

**AMENDED**

**REAPPRAISAL PLAN**

**2025 & 2026**

**GOLIAD COUNTY**

**APPRAISAL DISTRICT**

**Texas Property Tax Code Section 6.05**

**Amended December 11, 2024**

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## **EXECUTIVE SUMMARY**

The Goliad County Appraisal District (GCAD) has prepared and published this reappraisal plan to provide our Board of Directors, citizens and taxpayers with a better understanding of the district's responsibilities and activities.

(GCAD) is a political subdivision of the State of Texas created January 1, 1980. The provisions of the Texas Property Tax Code govern the legal, statutory, and administrative requirements of the appraisal district. A five-member (5) Board of Directors (including the County Tax Assessor/Collector), appointed by the taxing units within the boundaries of the Goliad County, constitutes the district's governing body. The chief appraiser is the chief administrator and chief executive officer of GCAD.

GCAD is responsible for local property tax appraisal and exemption administration for jurisdictions or taxing units in the county. Property appraisals by the appraisal district allocate the year's tax burden on the basis of each taxable property's market value or special valuation. GCAD also determines eligibility for various types of property tax exemptions such as those for homeowners, the elderly and disabled, disabled veterans, charitable or religious organizations and agricultural productivity valuation.

### **TAX CODE REQUIREMENT:**

Passage of Senate Bill 1652 amended the Property Tax Code to require a written biennial reappraisal plan. The following details the changes to the Code.

#### **The Written Plan**

Section 6.05 of the Texas Property Tax code is amended by adding Subsection (i) to read as follows:

- (i) To ensure adherence with generally accepted appraisal practices, the Board of Directors of an appraisal district shall develop biennially a written plan for the periodic reappraisal of all property within the boundaries of the district according to the requirements of Section 25.18 and shall hold a public hearing to consider the proposed plan. Not later than the 10<sup>th</sup> day before the date of the hearing, the secretary of the board shall deliver to the presiding officer of the governing body of each taxing unit participating in the district a written notice of the date, time, and place of the hearing. Not later than September 15 of each even-numbered year, the board shall complete its hearings, make any amendments, and by resolution finally approve the plan. Copies of the approved plan shall be distributed to the presiding officer of the governing body of each taxing unit participating in the district and to the Comptroller within 60 days of the approval date.

### **Plan for Periodic Reappraisal Requirement:**

Senate Bill 1652 amends Section 25.18, Subsections (a) and (b) to read as follows:

- (a) Each appraisal office shall implement the Plan for Periodic Reappraisal of property approved by the board of directors under Section 6.05(i).
- (b) The plan shall provide for the following reappraisal activities for all real and personal property in the district at least once every three years:
  - 1. Identifying properties to be appraised through physical inspection or by other reliable means of identification, including deeds or other legal documentation, aerial photographs, land based photographs, surveys maps, property sketches and pictometry/GIS, when available:

GCAD receives electronic data from the Goliad County Clerk's Office weekly, which includes all deeds filed. Those deeds are read and abstracted by the Appraisal District staff. The information is entered in the real estate appraisal software including, grantor, grantee, date of recording and the Volume and Page in the County Clerk's records. Property identification numbers are assigned to each parcel of property that remain with the property for its life.

GCAD utilizes TRUEROLL, to periodically review each residence homestead exemption to confirm that the recipient of the exemption still qualifies for the exemption as required by Tax Code Section 11.43(h-1)

Business personal property is located and evaluated by the Appraisal District. The appraisal card notes the street location, property use code, account number, account number of corresponding real property, legal descriptions, taxing entities the property is located in, condition of property, rendered value and value of personal property by type. All businesses are mailed a rendition about January 1 of each year.

Industrial and Mineral properties are discovered by the use of a consulting firm, retained on a two (2) year contract, to appraise and defend the values of large industrial plants, producing oil and gas wells, tank farms, pipelines, railroad systems and related properties, oil field supply companies, drilling companies, telephone companies, and other industrial properties. This firm shall herein be referred to as the Industrial Appraising Firm.

The Map Department maintains all aerial maps of Goliad County. Maps are grouped by Abstracts and are subdivided into subdivisions that are maintained in alphabetical order. The maps have been updated throughout the years and show ownership lines for all real estate. The maps are stored in Mylar sleeves.

