ANNUAL REPORT
CENTRAL APPRAISAL DISTRICT
OF BANDERA COUNTY

Wendy M. Grams, RPA, CCA
Chief Appraiser
December 2015
banderaproptax.org

A Message from the Chief Appraiser:

I would like to present the 2015 Annual Report of the Central Appraisal District of Bandera County (BANCAD). This Annual Report for 2015 has been prepared to provide specific information to give the reader a better understanding of the district's activities. It highlights the results of our operations and the major initiatives we have undertaken in 2015.

We recognize that we have a responsibility to provide complete, accurate and timely information to the taxing jurisdictions and clear, concise and easily understood information to the property owners. We are committed to providing excellent customer service, with professionalism and integrity in all aspects of our operations, because we work for you.

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.

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

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Chief Appraiser

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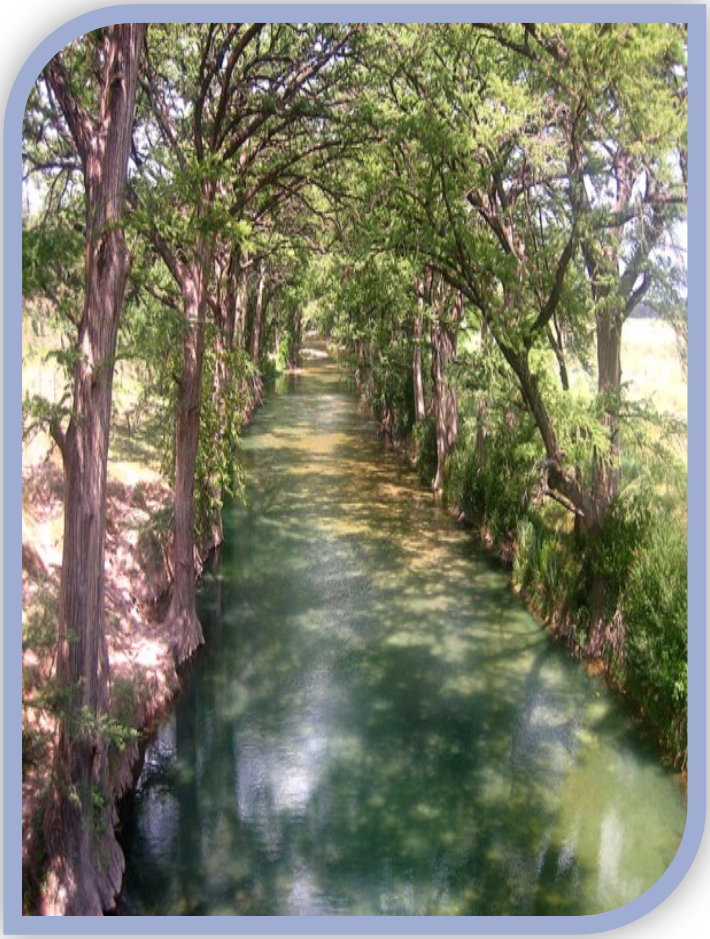
PURPOSE



This report serves as the official annual report for the Central Appraisal District of Bandera County, located at 1206 Main St. Bandera, TX 78003. This report provides property owners, taxing units, and other interested parties with information concerning the appraisal activities for the year including but not limited to: general information about the appraisal district, taxing entities in Bandera County, number and type of accounts the District appraises, market and taxable values, appeals, arbitration, litigation and legislation from the 84th Texas Legislative Session .

GENERAL INFORMATION

Appraisal Districts were formed by the Texas Legislature in 1979. Senate Bill 621 required that appraisal districts be established for the purpose of appraising property for ad valorem tax purposes. Appraisal districts (the district) are a local government political subdivision of the state, responsible for appraising property within the boundaries of each county. Prior to the creation of the central appraisal districts, each taxing unit followed their own appraisal standards and practices. Values were inaccurate and inequitable. Property owners were required to visit multiple taxing units to resolve any disputes concerning property values. *The appraisal district is not a taxing entity and does not set tax rates or collect taxes.* Appraisal Districts are independent of the taxing entities but are governed by a board of directors who are elected by the taxing entities elected officials.

The Texas Property Tax Code requires that the district be managed by a professional staff with training and education prescribed by the State of Texas and overseen by the Texas Department of Licensing and Regulation. All appraisers must be registered with the TDLR and must complete courses and exams to become a Registered Professional Appraiser and maintain that designation. The Chief Appraiser is responsible for managing the District's administrative and appraisal operation. The Board of Directors approves and reviews the budget and expenditures over the course of each fiscal year. Additionally, they appoint the Appraisal Review Board (ARB) and Agricultural Advisory Board.

GOVERNANCE

The Appraisal District is governed by a Board of Directors whose primary responsibilities include the following:

- Establish the district's office
- Appoint the Chief Appraiser
- Approve the District's budget annually
- Contract for necessary services
- Appoint the Appraisal Review Board
- Provide advice and consent to the Chief Appraiser concerning the appointment of an Agricultural Advisory Board
- Approve Contracts with appraisal firms to perform appraisal services for the district
- Other statutory duties

To be eligible to serve on the board of directors, an individual must be a resident of the district and must have resided in the district for at least 2 years immediately preceding the date of appointment. Members of the Board of Directors will serve two-year terms beginning in January of even-numbered years.

