

JACK COUNTY APPRAISAL DISTRICT

WRITTEN PLAN FOR PERIODIC REAPPRAISAL

FOR

2027/2028

AS ADOPTED BY
THE JACK CAD BOARD OF DIRECTORS
July 21, 2026

Table of Contents

Item:	Page:
Tax Code Requirement	4
Plan Review, Amendments & Alterations	5
Revaluation Decision	
Tax Year 2027	
Tax Year 2028	
Performance Analysis	6
Ratio Study Results	
Appraisal Accuracy	
Appraisal Uniformity	
Analysis of Available Resources	6-7
Staffing for Reappraisal Year	
Proposed Budget for 2027	
Existing Practices	
Information Systems (IS) Support	
Existing Data and Maps	
Planning and Organization	7
Calendar of Key Events – 2027	
Calendar of Key Events – 2028	
Performance Objectives	
Target Completion Dates – 2027	
Target Completion Dates – 2028	
Production Standards for Field Activities	
Mass Appraisal System	7-8
Forms and Procedures	
CAMA System Revisions as Required	

Data Collection Requirements by Tax Year	8-9
Homestead Exemption Reviews	
Agricultural Appraisal Reviews	
New Construction	
Remodeling	
Reinspection of Problematic Markets	
Reinspection of Universe of Properties on Specific Cycles	
Field or Office Verification of Sales Data and Property Characteristics	
Pilot Study by Tax Year	10
Test New/Revised Mass Appraisal Methods	
Ratio Studies by Market Areas	
Test Accuracy and Reliability in Market Areas	
Valuation by Tax Year	10
Market Analysis	
Model Development	
Model Calibration	
Calculation of Preliminary Values	
Test Values for Accuracy and Uniformity	
The Mass Appraisal Report by Tax Year	10
Scope of Work	
Compliant with STANDARD RULE 6-8 of USPAP	
Signed Certification by Chief Appraiser as Required	
Value Defense	11
Informal Appeals	
Formal Appeals	
Burden of Proof Evidence for Market Value and Equity	
The Written Reappraisal Plan	12-13
Planning a Reappraisal	
Steps in a Reappraisal	
Jack County Appraisal District Reappraisal Plan	14-17
Jack County Appraisal District 2027 Budget	18-19

EXECUTIVE SUMMARY

TAX CODE REQUIREMENT:

Section 6.05 of the Texas Property Tax code, Subsection (i) reads as follows:

- (i) To ensure adherence with generally accepted appraisal practices, the board of directors of an appraisal district shall develop biennially a written plan for the periodic reappraisal of all property within the boundaries of the district according to the requirements of Section 25.18 and shall hold a public hearing to consider the proposed plan. Not later than the 10th day before the date of the hearing, the secretary of the board shall deliver to the presiding officer of the governing body of each taxing unit participating in the district a written notice of the date, time, and place of the hearing. Not later than September 15 of each even-numbered year, the board shall complete its hearings, make any amendments, and by resolution finally approve the plan. Copies of the approved plan shall be distributed to the presiding officer of the governing body of each taxing unit participating in the district and to the Comptroller within 60 days of the approval date.

Plan for Periodic Reappraisal Requirement:

Section 25.18, Subsections (a) and (b) to read as follows:

- (a) Each appraisal office shall implement the Plan for Periodic Reappraisal of property approved by the board of directors under Section 6.05(i).
- (b) The plan shall provide for the following reappraisal activities for all real and personal property in the district at least once every three years:
 - 1. identifying properties to be appraised through physical inspection or by other reliable means of identification, including deeds or other legal documentation, aerial photographs, land-based photographs, surveys, maps, and property sketches;
 - 2. identifying and updating relevant characteristics of each property in the appraisal records;
 - 3. defining market areas in the district;
 - 4. identifying property characteristics that affect property value in each market area, including:
 - a. the location and market area of property;
 - b. physical attributes of property, such as size, age, and condition;
 - c. legal and economic attributes; and
 - d. easements, covenants, leases, reservations, contracts, declarations, special assessments, ordinances, or legal restrictions;
 - 5. developing an appraisal model that reflects the relationship among the property characteristics affecting value in each market area and determines the contribution of individual property characteristics;
 - 6. applying the conclusions reflected in the model to the characteristics of the properties being appraised; and
 - 7. reviewing the appraisal results to determine value.

