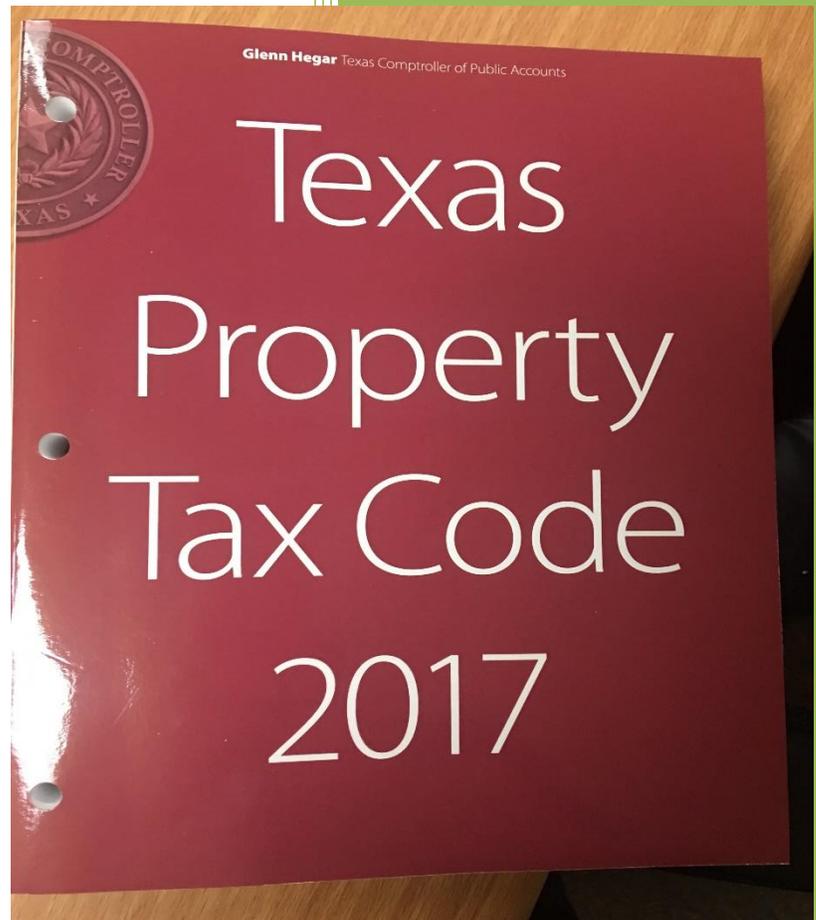




FREQUENTLY ASKED QUESTIONS



CENTRAL APPRAISAL DISTRICT
OF BANDERA COUNTY
FAQS UPDATED AFTER EACH
LEGISLATIVE SESSION

Table of Contents

FAQs Texas Tax System

What is Property Tax?	4
Who is responsible for setting Property Taxes?	4
What are my rights under the Texas Constitution?	4
What are my remedies?	5
When is the deadline for paying my property taxes?	5
What happens if I don't pay my taxes?	5
Why did I receive a Tax Statement from two counties?	5

FAQs General Information

How often is the website updated?	5
How do I remove my name from the BANCAD website?	5
How do I request confidentiality under Section 25.025, Tax Code?	5

FAQs Ownership

How do I change my mailing address?	6
Can I change my mailing address by phone?	6
What do I do if the ownership does not reflect the current ownership of a property?	6

FAQs Exemptions

What exemptions are available?.....	6
Does my home qualify for an exemption?.....	6
Is there a fee to file for an exemption?	7
Will this protect me in case of a lawsuit?	7
How much will I save?	7
How do I apply for an exemption?	7
Do I apply for a homestead exemption annually?	8
Do I have to fill out the top box on the Homestead Exemption form (property ID, Property Type, Geo ID and Legal Description)?	8
What is situs?.....	8
I am married; do both owners have to sign the application?	8
Can I file my exemption electronically?.....	8
I own more than one home; can I get a homestead on both?	8
What if I owned the property before I was married?.....	8
I own my own homestead, but also own a home with my child that they live in. Would they qualify for a homestead?	8
My exemption fell off from last year, why?	8

I forgot to apply for my exemption, can I receive it retroactively?	8
Is it true that once I become 65 years of age, I will not have to pay any more taxes?	9
When do you apply if you are turning 65?	9
Do I need to file an application when I turn 65 or is it automatically added?	9
If I am disabled and over 65 can I claim both exemptions in the same year?	9
I have a disabled child. Would that qualify me for a disabled exemption?.....	9
How do I transfer my senior citizen or disabled person tax ceiling?	9
If my spouse dies do I still receive the exemption?	10
What types of exemptions require an annual application?	10
Does a non-profit organization automatically receive a property tax exemption?.....	10
Must I notify the Appraisal District if my entitlement to an exemption ends?	10

FAQs Business Personal Property

What is a rendition for Business Personal Property?	11
Who must file a rendition?	11
What types of property must be rendered?.....	11
When and where must the rendition be filed?	11
Is my information confidential?	11
What will the appraisal district do with my information?	11
How do I determine original cost?	12
If I cannot file the rendition on time, what should I do?	12
What happens if I do not file, or file late?.....	12

FAQs Property Values

How do I find out the appraised value of my property?	12
When do you mail Notices of Appraised Value?	12
How is my property valued?	12
What are the generally accepted appraisal Techniques used by BANCAD?	12
How often does the Central Appraisal District of Bandera County value my property?	13
Why did my value change?	13
Why are you inspecting my property?	13
What is an improvement?.....	13
What is fair market value?	13
If I buy a foreclosed property, and I bring in my closing statement, will the appraisal district's market value be reduced to the purchase price?	14
What is a Homestead Cap?.....	14

FAQs ARB Protest

How do I protest my appraised value?	14
What is the deadline for filing a protest?	14
Can I file a protest after my deadline?	15
What is an ARB?	15
When will I get my hearing?	15
How do I prepare for a protest hearing?	15
Do I have to attend the formal ARB hearing in order to resolve my protest?	16

