LOVING COUNTY APPRAISAL DISTRICT

2026 ANNUAL REPORT

GENERAL INFORMATION

Loving County Appraisal District is a political subdivision of the State of Texas. The district boundaries are the same as those of Loving County. The appraisal district is responsible for appraising property in Loving County for ad valorem tax purposes. The taxing entities served by the appraisal district are Loving County, Wink-Loving ISD, and Loving County Water Improvement District #1 (Loving Co WID #1).

The mission statement of the district is "to serve the citizens and taxing units of Loving County by providing lawful, equitable and accurate appraisals of all property in Loving County and by responding to the concerns and questions of those citizens and taxing units in a professional and courteous manner."

The provisions of the Texas Property Tax Code govern the legal, statutory, and administrative requirements of the appraisal district. Annual reporting is in accordance with the comptroller, state law and USPAP. All existing manuals were updated in accordance with comptroller standards. New policies and procedures were implemented as deemed necessary to comply with law or to improve district operations and customer service.

The appraisal district is governed by a five-member board of directors. In compliance with a resolution signed by Loving County and Wink-Loving ISD the board is appointed by the Loving County Commissioners Court.

The chief appraiser, appointed by the board of directors, is the chief administrative and chief executive officer of the appraisal district. The chief appraiser must be licensed as a Registered Professional Appraiser (RPA) through the Texas Department of Licensing and Regulations (TDLR).

The appraisal district has a three-member agricultural advisory board. The chief appraiser appoints the members of the agricultural board with the advice and consent of the board of directors. The agricultural board advises the chief appraiser on the typical standards and practices for agricultural activities in the county.

2026 APPRAISAL DATA

Loving County is a rural, sparsely populated area. Oil and gas properties make up the majority of the taxable properties in the county.

Building permits are not issued in Loving County. The identification of new construction is performed by field appraisers driving the county, property owner information and sheriff's office information. There has been no new residential construction for 2026. The oil and gas industry has slowed but is still seeing construction of new pipelines, compressor stations, gas plants, and related services. The values are supplemented after certification as information becomes available.

In 2026 the Loving County Appraisal District (Loving CAD) appraised new properties and reappraised all existing properties in Loving County. Loving CAD contracted with Pritchard and Abbott Inc. to conduct the appraisal of approximately 2,767 real and personal properties and 113,414 mineral and industrial properties. The property types appraised included residential, vacant land, rural lands, personal property, commercial, business personal property, mineral interests, utilities and pipelines. Loving CAD prepared and mailed notices of value to 21,406 property owners.

The entities served by Loving CAD and the values certified to each were as follows:

Entity	Parcel Count	Certified Market Value	Taxable Value
Loving County	116,181	$17,741,358,910	$16,071,944,410
Loving Co Road & Bridge	116,181	$17,741,358,910	$16,071,944,410
Wink-Loving ISD	116,181	$17,421,699,170	$15,77,836,620
Wink-Loving ISD I&S	116,181	$17,421,669,170	$16,323,573,960
Loving County WID #1	1,675	$ 22,030,690	$ 18,093,320

2026 MARKET VALUE BY PROPERTY TYPE

Type	Description	Parcel Count	Market Value
A	Single Family Residential	39	816,690
C1	Vacant Lots	171	60,710
D1	Qualified Open Space Land	1,120	18,717,060
D2	Farm & Ranch Imp on Open Space Land	14	189,140
E	Rural Land, Not Qualified Open Space Appraisal, & Residential Improvements	1,205	3,240,130
F1	Commercial Real Property	43	10,316,430
F2	Industrial Real Property	35	1,741,439,360
G	Oil & Gas Properties	107,054	11,961,623,230
J	Utilities Properties	2,269	2,755,718,070
L1	Business Personal Property	34	14,602,910
L2	Industrial Personal Property	394	367,503,790
M	Mobile Homes	20	769,830
X	Exempt Property	1,016	269,374,360

