2025 MASS APPRAISAL REPORT

Frio County *Appraisal District 2025*
Mass Appraisal Report

Introduction:

Scope of *Responsibility*

The Frio County Appraisal District has prepared and published this report to provide citizens and taxpayers with a better understanding of the district's responsibilities and activities. This report consists of several parts, including a general introduction and multiple sections that describe the appraisal district's appraisal effort.

The Frio County Appraisal District (CAD) is a political subdivision of the State of Texas, created effective January 1, 1980. The Texas Property Tax Code governs the legal, statutory, and administrative requirements of appraisal districts. A member board of directors, elected by the voting taxing units of Frio County, constitutes the district's governing body. The chief appraiser is the chief administrator and chief executive officer of the appraisal district.

The appraisal district is responsible for local property tax appraisal and exemption administration for twelve (12) jurisdictions or taxing units in the county. Each taxing unit sets 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. Appraisals established by the appraisal district allocate the year's tax burden based on each taxable property•s January 1 market value. We also determine eligibility for various types of property tax exemptions, including those for homeowners, older people, disabled veterans, and charitable and religious organizations.

Except as otherwise provided by the Texas Property Tax Code, all taxable property is appraised at its "market value" as of January 1. Under the tax code, "market value" is defined as the price at which a property would transfer for cash or its equivalent under prevailing market conditions if:

*****exposed for sale in the open market with a reasonable time for the Seller to find a purchaser;
*****both the seller and the buyer know of all the uses and purposes to which the property is adapted and for which it is capable of being used, and of any enforceable restrictions on the use; and
***** Both the seller and the buyer seek to maximize their gains, with neither being in a position to take advantage of the other.

The Texas Property Tax Code defines special appraisal provisions for the valuation of residential homestead property (Section 23.23), productivity (Section 23.41), real property inventory (Section 23.12), dealer inventory (Section 23.121, 23.124, 23.1241 and 23.127), and nominal (Section 23.18) or restricted use properties (Section 23.83)• The owner of real property inventory may elect to have the inventory appraised at its market value as of September 1st of the year preceding the tax year to which the appraisal applies by filing an application with the chief appraiser requesting that the inventory be appraised as of September 1st.

The Texas Property Tax Code, under Section 25.18, requires each appraisal office to implement a plan to update appraised values for real and personal property at least once every three years. The district's Written Plan for Periodic Reappraisal is attached to this report by reference. Appraised values are reviewed annually and may change for equalization purposes. Personal property, industrial property, complex commercial property, utility property, and mineral property are reviewed or reappraised annually. Special-use valuations are also updated annually.

The appraised value of real estate is calculated using specific information about each property. Using computer-assisted appraisal programs and recognized appraisal methods and techniques, we compare that information with data from similar properties and recent market data. The district follows the standards of the International Association of Assessing Officers (IAAO) regarding its appraisal practices and procedures, and subscribes to the Appraisal Foundation's Uniform Standards of Professional Appraisal Practice (USPAP). Any departure from USPAP standards is so noted in departure statements. When the appraisal district contracts for professional valuation services, each appraisal firm's contract requires adherence to similar professional standards.

Personnel Resources

The office of the Chief Appraiser is primarily responsible for overall planning, organizing, staffing, coordinating, and controlling the district operations. The chief appraiser is also responsible for planning, organizing, directing, and managing the business functions related to human resources, budget, finance, records management, purchasing, fixed assets, facilities, and postal services. The chief appraiser is responsible for valuing all real and personal property accounts. The property types appraised include commercial, residential, business personal property, and industrial. Frio County Appraisal District currently contracts with the appraisal firm of Pritchard & Abbott for appraisals of industrial and mineral properties and industry-related business personal accounts. The appraisal district contracts with Eagle Appraisal and Consulting for fieldwork associated with on-site inspections, in-house sales ratio studies for schedule adjustments and appraisals, informal hearings with protesting property owners, representation at ARB hearings, and other appraisal-related duties. The chief appraiser is responsible for all values assigned. The appraisal district is also responsible for the following support groups: reviewing appraisals, conducting productivity valuations, and performing special audits. The district's appraisers - whether in-house or contracted - are subject to the provisions of the Property Taxation Professional Certification Act and must be duly registered with the Texas Department of Licensing and Regulation. Support functions, including records maintenance, information, and assistance to property owners, and hearings support, are coordinated by the deputy chief appraiser.

The appraisal district staff consists of 9 full-time employees and no part-time employees. The chief appraiser has obtained the following certifications: Registered Professional Appraiser and Certified Chief Appraiser. Other employees have received certifications as follows: Registered Professional Appraiser, Registered Tax Collectors, and Registered Tax Assessor/Collector.

Data

The district is responsible for establishing and maintaining approximately 28,278 real and personal property accounts/mineral and industrial accounts covering Frio County. This data includes property characteristics, ownership, and exemption information. Property characteristic data on new construction is updated through an annual field effort; existing property data is maintained through a field review. Sales are routinely validated during a separate field effort; however, numerous sales are validated as part of the new construction and data review field activities. General trends in employment, interest rates, new construction, and cost and market data are obtained from various sources, including internally generated surveys and questionnaires from buyers and sellers, as well as local real estate agents.

The district has a geographic information system (GIS) that maintains cadastral maps and various layers of data, including aerial photography.

Independent Performance Test

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 Division (PTD) conducts a property value study (PVS) of each Texas school district and each appraisal district every other year. As part of this study, the code also requires the Comptroller to: use sales data and recognized auditing and sampling techniques; review each appraisal district's appraisal methods, standards, and procedures to determine whether the district applied recognized standards and practices (MSP Review); test the validity of school district taxable values in each appraisal district and presume the appraisal roll values are correct when the values are valid; and assess the level and uniformity of property tax appraisal in each district. The methodology used in the property value study includes stratified sampling to enhance sample representativeness and employs specific techniques for measuring uniformity. This process involves statistical analysis of sold properties (sale ratio studies) and appraisals of unsold properties (appraisal ratio studies) as the basis for reporting assessment ratios. For appraisal districts, the reported measures include median appraisal level, coefficient of dispersion (COD), the percentage of properties within 10% of the median, the percentage of properties within 25% of the median, and the price-related differential (PRD) for properties overall and by state category (e.g., categories A, B, C, D, and F are directly applicable to real property).

There are five (5) independent school districts in Frio CAD for which appraisal rolls are annually developed. The preliminary results of this study were released in January of the year following the appraisal period. The final results of this study are certified to the Education Commissioner of the Texas Education Agency (TEA) in the following July of each year for the year of appraisement. This outside (third-party) ratio study provides additional assistance to the CAD in determining areas of market activity or changing market conditions.

