



**COMAL APPRAISAL DISTRICT**

**2018**

**ANNUAL APPRAISAL REPORT**

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## **INTRODUCTION**

The Comal Appraisal District (District) 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 appraisal districts. 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 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 2018 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](http://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 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. There were four (4) new taxing jurisdictions for the 2018 appraisal year. The following is a list of all the taxing entities within the 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 (CISD)  
Boerne ISD  
New Braunfels ISD (NBISD)  
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  
Johnson Ranch MUD  
Meyer Ranch MUD  
York Creek Improvement District  
Comal County Water Improvement District 1A  
Comal County Water Improvement District 1B  
Comal County Water Improvement District Master  
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.

In the 2017 session, several changes were made to the Texas Property Tax Code that affected the 2018 appraisal year. One of those changes included the deadline to send notices moving to an earlier date of April 1<sup>st</sup>. This change condensed the 2018 appraisal cycle by (1) one month. Another change enacted by legislation was a new protest deadline date of May 15<sup>th</sup>.

The District notified the public of these changes through various publications such as local circulars and newspapers. The District also conducted several seminars to inform the public about the changes.

## **PROPERTY TYPES**

All property in the District's records are 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 2018:

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 2018 appraisal year, the appraisal staff utilized aerial photography, as well as on-site inspections to ensure properties in Reappraisal Area 2 were classed correctly and improvements updated in the records. Cost schedules were reviewed and market analysis were 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
- Aerial imagery

## 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
2018	2192	53	87	2332
2017	1879	38	50	1967
2016	1716	29	49	1794
2015	1562	73	49	1684
2014	1430	45	61	1536
2013	915	22	51	988

## 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 (A/S) 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	1-1-17 to 12-31-17	1705	.9523	.9559	1.0079	13.6788
NBISD	1-1-17 to 12-31-17	473	.9360	.9624	.9385	12.0576

### Multi-Family Properties

School District	Sale Date Range	Sales Sample	A/S Mean	A/S Median	Aggregate Mean	COD
CISD	1-1-17 to 12-31-17	21	.9735	1.0274	1.0229	6.2361
NBISD	1-1-17 to 12-31-17	1	.9000	.9000	.9000	

### Vacant Land

School District	Sale Date Range	Sales Sample	A/S Mean	A/S Median	Aggregate Mean	COD
CISD	1-1-17 to 12-31-17	983	1.0122	.9896	.9316	20.9945
NBISD	1-1-17 to 12-31-17	30	.9952	.8902	.7686	34.4334

## Commercial Properties

School District	Sale Date Range	Sales Sample	A/S Mean	A/S Median	Aggregate Mean	COD
CISD	1-1-17 to 12-31-17	21	.7676	.8353	.8409	23.934
NBISD	1-1-17 to 12-31-17	7	.9459	.9891	.9227	10.2439

## PERFORMANCE EVALUATION

On August 9, 2016, the Board of Directors approved the 2017 and 2018 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 2018 appraisal year, the District completed all goals except for the following:

## MASS APPRAISAL REPORT

The 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 April 2, 2018.

## PREPARATION OF APPRAISAL ROLL

The Chief Appraiser prepared for the assessor of each county, municipality, and school district participating in the 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 2, 2018.

## CERTIFIED APPRAISAL ROLL

The following chart details the number of parcels and market value for the major categories in Comal County for the years 2014 thru 2018 as of certification.

State Code	Description	2018	2017	2016	2015	2014
A	Total parcel count	51,390	49130	46722	45234	43495
	Market Value	\$13,178,121,588	\$12,385,442,884	\$10,975,528,997	\$10,077,410,055	\$9,126,952,288
	% change	6.40%	12.85%	8.91%	10.41%	12.95%
B	Total parcel count	923	870	831	803	733
	Market Value	\$661,544,182	\$555,843,557	\$495,241,814	\$413,947,076	\$336,487,577
	% change	19.01%	12.24%	19.64%	23.02%	7.23%
C	Total parcel count	22,700	24097	24447	24891	25138
	Market Value	\$930,883,657	\$983,235,886	\$928,555,943	\$899,005,578	\$878,858,209
	% change	94.67%	5.89%	3.29%	2.29%	4.25%
F1	Total parcel count	3,266	3169	3058	2918	3231
	Market Value	\$2,420,466,457	\$2,040,295,326	\$1,878,362,772	\$1,732,184,979	\$1,571,942,427
	% change	18.63%	8.62%	8.44%	10.19%	11.53%
L1	Total parcel count	4,784	4652	4721	4403	4289
	Market Value	\$1,037,528,671	\$904,185,507	\$864,291,900	\$863,016,005	\$529,103,293
	% change	14.74%	4.62%	0.15%	63.11%	-23.67%

