

2013 Annual Report



Tax Year 2013

By The

Central Appraisal District of Bandera County

February 26, 2014



A MESSAGE FROM THE CHIEF APPRAISER

It is my pleasure to present the 2013 Annual Report of the Central Appraisal District of Bandera County. This annual report provides general information regarding Texas property tax appraisals as well as the Central Appraisal District of Bandera (BANCAD) statistics highlighting the results of our appraisal operations, taxpayer assistance, appeals process, financial stewardship, and statistical comparisons from the Property Tax Assistance Division Property Value Study.

My staff and I are committed to providing timely and accurate appraisal services in a manner resulting in fair and equitable treatment for all of Bandera County's citizens and property taxpayers. We are very proud to have received an Exceeds rating on the Methods and Assistance Program Review conducted by the State Comptrollers Property Tax Assistance Division.

I would like to thank the staff whose hard work and dedication resulted in the timely certification of our appraised values to the taxing units. The property taxes generated from these appraisals provide an essential source of revenue to support Bandera County, its public schools, city and special districts.

I thank you for taking the time to review this Annual Report and hope that you will gain insight into the operations of the Central Appraisal District of Bandera County.

Sincerely,

Wendy M. Grams, RPA, CCA
Chief Appraiser



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FOREWORD

Texas local units of government rely heavily on property tax to fund their operations. Nearly 4,000 separate taxing jurisdictions statewide impose a property tax; these include counties, school districts, cities, and special-purpose districts such as junior colleges, hospitals, utilities, flood control, and emergency service districts.

In addition to property tax, the Texas Constitution and Legislature empower local governments to impose, levy and collect other taxes and fees that supplement their operations.

The local property tax remains the largest tax assessed in Texas. Statewide, property taxes levied by local governmental entities exceeded \$40 billion in 2009, the most recent year for which the Comptroller has reported data. ⁽¹⁾

Revenue by Source, 2009 ⁽¹⁾

Type of Tax	Tax Amount	Percent of Total Tax
Property Tax	\$40,034,355,798	47.80 %
State Sales Tax	\$21,014,065,089	25.09 %
Local Sales Tax	\$ 5,903,570,177	7.05 %
Other State Tax	\$16,808,387,924	20.07 %
Total Taxes	\$83,760,378,988	100 %

The Texas Constitution sets out five basic rules for property taxes ⁽²⁾:

- Taxation must be equal and uniform. No single property or type of property should pay more than its fair share.
- Generally, all property must be taxed on its current market value – the price it would sell for when both buyer and seller seek the best price and neither is under pressure to buy or sell. The Texas Constitution provides certain exceptions to this rule, such as the use of “productivity values” for agricultural and timberland. This means that the land is taxed based on the value of what it produces, such as crops and livestock, rather than its sale value. This lowers the tax bill for such land.
- Each property in a county must have a single appraised value. This means that the various local governments to which you pay property taxes cannot assign different values to your property; all must use the same value. This is guaranteed by the use of county appraisal districts.
- All property is taxable unless federal or state law exempts it from the tax. These exemptions may exclude all or part of your property value.
- 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 a 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. ⁽¹⁾

¹ Texas Comptroller of Public Accounts Annual Property Tax Report-Tax Year 2009, Issued January 2011

² Texas Comptroller of Public Account – Texas Property Tax System



HOW DOES THE PROPERTY TAX SYSTEM WORK?



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

- An appraisal district in each county sets the value of property each year. A chief appraiser is the chief administrator and operates the appraisal office.
- A citizen board, called the Appraisal Review Board (ARB), hears any disagreements between a property owner and the appraisal district about a property's value.
- Local taxing units—city, county, school and special districts—decide how much money they will spend by adopting a budget. Next, the units 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.

The property tax year has four stages: appraising taxable property, protesting the appraised values, adopting the tax rates and collecting the taxes. The following represents a summary of the process.

1. A large part of each appraisal district's job is to estimate what your property is worth on January 1. What a property is used for on January 1, market conditions at that time and who owns the property on that date determine whether the property is taxed, its value and who is responsible for paying the tax. Your appraisal district also processes applications for tax exemptions, agricultural appraisals and other tax relief.
2. Around June 1, the appraisal review board begins hearing protests from property owners who believe their property values are incorrect or who did not get exemptions or agricultural appraisal. When the ARB finishes its work, the appraisal district gives each taxing unit a list of taxable property.
3. In August or September, the elected officials of each taxing unit adopt tax rates for their operations and debt payments. Several taxing units tax your property. Every property is taxed by the county and the local school district. You also may pay taxes to a city and to special districts such as hospital, junior college, water, fire and others.
4. Tax collection starts around October 1 as tax bills go out. 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. Tax collectors may start legal action to collect unpaid taxes on February 1.



PROPERTY TAX CALENDAR



January 1	Appraisal districts are required to appraise property at its value on this date. A lien attaches to each taxable property to ensure property tax payment.
January 1 – April 30	Appraisal districts completes appraisals and processes applications for exemption.
January 31	Taxes due to local taxing units (or county tax assessor, if acting on their behalf)
February 1	Local taxing units begin charging penalty and interest for unpaid tax bills.
April – May	Appraisal districts send notices of appraised value.
May - June	Appraisal review boards begin hearing protests from property owners.
July 25	Appraisal districts certify current appraised values to taxing units.
August – September	Local taxing units adopt tax rates.
October 1	Local taxing units begin sending tax bills to property owners.



ROLE OF THE APPRAISAL DISTRICT

Each Texas county is served by an appraisal district that determines the value of all of the county's taxable property. Generally, a local government that collects property taxes, such as county, cities and school districts, is a member of the appraisal district. A board of directors appointed by the member governments presides over the appraisal district.



The appraisal district is considered a political subdivision and must follow applicable laws such as Open Meetings and Public Information Acts. Meetings are generally open to the public and information generated by the appraisal district is, in most cases, also available to the public.

The appraisal district board of directors hires a chief appraiser, approves contracts, sets policies, and names members of the appraisal review board. The chief appraiser is the chief administrator of the appraisal district. The chief appraiser may employ and compensate professional, clerical and other personnel as provided by the appraisal district budget. The chief appraiser's primary duty is to discover, list, review and appraise all taxable property in the appraisal district using generally accepted appraisal techniques.

2012-2013 BOARD MEMBERS	
Ray Barton – Chairman	Tom Beer - Member
Anthony Gonzales – Member	Gary Johnston – Secretary
Randy MacNaughton – Member	Bob Tomasini – Vice Chairman
Gwenda Tschirhart – Non Voting Member	Dale Naumann – Completed Ray Barton's Term

CHIEF APPRAISER
Wendy M. Grams, RPA, CCA Appointed: October 2011



BANDERA CAD MISSION

The activities of the Central Appraisal District of Bandera County are governed by the Texas Property Tax Code, the laws passed by the legislature, and the administrative rules adopted by the Comptrollers Property Tax Assistance Division.

Our Mission

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, 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.

Our Vision

The Central Appraisal District of Bandera County is committed to creating a work environment that provides and supports innovation and change as essential to effective performance in a changing society. We will act in accordance with the highest principals of professional conduct, ethics, accountability, efficiency, openness, skill and integrity. We approach our activities with a deep sense of purpose and responsibility.

Our Values

- **Appraise:** *fairly, efficiently, and effectively, balancing the needs of both taxpayers and taxing units by adhering to the Texas Property Tax Code, USPAP, and generally accepted appraisal standards.*
- **Educate:** *taxpayers of their rights, remedies, and responsibilities.*
- **Communicate:** *collaboratively with and encourage communication among the taxing units, taxpayer public, and the agency.*
- **Service:** *Provide exceptional customer service that is accessible, responsive and transparent.*
- **Performance:** *Demand integrity, accountability and high standards from all staff and strive continuously for excellence and efficiency.*

