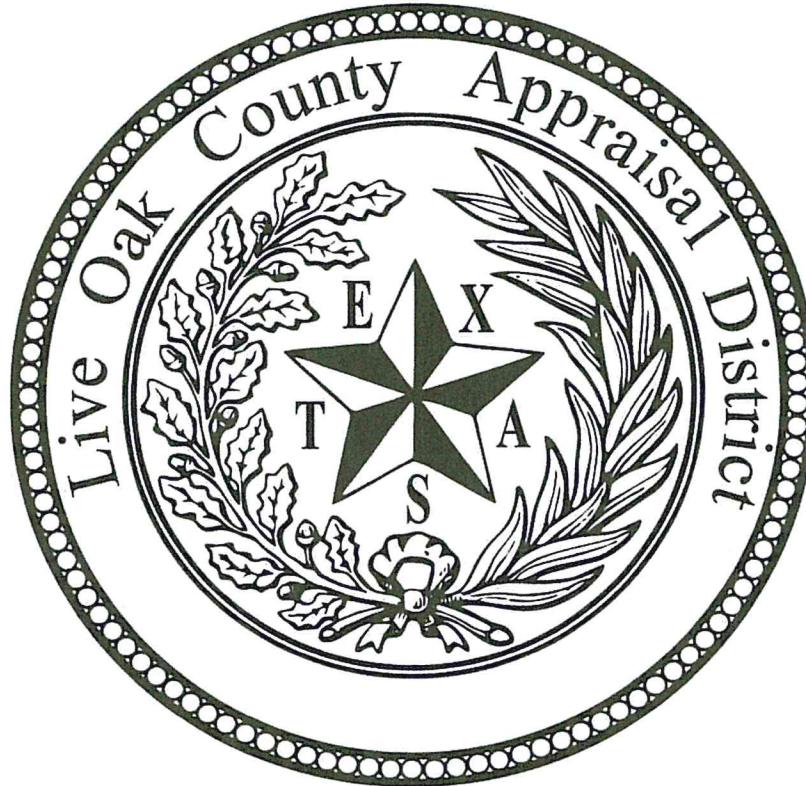


# Live Oak County Appraisal District



## 2020 Mass Appraisal Report

*Prepared Pursuant to Standard 6 of the Uniform Standards of Professional Appraisal Practice*

# Live Oak County Appraisal District

2020 Mass Appraisal Report

## Introduction

The Live Oak County Appraisal District has prepared and published this report to provide our citizens and taxpayers with a better understanding of the District's responsibilities and activities. This mass appraisal report was written in compliance with Standards Rule 6-7 of the Uniform Standards of Professional Appraisal Practice (USPAP) as developed by the Appraisal Standards Board of the Appraisal Foundation. This report has several parts: a general introduction and then several sections describing information specific to particular appraisal district.

The 2020 mass appraisal was prepared under the provisions of the Texas Property Tax Code. Taxing jurisdictions that participate in the District must use the appraisals as the basis for property taxation. The State of Texas allocates state funds to school districts based upon the District's appraisals, as tested and modified by the State Comptroller's office in a biennial study of value.

The 2020 mass appraisal results in an estimate of the market value of each taxable property within the District's boundaries. Where required by law, the District also estimates value on several bases other than market value. These are described where applicable later in this report.

## General Assumptions and Limiting Conditions

The appraised value estimates provided by the District are subject to the following conditions:

- The appraisals were prepared exclusively for ad valorem tax purposes.
- The property characteristic data upon which the appraisals are based is assumed to be correct.
- Physical inspections of the property appraised were performed as staff resources and time allowed and were scheduled based upon the biennial Reappraisal Plan developed by the Chief Appraiser and approved pursuant to law by the Board of Directors.
- Validation of sales transactions occurred through questionnaires to buyers and sellers, review of multiple listing and the interview of real estate professionals. In the absence of secondary confirmation, all sales data obtained was considered reliable.
- No responsibility is assumed for the legal description or for matters including legal or title considerations. Title to any property is assumed to be good and marketable, unless otherwise stated.
- All property is appraised as if free and clear of any or all liens or encumbrances, unless otherwise stated. All taxes are assumed to be current.
- All property is appraised as though under responsible, adequately capitalized ownership and competent property management.
- All parcel boundary data and structure sketches are assumed to be correct. Any plot plans and/or illustrative material contained with the appraisal records are included only to assist in visualizing the property.
- It assumes that there is full compliance with all applicable federal, state and local environmental regulations and laws unless noncompliance is stated, defined and considered in the mass appraisal report.
- It is assumed that all applicable zoning and use regulations and restrictions have been complied with unless a nonconformity has been stated, defined and considered in this mass appraisal report.
- It is assumed that all required licenses, certificates of occupancy, consents or other legislative or administrative authority from any local, state or nation government or private entity or organization have been or can be obtained or renewed for any use on which the value estimate contained in this report is based.
- It is assumed that the utilization of the land and improvements or the properties described are within the boundaries or property lines, and that there are no encroachments or trespasses unless noted on the appraisal record.
- Unless otherwise stated in this report, the appraiser is not aware of the existence of hazardous substances or other environmental conditions. The value estimates are predicated on the assumption that there is no such condition on or in the property or in such proximity thereto that it would cause a loss in value. No responsibility is assumed for any such conditions, or for any expertise or engineering knowledge required to discover them.
- All appraisals are as of January 1, 2020. The effective date of this report is January 1, 2021.

## Disclosure of Interest

The Chief Appraiser signing this mass appraisal report discloses the following property as being property in which she has interest in:

- None Disclosed

The Chief Appraiser signing this mass appraisal report discloses the following party as being a party in which he has personal interest in:

- None Disclosed

Properties in which the Chief Appraiser has an interest were appraised in accordance to state statutes and professional standards. Additionally, a list of properties in which the licensed appraisal staff has an interest or an interest in parties is included in this report. No appraiser is allowed to appraise properties or influence the appraisal of properties within the jurisdiction of the District in which they have an interest or an interest in a party within three degrees of consanguinity by agency rule.

## Definition of Value

Except as otherwise provided by the Texas Tax Code, all taxable property is appraised at its "market value" as of January 1. Under the Tax Code, "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 buyer;
- both seller and buyer 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 buyer seek to maximize their gains and neither is in a position to take advantage of the exigencies of the other.

## Departure

THE TAX CODE DEFINES SPECIAL APPRAISAL PROVISIONS FOR THE VALUATION OF SEVERAL DIFFERENT CATEGORIES OF PROPERTY THAT DIFFER FROM 100% MARKET VALUE. SPECIALLY APPRAISED PROPERTY IS TAXED ON A BASIS OTHER THAN MARKET VALUE AS DEFINED ABOVE. THESE CATEGORIES INCLUDE

- LIMITATION ON RESIDENTIAL HOMESTEAD PROPERTY (§23.23, TAX CODE)
- LIMITATION OF HIGHEST AND BEST USE ON HOMESTEAD PROPERTY (§23.01 (C), TAX CODE)
- RESTRICTION ON APPRAISALS FOR PROPERTIES SUBJECT TO PRIOR YEAR ADMINISTRATIVE REVIEW (§23.01 (c), TAX CODE)
- AGRICULTURAL AND TIMBER PROPERTY (CHAPTER 23, SUBCHAPTERS C, D AND E, TAX CODE)
- REAL AND PERSONAL PROPERTY INVENTORY (§23.12, TAX CODE)
- CERTAIN TYPES OF DEALER INVENTORY (§23.121, 23.124, 23.1241 AND 23.127, TAX CODE)
- NOMINAL (§23.18) OR RESTRICTED USE PROPERTIES (§23.83).

