



COMAL APPRAISAL DISTRICT

2016

ANNUAL APPRAISAL REPORT

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INTRODUCTION

The Comal Appraisal District (CAD) is a political subdivision of the State of Texas created January 1, 1980. The provisions of the Texas Property Tax Code govern the legal, statutory, and administrative requirements of the appraisal district. A Board of Directors, appointed by the voting taxing units within the boundaries of the Comal Appraisal District, constitutes the District's governing body. The Chief Appraiser, appointed by the Board of Directors, is the chief administrator and chief executive officer of the appraisal district.

MISSION STATEMENT

Value property and administer exemptions within the Comal Appraisal District's jurisdiction, fairly and equitably in accordance with the Texas Property Tax Code and other appraisal practices and standards, using the staff and resources available to carry out the duties in a professional, friendly, courteous, and ethical manner.

PURPOSE OF REPORT

This report serves as the official 2016 annual appraisal report for Comal Appraisal District, located at 900 S. Seguin Avenue, New Braunfels, TX 78130. It has been drafted in compliance with the International Association of Assessing Officers (IAAO) Standards on Public Relations, Section 6.5: Annual Reports. A copy of this report can be obtained in person from the district's office or from the district's website at www.comalad.org.

The annual report highlights the results of our appraisal operations, our taxpayer assistance programs, our financial stewardship, the appeals process, and the performance results by the Property Tax Assistance Division.

ENTITIES SERVED

The appraisal district is responsible for local property tax appraisal, exemption administration and special valuation of property for jurisdictions or taxing units in its county. Each taxing unit adopts its own tax rate to generate revenue to pay for police and fire protection, public schools, road and street maintenance, courts, water and sewer systems, and other public services. The following is a list of all the taxing entities within the appraisal district's jurisdiction:

- Comal County
- City of New Braunfels
- City of Schertz
- City of Garden Ridge
- City of Bulverde
- City of Fair Oaks Ranch
- City of Selma
- City of Spring Branch
- Comal ISD

Boerne ISD
 New Braunfels ISD
 Wimberley ISD
 Lateral Road
 Emergency Service District #1
 Emergency Service District #2
 Emergency Service District #3
 Emergency Service District #4
 Emergency Service District #5
 Emergency Service District #6
 Emergency Service District #7
 York Creek Improvement District
 Johnson Ranch MUD
 Comal County Water Control & Improvement District #6

LEGISLATIVE CHANGES

Comal Appraisal District reviews all legislation that may affect the appraisal district’s operations. Once laws are passed, the Comal Appraisal District responds in a timely manner by updating all necessary records, forms and/or procedures.

PROPERTY TYPES

All property in the district’s records is classified and assigned to one property category as established by the Comptroller’s office. The following represents a summary of property types appraised by the district for the appraisal year of 2016:

Category	Category Name
A	Real Property: Single-Family Residential
B	Real Property: Multi-Family Residential
C	Real Property: Vacant Lots and Tracts
D1	Real Property: Qualified Agricultural Land
D2	Real Property: Improvements assoc. with agricultural land
E	Real Property: Land & Improvements not qualified for ag
F1	Real Property: Commercial
F2	Real Property: Industrial & Manufacturing
G	Oil, Gas, Minerals and other subsurface Interests
J	Real and Personal Property: Utilities
L1	Personal Property: Commercial
L2	Personal Property: Industrial & Manufacturing
M	Mobile Homes and Other Tangible Personal Property
O	Real Property: Residential Inventory
S	Special Inventory Tax
X	Totally Exempt Property

APPRAISAL RESULTS

During the 2016 appraisal year, the appraisal staff utilized aerial photography, as well as on-site inspections to ensure properties in Reappraisal Area 3 were classed correctly and improvements updated in the records. Cost schedules were reviewed and market analysis was performed to validate appraisal values in each category.

The district aggressively seeks to discover all newly constructed or added property each year through examination of:

- City building permits
- Filed material/mechanics' liens
- Mobile home installation reports
- Septic tank permits
- Fee appraisals
- Public "word of mouth"
- Fire Marshal permits
- Advertisements
- Sales letters
- Field discovery

NEW CONSTRUCTION

New construction is defined as a vacant parcel with a new improvement. This data excludes any new construction on existing improved parcels.