FAQs Request for Information

How can I get information about my property?	16
Can you give me information on the amount of taxes I owe?	16
I am preparing for my ARB hearing, what information is provided?	16
Can I get a copy of the Appraisal roll?	16
Can I get the appraisal roll as electronic data?	16
Can I get a copy of a map or maps?	17
Will GIS data give me ownership and value information?	17
What is the Public Information Act?	17

FAQs Agricultural

What is an Agricultural Exemption	18
What type of tax savings would I receive if my property received Ag Valuation?	18
How and when do I apply for Ag Valuation?	18
How are the production values set for Agricultural properties?	18
How many acres do I need to qualify for Ag Valuation?	18
What types of activities can qualify for Ag Valuation?	18
How many animals do I need on my property to qualify for Ag Valuation?	18
What is an Ag Rollback?	18
Will I receive an Ag Rollback Tax if I buy a property with Ag Valuation, build a house, and stop using the property for agriculture?	19
What is Wildlife Valuation, and how do I qualify?	19

Glossary of Terms

19

Common Misconceptions

22

Special Deadlines

24

FAQs Texas Tax System

What is Property Tax?

Property taxes are local taxes that are assessed locally, collected locally and used locally. You pay your property taxes to the local tax collector. The tax collector distributes funds to schools, cities, and other local governments. Local governments spend the funds on schools, roads, hospitals, police departments, fire departments, and other programs.

Who is responsible for setting Property Taxes?

The appraisal district sets the market value of your property. The Appraisal Review Board (ARB) settles disputes between the appraisal district and property owners about the market value. The taxing entities (school district, county, water district, special districts) set the tax rates. The County Tax Assessor/Collector collects the taxes from property owners and distributes the funds to the local taxing units.

What are my rights under the Texas Constitution?

The Texas Constitution sets out basic principles for property taxes in our state:

- Taxes must be equal and uniform
- No single property or type of property should pay more than its fair share
- Property must be appraised at its current market value (the price it would sell for when both the buyer and seller seek the best price and neither is under pressure to buy or sell)
- Each property in a county must have a single appraised value (this is guaranteed by the use of the county appraisal districts)
- All property is taxable unless federal or state law specifically exempts the tax
- Property owners have a right to reasonable notice of increases in their appraised property value

More information on the Texas Property Tax Code can be found at:

<http://www.window.state.tx.us/taxinfo/proptax/index.html>

What are my remedies?

If you believe that your property value determination is too high, or if you were denied an exemption or special appraisal valuation, you may protest to the Appraisal Review Board (ARB). If you do not agree with the decision of the ARB, you may take your case to binding arbitration in some instances or to district court.

When your elected officials are deciding how to spend your taxes and are setting the tax rate, they must hold public hearings, at which you may speak. You may limit major tax increases through elections to roll back or limit tax rates.

When is the deadline for paying my property taxes?

Taxes are due when you receive your tax statement. Tax collections begin around October 1 and taxpayers have until January 31 of the following year to pay their taxes. On February 1, penalty and interest charges begin accumulating on most unpaid tax bills.

What happens if I don't pay my taxes?

The longer you allow delinquent property taxes to go unpaid, the more expensive and risky it becomes for you. You will have penalty and interest charges added to your taxes, you will receive delinquent tax notices; you may be sued; and you may face problems in selling your property. Check with the tax collector as you may have the option to set up an installment plan.

Why did I receive a Tax Statement from two counties?

If your property boundaries span more than one county, you will receive appraisal notices from each county appraisal district.

FAQs General Information

How often is the website updated?

Our website is for reference only and may not reflect the most current information available. Current tax year information is updated after notices of appraised value are mailed to the taxpayer, usually the beginning of April. The information is then updated after the appraisal roll is certified. The certified values remain on the website until the next years preliminary values are ready and notices of appraised value are mailed.

How do I remove my name from the BANCAD website?

Except for those who qualify for the mandatory confidentiality under Section 25.025 of the Texas Property Tax Code, the appraisal roll is considered public information.

How do I request confidentiality under Section 25.025, Tax Code?

You may download the "Request for Confidentiality" form from our *forms* page. Send your completed form to: Central Appraisal District of Bandera County, PO Box 1119, Bandera, TX 78003. If you have more than one property, please provide each property address to ensure confidentiality. BANCAD records will be promptly updated to reflect confidentiality; however, it may take 2 – 3 weeks before the website reflects the change.

FAQs Ownership

How do I change my mailing address?

Please submit your request in writing indicating the correct address for your property and a daytime phone number where you can be reached, in case we have questions. For your convenience, we have provided a Change of Address form on our website; however, you are not required to use the form. You may also:

- Email our office at info@bancad.org
- Mail your information to Bandera Central Appraisal District at PO Box 1119, Bandera, TX 78003
- Visit our office, at 1206 Main St, Bandera, TX 78003

Can I change my mailing address by phone?

In order to protect the property owner, it is BANCAD's policy not to make permanent address changes over the telephone.

What do I do if the ownership does not reflect the current ownership of a property?

BANCAD uses deed records recorded with the Bandera County Clerk's office to correct ownership information. Verify that your deed has been filed with the Bandera County Clerk (830-796-3332). If the appraisal records do not reflect the current ownership after 90 days from the date of the closing on a property, please contact us at (830) 796-3039.

FAQs Exemptions

What exemptions are available?

Texas offers a variety of partial or total (absolute) exemptions from appraised property values used to determine local property taxes. A partial exemption removes a percentage or a fixed dollar amount of a property's value from taxation. A total (absolute) exemption excludes the entire property from taxation. There are several partial and absolute exemptions available. Some of these exemptions include General Residential Homestead, Over 65, Over 55 Surviving Spouse, Disability Homestead, Disabled Veterans, Charitable, and Religious. The Comptroller's publication, ***Property Tax Exemptions*** (<https://comptroller.texas.gov/taxes/property-tax/docs/96-1740.pdf>) offers a short summary of the exemption provisions. Additional Information can be found on the Forms page of our website under Exemptions, or by contacting the District at (830) 796-3039.