## Properties Appraised

The mass appraisal model appraised all taxable real and business personal property known to the District as of the date of this report, with the exception of certain properties on which valuation was not complete as of the date of this report. These, by law, will be appraised and supplemented to the jurisdictions after equalization. The property rights appraised were fee simple interests, with the exception of leasehold interests in property exempt to the holder of the property's title. The description and identification of each property appraised is included in the appraisal records submitted to the Live Oak County Appraisal Review Board as required by law.

## Scope of Work Used to Develop the Appraisal

The mass appraisal model appraised all taxable real and tangible business personal property within the boundaries of the Live Oak County Appraisal District, which encompasses all of Live Oak County, Texas. This involves approximately 34,513 accounts. The District distributes the work of the appraisal among appraisal personnel, as well as, assignment of certain categories of property to Capitol Appraisal Group, Inc. The following sections describe, by area of responsibility, the

scope of work performed and those items addressed in USPAP Standard 6-7 (k) through (p).

The Chief Appraiser, who is the chief executive officer of the District, manages the District. All District employees report to the chief appraiser. The District is divided into two divisions: Appraisal & Collections. The District is charged with the tasks of appraisal, assessment and collections for all Live Oak County taxing authorities. Appraisal Staff performs all appraisal and collection related work for real and business personal property in the jurisdiction. Additionally, they handle all property owner requests for value, special appraisal and equalization questions, as well as Appraisal Review Board cases. The District's appraisers are subject to the provisions of the Property Taxation Professional Certification Act and must be duly registered with The Texas Department of Licensing and Regulation. The staff consists 7 employees, 3 are registered and certified with the Texas Department of Licensing and Regulations.

While the appraisal staff conducts most of the appraisal activities, the District also contracts with Capitol Appraisal Group, Inc. for utility, pipelines, gas lines, cell towers, communication and mineral accounts.

## Determination of Highest and Best Use for Real Property

The District's market value appraisals are performed pursuant to Article VIII, Section 1, Texas Constitution, which provides that property must be taxed in proportion to its value as determined by law, §23.01, Tax Code implements this provision as follows:

### Sec. 23.01. Appraisals Generally.

- (a) Except as otherwise provided by this chapter, all taxable property is appraised at its market value as of January 1.
- (b) The market value of property shall be determined by the application of generally accepted appraisal methods and techniques. If the appraisal district determines the appraised value of a property using mass appraisal standards, the mass appraisal standards must comply with the Uniform Standards of Professional Appraisal Practice. The same or similar appraisal methods and techniques shall be used in appraising the same or similar kinds of property. However, each property shall be appraised based upon the individual characteristics that affect the property's market value, and all available evidence that is specific to the value of the property shall be taken into account in determining the property's market value.

#### Text of subsection as added by Acts 2009, 81st Leg., R.S., Ch. 619, Sec. 1

- (c) Notwithstanding Section 1.04(7)(C), in determining the market value of a residence homestead, the chief appraiser may not exclude from consideration the value of other residential property that is in the same neighborhood as the residence homestead being appraised and would otherwise be considered in appraising the residence homestead because the other residential property:

- (1) was sold at a foreclosure sale conducted in any of the three years preceding the tax year in which the residence homestead is being appraised and was comparable at the time of sale based on relevant characteristics with other residence homesteads in the same neighborhood; or
- (2) has a market value that has declined because of a declining economy.

#### Text of subsection as added by Acts 2009, 81st Leg., R.S., Ch. 1211, Sec. 1

- (c) Notwithstanding any provision of this subchapter to the contrary, if the appraised value of property in a tax year is lowered under Subtitle F, the appraised value of the property as finally determined under that subtitle is considered to be the appraised value of the property for that tax year. In the following tax year, the chief appraiser may not increase the appraised value of the property unless the increase by the chief appraiser is reasonably supported by substantial evidence when all of the reliable and probative evidence in the record is considered as a whole. If the appraised value is finally determined in a protest under Section 41.41(a)(2) or an appeal under Section 42.26, the chief appraiser may satisfy the requirement to reasonably support by substantial evidence an increase in the appraised value of the property in the following tax year by presenting evidence showing that the inequality in the appraisal of property has been corrected with regard to the properties that were considered in determining the value of the subject property. The burden of proof is on the chief appraiser to support an increase in the appraised value of property under the circumstances described by this subsection.

