



## Welcome To Bandera Central Appraisal District!

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### From the Chief Appraiser:

This is the fifth edition of the Annual Report of the Central Appraisal District of Bandera County. This report includes information on the following areas that we believe are important to provide you with insight into the performance of your Appraisal District:

- Top 10 Taxpayers
- General Information
- Financial Budget
- Comptroller Property Tax Assistance Division Studies
- Appraisal Calendar
- Appraisal Information
- Appraisal Work Load
- Property Appeals and Appraisal Review Board

The Central Appraisal District of Bandera County is a political subdivision of the State of Texas. Appraisal districts were created and are governed by the Texas Property Tax Code. The provisions of the Texas Property Tax Code govern the legal, statutory, and administrative requirements of the appraisal district. The Code was created in 1979 by legislation known as the Peveto Bill. Prior to the creation of appraisal districts, all taxing entities had their own appraisal staff. Properties were often listed on different taxing entities' rolls at dramatically different appraised values and assessments ratios were also applied with no uniformity between entities. The Peveto Bill created one appraisal district within each county to appraise properties for all taxing entities at 100% of the market value with fairness and equity, and abolished assessment ratios. The plan was to create a level playing field where no one would be subject to paying taxes based on more or less than their fair share.

The Central Appraisal District of Bandera County is here to serve you through discovering, listing, and appraising your property fairly and uniformly. The appraisal district is not a taxing entity and does not set tax rates or collect taxes. The appraisal district team has many responsibilities and we must be good stewards of the information for which we are responsible. We know that we are here to serve you, the property owners of Bandera County, and are committed to performing our work with courtesy, professionalism, and excellence.

Our hope is that through this report, you will find you are well served, and gain a better understanding into the challenges and successes of the appraisal district.

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

## TOP 10 TAXPAYERS

### BANDEA COUNTY

BANDERA ELECTRIC COOP INC  
 RANCHO MADRONA L P  
 CAZA RANCHES LLC  
 PEARLAND HEALTH DEVELOPMENT PROPERTIES LP  
 ENTERPRISE TEXAS PIPELINE LP  
 SOUTHWESTERN BELL TELEPHONE CO  
 SOUTHERLAND COMMUNITIES HIGH GATE RANCH LTD  
 FLYING L GUEST RANCH LTD  
 LCRA TRANSMISSION SERVICES  
 HENDRICKS MADRONA SPRINGS RANCH LTD



MARKET VALUE	TAXABLE VALUE
\$12,982,880	\$12,982,880
\$13,840,590	\$7,103,330
\$8,366,680	\$4,732,910
\$4,466,940	\$4,466,940
\$1,335,890	\$4,335,890
\$4,019,480	\$4,019,480
\$4,912,830	\$3,994,900
\$3,961,320	\$3,950,280
\$3,740,000	\$3,740,000
\$17,020,200	\$3,693,370

### BANDERA CITY

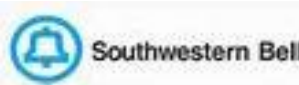
BANDERA WESTERN OAKS APARTMENTS LP  
 BOYLE PROPERTIES  
 SUPER S FOODS  
 BANDERA NURSING HOME  
 BANDERA BANK  
 GB LAGUNA DEVELOPMENT LTD  
 BANDERA MANSION LLC  
 MKE PROPERTIES LP  
 DON CLARK



\$1,750,350	\$1,750,350
\$1,293,800	\$1,293,800
\$1,232,990	\$1,232,990
\$1,015,510	\$1,015,510
\$933,250	\$933,250
\$815,390	\$815,390
\$802,650	\$802,650
\$786,390	\$786,390
\$972,050	\$768,737
\$753,100	\$748,100

### BANDERA ISD

BANDERA ELECTRIC COOP INC  
 CAZA RANCHES LLC  
 PEARLAND HEALTH DEVELOPMENT PROPERTIES LP  
 SOUTHERLAND COMMUNITIES HIGH GATE RANCH LTD  
 FLYING L GUEST RANCH LTD  
 SOUTHWESTERN BELL TELEPHONE CO  
 LCRA TRANSMISSION SERVICES  
 HENDRICKS MADRONA SPRINGS LTD  
 CIELO RANCH LTD  
 MHC TT INC



\$10,615,940	\$10,615,940
\$8,366,680	\$4,732,910
\$4,466,940	\$4,466,940
\$4,912,830	\$3,994,900
\$3,961,320	\$3,950,280
\$3,946,550	\$3,946,550
\$3,740,000	\$3,740,000
\$17,020,200	\$3,693,370
\$3,465,260	\$3,465,260
\$3,381,775	\$3,381,775

### MEDINA ISD

MTC HOLDINGS LTD  
 GEORGE YAX  
 GLEN E & RITA K RONEY  
 HEADWATERS INC  
 WILLIAM & CHERYL KIKER  
 RIVER ROCK RD LTD  
 RATTLESNAKE SPRINGS LLC  
 JW RE HOLDINGS LP  
 H E BUTT  
 BRIAN & NANCY DUPERRAULT



DUPERREAULT RANCH, L.L.C.



