

2020 Property Tax Protest and Appeal Procedures

The law gives property owners the right to protest actions concerning their property tax appraisals. You may follow these appeal procedures if you have a concern about:

- the market or special appraised value placed on your property
- the unequal appraisal of your property
- the inclusion of your property on the appraisal roll
- any exemptions that may apply to you
- the qualification for an agricultural or timber appraisal
- the taxable status of your property
- the local governments which should be taxing your property
- the ownership of property
- the change of use of land receiving special appraisal
- any action taken by the chief appraiser, appraisal district or appraisal review board that applies to and adversely affected you.

Informal Review

Taxpayers are encouraged to file a written protest with the Bandera Central Appraisal District by mail, office dropbox (available from 8:00am-5:00pm, Monday-Friday), if you feel your property value is in excess of market value or one of the other issues listed above is a concern to you. You may also file online by going to the Bandera Central Appraisal website at www.bancad.org. Because of the covid-19 epidemic, and the health and safety concerns of our county residents, we are not having in-person informal protest. At the present time, we will have an appraiser contact you by phone or email to discuss your property after your protest is received. You are encouraged to upload evidence of your opinion of value to our website dropbox folder. Your evidence will be processed with your appeal so that the appraiser will have access when he calls you. The appraiser will discuss the property and may recommend an adjustment. If you are satisfied with the adjustment, complete and return the sent agreement offer, and you do not have to appear before the ARB.

Review by the Appraisal Review Board

If you can't resolve your problem informally with the central appraisal district (CAD) appraisers, you may have your case heard by the appraisal review board (ARB). The ARB is an independent board of citizens that reviews problems with appraisals or other concerns listed above. It has the power to order the CAD to make the necessary changes to solve problems. If you file a written request for an ARB hearing (called a notice of protest) before the deadline, the ARB will set your case for a hearing. You'll receive written notice of the time, date and place of the hearing. If necessary, you may request a hearing in the evening, Saturday or Sunday. Prior to your hearing, you may ask to

review the evidence the CAD will use to uphold their determination. The CAD may ask you for copy of the evidence you plan to present as well.

The hearing will be as conducted with formal procedures (as the current situations allow). Because of the Covid-19 pandemic, the hearing may have to be held using a method other than in person. You will be notified of the method and given instructions when your scheduled hearing information is mailed to you. You or a designated agent may appear as instructed by hearing method to present evidence or you may send notarized evidence for the ARB to review at your hearing. The CAD representative will present evidence about your case. You may cross-examine the CAD representative. The ARB will make its decision based on the evidence presented. The CAD has the burden of establishing the property's value by a preponderance of the evidence presented. You can get a copy of a protest form from our appraisal district office. NOTE: You shouldn't try to contact ARB members outside of the hearings. The law requires ARB members to sign an affidavit saying that they haven't talked about your case before the ARB hears it. Further information on how to present your Case at an ARB Hearing can be found on the State Comptroller Property Tax website: https://comptroller.texas.gov/taxes/property-tax/video/homeowner-protest/presentation_html5.html

Review by the District Court or Arbitration

After the ARB decides your case, they must send you a copy of its order by certified mail. If you are not satisfied with the decision, you have the right to appeal to district court. If you choose to go to court, you must start the process by filing a petition within 45 days of the date you receive the ARB's order. As an alternative and within the same time-period, you may file a request for binding arbitration with the appraisal district in certain cases.

Tax Payment

If you appeal and your case is pending, you must pay the lesser of the amount of taxes due on the portion of the taxable value not in dispute or the amount of taxes due on the property under the order from which the appeal is taken.

More Information

You can get more information by contacting Bandera CAD at (830) 796-3039. You can also get a pamphlet describing how to prepare a protest from the appraisal district or from the State Comptroller Property Tax Division at (800) 252-9121.

Electronic Filing

You Taxpayers may file their protest electronically. If you wish to file your protest electronically, please contact the CAD and instructions will be provided.

Deadline for Filing Protests with the ARB

Usual Deadline

On or before May 15 (or 30 days after a notice of appraised value was mailed to you, whichever is later). Late protests are allowed if you miss the usual deadline for good cause. Good cause is some reason beyond your control, like a medical emergency. The ARB decides whether you have good cause. Late protests are due the day before the appraisal review board approves records for the year. Contact your appraisal district for more information.

Special Deadlines

For changes of use (the appraisal district informed you are losing agricultural appraisal because you changed the use of your land), the deadline is before the 30th day after the notice of the determination was mailed to you. For ARB changes (the ARB has informed you of a change that increases your tax liability and the change didn't result from the protest you filed), the deadline is before the 30th day after the notice of determination was mailed to you. If you believe the appraisal district ARB should have sent you a notice and did not, you may file a protest until the day before the taxes become delinquent (usually February 1). The ARB decides whether it will hear your case based on evidence about whether a required notice was mailed to you.

*the deadline is postponed to the next business day if it falls on a weekend or holiday.