2. Identifying and updating relevant characteristics of each property in appraisal records;

Most real estate is physically reviewed every three years. The Chief Appraiser drives to properties within Goliad County, gathering data about homes, commercial businesses, newly constructed properties and remodels, and vacant land noting the condition of the property and observing and noting any changes to the property since the previous inspection.

3. Defining market areas in the district;

Real property market areas shall be tested for consistently low or high sales ratios and/or high coefficients of dispersion.

4. Identifying property characteristics that affect property value in each market area, including:
  - a. The location and market area of property;
  - b. Physical attributes of property, such as size, age, and condition;
  - c. Legal and economic attributes; and
  - d. Easements, covenants, leases, reservations, contracts, declarations, special assessments, ordinances, or legal restrictions;

Each parcel of property has detailed information recorded on each card. For land, the legal description, dimensions and special characteristics are noted in a form that can be used and compared with other land parcels.

Each improvement shows the sketch and dimensions, the class which indicated original construction quality, the year of construction of each part of the improvement, the type of roof, the roof covering, the exterior covering of the improvement, fireplaces, air conditioning type, other attributes, and overall condition of the improvement.

5. Developing an appraisal model that reflects the relationship among the property characteristics affecting value in each market area and determines the contribution of individual property characteristics;

Revisions to cost models, income models, and market models shall be specified, updated, and tested each tax year, as information becomes available.

Value schedules shall be tested with market data (sales) to insure that the appraisal district shall be in compliance with Texas Property Tax Code, Section 23.011. Value tables, as well as depreciation tables, shall be tested for accuracy and uniformity using ratio study tools and compared with cost data from recognized industry leaders, such as Marshall and Swift, a nationally recognized cost estimation system.

Land schedules shall be updated using current market data (sales) and then tested with ratio study tools. Value schedules shall be developed and tested on a pilot basis with ratio study tools.

6. Applying the conclusions reflected in the model to the characteristics of the properties being appraised; and

By utilizing sales data, the chief appraiser measures accrued depreciation of structures by condition rating. By utilizing the age, quality, condition, construction components and other variables, the model is developed and applied to all parcels within that area.

7. Reviewing the appraisal results to determine value.

Using market analysis of comparable sales and locally tested cost data (if available), valuation models (Value per Square Foot Schedules) shall be specified and calibrated in compliance with supplemental standards from the International Association of Assessing Officers and Uniform Standards of Professional Appraisal Practice.

#### **REVALUATION DECISION (REAPPRAISAL CYCLE):**

GCAD, by policy adopted by the Board of Directors and the Chief Appraiser, will conduct a reappraisal every three years. Each property within the District shall be physically inspected. Items that affect the property from previous reappraisals shall be noted and value adjusted accordingly. Ratio studies will be performed annually to determine areas of categories of property which need to be reappraised within the current year. Statutory requirements will be the determining factor.

#### **PERFORMANCE ANALYSIS:**

Performance Analysis – the equalized values from the previous reappraisal shall be analyzed with ratio studies of the current market to determine the appraisal accuracy and appraisal uniformity overall, and by market area, within property reporting categories. Ratio studies shall be conducted in compliance with the current *Standard on Ratio Studies* of the International Association of Assessing Officers. Mean, median, and weighted ratios are calculated for properties in reporting categories to measure the level of appraisal accuracy. The median ratio shall be calculated in each reappraised category to indicate the level of appraisal accuracy by property reporting category. . In 2025, this analysis is used to develop the starting point for establishing the level and accuracy of appraisal performance. Likewise, in 2026, this analysis shall be used to develop the starting point for establishing the level and accuracy of appraisal performance. In 2025 and 2026, any reporting category that may have been previously excluded from reappraisal, due to lack of data, will be readdressed. If sufficient market data has been discovered and verified, the category will be tested and analyzed to arrive at an indication of uniformity or equity of existing appraisals.

## **ANALYSIS OF AVAILABLE RESOURCES:**

Staffing and budget requirements for reappraisal years shall be detailed in that year's budget as adopted by the Board of Directors of GCAD, and approved by each of the taxing entities.

Existing appraisal practices, which shall be continued from year to year, shall be identified and methods utilized to keep these practices current. Real property appraisal value tables shall be tested against verified sales data to ensure they represent current market data. Personal property values shall be evaluated and analyzed based on renditions, prior year documentation, and inspections.

Information Systems (IS) support shall be detailed and system upgrades shall be scheduled. Existing maps and data requirements shall be continually updated and kept current.

