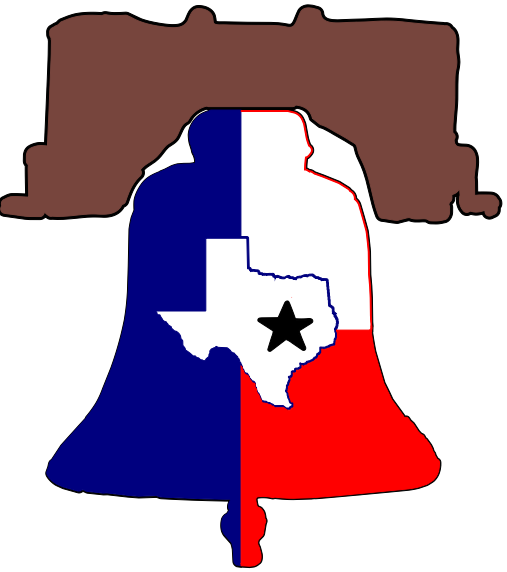


Tax Appraisal District of Bell County Entity Meeting 2026



Bell CAD

CHIEF APPRAISER

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

DEPUTY CHIEF APPRAISER

TAMMY HUBNIK, RPA, RTA, CTA



Board of Directors

Kevin Koch, Chairman - Elected Place 1 (2026)

Joe Burnett, Vice-Chairman / Secretary – Entity Appointed (2027)

Jared Byran – Entity Appointed (2027)

Sam Fulcher – Entity Appointed (2029)

Susan Jones – Entity Appointed (2027)

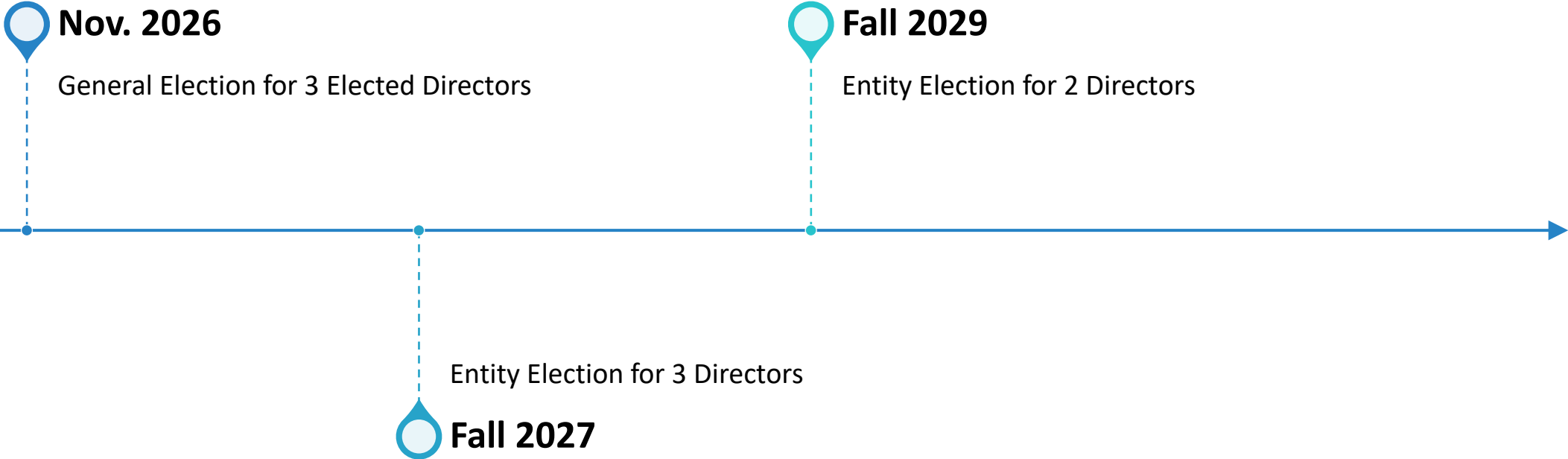
Kenny Wells– Entity Appointed (2029)

Gopal Guttikonda – Elected Place 2 (2026)

Ashley Smith – Elected Place 2 (2026)

Shay Luedeke – Tax Assessor-Collector

Future Board of Director Elections



Customer Service

1,741 Responses since April 1, 2025

↓	● Excellent/Good ↓	● Fair ↓	● Poor ↓	Total ↓
Staff available in a timely manner.	98.50% 1711	0.92% 16	0.58% 10	1737
Staff greeted you and offered to help you.	98.79% 1713	0.58% 10	0.63% 11	1734
Staff showed knowledge regarding information presented and discussed.	98.38% 1703	0.75% 13	0.87% 15	1731
Staff answered your question in an efficient manner.	97.98% 1698	0.92% 16	1.10% 19	1733
Overall, how would you rate your experience.	97.40% 1684	0.93% 16	1.68% 29	1729



