

**CLAY COUNTY APPRAISAL DISTRICT
101 E OMEGA P O BOX 108
HENRIETTA, TX 76365**

Frequently Asked Questions

- **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.
- **How do I qualify for this exemption?**
 - In order to qualify for this exemption you must have owned and occupied the property as of January 1st of the tax year. This property must also be your principal residence and you may not claim another homestead on another piece of property.
- **How many acres can I claim as my homestead?**
 - State law allows you to claim that portion of your land that you maintain for residential purposes but this amount may not exceed 20 acres. Generally, one acre or less is maintained for homestead purposes.
- **Do I need to reapply every year for the exemption?**
 - No. You do not have to reapply unless the chief appraiser requests a new application or you move to a new residence.
- **When and where do I apply for my for my homestead exemption?**
 - You may apply at Clay County Appraisal District between January 1st and April 30th of the tax year. You may file for late HS exemption up to two years after the date the taxes become delinquent. Contact our office for more information.
- **Can I claim a homestead on a mobile home if I do not own the land?**
 - Yes. You will need to file a request for separate taxation and furnish a copy of your title to the mobile home or a verified copy of your purchase contract. This will allow the appraisal district to set the mobile home up on an improvement only account that does not have a land value.
- **Am I eligible for additional exemptions when I turn 65 years old?**
 - If you are age 65 or older, your residence homestead will qualify for additional exemption deductions and you will receive a tax ceiling for that home on your school taxes. You may file for the over-65 exemption up to one year from the date you turned 65. Proof of age is required, such as a driver's license or birth certificate if driver's license is not available.
- **I am a surviving spouse. Am I eligible for any exemption benefits?**
 - If a homeowner who has been receiving, or could have qualified for the tax ceiling on school taxes dies, the ceiling transfers to the surviving spouse, if the survivor is 55 years or older and has ownership in the home. The survivor must apply to the appraisal district for the tax ceiling to transfer.

- **I am a disabled veteran. Am I entitled to any property tax deductions?**
 - You may qualify for a property tax exemption if you are either (1) a veteran who was disabled while serving with the U.S. armed forces or (2) the surviving spouse or child (under 18 years of age and unmarried) of a disabled veteran. You must be a Texas resident and must provide documentation from the Veteran's Administration reflecting the percentage of your service-connected disability. Your disability rating must be at least 10 percent. In addition, the Texas Legislature passed HB 3613 in 2009 providing for a 100% exemption for the residence of qualified disabled veterans. To qualify for the 100% homestead exemption the veteran must own a home and occupy it as their residence homestead. The veteran is receiving 100% disability compensation from the US Department of Veteran Affairs for a service-connected disability. The veteran must have a disability rating of 100% or of individual unemployability. Beginning in 2012, the surviving spouse of a 100% or totally disabled veteran can receive the exemption if the property was the residence homestead of the disabled veteran when they died and remains the residence homestead of the surviving spouse.
- **I am a homeowner with disabilities. May I receive any property tax benefits?**
 - A person with a disability may get exemptions if (1) you can't engage in gainful work because of physical or mental disability or (2) you are 55 years old and blind and can't engage in previous work because of your blindness. If you receive disability benefits under the Federal Old Age, Survivors, and Disability Insurance Program through the Social Security Administration you will qualify.
- **How often do you reappraise my property?**
 - Typically, Clay County Appraisal District reappraises all properties every year.
- **Has anyone actually come out and looked at my property?**
 - Yes. Residential appraisers inspect one fourth of the residential properties through physical inspection or aerial photography each year to update file information on the physical condition of the improvement and change in characteristic since the last physical inspection. Commercial appraisers review approximately one-half of the properties each year by on-site inspection or aerial photography.
- **Are property taxes based on a percentage?**
 - No, they are based on 100% of the fair market value of your property.
- **My house is 30 years old. Is that taken into consideration?**
 - Yes. Age, size, condition and quality of construction are all taken into consideration.
- **Is my house ever depreciated?**
 - Yes, but the increase in the fair market value may override the depreciation due to age.
- **How do you arrive at a value on a house?**
 - The house is measured, classified, and depreciated due to its condition and age. It is valued based on the sales of similar properties.
- **My house was not finished on January 1, how do you appraise it?**
 - The improvement is added to the tax roll at the percent of completion as of January 1.
- **How can I change my mailing address? Can you change my mailing address by phone?**
 - Please send us something in writing either by mail, fax or email indicating the correct address for your property and daytime phone number where you can be reached, in case we have any questions. In order to protect the interest of the property owner, it is

Clay County Appraisal District's policy not to make permanent address changes over the telephone.