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.

Jurisdiction	Description	2018	2017	2016
COMAL COUNTY	Parcel Count	96,285	95,146	93,089
	Market Value	\$23,472,316,344	\$21,920,721,814	\$19,856,597,492
	Taxable Value	\$17,295,201,077	\$16,121,064,854	\$14,665,273,201
	% Change	7.28%	9.93%	8.40%
COMAL FM & FLD	Parcel Count	96,285	95,141	93,089
	Market Value	\$23,472,316,344	\$21,919,593,614	\$19,856,597,492
	Taxable Value	\$17,228,996,618	\$16,056,378,784	\$14,603,606,772
	% Change	7.30%	9.95%	8.42%
COMAL ISD	Parcel Count	76,230	75,198	73,759
	Market Value	\$18,146,690,142	\$16,907,607,080	\$15,345,043,294
	Taxable Value	\$13,061,089,645	\$12,117,391,078	\$11,080,186,147
	% Change	7.79%	9.36%	9.31%



NEW BRAUNEFLS ISD	Parcel Count	19,900	19,747	19,126
	Market Value	\$5,165,349,590	\$4,862,635,770	\$4,383,994,216
	Taxable Value	\$4,167,424,680	\$3,910,101,928	\$3,549,634,838
	% Change	6.58%	10.16%	8.81%
BOERNE ISD	Parcel Count	425	422	426
	Market Value	\$151,306,001	\$143,547,667	\$119,157,364
	Taxable Value	\$125,325,519	\$119,140,766	\$102,468,804
	% Change	5.19%	16.27%	11.57%
WIMBERLEY ISD	Parcel Count	8	8	8
	Market Value	\$1,261,390	\$1,282,800	\$1,237,960
	Taxable Value	\$1,157,657	\$1,178,787	\$1,156,753
	% Change	-1.79%	1.90%	-0.88%
BULVERDE CITY	Parcel Count	3,461	3,505	3,261
	Market Value	\$914,162,140	\$885,795,808	\$744,972,959
	Taxable Value	\$788,060,721	\$759,765,723	\$657,431,984
	% Change	3.72%	15.57%	15.42%
GARDEN RIGDE CITY	Parcel Count	2,014	1,996	1,972
	Market Value	\$823,934,051	\$796,394,301	\$774,057,594
	Taxable Value	\$709,582,959	\$694,474,399	\$678,858,587
	% Change	2.18%	2.30%	2.46%
NEW BRAUNFELS CITY	Parcel Count	28,787	28,287	26,734
	Market Value	\$7,729,412,797	\$7,238,543,449	\$6,378,488,533
	Taxable Value	\$6,372,653,904	\$5,846,976,194	\$5,241,193,921
	% Change	8.99%	11.56%	7.70%
FAIR OAKS CITY	Parcel Count	777	752	704
	Market Value	\$227,080,342	\$199,690,189	\$167,203,577
	Taxable Value	\$186,090,350	\$165,730,342	\$138,398,562
	% Change	12.29%	19.75%	18.87%
SCHERTZ CITY	Parcel Count	1,205	1,195	1,201
	Market Value	\$1,119,531,835	\$943,616,861	\$991,910,054
	Taxable Value	\$860,892,983	\$769,915,977	\$787,085,057
	% Change	11.82%	-2.18%	6.63%
	Parcel Count	414	396	395