2025 Recap for Customer Service

Phone Calls –
40,100

In Person/Mailed
Check Payments –
47,250

In Person Cash
Payments – 10,650

In Person Credit
Card Payments –
5,200

Online Imported
Credit Card
Payments – 28,069

Online Imported E-
Check Payments –
21,900

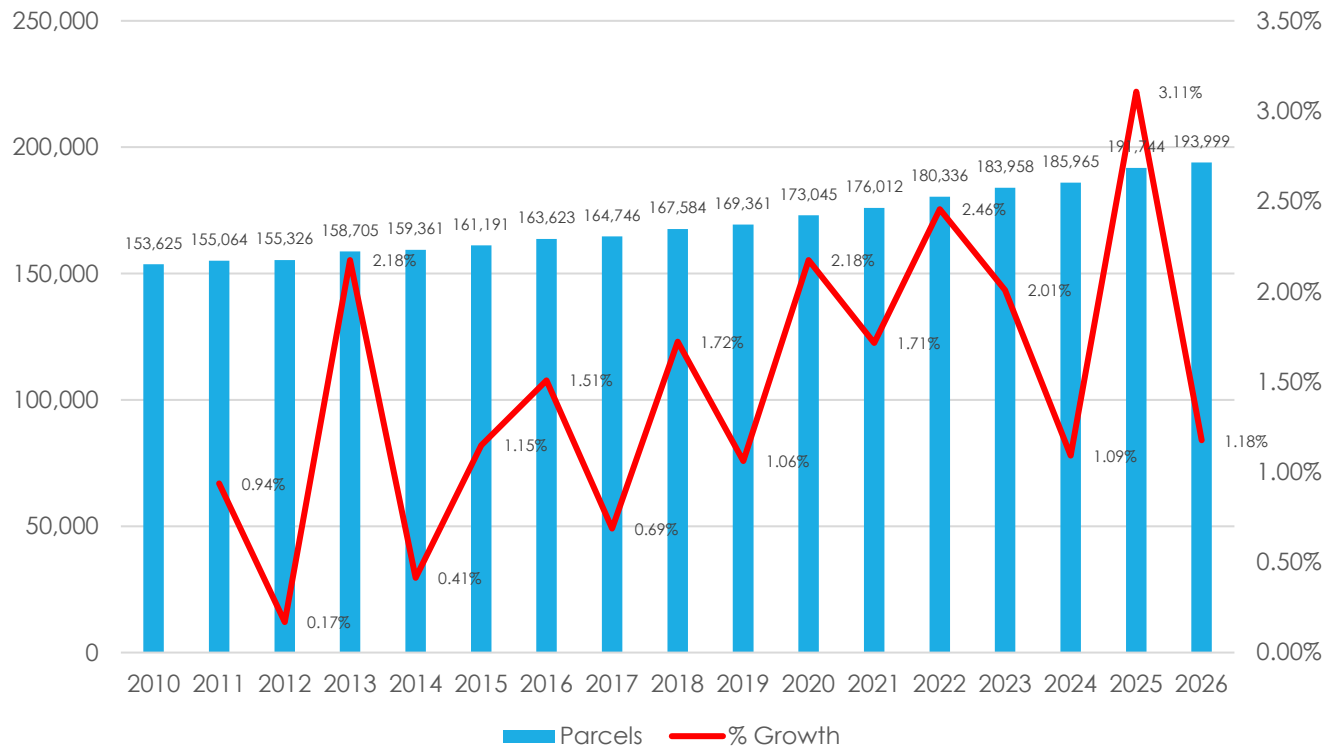
Mortgage Imported
Payments – 51,250

Tax Levy Processed
and Transferred to
Entities -
\$641,690,341

Tax Certificates
Processed – 1,133

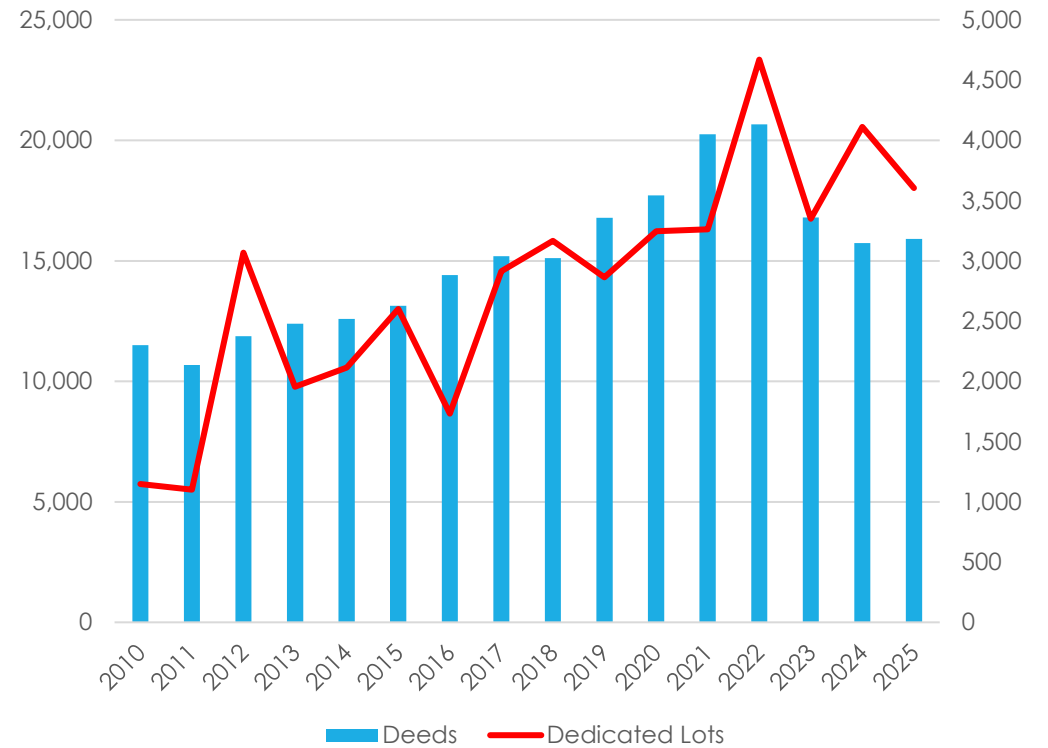
GIS & Records

Parcel Growth since 2010



Average Growth Since 2010 – 1.47%
 Average Growth Since 2020 – 1.34%

Deeds & Lots



Processed 184 Plats & Certified 214 Plats



Appraisal



An aerial night photograph of a city, showing a dense network of lights from buildings and streets. The sky is dark with some light clouds. The text "Aerial Appraisal Projects" is overlaid in white, centered horizontally. There are thin white horizontal lines above and below the text.