Appraisal Activities

INTRODUCTION:

Appraisal Responsibilities

The chief appraiser is responsible for collecting and maintaining property characteristic data for classification, valuation, and other purposes. Accurate valuation of real and personal property, by any method, requires a physical description of the property, including land, building characteristics, and personal property. This appraisal activity is responsible for administering, planning, and coordinating all data-collection activities, as well as maintaining all commercial, residential, and personal property types located within the appraisal district's boundaries. The data collection effort involves field inspections of real and personal property accounts, as well as data entry of all collected data into the existing information system. (Appraisal district staff assists the chief appraiser in the collection of data and the entry of that data into the information system.) The goal is to conduct periodic field inspections of all real property in the appraisal district at least once every three years. Meeting this goal is dependent on budgetary constraints. The above responsibilities may be delegated to contracted personnel or in-house staff as deemed appropriate by the chief appraiser. A copy of the Written Plan for Periodic Reappraisal is attached to this report by reference.

Appraisal Resources

* Personnel - The appraisal activities consist of the chief appraiser, (6) field appraisers, (2) clerks, and contracted appraisal companies.

* Data - The data used by field appraisers includes existing property characteristics from CAMA (Computer Assisted Mass Appraisal System) in the district's computer system. The data appears on a property record card (PRD) or on personal property data sheets. Other sources include EagleView, maps, sales data, fire and damage reports, building permits, photos, newspapers, etc.

PRELIMINARY ANALYSIS

Data *Collection/Validation*

Data collection for real property involves maintaining the property's data characteristics in CAMA (Computer-Assisted Mass Appraisal). The information in CAMA includes site characteristics, such as land size and topography, and improvement data, such as square footage of living area, year built, construction quality, and condition. Field appraisers use listing manual guides that establish uniform procedures for the correct listing of real property. All properties are coded according to these guides, and the approaches to value are structured and calibrated based on this coding system. Field appraisers use these manuals during their initial training and as a guide during field inspections of properties. Data collection for personal property involves maintaining information on the Personal Property System. The type of information contained in the personal property system includes personal property such as business inventory, furniture and fixtures, machinery and equipment, cost, and location. The field appraisers conducting on-site inspections will use a personal property manual during their initial training and as a guide to list all taxable personal property correctly.

The listing procedure manuals that field appraisers use are located at the district office. The manuals are always available for public inspection. The appraisal district clerical staff handles requests for copies of the manual. The chief appraiser periodically updates the manual with current information.

Sources of Data

Data collection sources include the new construction field effort, data review/re-list field effort, data mailers, hearings, sales validation field effort, commercial sales verification, newspapers and publications, and property owner correspondence. The principal source of data comes from building permits issued by taxing jurisdictions that require property owners to obtain them.

Data review of entire neighborhoods is generally a good source for data collection. The field appraiser will drive entire neighborhoods to review the accuracy of our data and identify properties that have to be re-listed. The sales validation effort in real property involves collecting data on properties that have been sold. In residential, the sales validation effort involves on-site inspections by field appraisers to verify the accuracy of our data and confirm the sales price.

One source that will trigger a field check for both real and personal property is a property owner. Property owners have access to part of our data and will notify us - either in an office visit, by phone, or by letter - whenever they find inconsistencies. Notification from property owners will generate a field check.

Data *Collection Procedures*

Field data collection requires organization, planning, and supervision of the field effort. Data collection procedures have been established for residential, commercial, and personal property. The field appraiser conducts inspections throughout the district and records information on either a property record card or a personal property data sheet.
The quality of the data used is essential in establishing accurate values of taxable property. While production standards are established and upheld for the various field activities, the quality of data is emphasized as the goal and responsibility of each appraisal district employee. New employees are trained in the specifics of data collection rules. Experienced employees are routinely re-trained in listing procedures before major field projects such as new construction, sales validation, or data review. A quality assurance process is in place, supervised to review the work of field appraisers and data entry personnel. The chief appraiser is responsible for ensuring that appraisers and employees follow listing procedures, identify training needs, and provide uniform training for appraisal office staff.

Data *Maintenance*

The field appraiser is responsible for ensuring that field notes are legible, complete, and in good order for data entry accuracy and quality assurance.

INDIVIDUAL VALUE REVIEW PROCEDURES

Field Review

The date of the last inspection, the extent of that inspection, and the CAD appraiser responsible are listed on the CAMA record. Suppose a property owner or jurisdiction disputes CAD's records concerning this data during a hearing, via a telephone call, or correspondence received. In that case, CAMA may be altered based on the evidence provided. Typically, a field inspection is requested to verify this evidence for the current year's valuation or for the following year's valuation. Every year, a field review of certain areas or neighborhoods in the jurisdiction is done during the data review/re-list field effort.

Office *Review*

Office reviews are completed for properties for which information has been received from the property owner. Property owners frequently provide vital data that verifies property characteristics or the property's current condition. When property data is verified in this manner, field inspections are not required unless additional verification is required.

PERFORMANCE TEST

The chief appraiser is responsible for conducting ratio studies and comparative analysis. This responsibility may be assigned to contracted appraisal companies. These statistical tests are executed at least once each year.

The chief appraiser or contracted appraisal company may conduct field inspections to ensure that the ratios produced are accurate and that the appraised values utilized are based on precise property data characteristics.

Residential Valuation Process

INTRODUCTION

Scope or Responsibility

The chief appraiser is responsible for developing equal and uniform market values for residential improved and vacant property. There are approximately 6,925 residentially improved parcels and 1,249 vacant residential properties in Frio County.

Appraisal Resources

* Personnel - The staff of the Frio County Appraisal District performs residential valuations. This company is responsible for providing adequate staff. Employees of the appraisal district assist in various ways.

* Data - A standard set of data characteristics for each residential Dwelling in Frio County is collected in the field, and data is entered into the computer. The property characteristic drives the computer-assisted mass appraisal (CAMA) approach to Valuation.

VALUATION APPROACH

Area Analysis

Data on regional economic forces, including demographic patterns, regional vocational factors, employment and income trends, real property prices and rents, interest rate trends, vacant land availability, and construction trends and costs, are collected from private vendors and public sources. Information gleaned from real estate publications and sources, such as continuing education in the form of IAAO, TAAD, TAAO, and Comptroller of Public Accounts classes and seminars.

Neighborhood and Market analysis

Neighborhood analysis examines how physical, economic, governmental, and social forces, as well as other influences, affect property values. These forces are also used to identify, classify, and stratify comparable properties into smaller, more manageable subsets of the universe of properties, known as neighborhoods. Residential valuation and neighborhood analysis are conducted for each property located within a specified school district.

The first step in neighborhood analysis is identifying a group of properties that share certain traits. A "neighborhood for analysis purposes is defined as the largest geographic grouping of properties where the property's physical, economic, governmental, and social forces are generally similar and uniform. Geographic stratification accounts for local supply and demand factors that vary across a jurisdiction. Once a neighborhood has been identified, the next step is to define its boundaries. This process is known as "delineation". Some factors used in neighborhood delineation include location, sales price range, lot size, age of the dwelling, quality of construction and condition of homes, square footage of the living area, and story height. Delineation can involve the physical drawing of neighborhood boundary lines on a map, but it can also involve statistical separation or stratification based on attribute analysis. Part of neighborhood analysis involves considering discernible patterns of growth that influence a neighborhood's individual market. Few neighborhoods are fixed in character.