\$6,456,480	\$2,952,670
\$18,597,880	\$2,624,640
\$4,985,010	\$2,062,360
\$1,978,920	\$1,978,920
\$4,917,370	\$1,820,220
\$8,320,210	\$1,747,990
\$4,189,650	\$1,736,730
\$1,879,610	\$1,700,140
\$8,198,720	\$1,451,270
\$2,803,840	\$1,439,270

### BCRAGD

BANDERA ELECTRIC COOP INC  
 RANCHO MADRONA L P  
 ENTERPRISE TEXAS PIPELINE LP  
 VTR BANDERA REHAB LLC  
 FLYING L GUEST RANCH LTD  
 SOUTHWESTERN BELL TELEPHONE CO  
 MHC TT INC  
 CHAMPION DOMAIN LLC  
 HICKS FAMILY PARTNERSHIP LTD  
 VICEROY PETROLEUM LP

Viceroy Petroleum



\$16,335,120	\$16,335,120
\$12,608,900	\$7,687,700
\$5,468,740	\$5,468,740
\$4,326,790	\$4,326,790
\$4,238,370	\$4,238,370
\$4,030,180	\$4,030,180
\$3,904,510	\$3,904,510
\$7,664,700	\$3,850,260
\$3,785,430	\$3,523,470
\$3,448,300	\$3,391,615

## GENERAL INFORMATION

A 6-member board of directors, appointed by vote of the governing bodies of the taxing authorities in the district, constitutes the district's governing body. The Bandera County Tax Assessor/Collector also sits on the board of directors as a non-voting member. The chief appraiser, appointed by the board of directors, is the chief administrator and chief executive officer of the appraisal district. Appraisal districts are required to comply with the mass appraisal standards of the national Uniform Standards of Professional Appraisal Practices.

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

In 2017, the appraisal district appraised 35,203 parcels of property with a total value of \$4,119,678,738. All appraisals are completed by the internal staff and contract appraisers with field inspections being performed by appraisal year designated in the CAD reappraisal plan. Values on all property types are reviewed on an annual basis and are based on sales information.

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 1<sup>st</sup> assessed value.

Appraisal Year	2016	2017
Financial Budget	\$870,215	\$950,823
Appraisal District Market Value	\$4,065,357,232	\$4,119,678,738
Appraisal District Parcel Count	35,330	35,203
Residential Property Parcel Count	8,111	8,077
Commercial Property Parcel Count	638	624
Business Personal Property Count	1,187	1,217
Qualified AG Land Property Count	7,021	7,093
Traditional Ag Acres	286,528	282,649
Bees Property Count	34	34
Wildlife Acres	141,231	145,650
Eco Lab Property Count	25	25
Land NOT AG Qualified Property Count	18,717	18,559
Mineral / Utility	155	165
Exempt Property	966	966
Number of Personnel	11	11
Professional Staff Designations	9	10
Registered Professional Appraisers	5	6

## FINANCIAL BUDGET

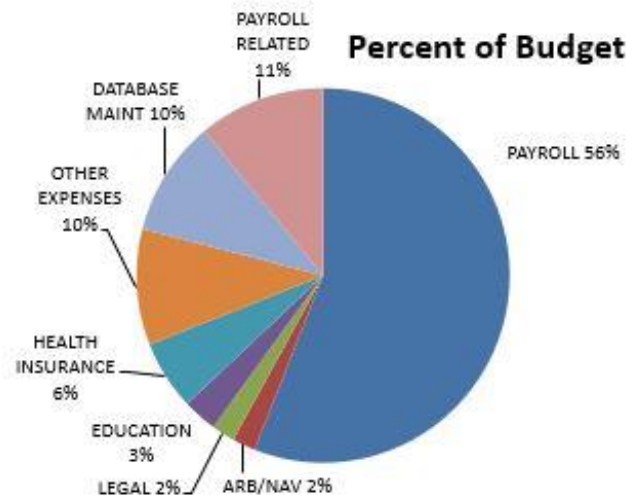
The financial process of the Central Appraisal District of Bandera County is presented in two other publications – the Adopted Budget which shows what is planned and adopted by September 15<sup>th</sup> the year prior, and the Annual Financial Report which shows what actually happened and is submitted by certified public accountants Ede & Company, LLC in April the year after.

