

2018 Annual Appraisal Report

SUMMARY OF APPRAISAL ACTIVITIES, EXEMPTIONS,
EQUALIZATION AND TAX RATES FOR 2018 TAX YEAR

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CENTRAL APPRAISAL DISTRICT OF BANDERA COUNTY
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Introduction

The Central Appraisal District of Bandera County is a political subdivision of the state. The jurisdictional boundary of the Appraisal District covers 798 square miles. The Constitution of the State of Texas, the Texas Property Tax Code, and The Rules of the Texas Comptroller's Property Tax Assistance Division govern the operation of the appraisal district.

Mission Statement

The mission of the Central Appraisal District of Bandera County is to courteously and efficiently serve the citizens, property owners, and taxing units of Bandera County by timely producing an accurate, complete, and equitable appraisal roll.

We expect excellence in the services we provide, and recognize that excellence shall be achieved through individual and team effort on the part of well-trained, motivated personnel.

Accordingly, we are committed to creating and maintaining a work environment that provides and supports innovation and change as essential to effective performance in a constantly changing society.

We are also committed to earn and keep the public's trust and confidence in the work we perform, striving to provide quality services and demonstrating a professional attitude.

This is accomplished by properly administering the laws under the property tax system and operating under the standards of:

- **The Property Tax Assistance Division of the Texas State Comptroller's Office**
- **The International Association of Assessing Officers**
- **The Uniform Standards of Professional Appraisal Practice**

Purpose of Report

This report serves as the official 2018 Annual Appraisal Report for the Central Appraisal District of Bandera County located at 1206 Main Street, Bandera, Texas 78003. It has been drafted in compliance with the International Association of Assessing Officers (IAAO) Standards on Public Relations, Section 6.5: Annual Reports. A copy of this report can be obtained in person from the District's office or from the District's website at www.bancad.org/reports/.

Legislative Changes

The Texas Legislature meets in odd-numbered years. Customarily, the Property Tax Assistance Division of the Texas Comptroller of Public Accounts publishes a booklet explaining all the Texas property law changes for that legislative session. Once available, a copy of that booklet will accompany this report. In the 2017 session, several changes were made to the Texas Property Tax Code that affected the 2018 appraisal year. One of those changes was that the "deadline to protest date" was changed to May 15. The district notified the public of the change in protest deadline through various publications including the local newspaper and the district's website. The district also conducted an informational seminar on May 1 at the Bandera Electric Co-Op meeting room. Approximately 120 citizens were in attendance.

Governance

The appraisal district is **governed by a Board of Directors** with the primary responsibilities to:

- Establish the district’s office
- Adopt its operating budget
- Contract for necessary services
- Hire the Chief Appraiser
- Appoint the Appraisal Review Board members
- Provide advice and consent to the Chief Appraiser concerning the appointment of the Agricultural Advisory Board
- Approve contracts with appraisal firms selected by the Chief Appraiser to perform appraisals
- Make and adopt general policies on the operations of the district
- Biennially develop a written plan for the periodic reappraisal of the property within the district

To be eligible to serve on the board of directors, a person must have resided within the boundaries of the county for at least two years prior to their appointment. The board is appointed by the taxing entities within the district.

The **Chief Appraiser is the chief administrator** of the appraisal district and is hired by the board of directors.

Appraisal Review Board Members are appointed by the board of directors to settle value disputes between the property owner and the appraisal district. They serve staggered terms and may serve 3 consecutive terms of 2 years. The Texas Comptroller instructs the board members on their course of duties.

The **Ag Advisory Board** is appointed by the Chief Appraiser with the advice and consent of the board of directors. This board helps determine typical practices and standards for agricultural activities in the district. They serve two-year terms and meet at the call of the Chief Appraiser.

Financial Results

The Central Appraisal District of Bandera County strives to provide accurate appraisals and office efficiency using all resources, including technology to provide taxpayer friendly service to the public. The following chart demonstrates the district’s cost per parcel between the years 2014 through 2018.

Appraisal Year	# of Parcels	MAP Tier	Annual Budget	Cost Per Parcel
2018	35,265	2	\$1,022,725.96	\$29.00
2017	35,203	2	\$950,822.70	\$27.00
2016	35,305	2	\$870,215.13	\$24.65
2015	35,281	2	\$810,807.67	\$22.98
2014	35,342	2	\$696,131.89	\$19.70

Taxing Jurisdictions

The Central Appraisal District of Bandera County is responsible for appraising properties within the county boundaries. The following jurisdictions fall within that scope:

- Bandera County
- City of Bandera
- Bandera ISD
- Medina ISD (Split with Kerr County)
- Utopia ISD (Split with Uvalde, Real and Medina County)
- Northside ISD (Split with Bexar County)
- Bandera County River Authority and Ground Water District
- Flying L PUD
- ESD#1

Property Types Appraised

The district is comprised of a total of 35,011 parcels. The following chart depicts the various property types and their percent of the overall parcel count and market value, respectively.