Aerial Appraisal Projects

IMAGE TECHNOLOGIES

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



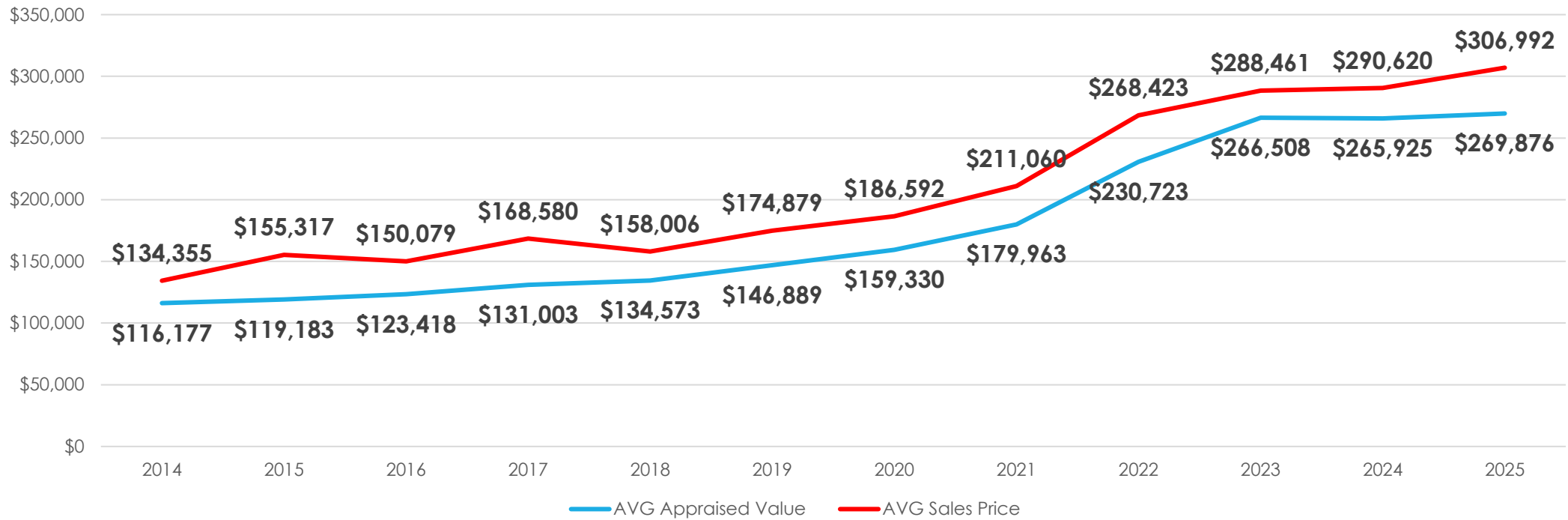
eagleview.com

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Project	Frequency	Accounts	Total Cost	Est. Value Added	Est. Taxes Added	Est. Return on Investment
Change Finder	Annual	6,390	\$95,716	\$365,427,553	\$6,943,124	7,254%
Pool Finder	Annual	90	\$13,370	\$3,498,320	\$66,468	1,843%
Total			\$109,086	\$368,925,873	\$7,009,592	1.311%

It is important to note that this value and taxes are only for the first year, but they will continue to add value and taxes in future years. Estimated Taxes were derived using an average total tax rate of 1.9%.

Average Bell CAD Appraised Value vs Average Sales Price

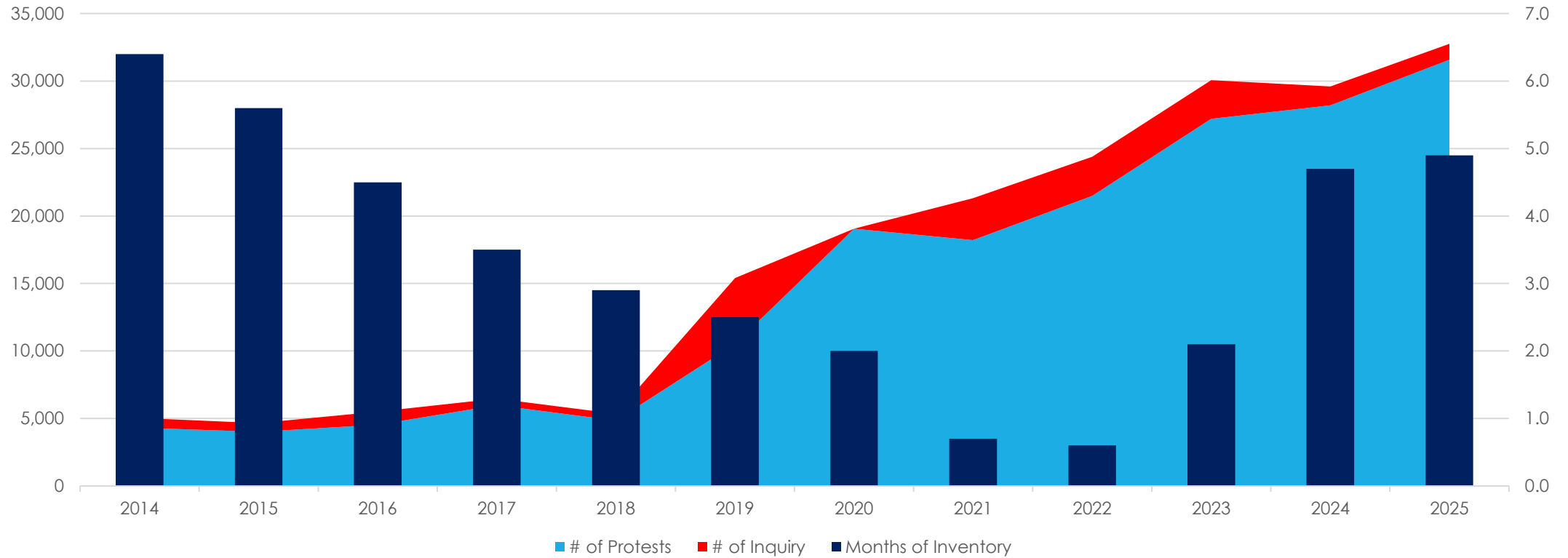


Appraised Value vs Sales Price



Protests

Total Protests/Inquiries vs Months of Inventory



Tax Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Month Invtry	4.5	3.6	3.3	2.0	2.3	1.6	0.4	0.2	2.1	4.7	4.9
# of Protests	4,020	4,539	5,984	4,845	10,525	19,053	18,219	21,487	26,358	27,593	31,587
# of Inquiries	641	968	491	509	4,878	0	3,097	2,900	2,865	1,393	1,166
Total	4,661	5,507	6,475	5,354	15,403	19,053	21,316	24,387	29,223	28,986	32,753



How are
we
graded?

