



# GRAYSON CENTRAL APPRAISAL DISTRICT

The Primary Mission of Grayson Central Appraisal District is to provide quality service with the highest standards of professionalism, integrity, and respect. We will strive to uphold these standards for the property owners of Grayson County while providing an accurate, fair, and cost-effective appraisal roll to the taxing entities in compliance with the laws of the State of Texas.

## FREQUENTLY ASKED QUESTIONS



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## INTRODUCTION

The information provided herein was designed with the property owner or business owner in mind and is for informational purposes only. We, at the Grayson Central Appraisal District, pride ourselves on our ability to provide accurate information regarding the Texas Property Tax System and Appraisal Process, Residential Homestead Exemptions, the Appraisal Review Board, protesting your Market Value, as well as many other topics related to the Texas Property Tax Code and Frequently Asked Questions.

# APPRAISAL

Grayson Central Appraisal District is responsible for the appraisal of all Real property and tangible business personal property within Grayson County for Ad Valorem taxation. The district appraises property for 34 taxing entities located within Grayson County including:

Bells ISD	Tioga ISD	City of Pottsboro
Celina ISD	Trenton ISD	City of Sherman
Collinsville ISD	Van Alstyne ISD	City of Southmayd
Denison ISD	Whitesboro ISD	City of Tom Bean
Gunter ISD	Whitewright ISD	City of Tioga
Howe ISD	City of Bells	City of Van Alstyne
Pilot Point ISD	City of Collinsville	City of Whitesboro
Pottsboro ISD	City of Denison	City of Whitewright
Sherman ISD	City of Gunter	Grayson County
Southmayd/Sadler ISD	City of Howe	Choctaw Water
Tom Bean ISD	City of Knollwood	Grayson Jr. College
	Van Alstyne MUD#1	

## MASS APPRAISAL

In appraising property for Ad Valorem taxation, the appraisal district utilizes a method called mass appraisal to calculate the value of a large number of properties. Mass appraisal is the process of valuing a group of properties as of a given date using common data, standardized methods, and statistical testing.

In mass appraisal, values for individual parcels should not be based solely on the sale price of a property; but rather, valuation schedules and models should be consistently applied to property data that is correct, complete, and up to date.

## MARKET VALUE

In the State of Texas, the appraisal date for property tax purposes is generally January 1st of each given year or September 1st for certain inventories as defined in section 23.12 of the Texas Property Tax Code. Property must

be appraised at 100% of fair market value as of January 1st. The property tax code defines market value as: The price at which property would transfer for cash or its equivalent under prevailing market conditions if:

- Exposed for sale in the open market with a reasonable time for the seller to find a purchaser;
- Both the seller and the purchaser know of all the uses and purposes to which the property is adapted and for which it is capable of being used and of the enforceable restrictions on its use; and
- Both the seller and purchaser seek to maximize their gains and neither is in a position to take advantage of the exigencies of the other.

## **MARKET VALUE GROWTH**

Many factors are considered during the appraisal of your property, such as size, age, condition, quality, location, and recent sales of comparable properties.

Particularly, Grayson County has been in a pocket of rapid growth for new construction, existing construction, employment, and other economic factors for many months, and the entire market, as a whole, is trending upward.

Similar to any other product, market value does not have an annual limitation of increase and is determined by market conditions of actual sales/purchases.

## **ASSESSED VALUE VS MARKET VALUE**

There are two types of value, 'assessed' and 'market'. The market value of your property is reflective of current market conditions. (this is what property is typically selling for at the time). If you have an exemption on your property the assessed value is limited to increases of 10% per year for value carried as your home-site, this results in a value that escapes taxation.

The limitation is to protect the owner from a sharp increase due to market conditions, easing the tax burden over time in 10% increments. This is a feature of your Homestead Exemption. The 10% limitation on a homestead is effective January 1st of the tax year following the first full tax year the owner qualifies the property for a homestead exemption.

The focus of a protest should be market value. If the appraiser is unable to justify a market adjustment in excess of the cap loss amount you will not see relief to your tax liability and in fact, may cause additional tax as the exemption amount is driven by a percentage of market the value.

## **Why can't an appraisal district just choose to hold last year's values?**

Appraisal districts are subject to two different audits; a Property Value Study and a Methods and Assistance Program Review. The Property Tax Assistance Division of the State Comptroller performs an audit on each appraisal district using the same data the appraisal district uses.

If we fall out of the confidence interval of 95-105% on this study, then taxing entities can lose state funding and put more pressure on local taxes. Appraisal districts are charged with reporting 100% of market value as of January 1st each year.

## **What, if anything, can be done for property tax relief?**

At the local level, owners should be sure that they have applied any exemption they are qualified for. Such as homesteads, Over-65, disabled person(s), disabled veterans, etc. Taxpayers should also stay informed about their respective taxing entities' tax rate hearings.

At a state level, taxpayers can contact their representatives and petition for legislative action or the Governor's action.

## **Can someone come look at my property?**

The appraisal district will look at your property at your request under certain restrictions. If an on-site inspection is required, the appointment will be during normal working hours.

An inspection request during the Appraisal Review Board process would be difficult because of time and staffing constraints

# NOTICE OF APPRAISED VALUE

Notices of Appraised Value (NAV) are mailed in late April. A small number of notices may be sent at a later date. The chief appraiser sends out a detailed Notice of Appraised Value (NAV) to the owner of the property annually in most cases. The notice of appraised value contains a description of your property, its value, and exemption details. Property value information is also available on our website under Property Search.

## **When do you mail Notices of Appraised Value?**

Notices of Appraised Value (NOAV) are typically mailed out in April of each year. Values on our website are not updated until the notices have been mailed.

## **I did not receive a Notice of Appraised Value, why not?**

If you have a tax agent or representative, you may not receive the notice. The notice may have been mailed to the agent of record according to your instructions. Please contact your tax agent for a copy of the notice.

Property values are available on the GCAD website after notices have been mailed. Please search for your property on the Property Search page [esearch.graysonappraisal.org/](https://www.graysonappraisal.org/).

If your property value increased less than \$1,000, you may not receive a Notice of Appraised Value. Your current value information is now available on our website. Please search for your property on the Property Search page of GCAD's website.

