

**CALHOUN COUNTY APPRAISAL DISTRICT  
SUMMARY MASS APPRAISAL REPORT**

**2017**

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**August 7, 2017**

**Identification of Subject:** The property subject to this report is all real property and tangible personal property, unless specifically exempted, located within the boundaries of the Calhoun County Appraisal District, hereinafter referred to as “CCAD” or “District”.

**Effective Date of Appraisal:** The effective date of this mass appraisal is January 1, 2017, unless otherwise specified as in the case of some inventories, which may qualify for appraisal as of September 1 in accordance with Section 23.12, Texas Property Tax Code.

**Purpose, Intended Use, and Intended Users/Clients of this Mass Appraisal:** The purpose of this mass appraisal is to estimate the market and taxable value of all taxable property in a fair, equal and efficient manner *for ad valorem tax purposes only* in accordance with the laws of the State of Texas for all taxing units, (the intended users/clients), within the district’s boundaries; namely: The County of Calhoun, the Calhoun County Independent School District, the City of Point Comfort, the City of Port Lavaca, the City of Seadrift, the Calhoun County Port Authority, the Calhoun County Drainage District #6, #8, #10, #11, the Calhoun County Water Control Improvement District #1, the Port O’Connor Improvement District, the Port O’ Connor Improvement District Defined Area #1, the La Salle WCID #1A, and the Calhoun County Groundwater Conservation District.

This mass appraisal was conducted in accordance with the 2017-2018 Reappraisal Plan of the Calhoun County Appraisal District, the methods and procedures described in the appraisal manual of the District, and the standards of The Appraisal Foundation known as the Uniform Standards of Professional Appraisal Practices.

**LEGAL REQUIREMENTS**

Ad valorem tax administration is subject to all state, county, and municipal laws. The Texas Constitution contains the laws that form the foundation for the Texas Property Tax Code. The Tax Code provides an annotated and cross-referenced version of the tax laws that govern property tax administration in Texas. The provisions contained in the Texas Constitution, the Texas Property Tax Code, related case law, and Attorney General’s opinions, serve as the primary sources of law that govern the activities, responsibilities, and authority of the CCAD.

## REAPPRAISAL

### Scope of Work

The Calhoun County Appraisal District has the responsibility of appraising all property within the district according to market value, with some exceptions allowed by law, as defined in Section 1.04 (7) A, B, C:

“Market value means the price at which a property would transfer for cash or its equivalent under prevailing conditions if exposed for sale in the open market with a reasonable time for the seller to find a purchaser; both seller and the purchaser know of all the uses and the purposes to which the property is adapted and for which it is capable of being used and of the enforceable restrictions on its use; and both the seller and purchaser seek to maximize their gains and neither is in a position to take advantage of the exigencies of the other.”

Per Section 23.12(a) of the Property Tax Code, market value of inventory is defined as the price for which it would sell as a unit to a purchaser who would continue the business.

CCAD staff currently reappraises residential, commercial, and general business personal property for the entire county each year. The district contracts with Pritchard Abbott, Inc., to appraise complex properties such as mineral, industrial, industrial personal and utility properties (MIUP) each year.

The revaluation process includes actual physical inspection of properties, reviewing aerial surveys, sales analysis, applying accepted industry cost manuals, CCAD schedules for various types of properties, and the updating of all necessary information of the subject properties. It is the policy that CCAD appraisers physically inspect all new construction properties each year if possible. If a newly improved or constructed property cannot be physically inspected and reviewed by an appraiser it is so noted on the appraisal record and noted for review.

Data was gathered, reviewed, tested for accuracy, appraisal notices mailed and the protest/hearing process began. Real property notices of value were timely mailed, hearings timely conducted and completed and over 95% of the appraisal roll approved by the Appraisal Review Board on July 20 and certified by the Chief Appraiser on July 23.

The Property Value Study for 2015 was completed and the District was determined by the office of the comptroller to be within the confidence interval and local value was obtained for the Calhoun County Independent School District. The CCISD is a countywide district with no overlapping jurisdictions.

