



## FROM THE CHIEF APPRAISER:

This report serves as the official 2019 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.banacad.org/reports/](http://www.banacad.org/reports/). This report highlights appraisal results for 2019. As an organization we are focused on better ways to serve the citizens of Bandera County and continuing our commitment to excellence in all that we do. My staff and I are committed

to providing timely and accurate appraisal services in a manner resulting in fair and equitable treatment for all Bandera County citizens and property taxpayers. I would like to thank the staff whose hard work and dedication resulted in the timely certification of the appraisal roll to the taxing jurisdictions. The property taxes generated from these appraisals provide an essential source of revenue to support Bandera County, its public schools, city and special districts.

## LEGISLATIVE CHANGES

The 86<sup>TH</sup> Texas Legislature met during 2019. Texas voters passed the constitutional amendments dealing with property tax exemptions and school finance at the November 5 election. Senate Bill 2 contains property tax reform and with the start of the new year starts many legislative changes. Customarily, the Property Tax Assistance division of the Texas Comptroller of Public Accounts Office publishes a booklet explaining all the Texas Property Law Changes for that legislative session. When the publications Texas Property Tax Code and Texas Property Tax Laws Changes 2019 are ready they will be available at <https://comptroller.texas.gov/taxes/property-tax/legal-resource.php>

## LOOKING FORWARD INTO 2020

The first item of business in 2020 is to thank our Board of Directors, entities, and all property owners and taxpayers for their continued support with this difficult job we do. We have been able to remain focused on our mission to courteously and efficiently serve the citizens, property owners, and taxing units of Bandera County by timely producing and accurate, complete, and equitable appraisal roll while working to ensure that each taxpayer pays only their fair share of the property tax burden. We are committed to earning and keeping the public's trust and confidence in the work we perform, striving to provide quality services and demonstrating a professional attitude in all we do.

This report demonstrates that the Central Appraisal District of Bandera County continues to meet the challenges it crosses and makes every effort to improve the mass appraisal system and customer service along the way. The intent of this report is to highlight our performance and achievements to illustrate to the public our effort to serve the property owners of our great county.

*Wendy M. Grams*

Wendy M. Grams,  
RPA, CTA, CCA  
Chief Appraiser



## **5 BASIC RULES**

The Texas Constitution sets out five basic rules for property taxes:

- Taxation must be equal and uniform.
- Generally, all property must be taxed on 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.
- All property is taxable unless federal or state law exempts it from the tax.
- Property owners have a right to reasonable notice of increases in their appraised property value.

Appraisal districts are political subdivisions of the state, responsible for appraising property within county boundaries. Taxing entities use those appraised values to set their ad valorem tax rates and levy property taxes. The governing bodies of taxing units, such as school boards, commissioners' court, city councils and special purpose district boards of directors, derive the tax rate by dividing the proposed tax levy by the taxable value of property, as provided by the appraisal district. Taxable value is property's appraised value minus all applicable exemptions, deductions and limitations. The tax rate is the level of taxation imposed by a taxing unit on taxable property within its boundaries. The local government's tax assessor applies the tax rate to the taxable value in its jurisdiction to compute the tax due on each property.

## **HOW DOES THE PROPERTY TAX SYSTEM WORK?**

There are three main parts to the property tax system in Texas:

- 1) The appraisal district in each county sets the value of property each year.
- 2) A citizen board, called the Appraisal Review Board (ARB), hears any disagreements between a property owner and the appraisal district about the property's value.
- 3) Local taxing units – city, county, schools and special districts – decide how much money they will spend by adopting a budget. The units then set tax rates that will raise the revenue necessary to fund their budgets. The adopted budgets and the tax rates set to fund the budgets determine the total amount of taxes that a person will pay.

## **ROLE OF THE APPRAISAL DISTRICT**

A board of directors is appointed by the entities which participate in the district. This board of directors is nominated and elected every two years and because the appraisal district is considered a political subdivision it must follow applicable laws such as the Open Meetings Act and the Public Information Act. Meetings are generally open to the public and information generated by the appraisal district, in most cases is also available to the public. All meeting agendas and minutes (once approved) are posted on the district's website along with various reports and required publications. The primary responsibilities of the Board of Directors are:

- 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

More information regarding the duties and authority of the board of directors can be found on our website at [www.bancad.org](http://www.bancad.org) and the Texas Comptroller's website at <https://comptroller.texas.gov/taxes/property-tax/board-of-directors/index.php>