Does my home qualify for an exemption?

Generally, to qualify for an exemption, you must own your home and it must be your principal place of residence. Additional qualifications may apply based on the exemption. Contact the District at for additional information. In order to qualify for a residential homestead exemption, along with the Homestead exemption application, you must provide a copy of:

1. The applicant's Texas driver's license or Texas ID Card

The address on your driver's license or state ID card must match the physical address of the residence for which you are applying.

Central Appraisal District of Bandera County
P O Box 1119, 1206 Main St
Bandera, TX 78003
(830) 796-3039

Is there a fee to file for an exemption?

No. It is ***not*** necessary for homeowners to pay *anyone* to file for a homestead exemption or for the late filing of a homestead or senior citizen exemption. Homestead exemption forms are available for ***free***. You can download an application from our website on the Forms page under Exemptions, or you may request that an application be mailed to you, by contacting the District at the above number. The application must be filed with the District and may be hand delivered, mailed or faxed. There is no application fee and this service is provided ***free*** of charge.

Will this protect me in case of a lawsuit?

Texas has two distinct laws for designating a homestead. The Texas Tax Code offers homeowners a way to apply for homestead exemptions to reduce local property taxes. The Texas Property Code allows homeowners that are designating their homesteads to protect them from a forced sale to satisfy creditors. This law does not, however, protect the homeowner from tax foreclosure sales of their homes for delinquent taxes. For more information on homestead designation as provided by the Texas Property Code, please contact the office of the Attorney General at www.oag.state.tx.us

How much will I save?

An exemption removes part of the value of your property from taxation and lowers your tax bill. In addition to the state mandated exemptions amounts for school taxes, each taxing unit decides whether to offer the optional exemption and at what percentage. The amount of savings depends on the exemption and the amount of exemption allowed by each taxing units.

How do I apply for an exemption?

Exemption applications are available from the appraisal district during normal business hours. You may also request to have an application mailed to you at (830) 796-3039, or you may download the application from the forms page of this website. The Comptroller of Texas website also has a complete listing of exemption application at <https://comptroller.texas.gov/taxes/property-tax/exemptions/index.php>

Do I apply for a homestead exemption annually?

Only a one-time application is required unless the Chief Appraiser requests the property owner to file a new application. A new application is required when a property owner's residence homestead is changed.

Do I have to fill out the top box on the Homestead Exemption form (Property ID, Property Type, Geo ID and Legal Description)?

If you have the information, it would be helpful, but it is not required.

What is situs?

Situs is the physical location address of the property.

I am married; do both owners have to sign the application?

No, the application only requires the signature of one of the residents, but that individual must be listed on the deed.

Can I file my exemption electronically?

No, you cannot file electronically. We accept applications by mail, fax, or in person at the appraisal district.

I own more than one home, can I get a homestead on both?

A person may not receive a homestead exemption for more than one residence homestead in the same year. You can receive a homestead exemption only for your main or principal residence.

What if I owned the property before I was married?

You can still only have one exemption, which must be claimed on your principal residence.

I own my own homestead, but also own a home with my child that they live in. Would they qualify for a homestead?

They must have ownership interest in the property to qualify and would only receive a portion of the exemption based on their percent of ownership.

My exemption fell off from last year, why?

Exemptions reflect the January 1 owner. If you purchased a home after January 1st the exemption in place was for the previous owner. You must file an exemption application.

I forgot to apply for my exemption, can I receive it retroactively?

You may file any homestead exemption up to two years after the delinquency date. The delinquency date is normally February 1st.

Is it true that once I become 65 years of age, I will not have to pay any more taxes?

No, that is not necessarily true. If you are 65 or older, your residence homestead qualifies for more exemptions which will result in greater tax savings. The amount of the exemptions that are granted by each taxing unit is subtracted from the market value of your residence and the taxes are calculated on that "lower value". In addition, when you turn 65, you may receive a tax ceiling for your total school taxes; that is, the school taxes on your residence won't increase as long as you own and live in that home. The ceiling is set at the amount you pay in the year that you qualify for the age 65 or older exemption. The school taxes on your home subsequently may fall below the ceiling.

If you significantly improve your home (other than ordinary repairs and maintenance), tax ceilings can go up. For example, if you add a room or garage to your home, your tax ceiling will rise. It will also change if you move to a new home.

When do you apply if you are turning 65?

You may apply at any time during the year of that birth date. You would receive the exemption for the full year.

Do I need to file an application when I turn 65 or is it automatically added?

You must file an application, which can be found under the Forms page on this website. The District requires proof of age to grant an over 65 exemption, along with the appropriate application and accompanying documents. Acceptable proof of age includes either a copy of your driver's license or state-issued personal identification certificate.

If I am disabled and over 65 can I claim both exemptions I the same tax year?

You may not claim both an Over 65 and a disabled person's exemption in the same tax year.

I have a disabled child. Would that qualify me for a disabled exemption?

No, the person applying for the exemption must own the home.

How do I transfer my senior citizen or disabled person tax ceiling?

You may transfer a percentage of school taxes paid to another qualified homestead in the state. If the county, city or special district grants the limitation, you may transfer the same percentage of taxes paid to another qualified homestead if within that same taxing unit. You may also transfer a percentage of your tax ceiling to another County in Texas if they also grant the limitations.

To transfer the tax ceiling, you must qualify for an Over-65 or Disabled Person exemption at your previous residence and complete the Tax Ceiling Transfer form. A current Homestead Exemption application must also be completed for the new residence. These forms can be printed from the Forms page of our website or call (830) 796-3039. Attach current proof of age or the date your disability began. Acceptable proof of age includes either a copy of the front side of your driver's license or a copy of your birth certificate or any official document reflecting your date of birth. Acceptable proof of disability include a current state from the Social Security Administration (1-800-772-1213) showing that

you are disabled and the date of which your disability began, or a current letter of verification from your physician stating that you are disabled, the date your disability began, and you are unable to engage in any substantial gainful work for a period which has lasted or can be expected to last for a continuous period of one year or more.