The Board of Directors of the Central Appraisal District of Bandera County consists of six voting members and one non-voting member. The directors are elected by the County, City, and School Districts which participate and vote in the process.

The Appraisal District Board of Directors for 2015 are:

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

The Chief Appraiser is the chief administrator of the appraisal district and is appointed by the board of directors. The chief appraiser must be certified (or actively working toward certification) as a Registered Professional Appraiser (RPA) through the Texas Department of Licensing and Regulation.

Appraisal Review Board members are appointed by the Board of Directors. To serve on the ARB, an individual must be a resident of the appraisal district and must have resided in the district for at least two years. The Central Appraisal District of Bandera County is responsible by statute for the hearing and determination of taxpayer protests and taxing entity challenges.

Agricultural Advisory Board members are appointed by the Board of Directors at the recommendation of the chief appraiser to aide him in determining typical practices and standards for agricultural activities in the district.

AD VALOREM TAX SYSTEM

The property assessment system is a complex and technical profession vital to the financial health of local government and school districts. The District's principal task is to identify and appraise all taxable properties within its jurisdiction (the county boundaries), and administer exemptions and special appraisals. The appraisal of properties within the district jurisdiction collectively creates the tax base that all taxing jurisdictions utilize to collect their revenue for daily operations and public services. The District is funded by the taxing jurisdictions based on the amount of taxes levied in each taxing unit. As required by the Texas Property Tax Code, appraisal districts appraise all property whether residential, commercial, or business personal property at its fair market value as of January 1st of each year. The District determines the market value of a property using mass appraisal standards and techniques which comply with Uniform Standards of Professional Appraisal Practices (USPAP). The same appraisal methods and techniques shall be used in appraising the same or similar kinds of property. The District employs staff who performs the general task of appraising the property in the county along with rechecking properties and working all schedules. The District also employs the services of Wardlaw Appraisal Group, LC, which is an appraisal firm to appraise all mineral, industrial and oil/gas related facilities, pipelines, industrial personal property and utilities.

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 say for property owners to file applications or certain reports with the appraisal district including: *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

TAXING UNITS

The Central Appraisal District of Bandera County is responsible for appraising all properties for each of the nine taxing jurisdictions that are located within the 798 square miles of Bandera County.

Taxing jurisdictions located within the district are:

- Bandera County
- City of Bandera
- Bandera ISD
- Medina ISD*
- Utopia ISD*
- Northside ISD*
- Flying L PUD
- Bandera County River Authority & Ground Water District
- Utopia Vanderpool Emergency Service District #1*

Bandera County local property taxes are collected by the Tax Assessor / Collector and are distributed back to the taxing entities to fund their budgets.

2015 ADDOPTED TAX RATES

Entity ID	Entity Code	Entity Name	M&O Tax Rate	I&S Tax Rate	Total Tax Rate
102	010	BANDERA COUNTY	0.5193	0.046	0.5653
106	010	COUNTY ROAD	0.0216	0.00	0.0216
119	010	SPECIAL ROAD	0.09	0.00	0.09
103	010-902-02	BANDERA ISD	1.04	0.13	1.17
115	010-901-02	MEDINA ISD*	1.04	0.00	1.04
125	232-904-02	UTOPIA ISD*	1.04	0.00	1.04
116	015-915-02	NORTHSIDE ISD*	1.04	0.3355	1.3755
104	010-101-03	CITY OF BANDERA	0.4082	0.00	0.4082
108	010-201-14	FLYING L PUD	0.38	0.00	0.38
121	010-201-27	BCRAGD	0.034739	0.00	0.034739
48387	232-201-40	ESD#1	0.10	0.00	0.10

*These entities overlap into adjoining counties and only the portion of these jurisdictions located within the boundaries of Bandera County are appraised by this district.

APPRAISAL ROLL INFORMATION

The 2015 appraisal roll for Bandera County indicated a total of 35,188 parcels.

The following charts indicate the total appraised Market Value and Net Taxable Value for each of the taxing entities located in Bandera County and appraised by the District as well as a breakdown of appraisal information within the District by State Category.