## FINANCES

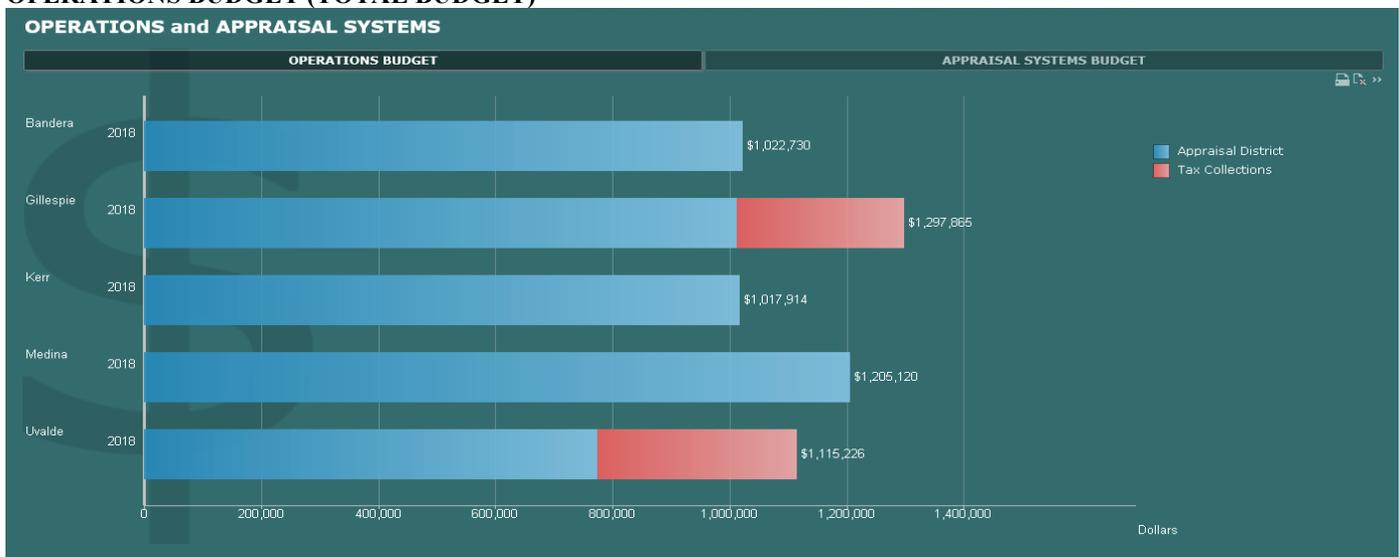
The financial process of the Central Appraisal District of Bandera County is presented in two different publications – the approved financial budget and the audited financial statements. The first publication shows what is planned and the second shows what occurred.

The financial budget outlines the goals, objectives and programs to be accomplished, operating and maintenance expenditures by category, personnel breakdown with staffing levels and salary range, and a detailed schedule of capitalized equipment to be purchased. The financial budget must be presented to the Board of Directors and the participating entities by June 15<sup>th</sup> of every year. The Board of Directors reviews the budget with District administration for any revisions or recommendations. The Board of Directors holds at least one public hearing by September to receive input on the proposed budget which must be adopted by September 15<sup>th</sup>.

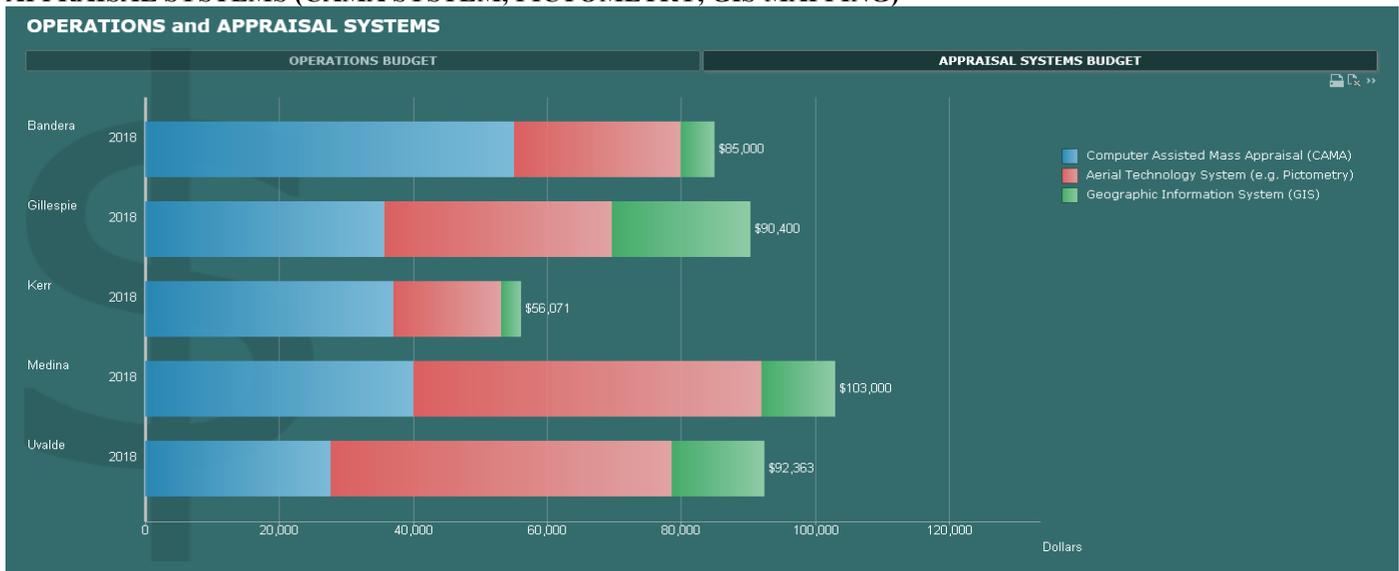
Financial statements are audited annually by a Certified Public Accountant in accordance with generally accepted auditing standards. The Board of Directors also reviews the financial audit with the District’s auditor to review any comments or recommendations made for the financial operations by the auditor’s findings.

