reporting' which was used by your county tax assessor for property taxes and your insurance company for premium increase was not accurate because it grouped together two very different types of buyers.

And that created an artificially high property valuations that did not accurately reflect the buying habits of traditional home buyers.

As a result, many homeowners have been hit at the same time by:

- higher property taxes and insurance premiums
- higher home prices and above market offers that raise prices even higher
- rising affordability pressure across all aspects of the housing industry and home ownership

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And this effect has affected senior citizens disproportionately, since they are often on fixed incomes, cannot relocate easily, and cannot cover unexpected increases in expenses – like large property tax and insurance premium increase.

Additionally, the statistically unsupported high valuation of their homes has created an artificial wealth status that means they pay more taxes, and may have less access to benefits and resources they should have because, on paper, they have too many 'valuable' assets.

You may wonder how this problem can be fixed – and it's a mess. 2018 represents the last widely accepted pre-distortion reference period for comparative analysis, before private equity firms and institutional investors started entering the single family home market.

Does this mean that your home is now worth what it was in 2018? Technically, it was never actually worth whatever you see on a real estate site like Zillow today. Those numbers are unverifiable because of this reporting error.

From a reporting standpoint, with 2018 being the last statistically defensible reporting year, that year could become the new basis for home valuations for reporting. We will have to see what happens as remediation is considered.

What we will be seeing in the very near future, in 2026 and moving forward, is a gradual decrease in home valuations to more statistically moderated – and affordable – levels. And with new restrictions and regulatory actions that have been introduced or proposed, limiting the activities of private equity firms and institutional investors, their past activities in the real estate market – like buying entire neighborhoods – may no longer be an issue.

If you are getting letters from different companies telling you that you now have a huge amount of equity in your home and they want you to start using it – that may stop too because if your home value is no longer inflated, you no longer have excessive equity. Remember, these numbers were never statistically defensible so you never really had that equity anyway.

The biggest problem every homeowner is now facing is high property taxes and homeowner's insurance premiums and this Guide will provide you with the process to request that those numbers be reviewed, and hopefully, get financial relief from this burden.

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Relief may be in the form of a cap on any proposed increases or a reduction in current amounts. What happens depends on your county tax assessor and insurance company But, and this is supported by publicly available data, reporting on home values from late 2019 to 2025, and currently, is based on unsupported statistical principles. That has been clearly established, it is not a theory.

Bear that in mind as you are preparing your materials to review the valuations used for your property taxes and insurance premiums.

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What Homeowners Can Do Now

If you are experiencing sharp increases in property taxes or insurance costs, this framework suggests how you may be able to take informed, constructive action. The statistically invalid reporting on home market sales and values may be how you can challenge your property taxes and insurance premium amounts now.

1. Define the reference point.
When contacting your local tax assessor, insurance provider, or elected representatives, reference the issue as a measurement and reporting problem, not a political dispute. Calm, fact-based language is more effective.

2. Ask how your property value was determined.
Request clarification on whether recent assessments relied on market reports that combine individual homebuyers with institutional or private-equity buyers. Ask whether cohort-separated data was considered.

3. Request review or relief, in a non-confrontational way.
Frame your request around:

- assessment stabilization
- temporary caps or abatements
- insurance premium review
- hardship or senior relief programs

These remedies exist in many jurisdictions and can often be applied administratively.

4. Share this framework with others.
Collective understanding matters. When multiple homeowners raise the same clearly articulated concern, it signals a systemic issue rather than an isolated complaint.

5. Stay focused on correction, not blame.
The fastest path to relief is correcting how home sales are measured and applied. Keeping the conversation centered on accuracy and fairness increases the likelihood of action.

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Why I Wrote this Guide

Many homeowners have experienced sharp increases in property taxes and insurance premiums since 2020. I have too. And I researched this issue for 4 years before writing a 10 page letter to my County Board of Commissioners, with well-researched details that included timelines referring to housing market activity since 2020 about how home sales reporting was "fraudulent", institutional investors were buying homes and deliberately raising prices, and how the reporting structure – combining all buyers into a single group – was materially overstating market value.

