

ANNUAL REPORT CENTRAL APPRAISAL DISTRICT OF BANDERA COUNTY

*Corner of Highway 16 and Highway 173
THEN and NOW*



Central Appraisal District of Bandera County

Mission Statement

Our mission 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 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.

Ranger Crossing Circa unknown

Ranger Crossing Circa 2016



A Message from the Chief Appraiser:

It is with great pleasure that I report on our ongoing commitment to serving the citizens and entities of Bandera County. The purpose of the Central Appraisal District of Bandera County 2016 Annual Report is to highlight the results and some of the significant accomplishments for the 2016 appraisal year.

The Central Appraisal District of Bandera County (BANCAD) is committed to providing excellent customer service. Staff increased focus on providing the property owners with more data available on our new user friendly website. We also have increased our turnaround time with exemption filing and customer information requests.

We have increased our use of technology by adding the aerial photography, Pictometry and field appraisal data collection mobile devices. Both of these technologies help in the mass appraisal process from inspections to data entry. The aerial photography was made available for all entities to use. Training classes were held in August with over 60 entity representatives attending.

I would like to thank the staff for their continued commitment in performing their duties with the highest level of customer service. Their dedication in serving the people of this community is unsurpassed. At BANCAD, we always strive to improve the quality and efficiency of our work each and every day.

We are open to suggestions on how BANCAD may serve the community better. If you have any comments or suggestions, please let me know. Thank you for taking time to review this Annual Report.

Wendy M. Grams

Wendy M. Grams, RPA, CCA
Chief Appraiser

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Appraisal Year	2014	2015	2016
Financial Budget	\$696,132.0000	\$810,808.0000	\$870,215.0000
Bandera County Market Value	\$3,808,182,926	\$3,906,964,013	\$4,071,470,602
Number of County-only Accounts	35,342	35,281	35,330
Residential	7,700	8,684	8,111
Commercial	614	658	638
Business Personal Property	1,165	1,174	1,187
Land - Ag Qualified	6,804	6,914	7,021
Land - NOT Ag Qualified	18,114	18,004	18,717
Minerals/Utility	150	152	155
Exempt	970	979	966
Number of Personnel	10	11	11
Professional Staff Designations	8	9	9
Registered Professional Appraisers	5	3	6

GENERAL STATISTICS

ADMINISTRATION REPORT

The financial results of the Central Appraisal District reflect on the focus on conservative fiscal stewardship and utilization of financial and personnel resources.

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

Financial Budget

The financial budget must be presented to the Board of Directors and the participating entities by June 15th of every year. 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 15th.

The Financial budget outlines the goals, objectives, programs to be accomplished, operating and maintenance expenditures by category, personnel breakdown with staffing levels, salary ranges, and a detailed schedule of capitalized equipment to be purchased. Following monthly budget meetings, the board of Directors is required to approve the budget by September 15th.

Financial Statements

The financial statements are audited annually by a Certified Public Accountant in accordance with generally accepted auditing standards. The Board of Directors reviews the budget with the Central Appraisal District of

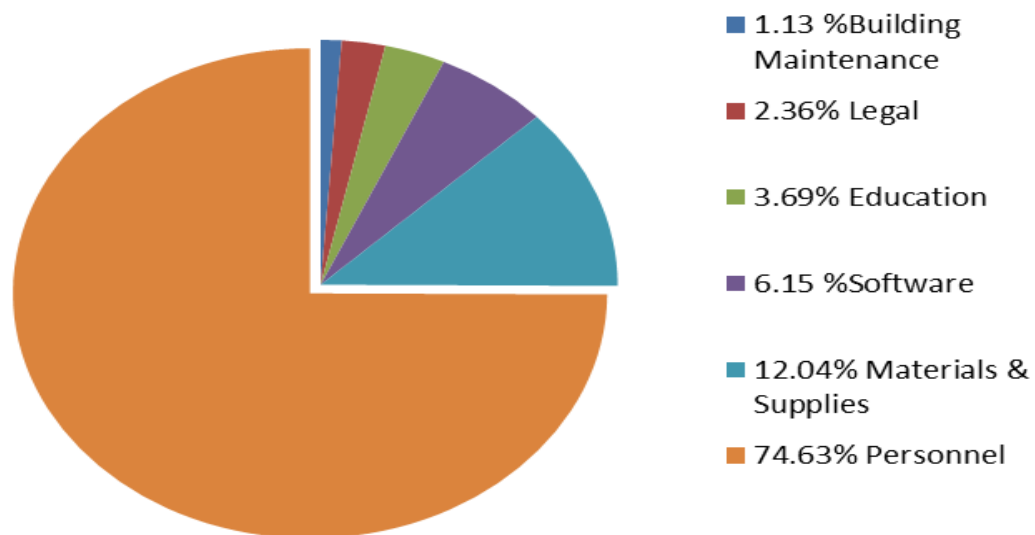
Bandera County Administration for any revision or recommendations. The Board of Directors also reviews the financial audit draft with the Central Appraisal District's Auditor to outline any comments from the auditor's findings and to receive any recommendations in relation to the financial operations.