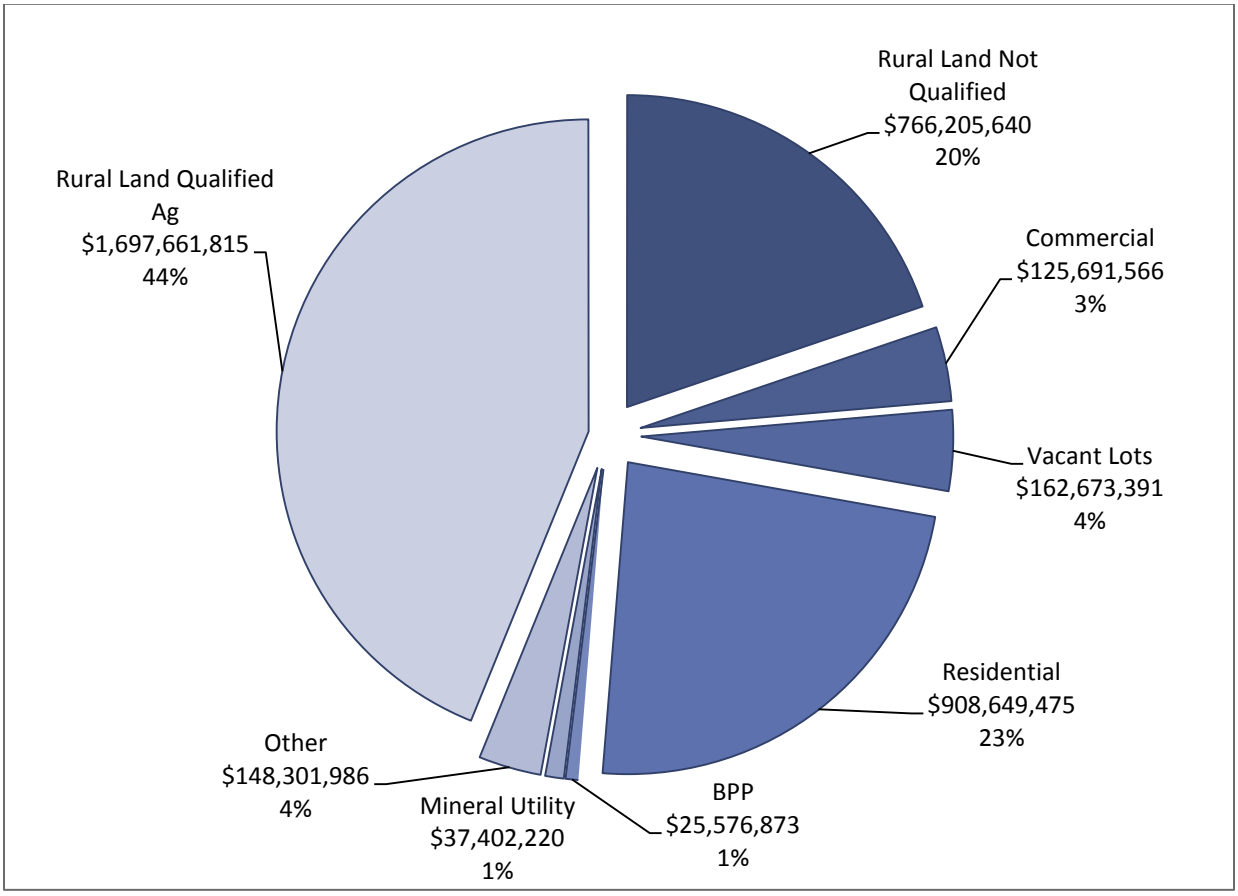
Entity values as of July 21, 2015 Certification:

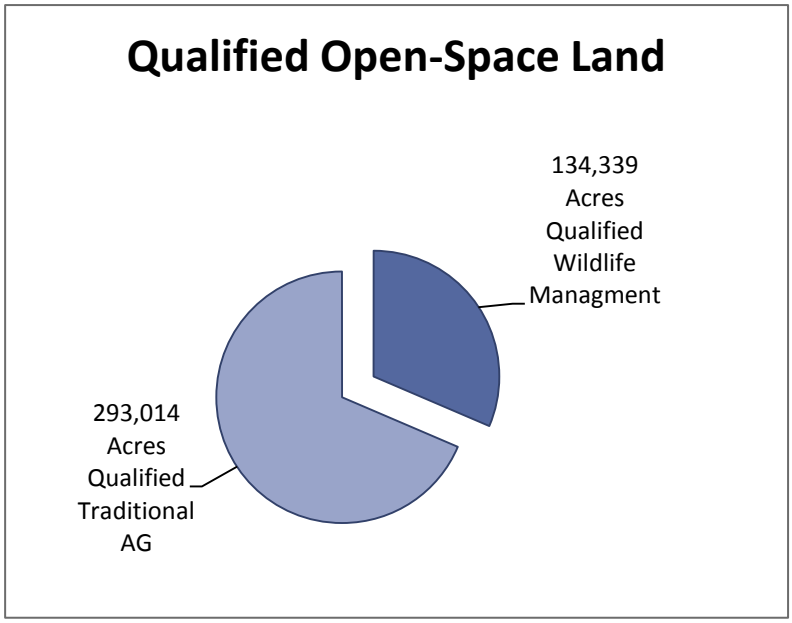
ENTITY ID	ENTITY NAME	ENTITY CODE	GRAND TOTAL MARKET	NET TAXABLE
102	Bandera County	BC	$3,808,182,926	$1,937,252,330
106	County Roads	CR	$3,808,182,926	$1,937,252,330
119	Special Roads	SPC	$3,808,182,926	$1,937,252,330
103	Bandera ISD	BS	$2,423,442,710	$1,491,284,314
104	Bandera City	BT	$116,830,234	$89,071,423
108	Flying L PUD	FR	$48,039,122	$42,055,814
48387	Utopia Vanderpool ESD #1	ESD	$438,054,637	$105,866,259
121	BCRAGD	SW	$3,808,182,926	$1,937,252,330
115	Medina ISD	MS	$906,101,115	$225,943,178
125	Utopia ISD	US	$431,997,151	$116,916,653
116	Northside ISD	NS	$45,838,200	$30,001,134