Long Term Strategic Goals

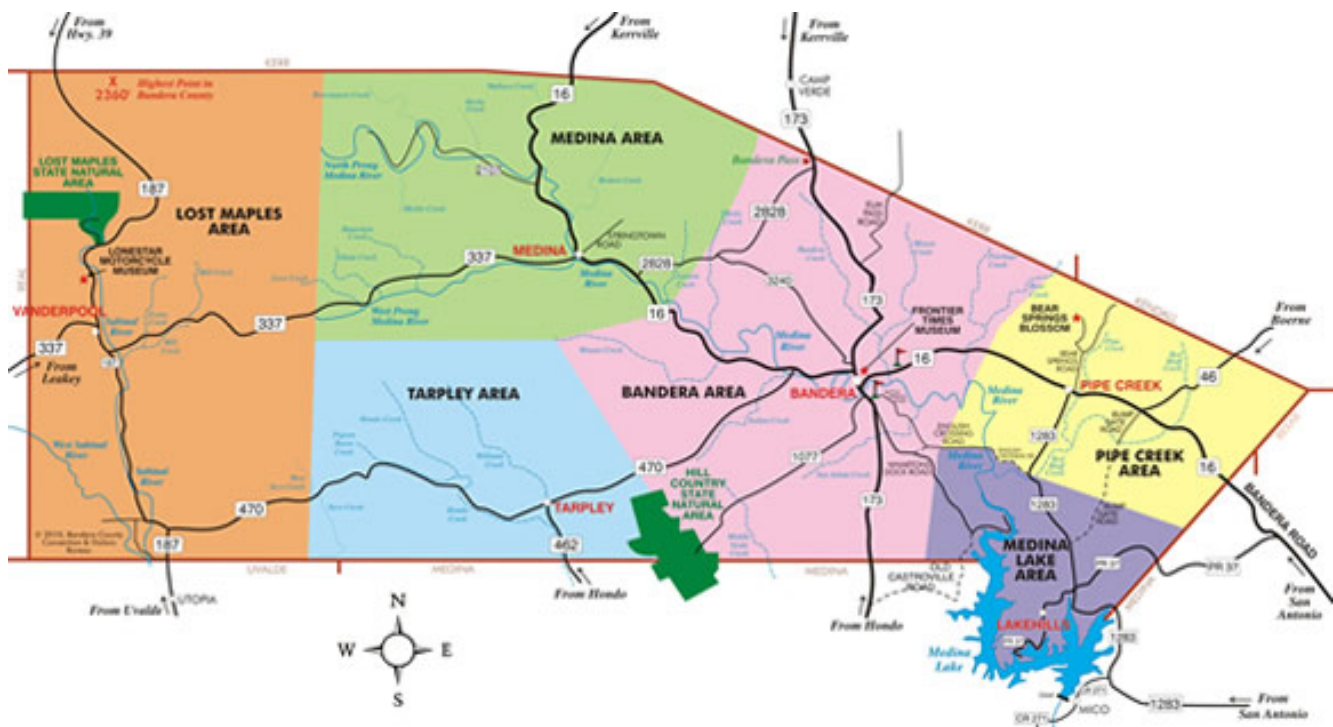
1. *Continually increase the accuracy and equity of appraisals that reflect market value and ensure fairness and uniformity*
2. *Operate at the least expense to the taxpayer without compromising quality*
3. *Increase communication with taxpayers and taxing entities*
4. *Increase government transparency for the taxpayers and taxing entities*
5. *Prepare for future growth of the county*



BANDERA COUNTY DEMOGRAPHICS

Bandera County is located in the Texas Hill Country and is located on the Edwards Plateau. The County seat is Bandera.

Entity ID	Entity Cd	Entity Name	M&O Tax Rate	I&S Tax Rate	Total Tax Rate
102	010	BANDERA COUNTY	0.5466	0.0539	0.6005
106	010	COUNTY ROAD	.0216		.0216
119	010	SPECIAL ROAD	.0548		.0548



Bandera County Demographics

- Established: 1856 from Bexar and Uvalde counties
- County Seat: Bandera
- 2012 Population: 20,537
- Square Miles: 790.96
- Jurisdictions: 4 Schools
1 City
5 Special Districts

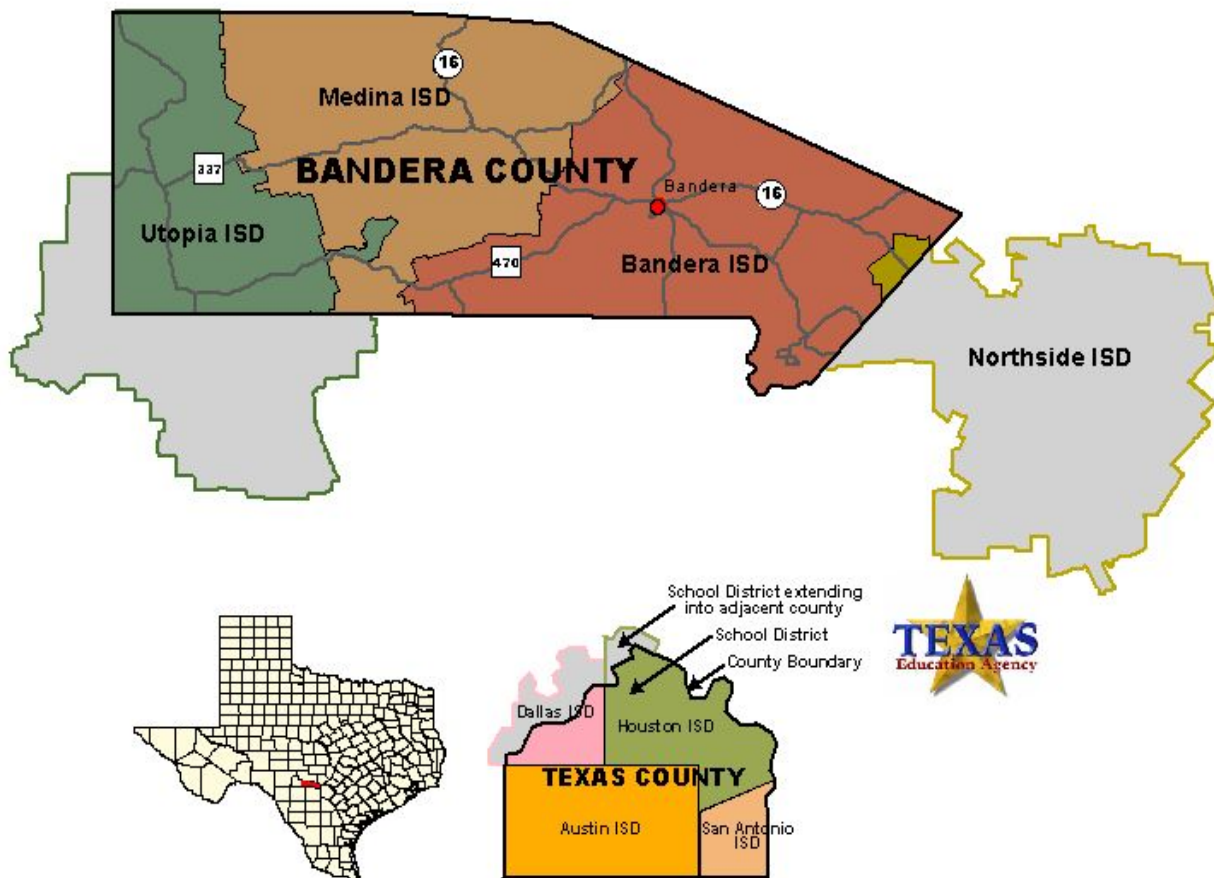


BANDERA COUNTY SCHOOL DISTRICTS

Bandera County has 1 school district wholly contained within its boundaries and 3 school districts which are shared across county lines. Bandera ISD is the largest school district in Bandera County.

Entity ID	Entity Cd	Entity Name	M&O Tax Rate	I&S Tax Rate	Total Tax Rate
103	902-02	BANDERA ISD	1.04	0.13	1.17
115	901-02	MEDINA ISD*	1.04	0.00	1.04
125	904-02	UTOPIA ISD*	1.04	0.00	1.04
116	915-02	NORTHSIDE ISD*	1.04	0.3355	1.3755