## **Can I get another copy of the Notice of Appraised Value, I received it but need another one?**

The information is on the GCAD website. Please search for your property on the Property Search page of GCAD's website.

## **I protested last year: Why did my value change?**

As of each January 1st, GCAD reports each year's market conditions. Each year stands alone.

## **How do I protest my property value?**

We want to ensure that every property owner has the opportunity to protest their property if they choose. Our [online protest portal](#) will help us expedite settlements or protests. You will be able to get data as well as submit any evidence for us to review through this portal. We will also accept timely protests by regular mail, fax or email.

## **Why is the assessed value on my NAV important?**

Your property's "assessed" value is not the same as its "market" value. The market value of your property may increase or decrease by any amount year-to-year.

If you have a residential homestead exemption on your property, the increase in your assessed value is limited to 10% from year-to-year so long as changes have not been made that add "new value" (such as an "addition").

## **When I protest my property am I protesting the market value or the assessed value?**

Per the Texas Property Tax Code “market value” is the only value permitted to be protested, through the Appraisal District. The assessed value is a statutory calculation based on the previous year’s assessed value and cannot be protested.

## **What will be the deadline for filing a protest?**

Per the Texas Property Tax Code, not later than May 15th or the 30th day after the date of the notice. Should you have a dispute regarding your MARKET value, please do not let this deadline pass by.

Note: Grayson County is currently in a pocket of rapid growth and the entire market, as a whole, is trending upward. IF YOU DISAGREE WITH YOUR VALUATION, YOU WILL NEED TO START THE PROTEST PROCESS TO OPEN A LINE OF COMMUNICATION WITH THE APPRAISER. The value could be settled and the protest waived.

# **PROPERTY TAXES**

Texas property taxes are ad valorem taxes, meaning taxes “according to value”. Appraisal districts are charged with reporting the value for the purpose of taxation by the taxing entities. The taxes collected are used to provide local services such as schools, roads, hospitals, libraries, parks, and services like fire, ambulance, and police.

## **What is a taxing entity?**

Taxing entities are the local government entities such as cities, junior colleges, and municipal utility districts. Taxing entities provide services to the taxpayers they service such as schools, roads, police, fire, and other services taxpayers expect.

## **Who sets the rate at which my property is taxed?**

The taxing entities set the tax rate which determines how much property tax each property owner pays.

## **What does the Tax Assessor-Collector do?**

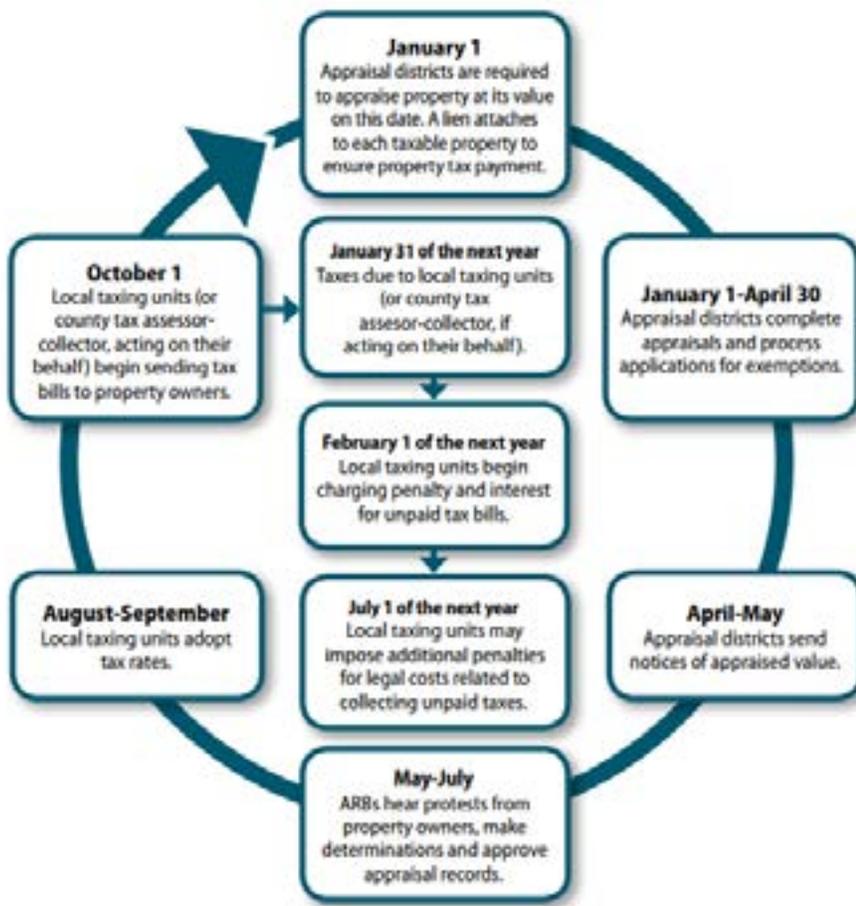
The Tax Assessor-Collector’s office is responsible for the collection and distribution of tax revenue to the entities.

## **By what authority is my property taxed?**

Property is taxed by the authority of the Texas Constitution. The Constitution sets forth five basic principles for property taxes in Texas.

1. Taxes must be equal and uniform. No single property or type of property should pay more than its fair share.
2. Property must be appraised on its current market value meaning the price that it would sell for on the open market when both the

## Property Tax System



buyer and seller seek the best price and neither is under pressure to buy or sell.

3. Each property in a county must have a single appraised value. This is guaranteed by the use of the county appraisal districts.

4. All property is taxable unless federal or state law exempts it from the tax.

5. Property owners have a right to reasonable notice of increases in their appraised property value.

### What, if anything can be done for property tax relief?

At the local level, owners should be sure that they have applied any exemption they are qualified for. Such as homesteads, Over-65, disabled person(s), disabled veterans, etc.

Taxpayers should also stay informed about their respective taxing entities tax rate hearings. You

can review the entities and their information at: [www.texas.gov/propertytaxes](http://www.texas.gov/propertytaxes)

At a state level, taxpayers can contact their representatives and petition for legislative action or the Governor's action.