## APPRAISAL RESOURCES

The CCAD appraisal staff consists of the Chief Appraiser, Deputy Chief of Appraisal Operations, one commercial appraiser, three staff appraisers (one primarily for land and agricultural properties and two primarily for residential properties), one GIS mapping coordinator, and one mapping/deed abstractor. All are certified by the Texas Department of Licensing and Regulation as Registered Professional Appraisers. All CCAD appraisers

are actively involved in the discovery, listing, and appraisal of all types of property. Properties are grouped by location, type, use, quality, and a variety of other quantitative data elements. A common set of data characteristics on each specific type of property is observed, listed, and collected during field inspections. Each residential and commercial appraiser is trained in the use of the Calhoun County Appraisal District's appraisal manual, appraisal techniques, and methodology in the use of this information.

The District also serves as the consolidated tax collection and assessment office for all 15 taxing units located within the district. The assessment collection staff includes one Registered Texas Assessor/ Collector as Deputy Chief Assessor/Collector, and 4Registered Texas Collectors. Some CCAD staff members are dual certified in appraisal and assessment/collection. All staff members are certified in either collections, assessment/collections or appraisal.

### **COMPUTER RESOURCES**

Data is collected and is entered into pen pads in the field. Appraisers upload the field information to the main database after returning to the office. The appraisal records are maintained on a Dell Server. The primary storage media: data base servers. The District also employs the CD-ROM storage media on some projects. The CCAD appraisal software is a CAMA system (computer assisted mass appraisal). This system contains cost and depreciation schedules that utilize common data elements to assist in creating base values.

The District contracts with Harris Govern, formerly known as True Automation, for appraisal and tax administration software. CCAD employs the use of a server based computer network with personal computers to form the CCAD computer system. All non-confidential information located on the CCAD database is available to the public via the internet at [www.Calhouncad.org](http://www.Calhouncad.org). This service provides instant access to individual property information including homestead, ownership, address, and some related appraisal data. This information includes square footage of living area, land size, age, construction type, and a variety of other useful information.

### **MAPPING RESOURCES**

CCAD utilizes a Geographic Information System (GIS) to maintain parcel data and maps for all of Calhoun County. All GIS files are stored on a server and ESRI is currently the operating software. The District also uses Pictometry aerial photography and Google Earth. Appraisers are able to perform limited property inspections or reviews from the office or from the field if internet access is available. Each taxing entity also has access to Pictometry. The software's capability allows us to locate and identify taxable properties within the district.

## **INFORMATION SOURCES**

General trends in employment, availability of vacant land, and new construction trends are observed. CCAD obtains information from local realtors/brokers, mail surveys, appraisers, Marshall and Swift, and other sources deemed reliable.

## **THE DATA-BASE**

Since the inception of the CCAD, the data-base has been continually updated to recognize the current status of the property records. A variety of programs designed to discover changes that may occur to data elements are maintained. Property inspections or drive-outs occur as the result of information gathered during various forms of analysis. Building permits, field reviews, renditions, reports of value, local news publications and the public are a few of the sources of information considered by the appraisal staff during the discovery phase of the appraisal process. Information from building permits is compiled from local taxing units, sorted, and entered into our computer-assisted building permit system.

Data collection in the field requires preparation of maps, computer-generated appraisal cards if necessary, and coordination of staff. In most cases the appraisers are able to load entire or partial geographic areas into electronic pen-pads thereby eliminating the need for appraisal cards or maps to be carried to the field. Properties are grouped by type, location, and neighborhood prior to the start of the fieldwork. State Property Tax Division (PTD) property types include Residential, Multi-Family, Commercial, Industrial, Farm and Ranch, Vacant Land and Acreage, Oil, Gas and Mineral, Utilities, Business Personal Property, and other Special Inventory types.

## **APPROACHES TO VALUE**

The processing of data into a conclusion of value generally takes the form of three recognized approaches to value: the Cost, Market, and Income Approaches to Value. Underlying each approach is the principle that the justifiable price of a property is no more than the cost of acquiring and/or reproducing an equally desirable substitute property. The use of one or all three approaches in the valuation of a property is determined by the quantity, quality, and accuracy of the data available to the appraiser.

### **The Cost Approach to Value**

The Cost Approach to Value is an appraisal analysis that is based on the economic principle of substitution that suggests that an informed purchaser would not pay more for a property than the cost of reproducing a substitute property with the same utility. The Cost Approach involves estimating the cost of the improvements new, less all forms of depreciation (physical, functional, economic) plus the value of the site/land (RCN-D=V). If an improvement has no accrued depreciation, then and only then is cost equal to value.