I wrote the letter to fight a large, proposed property tax increase. I was successful – there was no property tax increase. But that did not mean that there would not be future attempts to raise property taxes.

Since home prices were reported using data that combined very different types of buyers, and that is still being done today, as if they were the same – with the same level of income and purchasing power, reporting data from 2020 to 2025 may be statistically indefensible. Unfortunately, these numbers were used to justify higher taxes and insurance costs since 2020.

This guide gives you clear, calm, and effective steps to challenge those increases.

How to Use This Guide

- Use the **language provided** when writing letters or emails
- Use the **call script** when speaking to assessors, insurers, or representatives
- Focus on **accuracy and fairness**, not blame or politics

You do not need technical expertise to use this guide.

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Step 1: Understand the Core Issue (In Plain Language)

Property values were inflated because:

- Individual homebuyers were grouped together with large investment firms
- These groups behave very differently in the market
- Combining them creates distorted "average" prices
- Those prices were then used to raise taxes and insurance premiums

This is a measurement problem, not a personal failure or a normal market fluctuation.

And this is true in many markets across the US. In my research I looked at housing markets in every state, in small and large cities, in rural areas and in large population centers. I found that there were no deviations from what I observed – housing prices increased exponentially starting in 2020.

A troubling observation was that the price increases were the same – which is statistically impossible – in many markets. They did not just increase by a few thousand dollars, the increases were in percentage points – 20%, 40%, to over 100% in a large number of markets. This is not supported by looking at the historical statistical data. Something happened in 2020 to cause a simultaneous increase in housing prices across the U.S.

Step 2: Who to Contact to lower your taxes and insurance premiums

Start with:

- Your **local tax assessor's office**
- Your **home insurance provider**
- Your **city council member, county commissioner, or state representative**

You do not need to contact everyone at once. Start with your local agencies.

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Step 3: What to Ask (Key Questions)

Use these questions to get information on what numbers or reporting resources they used to calculate your property value.

- "Can you explain how my property value was determined?"
- "Did the valuation rely on market reports that combine individual homebuyers with institutional or private-equity buyers?"
- "Was any cohort-separated data used to distinguish normal household buyers from large investment firms?"
- "Are there review, stabilization, or relief options available while valuation methods are corrected?"

These questions signal that you are informed and serious.

Step 4: What to Request (Reasonable Relief Options)

Focus on **relief and correction**, avoiding confrontation. Yes you're angry but it won't help to be angry. You want answers and solutions. You may request:

- A review of your current property assessment and the history of increases
- A freeze or cap on recent valuation increases
- Property tax abatements or credits
- Insurance premium review or moderation
- Senior, fixed-income, or hardship relief programs

Many of these options already exist—you are asking that they be applied fairly.

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Step 5: Sample Letter Language that you can copy

Use this language in an email, letter, or read it when you are on the phone with the assessor's office or your insurance company:

I am requesting a review of my recent (property tax assessment- homeowner's insurance increase) due to concerns about the market data used to determine valuation.

Since 2020, reported home prices have relied on aggregated data that combines individual homebuyers with large institutional investors. This was a significant deviation from historical norms, and statistically incorrect. It has resulted in numbers that do not accurately reflect the true value in the housing market. Combining these groups distorts actual values and these figures are used to calculate property assessments which are then used to calculate property taxes and insurance premiums.

I am requesting assessment stabilization or relief while valuation methodologies are reviewed and corrected going forward. My goal is accuracy and fairness, and a fair and reasonable assessment of the true current value of my property.

Step 6: Phone Call Script (Short and Effective)

If you call, keep it simple:

"I'm calling about my recent property tax (or insurance) increase. I'm concerned that the valuation relies on market data that combines ordinary homebuyers with institutional investors, which distorts prices. I'd like to know what review or relief options are available while valuation methods are corrected."

Pause. Let them respond. Ask follow-up questions calmly. Take notes and document your conversation including the name and number of the person you speak to.