*Split boundary districts

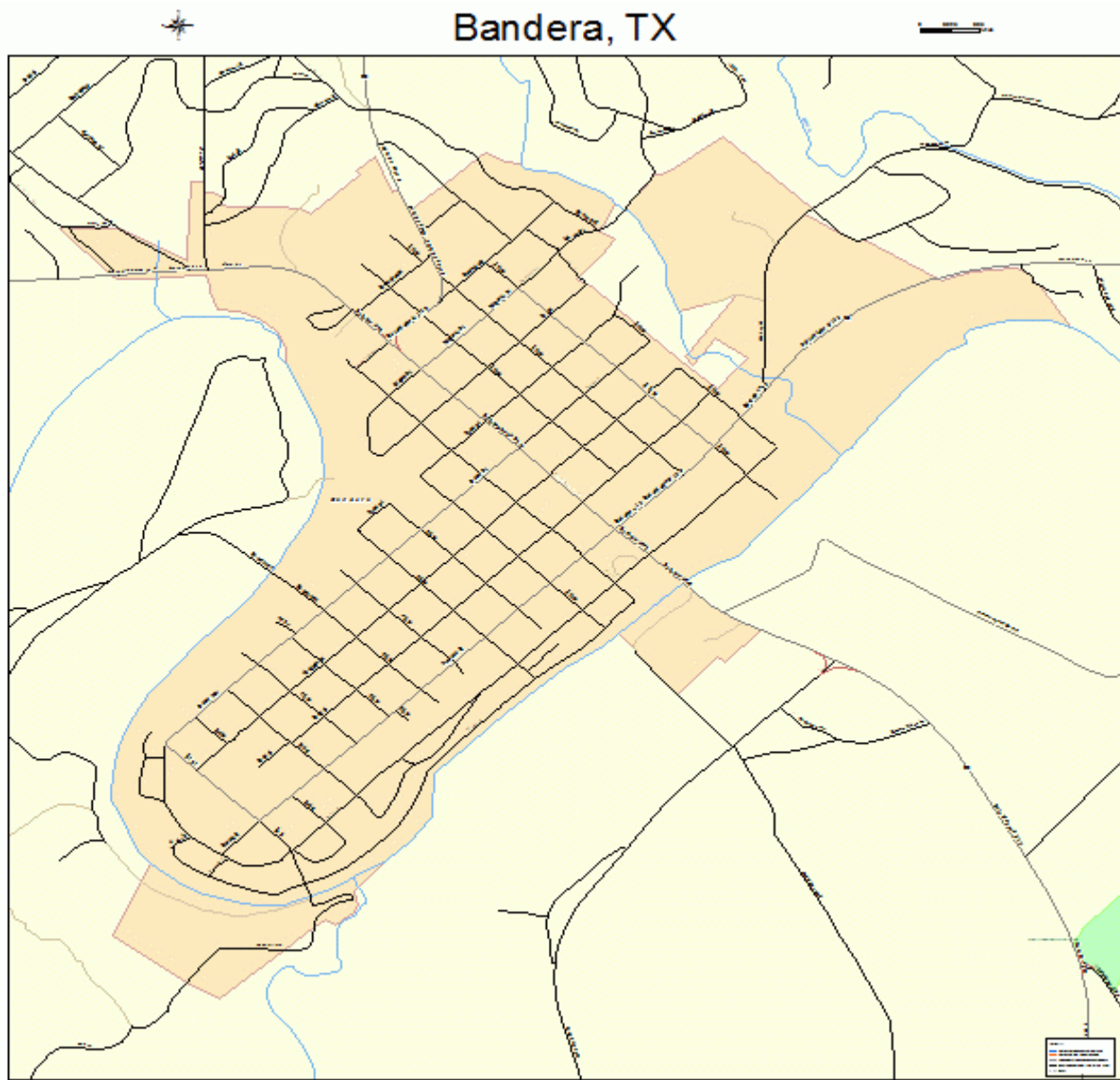




CITY OF BANDERA

The City of Bandera is the only incorporated city within Bandera County. Bandera is a small western city surrounded and supported by the county's ranching and agricultural communities. The city of Bandera is the County Seat.

Entity ID	Entity Cd	Entity Name	M&O Tax Rate	I&S Tax Rate	Total Tax Rate
104	101-03	CITY OF BANDERA	0.403310	0.00	0.403310





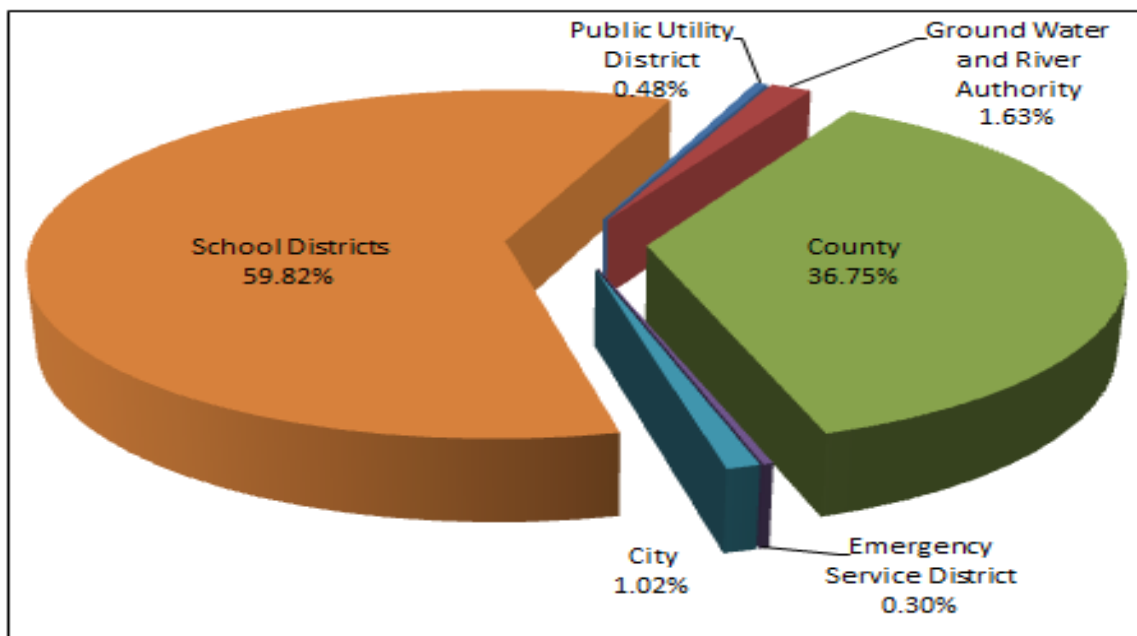
PROPERTY TAXES AT WORK

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 the funds to schools, cities and other local governments. Local governments spend the funds on schools, roads, hospitals, police departments, fire departments and other programs.



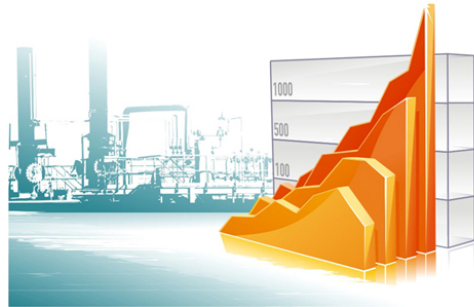
In Bandera County, property taxes support 11 local government agencies including 1 city, 1 emergency district, the county, 1 public utility district, 1 county road, 1 special road, 4 school districts, and 1 ground water and river authority. The tax levy for all taxing units in Bandera County is \$32,796,309.

DISTRIBUTION OF PROPERTY TAXES





APPRAISAL DISTRICT STATISTICS

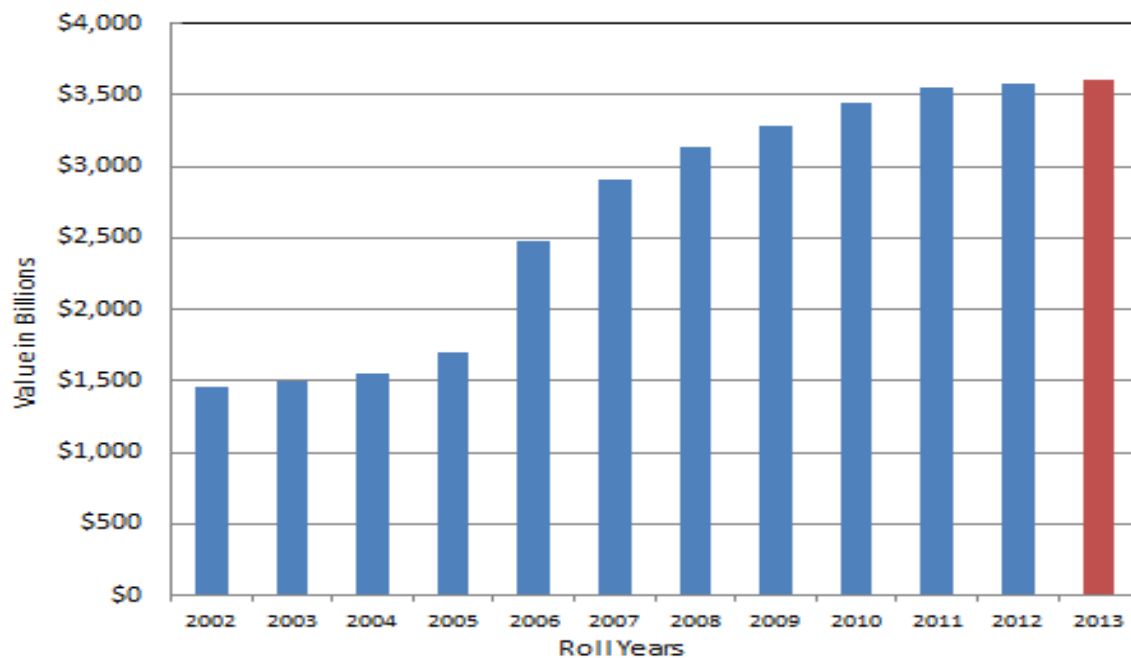




12 YEAR HISTORY OF APPRAISAL ROLL VALUES

2013 was the twelfth consecutive year of appraisal roll growth.