SPRING BRANCH	Market Value	\$69,691,728	\$60,981,027	\$59,607,405
	Taxable Value	\$46,378,119	\$43,966,573	\$44,358,905
	% Change	5.48%	-0.88%	
SELMA CITY	Parcel Count	66	68	69
	Market Value	\$71,050,004	\$62,507,200	\$34,344,511
	Taxable Value	\$35,052,753	\$26,297,704	\$32,508,082
	% Change	33.29%	-19.10%	459.93%
EMERGENCY SERV DIST #1	Parcel Count	23,504	23,156	22,699
	Market Value	\$4,817,064,252	\$4,529,440,435	\$4,142,211,422
	Taxable Value	\$3,975,566,730	\$3,731,843,551	\$3,418,861,153
	% Change	6.53%	9.15%	7.70%
EMERGENCY SERV DIST 2	Parcel Count	31,036	30,803	30,894
	Market Value	\$4,588,056,565	\$4,378,671,611	\$3,976,938,413
	Taxable Value	\$3,978,206,699	\$3,787,512,798	\$3,419,954,517
	% Change	5.03%	10.75%	9.08%
EMERGENCY SERV DIST 3	Parcel Count	31,036	30,803	30,894
	Market Value	\$4,588,056,111	\$4,378,786,221	\$3,976,875,333
	Taxable Value	\$3,978,206,245	\$3,787,627,408	\$3,419,891,437
	% Change	5.03%	10.75%	9.08%
EMERGENCY SERV DIST 4	Parcel Count	15,524	15,521	15,394
	Market Value	\$2,743,722,356	\$2,574,828,676	\$2,374,493,500
	Taxable Value	\$2,311,629,097	\$2,160,964,132	\$1,981,647,916
	% Change	6.97%	9.05%	8.66%
EMERGENCY SERV DIST 5	Parcel Count	8,097	7,744	7,423
	Market Value	\$2,073,480,396	\$1,957,115,318	\$1,769,610,615
	Taxable Value	\$1,650,501,002	\$1,560,519,497	\$1,426,690,475
	% Change	5.77%	9.38%	6.47%
EMERGENCY SERV DIST 6	Parcel Count	6,142	6,098	6,033
	Market Value	\$2,323,877,968	\$2,062,795,175	\$1,899,444,715
	Taxable Value	\$1,787,082,330	\$1,667,913,017	\$1,541,224,505
	% Change	7.14%	8.22%	6.04%
EMERGENCY SERV DIST 7	Parcel Count	5,639	5,532	5,607
	Market Value	\$2,577,693,362	\$2,453,209,233	\$2,268,619,238

	Taxable Value	\$2,198,640,883	\$2,080,119,475	\$1,902,240,436
	% Change	5.7%	9.35%	9.94%
YORK CK IMP DIST	Parcel Count	1289	1273	1421
	Market Value	\$874,852,263	\$797,234,927	\$724,724,888
	Taxable Value	\$693,224,891	\$605,858,387	\$581,491,403
	% Change	14.42%	4.19%	6.22%
JOHNSON RANCH MUD	Parcel Count	742	668	455
	Market Value	\$164,487,387	\$128,703,248	\$84,597,448
	Taxable Value	\$148,511,220	\$118,416,885	\$73,593,514
	% Change	25.41%	60.91%	129.27%
WCID6	Parcel Count	507	283	54
	Market Value	\$116,554,798	\$83,069,480	\$64,396,635
	Taxable Value	\$105,095,407	\$73,552,790	\$51,903,324
	% Change	42.88%	41.71%	1122.87%
CCWD1A	Parcel Count	6		
	Market Value	\$7,449,056		
	Taxable Value	\$1,889,616		
	% Change			
CCWD1B	Parcel Count	7		
	Market Value	\$23,208,865		
	Taxable Value	\$115,184		
	% Change			
CCWD Master	Parcel Count	1		
	Market Value	\$823,765		
	Taxable Value	\$3,913		
	% Change			
MEYER RANCH	Parcel Count	2		
	Market Value	\$5,588,910		
	Taxable Value	\$111,890		
	% Change			

## EXEMPTIONS

The District is responsible for administration of exemption services to eligible property owners. An exemption reduces taxable value on a property, which in turn decreases the property owner's tax burden.