Glenn Hegar
Texas Comptroller of Public Accounts
2024-25 Final Methods and Assistance Program Review
Tax Appraisal District of Bell County
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	15	15	100
Taxpayer Assistance	15	15	100
Operating Procedures	23	23	100
Appraisal Standards, Procedures and Methodology	28	28	100

APPRAISAL DISTRICT RATIO STUDY RESULTS



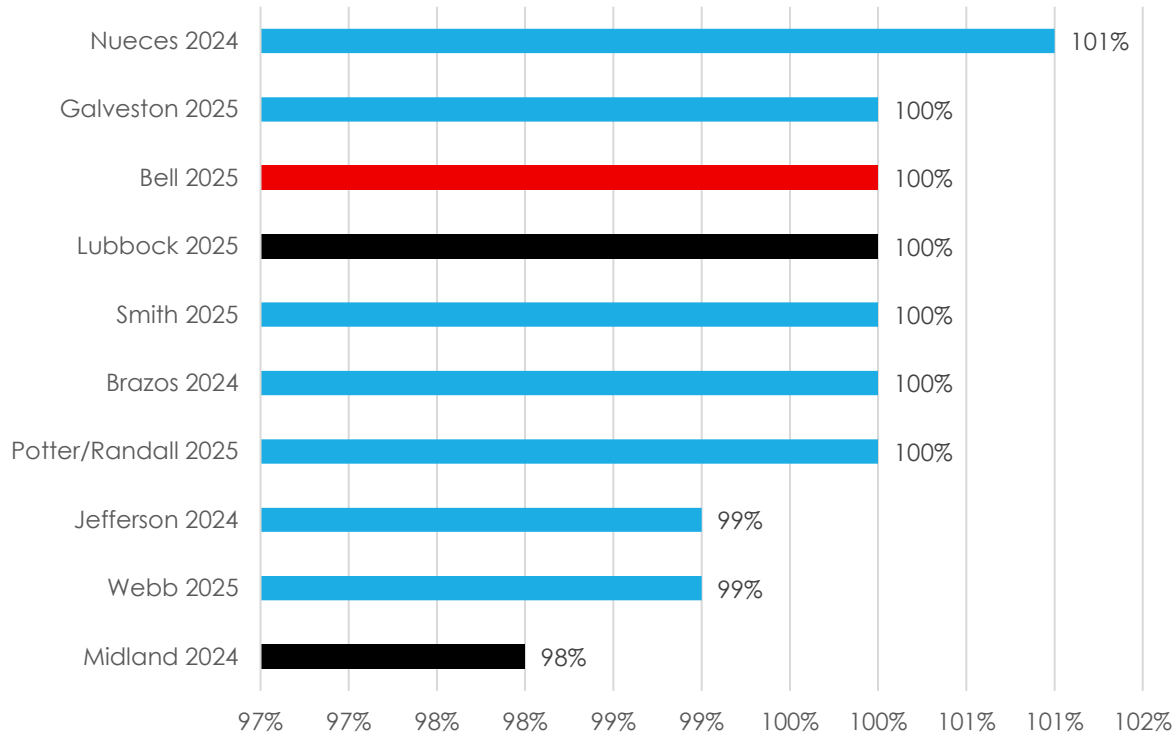
Bell County

All ISD's except Moody ISD were found to be **VALID** and **WITHIN** range during the preliminary study.