## **PLANNING AND ORGANIZATION:**

The County is divided into nineteen (19) areas. Folders for each of those areas are used to store information collected about any new structures, additions, manufactured home movements, agricultural use class change, etc. This eliminates backtracking and allows route scheduling within the office. We maintain a copy of all septic and electrical permits, plus 911 addresses from the Golden Crescent Regional Planning Commission. Copies of any outliers are placed in the folder covering that area

The Chief Appraiser, who is responsible for all appraisal work in Goliad County, will take copies of maps and cover areas where new structures have been built. This will aid in establishing the location of the structures on the map.

The month of September is the beginning of the appraisal cycle. The time frame around January 1 is used to measure and determine the percent of completion relating to all new construction.

A calendar of key events with critical completion dates is prepared for each area of work. This calendar identifies key events for appraisal, clerical, customer service, and information systems. A calendar is prepared for tax years 2025 and 2026. Production standards for field activities are calculated and incorporated in the planning and scheduling process.

The projected dates incorporated into the calendar may be adjusted within the overall plan due to unforeseen changes in staffing, budgetary constraints, weather, and/or reevaluation of the priorities of the projects within the plan.

Periodic and concurrent examination of production standards, goals, and progress in the plan may very well require adjustments to the on-going plan or to the plan for the succeeding year(s). The CAD and the Chief Appraiser, together with the field staff, will

work together closely to identify issues that may affect the successful completion of the on-going plan and to resolve them.

### **MASS APPRAISAL SYSTEM & PROCESSES:**

Computer Assisted Mass Appraisal (CAMA) system revisions shall be completed by the Information Systems Software Provider. System revisions and procedures shall be performed by the Provider.

#### Real Property Valuation

Revisions to cost models, income models, and market models shall be specified, updated, and tested each tax year, as information becomes available.

Value schedules shall be tested with market data (sales) to insure that the appraisal district shall be in compliance with Texas Property Tax Code, Section 23.011. Value tables, as well as depreciation tables, shall be tested for accuracy and uniformity using ratio study tools and compared with cost data from recognized industry leaders, such as Marshall & Swift as necessary.

Land schedules shall be updated using current market data (sales) and then tested with ratio study tools. Value schedules shall be developed and tested on a pilot basis with ratio study tools.

#### Personal Property Valuation

Valuation procedures shall be reviewed/modified as needed, and tested. A current NADA manual for autos, trucks and manufactured housing shall be used.

#### Noticing Process

25.19 Appraisal Notice forms shall be provided by the Information System Provider. The Provider reviews and edits for updates and changes required by legislative mandates. The district shall publish, in the local newspaper, information about the notices and how to protest. The district shall make available the latest copy of the Comptroller's pamphlet *Taxpayer's Rights, Remedies, and Responsibilities*.

#### Hearing Process

Protest hearing scheduling for informal and formal Appraisal Review Board hearings shall be reviewed and updated as required. Standards of documentation shall be reviewed and

amended as required. The appraisal district hearing documentation shall be reviewed and updated to reflect the current valuation process and requirements.

### **DATA COLLECTION REQUIREMENTS:**

Office procedures shall be reviewed and revised as required for data collection. Projects for each tax year include new construction, demolition, fire, remodeling, and re-inspection of problem areas, re-inspection of the universe of properties on a specific cycle, and office (or field) verification of sales data and property characteristics.

#### New Construction/Demolition/Remodeling

New construction field and office review procedures shall be identified and revised as required. Properties with extensive improvement/remodeling shall be identified and field inspections shall be scheduled to update property. Official Public Records provide indications of properties that may be undergoing enhancement through Deeds of Trust, Mechanics Liens, etc. Area Fire Departments furnish a list of the destroyed buildings for the past year. TxDot and TDHCA provide information on manufactured home movement in and out of the county.

#### Remodeling

Properties with extensive improvement remodeling are identified and field inspections are scheduled to update property characteristic data. Official Public Records provide indications of properties that may be undergoing enhancement through Deeds of Trust, Mechanics Liens, etc.

#### Re-inspection of Problem Market Areas

##### **Market Areas Defined:**

The CAD is divided into three areas. Each year, all real residential, rural and commercial property (Categories A, B, C, D, E, F, M, O, X) within one of the areas will be reappraised, regardless of any ratio study/report findings. The schedule is identified as follows:

Area 1: (2025) On all Property South of Hwy 59,

Area 2: (2026) On all Property in Goliad City Limits, Agape Acres, Perdido Pointe, Lakewood.