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Step 7: Share and Coordinate

- Share this guide with neighbors, friends, and community groups
- Multiple homeowners raising the same clearly stated concern signals a systemic issue
- Coordinated, calm inquiries are more effective than isolated complaints

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Important Reminders

- Stay focused on **measurement accuracy**
- Avoid accusations or emotional language
- Ask for **review, relief, and correction**
- Document your contacts and responses

This issue is fixable—and informed homeowners matter.

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A Note of Encouragement

It is not really your tax assessor's or insurance company's fault that they believed or thought they could or should raise taxes and premiums. They used information they received from national housing market reporting sources to make those decisions.

Now, perhaps they should have questioned the numbers and verified the data and noticed that they deviated widely from historical statistical norms. They do have economists, statisticians, and people who are supposed to be verifying this kind of data. That was apparently not done. They accepted the numbers and started raising taxes and insurance premiums.

Now that this statistically questionable reporting has become public knowledge, homeowners are empowered to request property valuation reviews of the criteria that were used to determine property taxes and insurance premiums. The basis for these higher amounts may be based on statistically unreliable data.

So get started and don't be afraid. Request relief and use the information here as a starting place to get informed.

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Homeowner Action Checklist

How to Challenge Unfair Property Tax & Insurance Increases

This checklist provides a suggested orderly methodology and process to contact your tax assessor and insurance company. Suggested wording is provided to help you get started. You can create your own scripts and questions based on your unique needs.

You do not need to complete everything at once and this checklist provides you with a guideline for the documents and information that may be helpful, who to contact, and a process you may want to follow. Nothing in this checklist should be interpreted as professional advice or a requirement to act. Results are not guaranteed – that depends on your tax assessor's office and insurance company.

✅ **STEP 1 — Gather Your Basic Information (10–15 minutes)**

☐ Most recent **property tax assessment notice**
☐ Most recent **home insurance premium notice** and go back to 2018, if applicable, to verify the price increase since that time
☐ **Prior year tax or insurance statements** for comparison and use data from Zillow on the Market Valuation page to see how much property taxes have increased since 2018
☐ **Purchase date** (if bought since 2020)
☐ Any senior, fixed-income, or hardship status documentation (if applicable)
☐ **Find the valuation of your home in 2018**. This information may be available from your county tax assessment records, you can use real estate websites to get an estimate, or review your prior property tax statements. This may serve as a rough comparative reference point, not a definitive valuation, before the statistically inaccurate reporting began.

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✅ STEP 2 — Start Local: Contact the Tax Assessor (First Contact)

☐ Call or email your **local tax assessor's office**
☐ Ask these questions:

- "How was my property value determined?"
- "What market data or indices were used and what dates did they cover?"
- "Were individual homebuyers separated from institutional or private-equity buyers in that data?"

☐ Request:

- Assessment review from 2018 figures
- Temporary freeze or cap on recent increases
- Abatement or relief options that are available based on the 2018 pricing

☐ Write down:

- Date
- Name/title of person spoken to
- Summary of response

✅ STEP 3 — Contact Your Homeowner's Insurance Provider

☐ Call your **homeowner's insurance company**
☐ Ask:

- "Was my premium increase based on updated property valuations?"
- "What valuation sources were used?"
- "Is there a review or moderation option available?"

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☐ Request:

- Premium review
- Temporary adjustment or cap
- Policy re-rating if valuation inputs are corrected

☐ Document the response you receive.

✅ STEP 4 — Put It in Writing (Use Calm, Factual Language)

☐ Send a short email or letter (you may copy the sample suggested in this Guide)
☐ Focus on:

- Measurement accuracy
- Aggregation of dissimilar buyer types
- Request for review or relief

☐ Keep a copy for your records.

✅ STEP 5 — Contact a Local Elected Official (Third Contact)

☐ Contact **one** of the following (start with local):

- City council member
- County commissioner
- State representative

☐ Say:

- You are experiencing compounding tax and insurance increases
- You have requested review locally
- The issue appears to be based on statistically indefensible reporting numbers – cite the Case Study and Abstracts you have access to. Offer to send them the

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information. Tell them you would appreciate a review of the data, valuation criteria, and relief.