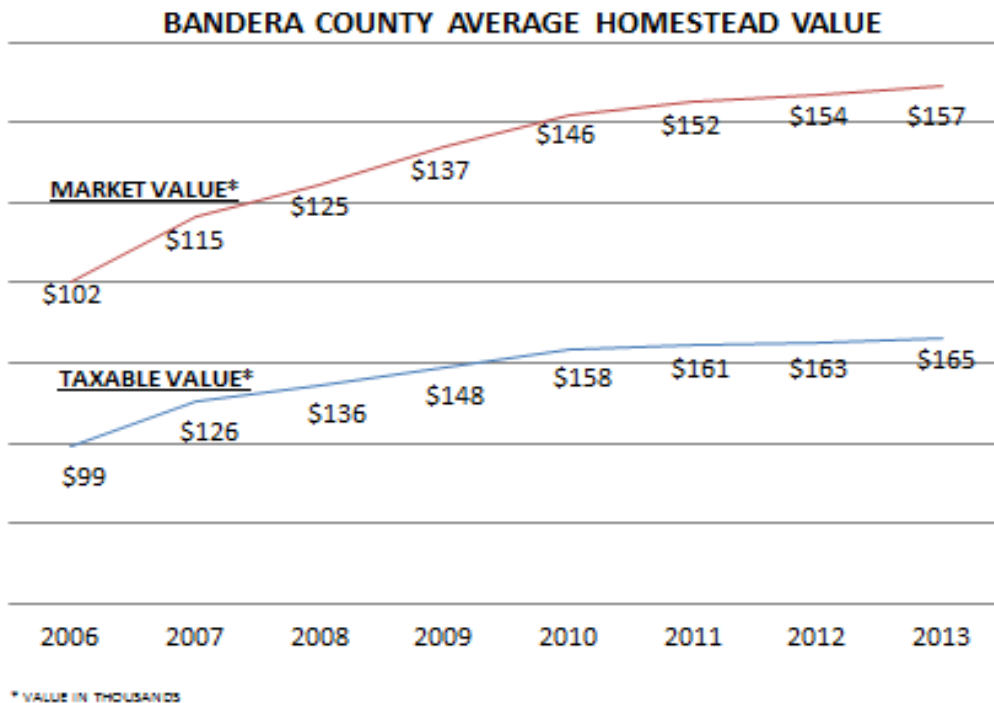
Year	Total Appraisal Roll	Change from Prior Year	Percent Change
2002	\$1,462,950,423	\$179,457,697	13.98%
2003	\$1,499,497,044	\$36,546,621	2.50%
2004	\$1,554,567,578	\$55,070,534	3.67%
2005	\$1,693,226,942	\$138,659,364	8.92%
2006	\$2,473,090,096	\$779,863,154	46.06%
2007	\$2,912,162,006	\$439,071,910	17.75%
2008	\$3,137,741,806	\$225,579,800	7.75%
2009	\$3,289,112,696	\$151,370,890	4.82%
2010	\$3,451,237,270	\$162,124,574	4.93%
2011	\$3,546,440,722	\$95,203,452	2.76%
2012	\$3,582,617,166	\$36,176,444	1.02%
2013	\$3,610,400,120	\$27,782,954	0.78%





Generally, all property is taxable at its market value. The appraisal assessment date is January 1 of each tax year and the appraisal district uses sales data from the previous year to determine the market value of properties as of the assessment date. The chart below demonstrates the average homestead market value and the average homestead taxable value in Bandera County.

Tax Year	Average Homestead Market Value	Average Homestead Taxable Value
2005	\$ 98,653	\$ 91,741
2006	\$ 112,378	\$ 101,618
2007	\$ 126,429	\$ 114,911
2008	\$ 135,983	\$ 124,981
2009	\$ 147,619	\$ 136,596
2010	\$ 157,970	\$ 146,295
2011	\$ 161,442	\$ 151,607
2012	\$ 162,695	\$ 154,276
2013	\$ 164,790	\$ 157,233





2013 APPRAISAL INFORMATION

Bandera County Certified Totals

Bandera County		2013 CERTIFIED TOTALS		As of Certification		
Property Count: 35,154		BC - BANDERA COUNTY Grand Totals		2/25/2014	11:57:51AM	
Land		Value				
Homestead:		466,740,592				
Non Homestead:		254,677,301				
Ag Market:		1,538,935,858				
Timber Market:		0		Total Land	(+)	
					2,260,353,751	
Improvement		Value				
Homestead:		723,910,693				
Non Homestead:		566,273,896		Total Improvements	(+)	
					1,290,184,589	
Non Real		Count	Value			
Personal Property:	1,342	59,401,970				
Mineral Property:	74	293,350				
Autos:	6	166,460		Total Non Real	(+)	
					59,861,780	
				Market Value	-	
					3,610,400,120	
Ag		Non Exempt	Exempt			
Total Productivity Market:	1,538,935,858	0				
Ag Use:	24,902,816	0		Productivity Loss	(-)	
Timber Use:	0	0			1,514,033,042	
Productivity Loss:	1,514,033,042	0		Appraised Value	-	
					2,096,367,078	
				Homestead Cap	(-)	
					15,365,596	
				Assessed Value	-	
					2,081,001,482	
				Total Exemptions Amount (Breakdown on Next Page)	(-)	
					199,381,988	
				Net Taxable	-	
					1,881,619,494	
Freeze		Assessed	Taxable	Actual Tax	Ceiling	Count
DP	36,536,867	31,866,522	142,434.71	154,150.97	322	
DPS	929,600	881,600	3,442.96	3,442.96	6	
OV65	376,598,306	332,438,001	1,406,227.83	1,460,518.05	2,317	
Total	414,064,773	365,186,123	1,552,105.50	1,618,111.98	2,645	Freeze Taxable
Tax Rate	0.600500					(-)
						365,186,123
						Freeze Adjusted Taxable
						-
						1,516,433,371
<p>APPROXIMATE LEVY = (FREEZE ADJUSTED TAXABLE * (TAX RATE / 100)) + ACTUAL TAX 10,658,287.89 = 1,516,433,371 * (0.600500 / 100) + 1,552,105.50</p>						
Tax Increment Finance Value:		0				
Tax Increment Finance Levy:		0.00				



Central Appraisal District
Of Bandera County
2013 Annual Report

Bandera County	2013 CERTIFIED TOTALS	As of Certification
Property Count: 35,154	BC - BANDERA COUNTY Grand Totals	2/25/2014 11:58:09AM

Exemption Breakdown

Exemption	Count	Local	State	Total
DP	345	959,510	0	959,510.00
DPS	6	18,000	0	18,000.00
DV1	58	0	308,560	308,560.00
DV1S	1	0	5,000	5,000.00
DV2	54	0	399,000	399,000.00
DV3	42	0	367,890	367,890.00
DV3S	4	0	40,000	40,000.00
DV4	320	0	3,318,779	3,318,779.00
DV4S	22	0	214,670	214,670.00
DVHS	135	0	17,494,812	17,494,812.00
DVHSS	4	0	557,151	557,151.00
EX-XI	16	0	3,965,250	3,965,250.00
EX-XJ	1	0	822,020	822,020.00
EX-XR	15	0	443,050	443,050.00
EX-XV	747	0	117,461,980	117,461,980.00
EX-XV (Prorated)	64	0	358,757	358,757.00
EX366	170	0	29,890	29,890.00
HS	5,921	28,518,705	0	28,518,705.00
LVE	16	974,090	0	974,090.00
OV65	2,216	21,329,324	0	21,329,324.00
OV6SS	187	1,795,550	0	1,795,550.00
Totals		53,595,179	145,786,809	199,381,988



Bandera County	2013 CERTIFIED TOTALS	As of Certification
Property Count: 35,154	BC - BANDERA COUNTY Effective Rate Assumption	2/25/2014 11:58:09AM
New Value		
TOTAL NEW VALUE MARKET:		\$30,633,662
TOTAL NEW VALUE TAXABLE:		\$29,974,859