Appraisal Year	Residential	Multi Family	Commercial	Total
2016	1707	29	51	1787
2015	1562	73	49	1684
2014	1430	45	61	1536
2013	915	22	51	988
2012	877	25	52	954

RATIO STUDY

The district measures the appraisal level and uniformity of properties through the use of appraisal to sale ratio of arms-length sales. The appraisal to sales ratio is calculated by dividing the appraised value by the sales price of the property. Appraisal level statistics include the calculation of the mean, median, and aggregate (weighted) mean of the appraisal to sales ratio of the sample population of qualified sales. A final ratio study was performed to summarize the overall relationship between appraised values and market values (sales). Below are the results of the final ratio study after the records were certified. Boerne and Wimberley ISD are within the district's jurisdiction. However, due to their low property count, their results do not appear below.

Residential Properties

School District	Sale Date Range	Sales Sample	A/S Mean	A/S Median	Aggregate Mean	COD
CISD	1-1-15 to 12-31-15	1335	.9937	.9659	1.0146	16.8178
NBISD	1-1-15 to 12-31-15	573	.9539	.9692	.9462	11.5817

Multi-Family Properties

School District	Sale Date Range	Sales Sample	A/S Mean	A/S Median	Aggregate Mean	COD
CISD	1-1-15 to 12-31-15	25	.8664	.8538	.8762	8.8539
NBISD	1-1-15 to 12-31-15	2	N/A	N/A	N/A	N/A

Vacant Land

School District	Sale Date Range	Sales Sample	A/S Mean	A/S Median	Aggregate Mean	COD
CISD	1-1-15 to 12-31-15	549	1.050	1.000	.9644	24.4600
NBISD	1-1-15 to 12-31-15	33	.8549	.9124	.7854	23.3299

Commercial Properties

School District	Sale Date Range	Sales Sample	A/S Mean	A/S Median	Aggregate Mean	COD
CISD	1-1-15 to 12-31-15	20	.9474	.9021	.8201	23.7199
NBISD	1-1-15 to 12-31-15	14	.9326	.9288	.8792	23.2752

PERFORMANCE EVALUATION

On September 9, 2014, the board of directors approved the 2015 and 2016 reappraisal plan. The district was responsible for implementing the plan for reappraisal. A performance evaluation measures the degree to which the reappraisal objectives were accomplished for the specified appraisal year. For the 2016 appraisal year, the district completed all goals except for the following:

- Reappraisal of strip centers.

MASS APPRAISAL REPORT

The appraisal district is required to prepare a written mass appraisal report. The mass appraisal report must comply with USPAP Standard 6. The report is prepared by the Director of Operations and submitted to the Chief Appraiser for approval. The Chief Appraiser certified the mass appraisal report on May 24, 2016.

PREPARATION OF APPRAISAL ROLL

The Chief Appraiser prepared for the assessor of each county, municipality, and school district participating in the appraisal district an estimate of the taxable value of property in that taxing unit per Sec. 26.01 (e) of the Texas Property Tax Code. A letter was prepared for each of these taxing units along with the estimate of taxable value of property in that taxing unit. Valuation notices were mailed to property owners only after the above steps were completed. Real property notices were mailed on April 29, 2016.

CERTIFIED APPRAISAL ROLL

The following chart details the number of parcels and market value for the major categories in Comal County for the years 2012 thru 2016 as of certification.