Once the form has been processed, a certificate will be sent to the appropriate tax office processing. If the tax rate has not been set for the current tax year, it will delay the processing of your transfer request. If the tax rate has been set, please allow 30-60 days for processing.

If my spouse dies do I still receive the exemption?

You qualify for an extension of the Over 65 exemption if (1) you are over 55 years of age or older on the date your spouse died; and (2) your deceased spouse was receiving the age 65 or older exemptions on this residence homestead or would have applied and qualified for the exemption in the year of the spouse's death. You will not receive the school tax limitation for the age 65 or older exemption unless your spouse died on or after December 1, 1987. Disabled: you will not qualify for a disability exemption claimed by your deceased spouse. You are not entitled to continue the school tax limitation; however, you will be entitled to continue the local option county, city or junior college limitation.

What types of exemptions require an annual application?

The law requires an annual application by April 30 for some types of exemptions, including property exempted from Taxation by agreement (Property Tax Abatement), Historical and Archeological sites, exemption of Freeport Goods, and exemption of Pollution Control property approved by the Texas Commission on Environment Quality (TCEQ). Cemeteries, Charitable organizations, youth development organizations, religious organizations, and non-profit private schools **DO NOT** have to reapply for the exemptions each year once the property tax exemption is granted, unless by written notice, the Chief Appraiser requests the property owner to file a new application. If the exemption property changes ownership or the qualifications for exemption change, they must reapply.

Does a non-profit organization automatically receive a property tax exemption?

No. Often organizations mistakenly believe they are entitled to property tax exemptions because they have received a federal income tax exemption under Section 501C (3) of the Internal Revenue Code, or an exemption from State sales taxes. The constitutional requirements for property tax exemptions are different than the provisions covering income and sales taxes. A non-profit organization may qualify for a total exemption from property taxes, but they must apply by April 30 to the Bandera Appraisal District. Several exemption applications may be printed from the Forms page on this site.

Must I notify the Appraisal District if my entitlement to an exemption ends?

A person who received an exemption that is not required to be claimed annually must notify the Appraisal District in writing before May 1 after the entitlement ends. If you fail to do so and don't pay your taxes in full, you will face a 50 percent delinquent tax penalty, plus interest.

FAQs Business Personal Property

What is a rendition for Business Personal Property?

A rendition is simply a form that provides the District with the description, location, cost, and acquisition dates for personal property that you own. The District uses the information to help estimate the market value of your property for taxation purposes.

Who must file a rendition?

Renditions must be filed by:

- Owners of tangible personal property that is used for the production of income
- Owners of tangible personal property on which an exemption has been cancelled or denied

What types of property must be rendered?

Business owners are required by State law to render personal property that is used in a business or used to produce income. This property includes furniture and fixtures, equipment, machinery, computers, inventory held for sale or rental, raw materials, finished goods, and work in progress. You are not required to render intangible personal property (property that can be owned but does not have a physical form) such as cash, accounts receivable, goodwill, application computer software, and other similar items. If your organization has previously qualified for an exemption that applies to personal property, for example, a religious or charitable organization exemption, you are not required to render the exempt property.

When and where must the rendition be filed?

The last day to file your rendition is April 15 annually. If you mail your rendition, it must be postmarked by the U. S. Postal Service on or before April 15. Your rendition must be filed at the appraisal district office in the county in which the business is located, unless the personal property has situs in a different county.

Is my information confidential?

Yes. Information contained in a rendition cannot be disclosed to third parties, except in very limited circumstances. In addition, the Texas Property Tax Code specifically provides that any estimate of value you provide is not admissible in proceedings other than a protest to the Appraisal Review Board (ARB) or court proceedings related to penalties for failure to render. The final value we place on your property is public information, but your rendition is not.

What will the appraisal district do with my information?

Your rendition will be analyzed; along with other information we collect on similar businesses, to develop an estimate of value for your property.

How do I determine original cost?

Refer to your accounting records, such as original journal entries and account ledgers. Use original purchase documents, such as invoices or purchase orders to determine the original cost of the asset. Add all costs attributed to getting the asset functioning, such as freight and set-up cost.

If I cannot file the rendition on time, what should I do?

The law provides for an extension of time to file a rendition, in order to receive the extension, you must submit the request to the Bandera Central Appraisal District in writing before the April 15 rendition filing deadline. With the receipt of a timely extension request, the rendition filing deadline will be extended to May 15.

What happens if I do not file, or file late?

If you do not file a rendition, the appraised value of your property will be based on an appraiser's estimate using comparable business types. In addition, if you fail to file your rendition before the deadline or you do not file it at all, a penalty equal to 10% of the amount of taxes ultimately imposed on the property will be levied against you. There is also a 50% penalty if a court finds you engaged in fraud or other actions with the intent to evade taxes.

FAQs Property Values

How do I find out the appraised value of my property?

In Bandera County, the Chief Appraiser sends out a detailed notice of appraised value to the owner of the property if the value increases by more than \$1000. The Notice of Appraised Value contains a description of your property, its value, any exemptions, and an estimate of taxes that might be owed. Property value information is also available under the Property Search tab on this site, or by calling or visiting our offices.

When do you mail Notices of Appraised Value?

The current year Notice of Appraised Value is typically mailed out in April of each year. Values on the website are not updated until the notices have been mailed.

How is my property valued?

The District first collects detailed descriptions of each taxable property in the district. It then classifies properties according to a variety of factors such as size, use and construction type. Using comparable sales, income and/or cost data, the appraisal district applies generally accepted appraisal techniques to derive a value for your property.

What are the generally accepted appraisal techniques used by BANCAD?