Area 3: (2027) On all Property North of Hwy 59.

Market Areas are areas within the Appraisal District where values are considered consistent or in relative harmony among individual properties, an area where physical, economic, governmental and social forces and other influences (i.e. 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) have similar influences on property values. The affect on values may be real and quantifiable, or may be perceived. In either case, the market area is the first basis for market analysis.

Real property market areas shall be tested for consistently low or high sales ratios and/or high coefficients of dispersion. Market areas that fail any or all of these tests shall be determined to be problematic. Field inspections shall be scheduled to verify and/or correct property characteristic data. Additional sales data shall be researched and verified.

#### Re-inspection of the Universe of Properties

The International Association of Assessing Officers' *Standard on Mass Appraisal of Real Property*, specifies that the universe of properties should be re-inspected on a cycle of 3 years. The re-inspection includes physically viewing the property, photographing (if possible), and verifying the accuracy of the existing data. The field appraiser has an appraisal card of each property to be inspected and makes notes of changes, depreciation, remodeling, additions, etc. The annual re-inspection requirements shall be identified and scheduled in the written reappraisal plan.

#### Verification of Sales Data and Property Characteristics

Sales information must be verified and property characteristic data contemporaneous with the date of sale captured. The sales ratio analysis requires that the sales record must accurately reflect the property appraised in order that statistical analysis results will be valid and therefore be an accurate example of the universe of properties to which any adjustments will be applied. The conditions of each sale are investigated and confirmed, to the greatest extent possible, to determine its applicability to the overall market analysis. Properties exhibiting atypically high or low sales ratios (outliers) are especially scrutinized with reference to the Texas Property Tax Code definition of Market Value, Sec. 1.04(7), and may be excluded from the general market analysis if the transaction conditions do not correspond to the aforementioned definition of Market Value.

#### **PILOT STUDY BY TAX YEAR:**

New and/or revised mass appraisal models shall be tested each tax year. Ratio studies, by market category, shall be conducted on proposed values each tax year. Proposed values on each category shall be tested for accuracy and reliability. Actual test results shall be

compared with anticipated results and those models not performing satisfactorily shall be refined and retested. The procedures used for model specification and calibration shall be in compliance with USPAP, STANDARD RULE 6. The appraisal model used to determine property value is listed as follows.

1. Market Value of Residential Property =  
*Replacement Cost New x Total Percent Good + Depreciated Additive Values + Land Value*  
(Adjusted by Market Indicators as determined by Sales Data, as available)
2. Market Value of Commercial Property =  
*Replacement Cost New x Total Percent Good + Depreciated Additive Values + Land Value*  
(Adjusted by Market Indicators as determined by Sales Data, as available)
3. Market Value of Manufactured Housing =  
*Replacement Cost New x Total Percent Good + Depreciated Additive Values*
4. Market Value of Commercial Personal Property =  
*Units x (Price/Unit of Inventory) + Units x (Price/Unit of FFE x Percent Good) + Additive Values*  
(Verified and adjusted by yearly Personal Property Renditions)
5. Market Value of Vacant Lots or Acreage =  
*Units x Price/Unit*  
(As determined by Market Transactions)
6. 1-d-1 Special Use Valuation (Ag Value) =  
*Units x Value per Acre of Agricultural Use*  
(As determined by Net Income per Acre/State Mandated Cap Rate)

#### **VALUATION BY TAX YEAR:**

Using market analysis of comparable sales and locally tested cost data (if available), valuation models (Value per Square Foot Schedules) shall be specified and calibrated in compliance with supplemental standards from the International Association of Assessing Officers and the Uniform Standards of Professional Appraisal Practice. The calculated values shall be tested for accuracy and uniformity using ratio studies. Performance standards shall be those as established by the *IAAO Standard on Ratio Studies*. Property values in all market categories shall be analyzed and updated as necessary each reappraisal year.

