Review & Analysis of DCAD Certified Total Reports
DCAD Entity Code Category: Denton County (G01)
Years Reviewed: 2017-2025

* NOTES - Using an estimated tax rate of 2%; the taxing entities combined tax rates were over 2% in 2017 & now for 2025, in many Denton County areas, it is below 2%. The 2023 & 2024 inflation rates were updated/corrected per the data research completed in April 2025.

8 years 2018 to 2025 = 27.88%

updated April 2025

Inflation Rate/CPI	2017	2018	2019	2020	2021	2022	*2023	*2024	2025	9 years 2017-2025 Total
Federal Reserve Bank & macrotrends.net	2.13%	2.44%	1.81%	1.23%	4.70%	8.00%	4.00%	3.20%	2.50%	30.01%

In 9 years property values more than double (increased 2.43, 2.35, or 2.34 times), while parcel count only increased by about 4% (1.04 times).

Denton County (G01)	2017 (Base Year for this Analysis)	2018	2018 % chg	2019	2019 % chg	total of % chgs	2020	2020 % chg	total of % chgs	2021	2021 % chg	total of % chgs	2022	2022 % chg	total of % chgs	2023	2023 % chg	total of % chgs	2024	2024 % chg	total of % chgs	2025	2025 % chg	total of % chgs	2025 v 2017 compared
Total Market Value	103,497,389,522	113,632,720,032	9.79%	125,402,432,476	10.36%	20.15%	134,865,685,640	7.55%	27.70%	147,700,043,813	9.52%	37.21%	183,201,173,329	24.04%	61.25%	226,645,332,214	23.71%	84.96%	235,733,571,726	4.01%	88.97%	251,703,639,640	6.77%	95.75%	2.43
Total Taxable Value	88,330,714,230	98,442,492,384	11.45%	108,204,034,359	9.92%	21.36%	115,693,123,870	6.92%	28.28%	127,010,590,822	9.78%	38.07%	149,854,372,945	17.99%	56.05%	177,207,953,929	18.25%	74.31%	192,688,469,909	8.74%	83.04%	207,352,205,545	7.61%	90.65%	2.35
Total Property Count	446,273	463,166	3.79%	478,418	3.29%	7.08%	488,087	2.02%	9.10%	448,531	-8.10%	1.00%	458,600	2.24%	3.24%	470,529	2.60%	5.84%	454,673	-3.37%	2.47%	463,241	1.88%	4.36%	1.04
Avg Market Value	231,915	245,339	5.79%	262,119	6.84%	12.63%	276,315	5.42%	18.04%	329,297	19.17%	37.22%	399,479	21.31%	58.53%	481,682	20.58%	79.11%	518,468	7.64%	86.75%	543,354	4.80%	91.55%	2.34

Over-Valuation on Mkt Value by DCAD: 2017-2025 — 2025 Avg Mkt Value / 2017 Avg Mkt Value = 543,354 / 231,915 = 234.29% as compared which is a... **134.29%** **DCAD % Change** **(values more than doubled)** vs **30.01%** US Inflation 2017-2025 = **104.28%** **DCAD Mkt Value Over-Valuation** **(more than double)** with **134.29%** / **30.01%** being **4.47**

Market Values increased over 4 times faster than inflation !!

Over-Taxation by DCAD: 2017-2025 — 88,330,714,230 (2017 Base Taxable Value) x 1.3001 (Inflation Factor) = 114,838,761,570 (2025 Value per Inflation Index) vs 207,352,205,545 (2025 DCAD's Taxable Value) = **92,513,443,975** **Over-Valued** x 2.00% (* estimate rate) = **1,850,268,879** **Over-Taxed**

Over-Valuation on Taxable Value by DCAD: 2017 2025 — 100.00% (2017 base year) + **30.01%** (inflation factor) = **130.01%** (value adjusted for inflation) vs 207,352,205,545 / 88,330,714,230 or **234.75%** and when compared **234.75%** / **130.01%** is **180.56%** or **80.56%** **Over-Valued on Taxable Basis**

2 Specific Denton County Groups Reviewed:

In the 8 years compared, 2018 to 2025, the SF residential total market values doubled (increased 2.23 times), while parcel count only increased 30% (1.30), & the average home value increased by 72% (1.72).