Each neighborhood may be characterized as being in a stage of growth, stability, or decline. The growth period is a time of development and construction.Generally, in a stable stage, older neighborhoods can be more desirable due to their stable residential character and proximity to workplaces and other community facilities. A period of decline reflects diminishing demand or desirability. During decline, general property use may change from residential to a mix of residential and commercial uses.

Declining neighborhoods may also undergo renewal, reorganization, rebuilding, or restoration, thereby increasing demand and economic desirability.

Highest and Best Use Analysis

The highest and best use of property is the reasonable and probable use that supports the highest present value as of the date of the appraisal. The highest and best use must be physically possible, legal, financially feasible, and productive to its maximum. The highest and best use of residential property is

usually its current use. This is due in part to the fact that residential.

Development, in many areas, through the use of deed restrictions and zoning, precludes other land uses. Residential valuation undertakes reassessment of the highest and best use in transition areas and areas of mixed residential and commercial use. In transition areas undergoing gentrification, the appraiser reviews the existing residential use and determines the highest and best use. Once the conclusion is reached, the highest and best use analysis is conducted to determine the type of residential use on a neighborhood basis. As an example, it may be determined in a transition area that older, non-remodeled homes are economically obsolete, which we refer to as "mis-improvements", and the highest and best use of such property is the construction of new dwellings. In areas of mixed residential and commercial use, the appraiser periodically reviews properties to determine whether changes in the real estate market warrant reassessment of the highest and best use for a select group of properties.

DATA COLLECTION **AND VALIDATION**

Sources of Data

The district's property characteristic data was initially received in 1979 from the Frio County Tax Office, the Pearsall Independent School District Tax Office, and the Dilley Independent School District Tax Office. Where absent, the data were collected through a massive field data-collection effort coordinated by the district over a period of time. Tax assessors, city and local newspapers, and the public often provide the district with information on new construction, market trends, and other valuable facts related to property valuation.

VALUATION AND STATISTICAL ANALYSIS

Cost *Schedules*

All residential parcels in the district are valued from identical cost schedules using a comparative unit method. The district's residential cost schedules, originally adopted from a private mass appraisal firm, have been customized to Frio County's local residential building market. The cost schedules are reviewed annually.

The initial cost schedules developed for the Frio County Appraisal District were developed using Marshall & Swift, a nationally recognized cost estimator. The schedules were derived in this manner because the appraisal district lacked sufficient newly constructed sold properties at various levels of construction quality to allow for analysis and statistical testing. Marshall & Swift processes included correlating quality-of-construction factors. The results of this comparison were analyzed using statistical measures, including stratification by quality and the review of estimated building costs and land-to-sale prices. As a result of this analysis, a new regional multiplier was developed and used in the district's cost process. This multiplier was used to adjust the Marshall & Swift schedules to reflect local-market costs.

Sales Information

A sales file for the storage of sales data at the time of sale is maintained, primarily by the chief appraiser. Residential vacant land sales, along with commercial improved and vacant land sales, are kept. Residential improved and vacant sales are collected from a variety of sources, including district questionnaires sent to buyers, field discovery, protest hearings, vendors, builders, and realtors. A system of type, source, validity, and verification codes was established to define salient facts related to a property's purchase or transfer. School district sales reports are generated as an analysis tool for the chief appraiser in developing value estimates.

Land Analysis

The chief appraiser conducts residential land analysis based on existing and new data, if available. Lot size, costs per front foot, depth factor, and depth percentages are assigned to each parcel. The front footage land table is designed to systematically value the primary and residual land based on a specified percentage of one hundred percent (100%) of the current market value. A computerized land-table file stores the land information required to value individual parcels consistently. Specific land influences are used, where necessary, to adjust parcels outside the norm for factors such as shape, size, and topography. The chief appraiser uses abstraction and allocation methods to ensure that the land values reflect the land's contribution to the overall property value. This analysis may be assigned to the contracted appraisal company.

Statistical Analysis

The chief appraiser conducts annual statistical analysis to determine whether values are equitable and consistent with market conditions. Ratio studies are conducted in each school district to assess the two primary aspects of mass appraisal accuracy: appraisal level and value uniformity. Appraisal statistics on central tendency and dispersion, generated from sales ratios, are available for each school district by year. These studies include, but are not limited to, the weighted mean, median, standard deviation, coefficient of variation, and coefficient of dispersion, providing the chief appraiser with a tool to determine both the level and uniformity of appraisals. The level of appraised values can be determined using a weighted mean across individual properties within a school district. Review of the standard deviation, coefficient of variation, and coefficient of dispersion can discern appraisal uniformity within and between school districts.

The chief appraiser reviews each residence classification in each school district annually using the sales-ratio analysis process. The first step involves ratio studies that compare recent property sale prices to their appraised values. These ratio studies give the chief appraiser an effective method to evaluate the current level of appraised values and the consistency of sales. Based on sales ratio data and established valuation update criteria, the chief appraiser determines whether the value level in a school district needs updating or if the market value is acceptable. The contracted appraisal company may also carry out this analysis.

Market Adjustment *or Trending Factors*

Market adjustments or factors are developed from appraisal statistics provided from ratio studies and are used to ensure that estimated values are consistent with the market. As the cost approach separately estimates both land and building values and uses depreciated replacement costs, which reflect only the supply side of the market, adjustments to the cost values are expected to be needed to bring the appraisal to an acceptable standard.

Suppose a category of residential improvements is to be updated. In that case, the chief appraiser uses a ratio study that compares recent sale prices to appraised values. The calculated ratio, derived from the sum of the sold properties' values divided by the sum of their sales prices, indicates the category's value level based on the unadjusted values of the sold properties. This appraisal-to-sale ratio is used to determine the market adjustment factor for the category. This market adjustment factor is necessary to align the values more closely with the actual market, as indicated by recent sales prices within a specific category in a particular school district. The sales used to determine the market adjustment factor will reflect only the market influences and conditions for the specified category in the selected school district, thereby producing more representative and supportable values. The market adjustment factor, if any, is applied uniformly to all properties in the category within a school district. Once the factors are used and CAMA adjusts the values, a second set of ratio studies is generated that compares recent sale prices with the proposed appraised values for those sold properties. Based on this set of ratio studies, the appraiser assesses the appraisal level and uniformity for the school district **as a** whole.

TREATMENT OF RESIDENCE **HOmesteads**

Beginning in 1998, the State of Texas adopted a constitutional classification system for appraising residential properties that qualify for a residence homestead exemption. According to the new law, starting in the second year, a property receives a homestead exemption; increases in that property's value are "capped." The taxable value (appraised value) of a qualified residence homestead will be the LESSER of:

- the market value; or
- the preceding years' appraised value plus 10% plus the value of any Improvements added since the last reappraisal.

