



COMAL APPRAISAL DISTRICT

2019

ANNUAL APPRAISAL REPORT

TABLE OF CONTENTS

Introduction.....	2
Mission Statement	2
Purpose of Report	2
Entities Served.....	2
Legislative Changes.....	3
Property Types.....	3
Appraisal Results.....	4
Summary	
New Construction	
Ratio Study	
Performance Evaluation	
Mass Appraisal Report	
Preparation of Appraisal Roll	
Certified Appraisal Roll	
Exemptions.....	12
Appeal Process.....	12
Final Performance Analysis.....	14
Financial Results.....	15
Taxpayer Assistance Results.....	15
Certification.....	15

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

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 2019 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. 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 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 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

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 2019:

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 2019 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
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
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	1-1-18 to 12-31-18	1983	.9975	1.0000	1.0185	12.1110
NBISD	1-1-18 to 12-31-18	557	.9768	1.0000	.9877	10.6920

Multi-Family Properties

School District	Sale Date Range	Sales Sample	A/S Mean	A/S Median	Aggregate Mean	COD
CISD	1-1-18 to 12-31-18	25	.9975	.9562	.9516	8.9629
NBISD	1-1-18 to 12-31-18	7	.7611	.8424	.7000	15.4886

Vacant Land

School District	Sale Date Range	Sales Sample	A/S Mean	A/S Median	Aggregate Mean	COD
CISD	1-1-18 to 12-31-18	929	1.0245	.9916	.9844	25.5210
NBISD	1-1-18 to 12-31-18	53	.8939	.9703	.8353	19.4196

Commercial Properties

School District	Sale Date Range	Sales Sample	A/S Mean	A/S Median	Aggregate Mean	COD
CISD	1-1-18 to 12-31-18	37	.9089	.8098	.8214	15.7128
NBISD	1-1-18 to 12-31-18	21	.9899	.9362	1.063	17.6481

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 2019 appraisal year, the District completed all goals without exception, however the timeliness of sending business personal property notices of appraised value was delayed to due differing filing requirements of property owners in comparison to mailing date of the appraisal district.

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 May 15, 2019.

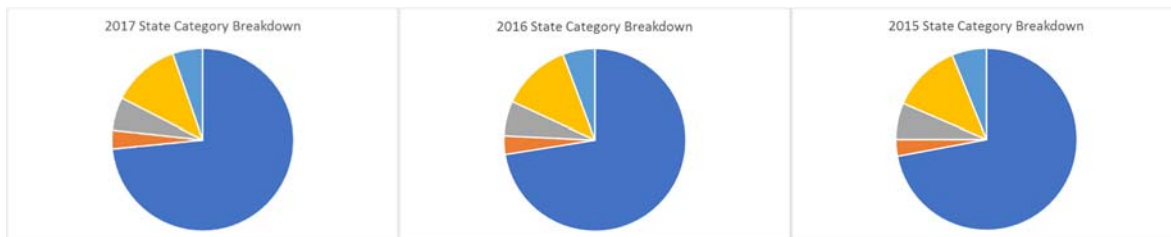
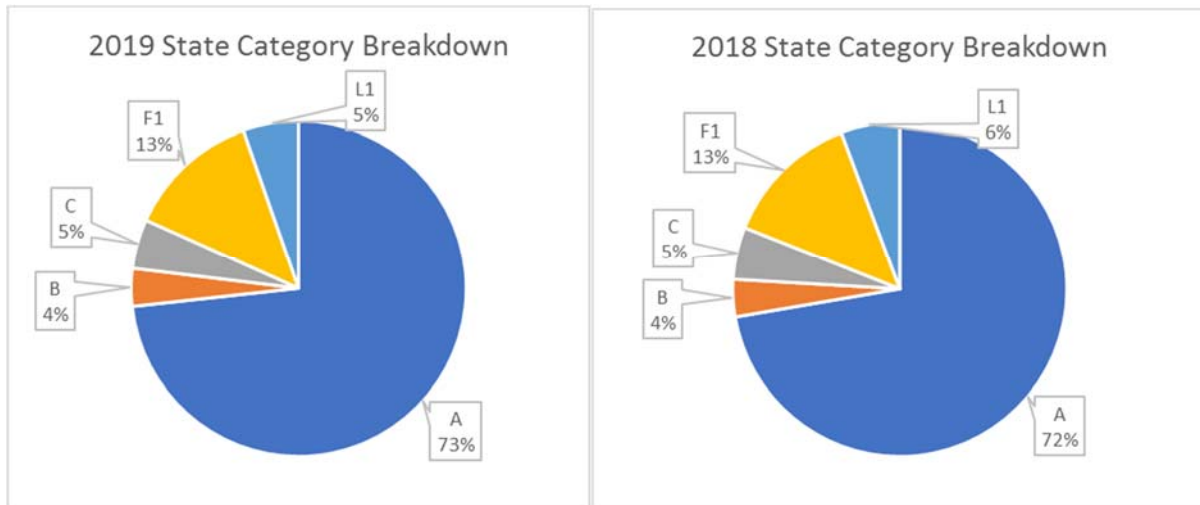
PREPARATION OF APPRAISAL ROLL