State Code	Description	2016	2015	2014	2013	2012
A	Total parcel count	46722	45234	43495	42305	41593
	% change	3.29%	4.00%	2.81%	1.71%	2.21%
	Market Value	\$10,975,528,997	\$10,077,410,055	\$9,126,952,288	\$8,080,457,070	\$7,841,903,283
	% change	8.91%	10.41%	12.95%	3.04%	2.48%
B	Total parcel count	831	803	733	696	667
	% change	3.49%	9.55%	5.32%	4.35%	4.22%
	Market Value	\$495,241,814	\$413,947,076	\$336,487,577	\$313,787,253	\$262,091,914
	% change	19.64%	23.02%	7.23%	19.72%	12.29%
C	Total parcel count	24447	24891	25138	25422	26065
	% change	-1.78%	-0.98%	-1.12%	-2.47%	-2.11%
	Market Value	\$928,555,943	\$899,005,578	\$878,858,209	\$843,011,946	\$887,361,236
	% change	3.29%	2.29%	4.25%	-5.00%	-6.7%
F1	Total parcel count	3058	2918	3231	3067	2951
	% change	4.8%	-9.69%	5.35%	3.93%	1.51%
	Market Value	\$1,878,362,772	\$1,732,184,979	\$1,571,942,427	\$1,409,385,730	\$1,278,800,588
	% change	8.44%	10.19%	11.53%	10.21%	6.92%
L1	Total parcel count	4721	4403	4289	4618	4259
	% change	7.22%	2.66%	-7.12%	8.43%	-5.75%
	Market Value	\$864,291,900	\$863,016,005	\$529,103,293	\$693,173,069	\$588,185,168
	% change	0.15%	63.11%	-23.67%	17.85%	-24.85%

The market and taxable values to each taxing jurisdiction are listed below. The values recorded are as of July each year. Please note that the certified values are subject to change resulting from Appraisal Review Board action, correction of clerical errors, and granting of late homestead applications. The City of Spring Branch is a new entity for 2016.

Jurisdiction	Description	2016	2015
COMAL COUNTY	Parcel Count	93,089	91,460
	Market Value	\$19,856,597,492	\$18,350,533,746
	Taxable Value	\$14,665,273,201	\$13,529,221,180
	% Change	8.4%	9.17%
COMAL FM & FLD	Parcel Count	93,089	91,460
	Market Value	\$19,856,597,492	\$18,350,533,746
	Taxable Value	\$14,603,606,772	\$13,469,713,239
	% Change	8.42%	9.20%
COMAL ISD	Parcel Count	73,759	72,672
	Market Value	\$15,345,043,294	\$14,171,500,066
	Taxable Value	\$11,080,186,147	\$10,136,663,898
	% Change	9.31%	6.60%
NEW BRAUNEFLS ISD	Parcel Count	19,126	18,642
	Market Value	\$4,383,994,216	\$4,064,499,346
	Taxable Value	\$3,549,634,838	\$3,262,249,275
	% Change	8.81%	6.94%
BOERNE ISD	Parcel Count	426	344
	Market Value	\$119,157,364	\$105,528,154
	Taxable Value	\$102,468,804	\$91,843,420
	% Change	11.57%	13.98%
BULVERDE CITY	Parcel Count	3,261	3,094
	Market Value	\$744,972,959	\$633,477,889
	Taxable Value	\$657,431,984	\$569,607,482
	% Change	15.42%	6.91%
GARDEN RIGDE CITY	Parcel Count	1,972	1,967
	Market Value	\$774,057,594	\$746,170,385
	Taxable Value	\$678,858,587	\$662,583,128
	% Change	2.46%	7.58%
NEW BRAUNFELS CITY	Parcel Count	26,734	25,779
	Market Value	\$6,378,488,533	\$5,918,451,862
	Taxable Value	\$5,241,193,921	\$4,866,455,478
	% Change	7.70%	10.96%
FAIR OAKS CITY	Parcel Count	704	626
	Market Value	\$167,203,577	\$142,826,164
	Taxable Value	\$138,398,562	\$116,426,094
	% Change	18.87%	19.41%