Values of capped properties must be recomputed annually. If a capped property sells, the cap automatically expires as of January 1st of the following year. The following year, the home is reappraised at its market value to align its appraisal with those of other properties.

TREATMENT OF ACCOUNTS WITH PRIOR YEAR HEARINGS

If the Appraisal Review Board lowers the appraised value of a property, that value is considered to be the appraised value of the property for that tax year. In the following tax year, the chief appraiser may not increase the appraised value of the property unless the increase by the chief appraiser is reasonably supported by substantial evidence when all of the reliable and probative evidence in the record is considered as a whole. Suppose the appraised value is finally determined in a protest under Section 41.41(a) (2) or an appeal under Section 42.26. In that case, the chief appraiser may satisfy the requirement to reasonably support by substantial evidence an increase in the appraised value of the property in the following year by presenting evidence showing that the inequality in the appraisal of property has been corrected for the properties that were considered in determining the value of the subject property. The burden of proof is on the chief appraiser to support an increase in the appraised value of property under the circumstances described in this section.

INDIVIDUAL VALUE REVIEW PROCEDURES

Field Review

The chief appraiser identifies individual properties that are in critical need of field review using sales ratio analysis. Sold properties with high sales ratio variance are field-reviewed annually to verify the accuracy of their data characteristics.

At each inspection site, the appraiser reviews subjective data items, including construction quality, condition, and physical, functional, and economic obsolescence factors. These factors significantly contribute to the property's market value. During the site inspection, the appraiser can physically inspect both sold and unsold properties for comparability and consistency of values.

The area to be physically inspected each year is identified in the appraisal district's written reappraisal plan. A copy of the district's Written Plan for Periodic Reappraisal is attached to this report by reference.

Office *Review*

Given the resources and time required to conduct a routine field review of all properties, homogeneous properties consisting of similar characteristics with a low variance in sales ratios and other properties having a recent field inspection date can be reviewed in the appraisal office, unless it is located in an area specified for that year's field inspection cycle as identified in the appraisal district's written plan for reappraisal.

Once the chief appraiser is satisfied with the level and uniformity of value for each school district, the estimates of value go to notice.

PERFORMANCE TESTS

Sales Ratio Studies

'The primary analytical tool used by the chief appraiser to measure and improve performance is the ratio study. 'The district ensures that the appraised values that it produces meet the standards of accuracy in several ways. Overall sales ratios are generated for each school district to allow the chief appraiser to review general market trends and to provide an indication of market appreciation over a specified period of time. Sales ratio studies are generated from computer statistical software for each school district and the appraisal district as a whole. The sales ratio statistics for each school district include the level of appraised value, a uniformity profile by structure type (classification), and the median appraisal level, weighted mean, and coefficient of dispersion. The computer-based ratio studies are designed to emulate the findings of the State Comptroller's annual property value study for category A and category E properties (single-family residential property).

Management Review Process

Once the proposed value estimates are finalized, the chief appraiser reviews the sales ratios by school district and confirms pertinent valuation data, such as the sale-to-parcel ratio and the level of appraisal. The primary objective of this review is to ensure that the proposed values have met preset appraisal standards.

An independent test of the district's appraisal performance is conducted by the State of Texas Comptroller's Office through the annual property value study. The study determines the degree of uniformity and the median appraisal level for each major property category within the appraisal district. The Comptroller publishes a report of the findings of the study from each category of property, including the median appraisal levels, the coefficient of dispersion, and any other standard statistical measures that the Comptroller considers appropriate.

Commercial Valuation Process

Introduction

Appraisal Responsibility

This mass appraisal assignment includes all of the commercially classed real property that falls within the responsibility of the Frio County Appraisal District and is located within the boundaries of the taxing jurisdictions. The appraisal roll displays and identifies each parcel of real property individually. Commercial appraisers appraise fee simple interests in properties in accordance with the law. However, the effect of easements, restrictions, encumbrances, leases, contracts, or special assessments is considered on an individual basis, as is the appraisement of any non-exempt taxable fractional interests in real property (i.e., specific multi-family housing projects). Fractional interests or partial holdings of real property are appraised in fee simple for the whole property and divided programmatically based on their prorated interests.

Appraisal Resources

The improved responsibilities for real property appraisal are categorized by major property types such as office, retail, warehouse, and special use (e.g., hotels, clinics). The appraisal district contracts with Eagle Appraisal & Consulting to conduct field inspections and classify improved commercial property types. The contracted appraisal firm is responsible for land valuations.

DATA - The data used by commercial appraisers includes verified sales of vacant land and improved properties, along with pertinent data obtained from each (sales price levels, capitalization rates, income multipliers, equity dividend rates, marketing period, etc.). Other data used by the appraiser include actual income and expense data (typically obtained through the hearings process), actual contract rental data, leasing information (commissions, tenant finish, term length, etc.), and actual construction cost data. In addition to the actual data from specific properties, market data publications are reviewed to provide further support for market trends.

PRELIMINARY ANALYSIS

Pilot Study

Pilot studies are utilized to test new or existing procedures or valuation modifications in a limited area (a sample of properties) of the district. They are also considered whenever substantial changes are made. These studies, including ratio studies, determine whether a new system yields accurate and reliable values or if procedural modifications are necessary. The appraiser implements this methodology when developing both the cost approach and income approach models.

Survey of Similar Jurisdictions: Frio CAD coordinates its discovery and valuation activities with adjoining appraisal districts. Numerous field trips, interviews, and data exchanges with adjacent appraisal districts have been conducted to ensure compliance with state statutes. In addition, Frio CAD administration and personnel interact with other assessment officials through professional trade organizations, including IAAO, TAAD, TAAO, and TRCA.

VALUATION APPROACH

Area Analysis

Data on regional economic forces such as demographic patterns, regional location factors, employment and income patterns, general trends in real property prices and rents, interest rate trends, availability of vacant land, and construction trends and costs are collected from private vendors and public sources, such as continuing education in the form of **IAAO**, **TAAD**, **TAAO**, and Comptroller of Public Accounts PTAD courses.

Neighborhood Analysis

The neighborhood comprises the land and commercially classified properties located within the appraisal district's boundaries. This area consists of a wide variety of property types, including residential, commercial, and industrial. Neighborhood analysis examines how physical, economic, governmental, and social forces, as well as other influences, affect property values. These forces are also used to identify, classify, and organize comparable properties into smaller, manageable subsets of the universe of properties, known as neighborhoods. In the mass appraisal of commercial properties, these subsets of a universe of properties are generally referred to as market areas or economic areas.