**CENTRAL APPRAISAL DISTRICT COMPARATIVE** (2018 DATA retrieved from <https://comptroller.texas.gov/taxes/property-tax/reports/index.php>)

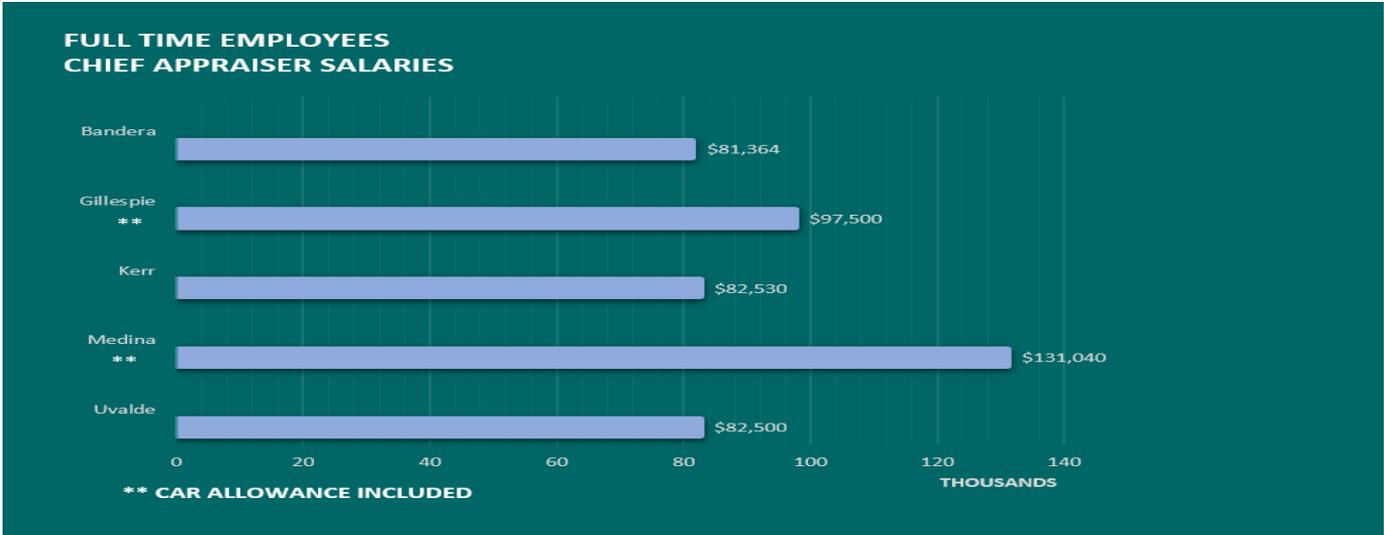
### **OPERATIONS BUDGET (TOTAL BUDGET)**



