

CALLAHAN CENTRAL APPRAISAL
DISTRICT

2022

MASS APPRAISAL REPORT

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INTRODUCTION

The purpose of this summary report is to aid the taxpaying public in better understanding the methods and techniques utilized by the Callahan Central Appraisal District in the valuation and revaluation of taxable property within Callahan County. This report attempts to comply with Standard 6 of the Uniform Standards of Professional Appraisal Practice and Tax Code Section 23.01 (b). The Callahan Central Appraisal District also maintains a more detailed operations manual for appraisal use.

Callahan Central Appraisal District is a political subdivision of the State of Texas effective January 1, 1980 and is responsible for the local property tax appraisal and exemption administration for 12 taxing units in the county. Currently these taxing entities are as follows:

Callahan County	Callahan County Farm Road
Baird ISD	Cisco ISD
Clyde CISD	Cross Plains ISD
Eula ISD	Moran ISD
City of Baird	City of Clyde
City of Cross Plains	City of Putnam

Each taxing unit sets its own tax rate. Current state law, set out in Section 6.02 (a) of the Texas Property Tax Code, mandates that appraisal district boundaries are the same as the county's boundaries.

PERSONNEL RESOURCES

The office of the Chief Appraiser is primarily responsible for overall planning, organizing, staffing, coordinating, and controlling of district operations. The administration department's function is to plan, organize, direct and control the business support functions related to human resources, budget, finance, records management, purchasing, fixed assets, facilities and postal services. The appraisal department is responsible for the valuation of all real and personal property accounts. The property types appraised include commercial, residential, business personal, mineral, utilities, and industrial. The district's appraisers 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 are coordinated by personnel in support services. The appraisal district staff consists of 6 employees with the following classifications:

1-Chief Appraiser	Mathew Walker, RPA, CCA	TDLR# 75670
1- Supervisory and Management Deputy Chief Appraiser	Carla Brown, RPA	TDLR #73454
2 – Appraiser	Phillip Rodriguez Carrie Whitecotton	TDLR # 78786 TDLR # 76485
1 - Support Staff	Renee Mendez	

Staff Education and Training

All personnel that are performing appraisal work must be registered with the Texas Department of Licensing and Regulations and they are required to take appraisal courses to achieve the status of Registered Professional Appraiser within five years of employment as an appraiser. After they are awarded their license, they must receive additional training of continuing education units as required by the Texas Department of Licensing and Regulations. Failure to meet these minimum standards results in the termination of the employee.

Additionally, all appraisal personnel receive extensive training in data gathering processes including data entry onto appraisal cards used in field work and statistical analyses of all types of property to ensure equality and uniformity of appraisal of all types of property. On-the-job training is delivered by department managers for new appraisers and managers meet regularly with staff to introduce new procedures and regularly monitor appraisal activity to ensure that standardized appraisal procedures are being followed by all personnel. All employees attend conferences, seminars, workshops and meetings when these courses pertain to their job descriptions.

The Callahan Central Appraisal District employs the services of Morgan Ad Valorem Services for the appraisal of all oil & gas properties and all Complex Properties for Category "L & J" within the boundaries of the appraisal district.

The District also contracts the services of Western Valuation and Consulting for the appraisal of all real and personal property accounts within the boundaries of the appraisal district jurisdiction. This includes Justin Cost as a field appraiser for Callahan CAD.

The District uses computer software provided by Southwest Data Services for its data processing of all appraisal records and maintenance of its CAMA system and the appraisal district website.

For tax year 2022 the district reappraised Area 3, Baird ISD as described in the district's reappraisal plan for real property. All personal property, mineral property, and utility property is appraised yearly, regardless of its location.

VALUATION APPROACH

Callahan Central Appraisal District follows procedures for mass appraisal as outlined in the IAAO Standard on Mass Appraisal of Real Property, refer to the district's Appraisal Manual and to Reappraisal Plan USPAP Standard 6.

MARKET VALUE

The definition of market value as established by the State Property Tax Code differs from the definition established by USPAP, therefore, a JURISDICTIONAL EXCEPTION applies.

