

Bell CAD

CHIEF APPRAISER

BILLY WHITE, RPA, CCA, CAE, AAS, RTA

DEPUTY CHIEF APPRAISER

TAMMY HUBNIK, RPA, RTA

Tax Appraisal District of Bell County



District Overview

TADBC is tasked with valuing and collecting taxes for over 181,000 parcels each year

10 ISD's, 12 City's, 12 other entities

\$50.88 Billion Market Value

Contracted by Tax Assessor and most entities to collect taxes
(4th largest that collects in State, 2nd most entities)
(106 of 254 counties collect)

Main office in Belton, with satellite offices in Temple & Killeen

52 employees / 22 Appraisers

\$6.68 Million Budget

Board of Directors

Jared Bryan, Chairman

Kevin Koch

Dick Young

Sam Fulcher

Marvin Rainwater

Joe Shepperd

An aerial photograph of a suburban neighborhood. The image shows a grid of streets with houses on either side. The houses are mostly single-story with varying roof colors (brown, grey, white). There are many green trees scattered throughout the neighborhood, particularly along the streets and in front/backyards. Some houses have swimming pools visible in their backyards. The overall scene is a typical suburban residential area.

Appraisal District Basics

Appraisal District



Texas State Law provides for the establishment of appraisal districts within each county



The appraisal district is a political subdivision of the State of Texas.



The appraisal district is **NOT** part of the county

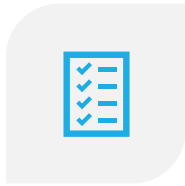


The appraisal district is responsible for appraising property in the district for each taxing unit that imposes ad valorem (property) taxes on property within the district



Per Texas Tax Code Sec 23.01(a), ALL taxable property is appraised at **100% of Market Value** (What it would sell for) as of January 1 of the tax year