New Exemptions			
Exemption	Description	Count	2012 Market Value
EX-XI	11.19 Youth spiritual, mental, and physical deve	1	\$193,870
EX-XV	Other Exemptions (Including public property, re	45	\$257,710
EX366	HB366 Exempt	38	\$43,660
ABSOLUTE EXEMPTIONS VALUE LOSS			\$495,240
Exemption	Description	Count	Exemption Amount
DP	Disability	17	\$46,018
DV1	Disabled Veterans 10% - 29%	3	\$15,000
DV2	Disabled Veterans 30% - 49%	3	\$22,500
DV3	Disabled Veterans 50% - 69%	2	\$20,000
DV4	Disabled Veterans 70% - 100%	21	\$231,240
DVHS	Disabled Veteran Homestead	7	\$372,861
DVHSS	Disabled Veteran Homestead Surviving Spouse	1	\$139,620
HS	Homestead	204	\$955,856
OV65	Over 65	65	\$602,857
PARTIAL EXEMPTIONS VALUE LOSS			\$2,405,952
TOTAL EXEMPTIONS VALUE LOSS			\$2,901,192

New Ag / Timber Exemptions		
2012 Market Value	\$7,705,246	Count: 45
2013 Ag/Timber Use	\$79,370	
NEW AG / TIMBER VALUE LOSS	\$7,625,876	

New Annexations

New Deannexations

Average Homestead Value			
Category A and E			
Count of H8 Residences	Average Market	Average H8 Exemption	Average Taxable
5,523	\$164,610	\$7,553	\$157,057
Category A Only			
Count of H8 Residences	Average Market	Average H8 Exemption	Average Taxable
3,664	\$149,411	\$7,635	\$141,776



All Jurisdictions Adjusted Certified Values

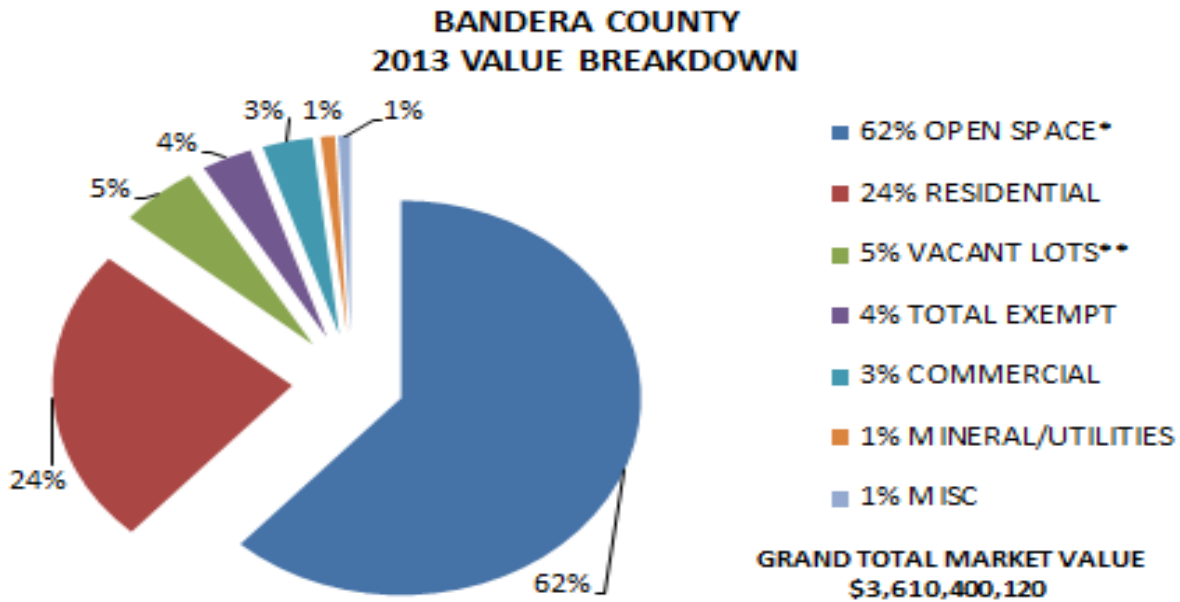
Central Appraisal District of Bandera County Current Value Status

ENTITY ID	ENTITY NAME	ENTITY CODE	GRAND TOTAL MARKET	NET TAXABLE
102	Bandera County	BC	\$3,605,370,429	\$1,870,120,325
106	County Roads	CR	\$3,605,370,329	\$1,870,104,820
119	Special Roads	SPC	\$3,605,370,429	\$1,861,151,892
103	Bandera ISD	BS	\$2,325,645,449	\$1,441,666,890
104	Bandera City	BT	\$111,459,290	\$83,172,556
108	Flying L PUD	FR	\$47,168,652	\$41,129,956
48387	Utopia Vanderpool ESD #1	ESD	\$406,631,255	\$99,382,378
121	BCRAGD	SW	\$3,605,370,429	\$1,895,516,958
115	Medina ISD	MS	\$836,106,196	\$217,010,066
125	Utopia ISD	US	\$399,566,146	\$107,959,647
116	Northside ISD	NS	\$43,795,638	\$29,956,527



Value Distributions

General Property Type	Count	Market
Residential	8,435	\$881,501,945
Commercial	563	\$122,328,500
Open Space Land	11,550	\$2,227,924,684
Vacant Lots	13,419	\$190,654,374
Miscellaneous	1,127	\$29,553,910
Mineral / Utility	159	\$34,381,620
Total Exempt	1,014	\$124,055,037
Total Appraisal Roll	36,267	\$3,610,400,120



*Includes 1,014 Qualified and Unqualified Properties
** Includes All Vacant Lots and Lots Held by the Developer