The following definition of market value, Section 1.04 of the Texas Property Tax Code, means the price at which a property would transfer for cash or its equivalent under prevailing market conditions if:

- (A.) exposed for sale in the open market with a reasonable time for the seller to find a purchaser
- (B.) both the seller and the purchaser know all of the uses and purposes to which the property is adapted and for which it is capable of being used and of the enforceable restrictions on its use
- (C.) both the seller and the purchaser seek to maximize their gains and neither is in a position to take advantage of the exigencies of the other.

The effective date of appraisals is January 1 with the exception of inventory, which may be appraised at its market value as of September 1. To receive the September 1 appraisal date, a taxpayer must file an application by July 31.

The purpose of and intended use of the appraisals performed by the Callahan Central Appraisal District is to estimate market value for ad valorem tax purposes for the taxing entities located within the boundaries of Callahan Central Appraisal District. It is the goal of the staff of the Callahan Central Appraisal District to provide the best possible service to the tax paying public and the taxing entities. The Callahan Central Appraisal District staff promotes and adheres to the professional standards and ethics as set forth by the Board of Tax Professional Examiners, Texas Association of Appraisal Districts, the Texas Association of Assessing Officers, and the International Association of Assessing Officers.

AREA ANALYSIS

The universe of properties appraised by Callahan Central Appraisal District falls within the physical boundaries of Callahan County. The appraisal district has approximately 21,590 parcels on its appraisal roll of which approximately 5,473 of those are mineral accounts.

Callahan County is located in the Rolling Plains Region of the State of Texas and covers approximately 899 square miles. The elevation ranges from 1,500 to 1,900 feet. The county is divided by a low range of hills known as the Callahan Divide, which runs from east to west. The region to the north is the Brazos River Basin and the area to the south is the Colorado River Basin. The largest town in the county is Clyde and is located nine miles east of Abilene which is the closest urban area to the county and roughly 162 miles west of Ft. Worth. The county's transportation needs are served by I-20 and Hwy 283, State highways 6, 36, 206, 279, 351 and the Union Pacific Railroad. It is bordered on the north by Shackelford and Jones County, on the East by Eastland County, on the South by Coleman and Brown County, and on the west by Taylor County.

Most of the county has light to dark loamy soils with clayey to loamy sub-soils. Between 21 and 30 percent of the land in the county is considered prime farmland. The vegetation is grassy prairie of the Rolling Plains with some Mesquite and Shinnery Oak. The winter climate tends to be cool and dry, but is extremely hot and dry in the summer. Thunderstorms, dust-storms, and high winds may be experienced in the spring. The average annual temperature is 62 degrees Fahrenheit. Temperatures in January range from an average low of 24 degrees to an average high of 52 degrees and in July range from 72 degrees to 100 degrees. The average annual precipitation is 25 inches and the average annual snowfall is six inches. The growing season averages 230 days per year, with the last freezes in late March and the first in early November. The sun shines during the year on the average of 72% of the daylight hours. Tornadoes are common in the area. Since its establishment in the last century Callahan County towns have suffered several severe storms, most notably Baird in 1895, Oplin in 1922, and Clyde in 1938 and 1950.

There are 565,379 acres in Callahan County. Approximately 474,528 acres are pastureland and approximately 63,731 acres are considered cropland. Much of the cropland and extensive amounts of the pasture land are used for livestock production. According to the National Agricultural Statistics Services Cattle and Winter Wheat crop continue to be the typical and most common Agricultural produced items for Callahan County.

OVERVIEW OF PROPERTIES APPRAISED

There are four major categories of property appraised by the Callahan Central Appraisal District. These categories are:

- (1.) Real Properties: Residential (both single family and multi-family)
 Commercial
 Income Producing Real Accounts
 Vacant Lots (both residential and commercial)
 Vacant rural land and improvements on rural land

- (2.) Personal Properties: Income producing - Business Personal Property
 Industrial Personal Properties

- (3.) Utilities: Telephone companies
 Gas companies
 Electrical companies
 Pipeline Companies
 Fiber Optics
 Misc. Other Utilities

- (4.) Minerals: Oil and Gas

The Property Tax Division of the State Comptroller's Office requires properties to be identified by type using a standard identification code. The codes currently used by the Callahan Central Appraisal District are as follows:

- A1 Real Property - Single family Residential - Urban
- A2 Real Property - Single family Residential mobile homes where land and mobile home are owned by the same person - Urban
- B1 Real Property - Multi-family Residential
- C1 Real Property: Vacant Lots and Tracts
- D1 Real Property - Qualified Agricultural Land
- D2 Real Property - Non-qualified Land
- E Real Property - Farm and Ranch improvements
- F1 Real Property - commercial
- F2 Real Property - industrial
- G Minerals
- J Utilities
- L1 Personal property - commercial
- L2 Personal property - industrial
- M Mobile homes
- N Intangible Personal Property Only
- O Real Property -Residential Inventory
- S Special Inventory
- X Totally exempt properties

HIGHEST AND BEST USE ANALYSIS

The highest and best use of real estate is defined as the most reasonable and probable use of land that will generate the highest return to the property over a period of time. This use must be legal, physically possible, economically feasible and the most profitable of the potential uses. An appraiser's identification of a property's highest and best use is always a statement of opinion, never a statement of fact.

In order to complete the highest and best use analysis of a property, an appraiser must estimate the highest and best use as if the land were vacant. This estimate ignores the value of and the restrictions created by existing improvements. It is the highest value the land could have if it were available for any legal, physically possible and economically feasible kind of development.

In determining the highest and best use, preliminary judgments are made in the field by appraisers. The appraisers are normally aware of zoning regulations within physical boundaries of the city.

Callahan Central Appraisal District property appraisal cards contain information regarding lot size and frontage; therefore, appraisers normally make judgments on physical possible use of sites in the field. Economically feasible and most profitable uses are determined by observing surrounding property. However, changes in property use require a more detailed and technical highest and best use analysis. These studies are performed in the office.

MARKET ANALYSIS

National, regional, and local trends affect the universe of properties appraised in Callahan County. An awareness of social, economic, governmental and environmental conditions is essential in understanding, analyzing, and identifying local trends that affect the real estate market.

Market analysis is performed throughout the year. Both general and specific data is collected and analyzed. An in-house ratio study is conducted at least once a year.

Examples of sources of general data include "The Statement" published by the State Comptroller's Office, "The Appraiser" published by The Texas Association of Appraisal Districts, and the "Texas Assessor's News" published by the Texas Association of Assessing Officers. When possible, local sources such as lending institutions, local realtors, and articles published in the local and area newspapers are used to obtain financing information, market trends and information, demographics, and labor statistics.

Sales information is received from various sources. Asking prices can be gathered from the local paper and realtor listings. Information is also gathered from conversations with local real estate appraisers, agents and brokers. Sales confirmation letters are mailed to each new owner when a property changes ownership.

On a weekly basis the Callahan County Clerk's office furnishes the district with files via Dropbox of public records filings from their office. Deeds are processed on a weekly basis and once ownership changes have been made a sales confirmation letter is mailed to the buyer to obtain information on the sale. This

information is not mandatory in the State of Texas and only a small percentage of letters are returned with useful information. This is a serious problem in that there is usually inadequate sales data to perform as thorough an analysis of sales data as USPAP would require. However, every effort is made to use what data is available. The Property Tax Division also sends out sales letters and that data is made available to the appraisal district at least once a year.

Callahan Central Appraisal District currently does reappraisals on a three-year basis. The reappraisal includes the inspection of properties and the updating of all information on the properties. Sales and market analysis are performed each year on residential properties, as information is available. Each year new properties are inspected, measured and added to the roll. Individual properties are also reappraised with changes to the condition as the property warrants; for example, fire, remodeling, or an addition or demolition of a portion of the improvement. Appraisers will perform detailed field inspections of properties if requested by the owner. PLEASE REFER TO THE CALLAHAN CENTRAL APPRAISAL DISTRICTS WRITTEN "REAPPRAISAL PLAN" FOR MORE INFORMATION ON REAPPRAISAL, REQUIREMENTS FOR REAPPRAISAL, AND THE CYCLES OF REAPPRAISAL.

The appraisers performing reappraisal in the field have property record cards that contain specific information regarding the property being appraised. These cards contain brief legal descriptions, ownership interests, property use codes, property addresses, land size, sketches of improvements as well as any available detailed information of the improvements. A copy of a property record card may be obtained at the appraisal office.