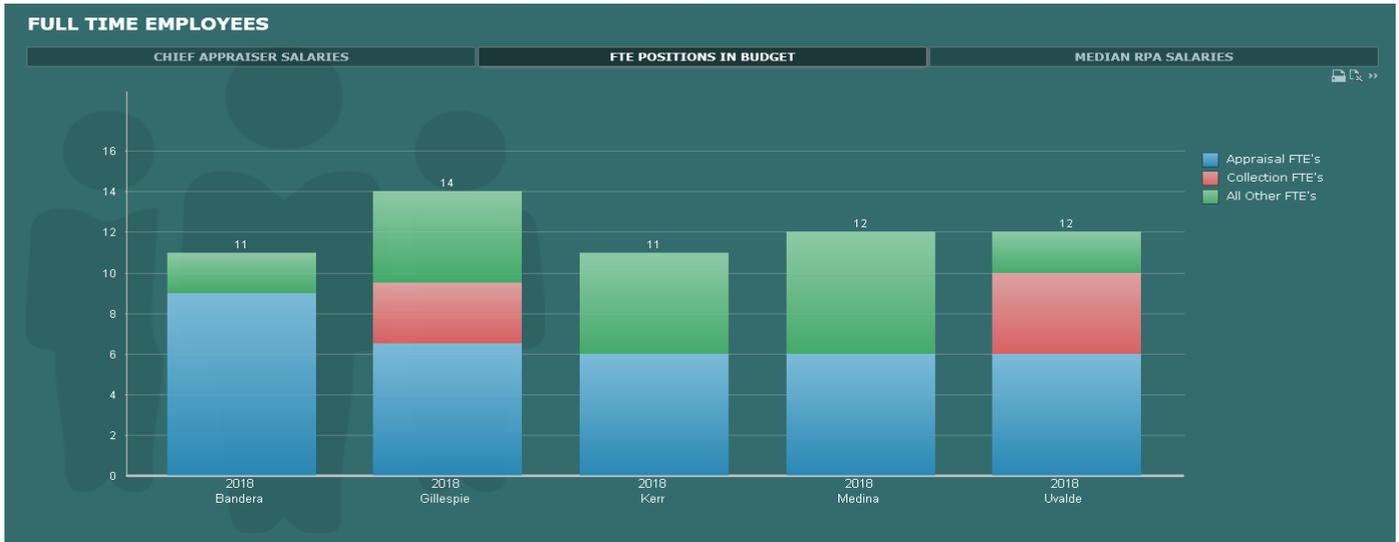
### **APPRAISAL SYSTEMS (CAMA SYSTEM, PICTOMETRY, GIS MAPPING)**



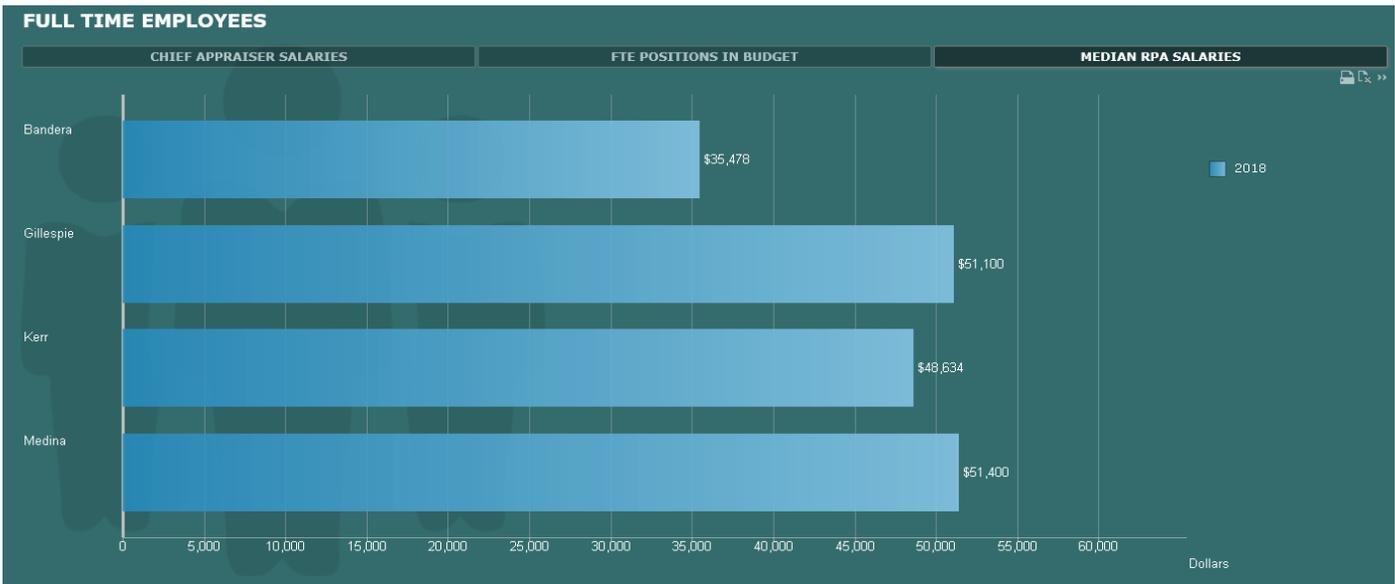
**CHIEF APPRAISER SALARIES** (The Comptroller's office is not responsible for the accuracy of the data reported to it, but only for accurately compiling and publishing the data received.)