In order to evaluate the accuracy of the schedule values, property sales information is collected throughout the year. Each property buyer receives a sales letter along with any other necessary forms as soon as the CAD office updates the ownership in the appraisal records. When the sales letter is returned, the sale amount and any other pertinent information are recorded within that parcel's sales records. Information is gathered also from real estate offices, other appraisers, other appraisal districts, and state reviewers. All credible information is included in the sales records and confirmation is attempted through additional sales letters (to buyers and sellers as necessary) or other personal contact. Given that the State of Texas is a non-disclosure state, and that the information needed by the Appraisal District is often confidential in nature, the market analysis performed is limited by the availability of pertinent and complete data, including sales prices, sales conditions and circumstances, income and expense data, etc. As discussed hereafter, each sale is initially considered (assumed) to be a market transaction unless otherwise proved. The resulting conclusions from the market analysis are therefore limited by those assumptions. The Mass Appraisal conducted yearly by the Goliad CAD also can claim the Jurisdiction Exemption (USPAP) due to the limited scope and purpose of the appraisal, and considering the guidelines of the Texas Property Tax Code.

Each sale is analyzed to determine the conditions of the sale. All sales included in the study must be a "market value" transaction, as defined in the Texas Property Tax Code, Section 1.04(7), and quoted earlier in this manual. Any sale determined to not be an "arms length" transaction is then omitted from the final study. Several criteria are also considered when determining if each sales price needs any adjustment including, but not limited to: date of sale (in comparison to date of appraisal), special or unusual financing terms, inclusion of personal property, inclusion of intangible value, and significant variances between the market value and the sale price due to physical changes to the property that cannot be accounted for due to the January 1 target date. If adjustments can be made to the sales price to show a current, "arms length" value (including time and financing adjustments), the adjusted value is used in the ratio study. Any adjustments to reported sales prices must be discussed, debated, and approved by the appraisal supervisor and the Chief Appraiser.

Sales used to determine real estate value should not include value that can be attributed to personal property or intangible value. For example, if a home sells, and the transaction included personal property (vehicles, boats, furniture, free-standing appliances, tools, etc.), the value associated with that personal property should be deducted from the reported sales price. The resulting, adjusted sales price is then used in the ratio study. Likewise, commercial property transactions often include both personal property and intangible value. For example, if a motel sells and the buyer purchased the motel franchise along with the real estate, the value of the franchise (being intangible) should be deducted from the sales price before being used in any market study. Determining the value of any intangibles in any transactions can be problematic and will require research into the industry and the local and similar markets. Although suspected by the appraisal staff, and often reported by buyers, adjustment for intangibles requires confirmation from outside sources and the seller.

Financing adjustments occur rarely. Typically, prudent buyers will strive to acquire the most reasonable financing available, and then purchase the property of their choice using that same financing. Atypical financial arrangements usually accompany transactions that would not be considered “arms length” and would therefore be omitted from the ratio study.

Time adjustments are adjustments to the reported sales price of the property that are made when and if it can be proven that the general market trend in an area is changing over a given time period. While relatively simple to calculate in the abstract, time adjustments are extremely difficult to quantify without substantial data, especially in small, rural markets. If a typical property transfers more than one time in a given time period (ideally no more than 1 year), each time being an arms-length transaction, with typical financing, and without physical changes to the property, the difference in the sales prices can be attributed to the general market. This difference, expressed as a positive or negative percentage per month, can then be applied to other property’s sales prices to adjust the price to a standard date, usually January 1<sup>st</sup> of the appraisal year. For example, a residence may sell for \$50,000 on June 1<sup>st</sup> and then sell again October 1<sup>st</sup> (5 months later) for \$55,000. The difference of \$5,000 (or 10% of the original sales price) is allocated as a market increase of 2% per month. A market Decrease is calculated in the same way. If this was an arms-length transaction of a typical property, that same percentage of increase or decrease can be used on other sales to adjust their sales prices to the January 1 target date.

A statistical analysis of each class of property is conducted using the available, credible, and adjusted sales information. Within each class of property, the appraisal district looks for not only an acceptable median value, but also a reasonable COD. Each of these values is considered when determining whether to adjust a class schedule, and by how much. The sample size of each class analysis is also a major consideration. Classes that exhibit little or slow activity are allowed a larger variance due to the fact that minimal data sets (small samples) may tend to give incomplete analysis or biased results for an entire statistical population.

Once a median value indicates that a particular property type or class needs adjustment, and the COD value reflects a consistent result, schedule values are recalculated to produce a revised analysis. The resulting median ratio should indicate that the adjusted appraised values of property more closely matches the current market value, as tested by the sales used in the analysis. The appraised values of all properties, sold and unsold, within that type or class are then recalculated, using the increase or decrease indicated by the ratio study, and submitted for notification.