### When are my taxes due?

You have until January 31st of the following year to pay your taxes at the Tax Collector's Office.

### When are my taxes delinquent?

Penalty and interest charges begin accumulating on most unpaid tax bills on February 1st.

### What happens if I do not pay my taxes?

Penalty and interest charges will be added to your original tax obligation; you will receive delinquent tax notices; you may be sued, and you may face problems in selling your property.

### What if I cannot pay my taxes?

Contact the tax office. You may have the option to set up an installment plan. In some cases, you may request a deferral.

### I have applied for a tax deferral. How will I know for which tax year my deferral will be processed?

Tax Deferrals are not year specific. GCAD processes the deferral request and sends the information to the Tax Assessor's Office. You may contact the tax office with any concerns or questions you may have.

## **Why did I receive a tax statement from two counties?**

If your property boundaries span more than one county you will receive appraisal notices from each county's appraisal district.

## **What are the taxes on this property? How much are my taxes?**

Grayson Central Appraisal District does not access taxes, set the tax rate or collect tax. You must call your appropriate tax office for that information.

## **How do I pay my taxes?**

Call the tax office at (903) 892-8297 or access your account on the tax office website at:

<http://taxsearch.co.grayson.tx.us:8443>

You can pay by cash, check, debit or credit card at any of their four office locations throughout Grayson County.

Payments by check only should be mailed to:

**Grayson County Tax Office  
P.O. Box 2107  
Sherman, TX 75091**

Please make your check payable to Bruce Stidham, and if possible, enclose the copy of your tax statement with your payment.

Online property tax payments by credit card or e-check are also accepted.

# **EXEMPTIONS**

## **What is a general homestead exemption?**

The general homestead exemption is provided by State law for owner-occupied residential properties. The exemption removes a portion of your value from taxation providing a lower tax amount for the homestead property.

## **What exemptions are available?**

There are several partial and absolute exemptions available. However, typically for a single family home exemption could include General Residential Homestead, Over 65, Over 65 Surviving Spouse, Disability Homestead, and Disabled Veterans.

Charitable, Religious, Freeport, and Pollution Control are also available. Additional information can be found on the Forms page of our website: [www.graysonappraisal.org/forms](http://www.graysonappraisal.org/forms), under Exemptions or by contacting Customer Service at (903) 893-9673.

## **How do I qualify for the general homestead exemption?**

In order to qualify for this exemption, the property must be your primary residence and you must own and occupied the property. You may not claim another homestead on another property. You must submit a copy of your driver's license or State ID issued by the Texas Dept. of Public Safety with your application.

PLEASE NOTE: The address on the identification presented MUST match the address of the property for which you are requesting the homestead exemption.

## **When and where do I apply for my homestead exemption?**

You may apply at the Grayson Central Appraisal District before April 30th of the tax year, with some exceptions for late filing. The homestead exemption application is available in our office or on the Forms section of our website:

[www.graysonappraisal.org/forms](http://www.graysonappraisal.org/forms).

## **I own more than one home; can I get a homestead on both?**

No, you may only receive a homestead exemption on one property, your primary residence.

## **Do I need to reapply every year for my homestead exemption?**

No, you do not have to reapply unless the chief appraiser requests a new application in writing or you move to a new residence.

## **Do I have to file another application for the new home I just bought?**

Yes, a new application is required when a property owner's residence homestead is changed. However, if your qualification ceases you must notify our office.

## **Can I claim a homestead on a mobile home if I do not own the land?**

Yes, please include a copy of your title or statement of ownership and location to the mobile home or a verified copy of your purchase contract along with the exemption application.

## **Is there a fee to file for an exemption?**

There is no fee to file and you do not have to hire anyone to file for you. It is not necessary for homeowners to pay anyone to file for a homestead exemption or to obtain a refund for the late filing of a homestead or senior citizen exemption.

Homestead exemption applications are available on the Forms section of our website under Exemptions or you can request that an application be mailed to you by contacting Customer Service at (903) 893-9673.

The applications must be returned to the appraisal district and may be returned by the following methods:

- Hand deliver or mail to:

[512 N Travis, Sherman, TX 75090](#)

Lobby Hours 8am-4pm M-F

- Fax to: (903) 892-3835

- Email to: [webmaster@graysonappraisal.org](mailto:webmaster@graysonappraisal.org)

Subject: Homestead Application

- Online: [forms.graysonappraisal.org/#/home](https://forms.graysonappraisal.org/#/home)

## **If my driver's license does not match the property address, will you accept a passport/temporary/CHL?**

No, per the Texas Property Tax Code the district cannot accept a passport or Concealed Handgun License (CHL). A Texas issued driver's license or a identification card displaying the property address are the only acceptable forms of identification that the appraisal district can use allowed by law.

## **Does the rule that the driver's license address must match the homestead address apply to everyone?**

No. However, there are some exceptions in most cases shown below:

- Police Officers, other law enforcement, and judicial personnel do not have the home address on their driver's license as provided for by the Transportation Code 521.121(c) or 521.1211. These individuals must attach a copy of the application to the Texas Department of Transportation for the license when submitting the exemption request.

- Victims of family violence are protected by the Attorney General through the Address Confidentiality Program (ACP). When applying for an exemption please present the exemption application in person to customer service along with the ACP card issued by the Attorney General.

- Homeowner living in a facility for reasons of health, infirmity, or aging.

- Active duty members of the armed services or his or her spouse. Attach a copy of the military identification card and a copy of a utility bill for the property subject to the claimed exemption in the name of the military member or spouse.

- No other exceptions can be considered

### **Will the appraisal district accept a notarized certificate of occupancy as proof of residence for the homestead exemption?**

No.

### **Will I get a notification that my application has been approved?**

Homestead status is displayed on our website and is updated regularly. However, your annual Notice of Appraised Value (NAV) will indicate exemptions as well.