2016 APPRAISAL DISTRICT BUDGET



Budget Categories	Dollar Amount
Building Maintenance	\$9,800
Software	\$53,550
Legal	\$20,500
Education	\$32,117
Materials & Supplies	\$104,806
Personnel	\$649,442
Total	\$870,215

2016 BUDGET BY CATEGORY



FINANCIAL RESULTS

Fiscal Year	2014	2015	2016
Financial Budget	\$696,132	\$810,808	\$870,215
Budget Change	\$6,263	\$114,676	\$59,407
% Change	0.86	16.47	7.33
Budgeted Personnel	10	11	11
Revenue Sources			
Entity Allocations	\$684,132	\$810,808	\$851,215
CAD Funds	\$12,000		\$19,000
Total Revenues	<u>\$696,132</u>	<u>\$810,808</u>	<u>\$870,215</u>
Entity Funding of Central Appraisal District of Bandera County			
COUNTY	\$251,442	\$297,909	\$312,756
CITY	\$6,944	\$8,165	\$8,572
BCRAGW	\$11,124	\$13,992	\$14,689
PUD L	\$3,268	\$3,747	\$3,934
BISD	\$334,767	\$395,209	\$414,905
MISD	\$44,209	\$52,459	\$55,073
UISD	\$22,175	\$27,537	\$28,910
NISD	\$8,123	\$9,258	\$9,720
ESD #1	\$2,079	\$2,531	\$2,658
Total Entity Allocations	<u>\$684,132</u>	<u>\$810,808</u>	<u>\$851,215</u>

COMPTROLLER PROPERTY TAX ASSISTANCE DIVISION STUDIES

Central Appraisal District of Bandera County Requirements and Responsibilities

The Texas Property Tax Code governs the legal, statutory, and administrative requirements of appraisal districts. A Board of Directors appointed by the taxing units constitutes the district's governing body. The Central Appraisal District of Bandera County is required to determine the market value of taxable property and the prescribed equalization. Appraisal districts are required to comply with the mass appraisal standards of the national Uniform Standards of Professional Appraisal Practices. An Appraisal Review Board hears disagreements between property owners and the appraisal district about the value and/or the taxability of property.

Appraisal Districts do not set tax rates or the amount of taxes owed.

Appraisals established by the Central Appraisal District of Bandera County allocate the year's property tax burden on the basis of taxable property's January 1st assessed value.

State of Texas

The Texas Comptroller's Property Tax Assistance Division closely monitors appraisal districts for their accuracy in valuing property. In 2010 the Property Tax Assistance Division 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%. 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.

At the time of this report the 2016 Property Value Study findings have not been published. These results are published at the end of January each following year.

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 Property Tax Assistance Division 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 Tier2 district with a population of more than 20,000.

GLENN HEGAR
TEXAS COMPTROLLER OF PUBLIC ACCOUNTS
METHODS AND ASSISTANCE PROGRAM (MAP) REVIEW
SEPTEMBER 2015

Central Appraisal District of Bandera County

Tier 2

This review is conducted in accordance with Tax Code Section 5.102 (a) and related to Comptroller Rule 9.301. The Comptroller is required by statute to review appraisal district governance, taxpayer assistance, operating procedures, and appraisal standards.