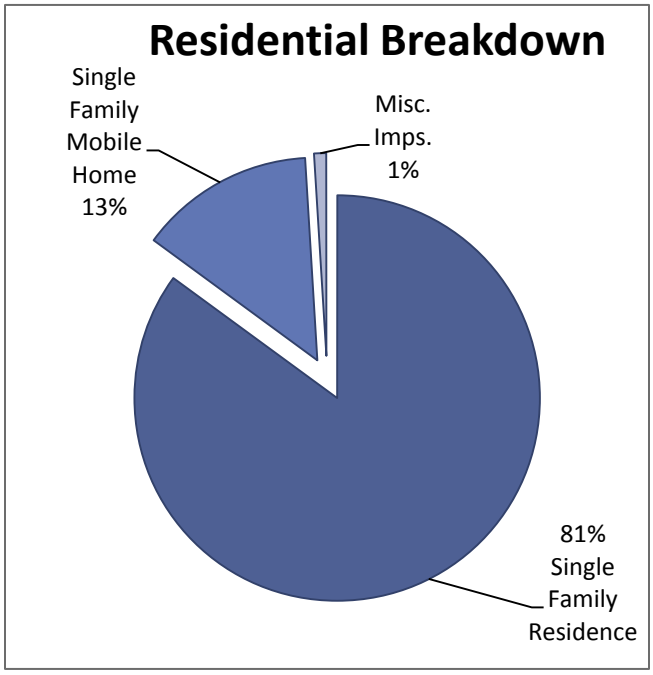
2015 STATE PROPERTY CATEGORIES

State Code	Description	Count	Market
A	SINGLE FAMILY RESIDENCE	7,578	$876,054,603
B	MULTIFAMILY RESIDENCE	18	$4,190,290
C	VACANT LOT	12,217	$162,673,391
D1	QUALIFIED OPEN SPACE LAND	6,376	$1,697,661,815
D2	IMPROVEMENTS ON QUALIFIED OPEN SPACE	507	$11,228,770
E	RURAL LAND, NON QUALIFIED OPEN SPACE	5,415	$754,976,870
F1	COMMERCIAL REAL PROPERTY	637	$125,691,566
F2	INDUSTRIAL REAL PROPERTY	3	$2,035,330
G1	OIL AND GAS	7	$152,450
J1	WATER SYSTEMS	27	$1,806,940
J2	GAS DISTRIBUTION SYSTEM	3	$288,990
J3	ELECTRIC COMPANY (INCLUDING CO-OP)	34	$14,673,970
J4	TELEPHONE COMPANY (INCLUDING CO-OP)	61	$11,043,290
J6	PIPELINE COMPANY	12	$5,460,450
J7	CABLE TELEVISION COMPANY	6	$408,480
J8	OTHER TYPE OF UTILITY	1	$800,090
L1	COMMERCIAL PERSONAL PROPERTY	1,161	$25,576,873
L2	INDUSTRIAL PERSONAL PROPERTY	5	$732,230
M1	TANGIBLE OTHER PERSONAL, MOBILE HOMES	1,073	$32,594,872
O	RESIDENTIAL INVENTORY	335	$7,012,750
S	SPECIAL INVENTORY TAX	6	$92,940
X	TOTALLY EXEMPT PROPERTY	979	$137,006,306
Total		**36,461**	**$3,872,162,966**

2015 MARKET VALUE DISTRIBUTION







APPRAISAL GROWTH

The Chart below demonstrates ten consecutive years of appraisal growth.

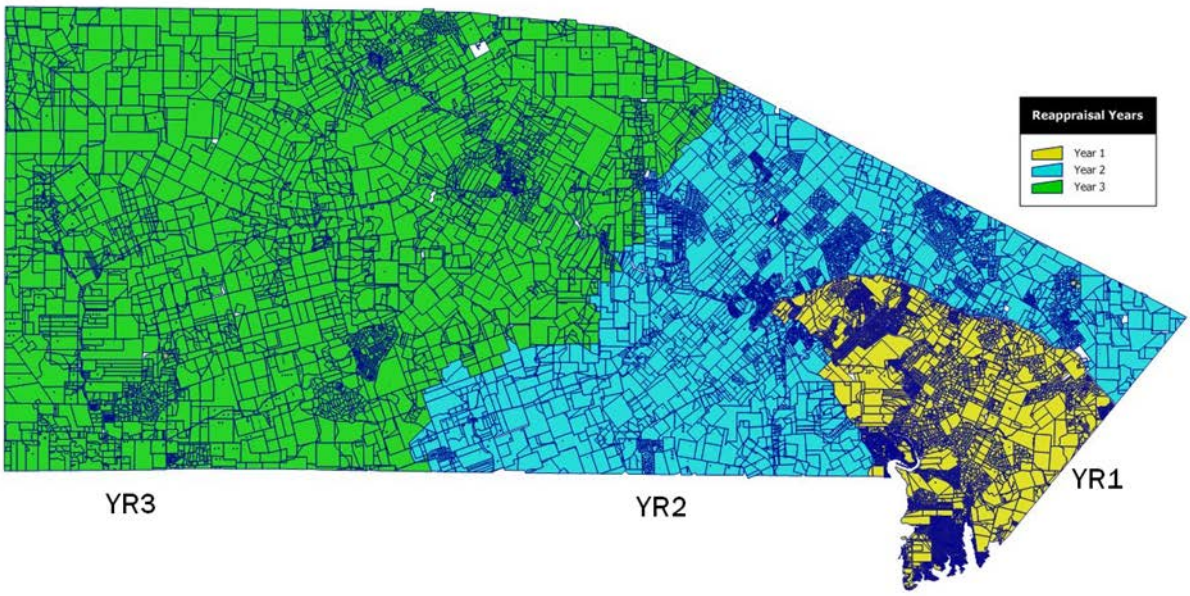
Year	Total Appraisal Roll	Change from Prior Year	Percent Change
2005	$1,693,226,942	$138,659,364	8.92%
2006	$2,473,090,096	$779,863,154	46.06%
2007	$2,912,162,006	$439,071,910	17.75%
2008	$3,137,741,806	$225,579,800	7.75%
2009	$3,289,112,696	$151,370,890	4.82%
2010	$3,451,237,270	$162,124,574	4.93%
2011	$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%
2014	$3,808,182,926	$197,782,806	5.48%
2015	$3,872,162,966	$63,980,040	1.68%