### **Can the district Email the homestead application?**

The homestead exemption application is available on the Forms section of our website and you may file the form in the following ways:

[www.graysonappraisal.org/forms](http://www.graysonappraisal.org/forms)

- Online: [forms.graysonappraisal.org/#/home](http://forms.graysonappraisal.org/#/home)

However, if you require a form to be mailed to you, please send your request to [exemptions@graysonappraisal.org](mailto:exemptions@graysonappraisal.org)

### **May I file my homestead exemption electronically?**

Grayson County Central Appraisal now has an Online Forms section you can use to submit your Homestead Application. You can access the Online Forms Portal here:

[forms.graysonappraisal.org/#/home](http://forms.graysonappraisal.org/#/home)

You may also email the exemption application. In order to email the exemption application, you must print the application, sign it, and scan it as a PDF or it may have an electronic signature.

- Send to: [exemptions@graysonappraisal.org](mailto:exemptions@graysonappraisal.org)  
Subject: Homestead Application

### **There is more than one owner of the property. Do all the owners have to sign the application?**

Yes, unless the owners are married. If the owners are married, then only one has to sign but we encourage both. The signing party must include a copy of their Texas Driver's License or state issued ID Card with a matching address.

### **How long before I can view my exemption on the website?**

Exemption applications typically take 2-4 weeks to process. Posting to affect tax liability may take up to 6 weeks.

### **What if I owned the property before I was married?**

You are able to claim one homestead on your principal residence per married couple.

### **I own my own home and have a homestead exemption. I also own a home with my child would that home qualify for a homestead exemption?**

The property you own with your child or any other person may qualify for a homestead exemption applied according to his or her ownership in the property; if he or she has no other property with a homestead exemption.

### **HOMESTEAD CAP**

There are two types of value, 'assessed' and 'market'. The market value of your property is reflective of current market conditions. (this is what property is typically selling for at the time).

If you have a homestead exemption on your property, the assessed value is limited to increases of 10% per year for value carried as your home-site. The 10% limitation on a homestead is effective January 1st of the tax year following the first full tax year the owner qualifies the property for a homestead exemption.

## **HOMESTEAD GROUP CAP**

When more than one property is included with the homestead exemption the accounts are 'linked' and then 'share' the exemption between the two accounts. So, when calculating your 10% cap limitation, you must consider both accounts 'cumulatively'.

## **What is a homestead tax ceiling? (Also known as "Freeze")**

It is a limit on the amount of taxes you must pay on your residence. If you qualify your residence homestead for an age 65 or older or disabled person homestead exemption for the taxes on that homestead cannot increase as long as you own and live in that home for most taxing units in Grayson County. The tax ceiling is the amount you pay in the year that you qualified for the age 65 or older or disabled person exemption. The taxes on your homestead may go below but not above the ceiling amount.

If you improve the homestead (other than normal repairs or maintenance), the tax ceiling may go higher because of the new additions. For example, if you add on a garage or game room to the house after you have established a tax ceiling, the ceiling will be adjusted to a higher level to reflect the value of that addition. Also applies to additional homesite land.

## **My homestead exemption has been removed, why?**

Exemptions can also be removed if the district sends a letter requesting reapplication and the owner does not respond. If an exemption or exemptions are removed the homeowner may reapply with appropriate supporting documentation. If the new application is submitted no later than two years after the taxes are due, the exemption not be interrupted.

A homeowner is entitled to an exemption on his or her primary residence as provided by the Texas Property Tax Code. If the homeowner has more

than one homestead exemption the erroneous exemption will be removed, the Texas Property Tax Code requires that the district calculate the taxes owed for the period of time the erroneous exemption was in place up to 5 years.

## **I forgot to apply for my exemption, can I receive it retroactively?**

You may file a late homestead exemption application if you file it no later than two years after the date the taxes become delinquent.

## **Is it true that once I become 65 years of age, I will not have to pay any more taxes?**

No, that is not true. If you are 65 or older your residence homestead qualifies for more exemptions which will result in greater tax savings. These additional exemptions are subtracted from the assessed value of your residence and the taxes are calculated on the taxable value.

In addition, when you turn 65, you may receive a tax ceiling; that is, the school taxes for most taxing units on your residence cannot increase as long as you own and live in that home. The ceiling is set at the amount you pay in the year that you qualify for the aged 65 or older exemption.

## **Can my tax ceiling (Freezes) change?**

Yes, If you significantly improve your home (other than ordinary repairs and maintenance), tax ceilings can go up. For example, if you add a room or garage to your home, your tax ceiling can rise. Additionally, It will also change if you move to a new home.

## **I will soon be 65, when should I apply for the over 65 exemption?**

You may apply at any time during the year you turn 65 years of age. You will receive the exemption for the full year.

### **If I am disabled and over 65 can I claim both exemptions in the same tax year?**

You may claim both an over 65 and a disabled person's exemption. The appraisal district will work with you to determine which will give you the most tax savings.

### **Freeze qualify year: Why can't I see my freeze?**

The year that you turn 65 years of age is your qualifying year. This is the year that determines your freeze/ceilings. The actual freezes appear on your account the following year.

### **My taxes are supposed to be frozen: Why is my bill higher?**

There are several reasons that you may be seeing a tax increase on an account with ceilings. You may have been paying less than your established freezes in prior years. The ceiling is the 'maximum' it can be, it may fall lower, but will not go above the 'ceiling'. You may have also added new value, which is value that was not in your freeze before.

### **If the spouse qualifying for the over 65 exemption dies does the surviving spouse keep the over 65 exemption?**

The surviving spouse qualifies for an extension of the Over 65 exemption if:

- The surviving spouse was 55 years of age or older on the date the qualifying spouse died
- The deceased spouse was receiving the age 65 or older exemptions on this residence homestead or would have applied and qualified for the exemption in the year of his or her death.

### **I have a disabled child. Would that qualify me for a disabled exemption?**

No, the person applying for the exemption must own the home.

### **I am a surviving spouse of an owner who had been receiving a tax ceiling on school taxes. Am I eligible for any exemption benefits?**

If a homeowner who has been receiving the tax ceiling on school taxes dies, the ceiling transfers to the surviving spouse, if the survivor is 55 or older and has ownership in the home. The survivor must apply to the appraisal district for the tax ceiling to transfer.