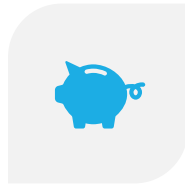
Services Bell CAD provides



APPRAISAL SERVICES



TAX RATE
CALCULATIONS



TAX COLLECTIONS FOR
MOST ENTITIES



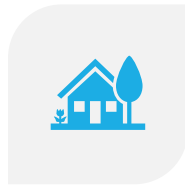
MAINTAINS MAP
PARCEL LAYER FOR
COUNTY



MAINTAIN PARCEL
HISTORY



ADMINISTER
EXEMPTIONS

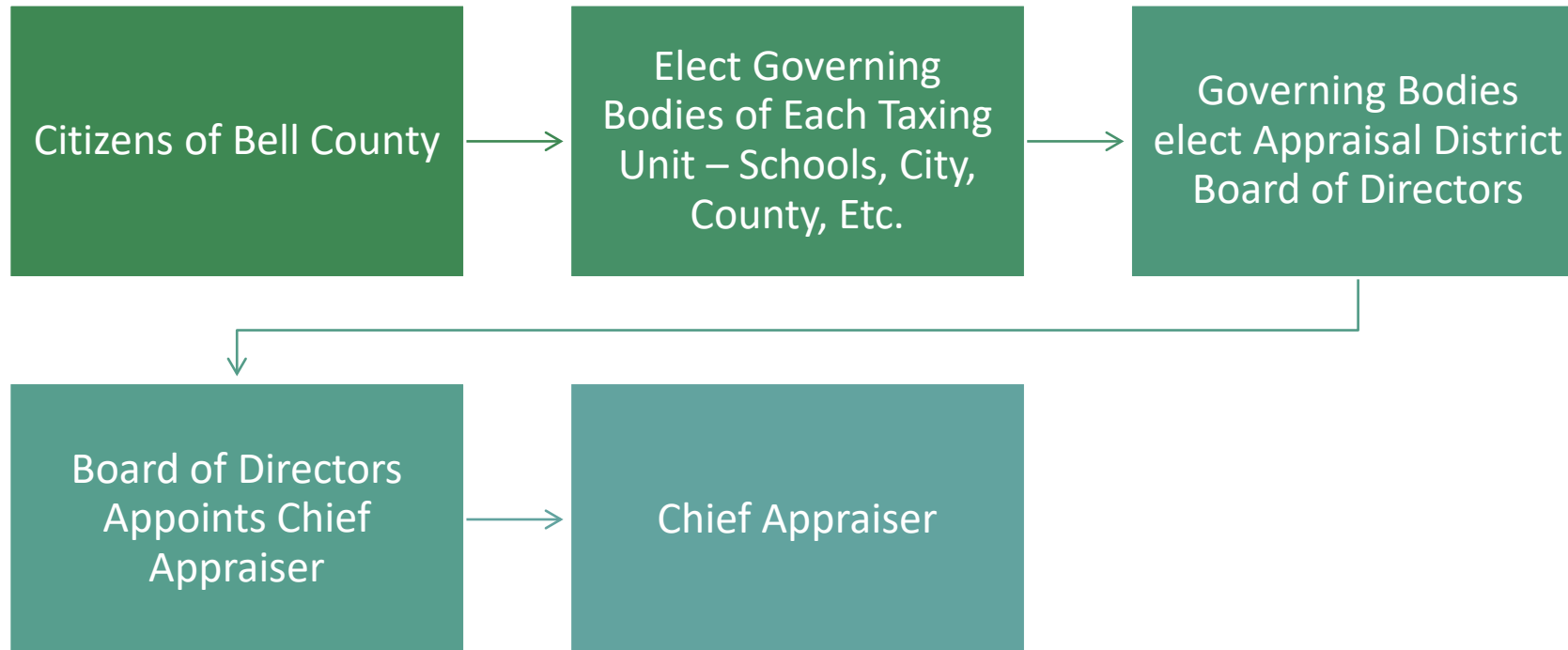


STORES ORIGINAL FILED
SUBDIVISION PLATS
AND MAKES PUBLIC
COPIES

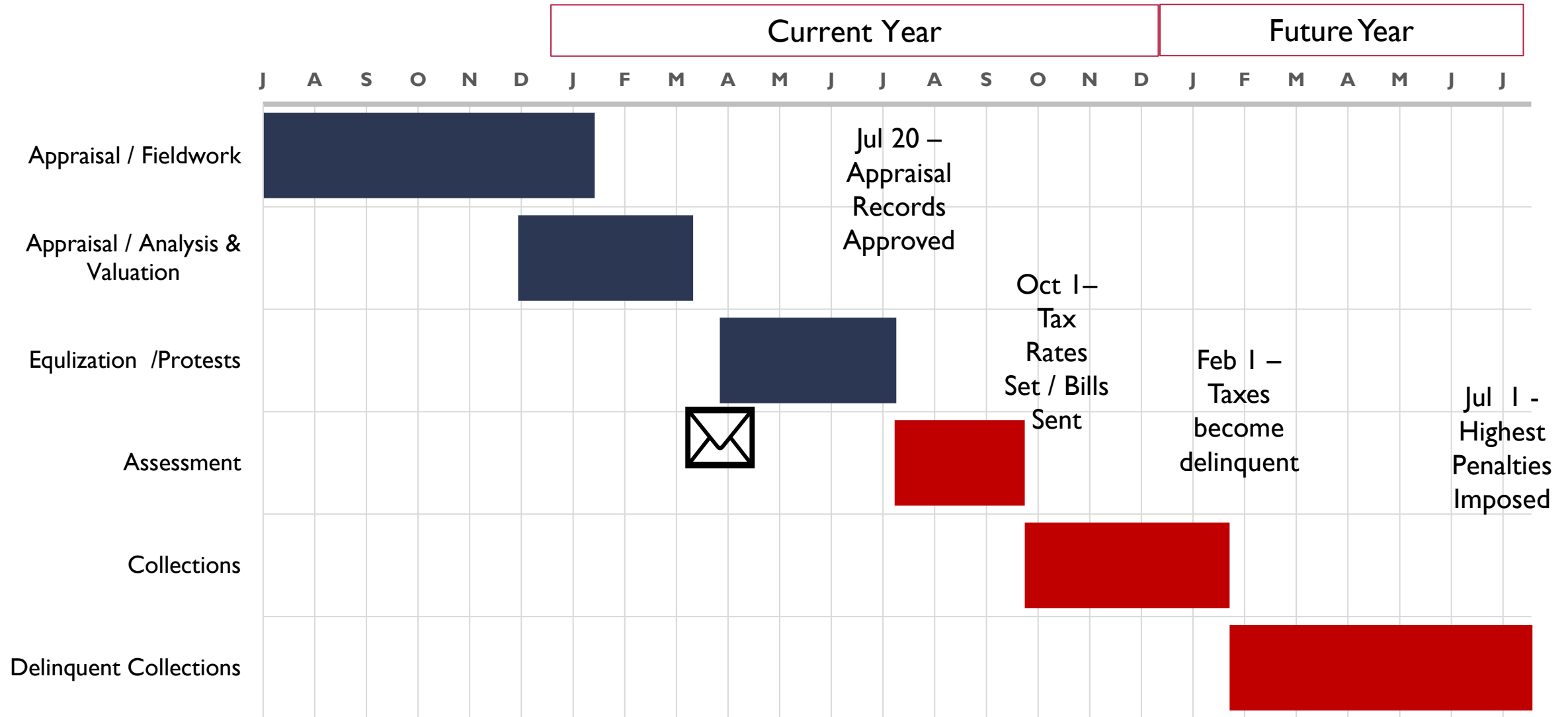


CERTIFIES TAX TITLES
AND SUBDIVISION
PLATS

How the Appraisal District is Organized



Phases in Property Tax Cycle



Homestead Exemptions



Must reside in and be primary residence on date of application




Deadline to apply is April 30th (can apply up to 3 years back)





ISD's Homestead - \$40,000 (subtracted from assessed value) (other entities vary)



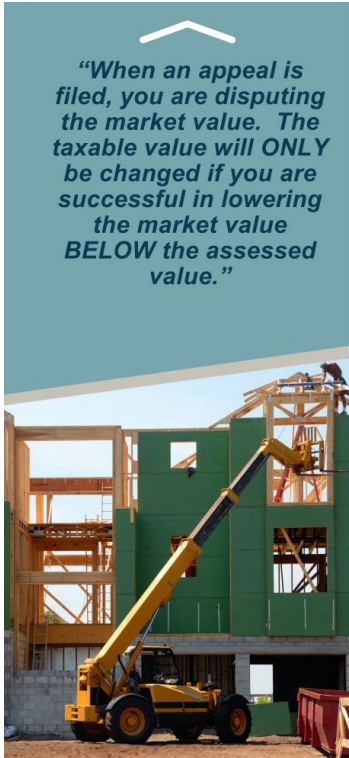
Apply Online - <https://forms.bellcad.org/>

 PROPERTY SEARCH

 INTERACTIVE MAP

 ONLINE FORMS

 ONLINE PROTEST



"When an appeal is filed, you are disputing the market value. The taxable value will ONLY be changed if you are successful in lowering the market value BELOW the assessed value."

Homestead Qualifications:

- Property must be your primary residence
- Current driver license address matches property (in most cases)

Tax Appraisal District of Bell County

411 E. Central Ave., Belton, TX
301 Priest Dr., Killeen, TX
205 E. Central Ave., Temple, TX
(254) 939-5841
www.bellcad.org



Homestead Exemptions

Tax Appraisal District of Bell County



Market Value

The value the property would sell for on January 1st.

Market Value has NO limitation as to the increase per year on all properties including those with a homestead exemption.

Homestead "CAP" has no effect on market value.

Assessed Value

The value that is used to determine the amount of taxes, after all exemptions are applied.

Homesteaded properties can ONLY increase by 10% assessed value each year (plus any new improvements).

How the Homestead "CAP" works:

CAP does not take effect until first full year after residing in property on January 1.

Prior Year Market Value = \$100,000

Current Year Market Value = \$130,000

10% of Prior Year Market Value = \$10,000

Current Year Assessed Value = \$100,000 + \$10,000 = \$110,000

Taxes will be determined by multiplying new tax rates times the Assessed Value

If you had exemption in prior year and the prior year assessed value was capped, the current year CAP will be based on prior year assessed value, not the market value.

Tax Rates are determined beginning in August by the taxing entities (school, city, county, and others)

Often, when large value increases happen in a year, taxing entities (i.e., schools, cities, counties) may lower the tax rates!

Additional tax savings provided by the Homestead Exemption:

All ISD's (schools) - \$40,000 Exemption

Other entities provide optional exemptions.

Exemption amounts are subtracted from Assessed Value

If Assessed Value = \$110,000

Taxable Value for ISD =

\$110,000 - \$40,000 = \$70,000

For ISD, the taxes will be determined by multiplying the new tax rate times the Assessed Value minus exemptions.

How appeals affect the taxable/assessed value

- Appeals dispute the market value NOT the taxable/assessed value
- If the appeal is successful in lowering the market value, the taxable/assessed value will NOT change unless the market value is lowered BELOW the assessed value

To learn more about Homestead Exemptions including Over 65 exemptions please see our website:

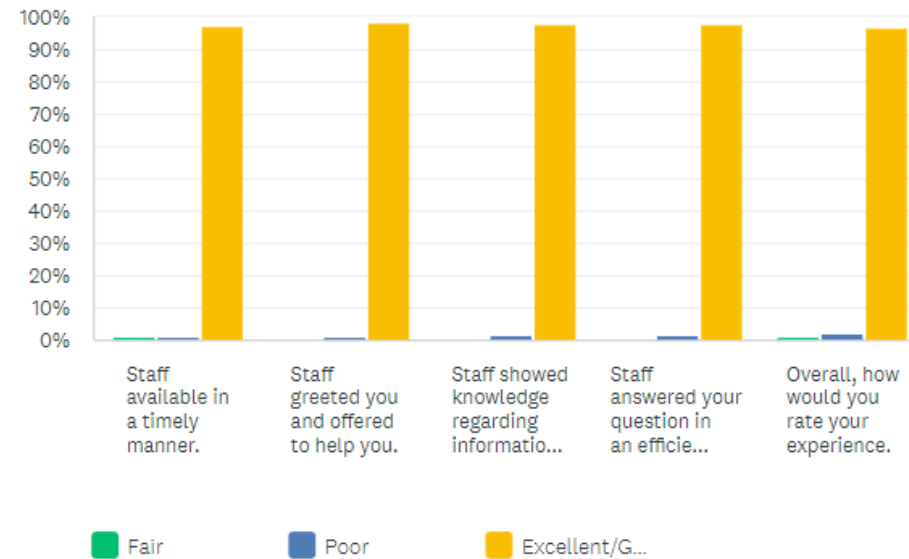
<https://bellcad.org/faqs-exemption-information/>

