

Frequently Asked Questions on Appraisal Notices

Comanche Central Appraisal District

June 2023

Dear Property Owner:

Under Texas law, the Comanche Central Appraisal District (CCAD) is responsible for appraising your property for local property tax purposes. The Appraisal Notice will provide information about our appraisal and reflects values and exemptions, if any, as of January 1 – the uniform assessment date in Texas. The appraisal process serves to allocate the local tax burden among all property owners based on what their properties market value was on the assessment date. **It is very important to us that your appraisal is accurate, because that helps ensure that no one property owner is required to pay more or less than his or her fair share of the overall costs of local governmental services.**

The following questions and answers should help explain why the value of your property changed and how the tax system operates. If you have a question concerning your notice of appraised value, please come to our office prior to the deadline indicated on your notice to discuss your property concerns with our staff. Please refer to the “*Texas Property Taxpayers’ Remedies*” for protest procedures.

If you have questions regarding the protest procedures, you may call us at (325) 356-5253.

Sincerely,

Jo Ann Hohertz, Chief Appraiser

Q Why was this appraisal necessary? I have no intention of selling my home.

A The Texas Constitution mandates that all taxable property be appraised in accordance with its market value (**what it would sell for on January 1**), and that appraisals be equal and uniform. If appraisals are not updated on a regular basis, these constitutional requirements cannot be met. Also, the amount of state funding to our school districts is reduced if our values in a particular school district are found to be below actual market value.

Q How can the value of my property go up that much in one year?

A It is irrelevant what the appraisal was for the prior year. The question is “what is the market value as of January 1 of this year?”

Q Do jurisdictions like the county, cities, and school districts put pressure on CCAD to raise values so they will have more money?

A No! The local taxing jurisdictions only ask that we do our work fairly and accurately. The amount of taxes that each of the entities levy for the year is determined by how much money is needed to fund local government services, such as police and fire protection. The governing body of each jurisdiction adopts its own budget, and then sets a tax rate which, when applied to the appraised value of all taxable property, will produce the necessary amount of property tax revenue. CCAD has no involvement in this process.

Q Who reviews CCAD appraisals for accuracy?

A The property tax system contains numerous checks and balances, one of the most important of which is the right of property owners to file a protest and receive a hearing, if they believe our appraisals are inaccurate or inequitable. Appraisals are also reviewed by the Texas Comptroller’s Office, which conducts and publishes bi-annual property value study of the level of appraisal of each category of property in each county appraisal district. Additionally, each appraisal district is subject to a Methods and Assistance Program review every other year. This review is also conducted by the Texas Comptroller’s Office.

Q What kind of information is considered in appraising residential property?

A The appraisal district compares properties that recently sold with all other properties in the same area. Adjustments are made for the differences between sold and unsold properties. This adjustment results in the estimate of what the unsold properties would have been worth had they been on the market as of January 1. CCAD appraisal records contain property information collected during field inspections throughout the district. Our work is done in accordance with the Uniform Standards of Professional Appraisal Practice (USPAP) applicable to the mass appraisal process.

Q Notice says “IMPROVEMENT”. What if I have not made any improvements to my property?

A **According to the Texas Tax Code, the definition of “improvement” is any building, structure, fixture, or fence, whether moveable or not, and whether new or existing.**

Q My notice of appraised value does not show that I am receiving a homestead exemption. What must I do to receive an exemption?

A The homestead exemption is the single most important source of property tax relief for homeowners. If no exemption was shown on your value notice and you qualified for one, you can reduce your overall tax liability by filing a homestead application with the CCAD. You are eligible if, you owned and occupied your home as your principal residence, and neither you nor your spouse claimed a homestead on any other property in Texas. If you bought a home on which the previous owner had qualified for an exemption, it is necessary for you to file a new application with CCAD to receive an exemption for the current year. You should also file if you bought a new home, became disabled, recently turned age 65, qualify as a service-connected disabled veteran. You may obtain a homestead application from our office, our website at www.comanchecad.org, or we will mail you one if you contact us at (325) 356-5253. While the deadline for applying for many exemptions is April 30, we will accept your late homestead application if you file it no later than two years from the date the taxes would become delinquent. However, to ensure that your exemption is carried on the initial appraisal roll, you should apply now. **There is no fee for applying, and you do not need to hire someone to complete the application for you.**

Q How can I review the information CCAD has about values on other homes in my area?