The District may use one or all three common methods to value property: market, cost and income approaches:

- Market – What are properties similar to this property selling for?

- Cost – How much would it cost to replace the property with one of equal utility?
- Income – What would an investor pay in anticipation of future income from the property?

How often does the Central Appraisal District of Bandera County value my property?

The District must repeat the appraisal process for each property in the county at least once every three years; however, it can reappraise as often as every year if the market is active in that area. Active market area values are addressed every year.

Why did my value change?

Value changes may occur for several reasons. Sales information may indicate the current appraised value is lower/higher than fair market. Corrections to appraisal records may affect value, such as change in square footage, a pool, workshop or barn not previously accounted for, or a correction of a property characteristic.

Why are you inspecting my property?

In order to make accurate appraisals on every property, we have to visit them periodically to ensure that the data used in making the appraisal is still correct. For instance, the appraisal district could have received a copy of a building permit indicating that a room was being added. When the district is unable to physically access the property aerial imagery such as Google Earth or Pictometry are used.

What is an improvement?

Improvement means:

“A building, structure, fixture, or fence erected on or affixed to land; or a transportable structure that is designed to be occupied for residential or business purposes, whether or not it is affixed to land, if the owner of the structure owns the land on which is located, unless the structure is unoccupied and held for sale or normally is located at a particular place only temporarily.”

What is fair market value?

Fair market value means the price at which a property would transfer for cash or its equivalent under prevailing market conditions if:

- Exposed for sale in the open market with a reasonable time for the seller to find a purchaser;
- Both the seller and the purchaser know all of the uses and purposes to which the property is adapted and for which it is capable of being used and of the enforceable restrictions on its use; and
- Both the seller and the purchaser seek to maximize their gains and neither is in a position to take advantage of the exigencies of the other.

If I buy a foreclosed property, and I bring in my closing statement, will the appraisal district's market value be reduced to the purchase price?

If the foreclosed property was given an adequate exposure to the market, there was no attractive financing associated with it, the closing and repair costs were typical, and the sale is representative of its neighborhood, then it will. If the price it sold for is not consistent with the marketplace of a property with similar quality and condition, it will not.

What is a rendition for Real Property?

A rendition is a statement listing taxable property and the name and address of the owner. The statement should also contain an owner's estimate of the property's value. The deadline for filing a rendition is April 15. Be sure to identify your property and attach any documentation that you may have such as closing statement, appraisals or sales of similar properties in your neighborhood.

What is a Homestead Cap?

Generally, the appraised home value for a homeowner who qualifies his homestead for exemption in the preceding and current year may not increase more than 10 percent per year.

The Property Tax Code sets a limit on the appraised value of a residence homestead, stating that it's appraised value for a tax year may not exceed the lesser of the market value of the property; or:

- The sum of 10 percent of the appraised value of the property for the last year;
- the appraised value of the property for the last year in which the property was appraised; and
- the market value of all new improvements to the property, excluding a replacement structure for one that was rendered uninhabitable or unusable by casualty, mold, or water damage.

The appraisal limitation first applies in the year after the homeowner qualifies for the homestead exemption.

FAQs ARB Protest

How do I protest my appraised value?

The District has protest forms available, but you don't have to use one. A Notice of Protest is sufficient if it identifies the owner, the property that is the subject of the protest, and indicates that you are dissatisfied with a decision of the District. For your convenience, a Notice of Protest form is included on the reverse side of your Notice of Appraised Value, or may be downloaded from this site.

What is the deadline for filing a protest?

You should file your written protest by May 15, or no later than 30 days after the appraisal district mails you a Notice of Appraised Value, whichever is later.

Can I file a protest after my deadline?

If you file a protest before the ARB approves the appraisal records, you are entitled to a hearing *only* if the board decides that you had good reason for failing to meet the deadline. If your protest is late because the Chief Appraiser or ARB failed to mail a required notice of appraised value or denial of exemption or agricultural appraisal, you may file your protest any time before the taxes become delinquent. In some limited cases, you may file with the ARB to correct an error even after these deadlines. Contact the District if you have questions regarding clerical errors, substantial value errors, double taxing or other possible errors.

What is an ARB?

An Appraisal Review Board (ARB) is a group of citizens, appointed by the appraisal district's Board of Directors, authorized to resolve disputes between taxpayers and the appraisal district. The ARB is a separate body from the Central Appraisal District of Bandera County and has no role in the day-to-day operations of the District; however, in resolving protests and/or challenges, the ARB can order the Chief Appraiser to change a value or correct the appraisal records.

When will I get my hearing?

The ARB starts holding hearings around the middle of May. Fifteen days prior to your formal hearing, you will receive a letter from the ARB notifying you of the date, time, and place of your hearing. The ARB for the Central Appraisal District of Bandera meets at the District office in the conference room.

How do I prepare for a protest hearing?

You will receive a copy of the Texas Comptroller's *Property Taxpayer Remedies* pamphlet with your protest hearing letter. This pamphlet offers advice on how to prepare for an ARB hearing. In addition, you will receive a copy of the ARB's formal hearing procedures, which will explain the procedures to be used in a hearing.

The appraisal district website is one resource you may use in preparing for your hearing, in addition you may visit the appraisal district office to inspect and obtain copies of the schedules, formulas, and any other information the chief appraiser plans to introduce at your hearing. If you request copies of the information, the cost may not exceed \$15 per residential property protested or \$25 per commercial property.

Go prepared to the hearing and bring anything that will help you make your case. If your protest is that you recently purchased your home and the appraisal district has it valued higher than your purchase price, bring in copies of your signed Settlement Statement. If your protest is that the condition of your home affects the value, such as you have a cracked slab or need a new roof, bring photos, engineering reports or written estimates to repair deficiencies.

- Be on time and prepared for your hearing
- Stick to the facts of your presentation
- Keep it simple and well organized
- Stress key facts and figures
- Provide the ARB with facts and not with emotional arguments

Do I have to attend the formal ARB hearing in order to resolve my protest?