Economic areas are defined by each of the improved property use types (apartment, office, retail, warehouse, and special use) based upon an analysis of similar economic or market forces. These include, but are not limited to, similarities in rental rates, project classifications (as defined by building class by area commercial market experts), construction dates, overall market activity, and other pertinent influences. Economic area identification and delineation by each primary property use type is the benchmark of the commercial valuation system. All income model valuation (income approach to value estimates) is economic area-specific. Economic areas are periodically reviewed to determine if re-delineation is required.

Highest and Best Use Analysis

The highest and best use is the most reasonable and probable use that generates the highest present value of the real estate as of the date of valuation. The highest and best use of any given property must be physically possible, legally permissible, financially feasible, and maximally productive. For improved properties, the highest and best use is evaluated as improved and as if the site were still vacant. This assists in determining if the existing improvements have a transitional use, interim use, nonconforming use, multiple uses, speculative use, excess land, or a different optimum use if the site were vacant. For vacant tracts of land within this district, the highest and best use is considered speculative based on the surrounding land uses. Improved properties have a wide variety of highest and best uses, including, but not limited to, office, retail, apartment, warehouse, light industrial, special-purpose, or interim uses. In many instances, the property's current use is the same as its highest and best use. This analysis ensures an accurate estimate of market value (also known as value in exchange) is derived.

On the other hand, value in use represents the value of a property to a specific user for a particular purpose. This is significantly different than market value, which approximates market price under the following assumptions: (a) no coercion of undue influence over the buyer or seller in an attempt to force the purchase or sale; (b) well-informed buyers and sellers acting in their own best interests; c) a reasonable time for the transaction to take place; and (d) payments in cash or its equivalent.

Market Analysis

A market analysis focuses on the market forces that affect supply and demand. This study involves the relationships between social, economic, environmental, governmental, and site conditions. Current market activity, including sales of commercial properties, new construction, new leases, lease rates, absorption rates, vacancies, allowable expenses (inclusive of replacement reserves), and expense ratio trends, is analyzed.

DATA COLLECTION/VALIDATION

Sources of Data

With respect to the property characteristic data inventory system, every property subject to taxation by a jurisdiction within Frio CAD's area of responsibility is incorporated into a computer-assisted mass appraisal (CAMA) system. Appraisers perform maintenance of special-purpose properties. Any alterations to the properties involving building permits are then reviewed. Also, suppose any discrepancies are discovered during the hearing process or at any other time. In that case, the chief appraiser or a designated appraiser performs a field check before the next tax season. Data is reviewed during periodic field inspections.

For commercial sales data, Frio CAD receives copies of deeds recorded in Frio County that convey commercially classed properties. Deeds involving a change in commercial ownership are entered into the sales information system and researched to obtain pertinent sale information. Other sources of sales data include the hearing process, word of mouth, and local publications.

Data Collection Procedures

Data collection procedures have been established for residential, commercial, industrial, and personal property. Appraisers conduct field inspections and record information on either a property record data (PRD) card or on personal property data sheets. This information is entered into the computer system and serves as the basis for property valuation.

The quality of the data used is paramount for accurate valuation of taxable property. While production standards are established and upheld across field activities, data quality is emphasized as the goal and responsibility of each appraiser. New appraisers are trained in the specifics of data collection.

For properties involved in a commercial ownership transfer, a sale file is produced, initiating the research and verification process. The initial step in sales verification is a questionnaire mailed to the purchaser (grantee) in the transaction. If a questionnaire is completed and returned, the responses are recorded in the computerized sales database. If no information is provided, other sources are sought, but the sales data is reported as being unconfirmed. Actual closing statements are the most reliable and preferred method of sales verification.

VALUATION ANALYSIS

Model calibration involves periodically adjusting the mass appraisal formulas, tables, and schedules to reflect current market conditions. Once the models have undergone the specification process, adjustments can be made to reflect new construction procedures, materials, and/or costs, which can vary from year to year. The basic structure of a mass appraisal model can remain valid over an extended period, with trending factors used to update the data to current market conditions. However, if the adjustment process becomes too involved, the model calibration technique may require new model specifications or a revised model structure.

Cost Schedules

The cost approach to value is applied to all improved real property utilizing the comparative unit method. This methodology involves using national cost data reporting services and, whenever possible, actual cost information from comparable properties. Cost models are typically developed based on the Marshall & Swift Valuation Service. Cost models include the derivation of the replacement cost new (RCN) of all improvements. These include comparative base rates, per-unit adjustments, and lump-sum adjustments. This approach also employs the sales-comparison approach to value the underlying land. Time and location modifiers are necessary to adjust cost data to reflect conditions in a specific market and changes in costs over time. Because a national cost service is used as the basis for the cost models, location modifiers are needed to adjust these base costs for Frio County. The national cost services provide these modifiers.

Depreciation schedules are developed based on typical values for each property type at that specific age. Depreciation schedules have been implemented for what is typical of each primary class of commercial property, based on economic life categories. Schedules have been developed to improve various aspects, each with a different expected lifespan. The actual age, if known, and the effective ages of improvements are noted in CAMA. Effective age estimates are based on the utility of the improvement relative to its position on the scale of its total economic life and its competitive position in the marketplace.

Market adjustment factors, such as external and/or functional obsolescence, may be applied if warranted. A depreciation calculation override can be used if the condition or effective age of a property varies from the norm by appropriately noting the physical condition and functional utility ratings on the property data characteristics. These adjustments are typically applied to a specific property type or location and can be developed via ratio studies or other market analyses.

Income Models

The income approach to value is applied to those fundamental properties which market participants typically view as "income producing", and for which the income methodology is considered a leading value indicator. The first step in the income approach is to estimate market rent per unit. This is derived primarily from actual rent data furnished by property owners and from local market study publications. This per-unit rental rate, multiplied by the number of units, yields an estimate of potential gross rent.

A vacancy and collection loss allowance are the following items to consider in the income approach. The projected vacancy and collection loss allowance is established, furnished by property owners, and published in local market publications. This allowance accounts for periodic fluctuations in occupancy, both above and below an estimated stabilized level. The market-derived stabilized vacancy and collection loss allowance is subtracted from the potential gross rent estimate to yield an effective gross rent.

Next, a secondary income or service income is calculated as a percentage of stabilized effective gross rent. Secondary income represents parking income, escalations, reimbursements, and other miscellaneous income generated by the operations of real property. The secondary income estimate is derived from actual data collected and available market information. The secondary income estimate is then added to the effective gross rent to arrive at an effective gross income.

Allowable expenses and expense ratio estimates are **based** on a study of the local market, assuming prudent **management. An** allowance for non- non-recoverable expenses, such as leasing costs and tenant improvements, is included in the expenses. A non-recoverable expense is the cost the owner pays to lease rental space. Different expense ratios are developed for various types of commercial property based on use. For instance, retail properties are most frequently leased on a triple-net basis, in which the tenant is responsible for their pro rata share of taxes, insurance, and standard area maintenance. In comparison, a general office building is most often leased on a base-year expense stop. This lease type stipulates that the owner is responsible for all expenses incurred during the first year of the lease. However, any amount in excess of the total per-unit expenditure in the first year is the tenant's responsibility. Under this scenario, if the total operating expense in year one is $8 per square foot, any increase above $8 per square foot for the remainder of the lease term would be the tenant's responsibility. As a result, expense ratios are implemented based on the type of commercial property.