Steps in the Cost Approach include:

1. Estimate the value of the site as if vacant.
2. Estimate reproduction or replacement cost new of the improvements.
3. Estimate accrued depreciation.
4. Deduct the accrued depreciation from the reproduction (or replacement) cost new to obtain an estimate of the present worth of the improvements.
5. Add the present worth to the site value to obtain the indicated value. The significance of the Cost Approach lies in its extent of application – it is the one approach that can be used on all types of properties. The cost approach is a starting point for appraisers and therefore a very effective “yardstick” in any equalization program for ad valorem taxes. Its widest application is in the appraisal of properties where the lack of adequate market and income data preclude the reasonable application of the other two approaches to value.

Reproduction Cost – is the cost to construct an exact duplicate at current prices.

Replacement Cost – is the cost to construct a building of equal utility to the building being appraised but with modern materials and according to current standards.

#### The Market Approach to Value (Market Data Comparison Method)

The Market Approach to Value is an appraisal analysis that involves the compiling of sales and offerings of properties that are comparable to the property being appraised. The sales and listings are then adjusted for differences and a value range obtained. The Market Approach is reliable to the extent that the properties are comparable and the appraiser’s judgments of property adjustments are sound. The procedure for utilizing this approach is essentially the same for all types of property with the only difference being the elements of comparison.

The significance of the Market Approach lies in its ability to produce estimates of value that directly reflect the attitude of the market. Application is contingent upon the availability of comparable sales and lends itself best in the appraisal of vacant land and residential properties.

#### The Income Approach to Value

The Income Approach to Value is an appraisal technique that measures the present worth of the future benefits of a property by capitalization of the net income stream over the remaining economic life of the property.

The Income Approach involves making an estimate of “effective gross income “which is derived by deducting vacancy and collection losses from the estimated economic rent, as evidenced by comparable properties. Operating expenses, taxes and insurance, and reserves for replacements are deducted from the effective gross income. The resultant net income is capitalized into an indication of value. The Income Approach obviously has its basic application in the appraisal of properties universally bought and sold for their ability to generate and maintain an income stream. The effectiveness of the approach lies in the appraiser’s ability to relate to the changing economic environment and to analyze income yields in terms of their relative quality and durability.

In theory, the market value of a property should be equal to the present value of its future income. The simplest capitalization formula is  $V=I/R$  (present value of the property = annual net income expected in the future divided by the rate [interest, risk, or discount rates]). For an asset that declines in value over time, the appropriate capitalization formula is  $V= (I/R) [1-1/ (I + R) N]$  where N equals the number of years that the asset will be in use. The resultant capitalization rate is the hoped for or expected rate of return. It is the rate necessary to attract capital to the investment.

Section 23.012 of the Texas Property Tax Code (effective January 1, 2004) requires the Chief Appraiser, when using the income approach, to:

1. Analyze available comparable rental data or the potential earnings capacity of the property, or both, to estimate the gross income potential of the property;
2. Analyze available comparable operating expense data to estimate the operating expenses of the property;
3. Analyze available comparable data to estimate rates of capitalization or rates of discount; and
4. Base projections of future rent or income potential and expenses on reasonably clear and appropriate evidence.
5. In developing income and expense statements and cash-flow projections, the Chief Appraiser shall consider: (1) historical information and trends; (2) current supply and demand factors affecting those trends; and (3) anticipated events such as competition from other similar properties under construction.

### **VALUATION PROCESS**

All taxable properties in the district are valued by the aforementioned cost schedule using a comparative unit method. All Calhoun CAD schedules were developed in house and are periodically modified to reflect the current market. The cost schedules are tested against commonly accepted sources of building cost information, such as Marshall and Swift, to determine accuracy. Cost estimates are also compared to analysis of the local market to determine level of appraisal.

## **RESIDENTIAL MARKET ANALYSIS**

Market analysis is performed throughout the year. Both general and specific data are collected and analyzed. There are a number of economic principles that relate to the market value of property. The principle of supply and demand is an important economic principle that is considered by appraisers. There are a number of others including economic trends, national, regional, and local trends that affect the value of properties located in our various tax jurisdictions. An awareness of physical, economic, governmental, and social forces is fundamental in understanding, analyzing, and identifying local trends that affect the real estate market.

