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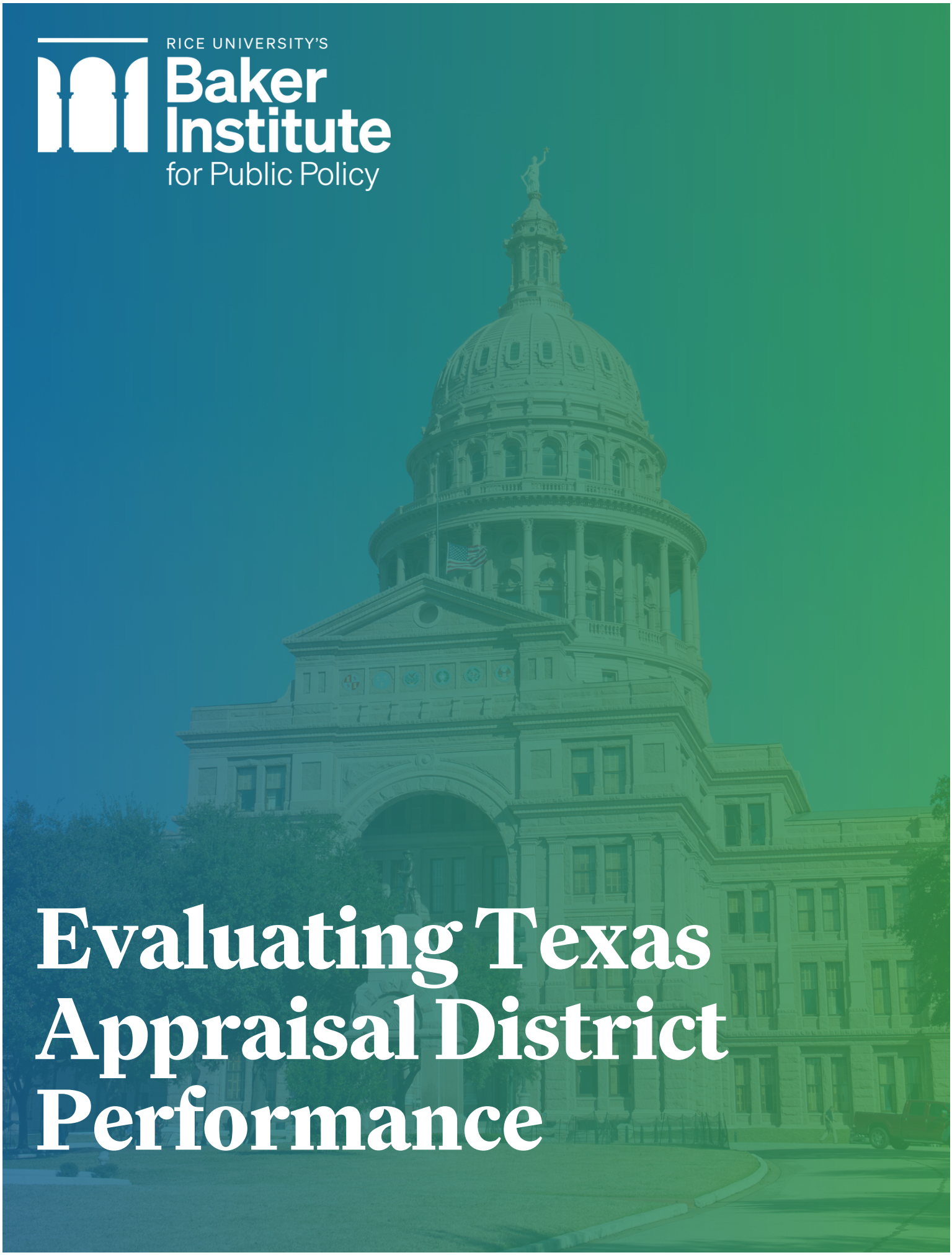

Evaluating Texas Appraisal District Performance

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Introduction

The Texas Constitution requires property taxation to be equal and uniform. This requirement means that the same standards should apply when assessing property values, and that similar properties should be taxed at comparable values. In addition, Texas law specifies that taxable property should be appraised at 100% of its market value, which is defined as "the price at which a property would transfer for cash or its equivalent under prevailing market conditions" on January 1 of each year.[1] Generally, properties are taxed in proportion to their value, although the tax rates applied can vary across taxing jurisdictions.[2] If taxpayers believe the market value of their property is incorrect, or the property is taxed at a higher value relative to comparable properties, they can file a protest with the appraisal district.[3]

As a result, property appraisals by central appraisal districts (CADs) in Texas are critical cornerstones to sustain a robust property tax system. It is therefore essential to evaluate appraisal district performances to ensure they follow state guidelines.

One way to evaluate the accuracy and equity of property appraisals across a specific jurisdiction is to conduct a ratio study, or statistical analysis that compares the assessed value of properties to their actual market value. That is why the Texas Comptroller's office, in accordance with Texas Tax Code §5.10, measures the uniformity and median level of appraisals performed by the state's appraisal districts for major property categories every two years.[4]

This report reviews available ratio study results from 2009 to 2024 for the five CADs covering the largest cities in Texas: Harris (Houston), Bexar (San Antonio), Dallas (Dallas), Travis (Austin), and Tarrant (Fort Worth).[5] The results are then summarized to evaluate their relative performances.

Data Source

Unless otherwise noted, all figures and tables contained in this report are based on official Texas Comptroller of Public Accounts' ratio studies as analyzed by the author.

Data in Ratio Studies

The Comptroller's Property Tax Assistance Division (PTAD) prepares the ratio study for each CAD once every two years. The ratio study uses existing data collected for the School District Property Value Study (SDPVS) and aggregates it to calculate ratios for

major CAD property categories. A minimum dollar value or percentage is required for a specific property category to be included in the study. The years of data used in this report are summarized by CAD in Table 1 below. Each 2-year period of ratio study data is organized into a wave as displayed at the bottom of Table 1.

Table 1 — Summary of Ratio Study Years by County

City	County/ CAD	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Houston	Harris	X		X		X		X		X		X		X		X	
Fort Worth	Tarrant	X		X		X		X		X		X		X		X	
Dallas	Dallas		X		X		X		X		X		X		X		X
San Antonio	Bexar		X		X		X		X		X		X		X		X
Austin	Travis		X		X		X		X		X		X		X		X
		Wave 1		Wave 2		Wave 3		Wave 4		Wave 5		Wave 6		Wave 7		Wave 8	

Level and Uniformity Measures

Each ratio study includes five indicators for assessing CAD performances, which can be separated into two measures of appraisal: 1) level and 2) uniformity. The calculation of these indicators and their recommended ranges are summarized below. The ratio study standards used to evaluate CAD performance were developed by the International Association of Assessing Officers (IAAO).

Level of Appraisal Measures

These measures show whether a specific CAD appraised properties at 100% of the market value. The median level of appraisal measures is used because it is not influenced by extreme ratios. Based on IAAO standards, the acceptable median ratio should be between 0.95 and 1.05. The PTAD calculates a median appraisal ratio for each included property category and then combines median ratios for these property categories to determine an overall median ratio for the CAD.

Uniformity of Appraisal Measures

The remaining measures relate to the uniformity of appraisals. The coefficient of dispersion (COD) assesses a property's deviation from the median; in other words, whether the individual sample ratios are clustered tightly around the median. A high COD shows a large variation from the median and few ratios close to the median, which indicates low appraisal uniformity. Conversely, a low COD shows small variation from the median and many ratios clustered around the median. A low COD is an indication of high appraisal uniformity.

Because the COD is measured independently of the median level of appraisal, it is a good comparison across CADs or property categories regarding appraisal uniformity. Table 2 below summarizes IAAO's standard for COD as applied to the five CADs in this analysis.[6]

Table 2 — Selected IAAO Standards for CODs

General Property Class	Jurisdiction Size/Profile/Market Activity	COD Range
Single Family Residential, Condominiums, Manufactured Housing and 2–4 Family Units	Very large, densely populated jurisdictions with new properties and active markets	5 to 10
Income Producing Properties	Very large, densely populated jurisdictions with new properties and active markets	5 to 15
Residential Vacant Land	Very large, densely populated jurisdictions with rapid development and active markets	5 to 15
Other, Non Agricultural Vacant Land	Very large, densely populated jurisdictions with rapid development and active markets	5 to 20

Source: Exhibit 2 of original ratio study reports; author's modification.
Note: IAAO refers to the International Association of Assessing Officers and CODs to coefficients of dispersion. A high COD generally refers to values exceeding the recommended range. Low COD can either be within or below the recommended range.

Percentage of Properties Closer to the Median

The percentage of properties within 10% to 25% of the median is another measure of variability. It shows the percentage of properties whose appraisal ratios fall within the upper and lower range of the median. A low COD and high percentage are indications of equitable appraisals, whereas a high COD and low percentage are indications of inequitable appraisals.

Price-Related Differential (PRD)

The Price-Related Differential (PRD) measures how properties of different values are appraised, essentially identifying whether high-value and low-value properties are appraised differently (vertical inequity). In comparison, the COD and the 10% to 25% of the median are indicators of horizontal inequity, as they measure how consistently CADs appraise properties at the same level without regard to the value of the properties.

An appraisal is considered regressive if the low-value properties are appraised at a greater percentage of market value than the high-value properties. On the other hand, an assessment is progressive when low-value properties are appraised at a lower percentage of market value than high-value properties. The IAAO states that appraisals

should be neither regressive nor progressive. Acceptable PRDs should be in the range of 0.98 and 1.03 to demonstrate vertical equity.

As mentioned above, eight waves of data from each of the five counties being examined were used in this analysis. The matrices used to evaluate CAD performance are adapted from Appendix 2 of the state's Ratio Study Reports.[7] In the 2022 and 2023 reports, a list of the top and bottom 10 appraisal districts in terms of level of appraisal were provided. The "10% to 25% of the median" measure is not used in the Comptroller's appendix.

Using data from the most recent wave (2023–24), the original and a modified Appendix 2 are presented in Table 3.

Table 3 — Appraisal Districts Level and Uniformity Measure Summary: 2023–24

Original

	Level of Appraisal			Uniformity of Appraisal			
2023/2024	Overall Median Level Appraisal between 0.95 and 1.05	Single-Family Residential Median Level Appraisal between 0.95 and 1.05	Commercial Real Median Level Appraisal between 0.95 and 1.05	Single-Family Residential COD<20%	Commercial Real COD<20%	Single-Family Residential PRD between 0.98 and 1.03	Commercial Real PRD between 0.98 and 1.03

Modified

	Level of Appraisal			Uniformity of Appraisal			
2023/2024	Overall Median Level Appraisal between 0.95 and 1.05	Single-Family Residential Median Level Appraisal between 0.95 and 1.05	Commercial Real Median Level Appraisal between 0.95 and 1.05	**Single-Family Residential COD<10%**	**Commercial Real COD<15%**	Single-Family Residential PRD between 0.98 and 1.03	Commercial Real PRD between 0.98 and 1.03
					No		**No**
Tarrant	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Bexar	Yes	Yes	Yes	Yes	Yes	Yes	**No**
						Yes	

The only differences between the original and modified matrices are the two COD measures, which have been changed from <20% in the original table to <10% and <15% in the modified table (see orange text and cells). For very large and densely populated jurisdictions, such as the five counties analyzed in this report, it is more appropriate to use lower CODs, as applied in the modified Table 3. According to IAAO standards, a

single-family COD of 20 is the standard for rural and small jurisdictions, and a commercial real property COD of 20 is standard for large to mid-size jurisdictions.

The original ratio study reports used 20% as a single indicator across all 253 CADs in Texas, potentially because of the need to include all CADs in one single table. However, the relative performances across the five CADs examined in this report do not change even when the original standard of 20% for all CODs is used.

The results of Table 3 show that for Wave 8 data, Tarrant County and Dallas County meet all standards set by the IAAO. In contrast, Harris County falls outside the recommended range for two measures: its commercial real property COD was 15.49, and its commercial real property PRD was 0.96. Although its COD was slightly over 15, the four other counties' CODs were between 10.28 and 13.92. Thus, Harris County's COD is still higher than the others. Also, Harris County's PRD value shows non-neutral appraisal across property values. Specifically, the low PRD indicates progressivity (i.e., as a whole, high-value properties are over-appraised).