A similar process is used to determine whether any neighborhood factors are needed by analyzing sales within a specific area (market areas) in comparison to the overall general market. These areas could be neighborhoods or any other definable areas within the appraisal district that displays market trends or values differing from the trends or values derived from the market as a whole. Any significant and quantifiable differences then

need to be addressed with economic adjustments to the properties within the pertinent area.

As mentioned above, the main market area is Goliad County in general and as a whole. All analysis and subsequent value adjustments are applied to this market area. Other market areas (sub sets of the County general market) have been identified in previous studies, and continue to be tested against the general, market annually. The individual market areas currently tested are:

- Goliad County (in general)
- City of Goliad

Depending on the results of the annual analysis, this list may expand as distinct market areas become (or fail to be) evident.

### Ratio Study Procedures

#### I. Collect and Post Sales Data

A. Solicit sales information from all new property owners through sales letters and/or personal contact

B. Collect sales information from outside appraisers and from fee appraisals presented

C. Utilize sales information from Comptroller's office.

D. Post sales information to the sales database

1. Record actual sale price

2. Note unusual financing

3. Note non-arm length participants

4. Adjust sales price for inclusion of personal property or intangible value

5. Initiate frozen characteristics/partial sale codes if necessary

a) Imminent construction/renovation can bias any later analysis by including values not part of the original transaction

b) Sale including only a portion of the property described can also produce skewed results

#### II. Preliminary Analysis

A. Run sales analysis (by type, group, or class) which includes any and all sales collected to date

B. Note median result and COD

C. Examine each sale included

1. Compare sale ratio to median result

2. Ratios substantially higher or lower than the median result (outliers) are singled out for further, in-depth analysis

a) Note seller-financial institutions, known real estate opportunists, probates, known persons who finance their own transactions

b) Note buyer-financial institutions, known real estate opportunists, and re-location companies

c) Examine deed records to confirm “arms length” violations not evident from examination of buyer and seller

i) contract for deed

ii) assumption of previous note

iii) atypical financing

d) Re-inspect properties to rule out any physical differences from the current property records

e) Outlier sales that cannot be excluded or adjusted due to the reasons given above are nonetheless included in the subsequent analysis

D. Adjust original data set

1. Omit sales that are not arms length

2. Adjust sales values for time or financing if necessary and possible

3. Adjust appraisal values for physical differences if applicable

### III. Secondary Analysis

A. Run sales analysis (by type, group, or class) utilizing information from preliminary analysis

B. Note median result and COD

1. Median value may or may not change significantly

2. COD value should improve

C. Note sample size

1. Compare number of sales within the class to the perceived number of total properties within the class

2. From experience and discussion among the appraisal staff, determine whether any median result different from 1.00 is significant

D. Attempt to increase sample size—if necessary

1. Utilize time adjustments if determinable

2. Keep in mind marketing time for local market and any trends

3. Be careful to not include more sales just for sales sake

4. Changing markets and trends cannot be reflected in sales that are too old without accurate time adjustments.

E. Apply results of analysis to current records

1. Any class whose median value is **NOT SIGNIFICANTLY** different from 1.00 does not require adjustment.

2. Any class whose median value indicates that an adjustment is necessary should be analyzed

a) Look at typical depreciation (age/condition) for that class as reflected in the sales analysis

b) Calculate increase necessary to raise the individual ratios to produce a median result of 1.00 (keeping in mind that because of depreciation, the percentage increase required is going to be necessarily larger than the difference in percentage points needed to reach a 1.00 result)

c) Apply the calculated increase to the database

3. Repeat procedure for all classes determined to need adjustment

F. Run analysis again to test results

IV. Examine results to identify neighborhoods that need adjustment

- A. As individual sales are examined, note any areas/neighborhoods/sub-divisions that consistently show ratios significantly different from the median result
- B. Run analysis excluding the area in question
- C. Run analysis including only the neighborhood in question
- D. Check for significant variance between the two results
- E. Apply neighborhood factor to correct variance

**THE MASS APPRAISAL REPORT:**

Each tax year, the required Mass Appraisal Report shall be prepared and certified by the Chief Appraiser at the conclusion of the appraisal phase of the ad valorem tax calendar (on or about May 15<sup>th</sup>). The Mass Appraisal Report shall be completed in compliance with STANDARD RULE 6 – 8 of the *Uniform Standards of Professional Appraisal Practice*. The signed certification by the Chief Appraiser shall be compliant with STANDARD RULE 6 – 9 of USPAP.