PLAN REVIEW, AMENDMENTS and ALTERATIONS

The board of Directors, acting on a request from the Chief Appraiser, may review, amend or alter this plan, if:

1. The Chief Appraiser's request is made during a public Board of Directors meeting and is properly listed on the agenda for the Board meeting; and
2. The Chief Appraiser identifies the portion of the plan to be altered or amended and substantiates the need to alter or amend the plan.

REVALUATION DECISION (REAPPRAISAL CYCLE):

The Jack CAD, by policy adopted by the Board of Directors and the Chief Appraiser, reappraises all property in the district every year. For the 2027 tax years, Western Valuation and Consulting will be appraising all real property within Jack County. The reappraisal year is a complete appraisal of all properties in the district. Tax year 2027 is a reappraisal year and tax year 2028 is a reappraisal year.

The reappraisal plan public hearing was held on July 21st, 2026.

The Board of Directors adopted this plan on 21st, of July 2026.

PERFORMANCE ANALYSIS:

Performance Analysis – the equalized values from the previous tax year are analyzed with ratio studies to determine the appraisal accuracy and appraisal uniformity overall and by market area within property reporting categories. Ratio studies are conducted in compliance with the current *Standard on Ratio Studies* of the International Association of Assessing Officers.

Mean, median, and weighted ratios are calculated for properties in reporting categories to measure the level of appraisal accuracy. The mean ratio is calculated in each reappraised category to indicate the level of appraisal accuracy by property reporting category.

In 2027, the reappraisal year, this analysis is used to develop the starting point for establishing the level and accuracy of appraisal performance.

In 2028, the reappraisal year, this analysis is used to develop the starting point for establishing the level and accuracy of appraisal performance.

In 2027 and 2028, any reporting category that may have been excluded from reappraisal due to lack of data to support reappraisal will be tested and analyzed to arrive at an indication of uniformity or equity of existing appraisals.

ANALYSIS OF AVAILABLE RESOURCES:

Staffing and budget requirements for tax year 2027 are detailed in the 2027 budget, as adopted by the Board of Directors of the Jack County Appraisal District, and attached to the written biennial plan by reference. This reappraisal plan is adjusted to reflect the available staffing in tax year 2027 and anticipated staffing for tax year 2028. Budget restraints can impact the cycle of real property re-inspection and personal property on-site review that can be accomplished in the 2027-2028 time period.

Existing appraisal practices, which are continued from year to year, are identified and methods utilized to keep these practices current. In the reappraisal year, real property appraisal depreciation tables are tested against verified sales data to ensure they represent current market data. Personal property density schedules are tested and analyzed based on renditions and prior year documentation.

Due to lack of sales of personal property in the district, the Comptroller's Guide is utilized to appraise personal property and for testing and analysis purposes.

Information Systems (IS) support is detailed and system upgrades are scheduled. Existing maps and data requirements are continually updated and kept current.

PLANNING AND ORGANIZATION:

A calendar of key events with critical completion dates is prepared for each area of work. This calendar identifies key events for appraisal, clerical, customer service, and information systems. A calendar is prepared for tax years 2027 and 2028. Production standards for field activities are calculated and incorporated in the planning and scheduling process.

MASS APPRAISAL SYSTEM:

Computer Assisted Mass Appraisal (CAMA) system revisions are completed by the Information Systems Software Provider. System revisions and procedures are performed by the Provider. Jack County Appraisal District contracted with the firm of Pritchard & Abbott, Inc. for these services.

Real Property Valuation

Revisions to cost models, income models, and market models are specified, updated, and tested each tax year.

Cost schedules are tested with market data (sales) to ensure that the appraisal district is in compliance with Texas Property Tax Code, Section 23.011. Replacement cost new tables as well as depreciation tables are tested for accuracy and uniformity using ratio study tools and compared with cost data from recognized industry leaders, such as Marshall & Swift.