Another allowable expense is the replacement of short-lived items (such as roof or floor coverings, air conditioning, or major mechanical equipment or appliances) that require large expenditures. When these capital expenditures are analyzed for consistency and adjusted, they may be applied on an annualized basis as stabilized expenses. When calculated according to local market practices for the commercial property type, these expenses, when annualized, are known as replacement reserves.

Subtracting the allowable expenses (inclusive of non-recoverable expenses and replacement reserves) from the effective gross income yields an estimate of net operating income.

Rates and multipliers are used to convert income into an estimate of market value. These include income multipliers, overall capitalization rates, and discount rates. Each of these is used in specific applications. Rates and multipliers also vary by property type, location, quality, condition, design, age, and other factors. Therefore, the application of the various rates and multipliers must be based on a thorough market analysis.

Capitalization analysis is used in the income approach models. This methodology capitalizes net operating income as an indicator of market value for a specific property. Capitalization rates, both overall (going-in) cap rates for the direct capitalization method and terminal cap rates for discounted cash flow analyses, can be derived from the market. Sales of improved properties from which actual income and expense data are obtained provide an excellent indication of what a specific market participant requires from an investment at a particular point in time. In addition, overall capitalization rates can be derived from the built-up method (band-of-investment). This method addresses satisfying the market return requirements for both the debt and equity positions of a real estate investment. This information is obtained from real estate and financial publications.

Rent-loss concessions are granted for specific properties experiencing vacancy issues. A rent loss concession accounts for the impact of lost rental income while the building is moving toward stabilized occupancy. The rent loss is calculated by multiplying the rental rate by the percent difference between the property's stabilized occupancy and its actual occupancy. Build out allowances (for first-generation space or retrofit/second-generation space, as appropriate) and leasing expenses are added to the rent loss estimate. The total adjusted loss from these real property operations is discounted using an acceptable risk rate. The discounted value (inclusive of rent loss due to extraordinary vacancy, build-out allowances, and leasing commissions) becomes the rent loss concession. It is deducted from the property's value indication at stabilized occupancy. A variation of this technique allows that, for every year in which the property's actual occupancy is less than the stabilized occupancy, a rent loss deduction may be estimated.

Eagle Appraisal & Consulting, a valuation firm, has been contracted by the district to perform valuations on income properties in this district, excluding mineral and industrial properties. The firm is responsible for obtaining statistics, data, conducting statistical testing, and maintaining data for the valuation of this type of property.

Sales Comparison (Market) Approach

Although all three approaches to value are based on market data, the sales comparison approach is most commonly referred to as the Market Approach. This approach is used not only to estimate land value but also to compare the sales of similarly improved properties with each parcel on the appraisal roll. As previously discussed in the Data Collection/Validation section of this report, pertinent data on actual sales of properties, both vacant and improved, is collected throughout the year to obtain information that can be used in all aspects of valuation. Sales of similarly improved properties can provide a basis for depreciation schedules in the cost approach, rates and multipliers used in the income approach, and for direct comparisons in the sales comparison approach. Improved sales are also used in ratio studies, which afford the appraiser an excellent means of judging the present level and uniformity of the appraised values.

Final Valuation Schedules

Based on the market data analysis and review discussed previously in the cost, income, and sales approaches, the cost and income models are calibrated and finalized. The calibration results are keyed to the schedules and models on the mainframe CAMA system for utilization on all commercial properties in the district.

Statistical and Capitalization Analysis

Statistical analysis of final values is an essential component of quality control. This methodology compares the final value to the standard and provides a concise measure of appraisal performance. Statistical comparisons of many different standards are used, including sales of similar properties, the previous year's appraised value, audit trails, value change analysis, and sales ratio analysis.

Appraisal statistics on central tendency and dispersion, generated from sales ratios, are available for each property type. These summary statistics include, but are not limited to, the weighted mean, standard deviation, and coefficient of dispersion, thus providing appraisers with an analytical tool to determine both the level and uniformity of the appraised value of a particular property type. The level of appraised values can be determined by the weighted mean for individual properties within a specific type, and comparing weighted means can reflect the general level of appraised value. Review of the standard deviation and the coefficient of variation can discern appraisal uniformity within a specific property type.

The appraisers review every commercial property annually through the sales ratio analysis process. The first phase involves ratio studies that compare the recent sales prices of properties to the appraised values of sold properties. This set of ratio studies affords the appraiser an excellent means of judging the present level of appraised value and uniformity of the appraised values. The appraiser, based on sales ratio statistics and designated valuation update parameters, makes a preliminary decision on whether the value level of a particular property type needs updating in an upcoming reappraisal or if the market value level is acceptable.

Potential gross rent estimates, occupancy levels, secondary income, allowable expenses (including non-recoverable and replacement reserves), net operating income, capitalization rate, and multipliers are continuously reviewed using frequency distributions, other statistical procedures, and measures. Income model conclusions are compared to actual information obtained on individual commercial properties during the hearings process, as well as information from published sources and area vendors.

INDIVIDUAL VALUE REVIEW PROCEDURES

Field Review

The date of the last inspection, the extent of that inspection, and the appraiser responsible are listed in the CAMA system. If a property owner disputes the District's records regarding this data at a protest hearing, CAMA may be altered based on the credibility of the evidence presented. If a building permit is filed for a particular property indicating a change in characteristics, that property is added to a work file. Finally, even though not every property can be inspected each year, the chief appraiser typically designates specific segments of the area for field checks.

Commercial appraisers have limited time to review all commercial properties of a specific use type. However, the appraisal district makes a significant effort to field-review as many properties as possible in areas experiencing significant remodels, renovations, or retrofits; changes in occupancy levels or rental rates; new leasing activity; new construction; or wide variations in sale prices. Additionally, appraisers frequently field review subjective data items, such as building class, quality of construction, condition, and physical, functional, and economic obsolescence factors, which contribute significantly to the market value of the property. In some cases, field reviews are warranted when sharp changes in occupancy or rental rates occur between building classes or economic areas. With preliminary estimates of value in these targeted areas, the appraisers test computer-assisted values against their own appraisal judgment. While in the field, appraisers physically inspect sold and unsold properties to assess comparability and consistency of values.

Office *Review*

Office reviews are conducted on properties not subject to field inspections and are performed in compliance with USPAP guidelines.

Office reviews are typically limited by the data presented in final value reports. These reports summarize the pertinent data of each property. The appraiser may review the methodology for appropriateness to ensure it was completed in accordance with **USPAP** or more stringent statutory and district policies. This review process focuses primarily on identifying skewed results at the individual level.