Field inspections require the appraisers to check all information on the property record cards and to update if necessary. If physical inspection of the property indicates changes to improvements, the appraiser notes these changes in the field. Examples of types of changes may be condition or effective age of the improvements as well as additions to the improvements. The classification of residential properties is also reviewed during the revaluation process. New improvements are also added at this time.

DATA COLLECTION AND VALIDATION

Callahan Central Appraisal District cost and value schedules include land and residential improvements. Commercial schedules are comprised by using information from Marshall & Swift Valuation Services and local factor adjustments. Personal property schedules are obtained from the Property Tax Division appraisal manual, or "Field Appraiser's Guide", and this "Guide" is used in conjunction with personal property renditions and on-site inspections. (Marshall & Swift Valuation Service is a national based cost manual and is generally accepted throughout the nation by the real estate industry. The cost manual is based on cost per square foot and also the unit in place method. The unit in place method involves the estimated cost by using actual building components. This national based cost information service provides the base price of buildings as per classification with modifications for equipment and additional items. The schedule is then modified for time and location.) Renditions are confidential

sources and cannot be used for specific information. However, data from renditions may be compared with data from cost manuals and used to test for accuracy.

Callahan Central Appraisal District schedules are then formulated from a combination of each of these sources. Schedules may also be modified by use of local market data (sales information) to further ensure the accuracy of the cost and valuation schedules.

Data on individual properties is also collected from the field, compiled and analyzed. Buildings and other improvements are inspected in the field, measured and classified. The appraiser estimates the age of improvements and determines the condition of the improvements. This data is used to compile depreciation (loss of value) tables, and any notes pertaining to the improvements are made at this time.

Currently, single family dwellings are classified for quality and type of construction, whether frame or brick veneer. The classifications range from a class RS1F- a wood frame low to RS5M- a masonry very good quality. Class RS1F is the most basic of structures using the poorest quality materials and lowest workmanship while a class RS6M structure is of the highest possible quality using only the best of materials and the highest and best quality workmanship available. For any dwelling that exceeds the general description of the top-most classification, a special class is assigned.

Age of building is used to estimate depreciation and based on effective age of the improvements. Effective age is the age the property appears to be due to maintenance and upkeep. Effective age for a house that is properly maintained may be its actual or chronological age. However, if a structure suffers from deferred maintenance due to neglect, its effective age may be older than the actual age. In contrast, if a house is an older structure and has been remodeled or updated, its effective age may be less than its actual age.

Depreciation is also estimated by condition of the improvements. Condition ranges from unsound to excellent. Appraisers in the field usually inspect structures from exterior perspectives. The interior-condition is assumed to be similar to the exterior; however, if the taxpayer requests so, an interior inspection may be made.

Foundation failure may occur in varying degrees and may also result in loss of value. The appraiser makes allowances for foundation problems on a case-by-case basis.

Additional depreciation may be estimated for a variety of reasons including functional obsolescence resulting from bad floor plans or out of date construction methods. Economic obsolescence results from a loss of value to a property due to adverse influences from outside the physical boundaries of the property.

Examples on economic obsolescence may be proximity to correctional facilities, location of residences outside city limits with no access to city amenities, residences located on farm and ranch land, etc.

VALUATION ANALYSIS

Callahan Central Appraisal District valuation schedules are divided into three main classifications: residential, commercial, and personal property. These schedules are based on the most appropriate data available. Miscellaneous special categories such as mobile homes, special inventory, and agricultural land are appraised using different techniques, which are addressed later in this report. Depreciation tables/schedules are also included within these schedules. These tables are calibrated from costs as well as sales data and updated as needed. These tables and schedules are included in the "Appraisal Manual" maintained by the appraisal district.

RESIDENTIAL SCHEDULES

Residential valuation schedules are cost based tables modified by actual sales data from the county. That is, the cost reflects actual replacement cost new of the subject property. Market research indicates that the common unit of comparison for new residential construction as well as sales of existing housing is the price paid per square foot. The value of extra items is based on their contributory value to the property. This value may be estimated by the price per square foot or a value of the item as a whole. This data is extracted from the market by paired sales analysis and conversations with local appraisers and brokers.