SCHERTZ CITY	Parcel Count	1,201	1,172
	Market Value	\$991,910,054	\$871,430,077
	Taxable Value	\$787,085,057	\$738,148,359
	% Change	6.63%	13.21%
EMERGENCY SERV DIST. #1	Parcel Count	22,699	22,586
	Market Value	\$4,142,211,422	\$3,876,492,324
	Taxable Value	\$3,418,861,153	\$3,174,398,505
	% Change	7.70%	7.34%
EMERGENCY SERV DIST. #2	Parcel Count	30,894	30,647
	Market Value	\$3,976,938,413	\$3,644,705,422
	Taxable Value	\$3,419,954,517	\$3,135,176,445
	% Change	9.08%	6.94%
EMERGENCY SERV DIST. #3	Parcel Count	30,894	30,647
	Market Value	\$3,976,875,333	\$3,644,705,422
	Taxable Value	\$3,419,891,437	\$3,135,176,445
	% Change	9.08%	6.94%
EMERGENCY SERV DIST. #4	Parcel Count	15,394	15,360
	Market Value	\$2,374,493,500	\$2,205,115,623
	Taxable Value	\$1,981,647,916	\$1,823,789,282
	% Change	8.66%	6.96%
EMERGENCY SERV DIST. #5	Parcel Count	7,423	7,340
	Market Value	\$1,769,610,615	\$1,672,695,985
	Taxable Value	\$1,426,690,475	\$1,340,046,096
	% Change	6.47%	7.85%
EMERGENCY SERV DIST. #6	Parcel Count	6,033	5,886
	Market Value	\$1,899,444,715	\$1,786,024,519
	Taxable Value	\$1,541,224,505	\$1,453,470,379
	% Change	6.04%	9.39%
EMERGENCY SERV DIST. #7	Parcel Count	5,607	5,559
	Market Value	\$2,268,619,238	\$2,093,392,418
	Taxable Value	\$1,902,240,436	\$1,730,263,300
	% Change	9.94%	7.76%
SPRING BRANCH	Parcel Count	395	n/a
	Market Value	\$59,607,405	n/a
	Taxable Value	\$44,358,905	n/a
	% Change	n/a	n/a
SELMA CITY	Parcel Count	69	49
	Market Value	\$34,344,511	\$8,414,480
	Taxable Value	\$32,508,082	\$5,805,710
	% Change	459.93%	12.52%
WIMBERLEY ISD	Parcel Count	8	8
	Market Value	\$1,237,960	\$1,235,530
	Taxable Value	\$1,156,753	\$1,167,070
	% Change	-0.88%	-1.01%

YORK CK IMP DIST	Parcel Count	1,421	1,345
	Market Value	\$724,724,888	\$694,895,143
	Taxable Value	\$581,491,403	\$547,442,161
	% Change	6.22%	3.60%
JOHNSON RANCH MUD	Parcel Count	455	388
	Market Value	\$84,597,448	\$40,816,740
	Taxable Value	\$73,593,514	\$32,099,503
	% Change	129.27%	95.18%
WCID 6	Parcel Count	54	29
	Market Value	\$64,396,635	\$12,695,707
	Taxable Value	\$51,903,324	\$4,244,400
	% Change	1122.87%	0

EXEMPTIONS

The district is responsible for administering exemption services to property owners. An exemption reduces taxable value on a property, which in turn decreases the property owner's burden.

Exemption Type	Description	2016	2015	2014	2013	2012
Absolute	# New Exemptions	125	160	142	589	183
	Total Value Loss	\$11,048,060	\$20,760,309	\$20,031,557	\$13,387,555	\$20,531,450
Partial	# New Exemptions	3,357	3,392	2,764	1,949	1,939
	Total Value Loss	\$181,762,520	\$160,960,747	\$133,240,306	\$101,798,806	\$90,919,468

Homestead Exemptions	2016	2015	2014	2013	2012
Count	33,417	30,752	30,900	28,763	28,686
Average Market Value	\$265,190	\$250,880	\$238,552	\$215,759	\$212,627
Average Taxable Value	\$211,758	\$200,209	\$188,300	\$171,976	\$168,749

APPEAL PROCESS

The appeal process relies on the results from the valuation process, property characteristics, ratio studies and sales reports. Informal hearings are not mandated by the Texas Property Tax Code; however, it is the District's policy to offer informal hearings to all property owners prior to their scheduled formal hearing. Although the informal hearings are a courtesy extended to property owners, the District considers informal hearings as an opportunity to communicate with property

owners, verify records and identify any areas of the appraisal records which may require further review. The District recognizes that informal hearings exist for both the benefit of the public and the District. A protest that cannot be settled at an informal hearing may proceed to a scheduled hearing with the Appraisal Review Board.