#### Text of subsection as added by Acts 2009, 81st Leg., R.S., Ch. 1405, Sec. 2

- (c) The market value of a residence homestead shall be determined solely on the basis of the property's value as a residence homestead, regardless of whether the residential use of the property by the owner is considered to be the highest and best use of the property.

The following departure notwithstanding, there is no other specific statute defining highest and best use as it applies in appraisals conducted under the Tax Code,

Texas courts have acknowledged that highest and best use is a factor that must be considered in determining market value.

## Departure

AS IS EVIDENCED BY §23.01 (C), HIGHEST AND BEST USE IS LIMITED IN SPECIFIC CIRCUMSTANCES.

### Appraisal Performance Tests and Performance Measures Attained

The Texas Comptroller of Public Accounts conducts an biennial study to determine the degree of uniformity of and the median level of appraisals by the appraisal District within each major category of property constituting at least 5% of the total value in each school district, as required by §5.10, Tax Code.

2019 was the last year the Study was performed for Live Oak CAD. The school district within the District's area of responsibility was assigned local value and local values were validated in the final report from the State. Live Oak CAD will undergo the next PVS by the Comptroller in 2021.

### Appraisal Staff Providing Significant Mass Appraisal Assistance

Debra D. Morin, RPA, RTA CCA Chief Appraiser  
Irene Gonzales, RPA, Field Appraiser

TDLR # 70014  
TDLR # 72823

## Report by Appraisal Division

As noted above, the District allocated the work of the mass appraisal among several areas within and without the District. The division of tasks by property type typically involves all staff. All field appraisal staff, as well as, the appraisal supervisor, conducts all physical inspections of both real and business personal property. These properties generally break down into four primary categories: Residential, Commercial, Business Personal and Agricultural Valuations. Capitol Appraisal Group, Inc. conducts all activities related to utility, mineral and industrial accounts. That firm is also charged with the creation and maintenance of USPAP documentation for those areas.

### Field Operations

#### Scope of Work

The field operations activities involve appraisers responsible for collecting and maintaining property characteristic data for all commercial, residential, agricultural and business personal property types, which are located within the jurisdictional boundaries of the Live Oak County Appraisal District. These activities involve the field inspection of real and business personal property accounts. Digital photographs are taken by field staff that in turn downloads those photographs into the District's appraisal software system. Data entry of field changes is the responsibility of the Appraisal Division's Records Department.

Periodic physical review of property is recommended at least every four – six years, according to the International Association of Assessing Officers (IAAO). The Live Oak County Appraisal District policy to inspect all real estate accounts once every three years and business personal property every year. However, sale ratio studies and model calibrations are conducted on an annual basis for all property categories in the District.

#### Procedure for Collecting and Validating Data

Data collection requires organization, planning and supervision of the field staff. Data collection procedures have been established for all properties. The appraisers are assigned throughout the jurisdiction of the District to conduct field inspections. Appraisers conduct field inspections and record information on a property record card (PRC).

The quality of data used is extremely important in establishing accurate values of taxable property. While production standards are established and upheld for the various field activities, quality of data is emphasized as the goal and responsibility of each appraiser. New appraisers are trained in the specifics of data collection. Experienced appraisers are routinely employed in the effort to reinforce data collection processes during mass reappraisals. A quality assurance process exists in the Records Department to review data collection by field staff. Errors in data collection are returned to the respective field appraiser for correction and reproof.

Data collection of real property involves maintaining data characteristics of the property utilizing a CAMA (Computer Assisted Mass Appraisal). The information contained in CAMA includes site characteristics, such as land size, frontage and location; improvement data such as size, composition, quality of construction and physical, economic or function conditions; neighborhood or area types, including micro neighborhood adjustments and digital photographs when available. Field appraisers use District protocols to establish uniform classification coding and depreciation of real property. All real properties are coded with this protocol thus enabling the administration of mass appraisal modeling.