Similar processes can be performed for all other waves: see the tables in Appendix A of this report.

To quantify CAD performances, each noncomplying measure is given one point. For instance, Harris County gets two points from the 2023–24 data, and Bexar and Travis counties each get one point. More points indicate that a county fails to meet the IAAO standard more often. Table 4 shows the points accumulated across all years of data for all counties, providing a comparable summary of each county's total score.

Table 4 — Summary of Counties Not Meeting Level and Uniformity Measure Standards

Year	09/10	11/12	13/14	15/16	17/18	19/20	21/22	23/24	SUM
	Wave 1	Wave 2	Wave 3	Wave 4	Wave 5	Wave 6	Wave 7	Wave 8	2009–24
Harris	2	2	0	0	1	2	2	2	**11**
Tarrant	1	1	1	4	2	2	2	0	**13**
Dallas	1	0	1	0	1	1	0	0	**4**
Bexar	2	2	0	0	0	0	0	1	**5**
Travis	0	0	0	0	0	0	1	1	**2**
SUM	**6**	**5**	**2**	**4**	**4**	**5**	**5**	**4**	**35**

The results in Table 4 show three distinct performance tiers: Travis County achieved the best outcome; Harris and Tarrant counties' appraisal practices show room for improvement; and the performance of Dallas and Bexar counties falls between these two extremes.

As indicated, the ratio study reports provide a list of the top and bottom 10 appraisal districts based on the 2022 and 2023 figures — the two most recent reports that include all five counties (there is no 2024 report). Reviewing both the 2022 and 2023 reports

ensured that, between them, each of the five counties had a chance to be evaluated. According to the reports:

- Tarrant County is in the top 10 statewide in terms of Level of Appraisal for All Property Categories (based on the state's 2023 report) as well as top 10 in terms of Level of Appraisal for Category A (2023 report).
- Harris County is in the bottom 10 statewide in terms of Level of Appraisal for Category F (2023 report).
- Bexar County is in the top 10 statewide in terms of Level of Appraisal for Category A (2022 report).
- Dallas County is in the top 10 statewide in terms of Level of Appraisal for Category F (2022 report).

Tarrant County had no noncomplying measures in 2023, so it earned two top 10 rankings in the 2023 ratio study report. However, it was also the first time since 2009 that Tarrant County had no recorded points. Over time, Tarrant County recorded more points from the level of appraisal than uniformity of appraisal (out of its 13 points, nine came from the level of appraisal and four came from uniformity). Tarrant County's issue with the level of appraisal differs from the experiences of other counties, which had more challenges regarding the uniformity of appraisal. Continued observations would provide evidence as to whether and how Tarrant County improved its appraisal performance, especially in terms of the level of appraisal.

Of Harris County's 11 points, only one came from the level of appraisal. The remaining 10 all came from uniformity of appraisal. This division shows that while Harris County performed well in appraising properties at market value, it has an opportunity to improve the uniformity of those appraisals.

Dallas and Bexar counties recorded no points from the 2022 report and landed in the top 10 in different categories. These two counties' appraisal performances are generally good and their points have been relatively low over the years.

For the four points Dallas County incurred, two were from the level of appraisal, and the other two came from the uniformity of appraisal. All Bexar and Travis counties' points came from the uniformity of appraisal. This pattern indicates that their appraisals are usually at market value, but uniformity of appraisal could be improved.

Travis County accrued the fewest points, which showed good and consistent performances. However, its two points occurred in the two most recent waves. This may indicate a slight deterioration of appraisal practices, especially when Dallas County demonstrated no violation of standards during these years. Continued observations will ascertain whether this is a short- or long-term occurrence.

Analysis by County and Type of Property

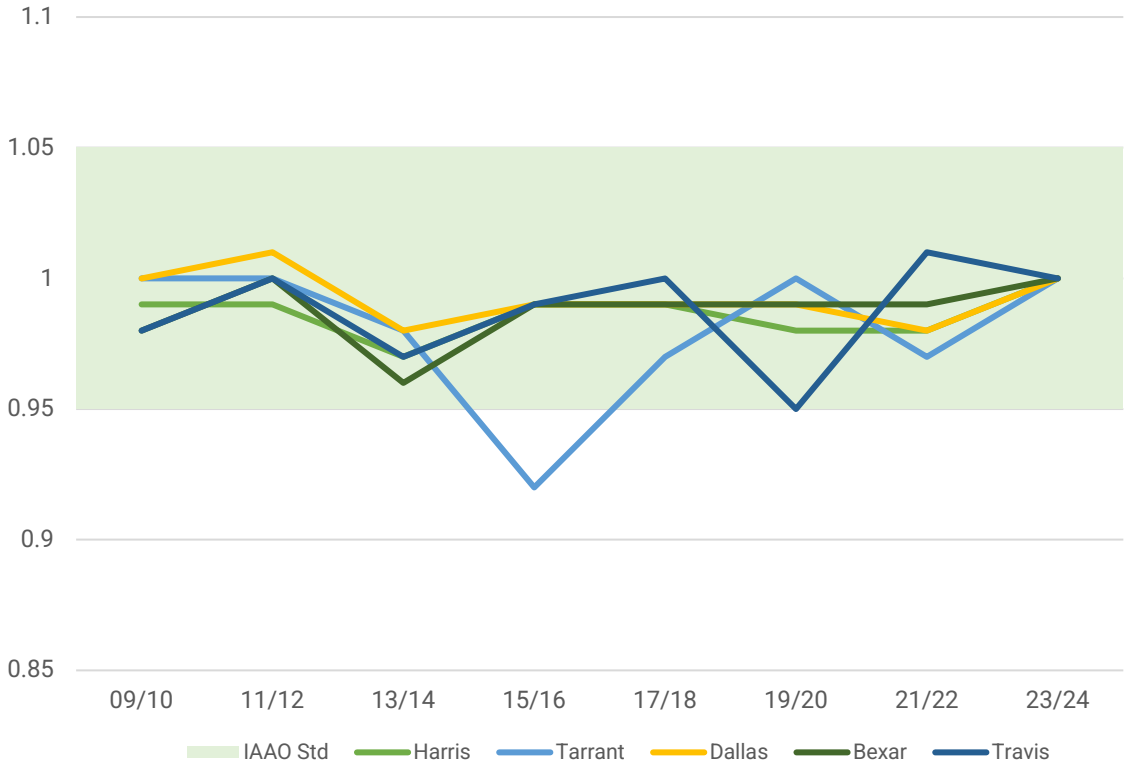
Results by county and property types are summarized below. Property types A (single-family residential), B (multi-family residential), F1 (commercial real property), and L1 (commercial personal property) are analyzed for all five counties.

Harris County also reported categories C1 (vacant lots and land tracts) and J (utility facilities). Each of these two categories included one missing observation.[8] Bexar County reported category E (rural land); no other counties had enough observations for this category. These three categories are more likely to fall out of IAAO's recommended range than others. The lower appraisal consistency of these categories could be attributable to the relatively small number of observations.[9]

Property Type A (Single-Family Residential)

The median level of appraisal shows whether a CAD appraises property at 100% of the market value, and most CADs performed well over the last 15 years in this respect. All ratios except one (Tarrant County, 2015) are within IAAO's recommended range of between 0.95 and 1.05 (95% and 105% of market value).[10] The light green shaded area in Figure 1 shows the IAAO standard ranges.

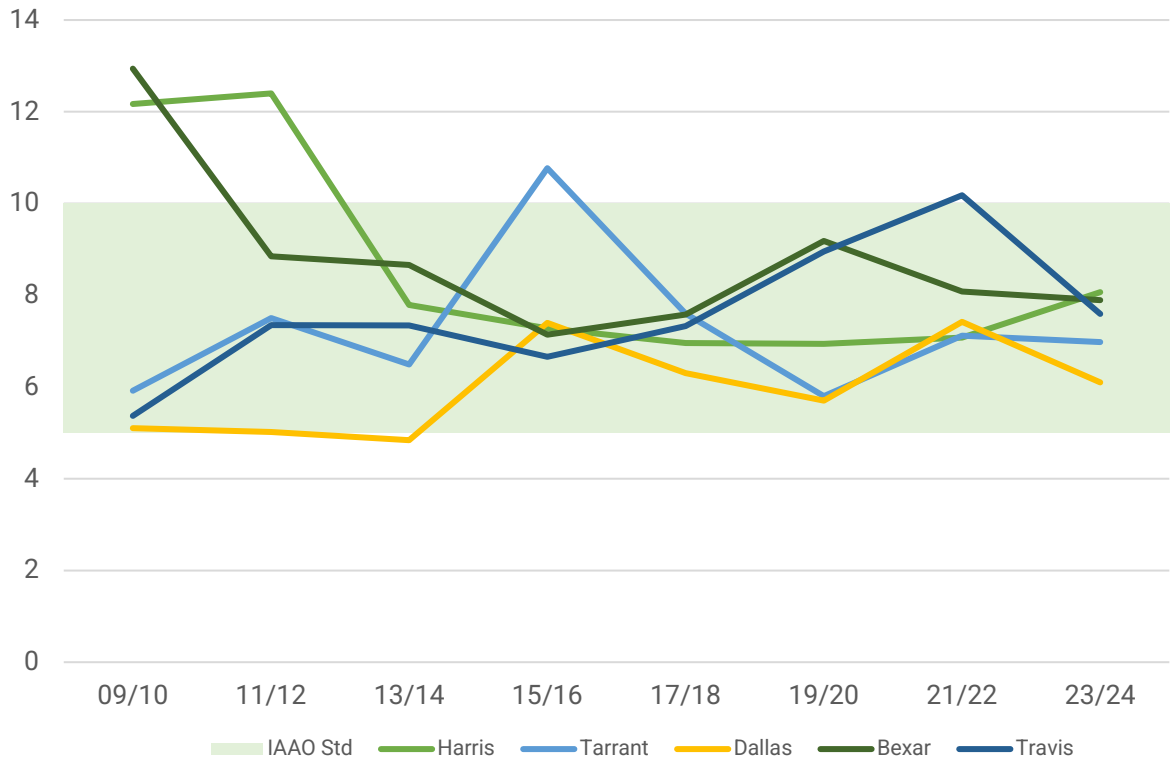
Figure 1 — Median Level of Appraisal for Property A: Single-Family Housing



As mentioned before, the COD measures deviation from the median. The IAAO has recommended standards by property type and jurisdiction size (see Table 2). Generally, a COD ratio lower than the IAAO standard indicates high appraisal uniformity.

All five counties demonstrated COD ratios within the standard range in recent waves (Figure 2). The above-range CODs only happened in the early years of the data timeframe. Specifically, Harris and Bexar counties demonstrated high COD in 2009–10; however, both counties' COD ratios have since moved within the IAAO range with limited fluctuations. Tarrant County's high COD was more recent than the other counties (2015), but it was a one-time occurrence with a small magnitude over the entire data period. Tarrant County's COD has subsequently demonstrated low variation.

