

Frequently Asked Questions

Brown County Appraisal District

Special Report on 2011 Values

April 2011

Dear Property Owner:

Under Texas law, the Brown County Appraisal District (BCAD) is responsible for appraising your property for local property tax purposes. The notice mailed with this letter provides information about our appraisal and reflects values and exemptions, if any, as of January 1, 2011 – the uniform assessment date in Texas. The appraisal process serves to allocate the local tax burden among all property owners on the basis of what their property was worth 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*” insert for protest procedures. If you have questions regarding the protest procedures, you may call us at (325) 643-5676. Our phone lines will be extremely busy for a few days following this mailing.

Sincerely, **Doran E. Lemke**, 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 significantly 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 2010. The question is “what is the market value as of January 1, 2011?”

Q Do jurisdictions like the county, cities, and school districts put pressure on BCAD 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. BCAD has no involvement in this process.

Q How did you come up with these tax rates?

A The rates reflected on your notice are 2010 rates. Rates for 2011 will be set by the taxing jurisdictions in September when they each know their budget & debt (bond) requirements.

Q Who reviews BCAD 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. The appraisals are also reviewed by the state, which conducts and publishes an annual study of the level of appraisal of each category of property in each county appraisal district. As a matter of interest, the state study (results of our work for 2010) indicated that BCAD was not over-appraising any category of taxable property. Actually, they reflect that we are under-appraising several categories of property in most school districts.

- 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. BCAD 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** This says “IMPROVEMENT”. What if I haven’t 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 2011 tax liability by filing a homestead application with the BCAD. You are eligible if, on January 1, 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 during 2010 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 BCAD to receive an exemption for 2011. You should also file if you bought a new home during 2010, became disabled, have recently turned age 65, qualify as a service-connected disabled veteran. You may obtain a homestead application from our office, our website at www.brown-cad.org, or we will mail you one if you contact us at (325) 643-5676. 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 one year from the date the taxes would become delinquent. However, to ensure that your exemption is carried on the initial appraisal roll for 2011, 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 BCAD has about values on other homes in my area?
- A** We encourage you to visit our website at www.brown-cad.org or our office at 403 Fisk, Brownwood. 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 BCAD made an error on the appraisal of my property?
- A** The deadline for submitting a written protest is **May 31, 2011, or 30 days** after the date your value 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 settlement 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.