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 1, 2019. Business personal property notices were mailed on May 24, 2019.

CERTIFIED APPRAISAL ROLL

The following chart details the number of parcels and market value for the major categories in Comal County for the years 2015 thru 2019 as of certification.

State Code	Description	2019	2018	2017	2016	2015
A	Parcel Count	54,089	51,390	49130	46722	45234
	Market Value	\$15,367,404,086	\$13,178,121,588	\$12,385,442,884	\$10,975,528,997	\$10,077,410,055
	% Change	16.6%	6.40%	12.85%	8.91%	10.41%
B	Parcel Count	942	923	870	831	803
	Market Value	\$769,268,491	\$661,544,182	\$555,843,557	\$495,241,814	\$413,947,076
	% Change	16.3%	19.01%	12.24%	19.64%	23.02%
C	Parcel Count	22,393	22,700	24097	24447	24891
	Market Value	\$1,008,395,545	\$930,883,657	\$983,235,886	\$928,555,943	\$899,005,578
	% Change	8.3%	-5.3%	5.89%	3.29%	2.29%
F1	Parcel Count	3,268	3,266	3169	3058	2918
	Market Value	\$2,708,555,703	\$2,420,466,457	\$2,040,295,326	\$1,878,362,772	\$1,732,184,979
	% Change	11.9%	18.63%	8.62%	8.44%	10.19%
L1	Parcel Count	5,033	4,784	4652	4721	4403
	Market Value	\$1,124,316,351	\$1,037,528,671	\$904,185,507	\$864,291,900	\$863,016,005
	% Change	8.4%	14.74%	4.62%	0.15%	63.11%



