

CCAD VALUATIONS

2009 Cherokee County Appraisals



Cherokee County Appraisal District, 107 East 6th Street, Rusk, Texas 75785
 www.cherokeecad.com 903-683-2296 voice 903-683-6271 fax

2009 Property Inspections

During the 2008 protest season, several Lake Jacksonville property owners expressed concerns about their neighbor's property in terms of CCAD appraisals being incorrect due to bad square footages or patios, decks and boathouses not on the tax roll. Many also expressed concern about the lake level at various lot locations around the lake.

Pursuant to those concerns, we did complete a field appraisal inspection of Lake Jacksonville property this year. During those inspections, staff appraisers noted any changes in square footages of homes, garages, decks and other amenities in

the CCAD software system. Additionally, residential construction quality classifications and physical depreciations were also audited and changed as needed.

Boathouses, boatsheds, piers and docks were also added to the tax roll. This year, those amenities are on the tax roll in a more uniform manner.

While performing these inspections, CCAD appraisers did capture sufficient photographs of Lake Properties that will assist the District in discussing property owner concerns during the 2009 protest period.

Lot Values Updated

Overdue for several years, lot values on Lake Jacksonville have been updated. To implement this, a new appraisal model has been developed recognizing three classes of lot location: lots exposed to good open water; lots in areas of limited market exposure or limited water; and all other lots.

The primary objective of having different classes was to define those lots with exposure to good open water and those whose location limits their market potential from the remainder of the lake.

Additionally, terrain issues were addressed for lot areas that are extremely steep or lots with significant drain tiles or gullies. Lots on narrow inlets with no usable water access were also considered.

If you feel the District has not properly considered a significant terrain or water access issue on your property please contact us.

Lot Frontage Range (in feet)		Total Lot Value		
Low	High	Average	Good	Fair
30	49	\$ 50,000	\$ 60,714	\$ 40,000
50	69	\$ 60,000	\$ 72,857	\$ 48,000
70	159	\$ 70,000	\$ 85,000	\$ 56,000
160	199	\$ 80,000	\$ 97,143	\$ 64,000
200	239	\$ 90,000	\$ 109,286	\$ 72,000
240	299	\$ 100,000	\$ 121,429	\$ 80,000
300	350	\$ 110,000	\$ 133,571	\$ 88,000
350	399	\$ 120,000	\$ 139,418	\$ 96,000
400	454	\$ 130,000	\$ 143,915	\$ 104,000
500	599	\$ 140,000	\$ 143,915	\$ 112,000
708	Max	\$ 150,000	\$ 152,910	\$ 120,000

2009 Lake Jacksonville Water Front Lot Schedule

Residential Structure Values

In concert with the new lot valuation model, residential value schedules were decreased in an attempt to achieve a total value similar to the 2008 value for each property. This was difficult to do with a mass appraisal approach considering the variance of lot values last year and the effect of property inspections on residential values this year.

Because of this difficulty, some owners may find their values have decreased and some have increased compared to last year. It was not possible to perfectly achieve 2008 total values using mass appraisal techniques.

CCAD Value vs. The Market

Each year the appraisal district is tasked with the attempt to determine market value on over 40,000 parcels of property in the county. This is done with statistical measures using local sales and other local market data. Regardless of the state or national economy, the comparison of CCAD values to local market data is the single determining factor in annual valuations. The District is bound by the Constitution to pursue market value.

This one issue is often at odds with property owners and their perceptions of local market conditions.

Many residential schedules this year were not changed. However, some were adjusted downward 2% – 4% and some were adjusted upward 3% – 10%. The amount and direction of adjustment for each class of property depended upon the comparison of their 2008 CCAD value to sales that have occurred since January 1, 2008. Special

Another focus of property inspections this year was to ascertain the validity of any economic, functional or other adjustments made during previous protest seasons by appraisal staff. These adjustments may have been removed or modified. The result of this action has increased uniformity of values across the various classes of similar properties.

Finally, boat houses, boat sheds, piers and docks were added to the appraisal roll this year in a comprehensive and uniform manner.

emphasis was given during the analysis to sales occurring since September of 2008 in light of the economic fallout that occurred last Fall.

Land schedules were adjusted in similar fashion using available sales information for the same time period. However, land schedules in Wells and New Summerfield ISDs were adjusted to match corresponding rural land schedules in Alto ISD. It is the District's belief that those school district areas are similar in market value for vacant rural land.

Changing the schedule for a class of property is only one piece of the puzzle. Your value may have changed more or less than the underlying schedule. For example, this could happen if a CCAD appraiser inspected your property and increased your depreciation. In that event, you would typically experience less change than the underlying schedule change. However, if the appraiser added square footage or decreased your depreciation, you would experience more change than the underlying schedule change.

You have the right to know why and how your value was changed from last year. Contact the District and ask to speak to a staff appraiser.

"...the comparison of CCAD values to local market data is the single determining factor in annual valuations."

Protesting your Notice of Value

The Notice of Value that accompanied this newsletter will tell you how the appraisal district proposes to value your property for this year. The values expressed on the Notice will be used to calculate your 2009 property taxes for each taxing jurisdiction where your property is located.