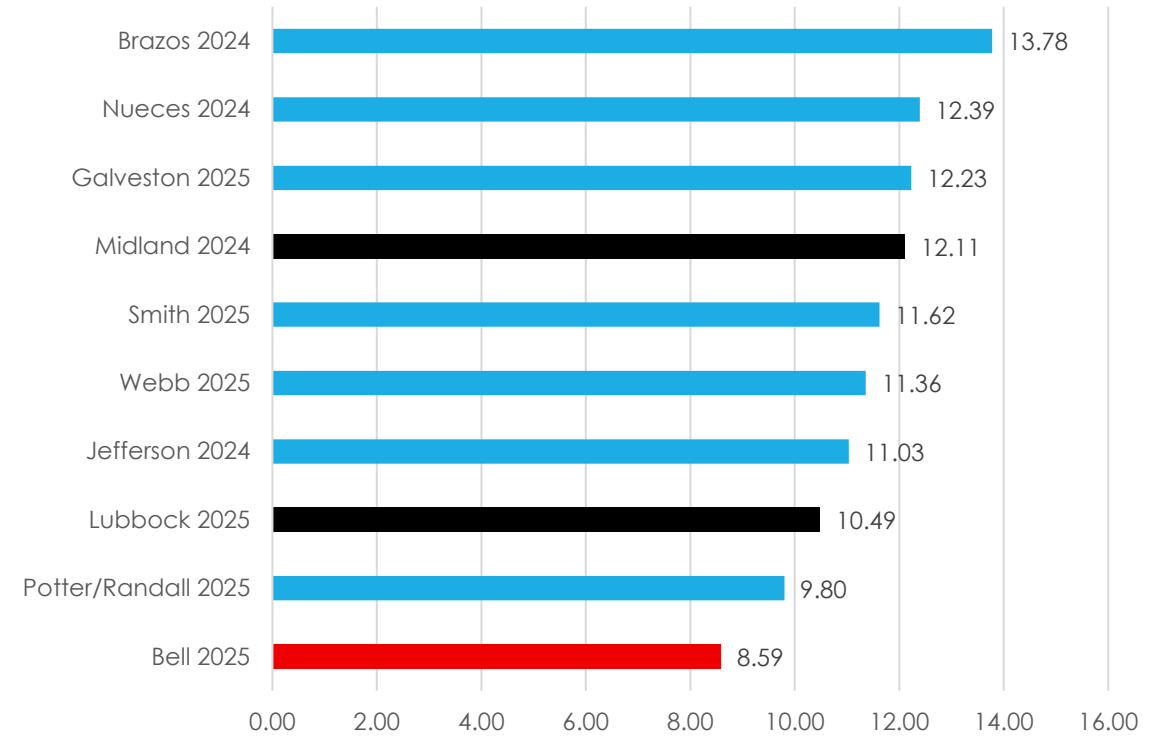
CATEGORY	No of Ratios	2025 CAD Reported Appraisal Values	Median Level of Appraisal	Coefficient of Dispersion	% Ratios within (+/-) 10% of Median	% Ratios within (+/-) 25% of Median	Price Related Differential
A.SINGLE-FAMILY RESIDENCES	2,046	\$29,922,826,933	100%	7.03	78.93%	95.85%	1.01
B.MULTI-FAMILY RESIDENCES	207	\$3,676,599,452					
C1.VACANT LOTS	40	\$799,007,206					
C2.COLONIA LOTS	0	\$0					
D2.FARM/RANCH IMP	0	\$30,847,992					
E.RURAL-NON-QUAL	201	\$2,799,143,442	100%	18.16	45.27%	73.13%	0.96
F1.COMMERCIAL REAL	204	\$4,535,302,697	95%	12.44	59.31%	85.29%	1.00
F2.INDUSTRIAL REAL	0	\$1,382,261,121					
G.OIL, GAS, MINERALS	0	\$0					
J.UTILITIES	15	\$882,492,648	98%	6.16	60.00%	100.00%	1.00
L1.COMMERCIAL PERSONAL	94	\$1,449,184,008					
L2.INDUSTRIAL PERSONAL	0	\$2,182,177,855					
M.OTHER PERSONAL	0	\$52,880,541					
O.RESIDENTIAL INVENTORY	0	\$521,853,342					
S.SPECIAL INVENTORY	0	\$123,896,049					
OVERALL	2,807	\$48,358,473,286	100%	8.59	73.85%	92.63%	1.01

“The Texas Comptroller conducts the Property Value Study (PVS) every other year for all districts. The study is performed for each ISD and the CAD and determines each CAD’s median sales-to-appraisal ratio, which must fall between 95% and 105%. The PVS also calculates the coefficient of dispersion (COD), a measure of appraisal uniformity and accuracy. As noted in *IAAO PROPERTY ASSESSMENT VALUATION* (3rd ed., 2010, p. 446), “Low CODs (15.0 or less) tend to be associated with good appraisal uniformity.”

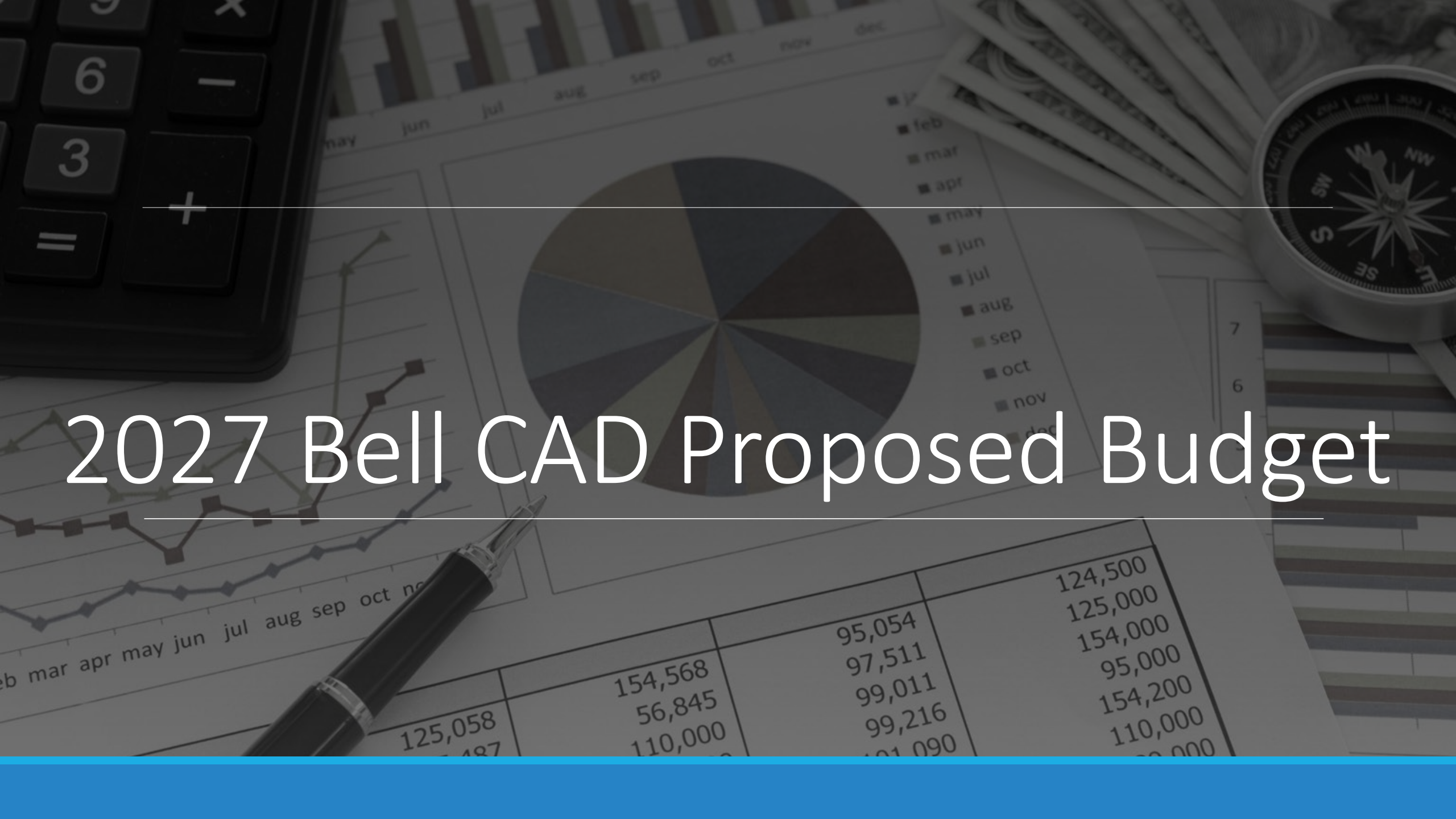
CAD Median Sales to Appraisal Overall Ratio