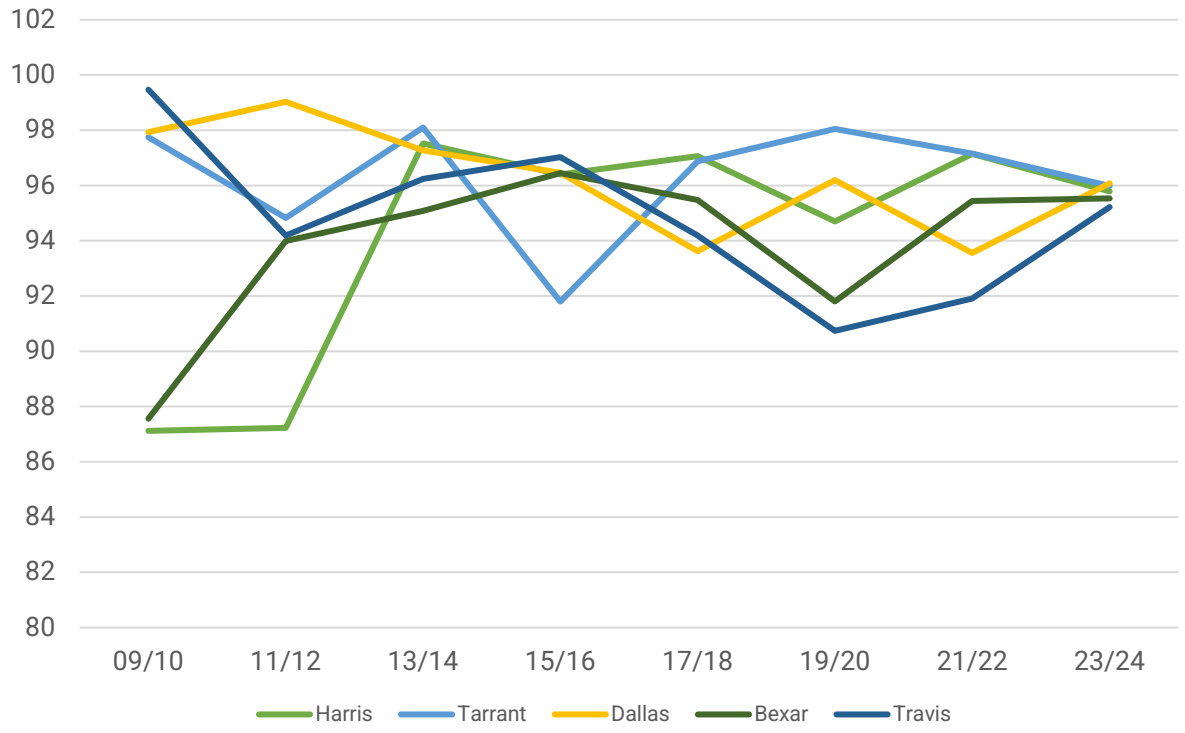
Figure 2 — COD for Property A



Note: COD refers to coefficients of dispersion.

Regarding the share of property with an appraisal ratio within 25% of the median, a higher percentage usually indicates low variation and a high level of uniformity (Figure 3). Harris and Bexar counties demonstrated low percentages in earlier waves, but both subsequently improved the shares of properties within 25% of the median. Travis County demonstrated a noticeable dip in 2020 (91%) and 2022 (92%), potentially related to the pandemic. But its performance has improved in the most recent year (2024, 95%).

Figure 3 — Percentage of Property A Within 25% of the Median

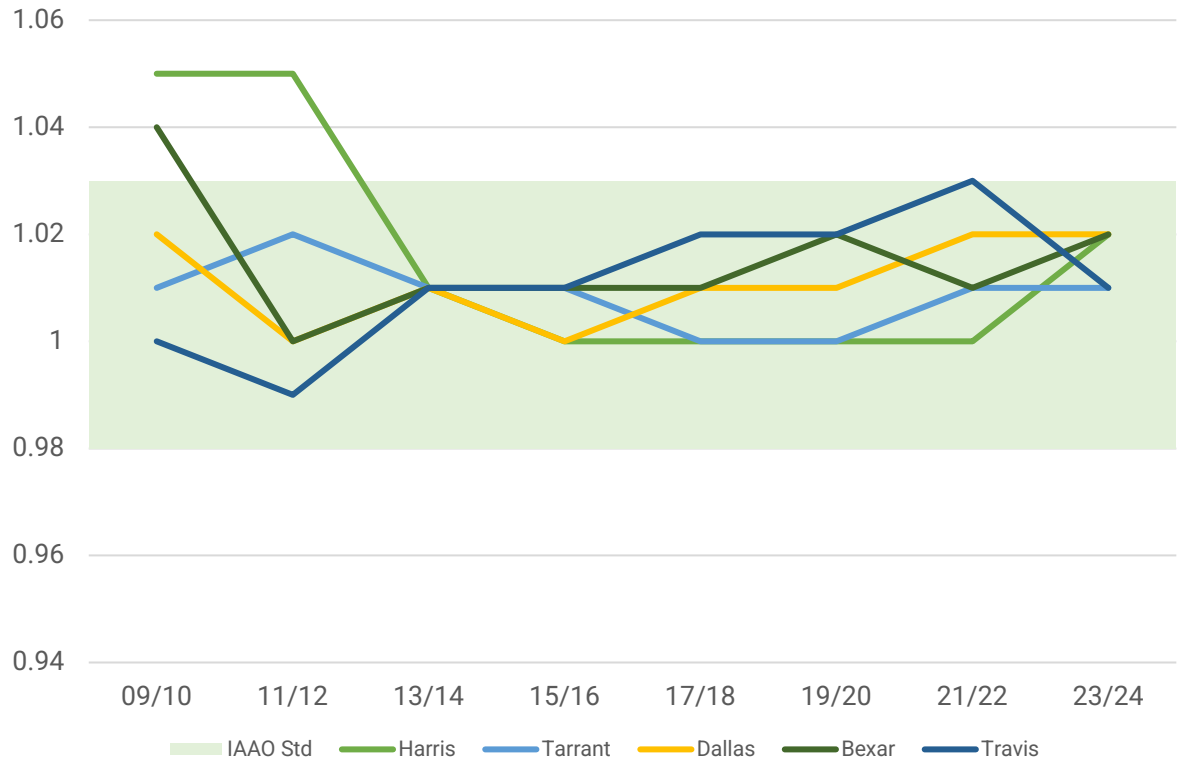


The PRD measures vertical inequity, or whether high-value and low-value properties are appraised differently. IAAO's recommended range is between 0.98 and 1.03. PRDs below this range indicate progressivity (high value properties are over-appraised), and ratios above this range indicate regressivity (high value properties are underappraised).

All CADs demonstrated vertical equity in recent years, indicating that CAD performance has improved and become more consistent (Figure 4).

Harris and Bexar counties' ratios indicated regressivity in earlier years, meaning that high-value properties were underappraised, but this regressivity no longer existed after 2012.

Figure 4 — PRD for Property A



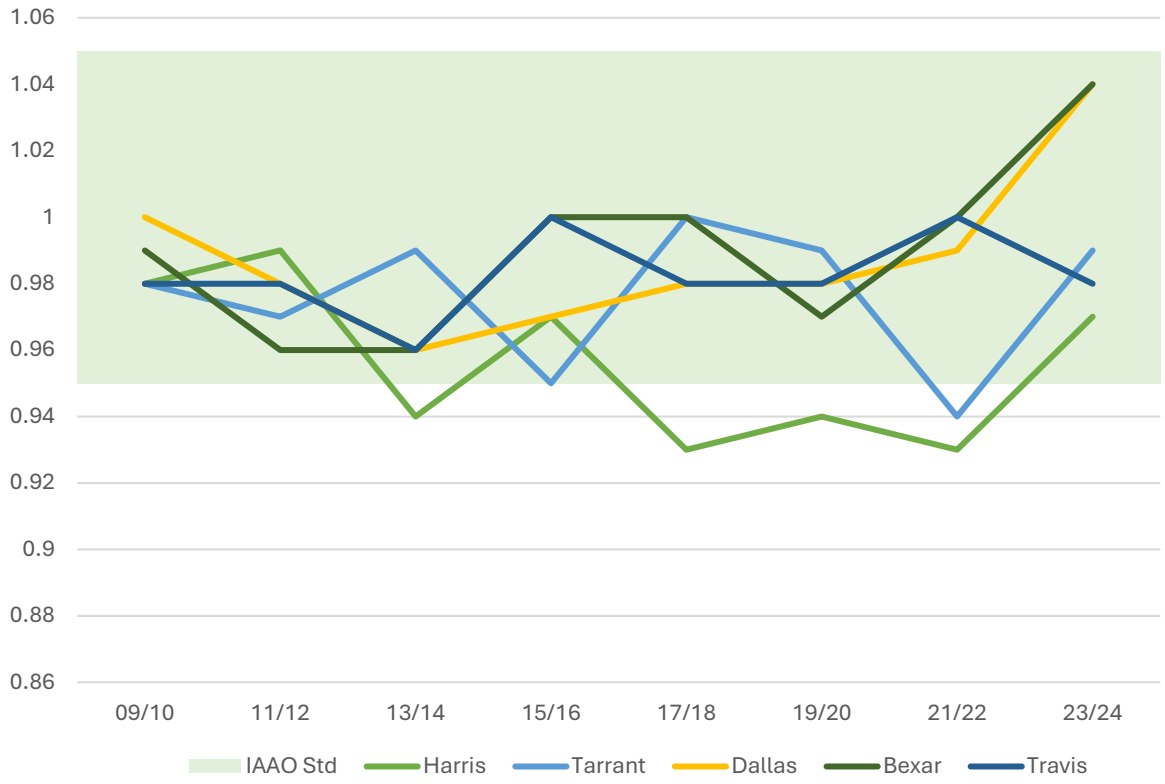
Note: PRD measures vertical inequity, or whether high-value and low-value properties are appraised differently.

Property Type B (Multi-Family Residential)

Every CAD except Harris County was consistently within the IAAO's recommended level of appraisal range for multi-family residential properties (Figure 5). Out of eight available waves of data, Harris County underappraised multi-family residential properties half of the time (four waves).

Tarrant County was slightly below the recommended level of appraisal range in 2021, but its ratio returned to within the range in 2023.

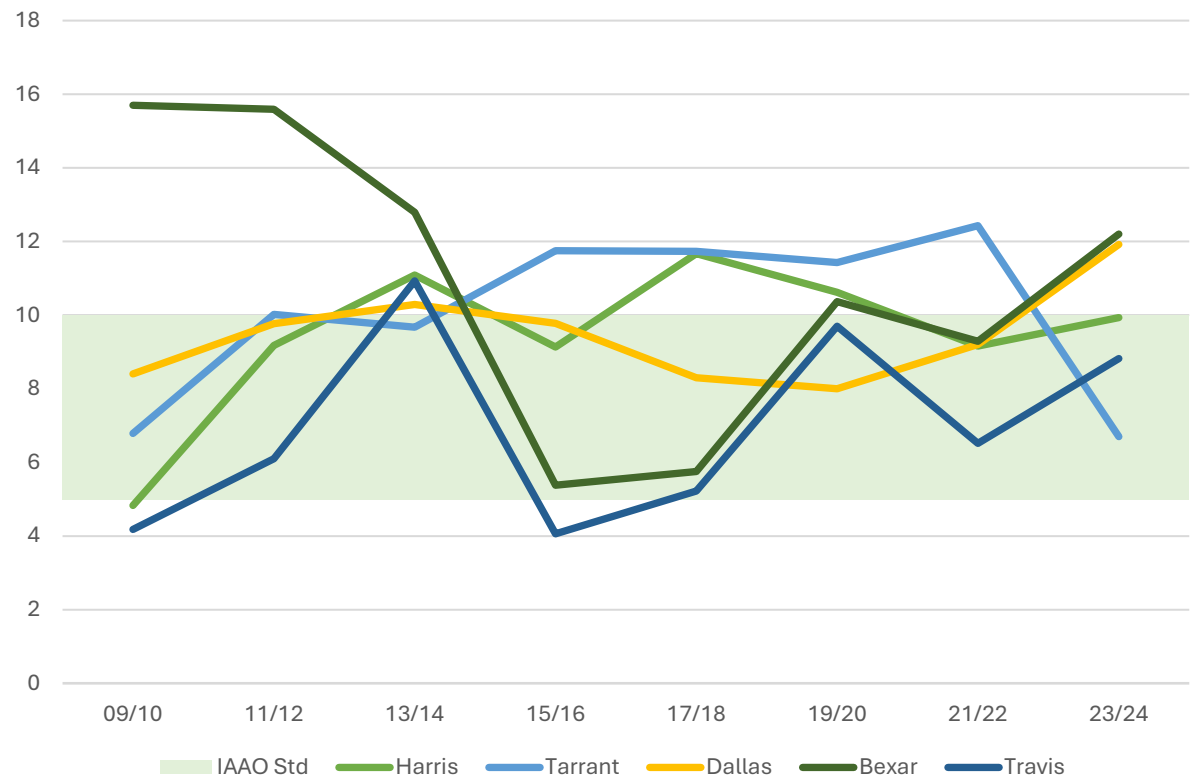
Figure 5 — Median Level of Appraisal for Property B: Multi-Family Housing



The five sample CADs demonstrate larger COD variations for multi-family residential properties than single-family housing (Figure 6). For counties such as Bexar and Tarrant counties, the variations have been large in early waves and fluctuations persist.