If you disagree with the proposed values, or any other issue that adversely affects your property, you should contact the District to discuss the issue with appraisal staff. This is known as an Informal Hearing. During an informal hearing, you can voice your concerns to a staff appraiser. It is always best to provide information or evidence to support your concerns such as photographs of any significant repairs or damage to your property or market information in your area. Informal hearings may be conducted over the phone or in person in the District office.

You also have the option to request a Formal Hearing with the Appraisal Review Board. This can be done in lieu of meeting with District staff or it can be requested following an informal meeting if you are still dissatisfied with the District's action.

In either event, it is necessary to do one or the other **prior** to the "**Deadline for filing a protest**" date listed in your Notice. After this date, your options for appeal are extremely limited.

ARB meetings will be held next door to the District's office this year at 111 East 6th Street in Rusk. In the past, meetings have been held in the conference room of the District which was located at the back of the District office and was not large enough to accommodate the public. This new venue allows enough room for property owners to view other hearings as they take place.

Appraisal Review Board Hearings

As mentioned above, the Appraisal Review Board (ARB) is a Formal Hearing where you can appeal District actions related to your property. It is made up of five Cherokee County property owners. They are charged with hearing evidence from both the property owner and the District and then making a judgment based upon the facts presented.

In cases of value exceeding market, the District has the burden of proof and must prove its case before the ARB. Failure to do so requires the ARB to rule in favor of the protesting party. In cases of unequal appraisal, the ARB must determine whether the property sample submitted by the District or the property owner is more appropriate and then render their ruling.

In any case, the property owner should present factual evidence that supports their concerns.

Appearing before the ARB with no supporting evidence limits the ability of the ARB to rule in the property owner's favor. Likewise, protesting based upon the grounds that your taxes are too high is not an arguable defense since neither the ARB nor the District have any control over the setting of tax rates. Complaints concerning taxes and tax rates should be brought before the taxing unit governing body.

To assist property owners in developing and presenting their case, the State Comptroller's office has prepared an online video that can be seen at their website:

<http://www.window.state.tx.us/taxinfo/proptax/>
Look for the title: "**Protesting a Property Appraisal?**" on their page. The website also contains helpful information about the property tax system.

From *Timber Values Up* on page 1

Timber/Soil Class	2008 CCAD Timber Value per Acre	2009 State Timber Value per Acre	2009 State Timber Value per Acre w/o Running Ave.
PINE SOIL I	\$355.00	\$407.55	\$570.83
PINE SOIL II	\$237.00	\$269.22	\$377.08
PINE SOIL III	\$131.00	\$143.36	\$200.80
MIXED SOIL I	\$285.00	\$331.01	\$463.62
MIXED SOIL II	\$197.00	\$222.43	\$311.54
MIXED SOIL III	\$113.00	\$122.20	\$171.15
HARDWOOD SOIL I	\$131.00	\$149.20	\$208.97
HARDWOOD SOIL II	\$75.00	\$79.63	\$111.54
HARDWOOD SOIL III	\$52.00	\$56.98	\$79.81

Other Complaints relating to Property Tax Issues

There may be other issues you wish to address that are not covered by the ARB process. Some of the most common issues may be addressed as follows:

Complaints about a licensed District appraiser can be registered with the Board of Tax Professional Examiners. These complaints generally should regard illegal or unethical behavior. Contact information for the BTPE is: 333 Guadalupe Street, Tower 2 Suite 520, Austin, TX 78701-3942 Phone: (512) 305-7300 Fax: (512) 305-7304

Complaints concerning District staff should be directed to the Chief Appraiser. However, if the complaint is about the Chief Appraiser, you may request a meeting with the CCAD Board of Directors. Persons requesting to appear before the Board of Directors should submit their request to the District's mailing address to the attention of the Chairman of the Board of Directors. You will have the opportunity to appear at the next Directors meeting.

Complaints about taxes or tax rates should be directed to the appropriate governing body such as the County Commissioner's Court, City Council or School Board of Trustees.

Homestead Exemptions

Persons who own their own home might qualify for a homestead exemption for property tax purposes.

To qualify, the home must be your primary place of residence. Additionally, you may only claim one residence as your homestead. It is illegal to claim more than one residence for homestead exemption purposes.

If you believe you qualify for this exemption you can contact the District for a Homestead Exemption application.

Other Sources of Property Tax Information

District value information may be found on the web at <http://www.cherokeecad.com/> click on the 'Search Roll' button and follow the links. New this year is the ability to look at digital maps of District parcels. This functionality is still in the development phase and some property shapes may not be linked to the parcel database yet. If you do not have web access you can search property information at the District office during business hours.

Also available in the District office are several brochures explaining various property tax functions in more depth such as Over65 Tax Ceilings, Ag Productive Value, Appraisal District Operations and many more. Brochures may be obtained during business hours or send a self-addressed, stamped envelope to POB 494 Rusk, Tx 75785. Please note which brochure you are requesting.

The State Comptroller's website at <http://www.window.state.tx.us/taxinfo/proptax/> has several resources to work with including an online link to the Texas Property Tax Code that governs appraisal district operations. This website contains a Guide to Property Tax Basics and an online version of the Taxpayer Rights and Remedies publication as well as many other useful items.