Land schedules are updated using current market data (sales) and then tested with ratio study tools. Value schedules are developed and tested on a pilot basis with ratio study tools.

Personal Property Valuation

Density schedules are tested using data received during the previous tax year from renditions and hearing documentation. Valuation procedures are reviewed, modified as needed, and tested. The latest edition of the Comptroller's Guide is utilized heavily in the appraisal of personal property in the district.

Noticing Process

25.19 appraisal notice forms are provided by the IS Provider. The Provider reviews and edits for updates and changes required by legislative mandates. The district publishes, in the local newspaper, information about the notices and how to protest. The district makes available the latest copy of the Comptroller's pamphlet *Property Taxpayer Remedies*.

Hearing Process

Protest hearing scheduling for informal and formal Appraisal Review Board hearings are reviewed and updated as required. Standards of documentation are reviewed and amended as required. The appraisal district hearing documentation is reviewed and updated to reflect the current valuation process and requirements.

DATA COLLECTION REQUIREMENTS:

Field and office procedures are reviewed and revised as required for data collection. Activities for each tax year include new construction, demolition, remodeling, re-inspection of problematic market areas, re-inspection of the universe of properties on a specific cycle, and field or office verification of sales data and property characteristics.

Homestead Exemption Reviews

Senate Bill 1801 beginning January 1, 2024, amended Texas Tax Code § 11.43 to require appraisal districts to conduct a periodic review of residence homestead exemptions:

- Every homestead exemption must be reviewed at least once every five years.
- If the appraisal district cannot verify that you still qualify, it may send you a written notice requiring you to submit a new homestead exemption application.
- If your eligibility can be verified through available records, you will not be required to reapply.

Agricultural Appraisal Reviews

Texas Tax Code 23.54 (e) the chief appraiser may require a person allowed appraisal under this subchapter in a prior year to file a new application to confirm that the land is currently eligible for appraisal under this subchapter by delivering a written notice that a new application is required, accompanied by the application form, to the person who filed the application that was previously allowed.

New Construction/Demolition

New construction field and office review procedures are identified and revised as required. Sources of building permits are confirmed. The Cities of Jacksboro and Bryson provides a listing of permits issued during the previous year.

Remodeling

Properties with extensive improvement remodeling are identified and field inspections are scheduled to update property characteristic data.

Re-inspection of Problematic Market Areas

Real property market areas, by property classification, are tested for low or high ratio sales and/or high coefficients of dispersion. Market areas that fail any or all of these tests are determined to be problematic. Field inspections are scheduled to verify and/or correct property characteristic data. Additional sales data is researched and verified.

Re-inspection of the Universe of Properties

The International Association of Assessing Officers' *Standard on Mass Appraisal of Real Property*, specifies that the universe of properties should be re-inspected on a cycle of 3 years. The re-inspection includes physically viewing the property, photographing, and verifying the accuracy of the existing data. The field appraiser has an appraisal card of each property to be inspected and makes notes of changes, depreciation changes, remodeling, additions, etc. The annual re-inspection requirements for tax years 2027 and 2027 are identified and scheduled in the written reappraisal plan.

Field or Office Verification of Sales Data and Property Characteristics

Sales information must be verified and property characteristic data contemporaneous with the date of sale captured. The sales ratio tools require that the property that sold must equal the property appraised in order that statistical analysis results will be valid.

PILOT STUDY BY TAX YEAR:

New and/or revised mass appraisal models are tested each tax year. Ratio studies, by market area, are conducted on proposed values each tax year. Proposed values on each category are tested for accuracy and reliability. Actual test results are compared with anticipated results and those models not performing satisfactorily are refined and retested. The procedures used for model specification and calibration are in compliance with USPAP, STANDARD RULE 6. The appraisal model used to determine property value is listed as follows.