Overall Coefficient of Dispersion (COD)

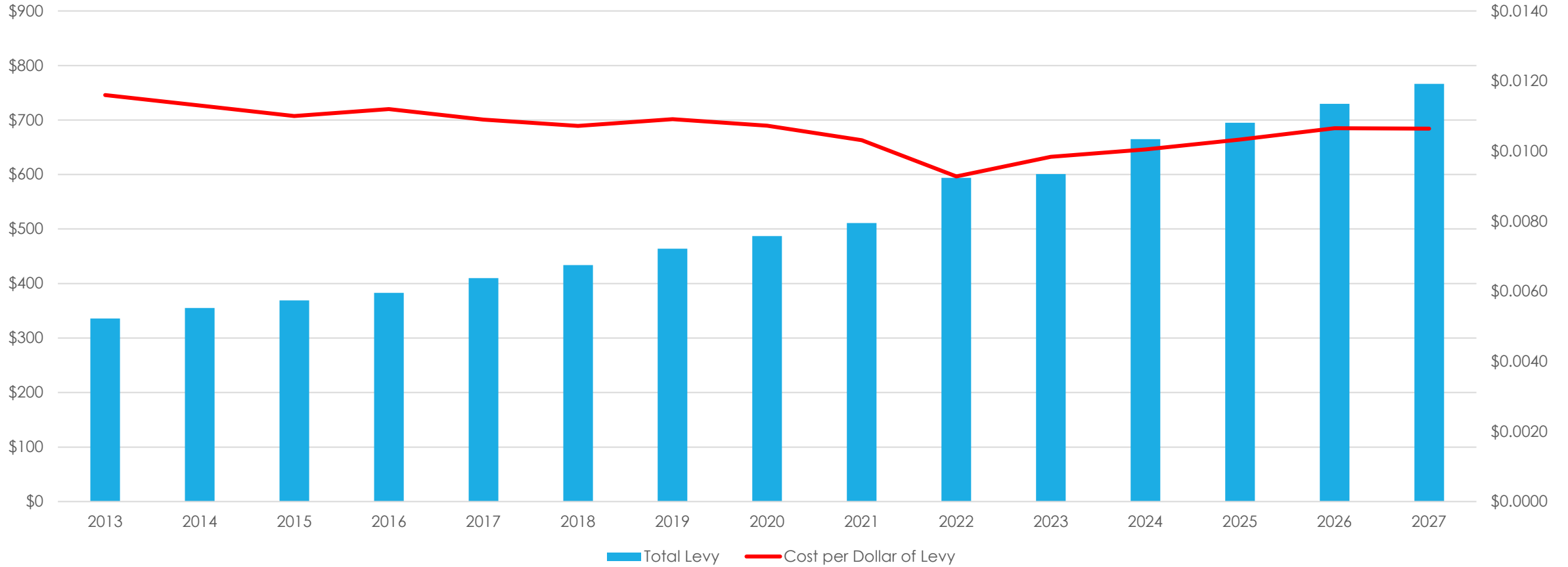


2027 Bell CAD Proposed Budget



125,058	154,568	95,054	124,500
487	56,845	97,511	125,000
	110,000	99,011	154,000
		99,216	95,000
		01,090	154,200
			110,000
			000

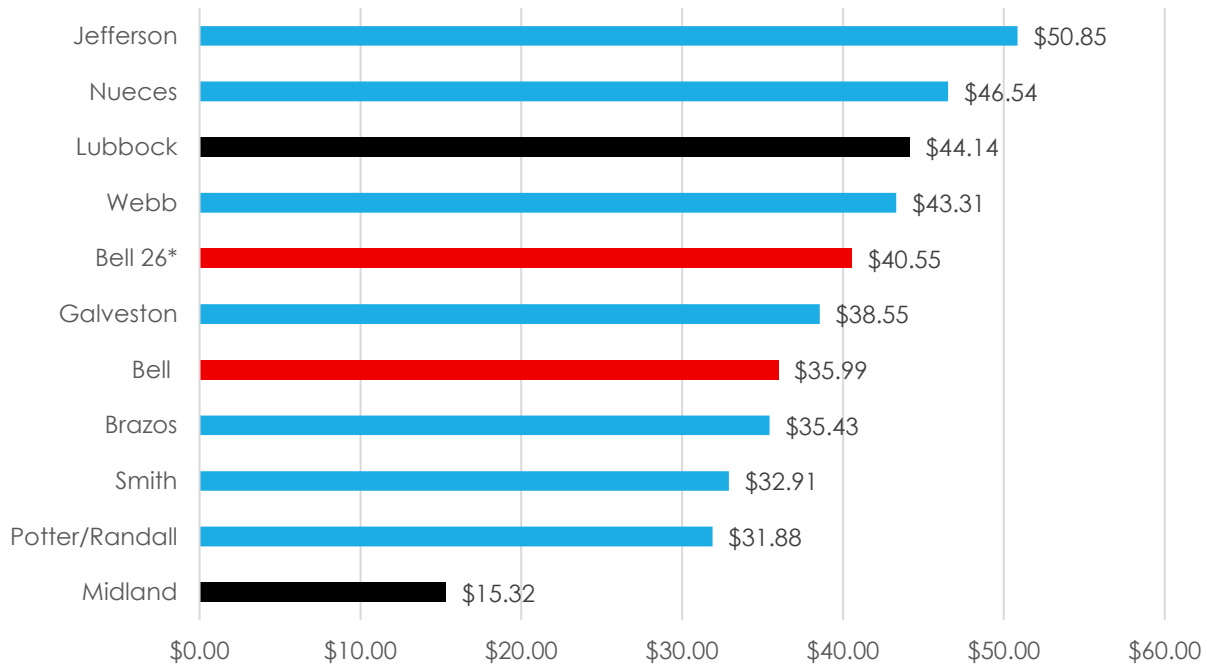
Cost per Dollar of Levy for all Taxing Entities