### **DATA COLLECTION**

Field and office procedures are reviewed and revised as required for data collection. Activities scheduled for each tax year include new construction, demolition, remodeling, review of market areas, and review or re-inspection all properties each year. The International Association of Assessing Officer's standard on mass appraisal of real property specifies that the universe of properties should be re-inspected on a cycle of 4-6 years. Updates to valuation procedures are tested with ratio studies before finalized in the valuation modeling.

Real property market areas, by property classification, are analyzed or tested for: low or high protest volumes; low or high sales ratios; or high coefficient of dispersion. Market areas that fail any or all these tests are determined to be problematic. Field reviews are scheduled to verify and/or correct property characteristic data. Additional sales data is researched and verified. Sales information must be verified and property characteristic data contemporaneous with the date of sale captured. The sales ratio tools require that the property that sold must equal the property appraised in order that statistical analysis results will be valid.

### **BASIC MEASURING PROCEDURES**

Procedures for accurately measuring improvements/structures are detailed in the district's field appraisal/data collection manual. Appraisers are trained to measure completely around the structure. They are then required to check the sums of overall measurements along the front with those in the rear and side-to-side. Appraisers start measuring at one corner of the structure; they are required to label areas accurately while in the field. Often-used residential building terms and roof shapes are shown in the CCAD appraisal manual.

### **DEPRECIATION**

CCAD uses a typical ½% per year depreciation on all residential properties for normal depreciation. The appraiser determines if the structure needs more than normal depreciation makes adjustments accordingly.



Once the necessary data has been entered to the CAMA system, a computer driven mass appraisal cost system is activated and a base cost of replacement cost new, less depreciation is calculated. As such, the record is prepared for statistical analysis.

### **FIELD REVIEW**

During all phases of the appraisal process analysis may reveal properties that do not fit the necessary tolerance of the statistical profile. As these properties are identified, they are sorted, grouped, and prepared for additional field inspection to check for the accuracy of the data elements currently listed on the records. This process is ongoing throughout the year. At all times during the appraisal phase appraisers review subjective data, such as quality of construction, condition, and all projected forms of obsolescence.

### **HIGHEST AND BEST USE ANALYSIS**

In considering the fair market value of taxable property, CCAD employs the principle of highest and best use analysis. Highest and best use analysis is the first step in the district appraisers' economic analysis. Highest and best use is defined as the most profitable use at a specific time. For the purpose of ad valorem property taxation in Texas, the specific time is January 1 of each calendar year. The highest and best use must be legal, physically possible, and financially feasible. CCAD appraisers generally consider that the current use of the property is most likely its highest and best use. In certain types of property local zoning and deed restrictions often determine highest and best use; however, in areas of transition it may be necessary for the appraiser to more carefully consider the concept of highest and best use. Highest and best use may not be the present use of the property when the agents of production are not in alignment (i.e. land, labor, capital and management), then highest and best use of the property may not currently exist. Texas law provides that a residential homestead property must be appraised as a residential homestead although the highest and best use of the property may indicate something else, such as commercial.

### **NEIGHBORHOOD ANALYSIS**

The only school district located within the District's boundaries is the Calhoun County Independent School District which is countywide. There are no overlapping jurisdictions in the district. There are many neighborhoods or market areas within the district and are delineated or coded with a 4 or 5 digit numeric code which can be found in the Data Collection Manual. These neighborhoods are reviewed and adjusted to reflect current market conditions on an annual basis.

### **LAND ANALYSIS**

Residential land valuation analysis is conducted prior to neighborhood sales analysis. The value of the land component to the property is estimated based on available market sales for comparable and competing land under similar usage. A comparison and

analysis of comparable land sales are conducted based on a comparison of land characteristics found to influence the market price of land located in the neighborhood. A computerized land table file stores the land information required to consistently value individual parcels within neighborhoods given known land characteristics. Specific land influences are considered, where necessary, and depending on neighborhood and individual lot or tract characteristics, to adjust parcels outside the neighborhood norm for such factors as access, view, shape, size, and topography. The appraisers use abstraction and allocation methods to insure that estimated land values best reflect the contributory market value of the land to the overall property value.

## **APPRAISAL OF RURAL LAND**

This section provides general guidelines to assist appraisers in the market valuation of rural lands. Appraised values based on market valuation must be established for all taxable land in each taxing jurisdiction, regardless of whether the land qualified, or would qualify for productivity valuation under either Article VIII, Section 1-d or Section 1-d-1 of the Texas Constitution. Appraised values based on market valuation must be retained for land receiving productivity valuation for rollback purposes.