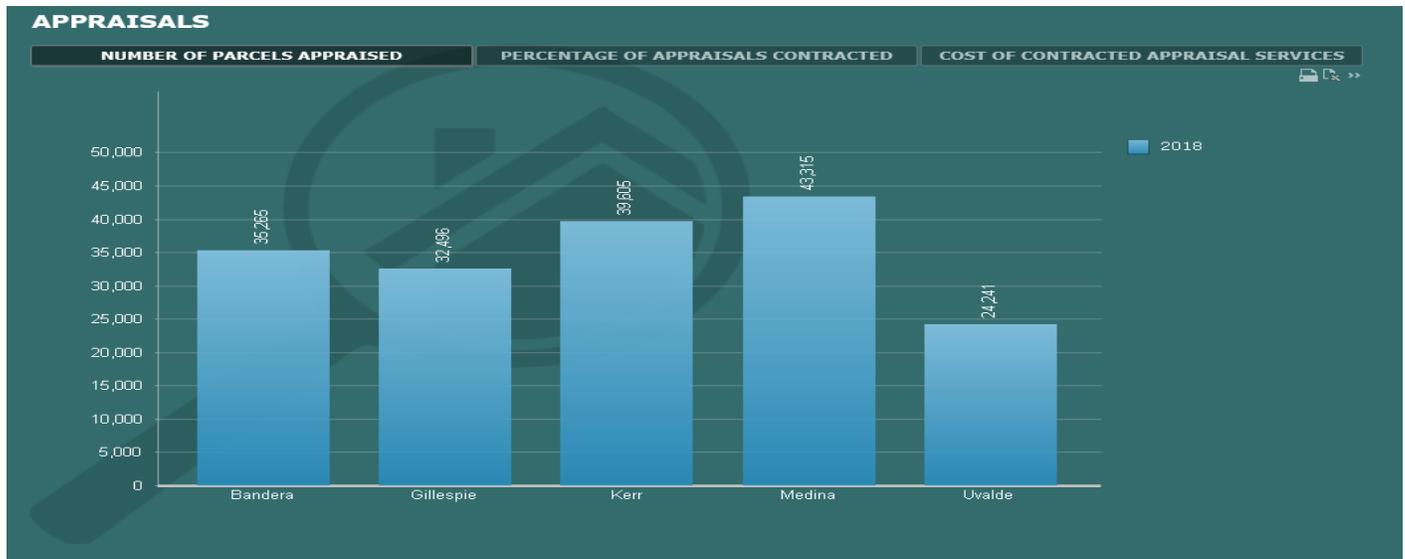
**FULL TIME POSITIONS IN BUDGET**



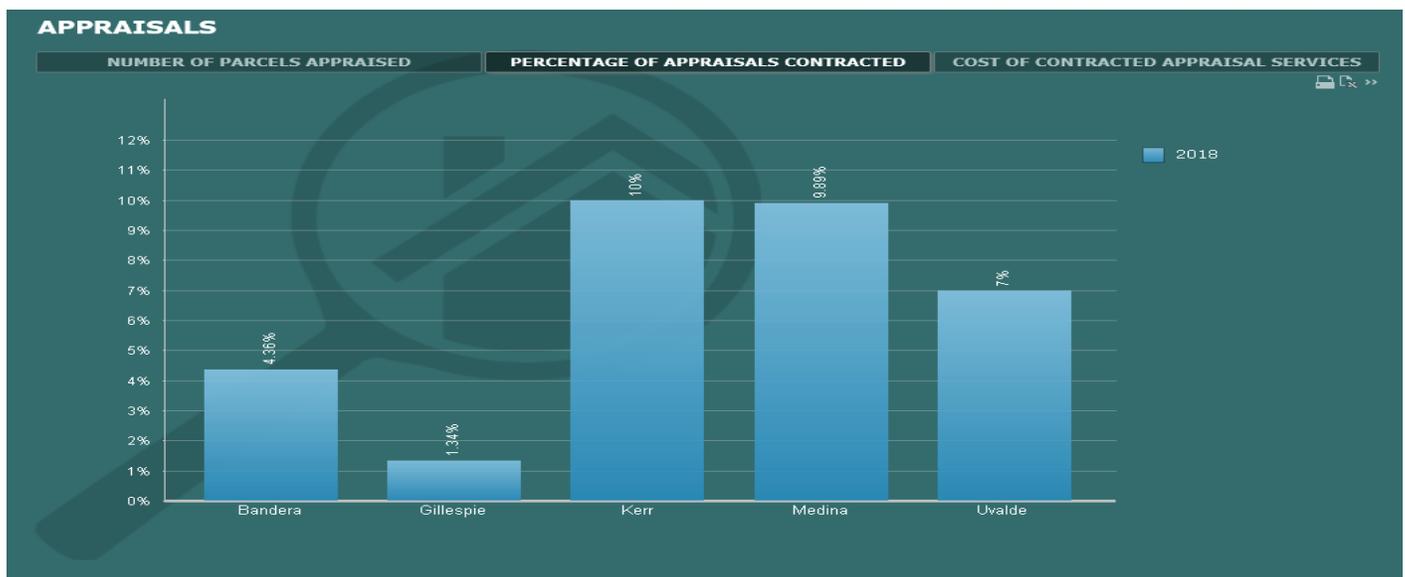
**MEDIAN RPA SALARIES**



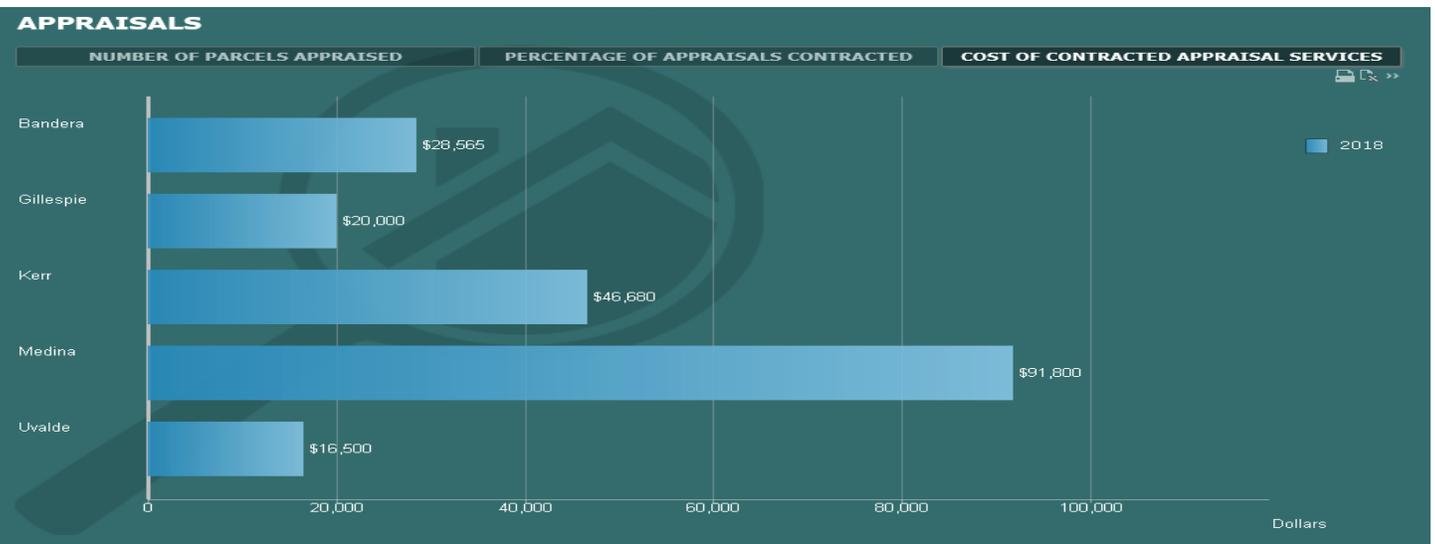
## NUMBER OF PARCELS APPRAISED



## PERCENTAGE OF APPRAISALS CONTRACTED



## COST OF CONTRACTED APPRAISAL SERVICES



# COMPTROLLER'S PROPERTY TAX ASSISTANCE DIVISION STUDIES

## STATE OF TEXAS

The Texas Comptroller's Property Tax Assistance Division (PTAD) closely monitors appraisal districts for their accuracy in valuing property. In 2010, PTAD began alternating every other year, between a Property Value Study and a Methods and Assistance Program review for each central appraisal district.

## PROPERTY VALUE STUDY

The Property Value Study has two functions – to assess the median level of appraisal for an appraisal district and to determine if the values are at or near market value, for school funding purposes. The State of Texas Comptroller's office conducts a biennial Property Value Study for each school district for state funding purposes. This study determines if the property values within a school district are at or near market value. This is done for equitable school funding. Each appraisal district must have a ratio between 95% - 105% of the current, market value. When local values are more than 5% below state values, the school district could receive fewer state dollars because the funding formulas will use state values to calculate funding. Through a Comptroller appeals process, a school district can contest the State values. In any case, the differences in the State Comptroller and appraisal district values can be critical for school districts and the appraisal districts that serve them. It is the overall goal of the Central Appraisal District of Bandera County to be Property Value Study compliant.