**VALUE DEFENSE:**

Evidence to be used by the appraisal district to meet its burden of proof for market value and equity in both informal and formal appraisal review board hearings shall be specified and tested. Taxpayers have the option to present their concerns informally to the chief appraiser. Should an understanding not be reached informally, the taxpayer may present their arguments to the Appraisal Review Board as a formal appeal. GCAD has the burden of proof for the value as notified. Evidence for further consideration by GCAD or the ARB should be presented by the taxpayer.

# **Goliad County Appraisal District**

## **Residential, Commercial, Rural, and Personal**

### **Property**

### **2025/2026 Reappraisal Plan**

Pursuant to Section 25.18 of the Texas Property Tax Code, the Goliad County Appraisal District has established the following reappraisal plan to provide for the reappraisal of all property within the district at least once every three (3) years. The plan establishes a two-fold approach:

#### **Market Areas Defined:**

The CAD is divided into three areas. Each year, all real residential, rural and commercial property (Categories A, B, C, D, E, F, M, O, X) within one of the areas will be reappraised, regardless of any ratio study/report findings. The schedule is identified as follows:

Area 1: (2025) On all Property South of Hwy 59.

Area 2: (2026) On all Property in Goliad City Limits, Agape Acres, Perdido Pointe, Lakewood.

Area 3: (2027) On all Property North of Hwy 59.

As mentioned prior, these yearly plans are designed to be flexible within the overall reappraisal plan. The specific workload within and between plan years may need to be adjusted to provide for complete and accurate reappraisals. Each of the cycle years will include those properties needing an inspection based on other methods of identification, such as new construction, new ownership, changing market area, new development, etc. as discussed in the section concerning data collection requirements.

The CAD office will maintain a list of Legal Descriptions to be inspected each year. Listed by Abstract or Sub-Division, the staff can determine the progress of the current reappraisal by noting the date taken to the field, the date returned from the field, and the date of computer processing.

Strategic Goals: In this cycle of reappraisals, Prichard and Abbott Inc. will be gathering data such as: construction age, effective years, and conditions of improvements to be entered into the CAMA system. This information will be used to incorporate new schedules and depreciation tables on the next cycle.

**\*\*Note: all income producing personal property within the CAD is appraised on an annual basis, regardless of its location.\*\***

2. **Annual Market Analysis:** In addition to the three year cycle stated above, ratio studies shall be performed annually to determine areas or categories of properties within the CAD which need to be reappraised within the current year based on sales ratios. Any areas or categories whose ratios are above or below statutory requirements shall be reappraised in the current year regardless of the type of property it is.

This two-fold approach will insure not only that all residential and commercial property within the CAD is physically reappraised at least once every three years, but also that all other categories within the CAD are statistically reviewed annually so that the appraisal district stays current with respect to market value in those areas where residential and/or commercial property values appear to be changing rapidly.

- Each inspection of property will identify and verify or update the relevant characteristics of the property. These characteristics include but are not limited to: Name and address of owner, physical address, legal description, multiple ownerships, and any other means of differentiating the property.
- Market area analysis involves the examination of how physical, economic, governmental and social forces and other influences affect property values. The effects of these forces are also used to identify, classify, and stratify comparable properties into smaller, manageable subsets of the universe of properties known as market areas. In an area of very stable and homogenous values, the market area may be the entire district. More often, the market areas are Rural property, Cities, or Sub-divisions. If adequate and accurate information is available, further delineation is possible. During the reappraisal, field appraisers are directed to be complete and consistent in the gathering of information on each property's characteristics. Once recorded, these characteristics can be used to sort market data (sales) to determine whether these characteristics have any effect on the value of properties within the market area. Further, the degree of effect that these characteristics have on the value can be used to define and delineate the market areas, one from another. In homogeneous markets, the market areas will be fairly consistent over time. On the other hand, once the determination has been made to recognize a distinct market area, that area may change both qualitatively and quantitatively from year to year. Therefore it is imperative that reappraisal data collection be complete.
- Each property inspection should verify the existing data for each property as recorded on the property appraisal card, record, or worksheet. Any changes from the existing records must be noted. These changes in data, or characteristics, of the property would include any and all things that may have an effect on property value. These characteristics include but are not limited to Site Value (location, footage, topography, agricultural usage, etc.), Improvement description (construction method, quality, condition, perceived and actual age, configuration, additives, etc.), and Economic or Legal

limitations. These characteristics form the basis of differentiation and value development in our mass appraisal Value Schedules.