BCS01000015

Homestead Mailer

Customer Service

2,484 Responses since April 1, 2022



	FAIR	POOR	EXCELLENT/GOOD	TOTAL
▼ Staff available in a timely manner.	1.21% 30	1.29% 32	97.50% 2,417	2,479
▼ Staff greeted you and offered to help you.	0.32% 8	1.09% 27	98.59% 2,439	2,474
▼ Staff showed knowledge regarding information presented and discussed.	0.53% 13	1.38% 34	98.09% 2,418	2,465
▼ Staff answered your question in an efficient manner.	0.69% 17	1.38% 34	97.94% 2,419	2,470
▼ Overall, how would you rate your experience.	1.18% 29	1.91% 47	96.92% 2,390	2,466

An aerial night photograph of a city, likely New York City, showing a dense grid of lights from buildings and streets. The city is partially obscured by soft, white clouds in the lower-left foreground. The sky is a deep blue with a hint of orange from the setting or rising sun. The text 'Aerial Appraisal Projects' is centered over the image in a large, black, sans-serif font.

Aerial Appraisal Projects

IMAGE TECHNOLOGIES

SketchCheck™

SketchCheck creates geo-referenced shape files from existing CAMA-based sketch files and verifies them using customers' current EagleView high-resolution, orthogonal imagery.

- » Flag and categorize discrepancies between image and sketch by degree of inconsistency
- » Turn paper sketches into a digital format or create digital sketches using orthogonal and oblique aerial imagery



ChangeFinder™

ChangeFinder identifies and chronicles property changes, such as new construction, additions and demolition. Without leaving the desks, assessment and appraisal staff can:

- » Reduce costly and time-intensive site inspections
- » Validate information
- » Locate property changes



eagleview.com

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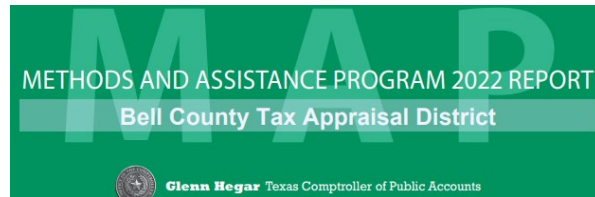
Project	Frequency	% Comp.	Accounts	Total Cost	Est. Value Added	Est. Taxes Added	Est. Return on Investment
Sketch Check	One Time (2021-2023)	100%	44,000	\$243,165	\$124,190,927	\$3,104,773	1,276.82%
Pool Finder	Annual	100%	1,100	\$14,240	\$10,500,000	\$262,500	1,843.40%
Change Finder	Annual	100%	6,500	\$74,350	\$39,299,242	\$982,481	1,321.43%
Total				\$331,755	\$173,990,169	\$4,349,754	1,311%



How are
we
graded?

Glenn Hegar
Texas Comptroller of Public Accounts
2022-23 Final Methods and Assistance Program Review
Bell County Tax Appraisal District
Current MAP Cycle Chief Appraiser(s): Billy White
Previous MAP Cycle Chief Appraiser(s): Billy White

This review is conducted in accordance with Tax Code Section 5.102(a) and related Comptroller Rule 9.301. The Comptroller is required by statute to review appraisal district governance, taxpayer assistance, operating procedures and appraisal standards.



Mandatory Requirements	PASS/FAIL
Does the appraisal district board of directors, through the chief appraiser, ensure administrative functions are followed in accordance with Chapter 6 of the Texas Property Tax Code?	PASS
Does the appraisal district have up-to-date appraisal maps?	PASS
Is the implementation of the appraisal district's most recent reappraisal plan current?	PASS
Are the appraisal district's appraisal records up-to-date and is the appraisal district following established procedures and practices in the valuation of property?	PASS
Are values reproducible using the appraisal district's written procedures and appraisal records?	PASS

Appraisal District Activities	RATING
Governance	Meets All
Taxpayer Assistance	Meets All
Operating Procedures	Meets All
Appraisal Standards, Procedures and Methodology	Meets All

Appraisal District Ratings:

Meets All – The total point score is 100

Meets – The total point score ranges from 90 to less than 100

Needs Some Improvement - The total point score ranges from 85 to less than 90

Needs Significant Improvement – The total point score ranges from 75 to less than 85

Unsatisfactory – The total point score is less than 75

Review Areas	Total Questions in Review Area (excluding N/A Questions)	Total "Yes" Points	Total Score (Total "Yes" Questions/Total Questions) x 100
Governance	14	14	100
Taxpayer Assistance	16	16	100
Operating Procedures	24	24	100
Appraisal Standards, Procedures & Methodology	28	28	100



Property Tax Assistance

2021 APPRAISAL DISTRICT RATIO STUDY

Appraisal District Summary Worksheet 014-Bell

All ISD's except for Temple ISD were found to be valid and within range during preliminary study, but after appealing, Temple ISD was found to valid and within range also.