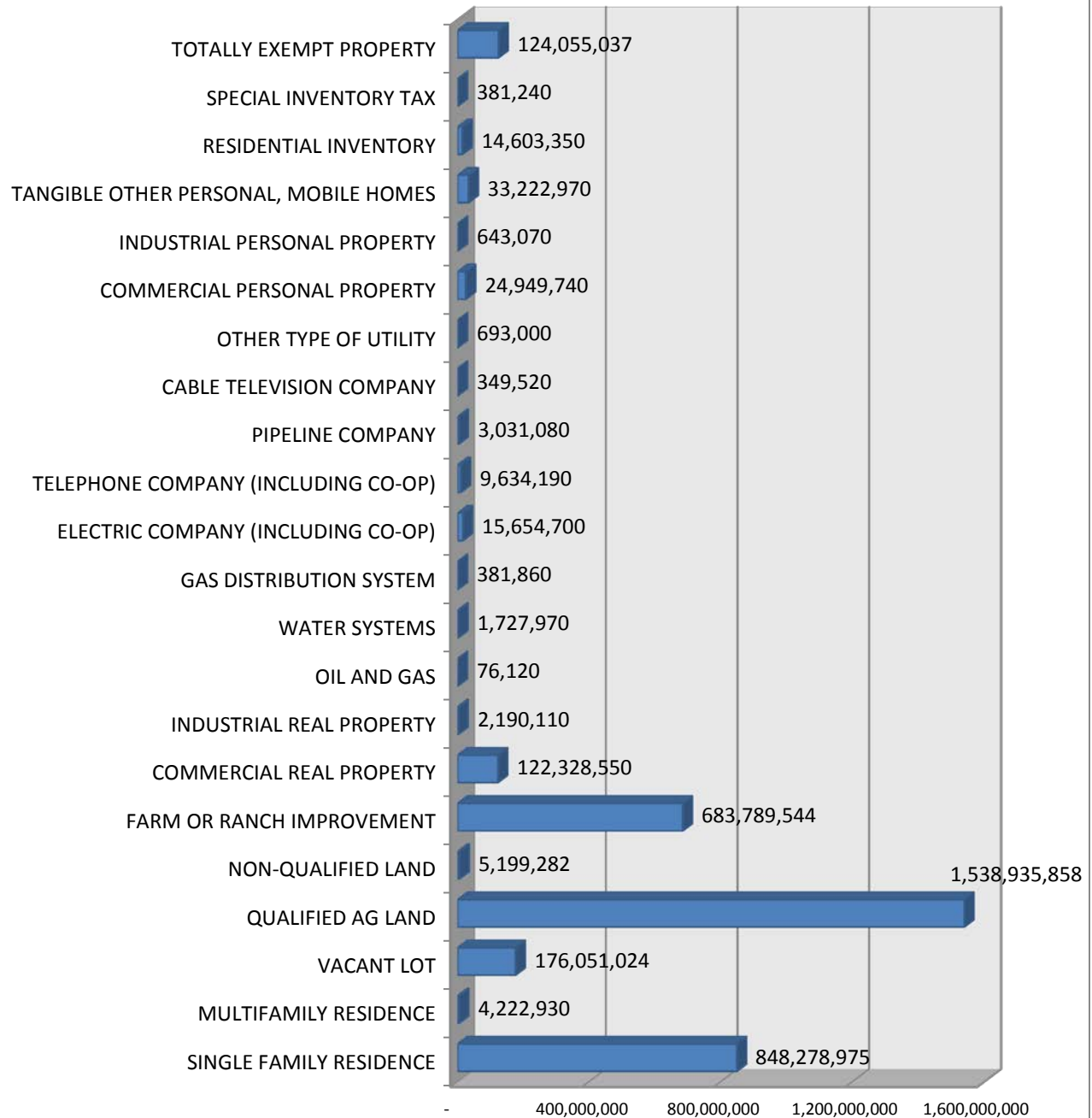


2013 State Property Categories

State Code	Description	Count	Market
A	SINGLE FAMILY RESIDENCE	7,328	\$848,278,975
B	MULTIFAMILY RESIDENCE	20	\$4,222,930
C	VACANT LOT	12,848	\$176,051,024
D1	QUALIFIED OPEN SPACE LAND	6,319	\$1,538,935,858
D2	IMPROVEMENTS ON QUALIFIED OPEN SPACE	382	\$5,199,282
E	RURAL LAND, NON QUALIFIED OPEN SPACE	4,849	\$683,789,544
F1	COMMERCIAL REAL PROPERTY	563	\$122,328,550
F2	INDUSTRIAL REAL PROPERTY	3	\$2,190,110
G1	OIL AND GAS	10	\$76,120
J1	WATER SYSTEMS	28	\$1,727,970
J2	GAS DISTRIBUTION SYSTEM	3	\$381,860
J3	ELECTRIC COMPANY (INCLUDING CO-OP)	34	\$15,654,700
J4	TELEPHONE COMPANY (INCLUDING CO-OP)	58	\$9,634,190
J5	RAILROAD	12	\$3,031,080
J6	PIPELINE COMPANY	6	\$349,520
J7	CABLE TELEVISION COMPANY	1	\$693,000
L1	COMMERCIAL PERSONAL PROPERTY	1,100	\$24,949,740
L2	INDUSTRIAL PERSONAL PROPERTY	4	\$643,070
M1	TANGIBLE OTHER PERSONAL, MOBILE HOMES	1,107	\$33,222,970
O	RESIDENTIAL INVENTORY	571	\$14,603,350
S	SPECIAL INVENTORY TAX	7	\$381,240
X	TOTALLY EXEMPT PROPERTY	1,014	\$124,055,037
Total			\$3,610,400,120



Value Distribution by Property Category





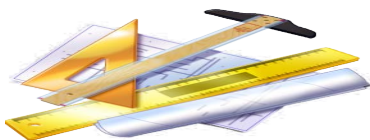
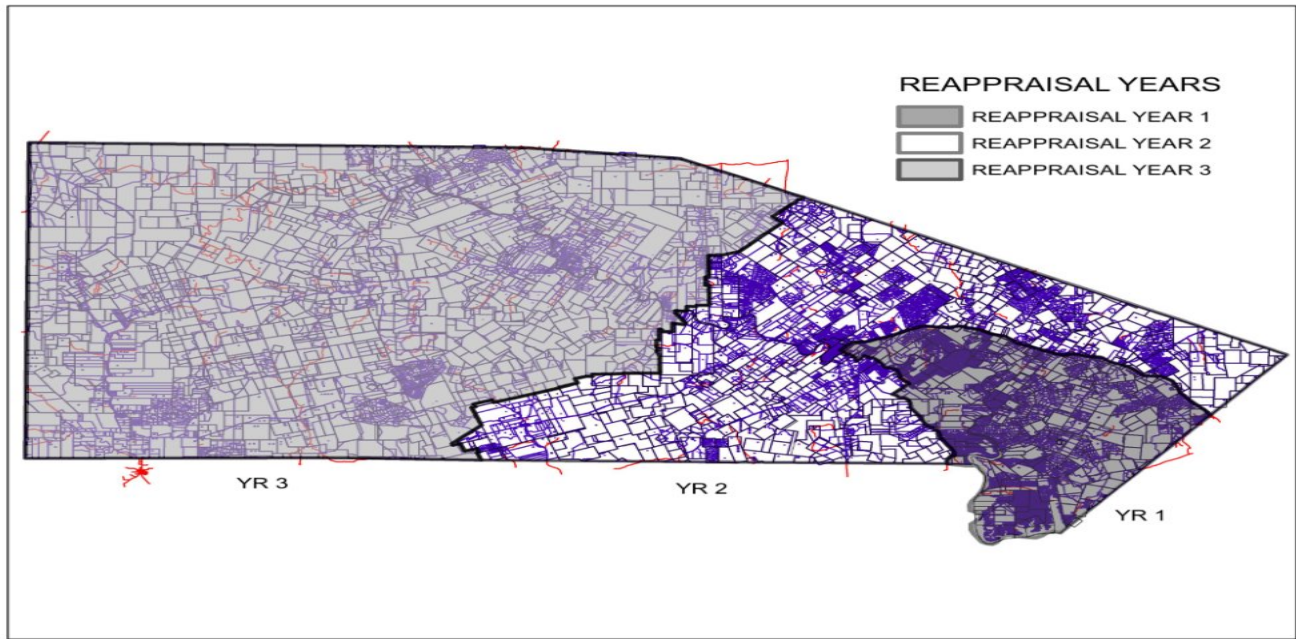
Top Ten 2013 Ad Valorem Taxpayers in Bandera County

	Taxpayer Name*	Taxable Value	% of Total County Taxable Value
1	Bandera Electric Coop Inc.	\$13,622,680	0.75%
2	Caza Ranches LLC	\$4,752,600	0.26%
3	Southerland Communities High Gate Ranch LTD	\$4,549,570	0.25%
4	Pearland Health Development Properties LP	\$4,440,090	0.24%
5	Southwestern Bell Telephone	\$4,223,990	0.23%
6	Flying L Guest Ranch LTD	\$3,948,620	0.22%
7	LCRA Transmission Services	\$3,740,000	0.21%
8	Hendricks-Madrona Springs Ranch LTD	\$3,591,710	0.20%
9	Cielo Rio Ranch LTD	\$3,464,190	0.19%
10	Hicks Family Partnership LTD	\$3,283,870	0.18%
	Total	\$49,617,320	2.72%
	<i>* Sum of all properties/accounts for the principal taxpayer at 2013 certification</i>		





Bandera County is divided into three reappraisal areas. In addition to the appraisal workload figures below, the appraisal district staff also inspect properties within that particular reappraisal year. The reappraisal year is indicated by YR1, YR2 and YR3.



2013 APPRAISAL WORKLOAD

	2011	2012	2013
Permits	234	280	331
New Construction	733	597	537
Field Inspections	YR2 3,739	YR3 7,607	YR3 9,527
Deed Transactions	787	771	858
Verified Sales Transactions	445	455	514
Exemptions Processed	609	549	593
Renditions Processed	771	749	918
Notices of Appraised Value Mailed	10,203	8,271	8,374
Ag / WLM Applications Processed	166	181	197



EXEMPTIONS

The general homestead exemption is for owner occupied residential properties. The exemption removes a portion of your value from taxation providing a lower tax amount for the homestead property.

If you qualify for the Over 65 exemption, there is a property tax “Ceiling” that automatically limits School taxes to the amount you paid in the year that you first qualified for the Over 65 exemption.

100% Disabled veterans are eligible for 100% exemptions for their residence homestead. Documentation from the Department of Veterans Affairs must be submitted indicating 1) 100 percent disability compensation due to a service connected disability; and 2) a rating of 100 percent disabled or a determination of individual unemployability from the VA.

Entity Name	State Mandated Homestead	Local Option Homestead	State Mandated Over 65	Local Option Over 65	State Mandated Disability	Local Option Disability
BANDERA COUNTY		\$5,000		\$10,000		\$3,000
BANDERA CITY		\$5,000	\$10,000	\$6,000		
BANDERA ISD	\$15,000		\$10,000	\$6,000	\$10,000	
MEDINA ISD	\$15,000		\$10,000	\$10,000	\$10,000	
UTOPIA ISD	\$15,000		\$10,000		\$10,000	
NORTHSIDE ISD	\$15,000		\$10,000	\$13,330	\$10,000	\$13,330

Non-profit organizations that are eligible for property tax exemptions include but are not limited to: certain charitable organizations, youth development organizations, religious organizations, non-profit private schools, charitable hospitals, cemeteries and veterans’ organizations.