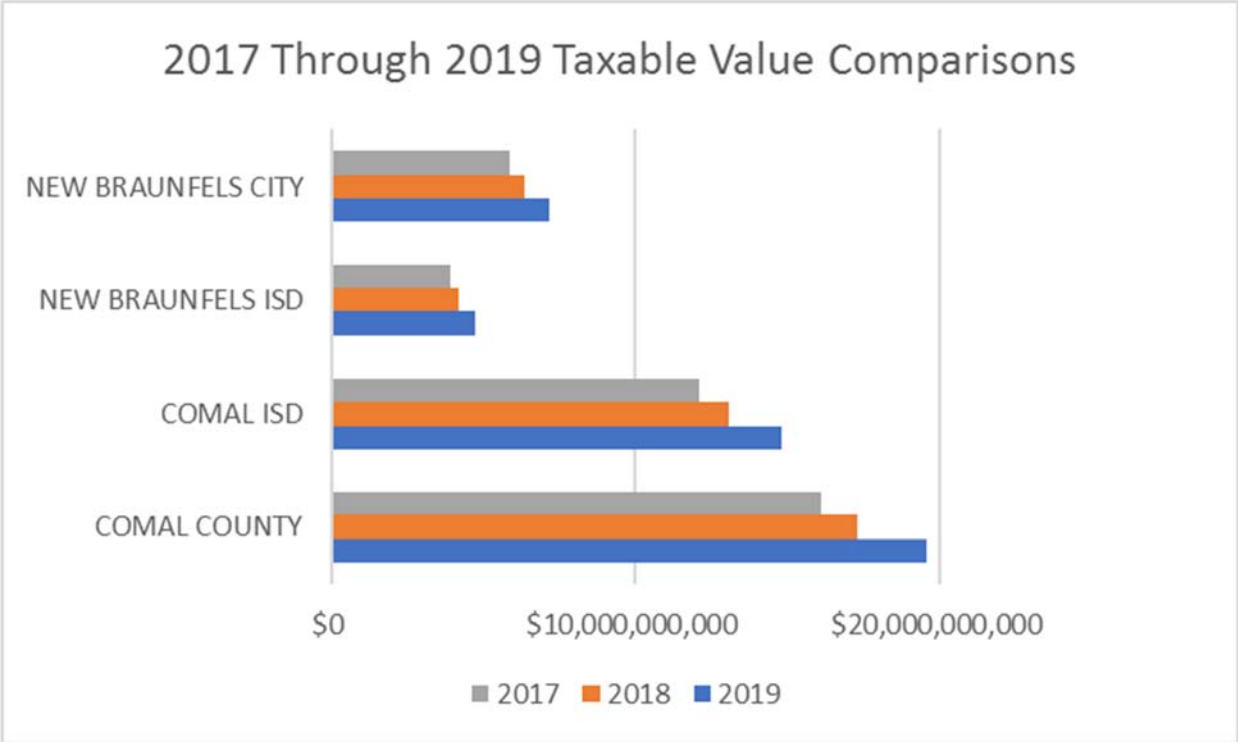
The market and taxable values to each taxing jurisdiction are listed below. The values recorded are as of July each year. Please note that the certified values are subject to change resulting from Appraisal Review Board action, correction of clerical errors, and granting of late homestead applications.

Jurisdiction	Description	2019	2018	2017
COMAL COUNTY	Parcel Count	99,161	96,285	95,146
	Market Value	\$26,720,597,977	\$23,472,316,344	\$21,920,721,814
	Taxable Value	\$19,581,104,950	\$17,295,201,077	\$16,121,064,854
	% Change	13.2%	7.28%	9.93%
COMAL COUNTY LATERAL ROAD	Parcel Count	99,161	96,285	95,141
	Market Value	\$26,720,597,977	\$23,472,316,344	\$21,919,593,614
	Taxable Value	\$19,514,546,264	\$17,228,996,618	\$16,056,378,784
	% Change	13.3%	7.30%	9.95%
COMAL ISD	Parcel Count	78,221	76,230	75,198
	Market Value	\$20,688,944,626	\$18,146,690,142	\$16,907,607,080
	Taxable Value	\$14,836,310,861	\$13,061,089,645	\$12,117,391,078
	% Change	13.6%	7.79%	9.36%
NEW BRAUNFELS ISD	Parcel Count	20,826	19,900	19,747
	Market Value	\$5,859,707,058	\$5,165,349,590	\$4,862,635,770
	Taxable Value	\$4,715,500,249	\$4,167,424,680	\$3,910,101,928
	% Change	13.2%	6.58%	10.16%
BOERNE ISD	Parcel Count	422	425	422
	Market Value	\$169,341,010	\$151,306,001	\$143,547,667
	Taxable Value	\$140,704,803	\$125,325,519	\$119,140,766
	% Change	12.3%	5.19%	16.27%
WIMBERLEY ISD	Parcel Count	9	8	8
	Market Value	\$2,113,589	\$1,261,390	\$1,282,800
	Taxable Value	\$1,770,213	\$1,157,657	\$1,178,787
	% Change	-1.79%	-1.79%	1.90%
BULVERDE CITY	Parcel Count	3,610	3,461	3,505
	Market Value	\$1,027,927,249	\$914,162,140	\$885,795,808
	Taxable Value	\$881,922,690	\$788,060,721	\$759,765,723
	% Change	11.9%	3.72%	15.57%