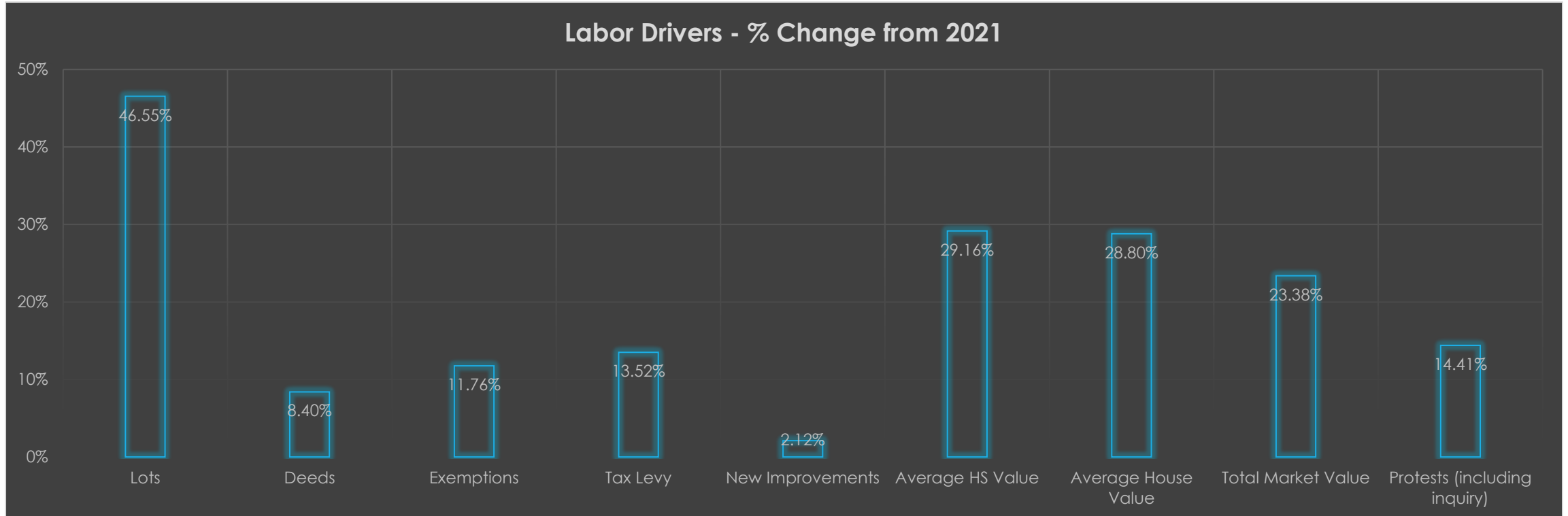
Category	Number of Ratios **	2021 CAD Reported Appraisal Value	Median Level of Appraisal	Coefficient of Dispersion	% Ratios within (+/-) 10 % of Median	% Ratios within (+/-) 25 % of Median	Price - Related Differential
A. SINGLE-FAMILY RESIDENCES	1,700	18,104,280,785	0.99	10.22	68.24	90.41	1.01
B. MULTI-FAMILY RESIDENCES	159	2,077,048,818	*	*	*	*	*
C1. VACANT LOTS	0	477,564,786	*	*	*	*	*
D2. FARM/RANCH IMP	0	21,117,452	*	*	*	*	*
E. RURAL-NON-QUAL	194	1,564,268,447	1.00	21.10	40.72	68.04	1.06
F1. COMMERCIAL REAL	171	2,744,669,291	0.92	12.90	50.29	86.55	1.01
F2. INDUSTRIAL REAL	0	828,287,510	*	*	*	*	*
J. UTILITIES	17	666,507,748	0.89	30.59	29.41	58.82	0.83
L1. COMMERCIAL PERSONAL	98	959,671,585	*	*	*	*	*
L2. INDUSTRIAL PERSONAL	0	842,106,065	*	*	*	*	*
M. OTHER PERSONAL	0	41,423,279	*	*	*	*	*
O. RESIDENTIAL INVENTORY	0	219,613,919	*	*	*	*	*
S. SPECIAL INVENTORY	0	104,478,464	*	*	*	*	*
OVERALL	2,339	28,651,038,149	0.99	11.46	64.99	87.56	1.09

* Category result not calculated. Calculation requires a minimum of five ratios from either of the following:

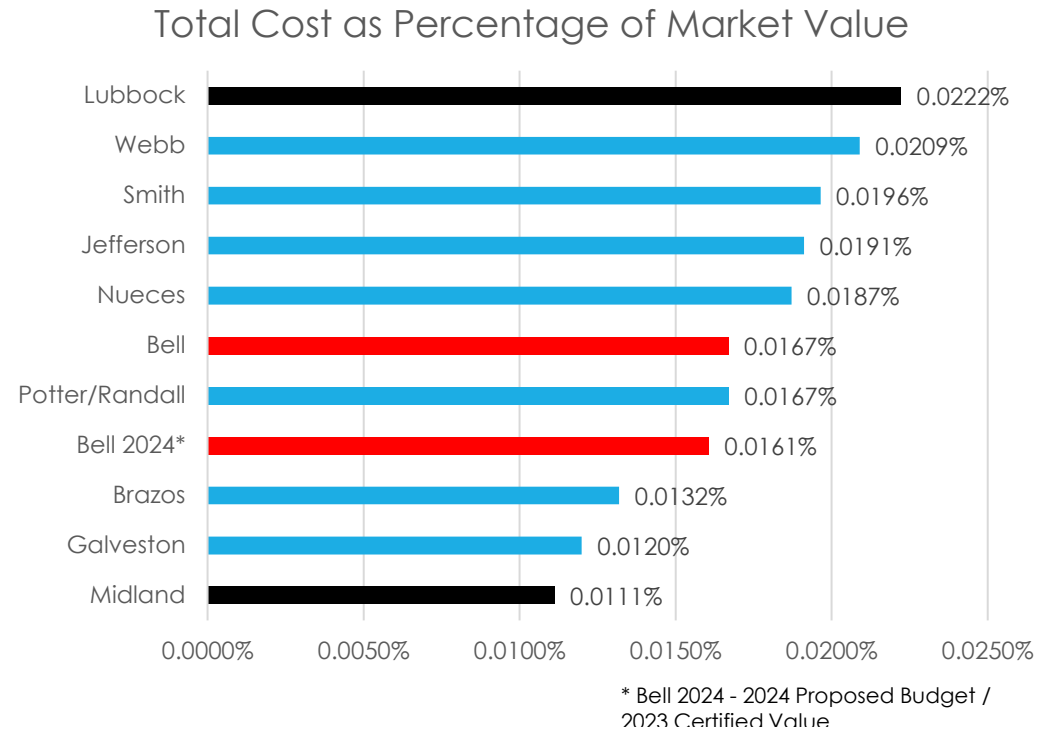
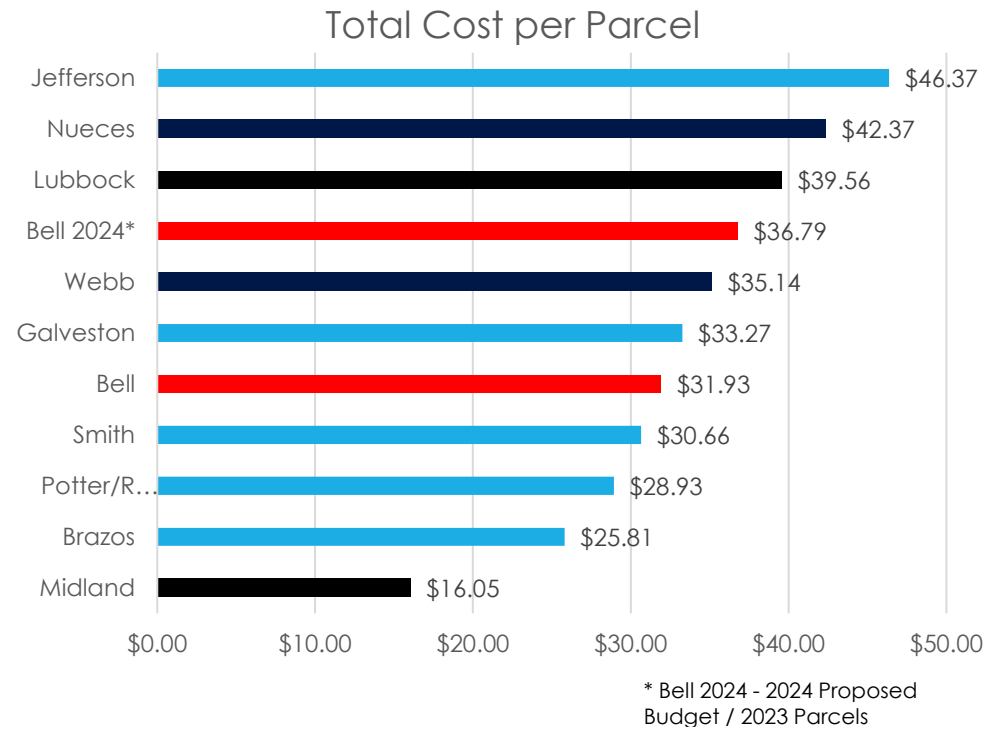