Market Value of Residential Property:

Market Value of Residential Property=

Replacement Cost New X Total Percent Good + Depreciated Additive Values + Land Value

(Adjusted by Market Indicators as determined by Sales Data, as available)

VALUATION BY TAX YEAR:

Using market analysis of comparable sales and locally tested cost data, valuation models (Cost Per Square Foot Schedules) are specified and calibrated in compliance with supplemental standards from the International Association of Assessing Officers and the Uniform Standards of Professional Appraisal Practice. The calculated values are tested for accuracy and uniformity using ratio studies. Performance standards are those as established by the *IAAO Standard on Ratio Studies*. Property values in all market areas are updated each reappraisal year.

THE MASS APPRAISAL REPORT:

Each tax year, the required Mass Appraisal Report is prepared and certified by the Chief Appraiser at the conclusion of the appraisal phase of the ad valorem tax calendar (on or about May 15th). The Mass Appraisal Report is completed in compliance with STANDARD RULE 6 – 8 of the *Uniform Standards of Professional Appraisal Practice*. The signed certification by the Chief Appraiser is compliant with STANDARD RULE 6 – 9 of *USPAP*. This written reappraisal plan is attached to the report by reference.

VALUE DEFENSE:

Evidence to be used by the appraisal district to meet its burden of proof for market value and equity in both informal and formal appraisal review board hearings is specified and tested.

THE WRITTEN REAPPRAISAL PLAN FOR JACK COUNTY APPRAISAL DISTRICT

PLANNING A REAPPRAISAL

Variation in reappraisal requirements requires Jack County Appraisal District to carefully plan its work before beginning any reappraisal. Although the planning process may vary in specifics, it should involve five (5) basic steps:

1. Assess current performance.
2. Set reappraisal goals.
3. Assess available resources and determine needs.
4. Re-evaluate goals and adjust as necessary.
5. Develop a work plan.

STEPS IN A REAPPRAISAL

The International Association of Assessing Officers (IAAO) textbook, Property Appraisal and Assessment Administration, lists ten steps in a reappraisal. These steps outline those activities performed by Jack County Appraisal District for the completion of periodic reappraisals. Activities are listed below in the order in which they occur:

1. Performance Analysis:
 - ratio study
 - equity of existing values
 - consistency of values with market activity
2. Revaluation Decision:
 - statutory – at least once every three years
 - administrative policy
3. Analysis of Available Resources:
 - staffing
 - budget
 - existing practices
 - information system support
 - existing data and maps
4. Planning and Organization

- target completion dates
- identify performance objectives
- specific action plans and schedules
- identify critical activities with completion dates
- set production standards for field activities
- 5. Mass Appraisal System:
 - forms and procedures revised as necessary
 - CAMA (computer assisted mass appraisal) system revisions as required
- 6. Conduct Pilot Study
 - test new/revised appraisal methods as applicable
 - conduct ratio studies
 - determine if values are accurate and reliable
- 7. Data Collection
 - building permits and other sources of new construction
 - check properties that have undergone remodeling
 - reinspection of problematic properties
 - reinspection of universe of properties on a cyclic basis
- 8. Valuation:
 - market analysis (based on ratio studies)
 - schedules development
 - application of revised schedules
 - calculation of preliminary values
 - tests of values for accuracy and uniformity
- 9. The Mass Appraisal Report
 - establish scope of work
 - compliance with Standards Rule 6 - 7 of USPAP
 - signed certification by the chief appraiser as required by Standards Rule 6 - 8 of USPAP
- 10. Value Defense:
 - prepare and deliver notices of value to property owners
 - hold informal hearings
 - schedule and hold formal appeal hearings

Note—the burden of proof (evidence) of market values and equity falls on the appraisal district.