TOP 10 TAXPAYERS

Taxpayer	Market Value	Taxable Value
Bandera Electric COOP Inc	$15,968310	$15,968,310
Rancho Madrona LP	$14,513,810	$8,409,130
Flying L Guest Ranch LTD	$6,867,990	$6,867,990
Enterprise Texas Pipeline LP	$5,319,860	$5,319,860
CAZA Ranches LLC	$8,339,450	$4,706,530
VTR Bandera Rehab LLC	$4,251,900	$4,251,900
LCRA Transmission Services	$4,080,000	$4,080,000
Hicks Family Partnership LTD	$3,966,360	$3,748,500
Southwestern Bell Telephone CO.	$3,630,390	$3,630,390
MHC TT INC	$3,381,775	$3,381,775

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 2015 were concentrated on the reappraisal year YR3 from August 2014 through July of 2015. More information regarding reappraisals can be found in the District's Biennial Reappraisal Plan.



Appraisal Workload	2013	2014	2015
Permits	331	278	213
New Construction	537	544	842
Field Inspection Area	YR1	YR2	YR3
Ownership Transfers	830	1,546	906
Sales Transactions	514	479	394
Personal Property Renditions Processed	918	971	878
Exemptions Processed	593	661	691
Ag/WLM/ Eco Lab Applications Processed	197	183	276

NOTICE OF APPRAISED VALUE and APPEAL INFORMATION

Following guidelines established by state law, Notices of Appraised Value are typically mailed to property owners if:

- The appraised value of the property increases by more than $1,000 from what it was in the preceding year
- The appraised value of the property is greater that the value rendered by the property owner
- The property was not on the appraisal roll in the preceding year
- The property has had an ownership change

In 2015, the district prepared and delivered notices of appraised value for approximately:

- 9,177 real property parcels
- 1,309 business personal property parcels
- 189 mineral / utility / industrial parcels

From those notices, approximately 1,236 parcels were protested.

Appraisal Year Totals	2013	2014	2015
Protests Filed	1,119	1,381	1,236
Protests Settled Informally	452	410	868
Number of Days ARB Met	15	12	12
Protests Scheduled for ARB	544	529	817
Protests Heard by ARB	134	86	68
Protests No Shows to ARB	109	105	98
Protests Withdrawn	49	61	92

EXEMPTION DATA

Property owners may qualify for a variety of exemptions as provided by the Texas Constitution. Some of the most commonly occurring exemptions are described below.

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.

Homestead Exemption

Exemption by 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	$25,000		$10,000	$6,000	$10,000	
MEDINA ISD	$25,000		$10,000	$10,000	$10,000	
UTOPIA ISD	$25,000		$10,000		$10,000	
NORTHSIDE ISD	$25,000		$10,000	$13,330	$10,000	$13,330

In addition to the general homestead exemption allowed to disabled veterans with a 100% service connected disability, which is a total exemption from taxation on their homestead, disabled veterans are allowed a general exemption on any property they own based upon the percentage rating as determined by the Department of Veterans Affairs. Current exemption amounts, as based upon these rating are as follows:

Percentage Disability	Exemption Amount
10 – 29 %	$5,000
30 – 49 %	$7,500
50 – 69 %	$10,000
70 – 100 %	$12,000

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 for those properties.

2015 CERTIFIED TOTALS
ARB APPROVED TOTALS

BC - BANDERA COUNTY EXEMPTION BREAKDOWN

EXEMPTION	COUNT	LOCAL	STATE	TOTAL
DP	383	1,036,760	0	1,036,760
DPS	10	30,000	0	30,000
DV1	48	0	265,560	265,560
DV1S	1	0	5,000	5,000
DV2	45	0	310,420	310,420
DV3	53	0	449,890	449,890
DV3S	4	0	40,000	40,000
DV4	354	0	3,669,397	3,669,397
DV4S	24	0	228,320	228,320
DVHS	166	0	27,757,421	27,757,421
DVHSS	10	0	1,343,170	1,343,170
EX	11	0	510,540	510,540
EX-XG - CHARITABLE	2	0	275,040	275,040
EX-XI - YOUTH DEVELOPMENT	22	0	4,502,630	4,502,630
EX-XJ – PRIVATE SCHOOLS	1	0	829,110	829,110
EX-XR – NONPROFIT WATER	13	0	651,960	651,960
EX-XU - MISC	4	0	668,590	668,590
EX-XV – OTHER EXEMPTIONS	685	0	127,961,860	127,961,860
EX - XV (PRORATED)	18	0	67,356	67,356
EX366 – UNDER $500	196	0	34,710	34,710
HS	6,036	28,680,212	0	28,680,212
LVE - LEASED VEHICLES	32	1,504,510	0	1,504,510
OV65	2,341	22,040,894	0	22,040,894
OV65S	236	2,280,550	0	2,280,550
TOTAL EXEMPTIONS		55,572,926	169,570,974	225,143,900

LEGISLATIVE CHANGES

The 84th Texas Legislature met in 2015 and several bills were passed that have an effect on the operations of the district. Once laws are passed, the district responds in a timely manner updating records, forms and /or procedures.