2024 Bell CAD Budget

125,058	154,568	95,054	124,500
187	56,845	97,511	125,000
	110,000	99,011	154,000
		99,216	95,000
		101,090	154,200
			110,000
			0,000

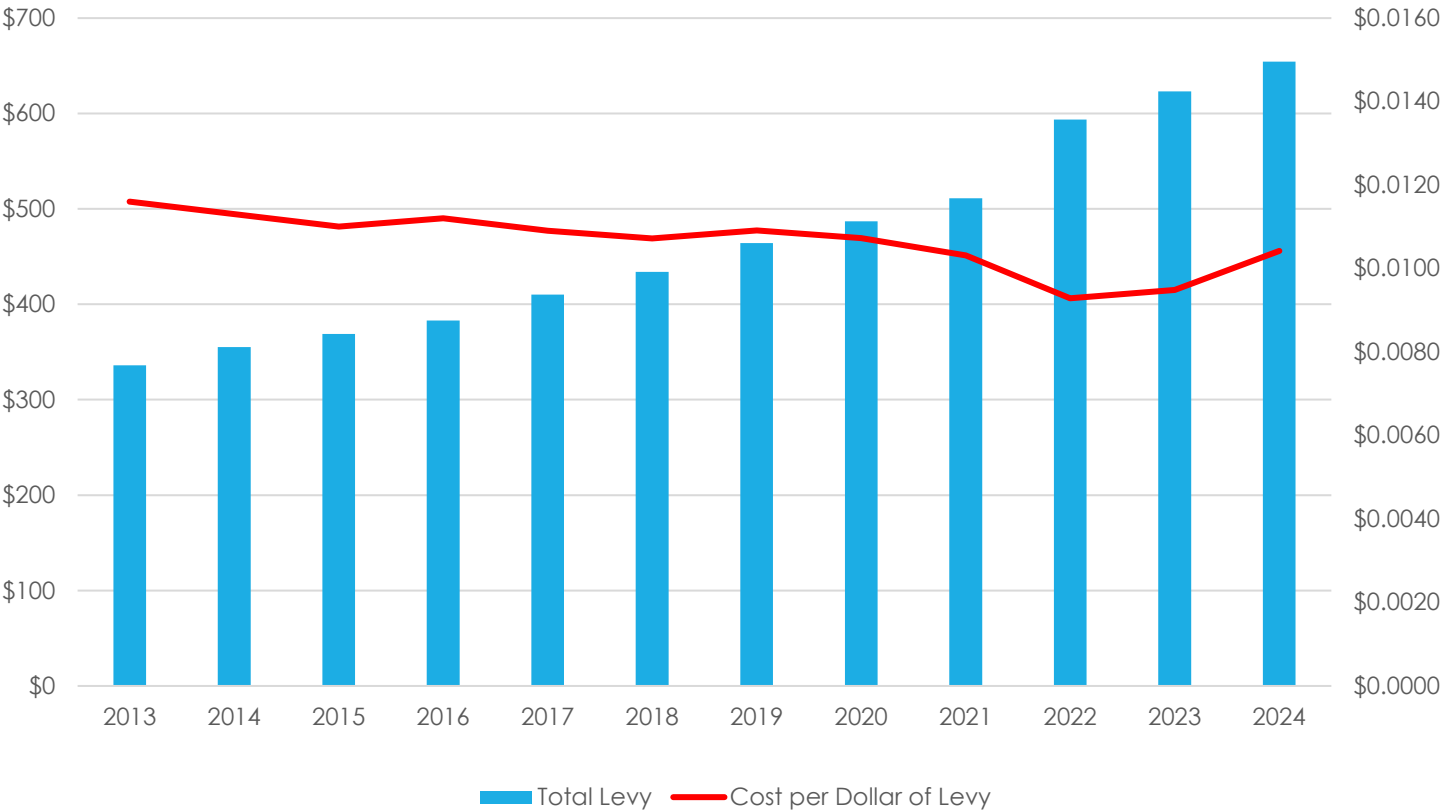


Labor Drivers Change in 2022



CAD Comparisons

Cost per Dollar of Levy for All Taxing Entities

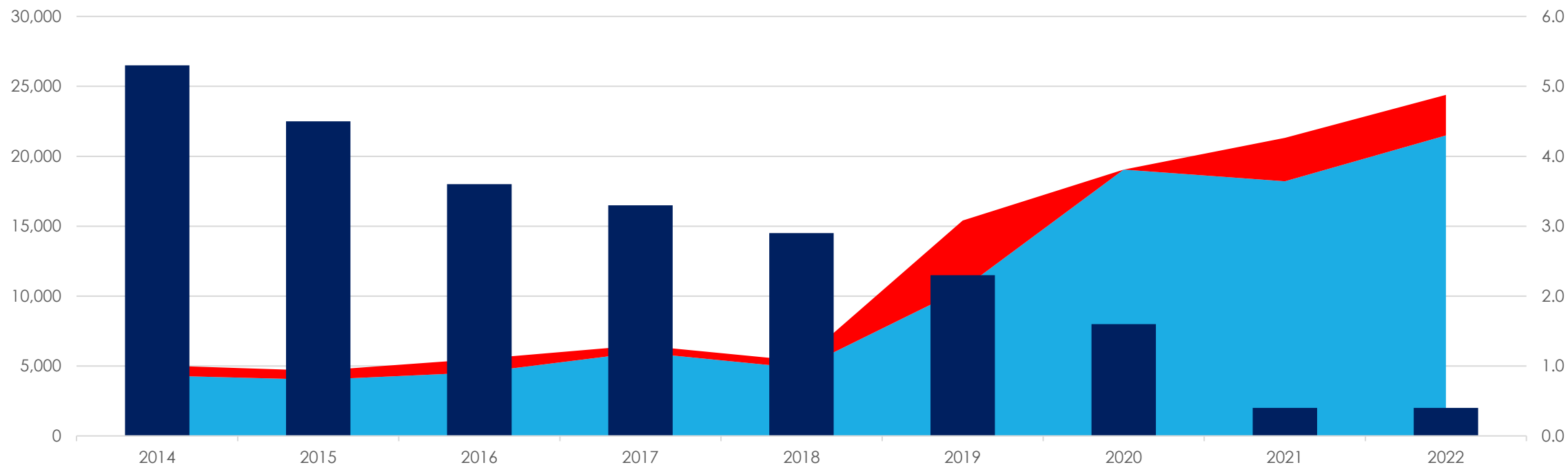


Cost per Dollar of Levy

* Assumes 5% increase in Levy for 2023 & 2024
12% 2023 value increase & 10% 2024 value increase