A We encourage you to visit our website at www.COMANCHECAD.ORG or our office at 8 Huett Circle, Comanche. Office hours are 8 a.m. to 4:30 p.m., Monday through Friday.

Q What is the deadline for filing a protest, if I believe CCAD made an error on the appraisal of my property?

A The deadline for submitting a written protest is **May 31, or 30 days after the date your Appraisal Notice was mailed (whichever is later). PROTESTS MUST BE IN WRITING.** Protests can be submitted using the form that was included on the back of your notice. If you do intend to protest, you are urged to do so as soon as possible. Protests are considered to be late if not postmarked (cancelled by the United States Post Office) or hand delivered to our office on or before the deadline.

Q You appraised my home for more than I paid for it in a recent open-market transaction. Do I have to file a protest to get a value adjustment?

A In lieu of filing a protest, you can bring a copy of your recent closing statements, fee appraisal or other documents to our office on or before the protest deadline. A staff member will assist you. Otherwise, you should file your protest on or before the protest deadline.

Example of Appraisal Notice with HS and Over 65.

Dear Property Owner,

We have appraised the property listed above for the tax year 2023. As of January 1, our appraisal is outlined below:

Appraisal Information			Last Year - 2022	Proposed - 2023	
Structure / Improvement Market Value			199,340	245,930	
Market Value of Non Ag/Timber Land			4,220	4,780	
Market Value of Ag/Timber Land			0	0	
Market Value of Personal Property/Minerals			0	0	
Total Market Value			203,560	250,710	
Productivity Value of Ag/Timber Land			0	0	
Appraised Value			179,854	197,839	
Homestead Cap Value excluding Non-Homesite Value (i.e. Ag, Commercial)			179,854	197,839	
Exemptions			HS, OV85S	HS, OV85S	
2022 Exemption Amount	2022 Taxable Value	Taxing Unit	2023 Proposed Appraised Value	2023 Exemption Amount	2023 Taxable Value
0	179,854	City of Comanche	197,839	0	197,839
3,000	178,854	County Road & Bridge	197,839	3,000	194,839
0	179,854	Comanche County	197,839	0	197,839
0	179,854	Hospital Comanche County	197,839	0	197,839
50,000	129,854	*Comanche ISD	197,839	50,000	147,839
0	179,854	Trinity Water	197,839	0	197,839

An (*) indicates a tax ceiling exists for the taxing unit.

There are numerous things to review, exemptions, market value and appraised value.

If you look at the exemptions line you will see this property has a HS & Over 65 with a ceiling (indicated by *). Total market value \$250,710 is value Appraisal District estimates property would have sold for on January 1.

Total appraised value \$197,839 is after 10% homestead cap has been applied, this is the taxable value.

Example of Appraisal Notice with land having Ag productivity value.

Dear Property Owner,

We have appraised the property listed above for the tax year 2023. As of January 1, our appraisal is outlined below:

Appraisal Information			Last Year - 2022	Proposed - 2023	
Structure / Improvement Market Value			0	0	
Market Value of Non Ag/Timber Land			0	0	
Market Value of Ag/Timber Land			345,000	492,860	
Market Value of Personal Property/Minerals			0	0	
Total Market Value			345,000	492,860	
Productivity Value of Ag/Timber Land			7,380	7,210	
Appraised Value			7,380	7,210	
Homestead Cap Value excluding Non-Homesite Value (i.e. Ag, Commercial)			0	0	
Exemptions					
2022 Exemption Amount	2022 Taxable Value	Taxing Unit	2023 Proposed Appraised Value	2023 Exemption Amount	2023 Taxable Value
0	7,380	County Road & Bridge	7,210	0	7,210
0	7,380	Comanche County	7,210	0	7,210
0	7,380	Hospital Comanche County	7,210	0	7,210
0	7,380	Comanche ISD	7,210	0	7,210
0	7,380	Trinity Water	7,210	0	7,210

There are numerous things to review, productivity value, market value and appraised value.

If you look at the productivity value line you will see this property has ag productivity value of \$7,210.

Total market value \$492,860 is value Appraisal District estimates property would have sold for on January 1.

Total appraised value \$7,210 is productivity value and this is the taxable value.