Cost per Dollar of Levy

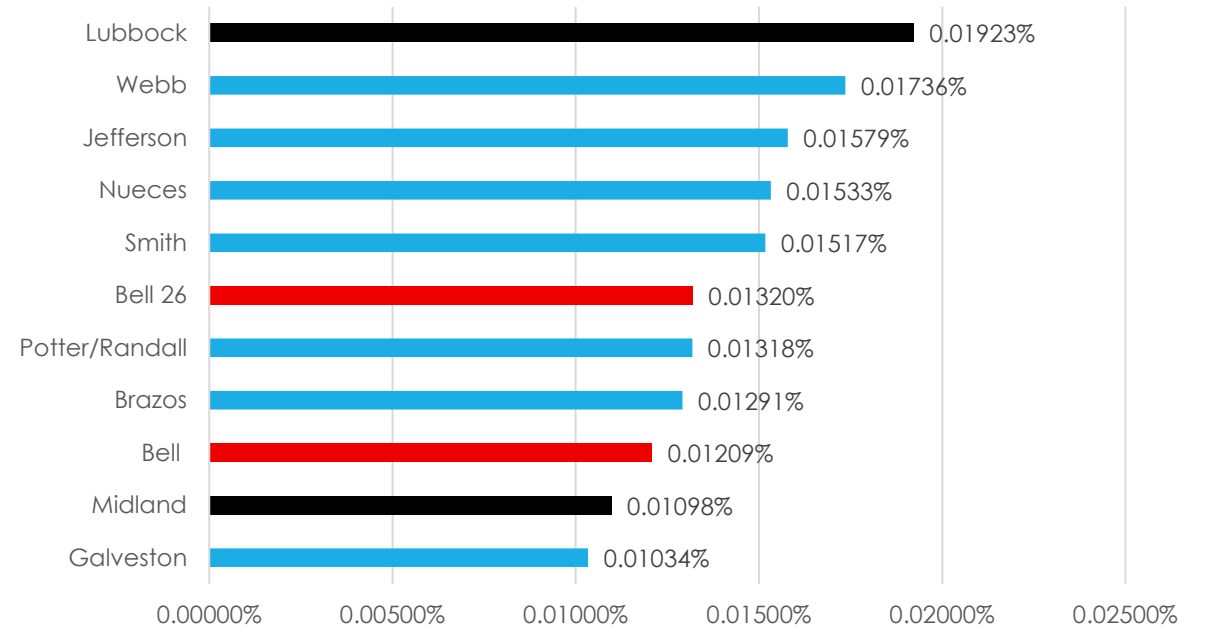
CAD Comparisons

Total Cost Per Parcel



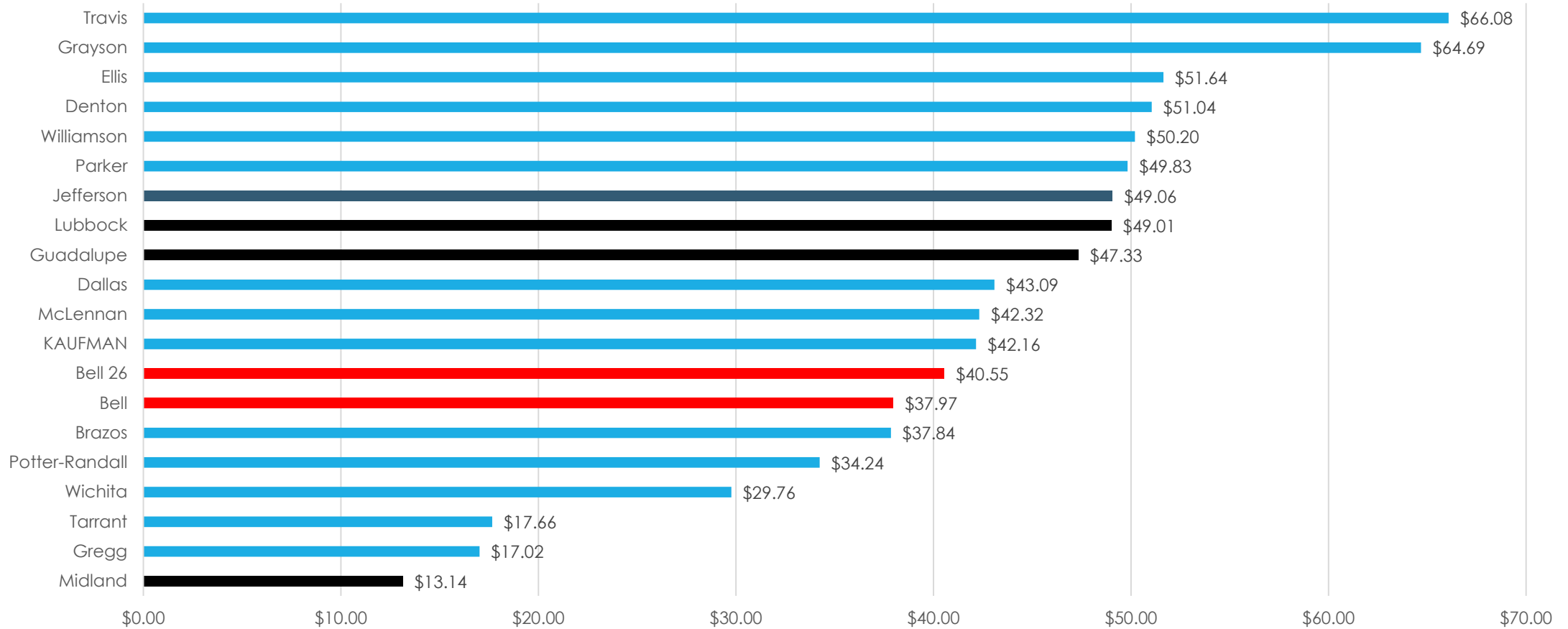
* Bell 26 - 2026 Budget/ 25
Parcels

Total Cost as Percentage of Market Value



* Bell 26 - 2026 Budget/ 2025 Mkt Value

2025 Cost Per Parcel (25 Budget/25 Parcels)

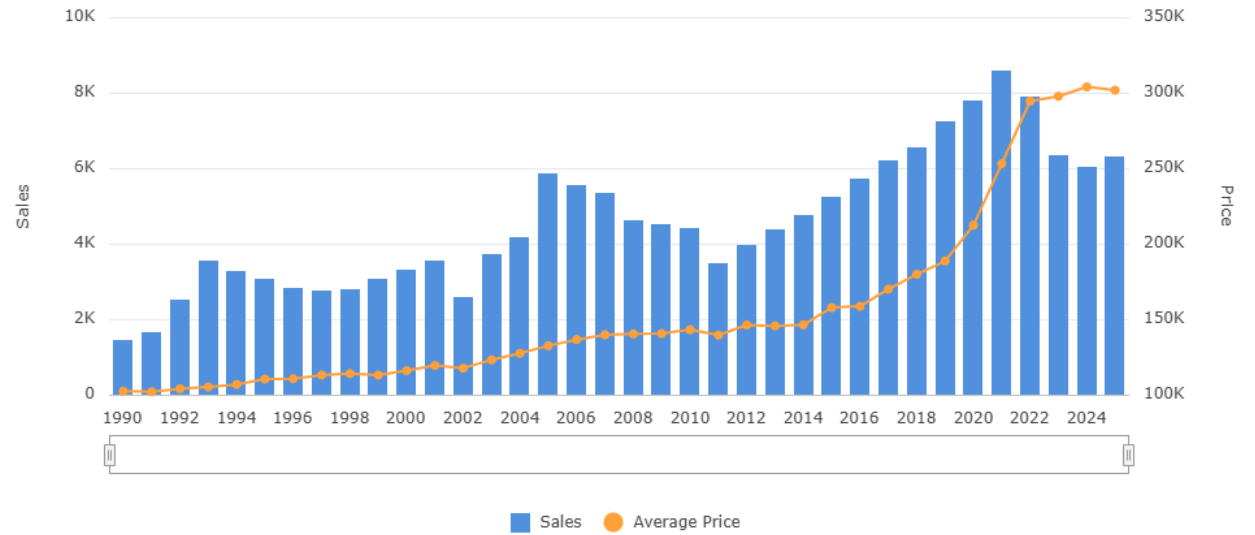