Travis and Dallas counties' variation is generally within the acceptable range, with one or two exceptions. The difference is that variation increased in the most recent wave for Dallas County, but Travis County's COD ratio has been within an acceptable range since 2016. Harris County's variation generally shows a slightly elevated COD compared to the upper bound of IAAO's range.

Figure 6 — COD for Property B

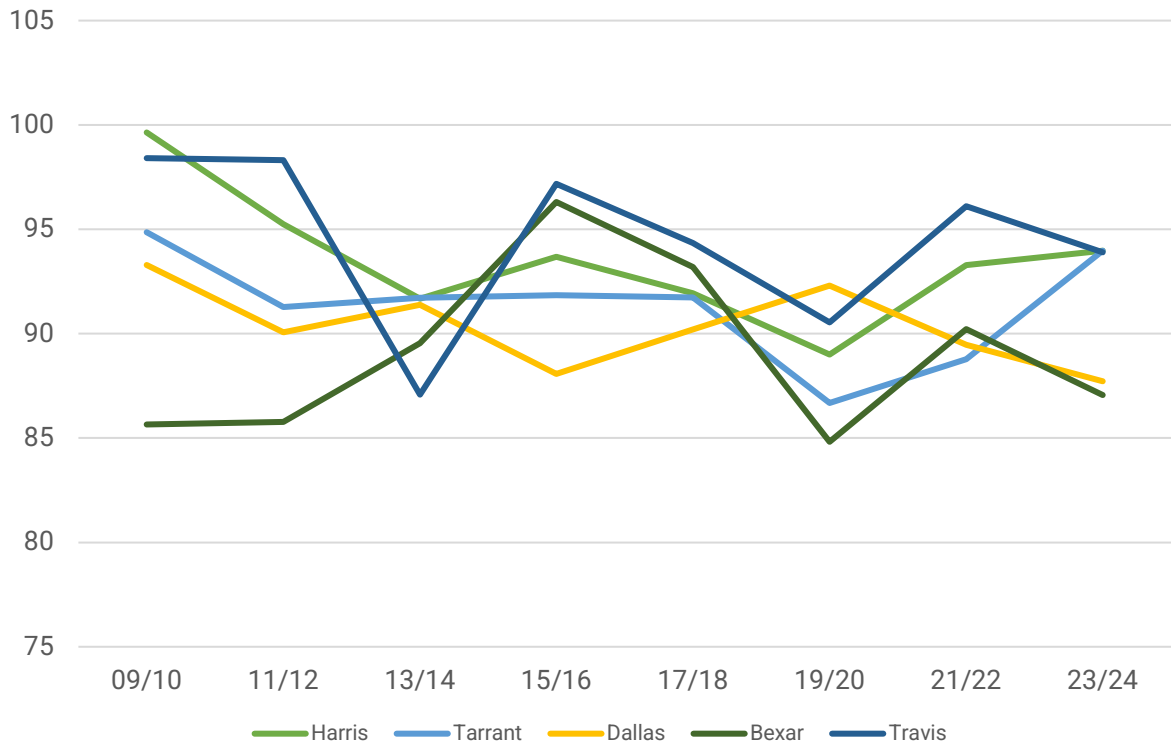


Note: COD refers to coefficients of dispersion.

For multi-family residential properties, Bexar County had the lowest share of property within 25% of the median in four out of eight years (Figure 7). Compared with its historical performance and other counties, Bexar County's most recent data (2024) did not show improvement.

Dallas County historically performs slightly better than Bexar County under this ratio and demonstrates a similarly low percentage in the most recent data. Its 2024 results show the second-lowest percentage, with Bexar County having the lowest share.

Figure 7 — Percentage of Property B Within 25% of the Median

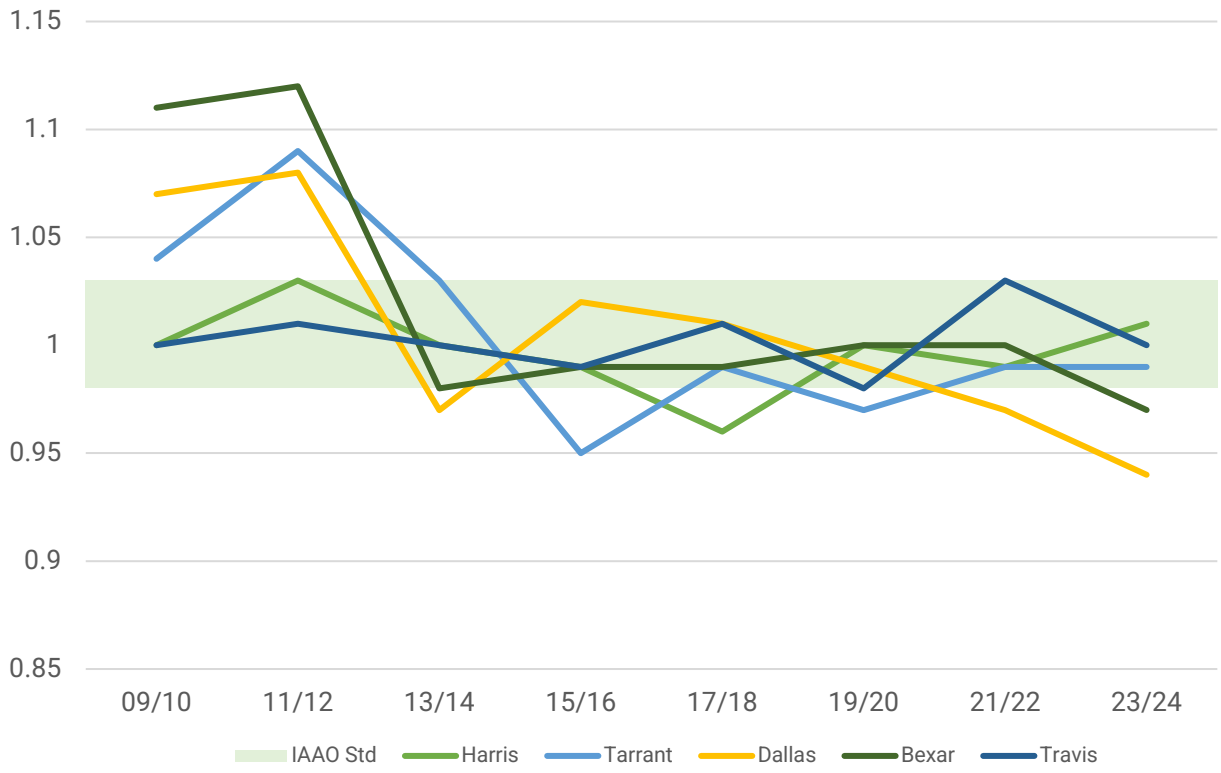


Based on the PRD ratios, multi-family housing showed a much bigger vertical inequity than single-family housing (Figure 8). Travis County is the only one that consistently meets this standard across all years.

Harris County demonstrates one year (2017) of progressivity (high-value properties are over-appraised). The remaining counties have big swings:

- Tarrant, Dallas, and Bexar counties showed regressivity (high-value properties were underappraised) in earlier waves.
- After 2013–14, Dallas and Tarrant began to show progressivity.
- In the most recent wave (2023–24), Tarrant County demonstrated neutrality (within the range), while Dallas and Bexar counties showed progressivity.

Figure 8 — PRD for Property B

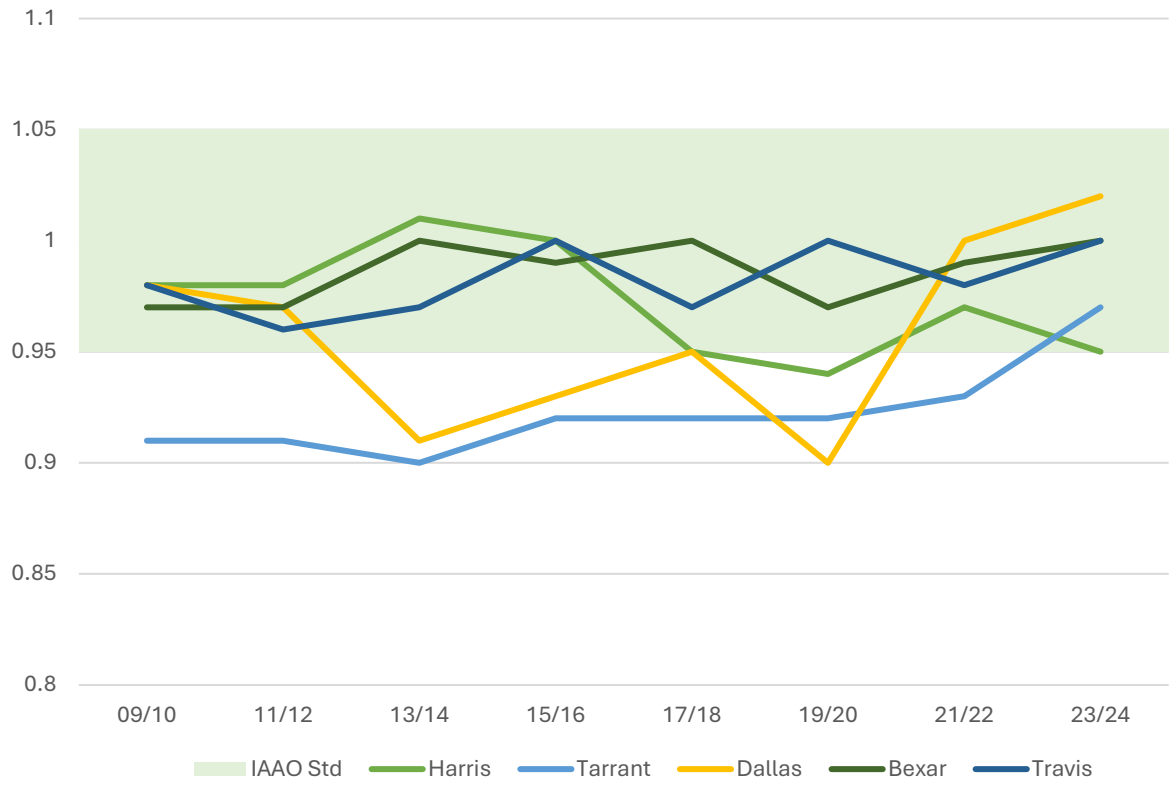


Note: PRD measures vertical inequity, essentially whether high-value and low-value properties are appraised differently.

Property Type F1 (Commercial Real Property)

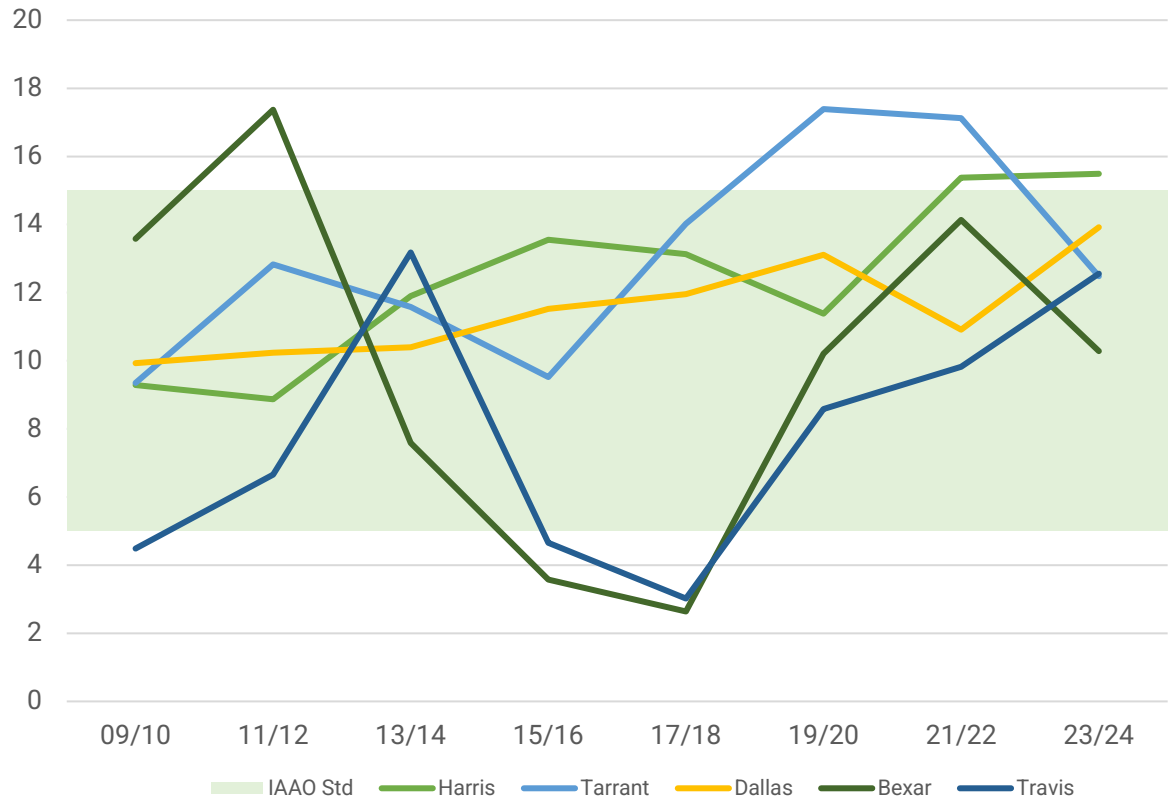
Bexar and Travis counties' median level of appraisals fell within IAAO's recommended range in all years (Figure 9). Harris County's results were below this recommended range for one year (2019). Dallas County's appraisal of commercial real properties was below market value for three out of eight years.