Because of the diversity of the property within Texas, some parts of the review may not be applicable to a county. If questions or a section of questions do not apply, such as when a county has no timer, the question or questions will be marked as “Not Applicable” or “NA” and the final score will not be negatively impacted by

Mandatory Requirements	PASS/FAIL
1. Does the appraisal district have up-to-date appraisal maps?	PASS
2. Is the implementation of the appraisal district's most recent reappraisal plan current?	PASS
3. Does the appraisal district comply with its written procedures for appraisal?	PASS
4. Are values reproducible using the appraisal district's written procedures and appraisal records?	PASS

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

these questions.

Appraisal District Ratings:

Meets All – The total point score is 100.

Meets – The total point score ranges from 90 to less than 100.

Needs Some Improvement – The total point score ranges from 85 to less than 90.

Needs Significant Improvement – The total point score ranges from 75 to less than 85.

Unsatisfactory – The total point score is less than 75.

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. The rating obtained by the Central Appraisal District of Bandera County is the highest rating possible for this program. The final Methods and Assistance Program review results are available in December of each year.

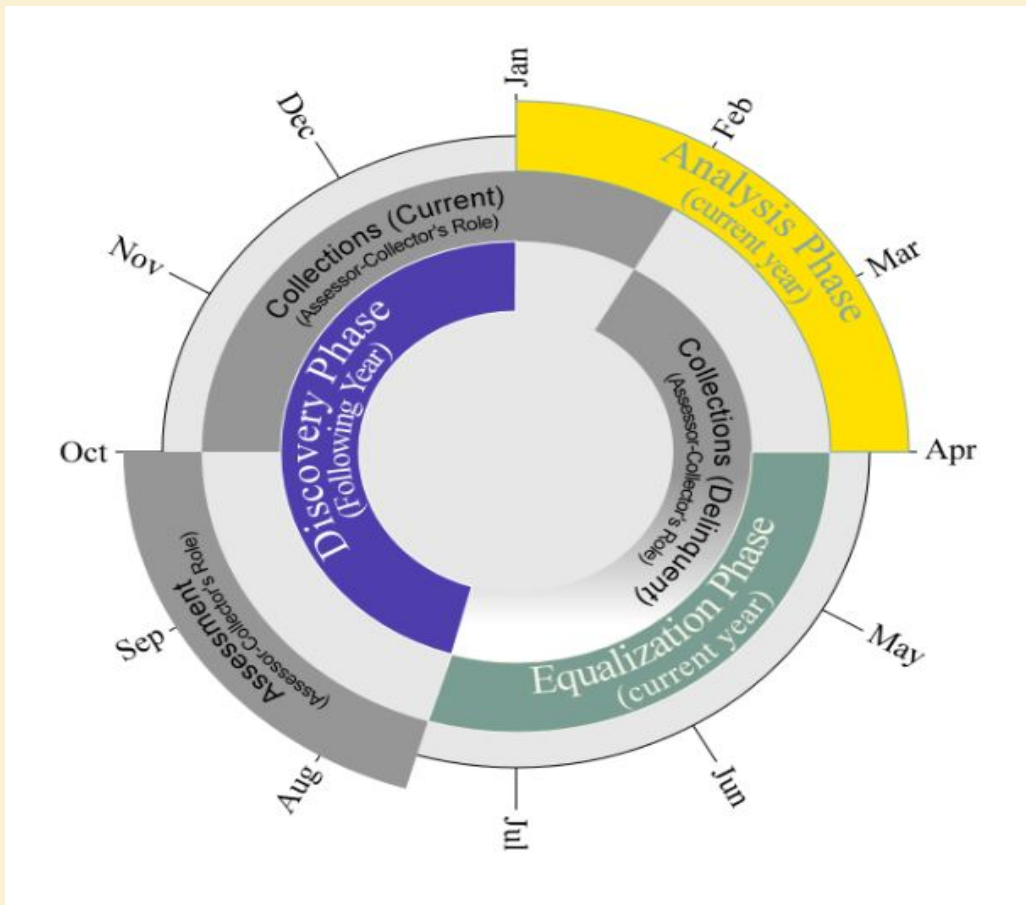
At the time of this report the Central Appraisal District of Bandera County is preparing for the 2017 MAP Review. The results will be available in December of 2017.

