



COMAL APPRAISAL DISTRICT

2020

ANNUAL APPRAISAL REPORT

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INTRODUCTION

The Comal Appraisal District (District), a political subdivision of the State of Texas, was 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

To 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, by 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 2020 Annual Appraisal Report for the Comal Appraisal District, located at 900 S. Seguin Avenue in New Braunfels Texas. 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. Information contained within the tables of this report reflect data as of the date of certification for each respective year.

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 appraisals, exemptions administration and special valuations 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 District's jurisdiction:

- Comal County
- Comal County Lateral Road
- 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
 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

The 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 are classified and assigned to one property category as established by the Comptroller’s office. The following categories represents a summary of property types appraised by the District for the appraisal year of 2020:

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 2020 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 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 and internet resources
- 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
2020	2696	17	52	2765
2019	2088	20	56	2162
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

RATIO STUDY

The District measures the appraisal level and uniformity of properties through the use of an 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, aggregate (weighted) mean, and coefficient of dispersion (COD) 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	1-1-19 to 12-31-19	2240	97.01	97.57	99.06	10.6873
NBISD	1-1-19 to 12-31-19	691	99.28	98.57	97.27	10.3979

Multi-Family Properties

School District	Sale Date Range	Sales Sample	A/S Mean	A/S Median	Aggregate Mean	COD
CISD	1-1-19 to 12-31-19	22	101.98	100.16	117.5	10.5468
NBISD	1-1-19 to 12-31-19	3	92.41	87.73	95.20	5.7132

Vacant Land

School District	Sale Date Range	Sales Sample	A/S Mean	A/S Median	Aggregate Mean	COD
CISD	1-1-19 to 12-31-19	841	104.72	100.0	99.79	20.916
NBISD	1-1-19 to 12-31-19	68	103.03	101.04	103.15	15.3657

Commercial Properties

School District	Sale Date Range	Sales Sample	A/S Mean	A/S Median	Aggregate Mean	COD
CISD	1-1-19 to 12-31-19	49	99.63	97.96	83.43	27.6541
NBISD	1-1-19 to 12-31-19	17	86.55	80.38	81.09	27.6936

PERFORMANCE EVALUATION

On August 7, 2018, the Board of Directors approved the 2019 and 2020 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 2020 appraisal year, the District completed all goals without exception, however the timeliness of sending the notices of appraised value was delayed to due to COVID-19 closures.

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.