### **How do I transfer my senior citizen or disabled person tax ceiling?**

To transfer the tax ceiling, you must qualify for an Over-65 or Disabled Person exemption at your previous residence and complete the Request to Cancel/Port Exemptions form. A current Homestead Exemption application must also be completed for the new residence attaching current proof of age or the date your disability began. Acceptable proof of age includes either a copy of the front side of your Texas driver's license or Texas Identification card.

### **I am a homeowner with disabilities. What help is available to me?**

A person with a disability may qualify for exemptions if you are:

- Unable to engage in gainful work because of physical or mental disability
- 55 years old and blind and cannot engage in your previous work because of blindness
- If you receive disability benefits under the Federal Old-Age, Survivors, and Disability Insurance Program through the Social Security Administration you should qualify. Disability benefits from any other program may or may not qualify.

## **I am a disabled veteran. Am I entitled to any property tax exemptions?**

You may qualify for a property tax deduction if you are either:

- a veteran who was disabled while serving with the U.S. armed forces or
- the surviving spouse (not remarried). You must be a Texas resident and must provide documentation from the Veteran's Administration reflecting the percentage of the service-connected disability and the name of the surviving spouse. The disability rating must be at least 10%.

You may also qualify for the 100% Disabled Veterans Residential Homestead exemption if:

- you have 100% service-connected disability
- you are found to be unemployable due to a service-connected disability.
- you are receiving monetary compensation for the disability from the Veterans Administration

## **Must I notify the Appraisal District if my entitlement to an exemption ends?**

Yes, a person who received an exemption that is not required to be claimed annually must notify the Appraisal District in writing before May 1 after the entitlement to the exemption ends. If you fail to do so and don't pay your taxes in full, you will face a delinquent tax penalty, plus interest.

- Email: [webmaster@graysonappraisal.org](mailto:webmaster@graysonappraisal.org)
- Hand deliver or mail to:  
[512 N Travis, Sherman, TX 75090](#)

Lobby Hours 8am-4pm M-F

## **What types of exemptions require an annual application?**

The law requires an annual application by April 30 for some types of exempt, including property exempted from Taxation by Agreement (Property Tax Abatement), Historical and Archeological Sites, exemption of Freeport

Goods, and exemption of Pollution Control property approved by the Texas Commission on Environment Quality (TCEQ).

Cemeteries, charitable organizations, youth development organizations, religious organizations, and non-profit private schools do not have to reapply for the exemption each year once the property tax exemption is granted unless, by written notice, the Chief Appraiser requests the property owner to file a new application.

However, if their exempt property changes ownership or if their qualifications for exemption change, they must reapply.

## **Does a non-profit organization automatically receive a property tax exemption?**

No, often organizations mistakenly believe they are entitled to a property tax exemption because they have received a federal income tax exemption under Section 501(c)(3) of the Internal Revenue Code or an exemption from State sales taxes. The Constitutional requirements for property tax exemptions are different than the provisions covering income and sales taxes.

## **Why can an appraisal district not consider a temporary exemption under disaster relief?**

Disaster relief that the Tax Code allows tends to point towards natural disasters like floods, hurricanes, and tornadoes where there is actual property damage to some quantifiable level by FEMA standards.

# OWNERSHIP & ADDRESS

## **How do I search by property address? Why is there a “No Match” response when I enter the correct address?**

Even a slight deviation from the format entered on the district records will prevent retrieval of the information, entering “Street” instead of “St” for example. If you are uncertain as to how the property address should be entered, you should broaden your search by entering less information. If you are looking for 306 Shadowcrest, enter “Shadow” in the street name. The search will return all street names beginning with “Shadow”.

## **What do I do if the ownership on the district records does not reflect the current ownership of a property?**

GCAD uses deed records recorded with the Grayson County Clerk’s office to update ownership information. If after 90 days from the date the deed was recorded, the appraisal records do not reflect the current ownership, please contact the Grayson Central Appraisal District at (903) 892-3835.

## **There are several owners of the property, why is only one name on the district record?**

In the case of multiple owners, the first owner listed on the deed will be added to the district record followed by Et al, meaning “and others”.

## **When will my name reflect as the owner if I purchased a property that has been split?**

Splits of land with a 2022 deed are separated through March only – after that, we move into the equalization phase (protests) of the tax cycle and create our preliminary roll so that the taxing units can set their annual budgets.

GCAD is unable to effectively make splits while still honoring the equalization rights of the property owners after the preliminary roll has been created. Therefore, the seller and buyer will need to work together to each pay their portion of the bill(s) when issued in the fall of each year.

The property will be physically split for the following appraisal/tax year.

# AGRICULTURAL SPECIAL VALUATION

There is no such thing as a property tax exemption for agricultural land that is similar to what a residence homestead might receive. Rather, it is a type of special appraisal that produces a productivity value (such as on agricultural land).

## **What does the landowner need to do to have their land appraised at productivity value?**

A landowner who believes that land qualifies for special valuation should fill out an application

form that contains all the information necessary for the appraisal district to determine the validity of the claim and file it with the appraisal district. If approved, the land will continue to receive agricultural appraisal every year unless the

ownership changes, the land's eligibility ends or the chief appraiser requires a new application. By law, landowners must notify the appraisal district in writing before May 1 if the agricultural use changes or the land's eligibility for special valuation ends. If not, the chief appraiser must impose a penalty for failure to notify.

### **When is the deadline for filing applications?**

The deadline for filing applications is before May 1, meaning the application must be postmarked April 30 or filed no later than midnight April 30. The chief appraiser may extend the deadline if the property owner makes the request in writing for good cause, but not for more than 60 days.

### **How is productivity value calculated?**

Productivity value is based on net income (that an owner using ordinary prudence would earn over the five-year period two years prior to the appraisal year) divided by a cap rate. For example, the five years used as the basis for 2021 productivity values were 2015 to 2019.

Appraisers determine net-to-land value using a cash or share lease method, or other typical and prudent arrangement, less typical landowner expenses.

Cash leases are an agreement between a landowner and tenant for a fixed cash payment for a set time period, and are common on both cropland and pastureland.

On cropland share leases, the landowner pays a share of production expenses and receives a share of gross receipts.