2026 EXEMPTION DATA

Exemption Type	Loving County	Wink-Loving ISD	Loving Co WID #1
Homestead	N/A	140,000	N/A
Over 65 or Disabled	N/A	60,000	N/A
Local Optional HS	N/A	20%$5000 min	N/A
Local Option O-65 or Disabled	3,500	N/A	N/A

Disabled Veteran Exemptions	Amount	Percentage
DVHS (Homestead)	Totally Exempt	100%
DV1 (any 1 property)	5,000	10 – 29 %
DV2 (any 1 property)	7,500	30 – 49 %
DV3 (any 1 property)	10,000	50 – 69 %
DV4 (any 1 property)	12,000	70 – 100%

In 2026 the types of exemptions, number of exemptions and total dollar amounts of exemptions granted by the local taxing entities were as follows:

Taxing Jurisdiction	Exemption	Amount	# Granted
Loving County	Local O-65	$ 24,500	7
	DV3	$ 34,000	3
Wink-Loving ISD	Mandated HS	$ 55,470	17
	DV3	$ 12,000	3
Loving County WID #1	DV3	$ 22,000	2

2026 TAX RATES

	M&O	R&B	I&S	Total
2025 Tax Rates	Rate	Rate	Rate	Rate
Loving County	.55150	.095240	N/A	.646390
Loving Co WID #1	1.512310	N/A	N/A	1.512310
Wink-Loving ISD	.66890	N/A	.12530	.79420

2026 INTERNAL RATIO STUDY ANALYSIS

The results of the 2026 internal ratio study are reflected in the recommendations of the appraiser.

Category A – Sales were very limited as in years past. There was not enough information to recommend any increase or decrease to cost schedules. Sales will continue to be monitored and any necessary adjustments will be made when a representative sample of market transactions is available.

Category C – The sample size of arm's length transactions was very limited. There was not enough information to recommend any increase or decrease to market land schedules. Sales will continue to be monitored and information gathered as it becomes available for future study.

Category D - The sample size of arm's length transactions was very limited. There was not enough information to recommend any increase or decrease to market land schedules. Sales will continue to be monitored and information gathered as it becomes available for future study.

Category F – Due to very limited sample size and the fact that there was no open market transaction, there was not enough information to recommend any increase or decrease at this time. Sales will continue to be monitored and any necessary adjustments will be made if and when information becomes available.

BIENNIAL PROPERTY VALUE STUDY or METHODS and ASSISTANCE PROGRAM

PTAD (Property Tax Assistance Division of the Comptroller's Office) alternates between a Property Value Study (PVS) and a Methods and Assistance Program (MAP) review for each CAD. Loving CAD has its PVS in even numbered years and its MAP reviews in odd numbered years.

The PVS is conducted to determine the degree of uniformity of appraisals and the median level of appraisals by the appraisal district and to determine the taxable value of property for school funding purposes.

The MAP reviews the governance of the appraisal district, taxpayer assistance provided, and the operating and appraisal standards, procedures, and methodology used to determine compliance with generally accepted standards, procedures, and methodology.

2024 PVS Study

Coefficient of dispersion (the lower the COD, the greater uniformity in appraised values) - 1.25

Median level of appraisal (the overall level of appraisals) - 1.00

The Wink-Loving ISD was assigned local appraised value, an indication that the Loving County Appraisal District is generally appraising property at current market value.

2025 MAP Review

The district had its biennial MAP review in 2025. The MAP reviews the governance of the appraisal district, taxpayer assistance provided, and the operating and appraisal standards, procedures, and methodology used to determine compliance with generally accepted standards, procedures, and methodology. The comptroller's office submits recommendations that will allow the district to comply with laws, rules, regulations, appraisal practices or operating best practices. Recommendations must be implemented within one year. There were five mandatory pass/fail questions and four major areas of importance. In the comptroller's preliminary report dated September 15, 2025 the district had one recommendation that needed to be completed. The district's scoring was as follows:

Mandatory Requirements (pass/fail)