The 2018 Property Value Study findings were certified to the Commissioner of Education on August 15, 2019. The results are published at <https://comptroller.texas.gov/taxes/property-tax/pvs/2018f/index.php>.

Category	Number of Ratios **	2018 CAD Rept Appraised Value	Median Level of Appr	Coefficient of Dispersion	% Ratios w /in (+/-) 10 % of Median	% Ratios w /in (+/-) 25 % of Median	Price - Related Differential
A. SINGLE-FAMILY RESIDENCES	118	860,641,325	0.97	8.56	70.34	94.22	1.01
B. MULTI-FAMILY RESIDENCES	0	4,766,846	*	*	*	*	*
C1. VACANT LOTS	52	129,199,179	*	*	*	*	*
D2. FARM/RANCH IMP	0	11,978,805	*	*	*	*	*
E. RURAL-NON-QUAL	65	1,065,584,357	0.98	10.5	66.43	88.66	0.98
F1. COMMERCIAL REAL	46	146,773,448	1.02	15.52	60.85	85.83	1.05
F2. INDUSTRIAL REAL	0	1,837,040	*	*	*	*	*
G. OIL, GAS, MINERALS	0	170,700	*	*	*	*	*
J. UTILITIES	0	35,212,760	*	*	*	*	*
L1. COMMERCIAL PERSONAL	0	29,357,449	*	*	*	*	*
L2. INDUSTRIAL PERSONAL	0	874,920	*	*	*	*	*
M. OTHER PERSONAL	0	30,744,630	*	*	*	*	*
O. RESIDENTIAL INVENTORY	0	2,665,590	*	*	*	*	*
S. SPECIAL INVENTORY	0	272,130	*	*	*	*	*
<b>OVERALL</b>	<b>281</b>	<b>2,320,079,179</b>	<b>0.99</b>	<b>10.87</b>	<b>62.01</b>	<b>91.76</b>	<b>1.01</b>

## **METHODS AND ASSISTANCE PROGRAM REVIEW**

The Methods and Assistance Program reviews appraisal district governance, taxpayer assistance, operating and appraisal standards, and procedures and methodology at least once every 2 years. The Methods and Assistance Program review checks and ensures that appraisal districts are compliant with International Association of Assessing Officers Standard and PTAD standards. Texas has 253 central appraisal districts. These counties were broken down into 3 Tiers based on county population. The Central Appraisal District of Bandera County is classified as a Tier 2 district with a population of more than 20,000.