### **What is a rollback tax on 1-d-1 land?**

When the landowner diverts the property to a nonagricultural use, it triggers a rollback tax. Land that continues in agricultural use after it no longer qualifies will receive market value, but not the rollback tax.

The rollback tax equals the difference between the taxes actually imposed in the three years

preceding the change in use and the taxes that would have been imposed on the property's market value (recapture period).

### **How do I qualify for Wildlife Management Use?**

To qualify for agricultural appraisal under the wildlife management use, land must first qualify for agricultural appraisal under Tax Code Chapter 23, Subchapter D, at the time a conversion can then be made to wildlife management use.

The second requirement for qualified wildlife management use is that the land must be used to propagate a sustaining breeding, migrating or wintering population of indigenous wild animals. Land may qualify for wildlife management use if it is instrumental in supporting a sustaining breeding, migrating or wintering population. A group of animals need not permanently live on the land, provided they regularly migrate across it or seasonally live there.

Under the law, an owner must perform at least three of seven listed wildlife management activities on the land. An owner may qualify by doing more than three, but may not engage in fewer than three of the activities.

These activities are explained in detail in Part Two of this booklet, but a short summary of each management activity listed in the law appears below.

- Habitat Control (Habitat Management)
- Erosion Control
- Predator Control (Predator Management)
- Providing Supplemental Supplies of Water
- Providing Supplemental Supplies of Food
- Providing Shelter
- Making Census Counts to Determine Population

## What happens when a chief appraiser denies an application?

The burden of proving land's agricultural qualifications rests on the applicant. If the chief appraiser denies an application, he or she must notify the applicant in writing not later than the fifth day after the determination by

certified mail. The written notice must state and fully explain each reason for the denial. The landowner can file a protest of the denial with the appraisal review board.

# BUSINESS PERSONAL PROPERTY & RENDITION FILING

Most people know that property tax applies to real property. However, some people may not be aware that property tax also applies to personal property unless specifically exempt by law.

Real and personal property are defined differently. The characteristic that distinguishes personal property from real property is mobility. Personal property tax rates are the same as those for real property.

In general, real property includes land, improvements to land, structures, and certain equipment affixed to structures.

Per Section 22.01(a) of the Texas Property Tax Code, taxable personal property includes assets used for the production of income, such as inventories, machinery, equipment, vehicles, furniture and supplies used in the business.

Renditions are required annually to be filed by business owners to report all taxable personal property located in the county as of January 1 of the current year. As a courtesy, the Appraisal District mails a rendition form each year.

If not received, one can be obtained from: [www.graysonappraisal.org/forms/](http://www.graysonappraisal.org/forms/) or [comptroller.texas.gov](http://comptroller.texas.gov) (Form 50-144). The completed form is due no later than April 15TH. Owners can render either a "good faith

estimate of market value" or a list of business assets, with each asset acquisition cost and year acquired, or both. The chief appraiser can require documentation to support a good faith estimate of market value.

A detailed list of assets with cost and year acquired can be used as documentation.

The appraiser determines the value for assessment purposes based on this information, as well as on observations made during on-site inspections of the business. If a business owner neglects to file an annual rendition with the Appraisal District, accepted appraisal procedures will be utilized to place a value on the property. Failure to render, or submission of a late rendition without a written filing extension request will result in a penalty equal to 10% of the total taxes due.

Filing a report with the intent to commit fraud or evade taxes will result in a penalty equal to 50% of the total taxes due.

If a detailed list of assets is rendered, the rendition should:

- Identify each taxable category. For example, office furniture and equipment must be separately identified as computers, desks, facsimile machines, copiers, etc., and include the year in which each item was acquired.

- Include the total purchase cost of each item. The total purchase cost of an item includes all costs associated with making the property operational.

For example, installation, freight, and engineering charges are costs that may be incurred while placing property into operation. The value of any trade-in is to be included as

part of the total purchase cost.

- Include all supplies on hand as of January 1. This includes office, retail, and manufacturing supplies (computer paper, cash register tapes, shipping cartons, etc).

- Include the cost of inventory on hand as of January 1. The total cost of inventory is the amount the business owner paid to acquire the goods, including freight and handling expenses, minus any discounts or returns.

The property owner must complete, sign and return the rendition form to the Appraisal District no later than April 15th, unless a written extension request has been approved.

## PROTEST & APPRAISAL REVIEW BOARD HEARINGS

### How to Protest Property Value?

Appraisal districts must send required notices and appraisal value annually.

The notice will also include the date and place the appraisal review board (ARB) will begin hearing protests and an explanation of the availability and purpose of an informal conference with the appraisal district to resolve your concerns before your ARB hearing.

If you are dissatisfied with your appraised value or if errors exist in the appraisal records regarding your property, you should file a Notice of Protest with the ARB.

The fastest and potentially most effective way to file a protest is through the online portal. The owner and appraiser will communicate one-to-one to exchange information before advancing to a formal hearing.

Contact your local appraisal district for more details on filing a protest electronically.

### What Can Be Protested?

You may protest the value on your property in the following situations:

A) the value the appraisal district placed on your property is too high and/or your property is unequally appraised;

B) the appraisal district denied a special appraisal, such as open-space land, or incorrectly denied or modified your exemption application; the appraisal district failed to provide you with required notices; or other matters prescribed by Tax Code Section 41.41(a). The Notice of Protest may be filed using the model form on the Comptroller's website: [comptroller.texas.gov/forms/50-132.pdf](http://comptroller.texas.gov/forms/50-132.pdf). The notice need not be on this form. Your notice of protest is sufficient

if it identifies:

- the protesting person claiming an ownership interest in the property,
- the property that is the subject of the protest, and
- dissatisfaction with a determination of the appraisal district.

You may request the ARB to schedule hearings on protests to be held consecutively concerning up to 20 designated properties on the same day. You may use a special notice on the Comptroller's website: [comptroller.texas.gov/forms/50-131.pdf](http://comptroller.texas.gov/forms/50-131.pdf).

### **How to Complete the Protest Form?**

If using the protest form, these tips will help ensure that you can present your evidence and preserve your appeal rights. You should pay particular attention to the reason for protest section of the form.