Figure 9 — Median Level of Appraisal for Property F1: Commercial Real Property



There are large COD variations for commercial real properties across counties over time (Figure 10). Above-range COD ratios, which imply larger variations and lower uniformity of appraisal, appeared in recent years for Harris and Tarrant counties.

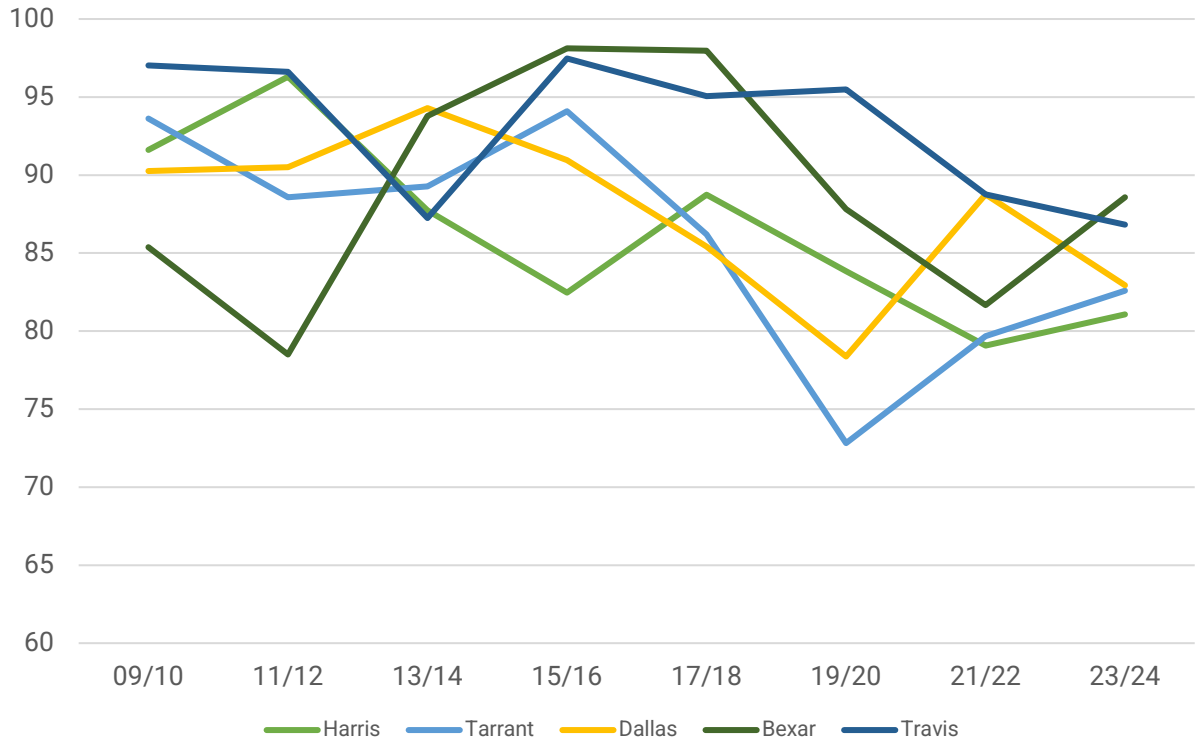
Figure 10 — COD for Property F1



Note: COD refers to coefficients of dispersion.

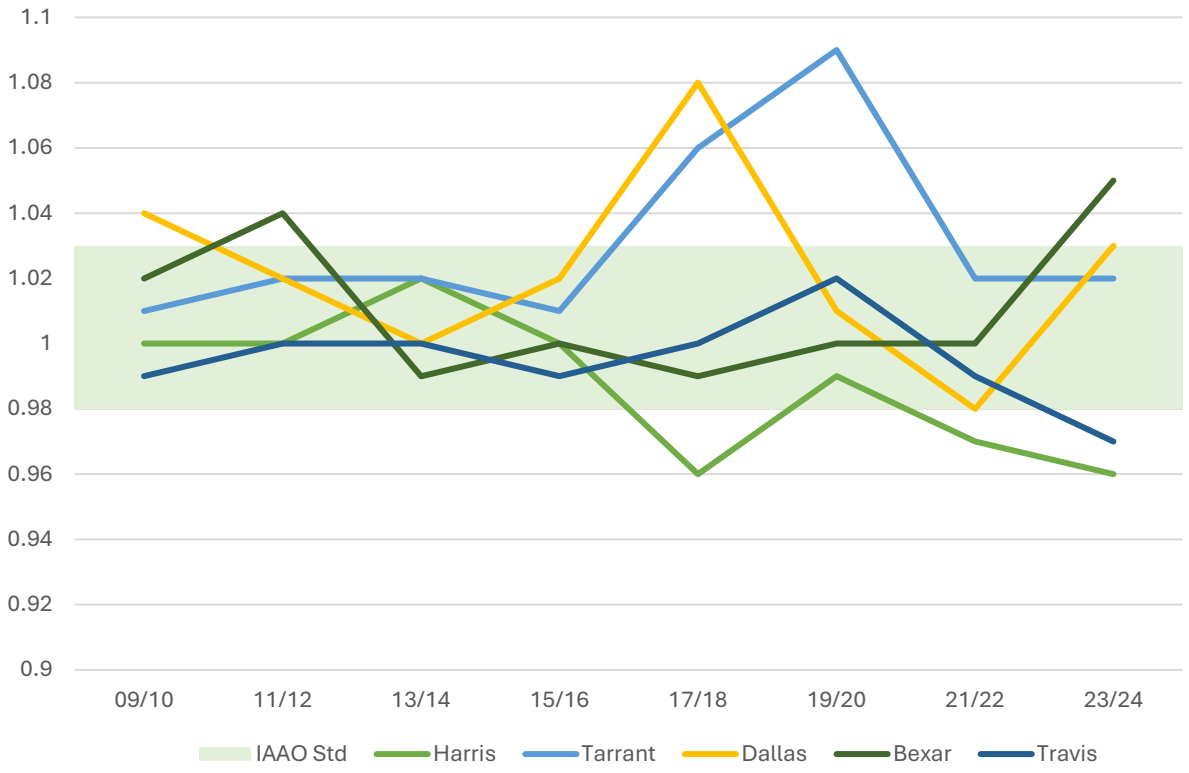
Most counties showed fluctuations regarding shares of property within 25% of the median across the years (Figure 11). All five counties had the distinction of being the county with the lowest share during a given year at least once during the period examined.[11] All five counties' most recent data (2023–24) were under the historical mean (across eight waves), which indicates the variation is higher than the historical average. Under this measure, property category F1 shows a lower share (86%–93% historical average) than A1 (94%–96%) across five counties, indicating higher variability for CADs when assessing commercial real properties than with single-family residential properties.

Figure 11 — Percentage of Property F1 Within 25% of the Median



Most of the vertical inequity for F1 appeared after 2017–18 (Figure 12). Harris County demonstrated progressivity for three waves. Tarrant and Dallas counties showed regressivity from 2017 to 2020 but have returned to neutrality. In the most recent data, Bexar County's PRD indicated regressivity while Travis County showed progressivity.

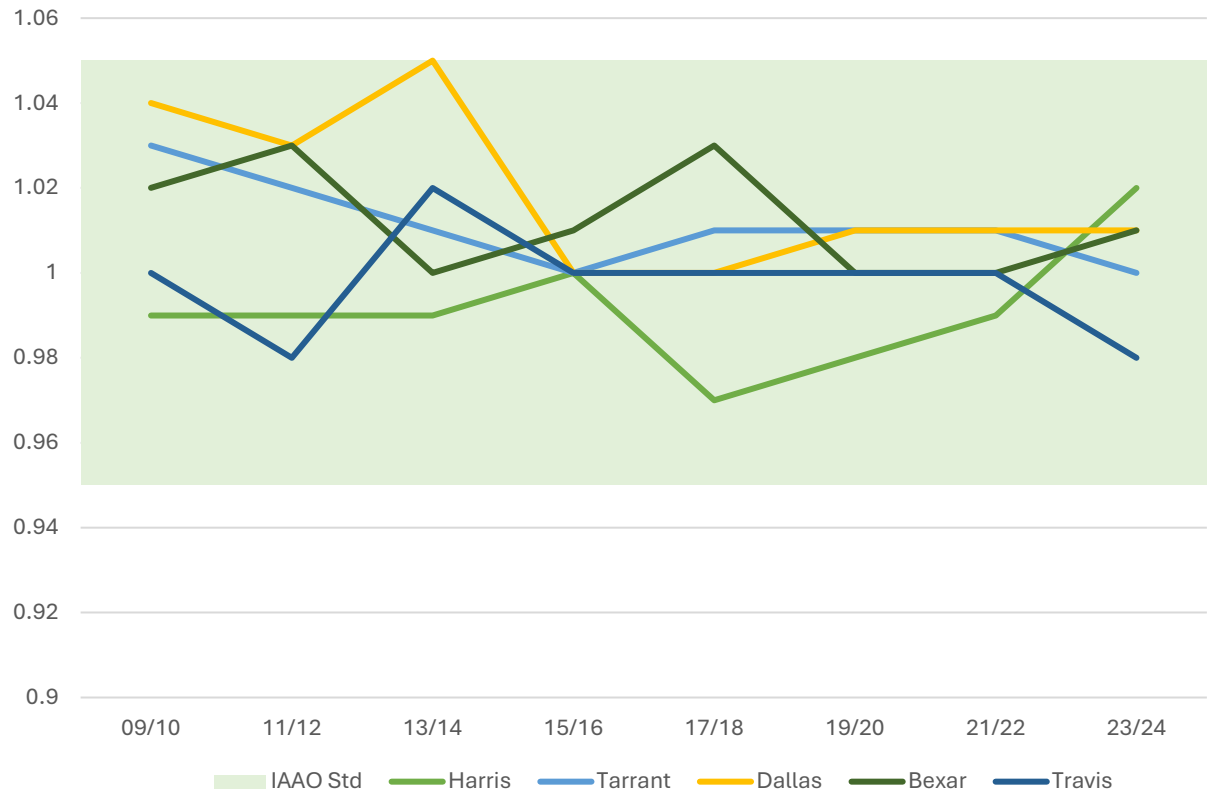
Figure 12 — PRD for Property F1



Property Type L1 (Commercial Personal Property)