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. Information regarding the preparation, submission and adoption of the appraisal district budget is found in Section 6.06 of the Texas Property Tax Code and Property Appraisal and Assessment Administration written by the International Association of Assessing Officers.

The 2017 operating budget for the Central Appraisal District of Bandera County was adopted by resolution 2016-4 on June 29<sup>th</sup>, 2016 at the regularly scheduled meeting that same evening.

### 2017 ADOPTED APPRAISAL DISTRICT BUDGET

CATEGORIES	EXTIMATED EXPENSES
PAYROLL	\$533,241
ARB / NAV	\$20,500
LEGAL	\$20,500
EDUCATION	\$28,000
HEALTH INSURANCE	\$60,922
OTHER EXPENDITURES	\$90,865
DATABASE MAINT	\$92,000
PAYROLL RELATED	\$104,796
<b>TOTAL BUDGET</b>	<b>\$950,823</b>



Each taxing unit participating in the district is allocated a portion of the amount of the budget based on the total levy for that taxing unit. Each year, after the levy is set by the tax assessor, the allocation is calculated and statements are sent to the taxing entities each quarter.

2017	BANDERA CO	BANDERA CITY	BCRAGD	FLYING L PUD	BANDERA ISD	MEDINA ISD	UTOPIA ISD	ESD#1	NORTHSIDE ISD	TOTALS
TAX LEVY	13,309,778.00	378,592.32	779,072.56	167,117.13	17,085,670.44	2,339,385.51	1,200,635.16	111,110.03	434,134.99	\$35,805,496.14
PERCENTAGE	37.17	1.06	2.18	0.47	47.72	6.53	3.35	0.31	1.21	100%
ALLOCATION	\$353,444.04	\$10,053.60	\$20,688.44	\$4,437.83	\$453,713.68	\$62,122.89	\$31,883.13	\$2,950.55	\$11,528.55	\$950,822.70
QUARTERLY	88,361.01	2,513.40	5,172.11	1,109.46	113,428.42	15,530.72	7,970.78	737.64	2,882.14	237,705.68



## COMPTROLLER PROPERTY TAX ASSISTANCE DIVISION STUDIES

### 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. 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 then 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 2016 Property Value Study findings were certified to the Commissioner of Education on August 15, 2017. The results are published at <https://comptroller.texas.gov/taxes/property-tax/pvs/2016f/010index.php>.

Category	Number of Ratios **	2016 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	99	762,809,745	1.00	8.55	68.68	94.94	1.01
E. Rural non-qualified	49	969,709,618	0.99	19.81	53.06	77.55	1.04
F1. Commercial Real	42	147,301,672	1.02	6.3	80.95	100	0.99
Overall	244	2,141,602,242	1.01	16.37	57.78	85.24	1.06

**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 tests and ensures that appraisal districts are compliant with International Association of Assessing Officers standards 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 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 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 final results of the 2017 MAP Review. The results will be available in January 2018 at <https://comptroller.texas.gov/taxes/property-tax/map/index.php>.