Data collection for business personal property is not utilized to achieve an overall mass appraisal approach. The majority of business personal property is appraised individually based upon property owner renditions. While it is true that some properties are appraised based upon the valuations of other similar accounts, the multitude of personal property accounts are a one on one appraisal. All business personal property accounts are categorized by Standard Industrial Codes (SIC) as set by the Comptroller of the State of Texas.

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### Sources of Data

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The sources of data collection and verification are typically derived via field inspections, building permits, mechanics liens, Appraisal Review Board hearings, valuation publications, commercial vehicle registrations, property owner correspondence, sales surveys, and real estate professional interviews.

Building permit data obtained from the various municipalities and mechanics lien data obtained from the Live Oak County Clerk's Office trigger annual upkeep inspections on properties with apparent significant changes in value or composition. New improvements are found via several methods. First, the District conducts annual field inspections based primarily on the biennial Reappraisal Plan. Second, a list of new utility connections is provided to the District by the county judge's office and is used to find new improvements. Finally, mechanic's liens are filed by contractors and are relayed to the District via the County Clerk's office on a monthly basis. Data accuracy is also enhanced by the availability of the District's records on the Internet. Property owners do contact us to report data errors via this method and also during informal meetings.

Data review of entire neighborhoods, or of individual properties is conducted when ratio studies indicate wide dispersions in the ratio study or out of the ordinary ratios for specific properties. Appraisers recheck these neighborhoods or re-inspect individual properties to ascertain the validity of recorded field characteristics. This process also assists in the protocols to identify data outliers for the statistical analysis.

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### Data Maintenance

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Data entry of all appraisal related information is performed by the Appraisal Division's Records Department. This Department is tasked with the responsibility of creating and maintaining files for each parcel, printing PRC's for field appraisers, entry of appraisal field changes into the CAMA system and verifying the validity of coding and sketch information submitted by the field appraiser. As discussed above, field appraisers are responsible for downloading digital photographs into the CAMA system. The Records Department also maintains and enters all informal and formal hearing information and changes.

## Residential Valuation

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### Scope of Work

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The Residential Valuation is responsible for developing equal and uniform market values for residential improved and vacant property for ad valorem purposes. Residential improved property encompasses property in municipalities, subdivisions and rural areas. Vacant property typically consists of property in residential or rural neighborhood settings.

## Highest and Best Use Analysis

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The highest and best use of property is the reasonable and probable use that supports the highest present value as of the date of the appraisal. The highest and best use must be physically possible, legally and financially feasible, and productive to maximization of value. The highest and best use of residential property is normally its current use. This is due in part to the fact that residential development, in many areas, through use of deed restrictions and zoning, precludes other land uses. Residential Valuation undertakes reassessment of highest and best use in transition areas and areas of mixed residential and commercial use. In transition areas, the appraiser must determine the most typical use for property each year by examining the use of recently sold property in that area. Similarly, in mixed areas, the appraiser looks for boundaries created by zoning or recent market sales to determine the highest and best use for that area. However, pursuant to legislative changes in 2009, residential properties receiving a homestead are not subject to this appraisal standard. Instead, according to §23.01 (c), these properties shall continue to be appraised based upon residential use regardless of external factors to the contrary. **This creates a departure as noted previously.**

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## Model Specification

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### Neighborhood and Market Analysis

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The identification of neighborhoods can be divided into two categories for Live Oak County: City of George West, City of Three Rivers and rural neighborhoods. In each case, the appraiser attempts to localize neighborhoods by geographic ~~boundaries~~

The determinations of subdivisions and municipal neighborhoods are similar in that the appraiser looks for areas of homogenous property. During this examination, type and quality of construction and physical factors such as maintenance and upkeep of homes and vacant tracts are considered. Conversely, rural neighborhoods are determined in large part on the examination of sales prices as compared with other areas within a geo-political boundary. For example, a particular area in a rural setting may exhibit higher sales prices for improved and vacant property as compared to other areas within a school district that has a similar composition of property types. Municipal neighborhoods are classified with Low, Fair, Average and Good codes while rural neighborhoods are classified with alphanumeric identifiers.