Protests



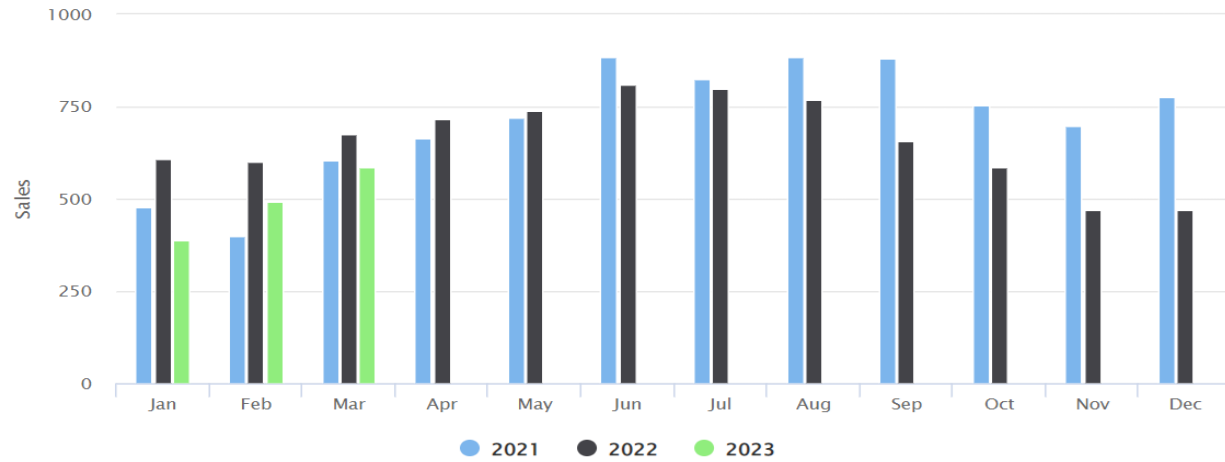
Tax Year	2014	2015	2016	2017	2018	2019	2020	2021	2022
Months of Inventory	5.3	4.5	3.6	3.3	2.0	2.3	1.6	0.4	0.2
# of Protests	4,320	4,020	4,539	5,984	4,845	10,525	19,053	18,219	21,487
# of Inquiries	722	641	968	491	509	4,878	0	3,097	2,900
Total	5,042	4,661	5,507	6,475	5,354	15,403	19,053	21,316	24,387