Single Family Residential	2017	2018 (Base Year for this Analysis)	2019	2019 % chg	total of % chgs	2020	2020 % chg	total of % chgs	2021	2021 % chg	total of % chgs	2022	2022 % chg	total of % chgs	2023	2023 % chg	total of % chgs	2024	2024 % chg	total of % chgs	2025	2025 % chg	total of % chgs	2025 v 2018 compared
SF Res Market Value	not avail	67,155,690,612	72,630,630,793	8.15%	8.15%	77,568,232,505	6.80%	14.95%	86,157,085,509	11.07%	26.02%	111,182,018,768	29.05%	55.07%	140,068,923,743	25.98%	81.05%	143,863,655,261	2.71%	83.76%	150,089,807,128	4.33%	88.09%	2.23
SF Res Property Count	not avail	225,099	233,272	3.63%	3.63%	244,887	4.98%	8.61%	253,564	3.54%	12.15%	267,603	5.54%	17.69%	272,464	1.82%	19.51%	288,774	5.99%	25.49%	293,077	1.49%	26.98%	1.30
SF Res Avg Mkt Value	not avail	298,338	311,356	4.36%	4.36%	316,751	1.73%	6.10%	339,784	7.27%	13.37%	415,474	22.28%	35.64%	514,082	23.73%	59.38%	498,188	-3.09%	56.29%	512,117	2.80%	59.08%	1.72

Over-Valuation of Mkt Value by DCAD: 2018-2025 — 2025 Avg Mkt Value / 2018 Avg Mkt Value = 512,117 / 298,338 = 171.66% as compared which is a... 71.66% DCAD % Change vs **27.88%** US Inflation 2018-2025 = **43.78%** **DCAD Mkt Value Over-Valuation**

Over-Taxation by DCAD: 2018-2025 — 67,155,690,612 (2018 Base Mkt Value) x 1.2788 (Inflation Factor, **27.88%**) = 85,878,697,155 (2025 Mkt Value per Inflation Index) vs 150,089,807,128 (2025 DCAD's Mkt Value) = 64,211,109,973 (Amount Over-Valued) x 2.00% (* estimate tax rate) **1,284,222,199** **Over-Taxed** *note*

The Single Family Residential over-taxation of $1.284 Billion is at least 69% of the County's $ 1.85 Billion total. 1284/1850 = 69%.

CAD's average home market value increased from 2018 to 2025, from $298,338 to $512,117.

*** note: analysis ignores exemptions & homestead tax limitations ***

In Comparing 2025 directly with 2018, in 8 years, the F1 commercial property values increased 95% (1.95) in total and 66% (1.66) on average, while parcel count only increased 17% (1.17).

Commercial Real Prop F1	2017	2018 (Base Year for this Analysis)	2019	2019 % chg	total of % chgs	2020	2020 % chg	total of % chgs	2021	2021 % chg	total of % chgs	2022	2022 % chg	total of % chgs	2023	2023 % chg	total of % chgs	2024	2024 % chg	total of % chgs	2025	2025 % chg	total of % chgs	2025 v 2018 compared
Comm F1 Market Value	not avail	13,775,496,842	15,577,500,433	13.08%	13.08%	16,910,507,051	8.56%	21.64%	18,035,500,952	6.65%	28.29%	19,713,755,056	9.31%	37.60%	23,563,713,586	19.53%	57.13%	25,289,345,436	7.32%	64.45%	26,892,073,032	6.34%	70.79%	1.95
Comm F1 Property Count	not avail	8,069	8,260	2.37%	2.37%	8,856	7.22%	9.58%	8,784	-0.81%	8.77%	8,839	0.63%	9.40%	9,086	2.79%	12.19%	9,308	2.44%	14.63%	9,462	1.65%	16.29%	1.17
Comm F1 Avg Mkt Value	not avail	1,707,212	1,885,896	10.47%	10.47%	1,909,497	1.25%	11.72%	2,053,222	7.53%	19.24%	2,230,315	8.63%	27.87%	2,593,409	16.28%	44.15%	2,716,947	4.76%	48.91%	2,842,113	4.61%	53.52%	1.66

Over-Valuation of Mkt Value by DCAD: 2018-2025 — 2025 Avg Mkt Value / 2018 Avg Mkt Value = 2,842,113 / 1,707,212 = 166.48% as compared which is a... 66.48% DCAD % Change vs **27.88%** US Inflation 2018-2024 = **38.60%** **DCAD Mkt Value Over-Valuation**

Over-Taxation by DCAD: 2018-2025 — 13,775,496,842 (2018 Base Mkt Value) x 1.2788 (Inflation Factor, **27.88%**) = 17,616,105,362 (2025 Mkt Value per Inflation Index) vs 26,892,073,032 (2025 DCAD's Mkt Value) = 9,275,967,670 (Amount Over-Valued) x 2.00% (* estimate rate) **185,519,353** **Amount Over-Taxed**

2018-2023 F1 Property Market Value Over-Valuation was 29.73%, where parcel counts increased 13% in same period. 2018-2025 Over-Valuation is now 38.60%, increasing another 8.87%, with parcel count up just 4% more since 2023 to 17%. CAD's commercial property appraisals continue to climb.