You may be able to resolve your protest informally with an appraiser prior to attending a formal hearing. Bring appropriate documentation, supporting your position, to the informal meeting so that it may be reviewed, such as a copy of your closing statement, fee appraisal or other related documents if you have recently purchased your home. Depending on your situation, you may want to provide sales and comparables, repair estimates, and/or photographs. If you are unable to resolve your protest informally, you will need to attend a formal hearing with the ARB.

FAQs Request for Information

How can I get information about my property?

There are several methods for taxpayers to get information from the appraisal district:

- Access District information online at www.banccad.org
- Call the District office at (830) 796-3039
- Visit the District office at 1206 Main St, Bandera, TX 78003
- Email the District at info@banccad.org

Can you give me information on the amount of taxes I owe?

The District is only responsible for the appraisal of property. For specific information on taxes due or payments made, you will need to contact the Bandera County Tax Office at (830) 796-3431.

I am preparing for my ARB hearing, what information is provided?

The chief appraiser must provide the taxpayer with any information that the District intends to introduce at the ARB formal hearing. This information can include, but is not limited to, a list of sales used to value the property, a list of all property in the owner's neighborhood, comparable sales grid, comparable equity grid, and an appraisal field card.

Can I get a copy of the appraisal roll?

Yes. Upon request, the District can provide copies of the appraisal roll by property type, subdivision, zip code and several other predefined criteria. A Request for Information form may be found under the Forms page on this site. Please contact the appraisal district for pricing and more information regarding a copy of the appraisal roll.

Can I get appraisal roll information as electronic data?

Yes; however, only the full appraisal roll extract is provided as an electronic data set. Users with novice data base abilities may import the data into a database program and further filter to suite their specific request. A Request for Information form may be found under the Forms page on this site. Please contact the appraisal district for pricing and more information.

Can I get a copy of a map or maps?

Yes, Maps are available. Paper copies of the maps may be purchased at the appraisal district office and taxpayers may also purchase a copy of the appraisal district GIS information. GIS information format is ESRI shape files, provided on CD. A Request for Information form may be found under the Forms page on this site. Please contact the appraisal district for pricing and more information.

Will GIS data give me ownership and value information?

No, the GIS information is strictly mapping information. For appraisal roll information the taxpayer would also need to purchase the electronic appraisal roll data.

What is the Public Information Act?

The Public Information Act refers to information that is collected, assembled, or maintained under a law or ordinance or in connection with the transaction of official business: 1) by a governmental body; or 2) for a governmental body and the governmental body owns the information or has a right of access to it. The term is defined in Government Code Section 522.002.

All District records are available for public viewing, unless it is one of the exceptions to disclosure listed in the Public Information Act. Exceptions to disclosure may include, but are not limited to, private or personal information such as financial or medical information, certain law enforcement information, information related to pending lawsuits, and the home address and telephone numbers of local government officials or employees.

If you wish to submit an Open Records Request (under the Public Information Act) you must submit a written request by electronic mail, facsimile transmission, regular mail, or in person. A Request for Information form may be found under the Forms page on this site. In order to ensure that your request will be processed without delay, please include the following information:

- Your name and mailing address
- Your telephone number (so you may be contacted if there are any questions)
- Identifying data such as tax year, account/PID/parcel number(s), owner or firm name
- Document type and detailed description of specific information that is of interest
- Your email address and/or preferred method for receiving a response.

You may submit your request by email at info@bancad.org by fax to (830) 460-3672, or by mail to: Public Information Request, Central Appraisal District of Bandera County, PO Box 1119, Bandera, TX 78003

You will receive a response from BANCAD within 10 business days of receiving your request. If additional time is needed to provide the requested information, we will respond in writing to that fact and set a reasonable time when the information will be available for inspection or duplication.

FAQs Agricultural

What is an Agricultural Exemption?

An Agriculture Exemption is not actually an Exemption but rather a Special Valuation. If a portion of or all of a property is deemed eligible to receive an agricultural Valuation, that property will receive a Production Value along with its Market Value.

What type of tax savings would I receive if my property received Ag Valuation?

The tax savings that a property receives depends on the current Market Value of the Property and what type of Ag Valuation you are requesting. Native Pasture areas can have a lower Ag valuation then Dry Crop areas and generally both are lower than the market value that the taxes would normally be based on.

How and when do I apply for Ag Valuation?

You may apply for Ag Valuation between January 1st and April 30th of the year in which you are seeking the Ag Valuation.

How are the production values set for Agricultural properties?

Pastureland values are based on typical income minus typical expenses using a cash lease method.

How many acres do I need to qualify for Ag Valuation?

Bandera County has a diverse range of soil types that require more acreage in some areas than others to produce the same amount of product, therefore the typical minimum acreage depends on the soil type and its production capacity.

What types of activities can qualify for Ag Valuation?

There are many activities that may qualify your land for Ag Valuation and those can be found in the appraisal districts Agricultural Intensity Standards.

How many animals do I need on my property to qualify for Ag Valuation?

The intensity standards for the appraisal district requires a minimum of 3 animal units to qualify for the Ag Valuation. Please refer to the Animal Unity Equivalency Chart in the Agricultural Intensity Standards for the Specific number of animal required for each species.

What is an Ag Rollback?

An Ag Rollback Tax is an additional Tax that is imposed when a property owner changes the use of a property from Agricultural to any other use excluding building a house for a personal homestead. The Rollback Tax recoups the tax the owner would have paid if his or her land had been taxed at Market Value for the Years covered in the Rollback (generally five years).

Will I receive an Ag Rollback Tax if I buy a property with Ag Valuation, build a house, and stop using the property for Agriculture?

No. The owner will not receive an Ag Rollback Tax if he or she intends to homestead that property (up to 20 acres) and maintains that homestead for 5 years.

What is Wildlife Valuation, and how do I qualify?