Total Protests / Inquiries vs Months of Inventory

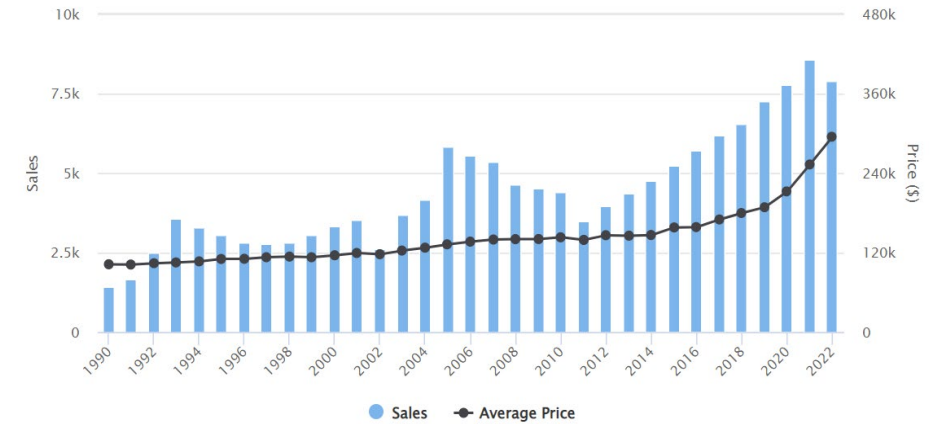


What others are saying about the market

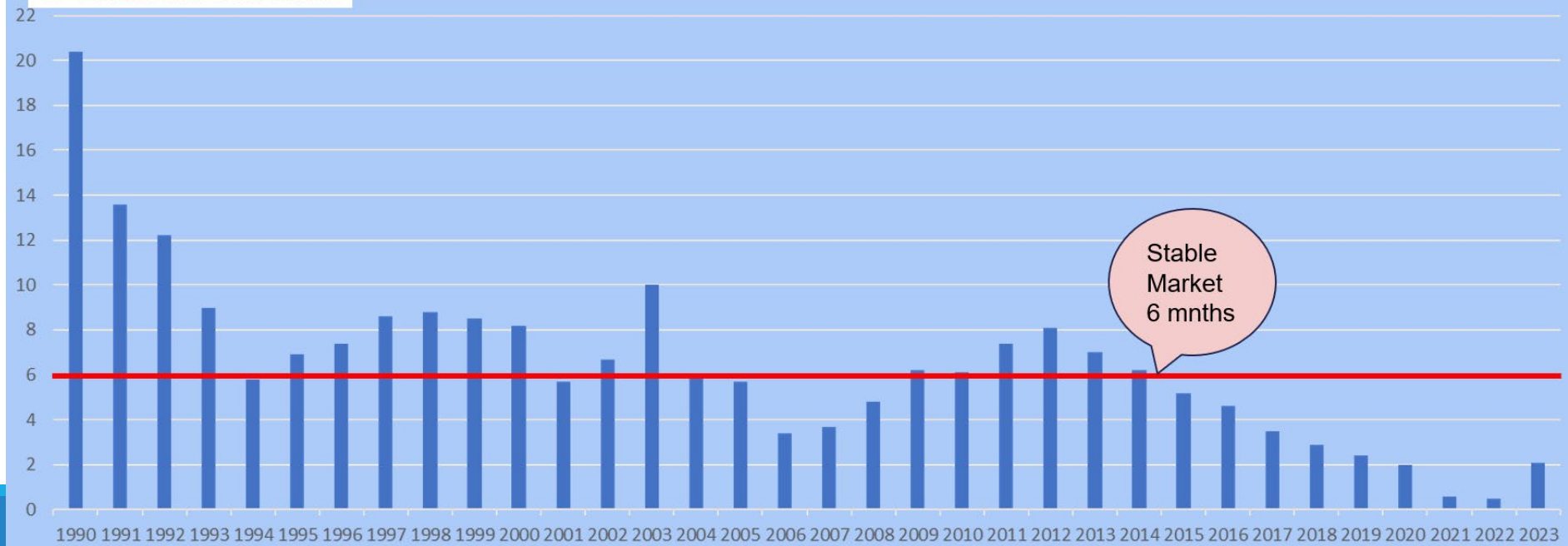
Home Sales



Home Sales and Average Price



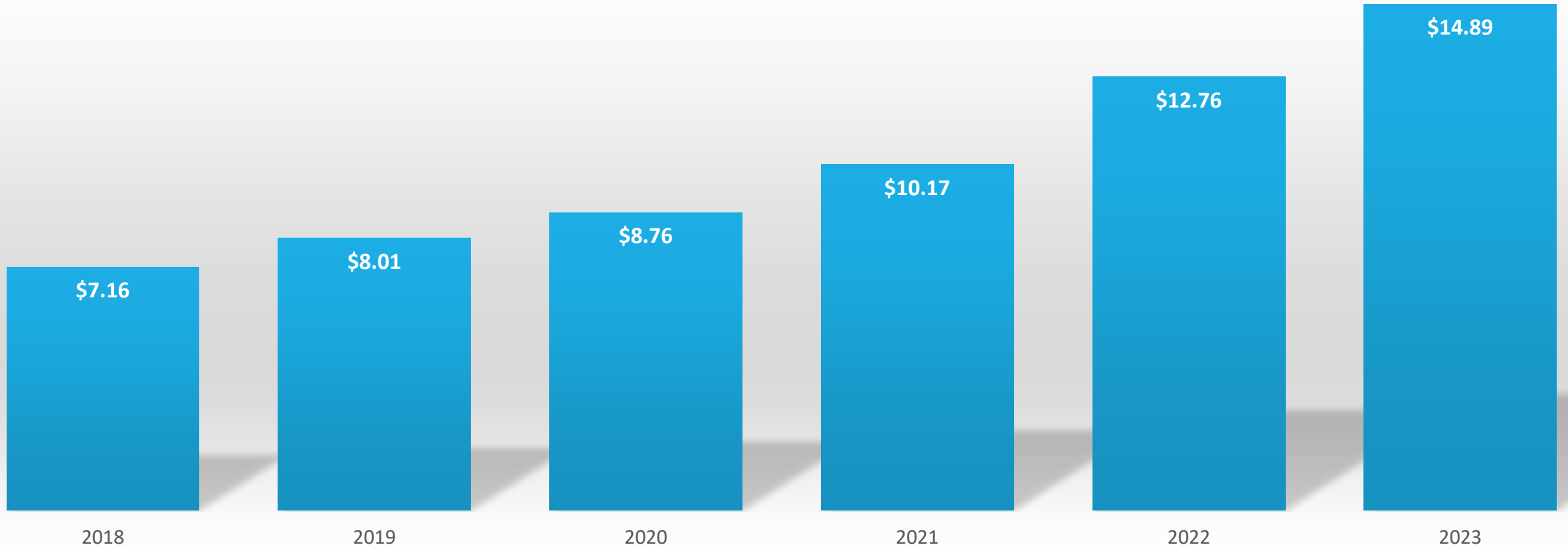
Bell County Months of Residential Inventory



City of Killeen

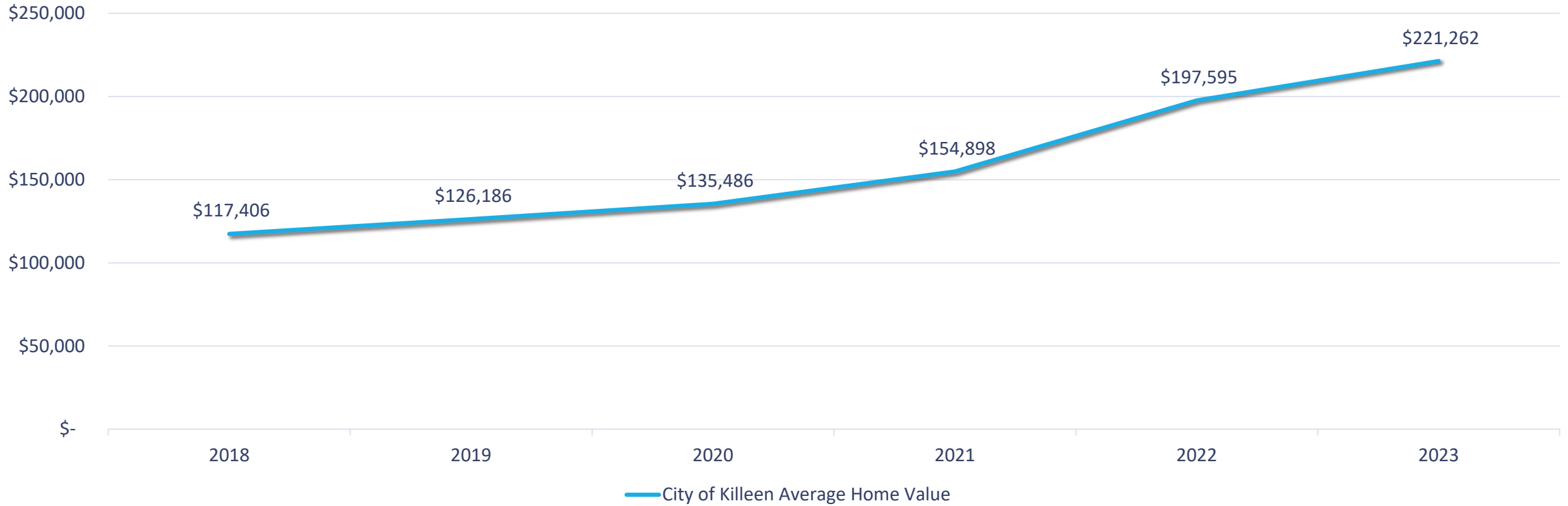
2023 APPRAISAL DATA

City of Killeen Total Market Value (in billions)