As part of the Methods and Assistance Program review process, the appraisal district is required to submit, in advance of the review, electronic copies of procedures, policies, notices, manuals, and related materials necessary for the completion of this review. The Comptroller reviews the data, collects related information at the time of the on-site review, and compares the central appraisal district records to existing property, by locating properties using district maps. Each appraisal district is reviewed on the years opposite the biennial Property Value Study.

At the time of this report the Central Appraisal District of Bandera County is awaiting the results of the 2019 MAP Review. The results will be available in January 2020 at <https://comptroller.texas.gov/taxes/property-tax/map/index.php>.

## **EXEMPTIONS**

Most of the taxing units offer some level of homestead exemption to 6,282 residential homesteads in the county. Property owners may qualify for a variety of exemptions as provided by the Texas Constitution. Some of the most commonly occurring exemptions are Residential Homesteads and Disabled Veterans. A Partial Exemptions by Entity report can be found on the districts website at <https://www.bancad.org/wp-content/uploads/2019/07/2019-PARTIAL-EXEMPTIONS-BY-ENTITY.pdf>. Less common exemptions are Cemetery, Religious and Charitable. A full listing of exemptions and application forms can be found on the Comptroller's website at <https://comptroller.texas.gov/taxes/property-tax/exemptions/>

## **BUSINESS PERSONAL PROPERTY**

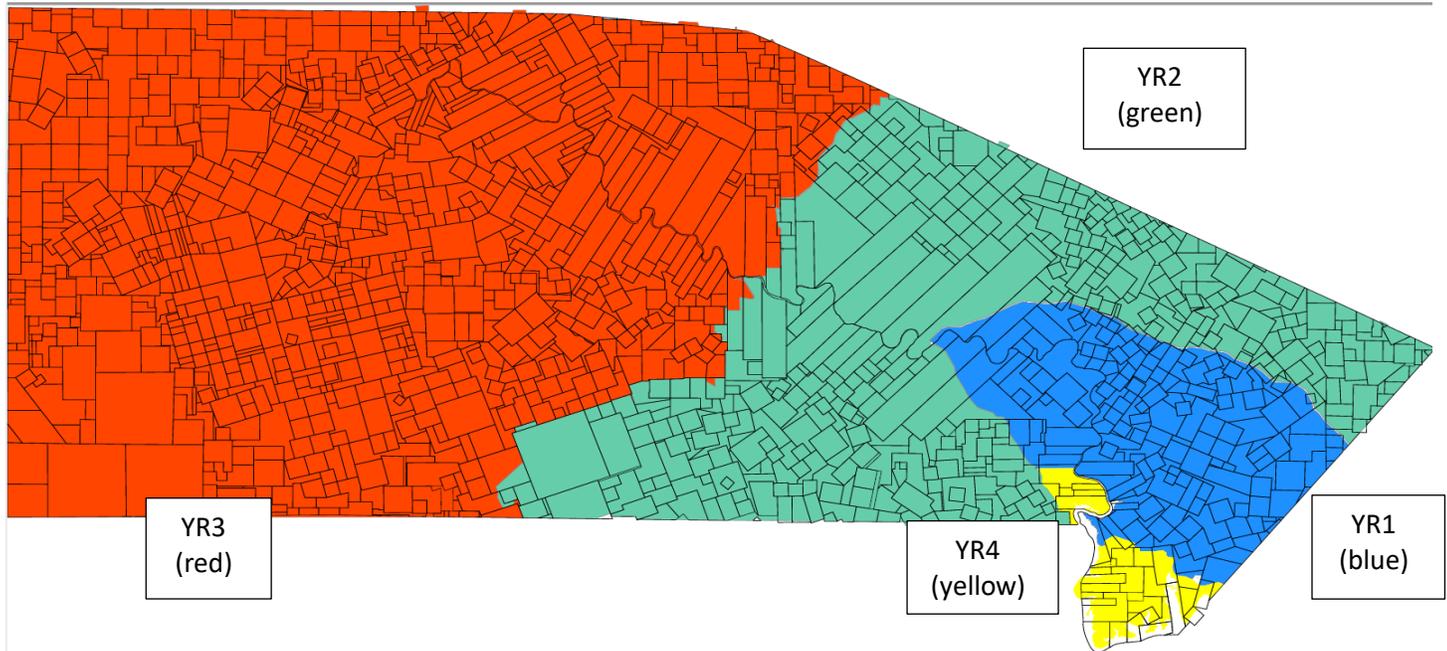
The Business Personal Property appraiser conducts site inspections as needed, collecting pertinent data on all new businesses, and closes the accounts of businesses (inactive) that no longer exist as of January 1. Business Personal Property renditions are required annually. Renditions are mailed to property owners in January of each year with a due date of April 15<sup>th</sup>. The district is happy to help property owners with the renditions when needed. Business Personal Property also values special inventory accounts and leased equipment companies. Utilities and pipelines within Bandera County are valued by contractor Hugh Landrum & Associates, Inc. Rendition forms can be found on the Comptroller's website at <https://comptroller.texas.gov/taxes/property-tax/forms/>.

