

Appraisals & Property Taxes 101

Independent Offices of County Government

Central Appraisal District (CAD)

- Janet Jennings-Doyle: **appointed**
- 109 Gladstell
Conroe, TX 77305
- Appraisal Board: **appointed**
- MCAD-TX.org

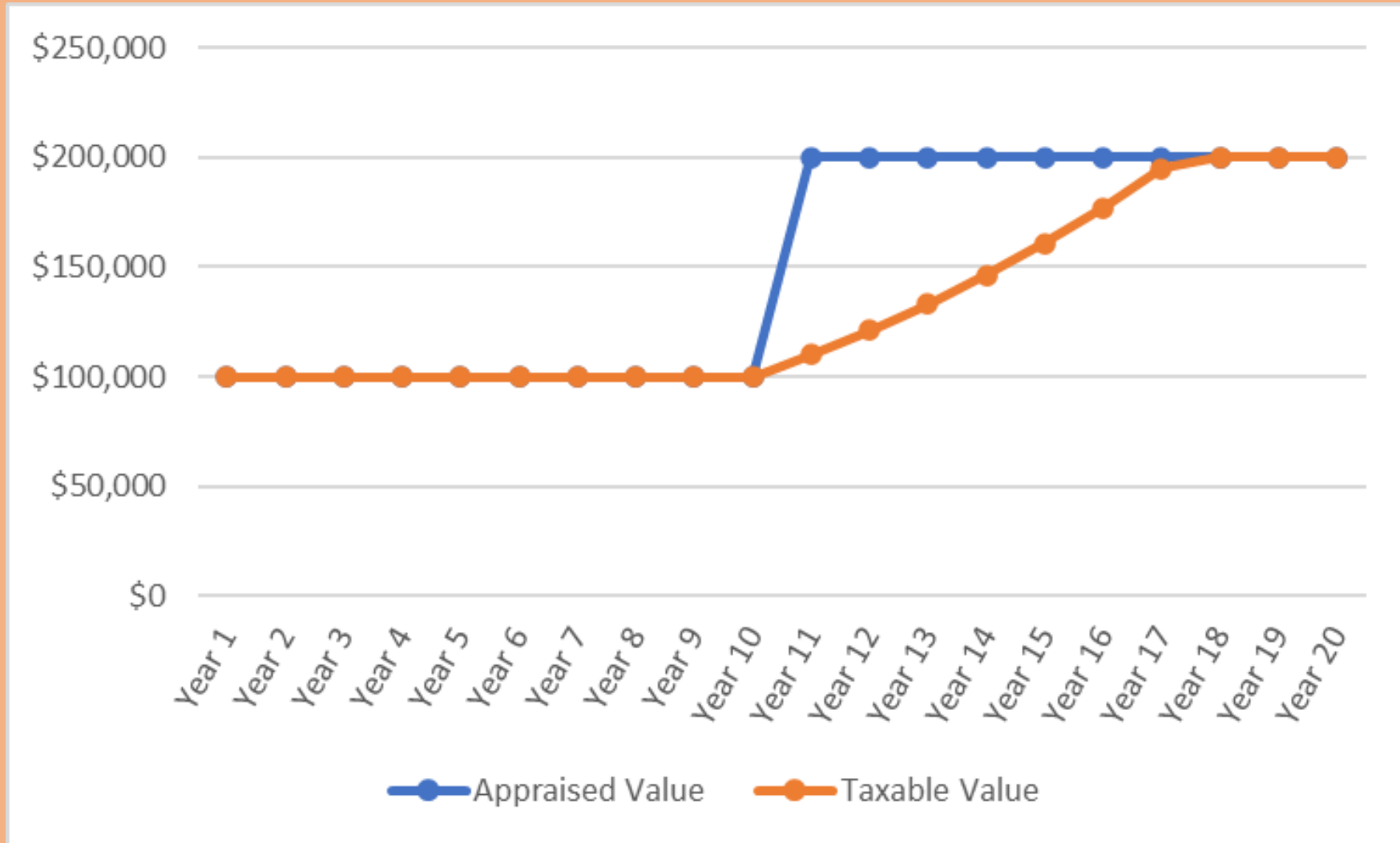
Tax Assessor-Collector

- Tammy McRae: **elected**
- 301 N. Main Street, Suite 103,
Conroe, TX 77301
- Commissioners' Court: **elected**
- https://www.mctx.org/departments/departments_q_-_z/tax_office/index.php

Appraisal Important Dates

- January 1
 - Taxable values determined for the tax year
- April 1
 - Last day to mail notices of appraised value for single-family residence homestead properties
- May 15
 - Last day to file most protests with ARB (or by 30th day after notice of appraised value is delivered, whichever is later)
- July 20
 - ARB must approve appraisal records, but may not do so if more than 5 percent of total appraised value remains under protest

Appraised Value v Taxable Value



Taxing Entities Overview

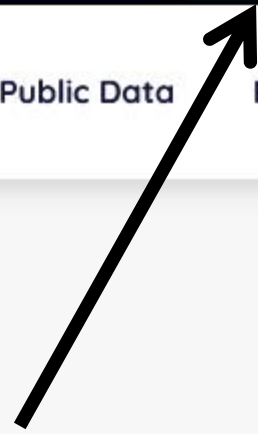
- 183 [Taxing Units](#) – you will have some, not all
 - Montgomery County
 - Montgomery County Hospital District
 - Lone Star Community College
 - your ISD
- Other possibilities
 - City
 - Municipal Utility District (MUD)
 - Home Owners Association (HOA)
 - Emergency Services District (ESD)