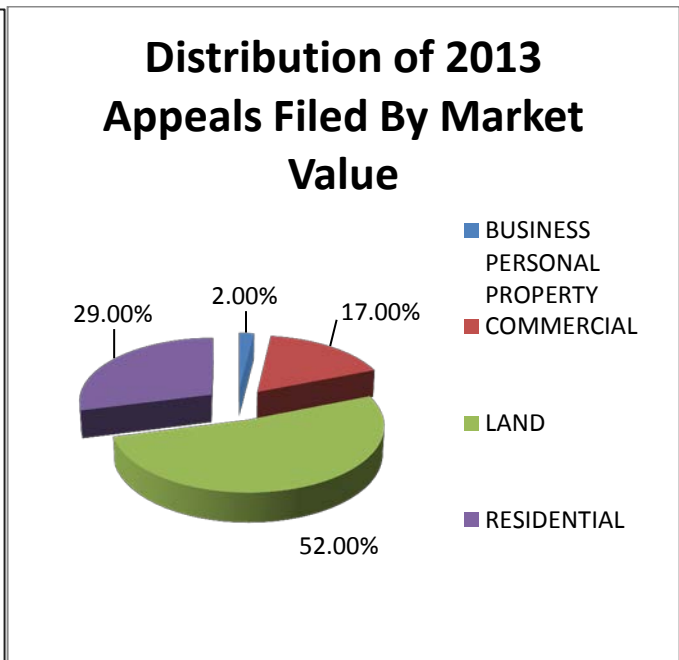
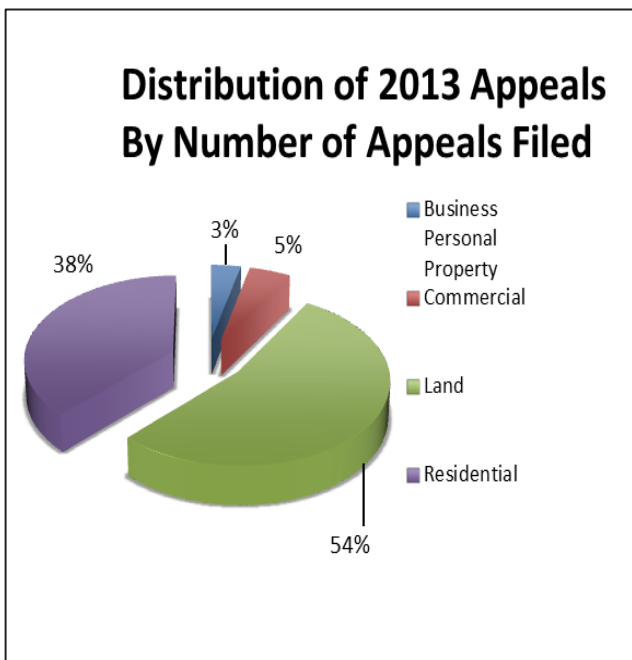
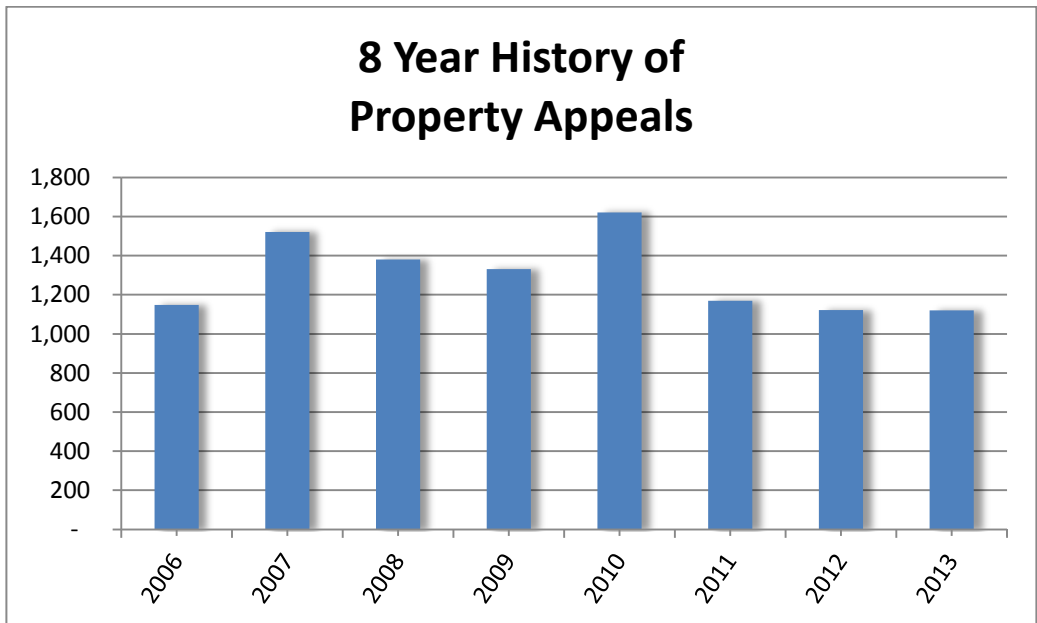
Property owners with mineral property or business personal property worth less than \$500 are exempt from property taxes. No exemption application is required.



TAXPAYER APPEALS

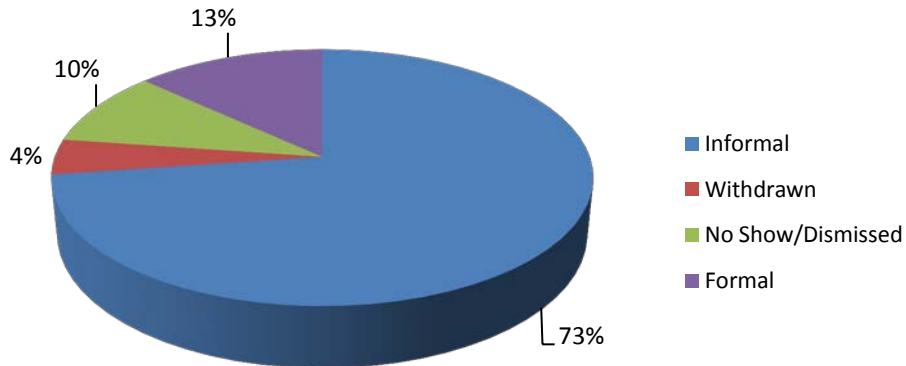


Taxpayers have the right to appeal their property's valuation. The Appraisal Review Board considers all evidence presented by the property owner and the Appraisal District Office at formal hearings. They then rule on the value of the property in question.





Taxpayers that file an appeal are first given an opportunity to meet “Informally” with an appraiser. The majority of protests filed are resolved at an informal level. If the property owner is unable to reach a value agreement with the appraiser they are then able to carry their protest to the Appraisal Review Board for a “Formal” hearing.



Taxpayers dissatisfied with the Appraisal Review Board “Formal” hearing determination may appeal the decision to: Arbitration or District Court.





COMPTROLLER PTAD STUDIES

Annually, the Comptroller’s Property Tax Assistance Division performs either a Property Value Study (PVS) or Methods and Assistance Program (MAP) review of each appraisal district.

Bandera CAD received its most recent PVS review in 2012. The purpose of the PVS is to determine the median level of appraisal for the appraisal district; and, determine the taxable value for each ISD for school funding purposes.

2012 Property Value Study

Category	Number of Ratios **	2012 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	136	985,201,461	1.00	12.18	55.88	84.55	1.03
B. Multi-Family Residences	0	4,321,970	*	*	*	*	*
C. Vacant Lots	58	175,058,333	*	*	*	*	*
D. Rural Real	44	2,057,326,844	1.03	16.55	50.00	68.18	1.04
F1. Commercial Real	31	120,966,256	*	*	*	*	*
F2. Industrial Real	0	2,347,340	*	*	*	*	*
G. Oil, Gas, Minerals	0	484,690	*	*	*	*	*
J. Utilities	0	31,550,420	*	*	*	*	*
L1. Commercial Personal	0	24,725,960	*	*	*	*	*
L2. Industrial Personal	0	871,400	*	*	*	*	*
M. Other Personal	0	32,074,741	*	*	*	*	*
O. Residential Inventory	0	18,708,810	*	*	*	*	*
S. Special Inventory	0	352,680	*	*	*	*	*
Overall	269	3,453,990,905	1.01	14.60	50.55	79.55	1.03

* Not Calculated - Need a minimum of 5 ratios from either (A) categories representing at least 25% of total CAD category value or (B) 5 ISDs or half the ISDs in the CAD, whichever is less

** Statistical measures may not be reliable when the sample is small



Bandera CAD received its most recent MAP review in 2013. The review is designed to determine whether appraisal districts are meeting minimum requirements for appraisal duties and reviews specifically for governance, taxpayer assistance, operating procedures, and appraisal standards and methodology. Bandera CAD passed all mandatory requirements and received exceeds rating in all areas of review.