## APPRAISAL CALENDAR / APPRAISAL CYCLE

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

## CALENDAR PHASES

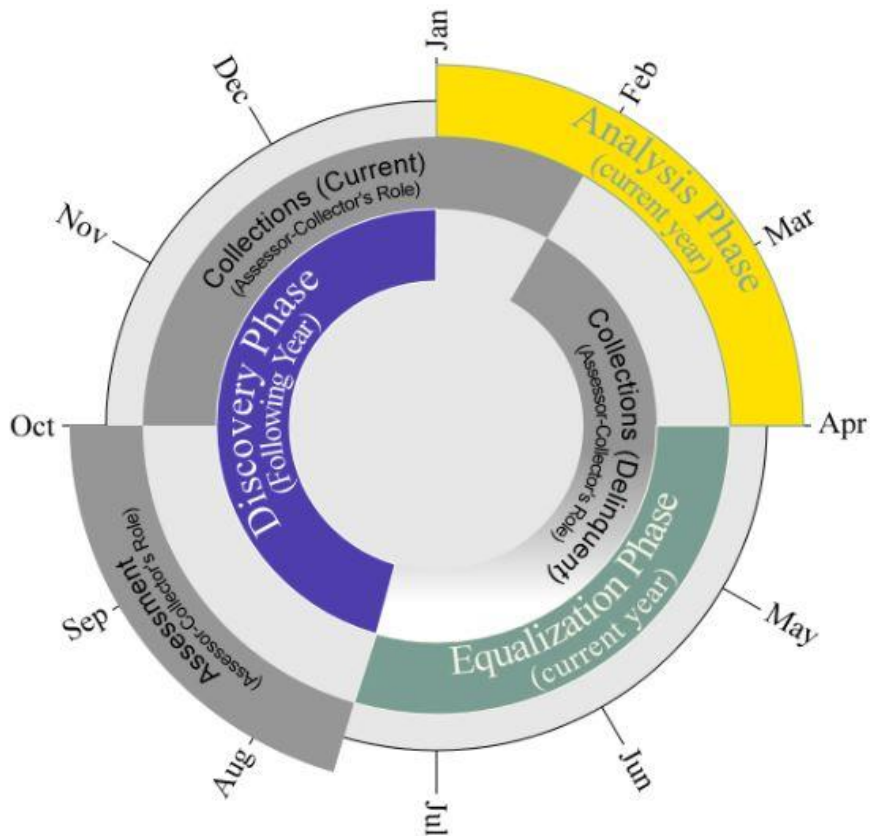
Analysis Phase – January through March

Equalization Phase- April through July

Discovery Phase – August through February

Assessment Phase – July through September

Collection Phase – October through January



## **EXEMPTIONS**

Most of the taxing units offer some level of homestead exemption to 6,358 residential homesteads in the county. All schools are required to grant a \$25,000 value exemption to regular homesteads and additional \$10,000 of value to Over-65 and disabled persons. Other taxing units may grant a percentage homestead up to 20% based on annual decisions by their governing bodies or voters. In addition, any amount of exemption may be set by taxing units for the Over-65 or disabled including schools that would add on to the state mandated exemptions.

## **APPRAISAL INFORMATION**

The appraisal functions for the Central Appraisal District of Bandera County is divided into four categories – Residential, Commercial, Rural, and Business Personal Property. The Central Appraisal District of Bandera County has 10 registered appraisers. Six have attained the Registered Professional Appraiser (RPA) State designation, three are Certified Chief Appraisers (CCA) and the Chief Appraiser also holds the Certified Tax Administrator (CTA) designation.

### **FIELD WORK**

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 by pictometry.

### **IN-HOUSE REAPPRAISAL**

Reappraisal statistics are based on those neighborhoods, market areas, and properties that have been identified 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. The internal ratio study for the 2017 Residential Certified Values indicated a median sales ratio of 0.96%, a weighted mean of 0.96%, and an average mean of 0.96%. The COD was 8.56 and the PRD was 1.00. These internal ratios were performed using verified, valid sales from the period July 1, 2016 thru June 30, 2017.

### **BUSINESS PERSONAL PROPERTY**

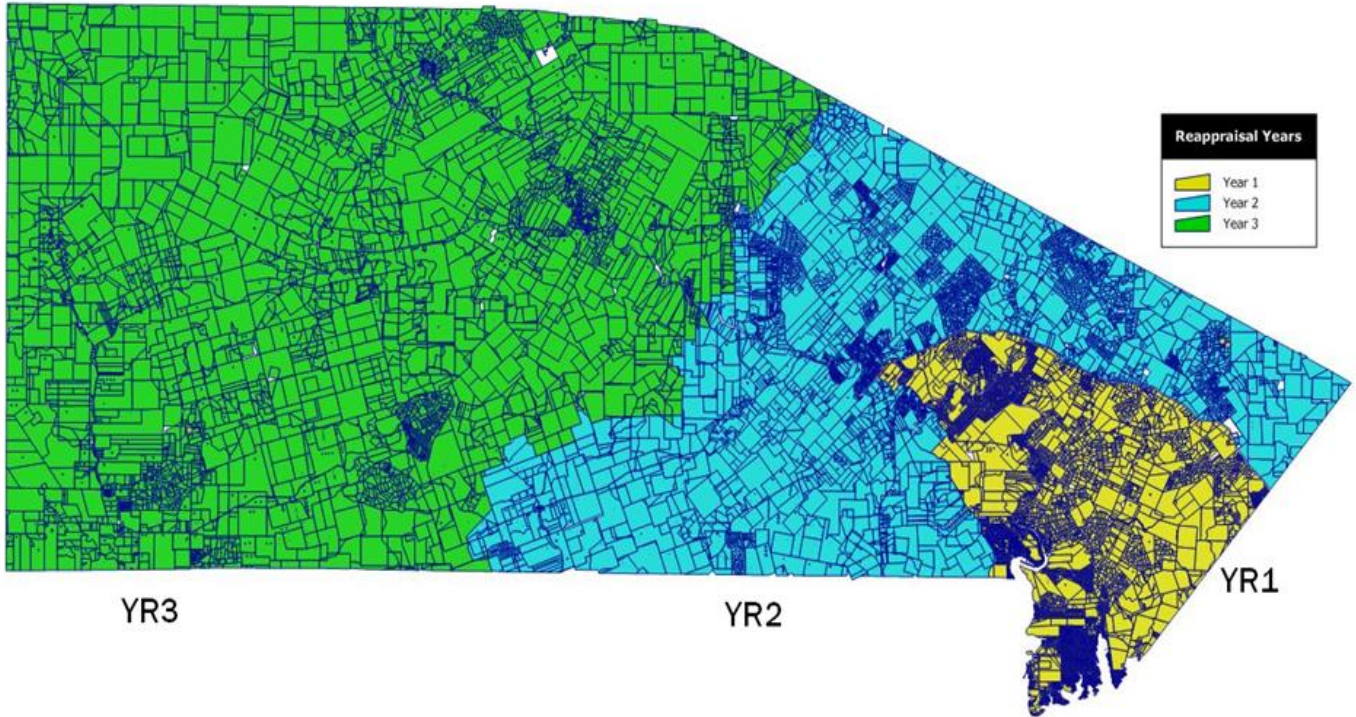
The Business Personal Property appraiser conducts site inspections, collecting pertinent data on all new businesses, and closes the accounts of businesses (inactive) that no longer exist as of January 1. Business Personal Property reappraises all businesses every year since required renditions are annual. 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.