Jack County Appraisal District

Residential, Commercial, Rural, and Personal

Property

2027/2028 Reappraisal Plan

Pursuant to Section 25.18 of the Texas Property Tax Code, the Jack County Appraisal District has established the following reappraisal plan to provide for the reappraisal of all property within the district at least once every three (3) years. The plan establishes a two-fold approach:

1. **Three-Year Cycle:** Jack County is mainly rural. The CAD is divided into three areas. Each year, all real residential and commercial property within one of the market areas will be reappraised, regardless of any ratio study/report findings. If market sales ratios indicate problems, other market areas may be reappraised in each year as well. These market areas are defined as follows:

- a. Area One: All of the school district of Bryson, Midway, and Bowie ISD to be completed in 2027.
- b. Area Two: All of the Jacksboro ISD to be completed in 2028.
- c. Area Three: All of the Perrin-Whitt CISD, and Graford ISD to be completed in 2029.

*Note: If time allows, we will begin on future years.

*Note: all income producing personal property within the CAD is appraised on an annual basis, regardless of its location.

2. **Annual Ratio Reports:** In addition to the three-year cycle stated above, ratio studies shall be performed annually to determine areas or categories of properties within the CAD which need to be reappraised within the current year based on sales ratios. Any areas or categories whose ratios are above or below statutory requirements shall be reappraised in the current year regardless of the area in which they are located.

This two-fold approach will insure not only that all residential and commercial property within the CAD is reappraised at least once every three years, but also that all other categories within the CAD are reviewed annually so that the appraisal district stays current with respect to market value in those areas where residential and/or commercial property values appear to be changing rapidly.

Organization

Field inspections are carried out by the field appraiser as directed by the chief appraiser. The field appraiser physically inspects areas required by the reappraisal cycle, checks all existing data, works building permits, takes photographs of improvements, draws plans of new improvements for entry into the computer, rechecks any property on which a question or problem has arisen. Other duties may be required and will be executed upon direction of the chief appraiser.

Data entry of field work notes and sketches is performed by appraisal district staff.

The chief appraiser performs market analysis. Sales data is gathered throughout the year from deed records, sales confirmation letters from property owners, and other sources. The market data is analyzed, sales data is confirmed, outliers are identified, existing classification system is reviewed, market schedules are reviewed and updated as necessary, and final market schedules are applied to the universe of properties.

2027 Reappraisal Schedule

- | | |
|-----------------------|---|
| January 2027: | Homestead exemption forms mailed to new property owners, special-use valuation applications mailed, business personal property rendition forms mailed, exemption applications mailed, land lease surveys mailed and any other required forms.
Homestead exemption verification.
Continue field inspections as provided by the reappraisal plan area. |
| February 2027: | Continue field inspections as provided by the reappraisal plan area. Begin running sales ratio reports. Compare with CAD values and sales information. Identify necessary Schedule adjustments. |
| March 2027: | Continue running sales ratio reports.
Refine sales analysis and mass appraisal schedules.
Statistically test schedules.
Assist field appraiser with reappraisal functions as needed.
Finalize all field work and data collection activities.
Homestead exemption forms processed.
1-d-1 ag applications processed.
Begin processing business personal property renditions. |

April 2027:	Continue and complete processing business personal property renditions. Complete data entry of all reappraisal and maintenance changes. Execute mass appraisal/maintenance activities as required. Prepare for mailing 2027 Notices of Value.
April 15	Rendition deadline (unless an extension has been requested and granted)
April 30	Deadline to provide certified estimated values to taxing units. Deadline for Homestead exemption-no later than April 30. Deadline for 1-d-1 ag application before May 1.
May 2027:	Hold informal hearings. Respond to property owners' inquiries, protests, and questions from notice mailings. Prepare for ARB hearings.
May 1	Mail Notices of Appraised Value.
May 15	Deadline for Chief Appraiser to submit appraisal records to ARB.
May 31	Rendition deadline (if extension requested). Usual protest deadline-on or before May 31 (or 30 days after a Notice of Appraised Value was mailed, whichever was later).
June 2027:	Hold ARB hearings. Enter into computer all changes as ordered by ARB. Process and mail ARB orders.
June 15	Submit proposed 2024 budget to CAD board and taxing units.
July 2027:	Hold 2 nd set of ARB hearings (if needed). ARB approval of appraisal records by July 20 th . Certification of appraisal records and values to taxing units by July 25 th .
August 2027:	Tax rate calculations and publications (Tax Collector).
September 2027:	Inspections for 2027 begin as provided by the reappraisal plan area. 2028 Appraisal District budget adopted by Sept.15 2027 tax rates set by entities.
October 2027:	2027 Tax Statements mailed (Tax Collector). Inspections continue.