Once the appraiser is satisfied with the level and uniformity of value for each property within their area of responsibility, the estimates of value go to noticing. Each parcel is subject to the value parameters appropriate to its use type. If the value of the parcel falls outside of proper parameters, it is placed on a rework list. Therefore, although the value estimates ·es are determined in a computerized mass appraisal environment, value edits and rework lists enable an individual parcel review of value anomalies before the estimate of value is released for notice.

PERFORMANCE TESTS

The primary tool for measuring mass appraisal performance is the ratio study. A ratio study compares appraised values to market values. In a ratio study, market values (value in exchange) are typically represented by sales prices (i.e., a sales ratio study). Independent, expert appraisals may also be used to describe market values in a ratio study (i.e., an appraisal ratio study). If there are not enough sales to achieve the necessary representativeness, independent appraisals can be used as indicators of market value. In addition, appraisal ratio studies can be used for properties that are statutorily not appraised at market value but reflect the use-value requirement. An example of this is agricultural land being appraised based on productivity or use value.

Frio CAD has adopted the policies of the IAAO STANDARD ON RATIO STUDIES, circa July 1999, regarding its ratio study standards and practices. Ratio studies generally have six basic steps:

(1.) determination of the purpose and objectives
(2), data collection and preparation
(3.) comparing appraisal and market data
(4) stratification
(5.) statistical analysis
(6.) evaluation and application of the results

Sales Ratio Studies

Sales ratio studies are an integral part of establishing equitable and accurate market value estimates, and ultimately assessments for taxing jurisdictions. The primary use of sales ratio studies includes determining the need for general reappraisal, prioritizing selected groups of property types for reappraisal, identifying potential problems with appraisal procedures, assisting in market analyses, and calibrating models used to derive appraised values during valuation or reappraisal cycles. However, these studies cannot be used to judge the accuracy of an individual property appraiser's value. The Frio County Appraisal Review Board may make individual value adjustments based on unequal appraisal (ratio) protest evidence submitted on a case-by-case basis during the hearing process.

Overall sales ratios are generated by using CAMA at least once per year, and more often in specific areas, to allow appraisers to review general market trends in their area of responsibility. In many cases, field checks may be conducted to ensure the ratios produced are accurate, and the appraised values utilized are based on precise property data characteristics. These ratio studies aid the appraisers by providing an indication of market activity by economic area or changing market conditions.

Comparative Appraisal Analysis

The commercial appraiser performs an average unit comparison in addition to a traditional ratio study. These studies are conducted on properties classified by use type (such as apartment, office, retail, warehouse, or special use). The objective of this evaluation is to determine the appraisal performance of sold and unsold properties. Appraiser's average unit prices of sales and average unit appraised values of the same parcels, and the comparison of average value changes of sold and unsold properties. These studies are conducted on substrata such as building class and on properties located within various economic areas. In this way, overall appraisal performance is evaluated geographically and by specific property type to determine whether sold parcels have been selectively appraised. When sold parcels and unsold parcels are appraised equally, the average unit values are similar. These horizontal equity studies are performed before the annual notice.

INDUSTRIAL VALUATION PROCESS

Appraisal Responsibility

Frio CAD contracts with Pritchard & Abbott to appraise industrial properties. The firm is responsible for developing fair and uniform market values for improved industrial properties and industrial vacant land. The firm is also responsible for valuing all tangible general industrial personal property in Frio CAD. Frio CAD may, in some cases, subcontract with another appraisal company to appraise this type of property.

Further, the firm is responsible for the collection of data, maintenance of data collection manuals, area analysis, neighborhood analysis, highest and best use analysis, market analysis, development and implementation of data collection procedures, valuation schedules, field review, office review, performance tests, sales ratio studies, and comparative appraisal analysis.

BUSINESS PERSONAL PROPERTY VALUATION PROCESS

Appraisal Responsibility

The district appraises four different personal property types: (1) business personal property accounts.

(2.) leased assets
(3.) vehicles
(4.) multi-location assets

A standard set of data characteristics for each personal property account in Frio CAD is collected in the field and entered into the district's computer system.

Valuation Approach (Model Specification)

SIC Code Analysis

Four-digit numeric codes, called Standard Industrial Classification (SIC) codes, were developed by the federal government. Frio CAD uses these classifications to categorize personal property by business type.

Highest and Best Use Analysis

The highest and best use of property is the reasonable and probable use that supports the highest present value as of the date of the appraisal. The highest and best use must be physically possible, legal, financially feasible, and productive to its maximum. The highest and best use of personal property is usually its current use.

Data Collection/Validation

Sources of Data

Business Personal Property

The district's property characteristic data was initially received from the Frio County Tax Office and various school district records in 1980. It has also been collected through a field data collection effort coordinated by the district over a period of time. When revaluation activities permit, the district collects new data via a field drive-out. This project results in the discovery of new businesses that are not revealed by other sources. Tax assessors and the local newspaper also provide the district with information regarding new personal property and other helpful facts related to property valuation.

Vehicles

An outside vendor, Just Texas, provides Frio CAD with a list of vehicles registered for commercial use in Frio County. The vendor develops this listing from the Texas Department of Transportation Title and Registration Division records. Other sources of data include property owner renditions and field inspections.

Leased and *Multi-Location Assets*

The primary source of renditions of property.	The property owner owns leased and multi-location assets. Other sources of data include field inspections.

VALUATION AND STATISTICAL ANALYSIS (MODEL CALIBRATION)

Cost *Schedules*

Due to a lack of reliable information within the district, the appraisal district staff relies primarily on the Appraisal Manual provided by Eagle Appraisal & Consulting or the Appraisal Guide issued by the Comptroller of Public Accounts. A local modifier is developed and applied to the Guide, where applicable.

Statistical Analysis

Summary statistics, including but not limited to the median, weighted mean, and standard deviation, provide appraisers with an analytical tool for determining both the level and uniformity of appraised value. A review of the standard deviation can discern appraisal uniformity.

Depreciation Schedule and Trending Factors

Frio CAD's primary approach to valuing business personal property is the cost approach. The replacement cost new (RCN) is developed from either the property owner-reported historical cost or Frio CAD-developed valuation models. The trending factors used by Frio CAD to develop RCN are based on published valuation guides. Frio CAD's percentage of good factors is also based on published valuation guides. The index factors and percent good depreciation factors are used to develop present value factors (PVF), by year of acquisition, as follows:

PVF = Index Factor X percent Good Factor

The PVF is used as an "express" calculation in the cost approach. The PVF is applied to the reported historical cost as follows:

Market Value Estimate PVF x Historical Cost

This mass appraisal PVF schedule is used to ensure that estimated values are uniform and consistent within the market.