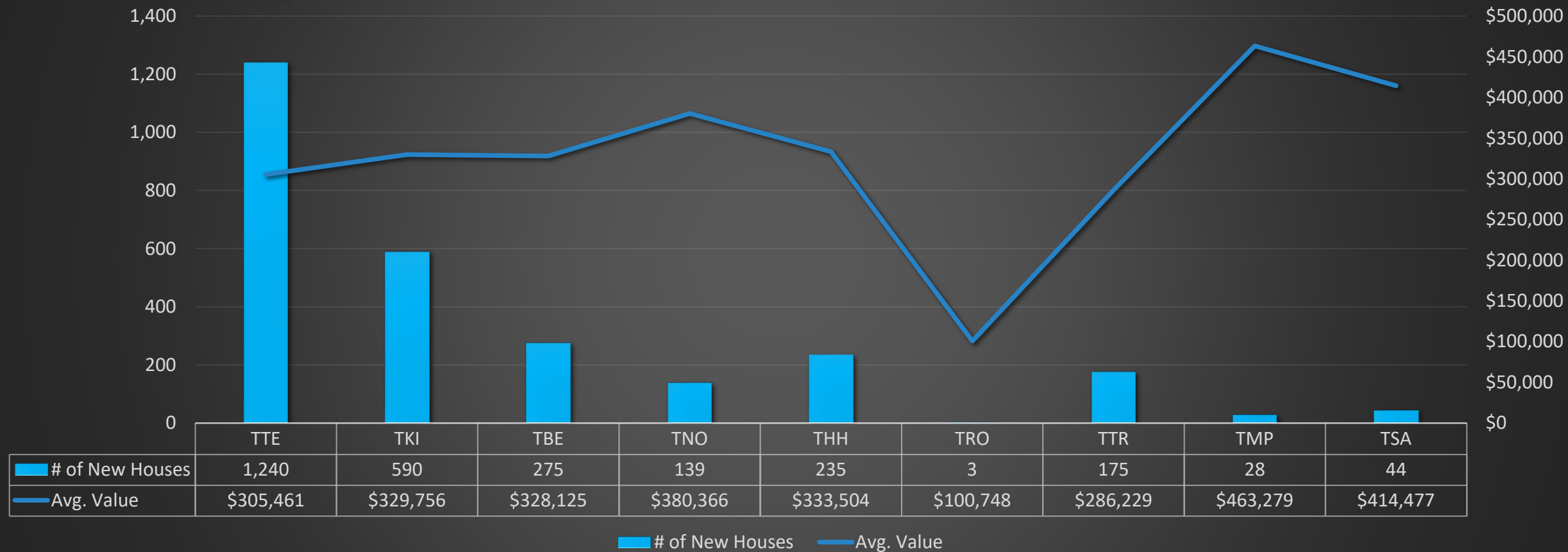
Market Value in Billions

Average Home (A1) Values



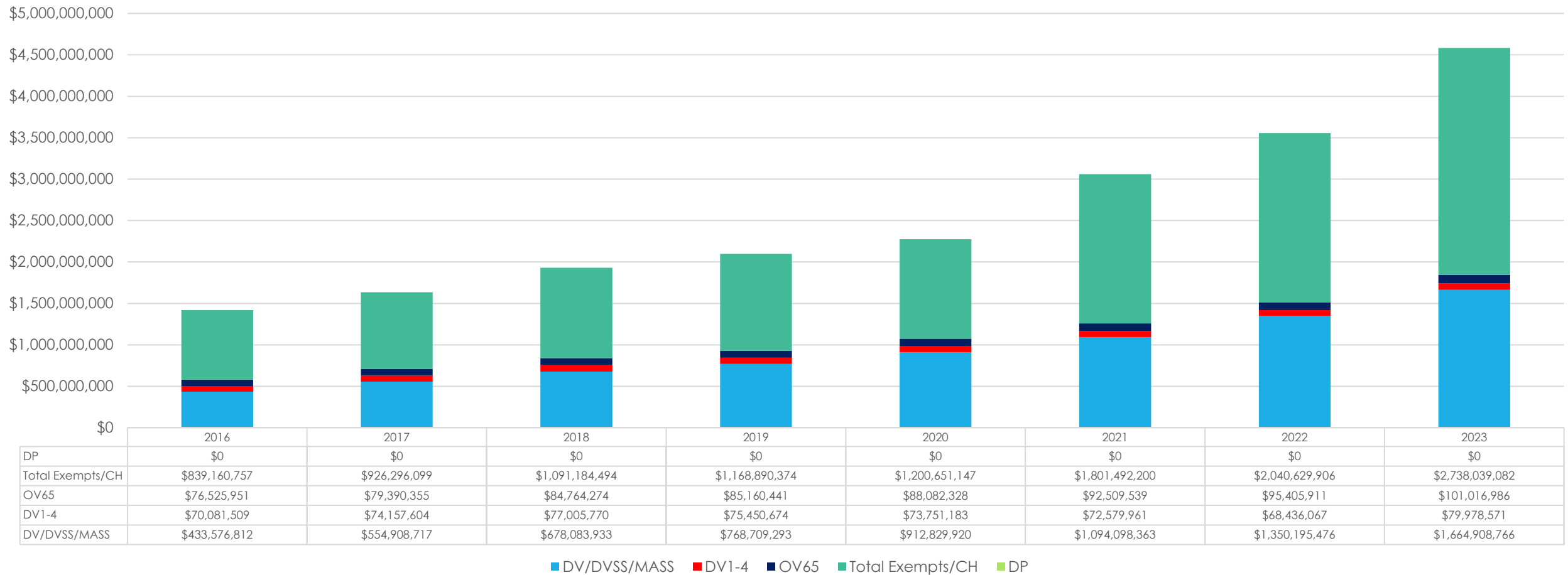
Residential Value History

Average Value and Number of New Homes Cities

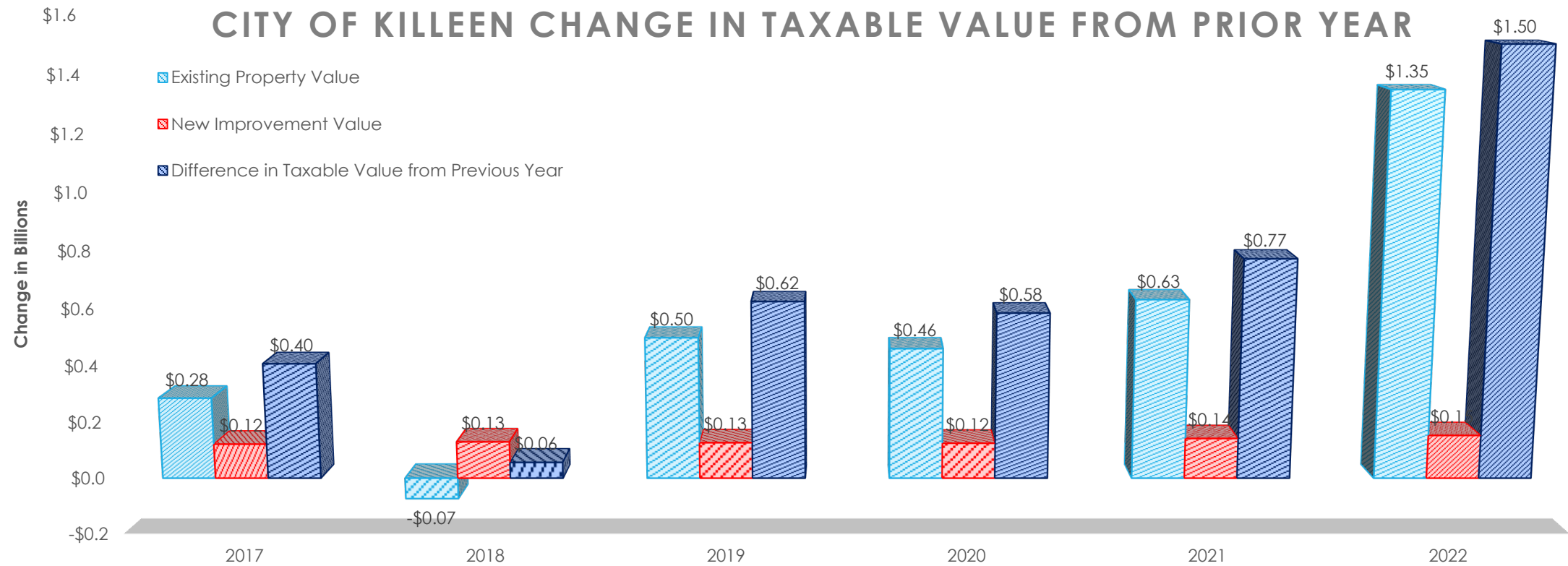


Average Value & Number of New Homes

Current* Value Exempted



Exemption History



Taxable Amount	2022 Certified	2023 Preliminary Estimate	Percentage Change
City of Killeen	\$9,318,310,162	\$10,840,804,358	16.34%

Change in Total Taxable Value

Questions

QUESTIONS?