### **Analysis of the Local Market**

From a practical standpoint, using a fee-appraisal approach to appraise each individual tract of land in a jurisdiction is not possible. Fee appraisers make detailed appraisals of individual parcels by obtaining comparable sales of other land in the jurisdiction and adjusting each comparable sale to the subject property to estimate the value of the subject property. In this way, fee appraisers allow market transactions that have occurred regarding other properties to define the market value of the subject property. Common types of adjustments made by fee appraisers to comparables in estimating market values of subject properties include adjustments for date of sale, for size of tract, for productivity factors, for improvement value, and for special amenities.

CCAD appraisers also use market transactions to define factors that influence rural land values in their jurisdictions. Unlike fee appraisers however, CCAD appraisers cannot compare each tract individually to each market transaction identified to make adjustments because of the volume of properties to be appraised. CCAD appraisers incorporate the factors indicated by market transactions into general standards or schedules of value. These schedules are normally comprised of per acre prices that will be multiplied by the number of acres in an individual tract to develop an estimate of the value of the tract. Schedules of this kind should be divided into as many categories or classes as necessary to reasonably reflect market values when applied to individual tracts of land found in the district.

## SALES ANALYSIS

The Deputy Chief of Appraisal Operations gathers the sales information. CCAD receives sales primarily from buyer and seller questionnaires or local Real Estate Appraisers. Sales are reviewed for validity and in some cases field inspected for data accuracy. All sales are entered into our CAMA system. The sales are classified to recognize their appropriate status and source. The sales ratio analysis and associated individual property review is conducted on a year-round basis. Properties that do not fit a homogeneous statistical profile are set aside for review. Ratio studies are performed by property class and neighborhoods to identify areas in need of review or reappraisal.

## OFFICE AUDIT

The sales ratio analysis and associated individual property value audits or reviews are conducted in the office on a year-round basis. In all classes of property, a number of different reports are generated on our computer to provide information on statistical measures, i.e. percent of increase, increase from prior year, percent of change to land value, percent of change to improvement value, etc. This type of information along with the other forms of analysis described in this report often helps locate areas or property types in need of review or reappraisal.

## MARKET ADJUSTMENT

The Ratio Study Procedures provide accurate information regarding the level of appraisal of the various classes and categories of properties. For the purpose of valuing residential property, the CAD approach to value is described by the IAAO as a hybrid cost-sales comparison approach. This commonly accepted mass appraisal technique considers local influences not always accounted for in the cost approach. The following equation explains this theory:  $MV=MA (RCN-D) + LV$ .

Where MV equates to market value, MA equals market adjustment, RCN-D is the replacement cost new of the dwelling, less depreciation, and LV is the estimate of land value based on highest and best use. Market value equals market adjustment times RCNLD + land.

In areas where the sales ratio indicates that the property located within a given neighborhood is not being appraised at the legally permissible level of appraisal, the market adjustment process described in the previous paragraph is conducted. Base cost estimates are compared to sales and a ratio is derived. The ratio is divided into a target ratio and a neighborhood adjustment factor is determined. Each homogenous parcel in that given neighborhood is programmatically adjusted according to the factor derived from the process. This adjustment factor is entered to a computer program and each

parcel is adjusted programmatically. Ongoing neighborhood analysis and delineation ensures the accuracy of this process.

### **COMMERCIAL PROPERTY VALUATION**

The CCAD considers all three approaches to value whenever possible to appraise income-producing properties. The primary approach used to initiate the valuation process is the cost approach to value. Marshall and Swift's Valuation Services is a reference CCAD uses to estimate commercial building costs. The district then applies local modifiers and current cost multipliers to the indicated cost per square foot in order to estimate a final price per square foot for the local area. The income and expense data of these types of properties is gathered and evaluated. When appropriate the income approach to value is used. Information from a variety of sources is obtained and analysis is done. When possible, the appraiser uses the technique of direct capitalization to derive the income approach to value.

The field inspection, valuation review, and performance analysis apply to commercial properties as well as other types of properties. If available, the appraiser also uses the sales comparison approach to assist in determining the fair market value of income-producing properties.

### **PERSONAL PROPERTY VALUATION**

All income-producing business personal property located within district is subject to taxation. Business-use vehicles are also listed in the appraisal records and subject to ad valorem taxation. Personal property schedules are used to value business furniture, fixtures, equipment, and inventory. Personal property values are also obtained by other sources such as renditions, internet research and national cost schedules.