PTAD Classification	Property Type	CAD Parcel Count	Market Value	% of Parcel Count	% of Market Value
A	Single Family Residences	7,199	\$847,720,510	20.56%	20.07%
B	Multi-family Residences	20	\$4,766,846	0.06%	0.11%
C	Vacant Lots	10,972	\$128,530,644	31.34%	3.04%
D1	Qualified Ag Land	6,622	\$1,725,854,785	18.91%	40.86%
D2	Improvements on Qualified Ag	569	\$11,942,365	1.63%	0.28%
E	Rural Land Non-Qualified Ag	7,028	\$1,053,945,057	20.07%	24.95%
F1	Commercial Real Property	587	\$138,655,997	1.68%	3.28%
F2	Industrial Real Property	1	\$1,837,040	0.00%	0.04%
G1	Oil and Gas	66	\$170,700	0.19%	0.00%
J	Utility Properties	152	\$34,852,350	0.43%	0.83%
L1	Business Personal Property	1,247	\$29,442,800	3.56%	0.70%
L2	Industrial Personal Property	4	\$262,990	0.01%	0.01%
M1	Manufactured Housing	921	\$30,589,510	2.63%	0.72%
O	Residential Inventory	192	\$2,644,160	0.55%	0.06%
S	Special Inventory	18	\$272,130	0.05%	0.01%
X	Exempt Property	892	\$211,898,600	2.55%	5.02%
			\$4,223,386,484		100.00%

Source: 2018 Certified Appraisal Roll for CAD

Appraisal Operation Summary

In accordance with the 2017-2018 Reappraisal Plan, Bandera CAD is divided into three areas. Each year, all property; real, residential, and commercial within one of these areas is to be reappraised, regardless of any ratio study findings. Year Three (YR3) has an estimated parcel count of 6,400 parcels. It includes parts of Medina and Utopia School Districts which overlap with Uvalde, Medina, Real and Kerr counties.

The district also continued to identify, review, and appraise properties with new construction throughout the district; locate properties demolished and make appropriate adjustments to those accounts involved; locate and value manufactured housing and calculate an appraised value for those items; and lastly, the district continued to review and inspect commercial property, review renditions from business personal property accounts and mineral and utility accounts.

All properties in the county were revalued to reflect the current market trend analysis data reflected by the sales occurring in the county.

The district conducted an internal ratio study to validate the accuracy of its mass appraisal system with the following overall statistical results:

Mean Level of Appraisal	1.0032
Median Level of Appraisal	0.9801
Weighted Mean	1.0026
Coefficient of Dispersion	11.4458
Price Related Differential	1.0003
Number of Observations	434

Source: 2018 ISD Sale Ratio Report from 1/1/2017-3/28/2018

Based upon the Mass Appraisal Standards adopted by the International Association of Assessing Officers, the above statistics indicate that the district’s mass appraisal system is accurately and uniformly appraising property.

Property Discovery

The district aggressively seeks to discover all newly constructed or added property each year through examination of:

- City and county building permits
- Filed material/mechanics liens
- Mobile home installation reports
- Septic tank permits
- Advertisements
- Field inspection discovery
- Public word of mouth
- Aerial imagery

The use of these discovery tools added approximately \$39,658,915 of taxable value to the appraisal roll for 2018.*

*Source: 2018 Certified Appraisal Roll for CAD

Exemption Data

Property owners may qualify for a variety of exemptions as provided by the Texas Constitution. Some of the most commonly occurring exemptions are described below. Other less occurring exemptions are available and described at the Comptroller’s web site.

<https://comptroller.texas.gov/taxes/property-tax/exemptions/index.php>

RESIDENTIAL HOMESTEADS

Entity	Mandatory Exemptions				Local option Exemptions		
	Partial			Total	11.13(d)		11.13(n)
	General HS	Over 65	Disabled Person	DVHS	O65	DP	All HS
City of Bandera		10,000		100%	\$5,000		7% or 5,000
Bandera County				100%	\$10,000	\$3,000	1% or 5,000
Bandera ISD	\$25,000	\$10,000	\$10,000	100%	\$6,000		
Medina ISD	\$25,000	\$10,000	\$10,000	100%	\$10,000		
Utopia ISD	\$25,000	\$10,000	\$10,000	100%			
Northside ISD	\$25,000	\$10,000	\$10,000	100%	\$13,330	\$13,330	

Homestead exemptions for the 65 and older property owner, the disabled property owner, and surviving spouse of each of those (if the spouse is 55 or older) creates a tax ceiling prohibiting increased taxes on the homestead on existing buildings. An increase in the market value does not increase taxes for these types of homesteads. (Any new areas added to the home site will cause the ceiling to be readjusted in the next tax year.) Homestead exemptions are available on up to 20 acres with home.