Micro-neighborhoods are also a part of municipal neighborhooding. Within any particular neighborhood there can exist areas where the market is recognizing a discount or premium as compared with similar areas. In these instances, the appraiser still maintains the Low, Fair, Average or Good neighborhood classification but also adds a second identifier for the micro-area. Micro-neighborhoods are defined in large part by plotting sales activities geographically and using this geographical tool to identify these areas. In each instance, the second identifier contains a percentage adjustment. This adjustment modifies the properties as a discount or premium off of the baseline schedule.

### Description of Residential Improvement Model

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The modeling techniques used by the District allow for specific adjustment for each category of property in the county. To begin, each site built improved residence is classified based upon type of exterior siding. Properties with brick-veneer are classified as a type "M" property. Properties with frame, vinyl or aluminum, log or other non-brick sidings are classified as type "F" property. Currently, metal sided structures are also classified as type "F". There are also properties with mixed siding composition. For example, a home may only have a brick veneer front with frame siding on the remainder of the house. In this case, the appraiser must make a determination on the predominate siding when classifying the property.

Schedules for land and improvements are attached:

### Description of Land Model

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Land modeling for the District's residential and rural areas can be divided into categories. Land is coded for municipal, small acreage, and for rural land in general. Land is valued primarily based upon acreage or square footage of the lot or tract. However, there are cases in the model where front footage or flat value per lot is utilized.

All land is valued based upon the total size of all contiguously controlled tracts of a particular owner. In other words, a person who owns three pieces of property that touch each other is valued on each individual tract as though it were one tract of the combined size. Consider a person who owns a 5 acre, 15 acre and 10 acre tracts. That person would be valued as though all contiguous tracts were combined into one for valuation purposes. In the example, each tract would be valued per unit as though it were one thirty acre tract. This is known as “pricing acres” or “pricing square footage.”

## Commercial Valuation

### Scope of Work

The Commercial Valuation is responsible for developing equal and uniform market values for commercial improved and vacant property for ad valorem purposes. Commercial improved property encompasses property in municipalities, as well as, rural areas. Vacant property typically consists of property in commercial market area settings.

Live Oak County has commercial properties within all 3 Independent School Districts in Live Oak County: George West ISD, Three Rivers ISD and Mathis ISD.

### Highest and Best Use Analysis

The highest and best use of property is the reasonable and probable use that supports the highest present value as of the date of the appraisal. The highest and best use must be physically possible, legally and financially feasible, and productive to maximization of value. The highest and best use of commercial property is normally its current use. This is due in part to the fact that commercial development, in many areas, through use of deed restrictions and zoning, precludes other land uses. Commercial Valuation undertakes reassessment of highest and best use in transition areas and areas of mixed commercial and residential use. In transition areas, the appraiser must determine the most typical use for property each year by examining the use of recently sold property in that area. Similarly, in mixed areas, the appraiser looks for boundaries created by zoning or recent market sales to determine the highest and best use for that area. As previously noted, residential homestead property in areas of commercial highest and best use are appraised as residences pursuant to §23.01(c).

### Model Specification

### Market Analysis

The identification of market areas typically consists of examining the primary commercial market areas as defined by municipal boundaries. However, the use of other geographic boundaries in certain areas of the county is also utilized such as school district and by category of property type.

In determining market areas, the appraiser examines market sales activity. During this examination, physical factors such as maintenance and upkeep of property and vacant tracts are considered. Municipal market areas are classified with Low, Fair, Average and Good codes.

Micro-areas are also a part of municipal market areas. Within any particular area there can exist niches where the market is recognizing a discount or premium as compared with similar areas. In these instances, the appraiser still maintains the Low, Fair, Average or Good market area classification but also adds a second identifier for the micro-area. Micro-areas are defined in large part by plotting sales activities geographically and using this geographical tool to identify these areas. In each instance, the second identifier contains a percentage adjustment. This adjustment modifies the properties as a discount or premium off of the baseline schedule.