INDIVIDUAL VALUE REVIEW PROCEDURES

Office Review

Business Personal Property

Property owner renditions, accounts with field or other data changes, accounts with prior hearing information, new accounts, and SIC cost table changes are all reviewed and considered.

Vehicles

A vehicle master file (in hard copy form) is received from an outside vendor, and vehicles in the district's system from the prior year are programmatically matched to current DOT records. These vehicles are matched to existing accounts, and new accounts are created as needed.

Only vehicles used in a commercial enterprise are appraised and listed on the appraisal roll. Personal use vehicles are exempt from taxation.

After matching accounts and data entry, notices are generated and reviewed. Once proofed, the notices are mailed in accordance with Section 19 requirements.

PERFORMANCE TESTS

Ratio Studies

Every other year, the Property Tax Division of the state comptroller's office conducts a property value study (PVS). The PVS is a ratio study used to gauge appraisal district performance. Results from the PVS contribute to school funding. Rather than a sales ratio study, the personal property PVS is a ratio study that states cost and depreciation schedules to develop comparative personal property values. These values are then compared to Frio CAD's personal property values, and ratios are determined.

Internal Testing

Frio CAD can test new or revised cost and depreciation schedules by running the valuation program in a test mode before the valuation cycle. This can allow the district to make additional refinements to the schedules, if necessary.

LIMITING CONDITIONS

The appraised value estimates provided by the district are subject to the following conditions:

1. The appraisals were prepared exclusively for ad valorem tax purposes.
2. The property characteristic data upon which the appraisals are based is assumed to be correct. Exterior inspections of the property appraised were performed as staff resources and time allowed.
3. Validation of sales transactions was attempted through questionnaires to buyers and field reviews. In the absence of such confirmation, residential sales data obtained from vendors was considered reliable.
4. I have attached a list of those providing significant mass appraisal assistance to the person signing this certification.

Certification Statement:

"I, Edward Garza, Chief Appraiser for the Frio County Appraisal District, solemnly swear that I have made or caused to be made a diligent inquiry to ascertain all property in the district subject to appraisal by me, and that I have included in the records all property that I am aware of at an appraised value which, to the best of my knowledge and belief, was determined as required by law."

Edward Garza

Edward Garza, Chief Appraiser

PERSONS PROVIDING SIGNIFICANT MASS APPRAISAL ASSISTANCE

Appraisal District Staff

NAME	TITLE	TDLRNumber
Edward Garza	Chief Appraiser	71743
Juan Jose Garcia	Appraiser	73361
Annie Garcia	Appraiser	70866
Margarita Cabrera	Appraiser	77142
Sabino Rodriguez	Appraiser	77321

Pritchard & Abbott, Inc. (Staff)

Joel Fisher	**IUP**
Jason Driskell	**IUP**
Bryan Llorens	**Division Order Analyst**
Sandra Villarreal	**Mineral Appraiser**
Dan Brakefield	**Industrial/Personal Property/Utility Appraiser**

APPRAISERS ARE ALL REGISTERED WITH TDLR

Contractor	**TDLR#**
Hector Rufino Lozano	**67727**
David Ballard	**66516**
Everett Quintana	**72915**
Gary L. Zeitler	**60534**

PRITCHARD & ABBOTT. INC
DOA & MIUP JOB ASSIGNMENTS FOR TAX YEAR 2024
HOUSTON DISTRICT: (832) 243-9600

County	Division Order Analvst	Mineral Appraiser	Industrial Appraiser	Utility Appraiser	Personal Property
Aransas	Sandra	Natalie Perez	Cole Chism	Cole Chism	Cole Chism
Austin	Toni Cuellar	Natalie Perez	Alan, Chris	Alan Jost	Alan Jost
Boe	Sarah	Sheree	Alan, Jost, Wes	Alan Jost	Alan Jost
Blanco			David Peletz	David Peletz	David Peletz
Burleson	Patrick Horak	Toni Cuellar	Chris Palermo	Chris Palermo	Chris Palermo
Calhoun	Toni Cuellar	Toni Cuellar	Jason, Shannon E	Shannon Evans	Shannon Evans
Comal			Melodee, Wes	Wes Gilbert	Wes Gilbert
DeWitt	Sarah	Sandra	Melodee Arrendell	Melodee Arrendell	Melodee Arrendell
Duval	Patrick Horak	Natalie Peroz	Cole, Jason, Joel	Cole Chism	Cole Chism
Fayette	Dianna Miller	Gilbert Hinger	Chris, Shannon	Shannon Evans	Shannon Evans
Frio	Bryan Llorens	Sandra Villarreal	Jason, Joel	Dan Breakefield	Dan Brakefield
Gillespie			David, Melodee	David Peletz	David Peletz
Goliad	Patrick Horak	Sheree	Jason, Wes	Wes Gilbert	Wes Gilbert
Gonzales	Patrick Horak	Sheree	Cole Chism	Cole Chism	Cole Chism
Hardin	Diana Miller	NataliemPerez	Joel Fischer	Joel Fischer	Joel Fischer
Harris	Patrick Horak	Patrick Horak	Alan, Chris, David Jason, Joel, Shannon, Wes	Cole, Shannon	Alan, Chris, David, Jason, Joel, Shannon
Jim Hogg	Toni Cuellar	Toni Cuellar	Cole, Jason, Joel	Cole Chism	Cole Chism
Karnes	Cindy Fox	Jessica Bonnell	David, Wes	David Peletz	David Peletz
Lavaca	Diana Miller	Natalie Perez	Melodee	Melodee Arrendell	Melodee Arrendell
Lee	Diana Miller	Toni Cuellar	Chris Palermo	Chris Palermo	Chris Palermo
Matagorda	Patrick Horak	Natalie Perez	Chris, David, Jason, Joel, Melodee	David Peletz	David Peletz
Medina	Chris Palermo	Sheree	Chris Palmero	Chris Palermo	Chris Palermo
Montgomery	Patrick Horak	Sheree	Alan, Jason, Wes	Alan Jost	Alan Jost
Newton	Cindy Fox	Sheree	Jason, Shannon	Shannon Evans	Shannon Evans
Orange	Sandra	Natalie Perez	Jason, Shannon	Shannon Evans	Shannon Evans
Refugio	Diana Miller	Natalie Perez	David, Joel, Wes	David Peletz	David Peletz
San Patricio	Toni Cuellar	Toni Cuellar	Alan, Chris, Jason, Joel	Alan Jost	Alan Jost
Victoria	Sandra	Natalie Perez	Cole, Jason, Joel, Melodee	Cole Chism	Cole Chism

Gray cells denote no property of that column type currently exists in the county.

AlancAlan Jost, ChriscChris Palermo, Cole=Cole Chism, OavidcOavid Peletz, JasoncJason Driskell, Joel=Joel Fisher, Melodee Arrendell,

Sandra=Sandra Villarreal, Sarah=Sarah Maldonado, Shannon Evans,
Sheree= Sheree Buenavista, Wes=Wes Gilbert