November 2027:	Inspections continue.
December 2027:	Inspections continue. Begin planning sales ratio studies for all areas within the CAD. Gather current sales data from sales confirmation letters, deed records, and other sources.
As needed throughout the year:	Handle any outstanding protests by scheduling ARB hearings.

2028 Reappraisal Schedule

The same timetable and duties apply in each year. The field appraiser shall physically inspect all property as described in the reappraisal plan area for 2028. The chief appraiser and CAD staff shall continue to complete the same duties and reappraisal steps as outlined for 2027.

2027 JACK CAD PROPOSED BUDGET

SALARY EXPENSES	2027 PROPOSED	HEALTH INS YEARLY	RETIREMENT YEARLY
CHIEF APPRAISER - INTERIM (2023)	0.00		
FRONT OFFICE CLERK	44,776.63	18750	3054
CHIEF APPRAISER	105,000.00	18750	7161
SECT / BOOKKEEPER / ARB / DEEDS	58,277.00	18750	3975
APPRAISER - NEW	55,125.00	18750	3760
CLERICAL - PART TIME	0.00		
 SALARY TOTALS	 263,178.63	 75000	 17950
 EMPLOYEE BENEFITS			
 HEALTH INSURANCE	 75,000.00		
MEDICARE-	4,000.00		
RETIREMENT - TCDRS	18,053.00		
WORKER'S COMP	1,500.00		
UNEMPLOYMENT INS	1000		
LONGEVITY PAY	1,500.00		103
 EMPLOYEE BENEFIT TOTAL	 101,053.00		
 TOTAL EMPLOYEE EXPENSES	 364,231.63		
 OPERATIONS EXPENSES			
ARBITRATION	1,500.00		
APPRAISAL REVIEW BOARD	6,500.00		
BOARD OF DIRECTORS	1,250.00		
ATTORNEY - LITIGATION	20,000.00		
AUDITOR	10,000.00		
BUILDING MAINT	2,500.00		
BLDG INS / BONDS	5,500.00		
DATA PROCESSING - SOFTWARE	37,980.00		
DATA PROCESSING - PRINT & MAIL	6,000.00		
DUES & MEMBERSHIPS	2,000.00		
EDUCATION & TRAINING FEES	3,000.00		
EDUCATION - TRAVEL & MEALS	3,000.00		
EDUCATION LODGING	3,000.00		
ELECTRICITY	6,000.00		
EQUIPMENT REPAIRS	2,000.00		
VEHICLE - GAS & SERVICE	2,000.00		

JANITORIAL EXPENSE	4,800.00
MAPPING CONTRACT - SUPPORT	9,900.00
DATA PROCESSING - HDW LEASE	12,960.00
MIN-IND-UTL APPRAISAL FEE	115,000.00
NOTICES / ADVERTISING	2,000.00
OFFICE SUPPLIES	8,000.00
POSTAGE	15,000.00
TELEPHONE	5,500.00
VEHICLE REPAIRS	2,000.00
EAGLEVIEW/PICTOMETRY	38,000.00
CITY SERVICES - WATER & SEWER	3,000.00
NATURAL GAS	1,500.00
WARRANTY DEEDS	500.00
CONTINGENCIES	2,000.00
SUBSCRIPTIONS	2,000.00
APPRAISAL SERVICES - WESTERN	54,000.00
QUICKEN BOOKKEEPING	2,000.00
GOV CAPITAL PAYMENT	65859
 OPERATIONS TOTAL	 456,249.00
 SUMMARY TOTALS	
 SALARIES	 263,178.63
EMPLOYEE BENEFITS	101,053.00
OPERATIONS	456,249.00
 GRAND TOTALS	 820,480.63
CARRYOVER FROM PROIR	
ALLOCATION AMOUNT	820,480.63