### Description of Commercial Improvement Model

The modeling techniques used by the District allow for specific adjustment for each category of property in the county. Commercial classifications roughly follow



those set out in the Marshall and Swift Valuation Guide.

Finally, it is important to note that no market area extensions are present with commercial coding. Instead, all improved commercial property is based upon the same schedule. Each one of these code combinations is tied to a specific table of value for that code. These tables are referred to by the District as "improvement schedules". Each schedule contains a value per square foot of main improvement area. In this manner, the District is able to modify only schedules for a select group of properties if desired. The down side to this approach is that the District must track and maintain several different schedules.

## Description of Land Model

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Land modeling for the District's commercial areas can be divided into categories similar to the residential neighborhood shown previously in the Residential section.

Finally, all land is valued based upon the total size of all contiguously controlled tracts of a particular owner. In other words, a person who owns several contiguous lots in a city block is valued on each individual lot as though it were one lot of the combined size. This is known as "pricing square footage."

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### UTILITY

#### Scope of Work

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Utility Valuations are the responsibility of the firm of Capitol Appraisal Group, Inc. They are responsible for developing equal and uniform market values for these properties encompassing business personal property for ad valorem purposes. For these categories of property, Capitol Appraisal Group, Inc. has the contractual duty to develop and maintain all relevant USPAP documentation.

### Business Personal Property Valuation

#### Scope of Work

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ONE member of the staff is usually responsible for the actual valuation of Business Personal Property. That individual is charged with the responsibility of developing fair and uniform values for this category of property. Property appraised by this section is all non-exempt income producing personal property which includes leased assets, leased vehicles etc.

#### Procedure for Collecting and Validating Data

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Each December and January, the business personal property (BPP) appraiser in conjunction with the real estate appraisers conducts a comprehensive field sweep of all BPP accounts to verify the existence of the account and ownership, as well as, any new business accounts that should be added to the roll.

Once located and verified, BPP Renditions are mailed to all accounts. The owner has until April 15th to submit the completed rendition or May 15th by approved extension as requested by property owner.

As renditions are submitted, the appraiser reviews the rendition, making necessary adjustments and then totaling the indicated values for inventory, vehicles, machinery & equipment, furniture & fixtures and computer equipment. Those totals are then entered into the system by the BPP data entry clerk thus comprising the appraisal valuation record for the account. The original rendition and any supporting documentation and appraisal notes are scanned into the system. Additionally, a paper record is retained in the files of the District. **ALL RENDITIONS ARE CONFIDENTIAL AND NOT OPEN TO PUBLIC INFORMATION REQUESTS.**

Rendition information is verified by in field inspections of business assets by the BPP appraiser.

#### Sources of Data

As discussed previously, most information for business personal property is obtained via annual renditions required of owners with income producing personal property. The District subscribes to NADA to assist in valuing passenger vehicles and light trucks. The BPP appraiser will also use data from other industry publications and personal field inspections during appraisal sweeps.

### Data Maintenance

Data entry of all BPP related information is performed by support – data entry staff members.

The District does not maintain a specified mass appraisal model for BPP property. Each of the BPP accounts are manually worked based upon data and information available. Therefore, this is no real market analysis performed. However, the District does recognize that in comparing values and renditions among similar accounts and business types that market area factors do come into play.

### CERTIFICATION STATEMENT

“I Debra D. Morin, RPA, RTA, CCA Chief Appraiser for Live Oak County Appraisal District, solemnly swear that I have made or caused to be made a diligent inquiry to ascertain all property in the District subject to appraisal by me, and that I have included in the records all property that I am aware of at an appraised value which, to the best of my knowledge and belief, was determined as required by law.”

Debra D. Morin, RPA, RTA CCA, Debra D. Morin  
Chief Appraiser, Live Oak County Appraisal District

Date: 01/01/2021