ADMINISTRATIVE

Website – An appraisal district is restricted from posting information that indicates the age of a property owner, including information that a property owner is 65 years of age or older, on the appraisal district's website. (Effective 9/1/15)

Confidential Owners – A current or former employee of the Texas Juvenile Justice Department, a current or former Juvenile probation or supervision officer certified by the Department and a current or former employee of a juvenile justice program or facility are added to the list of people that may choose to restrict public access to home address information in the appraisal records. (Effective 6/16/15)

Agents – Section 1.111 added that lessee designated by a property owner as the owner's agent may designate a person to act as the lessee's agent, with the approval of the property owner, for any purpose in the Tax Code. The agent designated by the lessee has the same authority and limitations as an agent designated by a property owner. (Effective 1/1/16)

Forms – Section 5.07 is amended indicating that a property tax form may be signed by means of an electronically captured handwritten signature. It states that a property tax form is not invalid or unenforceable solely because the form is a photocopy, fax or electronic copy of the form. (Effective 1/1/16)

Confidential Information – Government Code 552.155 & 552.222 (Open Records) amended to provide that a photograph taken by the chief appraiser or appraiser's representative for property tax appraisal purposes and show the improvements (building) interior is confidential information. The photograph may be disclosed to a requestor who had an ownership interest in the improvement on the date that the photograph was taken. A photograph may be used as evidence in a protest or an appeal if it is relevant to the matter protested or appealed. A photograph used as evidence remains confidential and may not be disclosed or used for any other purpose. A photograph may be used to ascertain the location of equipment used to produce or transmit oil and gas if that equipment is located on January 1 in the appraisal district that appraises property for the equipment for the preceding 365 consecutive days. If a request for public information includes a photograph, the public information officer may require the request to provide additional information sufficient to determine whether the requestor is eligible to receive the photograph. (Effective 9/1/15)

APPRAISAL

Appraisal Notice – Section 25.19 amended to add to the reappraisal notice to include an exemption or partial exemption approved for the property in the preceding year that was canceled or reduced for the current year. Additionally, the bill provided that the notice shall contain the amount of an exemption that was cancelled or reduced in the current year. Effective (1-1-16)

Valuing Oil & Gas – Section 23.175 amended to change the calculation of the oil and gas price adjustment factor by using the West Texas Intermediate crude spot price – on a per barrel basis – rather than the imported low sulfur crude price. It also changes the gas calculation on a per million BTU basis. (Effective 1/1/16)

EXEMPTIONS

Homestead Exemption – If SJR is approved by Texas voters, SB 1 increases the current $15,000 school homestead exemption to $25,000. Those over-65 or disabled homeowners with a school tax limitation would have their limitation adjusted for the additional exemption amount for the 2015 tax year. (Effective for 2015)

Eggs – Section 11.16 amended to specifically adds eggs, regardless of whether the eggs are packaged, to the list of farm products exempt from property taxation. (Effective 1/1/15)

Surviving Spouse Totally Disabled Veterans – Section 11.131 would grant the total homestead exemption to the surviving spouse of a totally disabled veteran who would have qualified if Section 11.131 had been authorized on the date the disabled veteran died. Current law, which was added in 2009 and approved for the surviving spouse in 2011 by Texas voters, did not address veterans who had died prior to those effective dates. The home must have been the deceased veteran's homestead and the survivor cannot have remarried. (Effective 1/1/16)

Military Service Homestead Exemption – Section 11.13 amended that a homeowner continues to receive homestead exemptions while absent for military service inside the United States. Current law only addresses military service outside of the U.S. (Effective 6/19/15)

Solar or Wind Power Energy Device – Section 11.43 amended changing the exemption application by a property owner for a solar or wind-powered energy device installed or constructed on property to a one time application. Current law requires an annual application by the property owner. (Effective 1/1/16)

Cancelling an Over-65 Homestead Exemption – requires the appraisal district to send a notice by certified mail BEFORE cancelling an over-65 homestead exemption. The notice to the property owner must include a form on which the owner may indicate whether the owner qualified for the exemption, along with a self- addressed, postage prepaid envelop with instruction for returning the form to the chief appraiser. The chief appraiser determines whether to continue to allow the exemption. If the chief appraiser does not receive a response on or before the 60th day after mailing the notice, the chief appraiser may cancel the exemption on or after the 30th day after the expiration of the 60 –day period, but only after making a reasonable effort to locate the owner. A reasonable effort includes sending an additional notice of cancellation to the individual after the 60 day period by first class mail in an envelope with RETURN SERVICE REQUESTED in all capital letters so that the U.S. Post Office returns the notice if it is not deliverable as addressed, or by providing the additional notice in another manner that the chief appraiser determines appropriate. This notice of cancellation includes, in bold font equal to or greater in size than the surrounding text, the date on which the chief appraiser is authorized to cancel the exemption. This notice does not apply if the chief appraiser determines that the individual no longer owns the homestead property. (Effective 9/1/15)