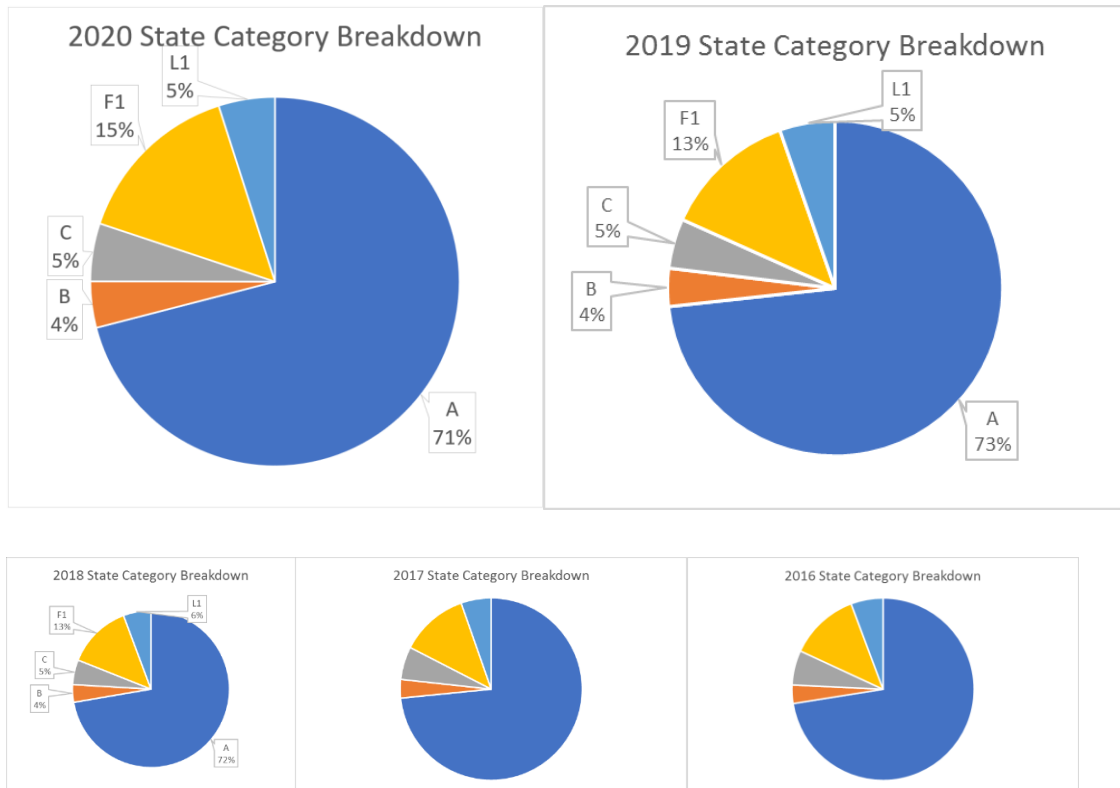
PREPARATION OF APPRAISAL ROLL

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 May 6, 2020. Business personal property notices were mailed on May 22, 2020.

CERTIFIED APPRAISAL ROLL

The following chart details the number of parcels and market value for the major categories in Comal County for the years 2016 thru 2020 as of certification.

State Code	Description	2020	2019	2018	2017	2016
A	Parcel Count	57,109	54,089	51,390	49130	46722
	Market Value	\$16,640,805,856	\$15,367,404,086	\$13,178,121,588	\$12,385,442,884	\$10,975,528,997
	% Change	8.28%	16.6%	6.40%	12.85%	8.91%
B	Parcel Count	957	942	923	870	831
	Market Value	\$949,299,405	\$769,268,491	\$661,544,182	\$555,843,557	\$495,241,814
	% Change	23.4%	16.3%	19.01%	12.24%	19.64%
C	Parcel Count	21,650	22,393	22,700	24097	24447
	Market Value	\$1,189,753,514	\$1,008,395,545	\$930,883,657	\$983,235,886	\$928,555,943
	% Change	17.98%	8.3%	-5.3%	5.89%	3.29%
F1	Parcel Count	3,276	3,268	3,266	3169	3058
	Market Value	\$3,509,068,503	\$2,708,555,703	\$2,420,466,457	\$2,040,295,326	\$1,878,362,772
	% Change	29.55%	11.9%	18.63%	8.62%	8.44%
L1	Parcel Count	5,223	5,033	4,784	4652	4721
	Market Value	\$1,156,667,412	\$1,124,316,351	\$1,037,528,671	\$904,185,507	\$864,291,900
	% Change	2.8%	8.4%	14.74%	4.62%	0.15%



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.