Business owners are required by Texas law to render their business personal property each year. The appraiser considers rendered values during the appropriate phase of valuation analysis. Rendered values are often used as a basis for the CAD value if the value rendered is reasonable for the type of business and or within acceptable ranges when compared to the district's personal property schedules. Should the property owner choose not to render the property or if the rendered amount does not appear to be correct, then the district will appraise the property based on the district's schedules and or on site reviews.

### **PROCEDURES FOR RATIO STUDIES**

A ratio study is designed to evaluate appraisal performance through a comparison of appraised or assessed values for tax purposes with estimates of market value based on sales prices, and tested by measures of central tendency. The district follows the guidelines of the IAAO standards on ratio studies.

## ASSUMPTIONS AND LIMITING CONDITIONS

The District has taken reasonable steps to secure adequate funding; however, fiscal restraints do impact the mass appraisal process. Limited resources and personnel are available to perform the appraisals; therefore, it is not possible to physically inspect every property included on the appraisal roll. When physical inspections were conducted on real property, they were generally performed with exterior review only. It is assumed that the interior conditions are somewhat consistent with the exterior condition. When physical inspections were made for the valuation of personal property general inspections were made of the majority of entire facility if allowed by the owner or management of the business.

The mass appraisal has been made under the following additional assumptions and limiting conditions:

- It is assumed that the title to the properties is good and merchantable.
- No liability is assumed for matters of a legal nature.
- Assumptions made in the report are based on the best knowledge and judgment of the appraiser and are believed to be typical of the market.
- All properties are appraised as if free and clear of any or all liens or encumbrances unless otherwise stated.
- Existence of hazardous materials or other adverse environmental conditions are not considered, unless otherwise indicated.
- Any drawings, photographs, plan or plats are assumed to be correct and are included solely to assist in visualizing the property.
- It is assumed that there is full compliance with all applicable federal, state, and local regulations and laws unless otherwise noted.
- No responsibility is assumed for hidden or unapparent conditions in the property that may affect its value.
- It is assumed that all required licenses, certificates of occupancy, consents or other administrative authority from local, state or federal governments can be obtained or renewed for any use on which the value estimate contained in this report is based.
- A specific survey and analysis of properties to determine compliance with the provisions of the Americans with Disabilities Act has not been performed and possible non-compliance has not been considered in valuing these properties.
- While it is believed all information included in the appraisal is correct and accurate; the appraiser does not guarantee such.

This report may not be used for any purpose or by any person other than the party or parties to whom it is addressed or intended without the written permission of the Calhoun County Appraisal District. This mass appraisal is not intended to be a "fee appraisal." Estimates of value are based on mass appraisal techniques.

**Certification:**

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, are my personal, unbiased professional analyses, opinions, and conclusions.
  - I have no present or prospective interest in the properties that are the subject of this report, except for those properties that are personally owned, and I have no personal interest with respect to the parties involved.
  - I have no bias with respect to any property that is subject of this report or to the parties involved with this assignment.
  - My compensation is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, 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.
  - I have not made a personal inspection of the property that is the subject of this report.
  - The appraisal staff provided significant professional assistance to the persons signing this report for Calhoun County Appraisal District as well as several appraisal service contractors. The appraisal services contractors include Pritchard & Abbott, Inc. This appraisal firm estimates value for complex industrial real and personal properties, utilities, and mineral interests (MIUP) located within the Calhoun County Appraisal District.
- The following staff appraisers and personnel provided significant assistance in the valuation of real property and personal property within Calhoun County.

Jesse Hubbell, Chief Appraiser  
 Paul Spaeth, Deputy Chief of Appraisal  
 Phillip Gonzales, Commercial Appraiser  
 Michael Guerrero, Appraiser  
 Patti Pustejovsky, Appraiser  
 Carissa Diaz, Appraiser  
 Deborah Blakeman, Mapping Coordinator  
 Audrey Bowman, Deed Clerk

The appraisal assignment only pertains to appraising properties for ad valorem taxes. As of the date of this report all appraisers are fully certified and registered with the Texas Department of Licensing and Regulation.



Jesse W. Hubbell, RPA, CCA, RTA, CTA  
 Chief Appraiser, Calhoun County Appraisal District