☐ Take notes and summarize the conversation for your records.

✅ STEP 6 — Check for Existing Relief Programs

☐ Ask about:

- Senior property tax relief
- Fixed-income exemptions
- Hardship abatements
- Temporary assessment freezes

☐ These programs often exist but are not automatically applied.

✅ STEP 7 — Share & Coordinate

☐ Share the Guide with:

- Neighbors and HOA or community groups
- Friends experiencing similar increases

☐ Multiple homeowners asking the same clear questions signals a systemic issue and that creates greater awareness in tax and insurance organizations.

✅ STEP 8 — Stay Focused

☐ Emphasize accuracy in reporting, not blame
☐ Request review and correction, without confrontation
☐ Keep records of all contacts
☐ Follow up politely if needed

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Key Reminder

You are asking for an accurate review of the reported statistical data that was used to assess the value of your home. This is the information they used to calculate property tax assessments and your homeowner's insurance premium.

If they used any numbers from national reporting agencies after 2018, they may be statistically unreliable. You are requesting fair measurement and relief based on statistically accurate data which may not have been available after 2018.

This is reasonable. It is appropriate. And you have the right to ask for it.

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Additional Steps for Seniors (Age 60–65+)

If you are a senior homeowner, which is may start between the ages of 60 to 65, depending on your local or state laws, you may qualify for additional protections and relief programs that are not available to younger homeowners. These programs are often underused because they are not automatically applied.

The real estate reporting, which is statistically inaccurate after 2020 has had a disproportionate impact on senior homeowners. That may raise concerns under elder protection statutes, and this moves the conversation to a more serious level. There are laws at the state and federal levels to protect seniors, who are considered to be a vulnerable population and a protected class.

You may reference your status as a senior and ask whether protections associated with that status apply.

Use this section **after completing Steps 1–7** in the main checklist.

✅ SENIOR STEP A — Identify Senior-Specific Eligibility

☐ Confirm your age eligibility (varies by state and county; often 60, 62, or 65+)
☐ Determine whether you qualify under:

- fixed income
- retirement income
- disability status
- surviving spouse status

☐ Gather:

- proof of age
- Social Security or pension statement (if requested)

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- prior year tax bills – go back to 2018 if you have them or you can look them up on a real estate website.

You do not need to share income unless you are applying for a specific program.

Note: Never send your personal information to anyone, especially anything showing your Social Security number or benefits information. If you are speaking to any local or state official, they have access to your information and can verify your age and benefits eligibility.

✅ SENIOR STEP B — Ask Specifically for Senior Property Tax Relief

When contacting the **tax assessor**, use this language:

"I am a senior homeowner and would like to know what senior-specific property tax relief, exemptions, or assessment freezes are available in this jurisdiction."

Ask about:
☐ Senior homestead exemptions
☐ Assessment freezes for seniors
☐ Property tax caps tied to income or age
☐ Deferral programs (taxes delayed until sale or transfer)

Important:
Many assessors will not volunteer this information unless you ask directly. Be firm and clear about what you want to know about eligibility based on your age.

✅ SENIOR STEP C — Ask About Retroactive or Corrective Relief

Some jurisdictions allow:
☐ retroactive application of senior exemptions
☐ reassessment based on hardship or error
☐ adjustment when valuation methods are shown to be inaccurate

Ask:

"If senior relief was available but not applied, is there a review or correction process?"

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✅ SENIOR STEP D — Insurance: Request Age-Related Review

When contacting your homeowner's **insurance provider**, ask:

"Are there senior homeowner considerations or review options related to recent valuation-driven premium increases?"

Also ask:
☐ whether valuation changes triggered the increase
☐ whether corrected valuation inputs allow premium adjustment
☐ whether policy re-rating is available

Document the response you receive. Write down the name and telephone number of the person you speak to, for future reference.