- Each property has an appraisal record or “card”. This record shows the current characteristics and their contributory value to the property value as a whole. During reappraisal, these are the characteristics that must be verified, modified, and updated so that not only the property is described fully and valued completely, the market data from sale transactions can be analyzed to verify, modify, and update the characteristics Value Schedules.
- The previous mentioned Market Analysis is the method used to test the appraisal results. If all pertinent and relevant characteristics are recorded and valued, and the resulting appraisal value is not statistically consistent with a sample of market value indicators (market sales, construction cost analysis, income stream valuation), then the contributory values one or more of the characteristics must be modified or adjusted.

### **Organization**

Field inspections are carried out by the Chief Appraiser and field appraisers as. The field appraiser physically inspects areas required by the reappraisal cycle, checks all existing data, works building permits, takes photographs of improvements (if possible), draws plans of new improvements for entry into computer, and rechecks any property on which a question or problem has arisen. Other duties may be required and will be executed upon direction of the chief appraiser.

Data entry of field work notes and sketches is performed by appraisal district staff.

Staff performs market analysis. Sales data is gathered throughout the year by CAD staff from deed records, sales confirmation letters from property owners, and other sources. The market data is analyzed, sales data is confirmed, outliers are identified, existing classification system is reviewed, market schedules are reviewed and updated as necessary, and final market schedules are presented to the chief appraiser for discussion and application to the universe of properties.

### **2025 Reappraisal Schedule**

**August to December:** Plan and begin the field inspections necessary during this preparatory year.

**September to March:** Review schedules, start field work, establish ag use values.

**Mid December:** Begin planning sales ratio studies for all areas within the CAD.

Gather current sales data from sales confirmation letters, deed records, and other sources.

**January to December:** Pick up recorded deeds, make name changes and send out sales survey letters.

**January to March:** Mail homestead applications, special-use valuation applications, personal property renditions, exemption applications,

and any other required forms.

Complete field inspections.

Assessment Date. Check % good on new construction

Begin running sales ratio reports. Compare with CAD values and sales information. Identify necessary schedule adjustments.

**March through April:** Continue running sales ratio reports.

Refine sales analysis and mass appraisal schedules.

Statistically test schedules.

Complete data entry of all reappraisal and maintenance changes.

Update Business Personal Property rendition codes and grant extensions requested

Assist field appraiser with reappraisal functions as needed.

Finalize all field work and data collection activities.

Execute mass appraisal/maintenance activities as required.

Prepare for mailing Notices of Appraised Value.

**May through July:**

Hold informal hearings.

Respond to property owners' inquiries, protests, and questions from notice mailings.

Provide certified estimated values to taxing units.

Hold ARB hearings.

**July:**

Process and mail ARB orders.

Enter into computer all changes as ordered by ARB

ARB approval of appraisal records by July 20<sup>th</sup> or as soon thereafter as is practicable.

Certification of appraisal records and values to taxing units by July 25<sup>th</sup> or as soon thereafter as is practicable.

**As needed throughout the year:**

Handle any outstanding protests by scheduling ARB hearings.

Verify that Homestead applications and special-use valuation applications within the market areas are current, active and maintained.

### **2026 Reappraisal Schedule**

The same timetable and duties apply in each year. Additionally, the field appraiser shall inspect areas throughout the county that reflected badly in the previous year's ratio study. The chief appraiser and CAD staff shall continue to complete the same duties and reappraisal steps as outlined for 2025.

I hereby submit for review and readoption of the in-house district-wide reappraisal plan.

12/11/2024  
Date

Rita Sternadel RPA  
Rita Sternadel, RPA.  
Interim Chief Appraiser

The Board of Directors for the Goliad County Appraisal District has reviewed the Amended Reappraisal Plan for 2025 and 2026, upon motion duly seconded; the above plan was readopted at the special called public meeting of Goliad County Appraisal District Board held on the 11<sup>th</sup> day of December, 2024.

12/11/2024  
Date

Mark [Signature]  
Chairman