- **Why did my value change?**
 - Value changes may occur for several reasons:
 - The correction of the data base, such as a change in square footage, a pool not previously account for or a correction of property characteristics;
 - A value may be changed for equalization purposes;
 - Sales information may indicate the current appraised value is lower/higher than fair market value.
- **Why are you inspecting my property?**
 - To ensure that the data used in making the appraisal is still correct. For instance, since we last visited your home:
 - the condition of the structure could have changed;
 - the appraisal district could have received a copy of a building permit indicating that a room was being added, the house was being remodeled, or some amenity such as a pool or detached garage was being added to or removed from the property.
- **What is an improvement?**
 - Improvement means:
 - a building, structure, fixture, or fence erected on or affixed to land; or
 - a transportable structure that is designed to be occupied for residential or business purposes, whether or not it is affixed to land, if the owner of the structure owns the land on which it is located, unless the structure is unoccupied and held for sale or normally is located at a particular place only temporarily.
- **What is the homestead cap value?**
 - Cap value applies to residential homesteads only. If this property is your residence homestead, the appraised value may not exceed the lesser of:
 - The market value of the property, or
 - the sum of 10 percent of the appraised value of the property for the last year in which the property was appraised for taxation times the number of years since the property was last appraised; the appraised value of the property for the last year in which the property was appraised; and the market value of all new improvements to the property
- **What is fair market value?**
 - Fair market value means the price at which a 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.

- **How did CCAD arrive at my value?**
 - Utilizing comparable sales, income and/or cost data, a CCAD appraiser applied generally accepted appraisal techniques to derive a value for your property.
- **What is a rendition?**
 - A rendition is a statement listing taxable property and the name and address of the owner. The statement should also contain an owner's estimate of the property's value. The deadline for filing a rendition is April 1. Be sure to identify your property and attach any documentation that you may have such as closing statement, appraisals or sales of similar properties in your neighborhood.
- **Why did I fail to receive a Notice of Appraised Value this year?**
 - You will receive a Notice of Appraised Value if you rendered your property, if there was a value change or if there was an ownership change. The chief appraiser has elected to send a Notice of Appraised Value on all properties.
- **Why am I receiving statements from two counties:**
 - More than one appraisal district may be appraising your property. This situation occurs when a property is located in a taxing unit with boundaries extending into a neighboring county. A property owner must file property tax information with each appraisal district office.
- **How do I protest my value?**
 - To protest an appraisal value set by Clay County Appraisal District, a taxpayer must notify the appraisal review board in writing within 30 days from date the Notice of Appraised Value was placed in the mail. If the appraisal district generated no Notice of Appraised Value, a protest may still be filed. The Notice of Protest need not be an official form; however, the appraisal district can send you a Notice of Protest form to complete and submit. You can submit a letter stating the protesting property owner's name, identifying the subject property and indicating an apparent dissatisfaction with some determination of the appraisal district.
- **What is the Appraisal Review Board?**
 - The Appraisal Review Board, or ARB, is a group of private citizens authorized by state law to review the appraisal district's work and resolve protest disputes with taxpayers. An ARB is established for each appraisal district in the State of Texas and is appointed by the Administrative District Law Judge.
- **Can anyone attend an ARB hearing?**
 - Yes. They are open to the public. A schedule is posted at the appraisal district office and at the County Courthouse.
- **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.
- **Who sets the tax rates?**
 - The governing body (city council, school board, county commissioners) of each taxing entity sets the rates for their jurisdiction. The taxing units decide what services they will provide in the coming year and how much money they will need to provide those services. Each taxing unit adopts a tax rate that will raise the needed tax dollars.

- **What are taxes on this property? How much are my taxes?**
 - Clay CAD does not levy taxes, set the tax rate or collect any taxes. The appraisal district does not capture the amount of taxes on each property. You must call your appropriate tax office for that information.
- **Who makes up the Board of Directors?**
 - The board of Directors is comprised of nine members and one “ex officio” member who govern the operation of the appraisal district by setting policies, adopting a budget, approving contracts, etc. The County Tax Assessor/Collector, by law, serves as the ex officio member of the Board. The remaining nine members must meet eligibility requirements. To be eligible to service on the Board of Directors, an individual must be a resident of the district and reside in the district for at least two years immediately preceding the date the individual takes office. Board members serve two-year staggered terms, with terms of five board members beginning on January 1 of odd-numbered years and terms of four board members beginning on January of even-numbered years.