1.	Does the appraisal district board of directors, through the chief appraiser, ensure administrative functions are followed in accordance with Chapter 6 of the Texas Property Tax Code?	Pass
2.	Does the appraisal district have up-to-date appraisal maps?	Pass
3.	Is the implementation of the appraisal district's most recent reappraisal plan current?	Pass
4.	Are the appraisal district's records up-to-date and is the appraisal district following established procedures and practices in the valuation of property?	Pass
5.	Are values reproducible using the appraisal district's written procedures and appraisal records?	Pass

Appraisal District Activities

•	Governance	Meets All	100
•	Taxpayer Assistance	Meets All	100
•	Operating Procedures	Meets	100
•	Appraisal Standards, Procedures and Methodology	Meets All	100

Appraisal District Ratings:

Meets All – Total point score is 100.
Meets – Total point score ranges from 90 to less than 100.
Needs Some Improvement – Total point score ranges from 85 to less than 90.
Needs Significant Improvement – Total point score ranges from 75 to less than 85.
Unsatisfactory – Total point score is less than 75.

2026 APPEAL DATA

The ARB is a quasi-judicial body appointed by the local administrative district judge. The ARB is empowered to equalize values of all properties in the appraisal district in relation to fair market value and to hear taxpayer appeals through hearings for those that dispute their value or other issues affecting the taxpayer. The ARB is charged with the function of providing an impartial review of the appraisal records prepared by the appraisal district. The ARB does not work for the appraisal district but rather, they arbitrate between the taxpayer and the appraisal district to settle any disputes that they are lawfully allowed to address.

Protests Filed	9,396			
• Resolved in Informal	9,354			
• Failed to Appear	34			
• Formal Hearings	3 Affidavit	8 Personal	0 Phone	

District Court – Appeals filed 1

Arbitration – Appeals filed 0

2025 LEGISLATIVE CHANGES

The Texas Legislature meets in odd-numbered years. Customarily, the Property Tax Assistance Division of the Texas Comptroller of Public Accounts publishes a booklet explaining the Texas Property Tax Law changes for the legislative session. You may come by the appraisal district for a copy or print a copy from the comptroller's website at https://comptroller.texas.gov/taxes/property-tax/legal-resource.php

TEXAS PROPERTY TAX CALENDAR

APPRAISAL PHASE JANUARY 1 – MAY 15

- Lien attaches to property January 1 – lien extinguished when taxes paid to collectors.
- Appraisal District records property ownership and determines property value as of January 1.
- Appraisal District adds new records, removes old records and identifies property situs.
- Appraisal Districts review, approve or deny exemptions and special land use appraisals.
- Taxpayers submit renditions (required for business personal property).
- Chief Appraiser sends Notices of Appraised Value to taxpayers.

EQUALIZATION PHASE MAY 15 – JULY 20

- Chief Appraiser presents records to Appraisal Review Board (ARB).
- ARB reviews records prepared by the Appraisal District.
- ARB hears taxing unit challenges and taxpayer protests.
- ARB presents changes based on hearings to the Chief Appraiser and notifies property owners by written order.
- ARB approves appraisal records by July 20.
- Chief Appraiser certifies appraisal roll to each taxing unit by July 25.
- Most changes to appraisal roll after certification must be reviewed by ARB.

ASSESSMENT PHASE JULY 25 – OCTOBER 1

- Assessor receives certified appraisal roll from the Chief Appraiser and presents it to the taxing units governing body for review with budget preparation.
- Assessor calculates the effective and rollback tax rates.
- Taxing unit publishes the calculated rates and other financial information for taxpayer review.
- Taxing unit governing body holds public hearings, adopts tax rate and finalizes budget.
- Assessor calculates a bill for each taxpayer and mails by October 1 or as soon as practicable.

COLLECTION PHASE OCTOBER 1 – COLLECTED

- Taxes due when bill received and delinquent if not paid by February 1.
- Collectors send supplemental bills based on updates and changes from the Appraisal District and the ARB.
- Tax bills mailed after January 10, delinquency date is the first day of the next month that provides at least 21 days after date of mailing for payment of taxes.
- Collectors send out delinquent bills and take legal action to secure payment of overdue taxes, penalties, and interest.