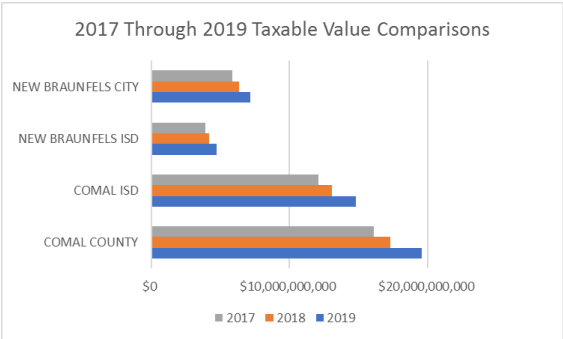
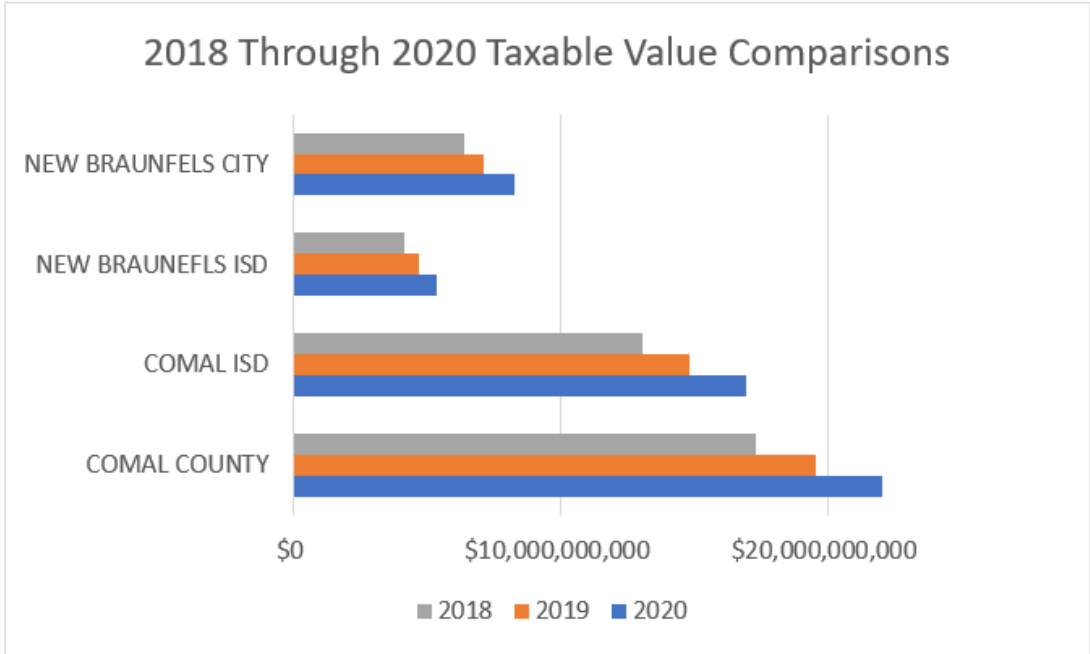
Jurisdiction	Description	2020	2019	2018
COMAL COUNTY	Parcel Count	101,725	99,161	96,285
	Market Value	\$30,270,957,204	\$26,720,597,977	\$23,472,316,344
	Taxable Value	\$22,060,232,710	\$19,581,104,950	\$17,295,201,077
	% Change	12.66%	13.2%	7.28%
COMAL COUNTY LATERAL ROAD	Parcel Count	101,725	99,161	96,285
	Market Value	\$30,270,957,204	\$26,720,597,977	\$23,472,316,344
	Taxable Value	\$21,993,282,937	\$19,514,546,264	\$17,228,996,618
	% Change	12.70%	13.3%	7.30%
COMAL ISD	Parcel Count	80,497	78,221	76,230
	Market Value	\$23,560,890,326	\$20,688,944,626	\$18,146,690,142
	Taxable Value	\$16,968,058,124	\$14,836,310,861	\$13,061,089,645
	% Change	14.37%	13.6%	7.79%
NEW BRAUNFELS ISD	Parcel Count	21,135	20,826	19,900
	Market Value	\$6,684,533,367	\$5,859,707,058	\$5,165,349,590
	Taxable Value	\$5,345,522,519	\$4,715,500,249	\$4,167,424,680
	% Change	13.36%	13.2%	6.58%
BOERNE ISD	Parcel Count	422	422	425
	Market Value	\$183,567,604	\$169,341,010	\$151,306,001
	Taxable Value	\$150,105,670	\$140,704,803	\$125,325,519
	% Change	6.68%	12.3%	5.19%
WIMBERLEY ISD	Parcel Count	10	9	8
	Market Value	\$2,255,169	\$2,113,589	\$1,261,390

	Taxable Value	\$1,920,639	\$1,770,213	\$1,157,657
	% Change	8.50%	1.53%	-1.79%
BULVERDE CITY	Parcel Count		3,610	3,461
	Market Value	\$1,177,944,706	\$1,027,927,249	\$914,162,140
	Taxable Value	\$997,748,912	\$881,922,690	\$788,060,721
	% Change	13.13%	11.9%	3.72%
GARDEN RIGDE CITY	Parcel Count	2,076	2,058	2,014
	Market Value	\$946,127,893	\$894,092,549	\$823,934,051
	Taxable Value	\$792,813,863	\$758,622,425	\$709,582,959
	% Change	4.51%	6.9%	2.18%
NEW BRAUNFELS CITY	Parcel Count	30,686	30,055	28,787
	Market Value	\$10,006,238,207	\$8,676,023,439	\$7,729,412,797
	Taxable Value	\$8,263,300,115	\$7,140,356,537	\$6,372,653,904
	% Change	15.73%	12.05%	8.99%
FAIR OAKS CITY	Parcel Count	773	771	777
	Market Value	\$282,290,675	\$259,953,956	\$227,080,342
	Taxable Value	\$232,218,089	\$214,729,159	\$186,090,350
	% Change	8.14%	15.4%	12.29%
SCHERTZ CITY	Parcel Count	1,313	1,253	1,205
	Market Value	\$1,246,529,782	\$1,127,560,069	\$1,119,531,835
	Taxable Value	\$1,004,787,434	\$925,710,657	\$860,892,983
	% Change	8.54%	7.5%	11.82%
SPRING BRANCH	Parcel Count	417	407	414
	Market Value	\$95,494,118	\$72,767,983	\$69,691,728
	Taxable Value	\$59,130,123	\$48,870,489	\$46,378,119
	% Change	20.99%	5.4%	5.48%