In order to receive Wildlife Valuation, the property must currently be under Ag Valuation and a new 1-d-1 Ag Application must be timely filed along with a 5-year Wildlife Management Plan provided by the Texas Parks and Wildlife Department.

Glossary of Terms

- Abstraction Method - Method of land valuation in the absence of vacant land sales, whereby improvement values obtained from the cost model are subtracted from sales prices of improved parcels to yield residual land value estimates. Can be called residual land technique.
- Actual Age – The number of years that have elapsed since the completed construction of a structure; also referred to as historical age or chronological age.
- Affidavit – A written form of an affirmed or sworn statement.
- Allocation – See land ratio method.
- Central Tendency – The tendency of data to cluster around some typical or central value, such as the mean, median or mode.
- Coefficient of Dispersion (COD) – The average deviation of a group of numbers from the median expressed as a percentage of the median. In ratio studies, it's the average percentage deviation from the median ratio.
- Condition – A judgment of the depreciation of an improvement. Note: This is a difficult area of comparison because although the condition of the subject is known, it is difficult to know the condition of the comparable. Differences in condition may justify variances in selling prices of similar properties.
- CAMA – Computer Assisted Mass Appraisal (CAMA) – A system of appraising property, usually only certain types of real property, that incorporates computer- supported statistical analyses such as multiple regression analysis and adaptive estimation procedure to assist the appraiser in estimating value. Additionally: A system for assessing real and personal property with the assistance of a computer. A computer may be used, for example, in the appraisal process, in keeping track of ownership and exemption status, in printing the assessment roll, in coordinating the work load of real property appraiser and personal property appraisers with respect to the assessment of commercial and industrial properties, and in a number of other areas.
- Contiguous – Sharing a property boundary; adjacent.
- Cost Schedules – Charts, tables, factors, curves, equations, and the like intended to help estimate the cost of replacing a structure from databasing of other factors, such as its quality class and number of square feet.
- Covenant – A covenant is a promise written into a legal agreement (such as a deed) that binds the parties to abide by or refrain from certain acts. A deed restriction can also be a special kind of covenant.

- Data – Information expressed in any of a number of ways. “Data” is the general term for masses of numbers, codes, and symbols generally, and “information” is the term for meaningful data.
- Deed Restriction – A limitation to property rights that transfers with the property regardless of the owner.
- Depreciation – Loss in value of an object, relative to its replacement cost new, reproduction cost new, or original cost, whatever the cause of the loss in value. Depreciation is sometimes subdivided into three types; physical deterioration (wear and tear), functional obsolescence (suboptimal design in light of current technologies or tastes), and economic obsolescence (poor location or overall diminished demand for the product).
- Dispersion – The degree to which data are distributed either tightly or loosely around a measure of central tendency. Measures of dispersion include the average deviation, coefficient of dispersion, coefficient of variation, range, and standard deviation.
- Effective Age – The typical age of a structure equivalent to the one in question with respect to its utility and condition, as of the appraisal date. Knowing the effective age of an old, rehabilitated structure or a building with substantial deferred maintenance is generally more important in establishing value, than knowing just the chronological age.
- Fee Appraisal – Appraisal of properties one property or client at a time, for pay.
- Homogeneous – Possessing the quality of being alike in nature and therefore comparable with respect to the parts or elements; said of data if two or more sets of data seem to be drawn from the same population; also said to data if the data are of the same type (that is, if counts, ranks and measures are not all mixed in together).
- Improvement – Anything done to raw or vacant land with the intention of increasing its value a structure erected on the property constitutes one very common type of improvement, although other actions, such as those taken to improve drainage, are also improvements. Although such cases are rarely intentional, “improvements” can conceivably diminish the value of the land; note, however, that easements restricting the use and value of land are not considered improvements.
- Level of Appraisal – The common, or overall ratio of appraised values to market values. Three concepts are usually of interest: the level required by law, the true or level, and the computed level, based on a ratio study.
- Economic Area – A geographic area, (can be a market area also) typically encompassing a group of neighborhoods, defined on the basis that the properties within its boundaries are more or less equally subject to a set of one or more economic forces that largely determine the value of the properties in question.
- Market Price – The price a particular buyer and seller agree to in a particular transaction; the amount actually paid. Compares to market value.
- Market Value – Market value is the major focus of most real property appraisal assignments. A current economic definition agreed upon by agencies that regulate federal financial institutions in the United States is: The most probable price (in terms of money) which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: The buyer and seller are typically motivated; Both parties are well informed or well advised, and acting in what they consider their

best interests; A reasonable time is allowed for exposure in the open market; Payment is made in terms of cash in United States dollars or in terms of financial arrangements comparable thereto; The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

- Mass Appraisal – The process of valuing a group of properties as of a given date, using standard methods, employing common data, and that allows for statistical testing.
- Median – A measure of central tendency. The value of the middle item in an uneven number of items arranged or arrayed according to size; the arithmetic average of the two central items in an even number of items similarly arranged; a positional average that is not affected by the size of extreme values.
- Neighborhood – (1) The environment of a subject property that has a direct and immediate effect on value. (2) A geographic area (in which there are typically fewer than several thousand properties) defined for some useful purpose, such as to ensure for later multiple regression modeling that the properties are homogeneous and share important locational characteristics.
- Neighborhood Analysis - A study of the relevant forces that influence property values within the boundaries of a homogenous area.
- Percent Good – An estimate of the value of a property, expressed as a percentage of its replacement cost, after depreciation of all kinds has been deducted.
- Plat – A map intended to show the division of land into lots or parcels. Upon recordation with the appropriate authorities, land included in the plat can thenceforth be legally described by reference to the plat, omitting a metes and bounds description.
- Quality Class – A subjective classification of a structure by an appraiser, intended to describe materials used, workmanship, architectural attractiveness, functional design, and the like. Quality class, or its synonym “grade,” is the key variable in most cost schedules.
- Sales Data – Information about the nature of the transaction, the sale price, and the characteristics of a property as of the date of sale. The elements of information needed from each property for some purpose such as appraising properties by the sales comparison approach.
- Site Improvements – This is a value assigned to a property to account for items that make the land able to support a structure. This may include some or all of the following: grading, landscaping, paving, utility hookups, septic systems, wells, driveways, road base and sidewalks.
- Situs – The actual or assumed location of a property for purposes of taxation. In personal property, situs may be the physical location of the property or, in the instance of highly mobile property, the more-or-less permanent location of the property owner.
- Subject Property – The property being appraised.

