

The Informal Protest Process

During the informal process, property owners who have protested their market value, have the opportunity to discuss a settlement offer from the appraisal district. When a property owner files their protest, they can submit evidence to the appraisal district that shows why they believe their market value should be lowered. Property owners who file their protest online can upload their evidence, review the appraisal district's evidence, and review a settlement offer through their online accounts. Property owners can submit their protest and evidence through our online portal, by mail (P.O. Box 1119, Bandera, Texas 78003), by e-mail protest@bancad.org, or hand deliver to our office (1206 Main Street, Bandera Texas).

Property owners who file protests will have the opportunity to discuss their evidence with a Bandera CAD appraiser. Informal meetings will be offered starting **May 20, 2026**. **There will only be one informal meeting per property.** Property owners should ensure their protest has been filed and have all the necessary evidence before they schedule an appointment for an informal discussion. Evidence that will be considered are settlement statements, estimates to repair damage, recent fee appraisal and pictures.

Property owners may schedule an informal discussion for a specific date and time by contacting the Bandera CAD office at (830)796-3039.

Property owners will be given several options on how to respond to their settlement offer, including by e-mail, online portal or by mail.

If the property owner does not accept the settlement offer from the CAD within 72 hours, the account will be scheduled to meet with the Bandera Appraisal Review Board.

Protest forms, for property owners who do not receive a Notice of Appraised Value, are due May 15, 2026.