SELMA CITY	Parcel Count	73	77	66
	Market Value	\$195,019,079	\$122,307,404	\$71,050,004
	Taxable Value	\$189,945,079	\$79,462,185	\$35,052,753
	% Change	139.04%	126.7%	33.29%
EMERGENCY SERV DIST #1	Parcel Count	24,669	23,650	23,504
	Market Value	\$6,347,379,210	\$5,542,111,512	\$4,817,064,252
	Taxable Value	\$5,012,119,198	\$4,535,686,563	\$3,975,566,730
	% Change	10.50%	14.1%	6.53%
EMERGENCY SERV DIST 2	Parcel Count	32,304	31,734	31,036
	Market Value	\$6,163,719,295	\$5,578,081,210	\$4,588,056,565
	Taxable Value	\$5,145,427,685	\$4,646,154,879	\$3,978,206,699
	% Change	10.75%	16.8%	5.03%
EMERGENCY SERV DIST 3	Parcel Count	32,304	31,734	31,036
	Market Value	\$6,163,719,295	\$5,578,081,210	\$4,588,056,111
	Taxable Value	\$5,145,427,985	\$4,464,154,879	\$3,978,206,245
	% Change	15.26%	12.2%	5.03%
EMERGENCY SERV DIST 4	Parcel Count	15,752	15,520	15,524
	Market Value	\$3,585,379,461	\$3,186,986,736	\$2,743,722,356
	Taxable Value	\$2,881,070,318	\$2,636,030,946	\$2,311,629,097
	% Change	9.30%	14.0%	6.97%
EMERGENCY SERV DIST 5	Parcel Count	9,050	8,257	8,097
	Market Value	\$2,762,507,642	\$2,355,270,830	\$2,073,480,396
	Taxable Value	\$2,115,513,348	\$1,885,787,871	\$1,650,501,002
	% Change	12.18%	14.3%	5.77%
EMERGENCY SERV DIST 6	Parcel Count	6,417	6,353	6,142
	Market Value	\$2,833,635,080	\$2,573,526,171	\$2,323,877,968

	Taxable Value	\$2,097,278,682	\$1,974,737,395	\$1,787,082,330
	% Change	6.21%	10.5%	7.14%
EMERGENCY SERV DIST 7	Parcel Count	6,409	6,155	5,639
	Market Value	\$3,173,053,862	\$2,819,560,738	\$2,577,693,362
	Taxable Value	\$2,573,795,289	\$2,336,541,194	\$2,198,640,883
	% Change	10.15%	6.3%	5.7%
YORK CK IMP DIST	Parcel Count	1,364	1289	1289
	Market Value	\$1,017,069,311	\$874,852,263	\$874,852,263
	Taxable Value	\$819,165,777	\$693,224,891	\$693,224,891
	% Change	18.17%	0%	14.42%
JOHNSON RANCH MUD	Parcel Count	892	817	742
	Market Value	\$235,104,361	\$205,204,298	\$164,487,387
	Taxable Value	\$197,926,997	\$177,464,435	\$148,511,220
	% Change	11.53%	19.5%	25.41%
WCID6	Parcel Count	1,117	562	507
	Market Value	\$305,168,168,099	\$189,549,581	\$116,554,798
	Taxable Value	\$289,410,192	\$186,340,439	\$105,095,407
	% Change	55.31%	77.3%	42.88%
CCWD1A	Parcel Count	394	333	6
	Market Value	\$55,784,511	\$18,685,500	\$7,449,056
	Taxable Value	\$38,005,492	\$9,065,520	\$1,889,616
	% Change	319.23%	379.8%	
CCWD1B	Parcel Count	7	7	7
	Market Value	\$42,770,680	\$17,805,137	\$23,208,865
	Taxable Value	\$163,631	\$122,698	\$115,184
	% Change	33.36%	6.5%	