2013 Methods and Assistance Program Review

Mandatory Requirements	PASS/FAIL
1. Does the appraisal district board of directors, through the chief appraiser, ensure that the appraisal district budget is prepared and followed according to Tax Code Chapter 6?	PASS
2. Do the chief appraiser and appraisal district staff communicate with the public concerning appraisal district duties and responsibilities and the role of taxpayers in the property tax system?	PASS
3. Do the appraisal district personnel or contractors have the education, training and experience to perform the duties of the appraisal district?	PASS
4. Is the implementation of the appraisal district's most recent reappraisal plan current?	PASS

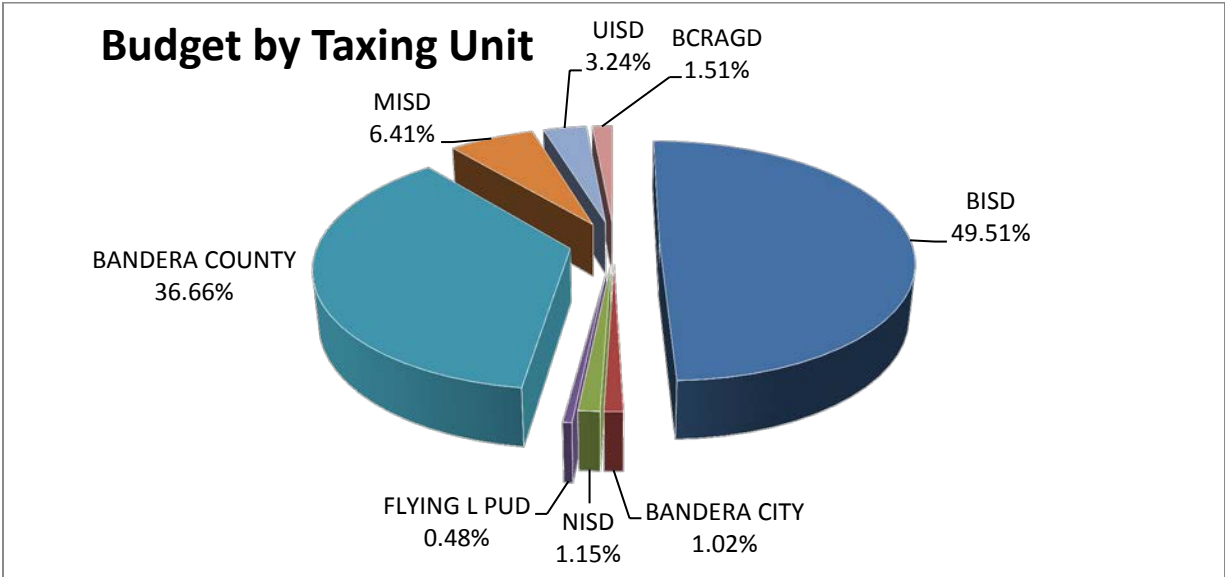
Appraisal District Activities	RATING
Governance	EXCEEDS
Taxpayer Assistance	EXCEEDS
Operating Procedures	EXCEEDS
Appraisal Standards, Procedures and Methodology	EXCEEDS



APPRAISAL DISTRICT FINANCES



Local taxing units pay CAD expenses according to their share of the total property tax levy of all the taxing units in the CAD. Each taxing unit participating in the CAD is allocated a portion of the amount of the budget equal to the proportion that the total dollar amount of property taxes imposed in the CAD by the unit for the tax year in which the budget proposal is prepared bears to the sum of the total dollar amount of property taxes imposed in the CAD by each participating unit for that year.



The District’s financial statements are audited annually by a CPA in accordance with generally accepted auditing standards. The results of the audit are presented to the Board.

The appraisal district budget is prepared and presented to the Board of Directors and all taxing units in preliminary form no later than June 15th of the preceding budget year. After a public hearing is held, the Board formally adopts the district budget no later than September 15th. The budget outlines goals, objectives and programs to be accomplished; operating and maintenance expenditures, personnel breakdown with staffing levels and salary ranges; and capitalized equipment to purchased.

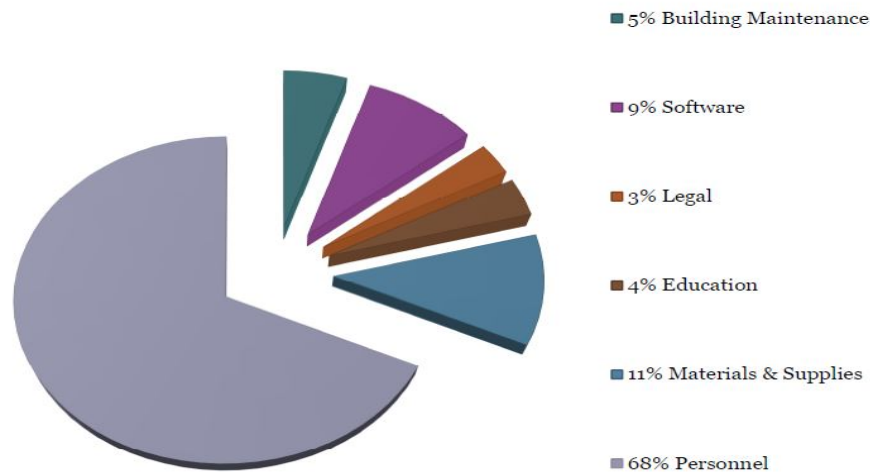


Central Appraisal District
Of Bandera County
2013 Annual Report

Below is summary of the major revenue sources and major expenditure categories by fiscal years for FY 2013 and the previous five years budget histories.

		<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>
Revenues:							
	Appraisal Assessments to Jurisdictions	499,204	503,861	574,474	579,087	613,912	685,191
	Refund of Appraisal Assessments	0	0	0	0	0	0
	Other Revenue	12,000	32,000	10,000	10,000	0	0
Total Revenue		511,204	535,861	584,474	589,087	613,912	685,191
Expenditures:							
	Payroll Expenditures	392,062	408,120	429,233	446,976	462,135	470,174
	Supplies Expenditures	10,300	10,300	10,500	11,200	11,200	14,700
	Service Expenditures	104,842	113,441	140,741	126,911	146,577	189,542
	Capital Equipment & Debt Expenditures	4,000	4,000	4,000	4,000	4,000	15,775
Total Expenditures		511,204	535,861	584,474	589,087	623,912	690,191
Net Change in Fund Balance						-10,000	-5,000

2013 BANDERA CAD BUDGET





CAD STAFFING



A 46% staff turnover rate at the end of 2012 led the appraisal district to hire four appraisal staff at the beginning of 2013. District employees are required by state law to obtain a Registered Professional Appraiser (RPA) designation within five years of employment with the District. Methods and Assistance Program and Texas Government Code also requires customer service, public information, open meetings and records management, and records retention training. This training is critical to appraising property; however, it does not cover every aspect of District’s operations. The District’s Board of Directors has ensured that the budget includes adequate funding to allow for all required training.

The District currently has four appraisers with RPA’s and three appraisers in the process of earning the designation at a Level III.

Key District Personnel

ADMINISTRATIVE SPECIALIST	SUEANN UNTIED
ADMINISTRATIVE SPECIALIST	DEBBIE CLARK
ADMINISTRATIVE COORDINATOR	SHARON ROBINSON
FIELD APPRAISER	SCOTT UNTIED
FIELD APPRAISER	MARYLYNN FRANCIS
FIELD APPRAISER	MELISSA CHECKOVAGE
FIELD APPRAISER, RPA	DALE CARMAN
SENIOR APPRAISER, RPA	MARIA GARCIA
DEPUTY CHIEF APPRAISER, RPA	RUSSELL HAZELETT
CHIEF APPRAISER, RPA, CCA	WENDY GRAMS

Central Appraisal District staff offer additional services such as property ownership research, plat maps, aerial photography, and value histories. District employees strive to help our citizens in any way possible, from notarizing property documents, to providing assistance with other governmental agencies. We want to assure your experience with us is informative and helpful.



VISIT OR CONTACT US

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: appraisaldistrictinfo@indian-creek.net

Website: www.banderaproptax.org

Business Hours:

Monday - Friday
8:00 am – 5:00 pm

Directions:

From San Antonio: Starting from Texas Highway 16 North (Bandera Road) at Texas 1604 Loop West. Continue to follow Texas Highway 16 North 31.6 miles. Turn right onto Main Street/Texas Highway 16/Texas Highway 173. Continue to follow Main Street 0.7 miles. 1206 Main Street is on the right.

From Kerrville: Starting south on Sidney Baker Street at Bandera Highway/Texas Highway 173. Continue to follow Highway 173 24.1 miles. Turn right onto Main Street/Highway 16. Continue to follow Main Street 0.2 miles. 1206 Main Street in on the right.