Phase	Previous Year					Current Year												Following Year						
	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J
Property Inspection	█	█	█	█	█	█	█	█	█				█	█	█	█	█							
Analysis & Valuation						█	█	█	█									█	█	█	█			
Appeals / Protest										█	█	█										█	█	█
Assessment													█	█										
Collections															█	█	█	█	█	█				
Delinquent Collections																			█	█	█	█	█	█

Jan 1 Appraisal Date	Notices sent May Records to ARB	Appraisal records July 20 Certified July 25	Tax bills mailed October 1	Taxes become delinquent February 1	Highest penalties imposed July 1
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* Some dates are approximate

APPRAISAL CALENDAR / APPRAISAL CYCLE



GENERAL APPRAISAL CALENDAR

Month	Day	Important Dates in the Appraisal Process
JAN	1	Date current year taxable values and exemptions are determined (except for some inventories appraised Sept. 1)
FEB	1	Date the previous year's taxes become delinquent if unpaid
APR	15	Last day for property owners to file renditions unless an extension is filed
APR	30	Last day for property owners to file applications or certain reports with the appraisal district including: <ul style="list-style-type: none"> • Certain exemption applications • Notice to the Chief Appraiser property is no longer entitled to an exemption that does not require an annual application • Applications for special appraisal or notices to the Chief Appraiser that a property no longer qualifies for: 1-d or 1-d-1 agricultural appraisal, open space, recreational park and scenic land, and public access airport property • Railroad rolling stock reports • Requests for separate listings of separately owned property (undivided interest properties) • Requests for proportionate taxations of a planned unit development
MAY	1	Or as soon as possible after this date, the chief appraiser should mail Notices of Appraised Values to property owners / agents whose property qualifies under Sec. 25.19 of the Texas Property Tax Code
MAY	31	Last day to file a protest with the ARB for the current year (or 30 days after the notice was mailed, whichever is later)
JUL	25	Date the Chief Appraiser should certify the appraisal roll to the taxing jurisdictions
SEPT	1	Alternate date for the appraisal of inventory if applied for by the property owner and granted by the Chief Appraiser

Note: when the deadline falls on a weekend or holiday, the Tax Code designates the deadline as the next regular business day.

For other dates concerning tax assessment or collections, consult the Bandera County Tax Office.

APPRAISAL RESULTS

The appraisal functions for the Central Appraisal District of Bandera County is divided into four departments – Residential, Commercial, Rural and Business Personal Property. The Central Appraisal District of Bandera County has 9 registered appraisers. 6 have attained the Registered Professional Appraiser State designation.

Fieldwork Reappraisal

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 1st of the prior appraisal year. Field work may also include a review of sold properties, as well as those properties under litigation. In an effort to make field work more efficient, the District has added new technology in the form of iPads. The iPads have a mobile version of the appraisal system which enables the appraiser to input data collected directly into the system. This saves time and resources as the data is only handled once and eliminates the opportunity for incorrect data to be entered.

In-House Reappraisal

Reappraisal statistics are based on those neighborhoods, market areas, and properties that have been targeted to be revalued. Neighborhoods and market areas considered for reappraisal are based primarily on ratio study analysis – comparing sale prices to appraised values. The reappraisal in most areas can be accomplished utilizing digital aerial photography, street-view photography and statistical data. An added tool for 2016 was the purchase of Pictometry. Much of the county is locked behind gates and this allows appraisers to better appraise properties through aerial photography. These tools can be used in the valuation process in lieu of actual physical inspections for mass appraisal.

Business Personal Property

The Business Personal Property appraiser conducts site inspections, collecting pertinent data on all new businesses, and closes the accounts of businesses (inactive) that no longer exist as of January 1st. Business Personal Property reappraises all businesses every year since required renditions are annual. Business Personal Property also values special inventory accounts, leased equipment companies, utilities and pipelines within Bandera County.

Maps & Records / Customer Service

The Maps & Records Department is responsible for updating all ownership changes and maintaining the GIS data. Customer Service provides public assistance for inquiries and information requests as well as administering partial and total exemptions and tax ceiling transfers.

