

FAQ's

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

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.

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

It really makes no difference what the value of your property was the prior year. The question is “what is the market value as of January 1st of this year?”

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

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. The McCulloch County Appraisal District is not involved in this process.

4. How did you come up with these tax rates?

The rates are adopted by the governing body of each jurisdiction. The rates on the Appraisal Notice are the tax rates from the previous year. The rates for each year must be adopted before September 30 of each year.

5. Who reviews McCulloch County Appraisal District appraisals for accuracy?

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.

6. What kind of information is considered in appraising residential property?

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. McCulloch CAD 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.

7. This says "IMPROVEMENT". What if I haven't made any improvements to my property?

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

8. My storage building in the back is on "SKIDS". How can you charge taxes on a building on skids?

Please refer to answer for #7. Any building, structure, fixture, or fence, WHETHER MOVEABLE OR NOT, is considered an improvement. The fact that a building is on "skids" does not determine if it is taxable or not. If the building is located on your property on January 1, then it is taxable for that year.

9. My house is appraised for more than I paid for it? How can that be?

The first question is how long ago did you purchase your house. If you purchased your house in a recent open-market transaction, you can bring a copy of your settlement statement to the McCulloch CAD office, we typically can reduce the value of the home.

If you purchased your home in a foreclosure sale, that is not an open-market transaction. If you purchased your home from a family member, this is not an open-market transaction. If you purchased your home more than 2 years ago, that is not an accurate reflection of current market values.

10. I am over 65, I thought my taxes were frozen, how can they keep going up?

The truth is School Districts are the only taxing entities required by the state to grant tax ceilings. When you turn 65 you get a "TAX CEILING" on the school tax ONLY portion. This does not go for the county, city, or any special taxing districts. If you make any additions to your house once you have a ceiling, then your ceiling can also be increased.

11. How can I review the information McCulloch CAD has about values on other home in my area?

We encourage you to visit our website at www.mccullochcad.org or come by our office at 306 W. Lockhart, Brady, TX to find out.