What you check as the reason for the protest influences the type of evidence you may present at your hearing. Your next level appeal options after the ARB determination are influenced by what you protest.

In the case of a typical residential property, checking for incorrect appraised value and/or unequal appraisal will allow you to present the widest types of evidence and preserve your full appeal rights.

### **How to Resolve Concerns Informally?**

Appraisal districts will informally meet with you and try to resolve your objections prior to your ARB hearing. You must request the informal conference with the appraisal district on either your Notice of Protest form or in writing before your scheduled hearing date.

### **What is an ARB?**

The ARB is an independent, impartial group of citizens authorized to resolve disputes between taxpayers and the appraisal district. It is not

controlled by the appraisal district. The local administrative district judge, or the judge's designee, appoints ARB members, including special panel ARB members to hear complex property protests. ARB members cannot discuss your case with anyone outside of the hearing. Protest hearings, however, are open to the public, and anyone can sit in and listen to the case. A closed hearing is allowed on the joint motion of the property owner and chief appraiser if either intends to disclose proprietary or confidential information at the hearing.

### **When are Protests Filed?**

You must file your Notice of Protest with the ARB no later than May 15 or 30 days after the appraisal district mailed the Notice of Appraised Value, whichever is later. You may request an evening or Saturday hearing. The ARB will notify you at least 15 days in advance of the date, time, and place of your hearing. Under certain circumstances, you may be entitled to a postponement of the hearing to a later date.

The ARB begins hearings around May 15 and generally completes them by July 20. Start and end dates can vary from appraisal district to appraisal district.

At least 14 days before your protest hearing, the appraisal district will mail a copy of a pamphlet; a copy of the adopted ARB procedures; and a statement that you may request a copy of the data, schedules, formulas and any other information the chief appraiser will introduce at your hearing.

### **What will be the deadline for filing a protest?**

Per the Texas Property Tax Code, not later than May 15th or the 30th day after the date of the notice.

A property owner or owner's agent who fails to appear at the hearing is entitled to a new hearing if the property owner or owner's agent

file, not later than the fourth day after the date the hearing occurred, a written statement with the ARB showing good cause, as defined in Tax Code Section 41.45(e-2), for the failure to appear and requesting a new hearing.

The postponement request must contain the mailing address and email address of the person requesting the postponement. The ARB must respond in writing or by email to the postponement request not later than the 7th day after the date of receipt of the request.

The ARB must postpone a hearing to a later date if:

(1)the property owner or the owner’s agent is also scheduled to appear at an ARB protest hearing in another appraisal district;

(2)the other scheduled ARB protest hearing is scheduled to occur on the same date as the hearing set by this ARB;

(3)the hearing notice delivered to the property owner or the owner’s agent by the other ARB bears an earlier postmark than the hearing notice delivered by this ARB or, if the postmark date is identical, the property owner or agent has not requested a postponement of the other hearing; and

(4)the property owner or the owner’s agent includes with the postponement request a copy of the hearing notice delivered to the property owner or the owner’s agent by the other ARB.

### ***GOOD CAUSE DOES NOT INCLUDE VACATIONS OR BUSINESS TRIPS***

### **Why is the assessed value on my Notice of Appraised Value important?**

Your property’s “assessed” value is not the same as its “market” value. The market value of your property may increase or decrease by any amount year-to-year. If you have a residential homestead exemption on your property, the increase in your assessed value is limited from

year-to-year to 10% so long as changes have not been made that add “new value” (such as an “addition”).

### **When I protest my property am I protesting the market value or the assessed value?**

Per the Texas Property Tax Code “market value” is the only value permitted to be protested, through the Appraisal District. The assessed value is a statutory calculation based on the previous year’s assessed value and cannot be protested.

### **I protested last year: Why did my value change?**

Each year stands alone. As of each January 1st, GCAD is assigned with assessing and reporting each year’s market conditions.

### **Evidence Is Required**

Before or immediately after an ARB hearing begins, the appraisal district and the property owner or the owner’s agent shall each provide the other party with a copy of the materials the person intends to submit to the ARB for consideration at the hearing. One set of these materials should also be provided for the ARB as evidence. The ARB’s set of material should be presented at the time of registration for scanning. The ARB is required to retain a record of all evidence offered or submitted.

The documents shall be produced in either paper or electronic form. For security purposes, the electronic files produced shall be capable of being scanned or reviewed for the presence of any malicious software or computer viruses before acceptance by or exposure to the CAD’s computer system.

## **Electronic file format types and Audiovisual requirements.**

- The ARB will accept evidence on USB flash drive, CD/DVD or uploaded through the online portal;
- Electronic evidence must be submitted in the following file types: PDF, MS Office (Word/Excel); or image types: JPEG, PNG, TIFF;

Multiple files may be submitted however the total combined size must not exceed 20MB per property;

- The ARB will not accept evidence on SD memory cards or any other type of memory cards, cameras, video cameras, phones, computers, tablets, or any other medium that cannot be retained for the record, this evidence can be uploaded through the website

### **PLEASE NOTE:**

- The ARB does not have the ability to view or listen to audio and/or video files, NO MOV;
- Property owners and their agents may not access the appraisal district office's network or internet connection nor any of the appraisal district's office's technology or equipment other than that made available and described in these procedures.

## **Prohibition of Consideration of Information Not Provided at the ARB Hearing**

In a protest hearing, the ARB will not consider any appraisal district information on a protest that was not presented to the ARB during the protest hearing. In order for any appraisal district record (i.e., appraisal roll history, appraisal cards) to be considered by the ARB, it must be presented as evidence by or on behalf of a party (e.g. chief appraiser, appraisal district representative, property owner, agent, or witness) at the protest hearing.

## **Exclusion of Evidence Required by Tax Code Section 41.67(d)**

If it is established during a protest hearing that information was previously requested under Tax Code Section 41.461 by the protesting party and that the information was not delivered to the protesting party at least 14 days before the scheduled or postponed hearing, the requested information is not made available may not be used or offered in any form as evidence under Tax Code Section 41.67(d) only if the evidence presented at the hearing establishes that:

- the information sought to be excluded as evidence was not delivered at least 14 days before the hearing, and
- the information sought to be excluded as evidence was previously requested by the protesting party. The appraisal district may, however, use evidence that was provided in advance to rebut the protesting party's evidence.