Removing Annual Application VA Organizations - Section 11.43 amended to remove the requirement that a Veteran's organization apply annually for the exemption in Section 11.23(a). Once the exemption is allowed, the Veteran's organization need not apply in subsequent years until the property changes ownership or qualifications change. (Effective 1/1/16)

Confidential Information – Section 11.48 amended to allow the appraisal district to disclose confidential information that includes a driver's license number, personal ID number or social security number on an exemption application to the agent of the appraisal district who appraises property or performs appraisal services for the district. (Effective 9/1/15)

SPECIAL VALUATION

Over 65 Land Owner No Longer Eligible for Agricultural Appraisal – Section 23.551 added and Sections 1.07, 23.43, 23.46, 23.54, 23.55 amended to add a new notice, sent by certified mail, to land owners who are 65 years of age or older that own qualified agricultural-use land before the chief appraiser makes a determination of change of use of the qualified land. The over-65 land owner may indicate that the land remains eligible on the form sent with the chief appraiser's notice. The chief appraiser includes a self-addressed, postage prepaid envelop and instructions on returning the form. The chief appraiser considers the owner's response in determining whether the land remains eligible for ag-use appraisal. If the chief appraiser does not receive a response on or before the 60th day after mailing the notice, the chief appraiser must make a reasonable effort to locate the owner and determine whether the land's use has changed. A reasonable effort is sending an additional notice to the owner immediately after the expiration of the 60-day period by first class mail in an envelope on which is written, in all capital letters, RETURN SERVICE REQUESTED, directing the U.S. Postal Service to return the notice if it is not deliverable as addressed, or providing the additional notice in another manner that the chief appraiser determines appropriate. The Texas Comptroller's application forms for agricultural appraisal must include a space for the property owner to state the owner's date of birth. Failure to provide the date of birth does not affect owner's right to the agricultural designation. (Effective 9/1/15)

ARB

Comparable Properties in a Protest or Appeal on Unequal Appraisal – 23.01 amended to provide that the selection of comparable properties and the applications of appropriate adjustments for the determination of an appraised value of property under a protest to the ARB or to district court shall be based upon application of generally accepted appraisal methods and techniques. Adjustments must be based on recognized methods and techniques that are necessary to produce a credible opinion. Notwithstanding this requirement, property owners representing themselves are entitled to offer an opinion of and present argument and evidence related to the market and appraised value or the inequality of appraisal of the owner's property. (Effective 1/1/16)

Revised Requirements Binding Arbitration – Section 41A.01, 41A.03, 41A.05 & 41A.06 revised the requirements for binding arbitration of an ARB order. A property owner may seek binding arbitration concerning the appraised or market value of a property if the ARB order is $3 million or less, increased from the current law of $1 million or less. The arbitration deposit made payable to the Texas Comptroller is changed, to be based on the property value set in the ARB order. See full bill version for details. (Effective 9/1/15)

Exchanging Evidence – Section 41.45 is amended to provide that the exchange of evidence between the chief appraiser and property owner or agent shall be a written copy of the evidence or material reserved on any portable device designed to maintain an electronic or digital document or image. If the chief appraiser uses audiovisual equipment at a protest hearing, the appraisal office shall provide audio visual equipment of the same general type, kind and character for use during the hearing by the property owner or owner's agent. (Effective 1/1/16)

APPRAISAL DISTRICT BUDGET and FINANCING

Texas Property Tax Code Section 6.06 states instructions for budgeting and financing of the district. This section includes steps for preparation, delivery to entities, entity allotment calculations, public hearing and adoption dates.

Finances

The financial results of the Central Appraisal District of Bandera County reflect the focus on conservative fiscal stewardship. The financial process of the District 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.

The preliminary 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 budget outlines the goals, objectives, and programs to be accomplished, operating and maintenance expenditures by category, personnel breakdown with staffing levels and salary range, and a detailed schedule of capitalized equipment to be purchased. Following a public hearing, the Board of Directors is required to approve the budget by September 15th.

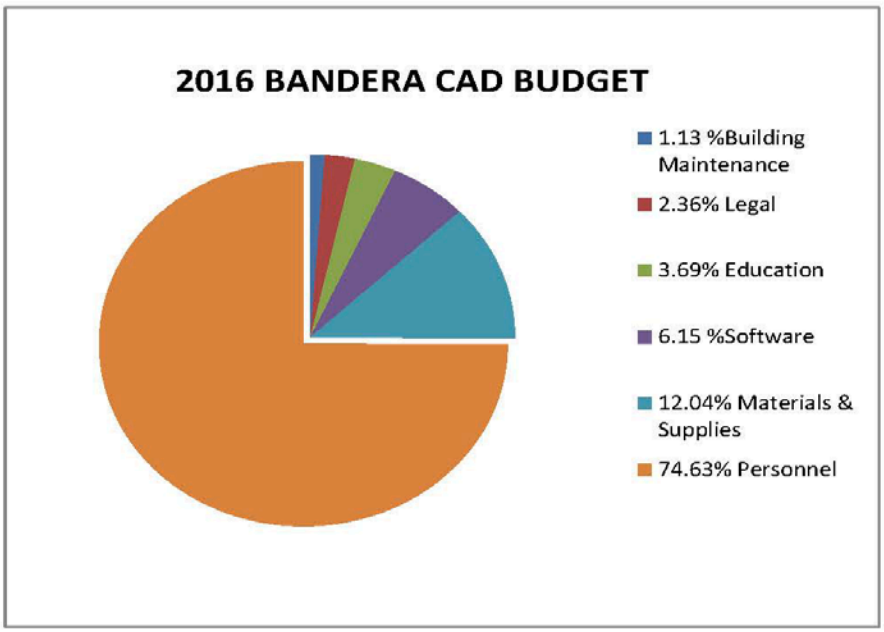
Financial Statements are audited annually by a Certified Public Accountant in accordance with generally accepted auditing standards. The Board of Directors reviews the budget with District administration for any revisions or recommendations. The Board of Directors also reviews the financial audit with the District's auditor to review any comments or recommendations made for the financial operations by the auditor's findings.