✅ SENIOR STEP E — Escalate Through Senior Advocacy Channels

If relief is unclear or denied, contact:

☐ your **county or city senior services office**
☐ local **aging or elder affairs department**
☐ your local or state **AARP** office. This organization is uniquely focused on protecting senior rights and they will have information and resources to help you.
☐ state **Attorney General consumer protection division** (as an(inquiry, not a complaint)

You may say:

"I am a senior homeowner experiencing compounding tax and insurance increases tied to incorrect and statistically indefensible property valuations and am seeking guidance on available protections."

This frames the issue as financial protection, not a dispute.

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✅ SENIOR STEP F — Protect Against Forced Displacement

If rising costs threaten your ability to remain in your home and you are afraid you may lose your home:

☐ Ask about:

- emergency senior relief funds
- temporary hardship abatements
- payment plans without penalties

☐ Document everything.

Senior displacement is a **serious policy concern**, and agencies are more responsive when this risk is clearly stated.

🔹 Senior Key Reminder

Senior homeowners are not expected to absorb rapid cost increases caused by errors in mortgage reporting systems. Elder financial abuse protections may apply in situations involving rapid, externally driven financial harm. Seniors are entitled to ask that these protections be reviewed and considered.

You are entitled to:

- stability
- fair measurement
- protection from displacement

Asking for relief is appropriate and expected, so do not be afraid to ask.

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How to Share This Information

This framework and homeowner guide are being shared to support correction and relief, not conflict. I know this situation is frustrating and feels grossly unfair. How can these local governments arbitrarily decide how much your house is worth and then send you tax bills they expect you to pay without question?

And if you do not pay them they can seize your home so you do not have a choice in the matter, no matter how much you cannot afford these payment.

Same thing happens with your homeowner's insurance. Who gets to decide how much you pay?

You may be surprised to know that all of these organizations and government entities use the same national database that has been sharing statistically incorrect information. That is why they are all using the same numbers – they all got them from the same source. And this reporting has deviated from decades of statistical norms since late 2019 and especially starting in 2020.

This is a situation that should never have happened but it doesn't help to argue about the past. This is the moment for action and this Homeowner's Guide shows you what to do.

This process may already be happening. My Case Studies and Abstracts are being read and shared widely and these institutions are aware that I have identified the problem, publicly reported this issue to state and federal government agencies a year ago, and was the first to openly describe the possibility of 'elder financial abuse' angle of this issue, which is very serious.

But that does not mean that you should avoid making calls and insisting on a review and reduction of your property taxes and insurance premiums. Let them know that you are aware that there is a problem and you expect it to be handled with care, efficiency, and attention to the harm that they are causing you and others.

If you choose to share this Guide, please do so with the intention of helping others understand the issue and take constructive action. Information is the best start to solving this problem, and once you are informed you can address the situation clearly and calmly, with purpose and confidence.

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1. Share the solution, not just the problem

When posting, focus on:

- the **measurement error**
- the **practical correction path**
- the **relief options available to homeowners**

This keeps the conversation productive and credible.

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2. Keep the tone calm and factual

This situation is highly emotional and frustrating but avoid that in your sharing and in your communications. This Guide is designed to bring relief, not cause arguments, so present the facts calmly, ask for review and abatements confidently, and avoid inflammatory language or personal attacks.

Calm, consistent messaging travels farther and is taken more seriously.

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3. Encourage action, not outrage

If people are affected by rising property taxes or insurance costs, encourage them to:

- use the checklist
- make informed calls
- write measured requests
- ask the right questions

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Persistent, informed action is how change happens.

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4. Share across communities thoughtfully

This issue affects homeowners across the country - urban and rural, younger families and seniors alike. Share widely – one person has many points of contact.

Share in:

- local community groups
- neighborhood or HOA spaces
- senior networks
- homeowner forums like Nextdoor

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5. Let the information do the work

You do not need to argue or defend this framework. You have the information, it is public knowledge, and you can ask for reviews of your home valuation, tax assessment, and insurance premiums at any time.