Taxing Entities Basics

- <https://mcad-tx.org/taxing-units/>
- Each Taxing Unit will have its own, **different**...
 - Tax Rate (Montgomery County = 0.3742)
 - Homestead Exemption (Montgomery County = 0+20%)
 - Over 65 Limit (Montgomery County = 35,000)
 - Disability Exemptions (Montgomery County = 75,000)

Montgomery County Central Appraisal District Notes

- MCAD doesn't do physical appraisals; they do "bulk" appraisals
- "I've heard" that MCAD is 'influenced' by the State Comptroller to bring in a certain amount of money (rumor?)
- You are only sent an Appraisal Notice if your appraisal changes
- MCAD has lots of helpful information on its website
 - [Understanding The Property Tax System](#)
 - [The Protest Process](#)
 - [How to Present Your Case – Homeowner](#) video



Property Search – Report Sections

- 2023 GENERAL INFORMATION
- 2023 OWNER INFORMATION
- **2023 ENTITIES & EXEMPTIONS**
- 2023 IMPROVEMENTS
- 2023 LAND SEGMENTS
- VALUE HISTORY
- SALES HISTORY

Taxing Unit Info - Rural Example

2023 ENTITIES & EXEMPTIONS

TAXING ENTITY	EXEMPTIONS	EXEMPTIONS AMOUNT	TAXABLE VALUE	TAX RATE PER 100	TAX CEILING
CAD- Appraisal District		N/A	N/A	N/A	N/A
F01- Emergency Ser Dist #1		N/A	N/A	N/A	N/A
GMO- Montgomery Cnty	HS	N/A	N/A	N/A	N/A
HM1- Mont Co Hospital	HS	N/A	N/A	N/A	N/A
JNH- Lone Star College	HS	N/A	N/A	N/A	N/A
SCO- Conroe ISD	HS	N/A	N/A	N/A	N/A

Taxing Unit Example - Conroe

2023 ENTITIES & EXEMPTIONS

TAXING ENTITY	EXEMPTIONS	EXEMPTIONS AMOUNT
CAD- Appraisal District		
CCO- City Of Conroe		
GMO- Montgomery Cnty		
HM1- Mont Co Hospital		
MU4- Mont Co UD 4		
SMO- Montgomery ISD		
TOTALS		

Taxing Unit Example – The Woodlands

2023 ENTITIES & EXEMPTIONS

TAXING ENTITY	EXEMPTIONS	EXEMPTIONS AMOUNT
CAD- Appraisal District		
CWT- The Woodlands Township		
GMO- Montgomery Cnty	HS	
HM1- Mont Co Hospital	HS	
JNH- Lone Star College	HS	
M46- Mont Co MUD 46	HS	
SCO- Conroe ISD	HS	

TOTALS

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2023 Improvements

2023 ENTITIES & EXEMPTIONS

TAXING ENTITY	EXEMPTIONS	EXEMPTION
CAD- Appraisal District		
CWT- The Woodlands Township		
GMO- Montgomery Cnty	HS	
HM1- Mont Co Hospital	HS	
JNH- Lone Star College	HS	
M60- Mont Co MUD 60	HS	
SCO- Conroe ISD	HS	

TOTALS

2023 IMPROVEMENTS

Improvement #1	State Code
-	A1 - Residential Single Family

2023 LAND SEGMENTS

LAND SEGMENT TYPE	STATE CODE	HOMESITE
1 - Site Value	A1 - Residential Single Family	Yes

Expand/Collapse All

Total Main Area (Exterior Measured) Market Value



“The Beast” (see [Segment Codes](#))

RECORD	TYPE	YEAR BUILT	SQ. FT	VALUE	ADD'L INFO	
<div style="display: flex; justify-content: space-between;"> Improvement #1 State Code Homesite Total Main Area (Exterior Measured) Market Value </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> - A1 - Residential Single Family Yes [REDACTED] [REDACTED] </div>						
1	Main Area	1990		1,579	[REDACTED] ^ Details	
	Class	6+ (6+)	Bedrooms	-	Flooring	-
	Eff. Year Built	1995	Baths (Full, ½, ¾)	-	Foundation	1 (Concrete Slab)
	Adjustment %	89%	Heat and AC	RH1-RC1	Int. Finish	-
	Roof Style	1	Fireplaces	1P2	Ext. Finish	R9
2	Main Area 2nd Flr	1990		1,276	[REDACTED] ^ Details	
	Class	6+ (6+)	Bedrooms	-	Flooring	-
	Eff. Year Built	1995	Baths (Full, ½, ¾)	-	Foundation	-
	Adjustment %	89%	Heat and AC	-	Int. Finish	-
	Roof Style	-	Fireplaces	-	Ext. Finish	-
3	Detached Brick Garage	1990		484	[REDACTED] ^ Details	
	Class	6+ (6+)	Bedrooms	-	Flooring	-
	Eff. Year Built	1995	Baths (Full, ½, ¾)	-	Foundation	-
	Adjustment %	89%	Heat and AC	-	Int. Finish	-
	Roof Style	-	Fireplaces	-	Ext. Finish	-
4	Open Masonry Porch	1990		55	[REDACTED] v Details	