The residential schedule is based on the size, age, and condition of structure, quality of construction, contributory value of extra items and land value. Each of these variables has a direct impact on the cost as well as the property. The following is an example of each of the variables and how they affect market value:

1. **Quality of construction:** Residential construction may vary greatly in quality of construction. The type of construction affects the quality and cost of material that is used, the quality of the workmanship as well as the attention paid to detail. The cost and value of residential property will vary greatly depending on the quality of the construction. As stated above, Callahan County Appraisal District's residential schedules currently class houses based on quality of construction from RS1F to RS5M. This classification schedule is based on the Property Tax Division's definitions of residential classes of dwellings with modification for local market.
2. **Size of structure:** The size of a structure also has a direct impact on its cost as well as value. The larger the structure is the less the cost per square foot. Callahan County Appraisal District's schedules are graduated in size increments per square feet, and depending on market conditions.
3. **Condition of improvements:** Callahan County Appraisal District rates conditions from poor, fair, average, good or excellent. Properties that in the opinion of the appraiser are unlivable may be taken off the schedule and given a salvage value.
4. **Age of structure:** Callahan County Appraisal District's residential depreciation schedule calculates depreciation factors until the maximum amount of depreciation is reached. As stated above, effective age and chronological age may be the same or different depending on the condition of the structure.
5. **Extra items:** As stated above, extra items are valued according to their contributory value to the whole. Examples of extra items include storage buildings, swimming pools, fireplaces, additional baths, etc.
6. **Land value:** Callahan County Appraisal District values land based on market transactions when possible. As there are not always market transactions available, other recognized methods of land valuation may be used. The two most common methods are the land residual method and the land ratio method. Land schedules are available at the appraisal district office.

COMMERCIAL SCHEDULES

Commercial properties are valued using valid market transactions in the area, along with Marshall and Swift Valuation schedules for commercial property. Replacement cost new is determined and then adjusted for location. Depreciation is then applied using physical observation of the property.

INCOME PRODUCING PROPERTIES and LOW-INCOME HOUSING CAP RATE

Pursuant to **House Bill 3546**, "not later than February 1st, the appraisal district shall give public notice, in the manner determined by the district, including posting on the district's website, if applicable, of the capitalization rate to be used in that year to appraise property receiving an exemption under this section".

Pursuant to **Sec 11.1825(r), Texas Tax Code**, the Callahan Central Appraisal District hereby gives public notice of the capitalization rate to be used for tax year **2019** to value properties receiving an exemption under this section.

Rent-restricted properties vary widely. These variations can have an effect on the valuation of the property. A basic capitalization rate of 9% plus local tax rate will be used to value these properties, although adjustments may be made based on individual property characteristics and information provided to the Chief Appraiser as required under **Secs. 11.182(d) and (g), Texas Tax Code.**

PERSONAL PROPERTY SCHEDULES

The personal property schedules value business furniture, fixtures, and equipment as well as inventory that is taxable by law. Business vehicles located within the appraisal district boundaries are also appraised for ad valorem tax purposes.

Business personal property values are derived from several sources. Business owners are required by Texas Law to render their income producing personal property each year. It is the experience of the district that we receive approximately seventy percent (67 %) of the business renditions each year. Rendered values are used on business personal property if the value is reasonable for the type of business and is within acceptable ranges when compared to the PTD personal property schedules for the type of business rendered. Should the rendered values not be acceptable, the PTD schedules are applied to establish values. Value on all business personal property not rendered is established using PTD schedules for the type of business being valued. Depreciation is determined by the age of the property and its expected life. Schedules are available in the appraisal district office.

Business vehicles are valued based on the NADA Used Car Guide trade-in value for the particular make, model, and age of the vehicle. The trade-in value may also be obtained from "Car-Point" or other web-sites available on the inter-net. When adverse factors such as high mileage are known, then the appropriate adjustments are made to the value.

STATISTICAL ANALYSIS

Statistics are a way to analyze data and study characteristics of a collection of properties. In general, it is not feasible to study the entire population. Therefore, statistics are introduced into the process.