2016 Highest Market Value

	Value
Bandera ISD	\$49,241,390
Texas Parks & Wildlife	\$35,709,880
Bandera County	\$21,215,780
Petty Family Limited Partnership	\$16,402,440
Bandera Electric COOP INC	\$15,868,080
M & A Properties INC	\$15,572,080
Yax	\$15,327,830
Kyle Wildlife Limited Partnership	\$13,957,950
Hendircks-Madrona Springs Ranch LTD	\$13,280,240
Ranch Madrona LP	\$13,029,690

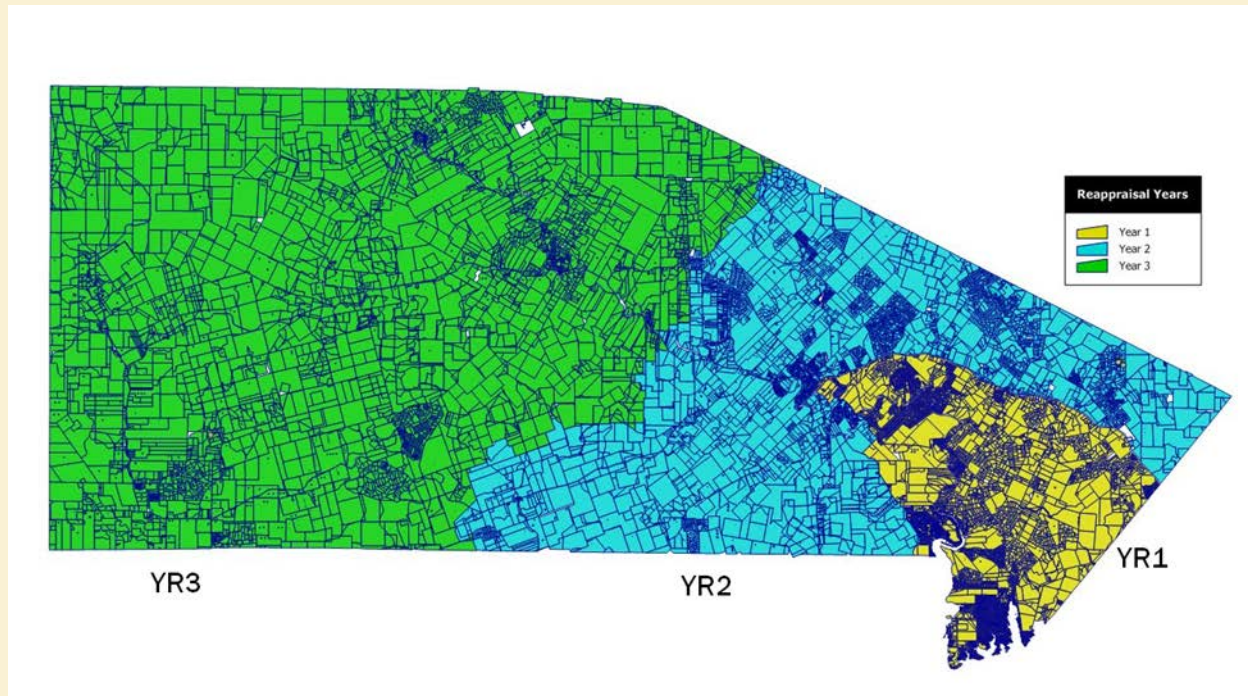
2016 Top Ten Tax Payers

	Value
Bandera Electric COOP INC	\$15,868,080
Rancho Madrona LP	\$8,109,040
Enterprise Texas Pipeline LP	\$6,268,000
Flying L Guest Ranch LTD	\$5,576,360
VTR Bandera Rehab LLC	\$4,926,790
MHCT TT INC	\$3,904,510
Southwestern Bell Telephone Co	\$3,889,320
Champion Domain LLC	\$3,542,835
Hicks Family Partnership LTD	\$3,506,280
Alkek & Williams Land LTD	\$3,343,930



APPRAISAL WORK LOAD

Bandera County is divided into three reappraisal areas. In addition to the appraisal workload figures below, District staff also inspect properties within that particular reappraisal year. The reappraisal year is indicated by YR1, YR2 and YR3. The District’s reappraisal efforts during 2016 were concentrated on the reappraisal year YR1 from August 2015 through July of 2016. More information regarding reappraisals can be found in the District’s Biennial Reappraisal Plan.