## **Late Protest Filing Options**

Late appeals to the Appraisal Review Board can be found in sections 25 and 41 of the Texas Property Tax Code. You may file any of these late protest appeals with the Appraisal Review Board and you must provide evidence that supports your appeal. You can find out more information on the late appeals process by visiting the comptroller's website at [comptroller.texas.gov/taxes/property-tax/protests](http://comptroller.texas.gov/taxes/property-tax/protests).

### **41.411 – Failure to receive notice**

You may protest the failure to receive a notice that the appraisal district or ARB was required to send you. You must file this protest before the delinquency date and you must not allow your taxes to go delinquent.

### **25.25c (1,2,3) – Motion for Correction of Appraisal Roll**

You may file a motion for the correction of a clerical error, multiple appraisals, and property on the appraisal roll that should not have been included, or an error of ownership. This type of late hearing may include the current year and the five previous tax years.

### **25.25d (1) – Late Protest**

#### **•25.25(d)(1) Motion to Correct One-Fourth Over-Appraisal Error of HOMESTEAD Property**

You may file a motion for correction that the appraisal district appraised your homestead property at least one-fourth higher than its market value. You must file this motion before the delinquency date and you must not allow your taxes to go delinquent. You may not receive a hearing if the property was subject to a board order or you have signed an agreement with the appraisal district or you have let the tax become delinquent.

#### **•25.25(d)(2) - Late Protest Motion to Correct One-Third Over-Appraisal Error of NON-RESIDENCE Homestead Property**

You may file a motion for correction that the appraisal district appraised your non-residence property at least one-third higher than its market value. You must file this motion before the delinquency date and you must not allow your taxes to go delinquent.

You may not receive a hearing if the property was subject to a board order or you have signed an agreement with the appraisal district or you have let the tax become delinquent.

**PLEASE BE ADVISED THAT ALL APPRAISAL REVIEW BOARD SCHEDULING IS CONDUCTED IN BLOCKS.**

•There will be several appointments scheduled for the same time block.

•You may register for your hearing 30 minutes prior to your scheduled time.

•Appointments will be taken on a first-come, first-serve basis.

•If you have not designated an agent to represent you before the ARB you are entitled to one postponement without showing cause. Requests for rescheduling must be made prior to your scheduled appointment time.

•A second request for rescheduling must be submitted in writing along with supporting documentation prior to your scheduled appointment time. The Appraisal Review Board is unable to reschedule hearings a second time unless you have good cause including Active military duty, hospitalization, death in the immediate family, or judicial service (jury duty).

### **NOTICE REGARDING REQUEST FOR INFORMATION**

Section 41.461 (a) (2) of the TEXAS PROPERTY TAX CODE states that a property owner or agent may inspect and may obtain a copy of the data, schedules, formulas, and all other information the chief appraiser plans to introduce at the hearing to establish any matter at issue. Should you wish to obtain this information please submit your request to [GRAYSON CENTRAL APPRAISAL DISTRICT, 512 N TRAVIS ST., SHERMAN, TX 75090](mailto:GRAYSON_CENTRAL_APPRAISAL_DISTRICT@512_N_TRAVIS_ST_SHERMAN_TX_75090).

# CONTACTS & RESOURCES

## GRAYSON CENTRAL APPRAISAL DISTRICT

Phone: 903-893-9673

Fax: 903-892-3835

Web: [www.graysonappraisal.org](http://www.graysonappraisal.org)

Exemption Email: [exemptions@graysonappraisal.org](mailto:exemptions@graysonappraisal.org)

Renditions Email: [renditions@graysonappraisal.org](mailto:renditions@graysonappraisal.org)

Appointment of Agent Email: [aoa@graysonappraisal.org](mailto:aoa@graysonappraisal.org)

General Email: [webmaster@graysonappraisal.org](mailto:webmaster@graysonappraisal.org)

512 N. Travis Street  
Sherman, TX 75090  
Monday - Friday  
8:00 a.m. - 5:00 p.m.  
Open to the Public  
8:00 a.m. - 4:00 p.m.

## CAPITOL APPRAISAL GROUP, INC

Phone: 512-346-5480

Fax: 512-346-5482

Web: [www.cagi.com](http://www.cagi.com)

Email: [webmaster@cagi.com](mailto:webmaster@cagi.com)

9300 Research Blvd, Suite 100  
Austin, TX 78759

## GRAYSON COUNTY TAX ASSESSOR COLLECTOR

Phone: 903-892-8297

Web: [taxsearch.co.grayson.tx.us:8443](http://taxsearch.co.grayson.tx.us:8443)

PO BOX 2107, Sherman, TX 75090

100 W Houston St.

Sherman, TX 75090

## TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS:

### MANUFACTURED HOUSING DIVISION

Phone: 512-475-2200

Toll Free: 800-500-7074

Web: [www.tdhca.state.tx.us/mh/index.htm](http://www.tdhca.state.tx.us/mh/index.htm)

Email: [processing@tdhca.state.tx.us](mailto:processing@tdhca.state.tx.us)

PO BOX 12489, Austin, TX 78711

Twin Towers Office Center,

1106 Clayton Lane, Suite 270W

Austin, TX 78723

## TEXAS COMPTROLLER OF PUBLIC ACCOUNTS

Property Tax Phone: 800-252-9121

Web: [comptroller.texas.gov](http://comptroller.texas.gov)

PO BOX 13528, Capital Station, Austin, TX 78711-3528

Lyndon B. Johnson State Office Building

111 East 17th Street

Austin, TX 78774

## LINEBARGER GOGGAN BLAIR & SAMPSON

Phone: 903-893-4941

Web: [www.lgbs.com](http://www.lgbs.com)

115 E. Lamar St.

Sherman, TX 75090

## GRAYSON COUNTY CLERK'S OFFICE

Phone: 903-813-4200

Web: [www.co.grayson.tx.us](http://www.co.grayson.tx.us)

100 W. Houston

Sherman, TX 75090



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