

Rains County Appraisal District

Frequently Asked Questions

Dear Property Owner:

Under Texas law, the Rains County Central Appraisal District (RCAD) is responsible for appraising your property at market value. RCAD mails a "Notice of Value" on May 1st of each year that provides information about your appraisal value and if applicable, exemptions granted to your property as of January 1, 2016. The appraisal process serves to allocate the local tax burden fairly to all property owners on the basis of property value as of the assessment date. It is very important to our office that your appraisal is accurate and it ensures that all property owners equally share the overall costs of local governmental services.

It is our hope that the following questions and answers help explain frequently asked questions concerning how your local property tax system operates. After reading the enclosed questions if you still have concerns regarding your appraised value, exemptions, or current status of your account, please come to our office or mail your protest 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 (903)473-2391. Our phone lines will be extremely busy during the month of May. We apologize for the inconvenience.

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 your property 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. 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 Each year the estimated value of your property is based on current market trends that exist on January 1st of that year and the current condition of your property. The current market value is independent of the previous year.

Q Do jurisdictions such as the county, cities, and school districts put pressure on RCAD to raise values in order to generate more tax dollars?

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 levies 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 that is applied to the appraised value of all taxable property which produces the necessary amount of property tax revenue for each entity. RCAD has no involvement in this process.

Q What tax rate did you use on the 2016 notice of value?

A 2015 tax rates are used to estimate value on your 2016 notice. Rates for 2016 will be set by the taxing jurisdictions in August or September during their budget & debt hearings.

Q Who reviews RCAD appraisals for accuracy?

A The property tax system contains numerous checks and balances, one of the most important is the right of property owners to file a protest and receive a hearing, if they believe their appraisal is inaccurate or inequitable. The appraisals are also reviewed by the Texas Comptroller of Public Accounts, which conducts and publishes an annual study that measures the accuracy of appraised values within each category of property located in each county appraisal district. The results of the 2014 study can be accessed on the comptroller's website at <http://www.window.state.tx.us/taxinfo/proptax/pvs08p/221index.html>

Q Based on the 2016 Notice of Appraised Value the market value of my homestead did not change, so why did the appraised value increase?

A In current or previous years if the market value of your property increased more than 10% a year, Texas Property Tax Law provides a property value cap limiting the increase of the appraised value to a maximum of 10% a year until the appraised value equals the market value. It may take more than one year for your appraised value to equal the market value on your homestead. The law was designed to help taxpayers absorb large increases created by their local market.

Q What kind of information is considered in appraising property?

A The appraisal district compares properties that recently sold with all other properties in the same area or similar properties then estimates a market value as of January 1. Unique conditions for each property are identified in RCAD appraisal records and updated during annual field inspections throughout the district. All appraisals are performed in accordance with the Uniform Standards of Professional Appraisal Practice (USPAP) applicable to the mass appraisal process.

Q My notice lists the word “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. It does not indicate that you have made or added improvements to your property. “IMPROVEMENT,” is a descriptive term.

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 2016 tax liability by filing a homestead application with the RCAD. 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. If during 2015 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 RCAD to receive an exemption for 2016. You should also file if you bought a new home during 2015, became disabled, or have recently turned age 65. You may obtain a homestead application from our office, our website at www.rainscad.org or you can receive an application through the mail by contacting our office at (903)473-2391. 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 2016, you should apply now. *There is no fee for applying, and you do not need to hire someone to complete the application for you. The process takes less than five minutes.*

Q How can I review the information for other homes in my area?

A We encourage you to visit our website at www.rainscad.org or come to office located at 145 Doris Briggs, Emory TX 75440. Office hours are 8 a.m. to 4:00 p.m., Monday through Friday.

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

A The deadline for submitting a written protest is **May 31, 2016 or 30 days** after the date your value notice was mailed (whichever is later). **Protests must be in writing and preferred to be submitted using the form that is included on the back of your notice.** 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 property for more than I paid for it in a recent open-market transaction. Do I have to file a protest for RCAD to make a value adjustment?

A Yes! Mail or deliver a copy of your recent settlement statement, fee appraisal or other documents to our office on or before the protest deadline with a signed protest form and a RCAD staff member will assist you.