## **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 Monday April 15, 2019. Business Personal Property and Mineral & Utility valuation notices were mailed to property owners May 15, 2019.

## APPRAISAL WORKLOAD

Bandera County is divided into four reappraisal areas. Fieldwork includes inspections of properties that typically include remodels, repairs, demolitions, and finishing-out permits, as well as those properties flagged for a field inspection. New construction generally denotes a new improvement. Physical site visits typically occur on any building permit that affects value as well as any property that was partially complete as of January 1<sup>st</sup> of the prior appraisal year. Fieldwork may also include a review of sold properties, as well as those properties designated for inspection in the Biennial Reappraisal Plan. The reappraisal year is indicated by YR1, YR2, YR3 and YR4. The District's reappraisal efforts during 2019 were concentrated on the reappraisal year YR4 from August 2018 through July of 2019. More information regarding reappraisals can be found in the District's Biennial Reappraisal Plan at <https://www.bancad.org/reports/>.



## PROPERTY APPEALS AND THE APPRAISAL REVIEW BOARD

Texas Property Tax Code section 25.19 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 accordance with the Texas Property Tax Code, Section 41.44 a property owner and / or authorized tax agent may file an appeal with the Appraisal Review Board having authority to hear the matter protested. The Appraisal Review Board then schedules these appeals for protest hearings and notifies the protesting party of their scheduled hearing 15 days before their hearing.

The Appraisal Review Board is a quasi-judicial body appointed by the Central Appraisal District of Bandera County Board of Directors. The Appraisal Review Board members do not work for appraisal districts but rather, arbitrate between the property owners that disputed their appraised values and the Central Appraisal District of Bandera County. Property Tax Code Section 5.041 required the Comptroller's office to approve, provide and supervise the training of the ARB members. ARB members are not allowed to participate in hearings or vote on protest determinations until they complete the Comptroller's training course. More information regarding the Appraisal Review Board can be found on the Comptroller's website at <https://comptroller.texas.gov/taxes/property-tax/arb/training.php>.

The Appraisal Review Board is empowered to hear all the protests of value and any issues that affect the tax liability of the property and to equalize values.

2019  
NOTICE OF APPRAISED VALUE & APPRAISAL REVIEW BOARD PROCESS

	2019	2018	2017	2016	2015
25.19 (a) NAV DROP DATE	15-Apr	13-Apr	1-May	29-Apr	1-May
PTC 26.01 (a) CERT DATE	25-Jul	25-Jul	25-Jul	25-Jul	25-Jul
ACTUAL CERT DATE	19-Jul	29-Jun	13-Jul	20-Jul	21-Jul
ASSESSED VALUE UNDER PROTEST AT TIME OF ARB APPROVING RECORDS	1.14%	2.44%	2.49%	1.45%	1.31%
UNDER PROTEST AT TIME OF CERTIFICATION	0.83%	1.58%	0.92%	0.15%	1.10%
NOTICE OF APPRAISED VALUE	14,132	17,011	9,259	13,804	10,460
PROTEST FILED	1,243	1,915	1,422	2,093	1,282
SETTLED INFORMALLY WITH STAFF	989	1435	804	1595	559
ARB PROCESS	174	166	193	321	208

AS OF 7-19-19

CERTIFIED VALUES

The Chief Appraiser certified market and taxable values to each taxing jurisdiction on July 23, 2019. The values were:

ENTITY	CERTIFIED PARCEL COUNT	CERTIFIED MARKET VALUE	CERTIFIED NEW TAXABLE VALUE
BC	35,235	\$2,268,220,925	\$42,824,873
SPC	35,236	\$2,259,761,505	\$42,800,707
CR	35,236	\$2,268,172,489	\$42,824,873
BISD	28,140	\$1,697,862,969	\$37,438,822
MISD	4,321	\$260,732,105	\$3,450,445
UISD	2,365	\$132,851,362	\$1,086,760
NISD	411	\$36,950,380	\$336,780
BT	1,231	\$101,118,849	\$838,817
FR	702	\$43,082,121	\$1,115,618
SW	35,236	\$2,298,131,131	\$42,899,296
ESD	2,197	\$120,751,585	\$1,271,390

# 2019 ANNUAL REPORT OF THE CENTRAL APPRAISAL DISTRICT OF BANDERA

**Office Location:**

Central Appraisal District of  
Bandera County  
1206 Main Street  
Bandera, TX 78003

**Mailing Address:**

P.O. Box 1119  
Bandera, TX 78003

**Customer Inquiries and  
Assistance:**

Phone: (830)796-3039  
Fax: (830)460-3672  
Email: [info@bancad.org](mailto:info@bancad.org)  
Website: [www.bancad.org](http://www.bancad.org)

**Business Hours:**

Monday - Friday  
8:00 am – 5:00 pm

Presented by:

Wendy M. Grams, RPA CCA CTA

Chief Appraiser

## 2019 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



CENTRAL APPRAISAL DISTRICT OF BANDERA COUNTY  
P. O. Box 1119 / 1206 MAIN ST  
BANDERA, TEXAS 78003



[Recipient Name]