

The Central Appraisal
District of Bandera County

2012
Annual
Report

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Purpose

The purpose of this report is to provide our citizens, taxpayers, and customers with a general overview of the District's finances and operations, and to demonstrate accountability for the public funds it receives.

District Mission

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. In order to fulfill our mission, the District relies heavily on its employees and considers its employees as its most valuable asset.

Revenues and Expenditures

The District receives its funds from the taxing units it serves, by percentage allocation. The taxing units served by the District include Bandera County; the City of Bandera; Bandera, Medina, Utopia and Northside Independent School Districts; Emergency Services District of Utopia; Flying L PUD; Bandera County River Authority and Ground Water District; and county and special road units.

The amount budgeted for the District was \$623,912.47 but the amount actually expended by the District was \$598,669.47. A credit in the amount of \$15,243.01 was given to the entities listed above per Property Tax Code Section 6.06(j). The reason for the excess in funds was vacancies in job positions, which have since been filled or reallocated to other personnel.

The District is required by law to audit their financial performance every year. The District is very conscientious about public funds and strives to use funds wisely and conservatively. The most recent District audit was performed March 11, 2013 by Ede & Company, LLC. The audit earned the District an "Unqualified Opinion", which is the best performance rating given to a government agency.

Appraisals

The District is responsible for appraising approximately 82 mineral properties, about 1315 business personal properties, 795 mobile home and 33,179 real property accounts. The total number of accounts is 35,377. Some of the types of real property are commercial, farm, residential and multi-family. Real property includes land and the structures (or improvements) thereon. Each appraisal costs the taxpayer approximately \$17.63.

The 2012 reappraisal work plan included all portions of Medina ISD and Utopia ISD located in Bandera County. This area has an estimated 6,400 parcels of property. It is typical Texas Hill Country with plateaus and higher elevations. This area includes the headwaters of the Medina and Sabinal rivers along with numerous spring fed creeks. Certain other areas of the county are reappraised every year for various reasons, such as new construction and/or new subdivision development.

After all the field data is collected and changes are made to each account, the District studies the real estate market to determine local values.

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Ratio Study Analysis

Every year the Appraisal District reviews sales data for properties that have sold in the last 12-24 months. The sales that have occurred in this time frame are the ones generally used to determine the current year's appraised value. For example, the 2012 Notice of Appraised Value mailed to property owners in May used data that was accumulated from January 1, 2010 through roughly March 15, 2012. That data was analyzed to determine if the district was at 100% of market value as required by the Texas Property Tax Code. If sold properties show an increase or decrease in market value the Appraisal District will then adjust all properties of similar quality and makeup to be like the sales.

2012 Ratio Data

The District analyzes ratio studies and uses mass appraisal techniques to ensure that all properties have been appraised between 95% and 1.05% of fair market value. The study also is used to appraise property fairly and equitably.

Improved properties: those having a structure or building on the property.

There were 84 properties included in the Residential Schedule Analysis that the Appraisal District used to determine property values for 2012. The 2012 Ratio Study determined that local values were at 100% of market value.

In addition to a Residential Schedule Analysis, the Appraisal District also performed ratio studies and reviewed

market values in over 30 subdivisions and all rural land in Utopia ISD and Medina ISD.

After ratio studies were completed and values were set, Notices of Appraised Value were mailed to property owners whose property value increased by more than \$1000.

Appeals

During 2012, the District sent Notices of Appraised Value to 8,093 property owners. The District received 1122 Notices of Protest of the proposed values of these properties. District staffers were able to meet informally with most of the protesting property owners to settle their concerns. The Appraisal Review Board granted relief on 107 properties scheduled for hearings, 96 properties saw no change while 37 properties withdrew their protest before the hearing. A total of 108 properties "no showed" for the scheduled hearing. During the 2012 Appraisal Review Board Season, the ARB worked a total of 324 hours for the property owners in the county.

Certification of the Appraisal Roll

Once the appeals process was substantially completed, the Appraisal District certified the appraisal roll on July 13, 2012. The certified value was \$1,813,371,696; approximately 1.07 % above the 2011 Appraisal Roll, which was certified at \$1,794,066,770. New construction and discovery of improvements to properties that had not previously been on the appraisal roll added \$39,453,435 total value to the Appraisal Roll.

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The 2012 reappraisal year concluded when the appraisal roll was certified. The 2013 reappraisal year started in August of 2012 and is included in the 2013/2014 Biennial Reappraisal Plan.

2012 District Achievements

The knowledge base of the Appraisal District has grown within the last several years. The level of expertise became evident after a review by the Comptroller's Office indicating a high confidence level in the most recent Property Value Study (PVS). The results of the 2012 Property Value Study indicated the overall median level of appraisal for the District was 101%.

2012 also finished the 2011 MAP Review by receiving notification on October 19, 2012 from the Director of the Property Tax Assistance Division that Bandera Central Appraisal District was in compliance with Tax Code Section 5.102, Comptroller Rule 9.301 and the 2010/2011 MAP requirements.

In addition to the Property Value Study and the MAP Review, the District has worked hard to enhance their website including online mapping, information, address change forms, various exemption application forms and important links to additional sites. Customer service surveys are available online, in our office as well as Customer Comment Box welcoming suggestions that would improve the quality of our customer service to our taxpayers and citizens.

In addition, the District was active in local public presentations including Utopia Lions

Club, Ranchers and Land Owners Association of Texas, and Texas AgriLife Extension Service Center.

Concluding 2012

If you have any questions regarding a reappraisal or any other District function, please don't hesitate to call (830) 796-3039 or come by the office located at 1206 Main, Bandera, Texas. You may also ask an appraiser while in the field. The District strives to provide the very best in customer service and welcomes your input!