This information is grounded in:

- common-sense measurement principles
- fairness, and practical and legally available remedies

Its value lies in providing information, causes, solutions, and paths for action.

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6. Remember the goal

The goal is not blame.
The goal is **correction, relief, and prevention**.

Accurate measurement leads to fair outcomes.
Fair outcomes restore stability.

A Personal Note

For more than 25 years, my work has focused on identifying problems and providing thoughtful, workable, and effective solutions. I am not interested in agitation or spectacle. I am interested in solutions that hold up under scrutiny and can actually be implemented.

This issue is widespread, fixable, and important to many people. Thank you for using it and sharing it thoughtfully and intentionally.

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Homeowners FAQ

This FAQ (Frequently Asked Questions) section may help answer some of the questions you may have about this issue. I know it can be confusing and while we believe that we should be able to trust national reporting, it turns out that it may have been unreliable, and statistically unreliable numbers have been in circulation.

Here are some of the questions that I have received from readers – they address the questions that people have asked me about this topic.

1. Does this mean my home is suddenly "worth less"?

Not exactly. The stated value of your home today is derived from reporting that includes statistically indefensible components. Any valuation numbers after 2018 can be questioned because they are based on data that also includes private equity investor purchases. The 2018 valuation may represent the last statistically defensible reference point for comparative purposes.

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2. Will people have to sell their homes or lose equity?

If you are in a situation where you may have to sell because of property taxes and insurance premiums, please call your tax assessor and insurance company right away. It is not a theory that the numbers are statistically indefensible – it is a fact. I have reported on this for several years and it is stated in my March 2025 letter.

And this may be an opportunity for tax reduction, abatement, or stabilization. This means they could reduce your annual property tax amount, issue an abatement, or a freeze on increases and payments, and re-assess your home based on statistically sound reporting. The outcome depends on your local tax laws and policies of your local tax assessment office.

This especially applies to you if you are a senior citizen – age 60 to 65 or older. There are specific laws and resources available to you because this kind of financial stress is something that seniors are specifically protected from. This may be addressed under laws

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that protect elders from financial abuse, and there are resources available to you which can help you avoid losing your home.

If your home's reported equity increased after 2018, that increase reflects valuation figures derived from statistically unreliable market reporting, rather than a change in the underlying economic value of the property.

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3. What about people who bought homes in the last five years?

They are a priority concern because purchases were made under distorted conditions, the focus is on:

- property tax credits or abatements
- insurance cost relief
- refinancing support when rates allow

The goal is to help people stay in their homes, not penalize them for buying at the top of the market frenzy. But with a market correction, their home may be worth less than they paid for it. You should discuss this situation with a qualified financial advisor or your mortgage lender.

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4. Does this mean property taxes could go down?

Property tax assessments use national reporting numbers and after 2018 these numbers are unsupported by cohort-separated analysis so they are not statistically sound. The reported value of your home may have been inflated by a significant amount based on these numbers. So when the valuation price decreases, tax assessments could decrease too. Maybe not right away as these assessments drive budgets and allocation numbers. But a longer term correction may be possible.

The purpose of this Guide is to help you achieve the following:

- freezing inflated assessments
- correcting valuation methods
- preventing continued over-taxation

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5. Will insurance premiums be affected?

Insurance pricing often relies on the same national reporting that tax assessors do to calculate replacement cost. When those values are methodologically unsound and statistically indefensible, as is the reporting after 2018, premiums rise to reflect the values cited in the reporting. Corrected reporting allows insurance pricing to normalize and this may reduce property insurance amounts.

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6. Is this about punishing banks, investors, or government agencies?

Accountability and any legal ramifications are decided by investigating agencies and the courts. What banks, investors, and government agencies need to do is to focus on:

- fixing measurement errors
- reducing harm
- preventing recurrence

The most important thing is to fix the reporting errors so that only traditional home buyers sales are used in reporting. Any other kind of buyer cohort must be reported separately.