CCWD Master	Parcel Count	1	1	1
	Market Value	\$1,135,858	\$509,989	\$823,765
	Taxable Value	\$5,284	\$4,187	\$3,913
	% Change	26.20%	7.0%	
MEYER RANCH	Parcel Count	384	374	2
	Market Value	\$47,453,836	\$23,695,250	\$5,588,910
	Taxable Value	\$40,550,744	\$18,789,610	\$111,890
	% Change	115.81%	16,692.9%	



EXEMPTIONS

The District is responsible for the administration of exemptions 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	2020	2019	2018	2017	2016
Absolute	# New Exemptions	68	266	129	96	125
	Total Value Loss	6,842,350	13,433,030	\$13,544,690	\$11,829,160	\$11,048,060
Partial	# New Exemptions	4,532	3,876	4,232	3,874	3,357
	Total Value Loss	260,656,882	223,255,749	\$239,892,029	\$218,840,000	\$181,762,520

Homestead Exemptions	2020	2019	2018	2017	2016
Count	39,454	37,922	36,599	34,867	33,417
Average Market Value	323,138	317,269	\$286,559	\$283,621	\$265,190
Average Taxable Value	256,764	250,135	\$229,991	\$225,589	\$211,758

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 record 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 will 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 2016 thru 2020, as of certification.

State Code	2020	2019	2018	2017	2016
A	5727	7107	3648	4123	3354
B	318	299	278	254	142
C	2566	1819	1674	1779	1530
D	670	484	534	352	386
E	590	640	444	371	341
F	1859	1548	1390	1284	1075
J	256	160	193	64	135
L	829	541	519	319	523
M	64	121	53	18	20
O1	2357	2186	1949	1544	1016
Other	21	12			
TOTALS	15257	14917	10682	10108	8522

The following chart demonstrates the outcome of the protests for the years 2016 thru 2020. Online protests for qualifying properties became available in 2013. In 2020, the District made online protest available to everyone that wished to utilize the process.

Resolution	2020	2019	2018	2017	2016
Cancelled /Withdrawn	463	1320	916	1383	1211
Settled on line	1130	633	192	220	180
Settled Informally	4452	9489	7418	5839	5001
ARB decision	844	912	882	790	578
No Show	214	1116	998	1006	1225
Pending	8154	1446	276	870	387
Total	15257	14917	10682	10108	8522

Telephonic formal hearings were introduced in 2018. The following reflects the results for these types of hearings for 2018 thru 2020.

Telephone Hearing Requests	2020	2019	2018
Filed by agents	82	183	738
Filed by owners	333	372	273
Total telephone hearing requests	415	555	1011

Telephone Hearing Results	2020	2019	2018
Appeared by telephone	83	127	26
Elected to appear in person	10	215	83
No Show	34	125	92
Withdrawn	12	29	14
Pending	153	59	58

The 2020 telephone hearing results are a reflection of protests filed by owners. 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 (PTAD) 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 numbered years.

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 2020 results for the Comal Appraisal District are not available and are as follows:

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?	Not available
2. Do property inspections match appraisal district records?	Not available
3. Does the appraisal district have written procedures for appraisal?	Not available
4. Are values reproducible using the written procedures and appraisal records?	Not available
5. Were all appraisal district documents requested by PTAD made available to the reviewer by the required date?	Not available
Appraisal District Activity	Rating
Governance	Not available
Taxpayer Assistance	Not available
Operating Procedures	Not available
Appraisal Standards, Procedures, and Methodology	Not available

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 2016 and 2020.

Appraisal Year	# of Parcels	Map Tier	Annual Budget	Cost Per Parcel
2020	101,725	2	\$3,749,467	\$36.86
2019	99,186	2	\$3,511,255	\$35.40
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

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. Administration also has conducted workshops and presentations on procedures to protest property values, types of exemptions, and special-use valuations eligibility requirements.

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.

CERTIFICATION

This report was prepared by Rufino H Lozano, Chief Appraiser, on August 4, 2020.