Jurisdiction	Description	2019	2018	2017
GARDEN RIGDE CITY	Parcel Count	2,058	2,014	1,996
	Market Value	\$894,092,549	\$823,934,051	\$796,394,301
	Taxable Value	\$758,622,425	\$709,582,959	\$694,474,399
	% Change	6.9%	2.18%	2.30%
NEW BRAUNFELS CITY	Parcel Count	30,055	28,787	28,287
	Market Value	\$8,676,023,439	\$7,729,412,797	\$7,238,543,449
	Taxable Value	\$7,140,356,537	\$6,372,653,904	\$5,846,976,194
	% Change	8.99%	8.99%	11.56%
FAIR OAKS CITY	Parcel Count	771	777	752
	Market Value	\$259,953,956	\$227,080,342	\$199,690,189
	Taxable Value	\$214,729,159	\$186,090,350	\$165,730,342
	% Change	15.4%	12.29%	19.75%
SCHERTZ CITY	Parcel Count	1,253	1,205	1,195
	Market Value	\$1,127,560,069	\$1,119,531,835	\$943,616,861
	Taxable Value	\$925,710,657	\$860,892,983	\$769,915,977
	% Change	7.5%	11.82%	-2.18%
SPRING BRANCH	Parcel Count	407	414	396
	Market Value	\$72,767,983	\$69,691,728	\$60,981,027
	Taxable Value	\$48,870,489	\$46,378,119	\$43,966,573
	% Change	5.4%	5.48%	-0.88%
SELMA CITY	Parcel Count	77	66	68
	Market Value	\$122,307,404	\$71,050,004	\$62,507,200
	Taxable Value	\$79,462,185	\$35,052,753	\$26,297,704
	% Change	126.7%	33.29%	-19.10%
EMERGENCY SERV DIST #1	Parcel Count	23,650	23,504	23,156
	Market Value	\$5,542,111,512	\$4,817,064,252	\$4,529,440,435
	Taxable Value	\$4,535,686,563	\$3,975,566,730	\$3,731,843,551
	% Change	14.1%	6.53%	9.15%
EMERGENCY SERV DIST 2	Parcel Count	31,734	31,036	30,803
	Market Value	\$5,578,081,210	\$4,588,056,565	\$4,378,671,611
	Taxable Value	\$4,646,154,879	\$3,978,206,699	\$3,787,512,798
	% Change	16.8%	5.03%	10.75%

Jurisdiction	Description	2019	2018	2017
EMERGENCY SERV DIST 3	Parcel Count	31,734	31,036	30,803
	Market Value	\$5,578,081,210	\$4,588,056,111	\$4,378,786,221
	Taxable Value	\$4,464,154,879	\$3,978,206,245	\$3,787,627,408
	% Change	12.2%	5.03%	10.75%
EMERGENCY SERV DIST 4	Parcel Count	15,520	15,524	15,521
	Market Value	\$3,186,986,736	\$2,743,722,356	\$2,574,828,676
	Taxable Value	\$2,636,030,946	\$2,311,629,097	\$2,160,964,132
	% Change	14.0%	6.97%	9.05%
EMERGENCY SERV DIST 5	Parcel Count	8,257	8,097	7,744
	Market Value	\$2,355,270,830	\$2,073,480,396	\$1,957,115,318
	Taxable Value	\$1,885,787,871	\$1,650,501,002	\$1,560,519,497
	% Change	14.3%	5.77%	9.38%
EMERGENCY SERV DIST 6	Parcel Count	6,353	6,142	6,098
	Market Value	\$2,573,526,171	\$2,323,877,968	\$2,062,795,175
	Taxable Value	\$1,974,737,395	\$1,787,082,330	\$1,667,913,017
	% Change	10.5%	7.14%	8.22%
EMERGENCY SERV DIST 7	Parcel Count	6,155	5,639	5,532
	Market Value	\$2,819,560,738	\$2,577,693,362	\$2,453,209,233
	Taxable Value	\$2,336,541,194	\$2,198,640,883	\$2,080,119,475
	% Change	6.3%	5.7%	9.35%
YORK CK IMP DIST	Parcel Count	1289	1289	1273
	Market Value	\$874,852,263	\$874,852,263	\$797,234,927
	Taxable Value	\$693,224,891	\$693,224,891	\$605,858,387
	% Change	14.42%	14.42%	4.19%
JOHNSON RANCH MUD	Parcel Count	817	742	668
	Market Value	\$205,204,298	\$164,487,387	\$128,703,248
	Taxable Value	\$177,464,435	\$148,511,220	\$118,416,885
	% Change	19.5%	25.41%	60.91%
WCID6	Parcel Count	562	507	283
	Market Value	\$189,549,581	\$116,554,798	\$83,069,480
	Taxable Value	\$186,340,439	\$105,095,407	\$73,552,790
	% Change	77.3%	42.88%	41.71%