Callahan Central Appraisal District's statistical analysis for real estate is based on measures of central tendency and measures of dispersion. The measure of central tendency determines the center of a distribution. The measures of central tendency utilized with the aid of computer-based programs are the mean, median, mode, and the weighted mean.

The measure of dispersion calculated is the co-efficient of dispersion. This analysis is used to indicate the spread from the measure of central tendency. Statistical bias is measured by the price related differential (PRD). The PRD indicates how high price properties are appraised in relation to low price properties. These statistics are included in the district's ratio study and may be obtained from the appraisal office.

INDIVIDUAL VALUE REVIEW PROCEDURES

In order for comparable sales data to be considered reliable it must contain a sales date, sales price, financing information, tract size and details of the improvements. Sales data is gathered by sending sales letters to the buyer of properties that the district knows changed ownership. Commercial sales are confirmed from the direct parties involved whenever possible. Confirmation of sales from local real estate appraisers is also considered a reliable source.

Sales data is compiled and the improved properties are physically inspected and photographed. All data listed on the property record card is verified and updated as needed including building classification, building size, additions or new out buildings, condition of structures and any type of change in data or characteristics that would affect the value of the property.

Individual sales are analyzed to meet the test of market value. Only arms-length transactions are considered. Examples of reasons why sales may be deleted or not considered are:

1. Properties are acquired through foreclosures or auction.
2. Properties are sold between relatives.
3. The buyer or the seller is under duress and may be compelled to sell or purchase.
4. Financing may be non-typical or below or above prevailing market rates.
5. Considerable improvements or remodeling have been done since the date of the sale and the appraiser is unable to make judgments on the property's condition at the time of the transaction.
6. Sales may be unusually high or low when compared with typical sales located in the market area. Some sales may be due to relocation or through divorce proceedings.
7. The property is purchased through an estate sale.
8. The sale involves personal property that is difficult to value.
9. There are value-related data problems associated with the sale. For example: incorrect land size or square footage of the living area.
10. Property use changes occur after the sale.

Due to the population size and nature of Callahan County, it is very difficult to obtain sufficient sales data to meet USPAP standards for analysis of sales. Exception is taken to USPAP Standard Six.

PERFORMANCE TESTS

Sales ratio studies are used to evaluate the district's mass appraisal performance. These studies not only provide a measure of performance but also are an excellent means of improving mass appraisal

performance. Callahan Central Appraisal District uses ratio studies not only to aid in the revaluation of properties, but also to test the Comptroller's Property Tax Division annual value study results.

Sales ratio studies are usually performed in the spring of the year to test cost schedules. They may also be performed at any other time deemed appropriate by the chief appraiser. At this time, individual properties which have sold are reviewed for accuracy in their data. Property record cards indicating the results of the field inspections are used to further aid in the analysis and decision making.

Ratio studies are usually done on a countywide base of all residential sales in the county and then by residential classification. The median ratio within each classification is then compared to the desired ratio to determine if schedule adjustments should be made. The coefficient of dispersion is also studied to indicate how tight the ratios are in relation to measures of central tendency ("goodness of fit" statistic). The median and coefficient of dispersion are good indicators of the types of changes, if any, that need to be made. If properties that fall outside of the common parameters (referred to as outliers) are held out or not included in the study, these properties shall be identified and explanations given for their exclusion from the ratio study.

CERTIFICATION STATEMENT

I certify that, to the best of my knowledge and belief:

- the statements of fact contained in this report are true and correct;
- the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, unbiased professional analyses, opinions, and conclusions;
- I have no present or prospective interest in the properties that are subject of this report, and I have no personal interest or bias with respect to the parties involved;
- my compensation is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the taxing jurisdiction, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event;
- my analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice, the Board of Tax Professional Examiners, and the International Association of Assessing Officers;
- I have made, or caused to be made, a personal inspection of the properties that are the subject of this report;
- Significant professional assistance was provided to me, Chief Appraiser of the appraisal district, by the Deputy Chief Appraiser.



Mathew Walker- RPA, CCA,
Chief Appraiser
Callahan Central Appraisal District

**THIS DOCUMENT IS ATTACHED, BY REFERENCE, TO THE
COUNTY APPRAISAL DISTRICT WRITTEN PLAN FOR REAPPRAISAL.**