### **MAPS & RECORDS / CUSTOMER SERVICE**

The Maps & Records Department is responsible for updating all ownership changes and maintaining the GIS data. Deed information is received weekly from the Bandera County Clerk and changes are made in a timely fashion. The Customer Service Department provides public assistance for inquiries and information requests as well as administering partial and total exemptions, and tax ceiling transfers.

## APPRAISAL WORK LOAD

Bandera County is divided into three reappraisal areas. In addition to the appraisal workload figures below, district staff also inspects properties within that particular reappraisal year. The reappraisal year is indicated by YR1, YR2 and YR3. The district's reappraisal efforts during 2017 were concentrated on the reappraisal year YR2 from August 2016 through July of 2017. More information regarding reappraisals can be found in the district's Biennial Reappraisal Plan.



APPRAISAL WORKLOAD	2016	2017
Permits	227	244
New Construction	938	496
Field Inspection Area	YR1	YR2
Ownership Transfers	1524	2424
Sales Transactions	252	427
Personal Property Renditions Processed	677	932
Exemptions Processed	703	593
Ag/WLM Applications and Annual Reports Processed	391	545



## PROPERTY APPEALS AND THE APPRAISAL REIWEV BOARD

In 2017, the district prepared and delivered notices of appraised value for approximately 9,266 parcels of property. From those notices, approximately 1,392 parcels were protested.

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 district's Board of Directors. The Appraisal Review Board members do not work for appraisal districts, but rather arbitrate between the district and the property owners that disputed their appraised values. 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 of the protests of value and any issues that affect the tax liability of the property and to equalize values. The protest hearing process for 2017 began June 13, 2017. After the hearing process, the Appraisal Review Board approved and submitted the appraisal roll to the Chief Appraiser on July 6th. The Chief Appraiser certified the appraisal roll on July 13<sup>th</sup> and delivered the certified information to the entities. Final hearings for 2017 will be held in January 2018 before the 31<sup>st</sup>.

<b>APPRAISAL YEAR TOTALS</b>	<b>2016</b>	<b>2017</b>
Protests Filed	2,094	1,392
Protests Settled Informally	1,649	972
Scheduled ARB Days	12	10
Protests Scheduled for ARB	595	588
Protests Heard by ARB	78	41
Protests No Shows to ARB	226	92
Protests Withdrawn	125	242

## LEGISLATIVE CHANGES

The Texas Legislature meets in odd-numbered years. Not only was there a regular session during 2017 but also a special session called. At present, we are still reviewing bills approved. Customarily, the Property Tax Assistance division of the Texas Comptroller of Public Accounts Office published 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" for 2017 are published, they will be available at <https://comptroller.texas.gov/taxes/property-tax/legal-resource.php>.

# 2017 ANNUAL REPORT OF THE CENTRAL APPRAISAL DISTRICT OF BANDERA COUNTY

**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

**2017 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



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