Jurisdiction	Description	2019	2018	2017
CCWD1A	Parcel Count	333	6	
	Market Value	\$18,685,500	\$7,449,056	
	Taxable Value	\$9,065,520	\$1,889,616	
	% Change	379.8%		
CCWD1B	Parcel Count	7	7	
	Market Value	\$17,805,137	\$23,208,865	
	Taxable Value	\$122,698	\$115,184	
	% Change	6.5%		
CCWD Master	Parcel Count	1	1	
	Market Value	\$509,989	\$823,765	
	Taxable Value	\$4,187	\$3,913	
	% Change	7.0%		
MEYER RANCH	Parcel Count	374	2	
	Market Value	\$23,695,250	\$5,588,910	
	Taxable Value	\$18,789,610	\$111,890	
	% Change	16,692.9%		



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	2019	2018	2017	2016	2015
Absolute	# New Exemptions	266	129	96	125	160
	Total Value Loss	13,433,030	\$13,544,690	\$11,829,160	\$11,048,060	\$20,760,309
Partial	# New Exemptions	3,876	4,232	3,874	3,357	3,392
	Total Value Loss	223,255,749	\$239,892,029	\$218,840,000	\$181,762,520	\$160,960,747

Homestead Exemptions	2019	2018	2017	2016	2015
Count	37,922	36,599	34,867	33,417	30,752
Average Market Value	317,269	\$286,559	\$283,621	\$265,190	\$250,880
Average Taxable Value	250,135	\$229,991	\$225,589	\$211,758	\$200,209

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 2015 thru 2019 as of certification.

State Code	2019	2018	2017	2016	2015
A	7107	3648	4123	3354	2483
B	299	278	254	142	133
C	1819	1674	1779	1530	954
D	484	534	352	386	311
E	640	444	371	341	316
F	1548	1390	1284	1075	965
J	160	193	64	135	87
L	541	519	319	523	390
M	121	53	18	20	44
O1	2186	1949	1544	1016	1082
Other	12				
TOTALS	14917	10682	10108	8522	6765

The following chart demonstrates the outcome of the protests for the years 2015 thru 2019. Online protests for qualifying properties became available in 2013.

Resolution	2019	2018	2017	2016	2015
Cancelled /Withdrawn	1320	916	1383	1211	963
Settled on line	633	192	220	180	114
Settled Informally	9489	7418	5839	5001	4443
ARB decision	912	882	790	578	471
No Show	1116	998	1006	1225	554
Pending	1446	276	870	387	220
Total	14917	10682	10108	8522	6765

Telephonic formal hearings were introduced in 2019. The following reflects the results of this type of hearing for 2018 thru 2019.

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

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

The 2019 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 (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 2019 appraisal year is an odd numbered year; therefore, a property value study will be conducted by the Comptroller but will not be available until 2020.

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 2019 results for the Comal Appraisal District were completed in March 2019 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?	PASS
2. Do property inspections match appraisal district records?	PASS
3. Does the appraisal district have written procedures for appraisal?	PASS
4. Are values reproducible using the written procedures and appraisal records?	PASS
5. Were all appraisal district documents requested by PTAD made available to the reviewer by the required date?	PASS
Appraisal District Activity	Rating
Governance	100
Taxpayer Assistance	100
Operating Procedures	100
Appraisal Standards, Procedures, and Methodology	100

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 2015 and 2019.

Appraisal Year	# of Parcels	Map Tier	Annual Budget	Cost Per Parcel
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
2015	91,460	2	\$2,316,021	\$25.32

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. Additionally, the District now provides an online customer service survey for the public's input.

CERTIFICATION

This report was prepared by Rufino H Lozano, Chief Appraiser, on July 31, 2019.