Common Misconceptions

- The Central Appraisal District of Bandera has access to ALL Sales Information.

FALSE. The Central Appraisal District of Bandera does not have access to all sales information due to Texas Being a non-sales disclosure state. This means that real estate sales transactions are not given to the Appraisal District. Each appraisal district must research all available data in the market place by contacting realtors, brokers, property sellers, and buyers to obtain sales information. Through this process the district receives some of the sales, but not all. Any and all sales evidence you can provide to the district will ensure property valuation of your property.

- Property value determines taxes.

FALSE. Market value is a component of the property tax calculation (market value – exemptions x tax rate = property taxes due) and is directly related to the price a willing buyer would pay for the property. The primary component of the calculation is the tax rate which is calculated by the taxing units to fund their operations. The tax rate fluctuates based on needs of the taxing unit, while the market value is strictly a reflection of what the property would sell for in an arms-length transaction or as if buyer and the seller had no significant, prior relationship and neither a part has an incentive to act against his/her own interest (i.e. the seller seeks to make the price as high as he/she can, and likewise the buyer seeks to make it as low as he/she can).

- The Central Appraisal District of Bandera County raises values as a result of the request from the taxing entities.

FALSE. Per Property Tax Code 23.01 (a) (b), The Chief Appraiser must value property as of January 1st at its market value using mass appraisal standards that comply with the Uniform Standards of Professional Appraisal Practice (USPAP). Additionally, the Comptroller's Office produces a Property Value Study (PVS) and a Method and Assistance Program Review (MAP) to review the District's appraisal techniques and values throughout the district.

- Property owners can protest their taxes.

FALSE. Taxes cannot be protested, however a property's appraised value may be protested which, if reduced, may lower the property's taxes. The appraised value is only a component of the property tax calculation. Another determining factor of the taxes is the associated tax rate. A property owner may attend tax rate hearings at the local taxing unit to discuss tax rates.

- Taxes are not due if a property owner disagrees with the property value.

FALSE. If a property has a late protest and the case is pending, this does not affect the delinquency date for the taxes on the property. The taxes for the property cannot go delinquent. The lesser of the amount of taxes due on the portion of the taxable value not in dispute or the amount of taxes due on the property before the delinquency date must be paid. If payment is not made before the delinquency date the property owner forfeits the right to proceed to a final determination of the appeal.

- Frozen tax amounts always transfer.

FALSE. It is not the tax amounts that transfer but the percentage of frozen taxes versus actual taxes. Only the school district freezes transfer throughout the state of Texas. Other freezes, such as the county, road farm to market and city, will only transfer within those same jurisdictions.

- The Central Appraisal District of Bandera County must accept a rendered “Good Faith Estimate”.

FALSE. The Texas Property Tax Code Sections 1.04 & 23.12 require the appraisal district to appraise property at its market value on January 1st each year.

- Values can be changed at any time.

FALSE. The property owner must file a timely protest by the protest deadline. Once the property values are certified to the taxing units, the ways that a change can be made to the appraisal roll become very limited. The appraisal roll is typically certified to the taxing units by July 25th.

- A Protest can be filed at any time.

FALSE. The usual deadline for protest filing is on or before May 15th or 30 days after a notice of appraise value was mailed, whichever is later. Late protests are allowed, if good cause can be provided for missing the usual deadline. Good cause is a reason beyond someone’s control, such as a medical emergency. The Appraisal Review Board (ARB) determines whether a property owner has good cause, and late protests are due the day before the appraisal review board approves the records for the year. Additionally, deadlines are postponed to the next business day if it falls on a weekend or holiday.

- The Central Appraisal District of Bandera County can change ownership without legal documents.

FALSE. The appraisal district must have a legal document to change ownership (living will & testament, deed, etc.)

- Property can always be combined.

FALSE. Properties can only be combined if they:

1. Are contiguous
2. Are financed under the same note, or are paid off
3. Are in the same Abstract/Survey
4. Have the same owner

- The Central Appraisal District of Bandera County provides legal advice.

FALSE. The appraisal district does not provide legal advice.

- Agriculture is an exemption

FALSE. Agriculture is not an exemption, it is a special valuation based on the land’s agricultural productivity. The appraisal district is not exempting any value; it is placing a use type value on the property. There is always a market value associated with every property and in the case of properties receiving an agricultural valuation there is a use type value which will apply to qualifying land acreage (ex. Improved pasture, native pasture, dry cropland etc.)

- Agricultural valuation may be allowed on any size property no matter how small.

FALSE. It is possible to receive agricultural valuation on property of any size, if it is used in conjunction with a larger contiguous property. However, if the property in question is a stand-alone property, it should meet intensity standard for the area.

Special Deadlines:

If the appraisal district sends notice of the removal of agricultural appraisal due to the change in use of land, the protest deadline is before the 30th day after the notice of determination was mailed to the property owner. If the ARB sends notice to a property owner of a change that increases their tax liability and the change did not result from a protest that was filed, the deadline is before the 30day after the notice of the determination mailed.

If a property owner believes the appraisal district or the ARB should have mailed a notice and did not, the property owner may file a protest until the day before the taxes become delinquent (usually February 1st) or no later than the 125th day after the date the owner claims they received a tax bill from one or more of the taxing units that tax the property.

The ARB will decide whether it will hear a protest based on evidence regarding whether a required notice was mailed to a property owner.