The other taxing jurisdictions have not adopted tax ceilings for the over 65 or disabled homeowners.

All homeowners with qualified homesteads are subject to the placement of a homestead cap which prohibits the increase of taxable value on the homestead property to ten percent per year. Market value can still be reflective of the local real estate market.

Disabled Veterans

In addition to the residential homestead exemption allowable to disabled veterans with a 100% service connected disability, disabled veterans are allowed a general exemption on any property they own based upon the percentage rating as determined by the Department of Veterans Affairs. Current exemption amounts are:

DAV RATING	EXEMPT AMOUNT
0-29%	\$5,000
30-49%	\$7,500
50-69%	\$10,000
70-100%	\$12,000

Other Exemptions

Other common exemptions are:

- Cemetery Exemptions
- Religious Organizations
- Primarily Charitable Organizations
- Charitable Organizations
- Veteran Organizations

Chapter 11 of the Property Tax Code discusses other allowable exemptions.

Preparation of Appraisal Roll

The Chief Appraiser prepared for the assessor of each entity participating in the district, an estimate of the taxable value of property in that taxing unit per Sec. 26.01 9 (e) of the Texas Property Tax Code. A letter was prepared for each of these taxing units along with the estimate of taxable value of property in that taxing unit. Valuation notices for real property were mailed to property owners Friday April 13, 2018. Business Personal Property and Mineral & Utility valuation notices were mailed to property owners May 15, 2018.

Appeal Information

State Law requires the appraisal district to mail “Notices of Appraised Value” to property owners if:

- New property has been included for the first time on the appraisal roll
- Property ownership changes
- A change in taxable value of \$1,000 or more (if approved by the Board of Directors)
- A rendition statement was filed on the property
- Property has been annexed or de-annexed to a taxing jurisdiction

In 2018, the district prepared and mailed 17,011 notices of value to property owners.

From these notices, 1,915 protests were filed in the district. Appraisal District staff settled informally 1,491 while 341 were withdrawn or no shows.

Certified Appraisal Roll

With the majority of the value not under protest the Appraisal Roll was certified by the Chief Appraiser on June 29, 2018.

Mass Appraisal Report

The District is required to prepare a written mass appraisal report and it must comply with USPAP Standard 6. The report was prepared by the Chief Appraiser and was certified on June 29, 2018.

Certified Values

The Chief Appraiser certified market and taxable values to each taxing jurisdiction on June 29, 2018. The values were:

Entity	Certified Parcel Count	Certified Market Value	Certified Net Taxable
City of Bandera	1,161	\$150,229,511	\$97,957,597
Bandera County	35,011	\$4,223,325,069	\$2,186,863,810
Bandera County - Special Road	35,011	\$4,223,325,069	\$2,178,398,904
Bandera County - County Road	35,011	\$4,223,325,069	\$2,186,856,179
Bandera ISD	27,937	\$2,747,116,185	\$1,632,145,144
Medina ISD	4,300	\$981,271,750	\$253,273,539
Utopia ISD	2,370	\$438,236,294	\$129,405,362
Northside ISD	408	\$54,552,531	\$35,882,159
Flying L PUD	700	\$50,307,599	\$41,361,321
BCRAGD	35,011	\$4,223,325,069	\$2,215,330,710
ESD#1	2,199	\$435,109,358	\$117,408,500

Source: 2018 Certified Appraisal Roll

Tax Rates

The following tax rates were adopted by the taxing jurisdictions:

Entity	Code	M&O	I&S	Total
City of Bandera	BT	0.403306		0.403306
Bandera County	BC	0.526800	0.041500	0.568300
Bandera County - Special Road	SPC	0.087000		0.087000
Bandera County - County Road	CR	0.021600		0.021600
Bandera ISD	BS	1.040000	0.130000	1.170000
Medina ISD	MS	1.040000	0.190000	1.230000
Utopia ISD	US	1.040000		1.040000
Northside ISD	NS	1.040000	0.335500	1.375500
Flying L PUD	FR	0.386642		0.386642
BCRAGD	SW	0.040339		0.040339
ESD#1	ESD	0.100000		0.100000

2018 ANNUAL REPORT OF THE CENTRAL APPRAISAL DISTRICT OF BANDERA COUNTY

Office Location:

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Monday – Friday 8am to 5pm

Presented by:

Wendy M. Grams, RPA CCA CTA
Chief Appraiser

2018 BOARD OF DIRECTORS

Bo Mansfield, Chairman

Nick Palacios, Vice-Chairman

Gary Johnston, Secretary

Lee Haile, Board Member

Dale Naumann, Board Member

George Sharman, Board Member

Gwenda Tschirhart, Non-Voting Board Member