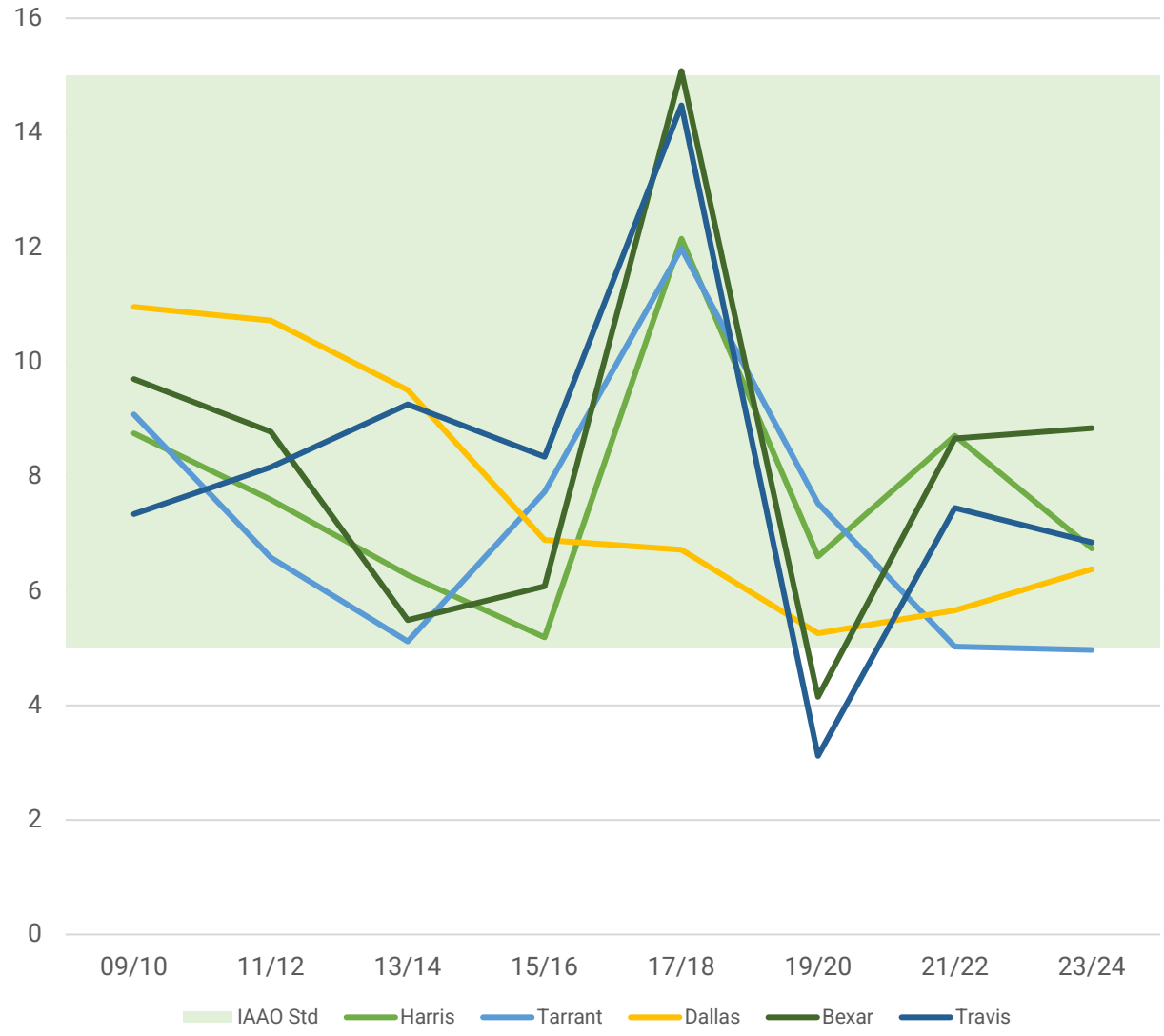
All CADs' appraisal outcomes were consistent with IAAO standards across all years (Figure 13). This shows that the CADs examined consistently meet the standards of appraising commercial personal properties at market value.

Figure 13 — Median Level of Appraisal for Property L1: Commercial Personal Property



The CADs also generally followed IAAO's COD standards (Figure 14). Meeting the standards means a low variation from the median and many ratios clustered around the median, indicating high appraisal uniformity.

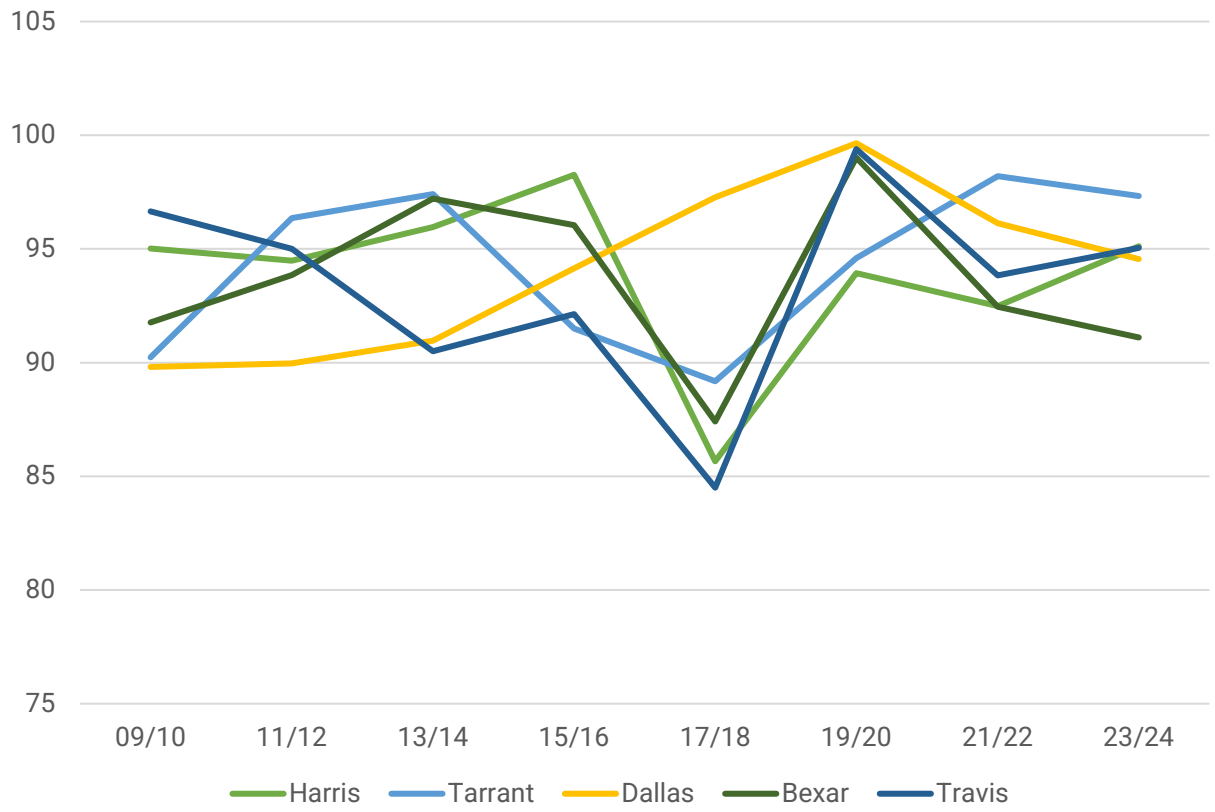
Figure 14: COD for Property L1



Note: COD refers to coefficients of dispersion.

CADs generally showed a high percentage of L1 properties within 25% of the median (Figure 15). All CADs also demonstrated higher percentages after 2017–18. In other words, their appraisal uniformity has been improving in recent years.

Figure 15: Percentage of Property L1 within 25% of the Median

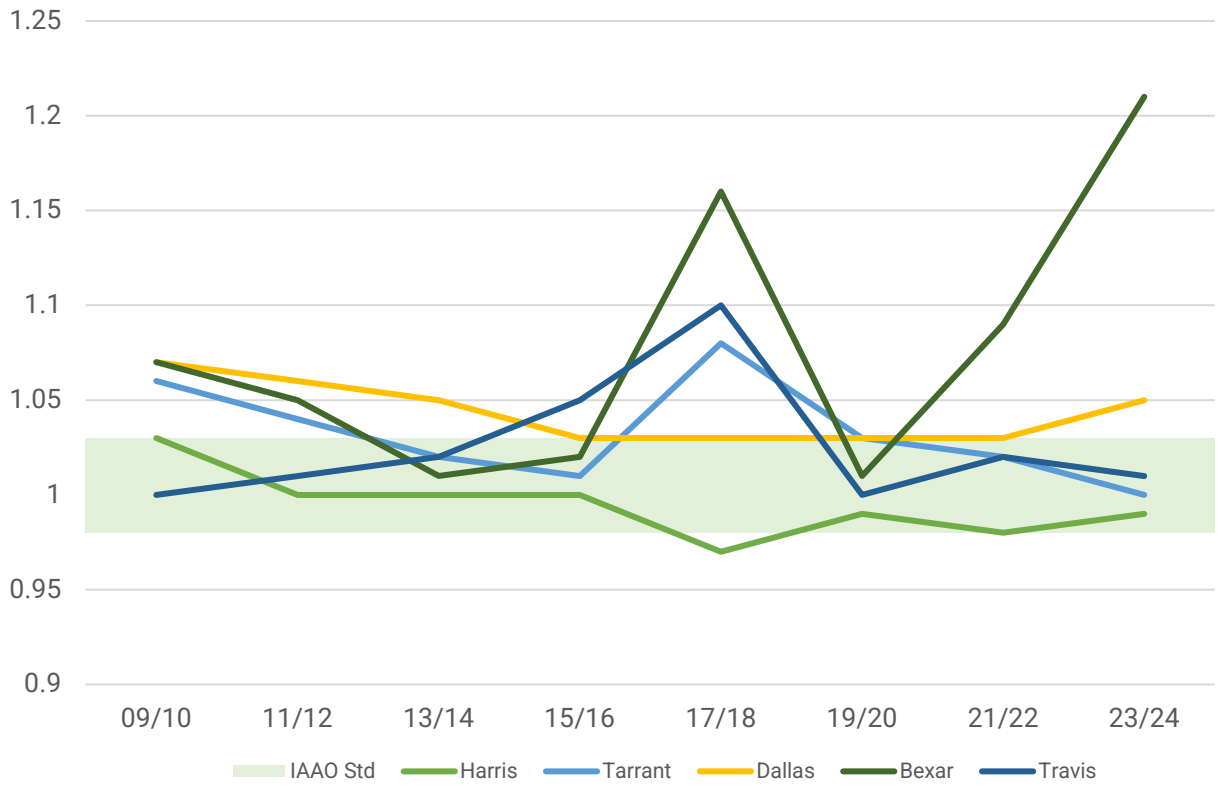


The PRD measures vertical inequity, essentially whether high-value and low-value properties are appraised differently (Figure 16). Across the four measures, PRD ratios showed the largest variations and the biggest deviation from the IAAO standards over the years. Except for Harris County in 2017 (with a PRD ratio of 0.97), which showed progressivity, all other out-of-range ratios indicated regressivity, meaning that high value properties were underappraised relative to low value properties.

These ratios included two waves (out of eight) of regressivity for Travis County, three for Tarrant County, four for Dallas County, and five for Bexar County.

Among the four counties with multiple years of regressive appraisals, Dallas and Bexar counties' regressivity persisted in the most recent data (2023–24).