Entity percent of BANCAD's 2015 Budget:

Bandera ISD	48.74%
Bandera County	36.74%
Medina ISD	6.47%
Utopia ISD	3.40%
BCRAGD	1.73%
Northside ISD	1.14%
Bandera City	1.01%
Flying L PUD	0.46%
ESD#1	0.31%
	100%

CENTRAL APPRAISAL DISTRICT OF BANDERA COUNTY
2016 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



STATE OF TEXAS GOVERNANCE OVER THE APPRAISAL DISTRICT

PROPERTY VALUE STUDY

The Texas Comptroller's Property Tax Assistance Division closely monitors appraisal districts for their accuracy in valuing property. Texas Property Tax Code Sec 5.03 details the comptroller's authority over the administration and operation of an appraisal district.

Texas Property Tax Code 5.10 states that at least once every two year, the comptroller shall conduct a study in each appraisal district to determine the degree of uniformity of and the median level of appraisals by the appraisal district. This study is called a Property Value Study (PVS).

The PVS has 2 functions – to assess the median level of appraisal for each central appraisal district and to determine if the values are at or near market value, for school funding purposes. Each central appraisal district must have a compliance ratio between 95 – 105% comparing appraised value to market sales. A PVS was conducted in 2014 and findings were published early in 2015. The results of the study found the appraisal district was within state standards.

Glenn Hegar
Texas Comptroller of Public Accounts
Welcome to your official online window on state government services from the Texas Comptroller of Public Accounts.

2014 Property Value Study
CAD Summary Worksheet

010 Bandera

Category	Number of Ratios **	2014 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	180	867,510,648	.99	7.49	74.44	97.22	1.00
B. Multi-Family Residences	0	4,304,850	*	*	*	*	*
C1. Vacant Lots	55	165,356,088	*	*	*	*	*
C2. Colonia lots	0	0	*	*	*	*	*
D2. Farm/Ranch Imp	0	5,825,779	*	*	*	*	*
E. Rural non-qualified	56	727,645,031	1.01	11.19	58.92	92.85	.99
F1. Commercial Real	36	131,345,647	*	*	*	*	*
F2. Industrial Real	0	2,113,820	*	*	*	*	*
G. Oil, Gas, Minerals	0	99,200	*	*	*	*	*
J. Utilities	0	33,697,810	*	*	*	*	*
L1. Commercial Personal	0	25,278,485	*	*	*	*	*
L2. Industrial Personal	0	596,340	*	*	*	*	*
M. Other Personal	0	33,216,028	*	*	*	*	*
O. Residential Inventory	0	9,969,710	*	*	*	*	*
S. Special Inventory	0	99,100	*	*	*	*	*
Overall	327	2,007,058,536	1.00	11.00	66.66	91.74	1.06

* 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

In 2015, the Texas Legislature passed House Bill 855, which requires state agencies to publish a list of the three most commonly used Web browsers on their websites. The Texas Comptroller's most commonly used Web browsers are Microsoft Internet Explorer, Google Chrome and Apple Safari.

More information can be found at:
http://comptroller.texas.gov/propertytax/administration/pvs/findings/2014p/010index.html

METHOD and ASSISTANCE PROGRAM
(MAP REVIEW)

Texas Property Tax Code Sec. 5.102 gives the comptroller authority to review the governance of each appraisal district, taxpayer assistance provided, operating procedure, appraisal standards procedures, and methodology used by each appraisal district to determine compliance with generally accepted standards, procedures, and methodology. This review is often referred to as the MAP Review (Method and Assistance Program). The MAP Review is also once every two years and alternates in opposite years from the PVS Study. During 2015 the district was in a MAP Review year. After reviewing all tested areas required, the comptroller's preliminary determination shows the Central Appraisal District of Bandera County passed all mandatory requirements and "meets" all standards for appraisal district activities. Final results will be finalized in early 2016.

Glenn Hegar
Texas Comptroller of Public Accounts
2014-15 Methods and Assistance Program Review
BANDERA CENTRAL APPRAISAL DISTRICT (BANDERA CAD)

This review is conducted in accordance with Tax Code Section 5.102(a) and related Comptroller Rule 9.301. The Comptroller is required by statute to review appraisal district governance, taxpayer assistance, operating procedures and appraisal standards. More information can be found at: http://comptroller.texas.gov/taxinfo/proptax/map/index.html

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
Operating Procedures	MEETS ALL
Appraisal Standards, Procedures and Methodology	MEETS ALL

VISIT OR CONTACT US:

Office Location:
Central Appraisal District of Bandera County
1206 Main Street
Bandera, TX 78003

Mailing Address:
P.0. 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

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.