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7. Why wasn't this caught sooner?

That is a good question. I wondered about that too because I have been talking about it since 2020 and I alerted state and government agencies of my concerns in March 2025I do not know why the reporting error was not remedied at that time.

And unfortunately, it has a profit angle because when numbers appear to support 'rising markets' and are tied to profits they often go unquestioned until something breaks. In this case it was high property taxes and insurance rates and one person willing to speak out publicly.

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8. What happens when they try to fix the reporting problem?

Fixing this issue, which has widespread effects, will take time, effort, and careful planning. Correcting the reporting problem going forward is the less complicated part. Trying to restore housing market values back to a normal, statistically supported valuation is going to be less easy.

Your home valuation may no longer reflect the numbers you see today, so be prepared for that. But remember, that value is based on statistically indefensible numbers. And tax and insurance valuations are not the same as an individual negotiated sale price. What your house will sell for is what someone will want to pay for it and that amount can different from a tax and insurance valuation number.

2018 may be the last statistically defensible reference point with a verifiable historical perspective for comparative purposes before the numbers were contaminated with investor data so reporting adjustments may consider using that as a baseline value and adjust accordingly.

There are other wide-reaching changes that affect many industries when this problem is corrected, as it must be and has to be. What we may eventually see is:

- stabilization of tax assessments and lower overall property tax amounts
- moderation of insurance increases and lower premiums
- revised reporting methodologies for home sales
- more clear and statistically sound reporting going forward and no more wild swings in the single family home real estate market

Change happens incrementally—but relief can begin immediately. And that is why this Homeowner's Guide was written – to provide you with the process to take immediate action to get your property taxes and insurance premiums lowered now.

This Guide provides a structured process and suggested language for inquiry and review. It does not provide individualized financial or legal advice. Use of this Homeowner's Guide does not create an advisory, fiduciary, or professional-client relationship with the author.

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Closing Note

This issue is fixable but it may not be easy and it may take some time. The immediate issue for homeowners is to lower property taxes and insurance premiums to levels that accurately reflect their true home value today, based on statistically defensible numbers. Insisting on statistical accuracy in measurement and reporting follows from that – and that process is in motion.

I hope this is helpful for you and that you can use the Homeowner's Guide I have prepared to help you get your property taxes and insurance premiums lowered. This has impacted me too – I am a homeowner and my property taxes and insurance have shown significant increases too.

This issue affects many homeowners in the US and is especially difficult for seniors on fixed incomes. So many people – of all ages - have been financially devastated by rising property taxes and insurance premiums. It is time for a change.

I also sent this information to state and federal government agencies one year ago – they were given notice. But they apparently did not take action. It is a difficult situation and it can be changed, and each of us plays a part in that process.

Use this information to start the process of lowering property taxes and insurance premiums for yourself and in your local area. Share with family and friends so they can be empowered to make their own calls and get relief.

The more people act, the more quickly this will change and we will see normal, predictable, home prices that are aligned with statistically correct historical trends, and then we can afford to purchase homes in our own communities again.

Jennifer Hoffman
February 2025

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About the Author

Jennifer A. Hoffman is an independent researcher and systems analyst with degrees in finance, economics, and business administration, and advanced work in statistics and quantitative analysis. She has more than two decades of experience in corporate environments, from Fortune 50 companies to startups, in the areas of business operations, law, technology, and finance. Jennifer manages multiple businesses, is an internet pioneer who started her first online business in 1999, and is an 8x best selling author, with an audience of millions of followers.

Her unique expertise focuses on analyzing complex, multi-layered systems by identifying structural and methodological failures across design, valuation, and reporting—and translating those findings into practical, corrective frameworks.

She specializes in systems-level analysis, data integrity, and downstream impact assessment, with an emphasis on public harm mitigation and market stabilization. Her research is solution-oriented and policy-neutral, designed to improve accuracy, transparency, and fairness without unnecessary disruption.

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Correspondence should reference the title of this Guide or associated documents such as the Case Study or Abstracts to ensure proper context.

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