Figure 16 — PRD for Property L1



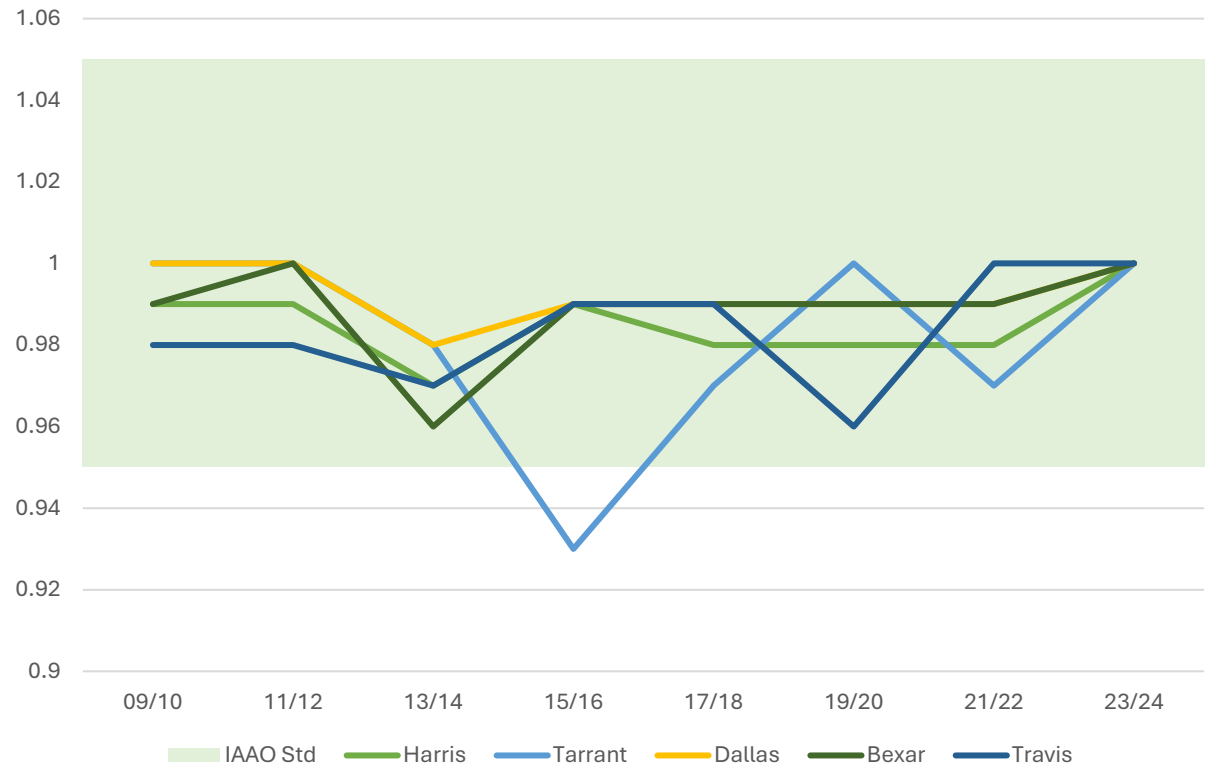
Note: PRD measures vertical inequity, essentially whether high-value and low-value properties are appraised differently.

Overall CAD Performance

The ratio studies reported an overall performance across all property categories for each measure. Because of the aggregate nature of these measures, outcomes from specific categories could dominate (such as the single-family residential, because of the large number of properties).[12] In addition, it was possible for positive and negative variations across different types of properties to offset each other.

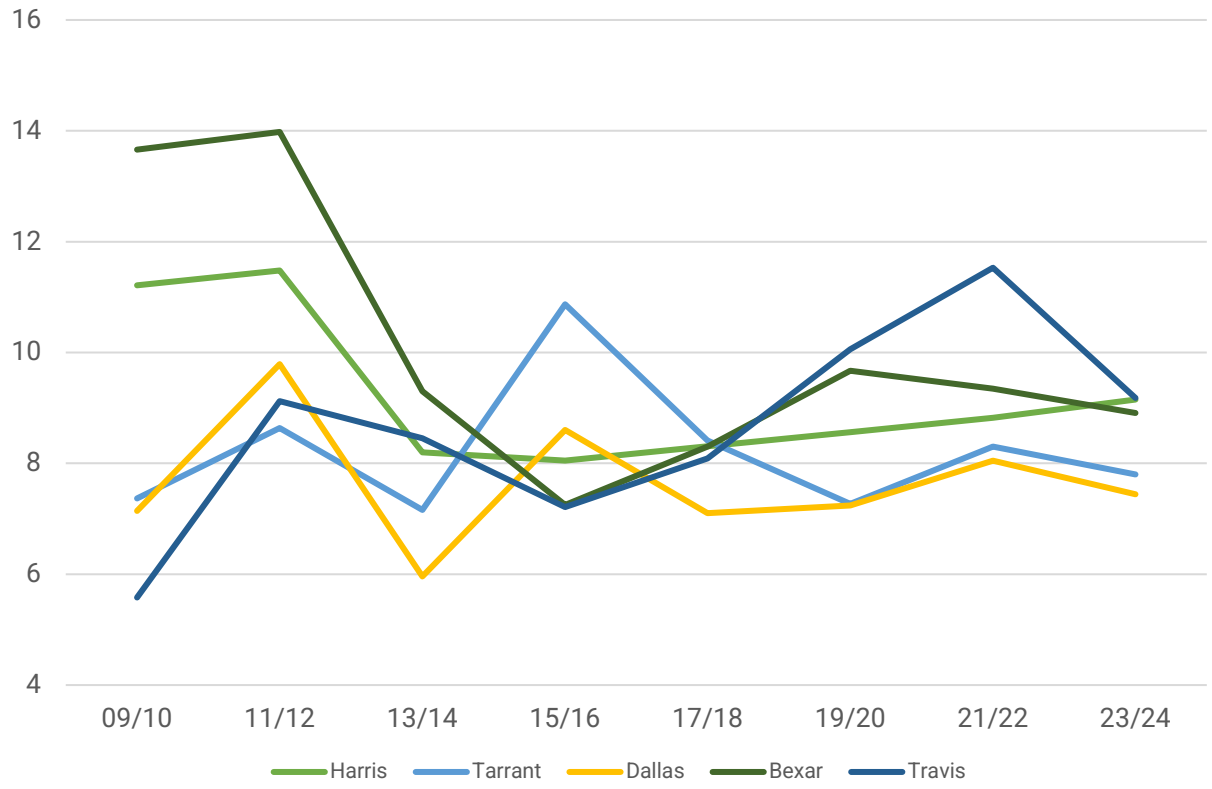
All CADs generally followed market value in terms of the median level of appraisal (Figure 17). The only exception was Tarrant County in 2015, potentially because of Tarrant County's below market appraisal of single-family housing that year.

Figure 17 — Median Level of Appraisal, All Properties



The fluctuations of the COD ratio have decreased in recent years, which indicates the CADs' performances for uniformity of appraisal are improving under this measure. However, Figure 18 (below) does not show a single acceptable range because IAAO typically has different recommended ranges for various properties.

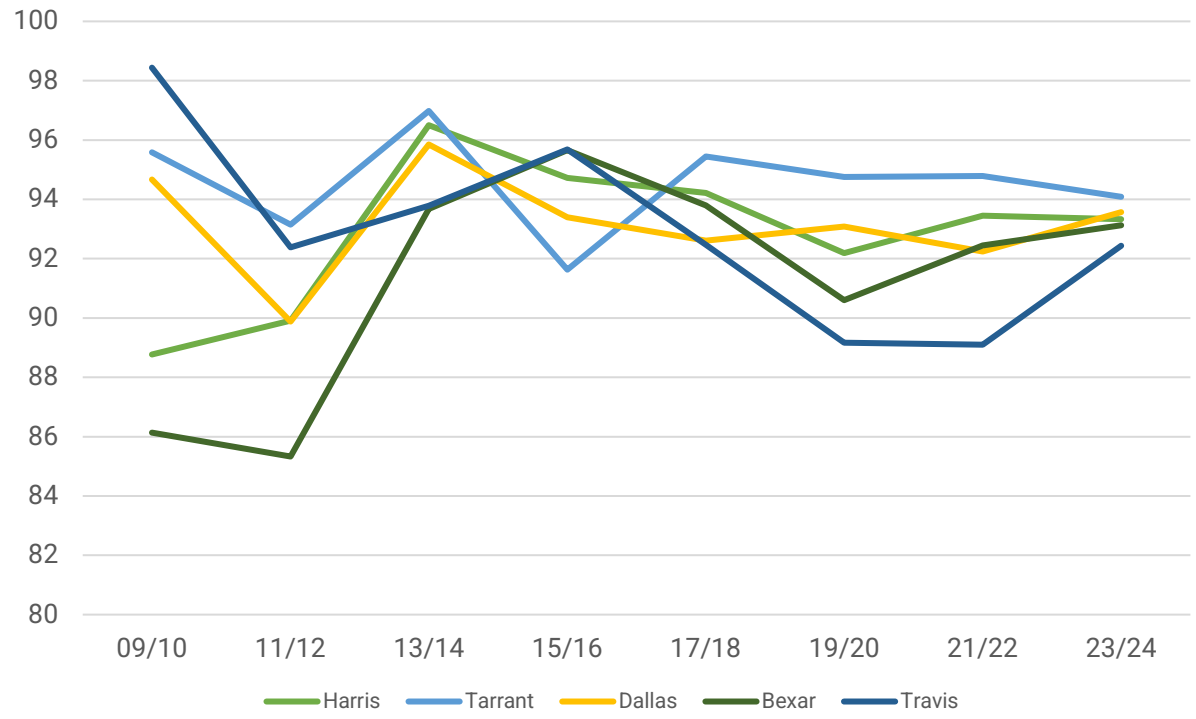
Figure 18 — COD: All Properties



Note: PRD measures vertical inequity, essentially whether high-value and low-value properties are appraised differently.

The pattern for the percentage of properties within 25% of the median also showed less variation in recent years (Figure 19). The percentages have been higher in recent years, and all five counties have converged to a share of 93% in the most recent data. This pattern shows that, based on this measure, the CADs have become better at appraising uniformly.

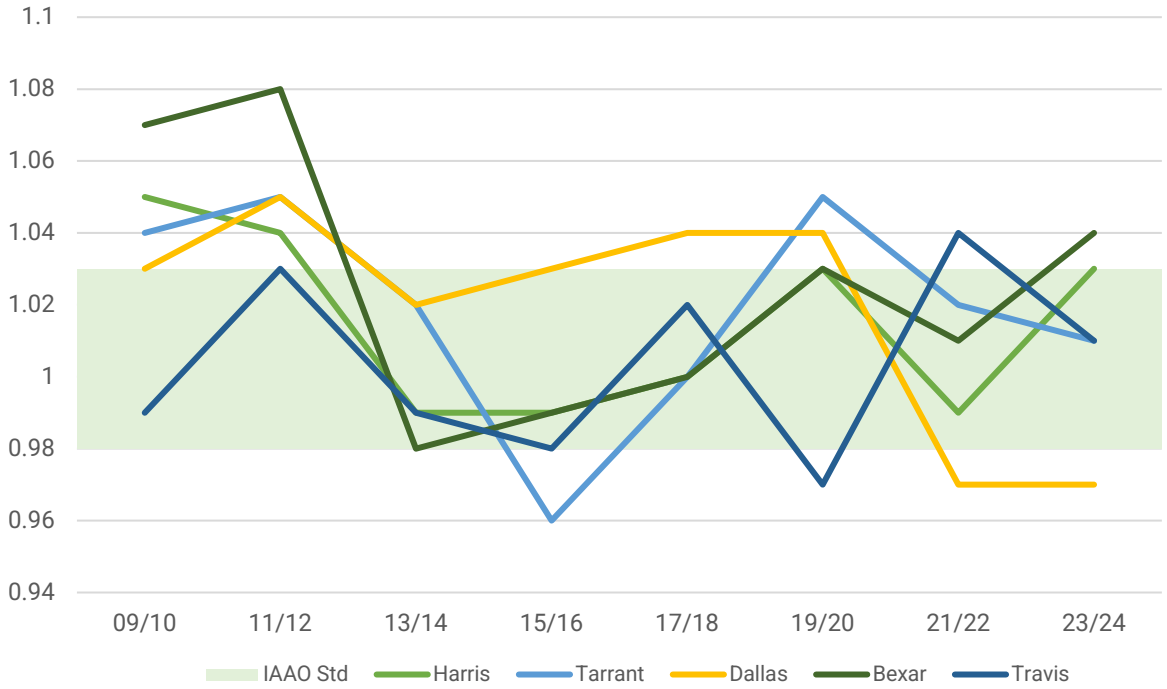
Figure 19: Percentage of Properties Within 25% of the Median



Appraisal districts were more likely to demonstrate regressivity in earlier waves: Harris, Tarrant, Dallas, and Bexar showed signs of regressivity in 2009–12. In recent waves, both progressivity and regressivity were equally likely for Tarrant, Dallas, and Travis counties (Figure 20).