Exemption Type	Description	2018	2017	2016	2015	2014
Absolute	# New Exemptions	129	96	125	160	142
	Total Value Loss	\$13,544,690	\$11,829,160	\$11,048,060	\$20,760,309	\$20,031,557
Partial	# New Exemptions	4,232	3,874	3,357	3,392	2,764
	Total Value Loss	\$239,892,029	\$218,840,000	\$181,762,520	\$160,960,747	\$133,240,306

Homestead Exemptions	2018	2017	2016	2015	2014
Count	36,599	34,867	33,417	30,752	30,900
Average Market Value	\$286,559	\$283,621	\$265,190	\$250,880	\$238,552
Average Taxable Value	\$229,991	\$225,589	\$211,758	\$200,209	\$188,300

## 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 following chart details the number of protests for the major categories in Comal County for the years 2014 thru 2018 as of certification.

State Code	2018	2017	2016	2015	2014
A	3648	4123	3354	2483	3055
B	278	254	142	133	123
C	1674	1779	1530	954	1168
D	534	352	386	311	430
E	444	371	341	316	371
F	1390	1284	1075	965	1075
J	193	64	135	87	73
L	519	319	523	390	460
M	53	18	20	44	93
O1	1949	1544	1016	1082	1076
Other					27
<b>TOTALS</b>	<b>10682</b>	<b>10108</b>	<b>8522</b>	<b>6765</b>	<b>7951</b>

The following chart demonstrates the outcome of the protests for the years 2014 thru 2018. Online protests for qualifying properties became available in 2013.

Resolution	2018	2017	2016	2015	2014
Cancelled /Withdrawn	916	1383	1211	963	938
Settled on line	192	220	180	114	182
Settled Informally	7418	5839	5001	4443	5697
ARB decision	882	790	578	471	527
No Show	998	1006	1225	554	543
Pending	276	870	387	220	64
<b>Total</b>	<b>10682</b>	<b>10108</b>	<b>8522</b>	<b>6765</b>	<b>7951</b>

Telephonic formal hearings were introduced in 2018. The following reflects the results of this type of hearing.

Telephone Hearing Requests	
filed by agents	738
filed by owners	273
total telephone hearing requests	1011

<b>Telephone Hearing Results for requests filed by owner</b>	
appeared by telephone	26
Elected to appear in person	83
No Show	92
Withdrawn	14
Pending	58

No telephone hearings were held for agents. All agents elected to appear in person for their hearings.

### **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 2018 appraisal year is an even numbered year; therefore, a property value study will not be conducted by the Comptroller.

The Property Tax and Assistance Division of the Comptroller’s Office conducts a biannual review of the District’s compliance with governance, taxpayer assistance, operating procedures, and appraisal standards. This review is called the Methods and Assistance Program (MAP) Review. The 2018 results for the Comal Appraisal District are currently not available.

<b>Mandatory Requirements</b>	<b>Pass/Fail</b>
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
<b>Appraisal District Activity</b>	<b>Rating</b>
Governance	
Taxpayer Assistance	
Operating Procedures	
Appraisal Standards, Procedures, and Methodology	

### Appraisal District Ratings:

Meets All – The total point score is 100

Meets – The total point score ranges from 90 to less than 100

Needs Some Improvement – The total point score ranges from 85 to less than 90

Needs Significant Improvement – The total point score ranges from 75 to less than 85

Unsatisfactory – The total point score is less than 75

### FINANCIAL RESULTS

The following chart demonstrates the District's cost per parcel between the years 2014 and 2018.

Appraisal Year	# of Parcels	Map Tier	Annual Budget	Cost Per Parcel
2018	96,285	2	\$3,106,711	\$32.26
2017	95,146	2	\$2,630,368	\$27.65
2016	91,480	2	\$2,490,506	\$27.22
2015	91,460	2	\$2,316,021	\$25.32
2014	90,709	2	\$2,180,994	\$24.05

### 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 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 online customer service survey for the public's input.

### CERTIFICATION

This report was prepared by Jennifer S. Salazar, Director of Operations on July 31, 2018.