Appraisal Workload	2014	2015	2016
Permits	278	213	227
New Construction	544	842	938
Field Inspection Area	YR2	YR3	YR1
Ownership Transfers	1,546	906	1524
Sales Transactions	479	394	252
Personal Property Renditions Processed	971	878	677
Exemptions Processed	661	691	703
Ag/WLM/ Eco Lab Applications Processed	183	276	391

PROPERTY APPEALS

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 district schedules these appeals for protest hearings and notifies the protesting party of their scheduled hearing before the Appraisal Review Board.

Appraisal Review Board

The Appraisal Review Board is empowered to hear all of the protests of value and any issues that affect the tax liability of the property and to equalize values. The protest hearing process begins around May 15th and typically concludes around July 20th of each year.

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. The Appraisal Review Board is a quasi-judicial body appointed by the Central Appraisal District of Bandera County Board of Directors. After the hearing process, the Appraisal Review Board approves and submits a certified assessment roll to the Chief Appraiser to provide to the 9 taxing entities of Bandera County.

In 2016, the district prepared and delivered notices of appraised value for approximately:

- 13,332 real property parcels
- 1,165 business personal property parcels
- 189 mineral / utility / industrial parcels

From those notices, approximately 2,086 parcels were protested.

Appraisal Year Totals	2014	2015	2016
Protests Filed	1,381	1,236	2,094
Protests Settled Informally	410	868	1649
Number of Days ARB Met	12	12	12
Protests Scheduled for ARB	529	817	595
Protests Heard by ARB	86	68	78
Protests No Shows to ARB	105	98	226
Protests Withdrawn	61	92	125

WEBSITE – www.bancad.org

Websites are vital for sharing information. The Central Appraisal District of Bandera County takes the approach that information in the hands of the public increases the transparency of the assessment process and therefore raises the level of public trust in the office. This year we changed our web address and the process we use to update the information on our website.

The Central Appraisal District of Bandera County website has downloadable forms and applications which are available in PDF format, meeting agendas and minutes as well as links to other important websites.

Forms must be submitted either in person, or by mail.

Please check back as we continue to improve our website!



The screenshot shows the website's header with the state seal of Texas and the text "Central Appraisal District of BANDERA COUNTY" next to a longhorn cow. A navigation menu includes: Home, Organization, Calendar, Forms, Appraisal Info, GIS Map, Property Search, Contact Us, and FAQ. The main content area features a "Welcome To Bandera Central Appraisal District!" message above a photo of a cholla cactus with red flowers. On the right, there is a search bar, a "Latest News" section with links to "BOD Meeting – 12/08/16", "BOD Meeting – 10/27/16", and "Applicants Sought for Appraisal Review Board Service For 2017-2018 Term", and a "Links" section with a list of external links including "Bandera County Tax Office", "Bandera County", "Bandera ISD", "City of Bandera", "Medina ISD", "Utopia ISD", "Northside ISD", "Texas Department of Housing", and "Texas Department of Public Safety".

ENTITIES SERVED IN 2016

Bandera County

City of Bandera

Bandera ISD

Medina ISD

Utopia ISD

Northside ISD

Utopia Vanderpool Emergency Service District #1

Bandera County River Authority and Ground Water District

Flying L Public Utility District



BOARD OF DIRECTORS

Bo Mansfield, Chairman
Randy MacNaughton, Vice-Chairman
Gary Johnston, Secretary
Lee Haile, Board Member
Dale Naumann, Board Member
Nick Palacios, Board Member
Gwenda Tschirhart, Non-Voting Board Member

Bandera County Courthouse Circa 1909



Bandera County Courthouse Circa 2011



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: info@bancad.org

Website: www.bancad.org

Business Hours:

Monday - Friday

8:00 am – 5:00 pm

**References:**

International Association of Assessing Officers, Standard of Public Relations pg. 8, 6.5 Annual Reports

Texas Comptroller of Public Accounts, <http://www.window.state.tx.us/taxinfo/proptax/>

Texas Property Tax Code, <http://www.window.state.tx.us/taxinfo/proptax/96-297-13.pdf>

True Automation, CAMA Provider, <http://www.trueautomation.com/>

Bandera County Tax Office, <http://www.banderacounty.org/departments/tax.htm>

Central Appraisal District of Bandera County, <http://www.banderaproptax.org/index.php>

Additional Information and Forms are available on the CAD's Website.