Measuring by the number of times a county fell outside of the range of neutrality, Dallas County had five non-neutral appraisals and Tarrant County had four. However, it is worth noting that Tarrant County's ratios were within the range in the recent two waves of data, while Dallas County's non-neutrality has persisted since 2018 (the last four waves).

Figure 20 — PRD: All Properties



Note: PRD measures vertical inequity, essentially whether high-value and low-value properties are appraised differently.

Conclusion

CAD appraisals are critical in supporting an equal and uniform property tax system in Texas. Ensuring that CAD appraisal practices follow legal guidelines and generally accepted standards is essential to this goal.

The Texas Comptroller's Office publishes ratio studies to measure the uniformity and median level of appraisals for major property categories. These studies serve as a report card for the CADs' property assessments. After analyzing the ratio study results from 2009 to 2024 for the five Texas CADs where the largest cities are located, the following observations can be made:

1. **Best Record** — Based on a matrix used in recent ratio study reports, Travis County had the best appraisal track record between 2009 and 2024, followed by Dallas and Bexar counties, and finally Harris and Tarrant counties.

2. **Snapshot vs. Long Term** — CAD performances from the snapshot of a single year may not always be consistent with longer-term, multi-year results. For instance, Tarrant County's most recent outcome (2023) was the first and only year it satisfied all IAAO standards — and its performance was superb that year. However, over the past 15 years, Tarrant County has had the highest number of measures that do not meet IAAO standards. Continued observation will reveal whether Tarrant County's improvement persists.

3. **Uniformity Standards** — Four out of five CADs have bigger challenges about meeting uniformity standards than the level of appraisal standards. This fact pattern means the four counties are better at appraising properties at market value than they are at controlling variations of valuations within a certain level. Tarrant County is the only CAD more likely to fall short of meeting the level of appraisal standards over time, although it met this standard in 2023.

4. **Good Performance** — All five CADs did well appraising single-family housing (A) and their performances improved over time. These high-level performances were reflected on both levels of appraisal as well as the uniformity of appraisal.

5. **Commercial Properties** — CAD performance for appraising commercial real properties (F1) varied, but was generally not as good as their performance in appraising single-family housing (A). When measured in percentage of properties with an appraisal ratio within 25% of the median, F1 shows a lower share than A1 across all counties, indicating lower uniformity.

6. **Worst Performance** — When it came to the level of appraisal, Tarrant County posted the worst performance (for F1 commercial real property). All except one of its results (seven out of eight waves) were below 95% of the market value requirement,

meaning this CAD consistently appraised commercial real properties at below market value. Regarding uniformity, Harris County performed the worst on COD and PRD measures, and the underperforming years were relatively recent. Other counties' performance (Tarrant, Dallas, and Bexar) showed signs they could also be improved.

7. **Multi-Family Appraisals** — Although not formally listed as part of the matrix in the ratio study reports, all five CADs reported ratios for multi-family residential properties (B) that indicated they fell short in different magnitudes for different measures. Travis County showed one minor out-of-range COD in 2014, making it the best among the five counties when it came to assessing multi-family residential properties.

   Harris County appraised multi-family residential properties below 95% of market value roughly half the time (four out of eight waves). Bexar and Tarrant counties showed the most unsatisfactory measures (five out of eight waves) regarding the COD. Dallas County showed the most unsatisfactory measures (five out of eight waves) for PRD, and the results showed both progressive and regressive appraisals over the years.

Appendix A — Measure of County CAD Performance: 2009–24

Appendix 2 of the state's Ratio Study Reports used a COD of 20% as a single measure for all Texas counties. Because the five counties analyzed in this report are all very large and densely populated jurisdictions, the CODs have been adjusted to better match recommended IAAO standards.

2023–24

	Level of Appraisal			Uniformity of Appraisal			
2023 24	Overall Median Level Appraisal between 0.95 and 1.05	Single-Family Residential Median Level Appraisal between 0.95 and 1.05	Commercial Real Median Level Appraisal between 0.95 and 1.05	Single-Family Residential COD<10%	Commercial Real COD<15%	Single-Family Residential PRD between 0.98 and 1.03	Commercial Real PRD between 0.98 and 1.03
					No		No
Bexar	Yes	Yes	Yes	Yes	Yes	Yes	No
Travis	Yes	Yes	Yes	Yes	Yes	Yes	No

2021–22

	Level of Appraisal			Uniformity of Appraisal			
2021–22	Overall Median Level Appraisal between 0.95 and 1.05	Single-Family Residential Median Level Appraisal between 0.95 and 1.05	Commercial Real Median Level Appraisal between 0.95 and 1.05	Single-Family Residential COD<10%	Commercial Real COD<15%	Single-Family Residential PRD between 0.98 and 1.03	Commercial Real PRD between 0.98 and 1.03
					No		No
Tarrant	Yes	Yes	No	Yes	No	Yes	Yes
Dallas	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Bexar	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Travis	Yes	Yes	Yes	No	Yes	Yes	Yes

2019–20

	Level of Appraisal			Uniformity of Appraisal			
2019–20	Overall Median Level Appraisal between 0.95 and 1.05	Single-Family Residential Median Level Appraisal between 0.95 and 1.05	Commercial Real Median Level Appraisal between 0.95 and 1.05	Single-Family Residential COD<10%	Commercial Real COD<15%	Single-Family Residential PRD between 0.98 and 1.03	Commercial Real PRD between 0.98 and 1.03
Harris	Yes	Yes	No	Yes	Yes	Yes	No
Tarrant	Yes	Yes	No	Yes	No	Yes	Yes
Dallas	Yes	Yes	No	Yes	Yes	Yes	Yes
Bexar	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Travis	Yes	Yes	Yes	Yes	Yes	Yes	Yes

2017–18

2017–18	Level of Appraisal			Uniformity of Appraisal			
	Overall Median Level Appraisal between 0.95 and 1.05	Single-Family Residential Median Level Appraisal between 0.95 and 1.05	Commercial Real Median Level Appraisal between 0.95 and 1.05	Single-Family Residential COD<10%	Commercial Real COD<15%	Single-Family Residential PRD between 0.98 and 1.03	Commercial Real PRD between 0.98 and 1.03
Harris	Yes	Yes	Yes	Yes	Yes	Yes	No
Tarrant	Yes	Yes	No	Yes	Yes	Yes	No
Dallas	Yes	Yes	Yes	Yes	Yes	Yes	No
Bexar	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Travis	Yes	Yes	Yes	Yes	Yes	Yes	Yes

2015–16

2015–16	Level of Appraisal			Uniformity of Appraisal			
	Overall Median Level Appraisal between 0.95 and 1.05	Single-Family Residential Median Level Appraisal between 0.95 and 1.05	Commercial Real Median Level Appraisal between 0.95 and 1.05	Single-Family Residential COD<10%	Commercial Real COD<15%	Single-Family Residential PRD between 0.98 and 1.03	Commercial Real PRD between 0.98 and 1.03
Harris	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Tarrant	No	No	No	No	Yes	Yes	Yes
Dallas	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Bexar	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Travis	Yes	Yes	Yes	Yes	Yes	Yes	Yes

2013–14

2013–14	Level of Appraisal			Uniformity of Appraisal			
	Overall Median Level Appraisal between 0.95 and 1.05	Single-Family Residential Median Level Appraisal between 0.95 and 1.05	Commercial Real Median Level Appraisal between 0.95 and 1.05	Single-Family Residential COD<10%	Commercial Real COD<15%	Single-Family Residential PRD between 0.98 and 1.03	Commercial Real PRD between 0.98 and 1.03
Harris	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Tarrant	Yes	Yes	No	Yes	Yes	Yes	Yes
Dallas	Yes	Yes	No	Yes	Yes	Yes	Yes
Bexar	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Travis	Yes	Yes	Yes	Yes	Yes	Yes	Yes

2011–12

2011–12	Level of Appraisal			Uniformity of Appraisal			
	Overall Median Level Appraisal between 0.95 and 1.05	Single-Family Residential Median Level Appraisal between 0.95 and 1.05	Commercial Real Median Level Appraisal between 0.95 and 1.05	Single-Family Residential COD<10%	Commercial Real COD<15%	Single-Family Residential PRD between 0.98 and 1.03	Commercial Real PRD between 0.98 and 1.03
Harris	Yes	Yes	Yes	No	Yes	No	Yes
Tarrant	Yes	Yes	No	Yes	Yes	Yes	Yes
Dallas	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Bexar	Yes	Yes	Yes	Yes	No	Yes	No
Travis	Yes	Yes	Yes	Yes	Yes	Yes	Yes

2009–10

2009–10	Level of Appraisal			Uniformity of Appraisal			
	Overall Median Level Appraisal between 0.95 and 1.05	Single-Family Residential Median Level Appraisal between 0.95 and 1.05	Commercial Real Median Level Appraisal between 0.95 and 1.05	Single-Family Residential COD<10%	Commercial Real COD<15%	Single-Family Residential PRD between 0.98 and 1.03	Commercial Real PRD between 0.98 and 1.03
Harris	Yes	Yes	Yes	No	Yes	No	Yes
Tarrant	Yes	Yes	No	Yes	Yes	Yes	Yes
Dallas	Yes	Yes	Yes	Yes	Yes	Yes	No
Bexar	Yes	Yes	Yes	No	Yes	No	Yes
Travis	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Notes

[1] "The Texas Constitution Article 8. Taxation and Revenue," accessed November 3, 2025, https://statutes.capitol.texas.gov/Docs/CN/htm/CN.8.htm; "Tax Code Chapter 23. Appraisal Methods And Procedures," accessed November 3, 2025, https://statutes.capitol.texas.gov/Docs/TX/htm/TX.23.htm.
[2] Texas Comptroller of Public Accounts, "Texas Property Tax Basics," March 2024, https://comptroller.texas.gov/taxes/property-tax/basics.php.
[3] Texas Taxpayers and Research Association, "Equal and Uniform: Constitutional Safeguard of Fair Property Taxes," February 2021, https://www.ttara.org/wp-content/uploads/2021/02/EqualandUniformResearchBrief_2_2021.pdf.
[4] Texas Comptroller of Public Accounts, "Appraisal District Ratio Study Results," accessed November 3, 2025, https://comptroller.texas.gov/taxes/property-tax/ratio-study/index.php.
The Texas Comptroller also publishes Ratio Study Reports on its website for 2021, 2022, and 2023: see https://comptroller.texas.gov. These are referred to as ratio study reports when applicable.
[5] Data from 2019–24 are available from the Texas Comptroller's website. Additional data from prior years' ratio studies were requested from PTAD to perform a long-term review of trends across counties.
[6] The original table in the ratio study reports also includes different jurisdiction sizes/market activities, specifically "Large to mid-sized jurisdictions with some older properties in addition to newer ones and less active markets," and "Rural and small jurisdictions with older properties and depressed markets." These jurisdiction sizes/market activities are generally associated with higher COD ranges based on the IAAO standard. For instance, COD ratios for income-producing properties are 5 to 20 and 5 to 25 respectively for "large to mid-sized jurisdictions" and "rural and small jurisdictions."
[7] Texas Comptroller, Appendix 1 of the 2021 Ratio Study Report and Appendix 2 of the 2022 and 2023 Ratio Study Reports.
[8] Tarrant County reports category J for five waves. Dallas County reports six waves of C1 value. Bexar County reports six waves of C1 value. This report does not discuss these property categories.
[9] These categories (C1, J, E) are not presented in this report because they are unavailable for all five counties.
[10] Dallas, Bexar, and Travis counties reported particularly low sample numbers for A1 in 2012. The reason is unclear. However, this does not seem to affect the ratio analysis except when the ratios are combined to calculate the overall ratio outcomes.
[11] Specifically, Bexar County had the lowest share in 09/10 and 11/12, Travis County had the lowest share in 13/14, Harris County had the lowest share in 15/16, Dallas County had the lowest share in 17/18, and Tarrant County had the lowest share in 19/20. Harris County had the lowest shares in the most recent two waves (21/22 and 23/24).

[12] Single-family housing generally accounts for 60% to 90% of the number of ratios for all counties over the years. This category may dominate the overall performance. As noted, Dallas, Bexar, and Travis counties had particularly low single-family housing ratios in 2012, accounting respectively for 26%, 37%, 35% of total ratios. The low number of ratios may affect single-family housing dominance that year.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