The chart on the following page details the number of protests for the major categories in Comal County for the years 2012 thru 2016 as of certification. Please note that the comptroller redefined state codes C, D, E and X for the 2013 year.

State Code	2016	2015	2014	2013	2012
A	3354	2483	3055	2106	2340
B	142	133	123	108	94
C	1530	954	1168	1333	1430
D	386	311	430	401	578
E	341	316	371	311	182
F	1075	965	1075	1085	898
J	135	87	73	117	151
L	523	390	460	451	429
M	20	44	93	44	170
O1	1016	1082	1076	1068	908
X				10	54
Other			27		11
TOTALS	8522	6765	7951	7034	7245

The following chart demonstrates the outcome of the protests for the years 2012 thru 2016. The year 2013 was the first year the district was required to make on line protests available for qualifying properties.

Resolution	2016	2015	2014	2013	2012
Cancelled /Withdrawn	1211	963	938	802	639
Settled on line	180	114	182	44	n/a
Settled Informally	5001	4443	5697	5084	5207
ARB decision	578	471	527	465	654
No Show	1225	554	543	589	660
Pending	387	220	64	50	85
Total	8522	6765	7951	7034	7245

FINAL PERFORMANCE ANALYSIS

According to Chapter 5 of the Texas Property Tax Code and Section 403.302 of the Texas Government Code, the State Comptroller’s Property Tax Assistance Division (PTD) conducts a biannual property value study (PVS) of each Texas school district and each appraisal district. The Comal Appraisal District undergoes a property value study on odd years. The 2015 appraisal year is an odd numbered year; therefore, a property value study was conducted by the comptroller. The 2015 PVS found the District’s local value to be valid.

The Property Tax and Assistance Division of the Comptroller’s Office conducts a biannual review of the appraisal district’s compliance with governance, taxpayer assistance, operating procedures, and appraisal standards. This review is called the Methods and Assistance Program (MAP) review. The 2016 results for the Comal Appraisal District are not available.

Mandatory Requirements	Pass/Fail
1. Does the appraisal district board of directors, through the chief appraiser, ensure that the appraisal district budget is prepared and followed according to Tax Code chapter 6?	Grade not available
2. Do property inspections match appraisal district records?	Grade not available
3. Does the appraisal district have written procedures for appraisal?	Grade not available
4. Are values reproducible using the written procedures and appraisal records?	Grade not available
5. Were all appraisal district documents requested by PTAD made available to the reviewer by the required date?	Grade not available
Appraisal District Activity	Rating
Governance	
Taxpayer Assistance	
Operating Procedures	
Appraisal Standards, Procedures, and Methodology	

FINANCIAL RESULTS

The following chart demonstrates the appraisal district's cost per parcel in comparison with other districts with similar parcel size. The comptroller reclassified the MAP tiers for 2014.

Appraisal District	# of Parcels	Map Tier	2016 Annual Budget	2016 Cost Per Parcel
Kendall	28,521	2	\$1,067,055	\$37.41
Bexar	662,994	1	\$16,058,740	\$24.22
Hays	86,406	1	\$2,822,541	\$32.67
Guadalupe	84,590	1	\$2,535,289	\$29.97
Comal	91,480	2	\$2,490,506	\$27.22

TAXPAYER ASSISTANCE RESULTS

The Comal Appraisal District is dedicated to serving the public's needs and increasing the community's knowledge of the Texas Property Tax System. The Comal Appraisal District has taken measures to increase public awareness of the appraisal process by increasing the type and amount of information available to the public. We have revamped the Appraisal District's web site to include; frequently asked questions, how your home was appraised, and the inclusion of the district's budget, reappraisal plan, annual report, and the Texas Comptroller's evaluations (Property Value Study and Method and Assistance Program) of the appraisal district.

The district offers comment cards as a mechanism for the public's input. The customer comment cards allow the public to rate our office on its display of courtesy, professionalism and service on a scale: Very Good, Good, Fair, and Poor. Additionally, the district now provides an on line customer service survey for the public's input.

CERTIFICATION

This report was prepared by Jennifer S. Salazar, Director of Operations on August 2, 2016.