Metro CAD Comparisons 2025

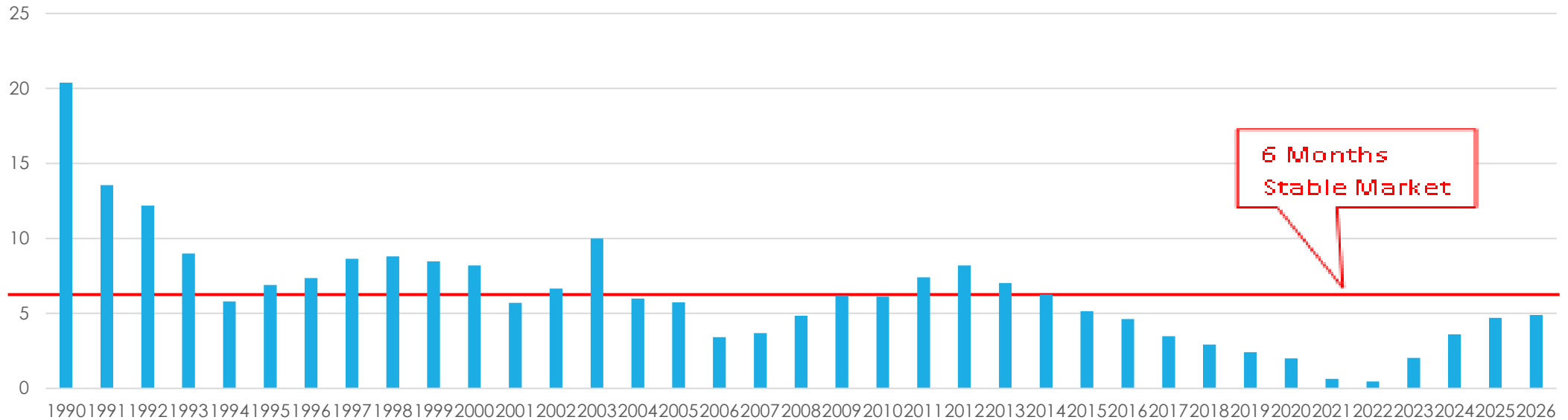


What others are saying about the market

Killeen-Temple: Home Sales and Average Price



Bell County Months of Residential Inventory



City of Killeen

2026 APPRAISAL DATA

City of Killeen Total Market Value (in billions)



Market Value in Billions

City of Killeen Multi-Family Value (in millions)

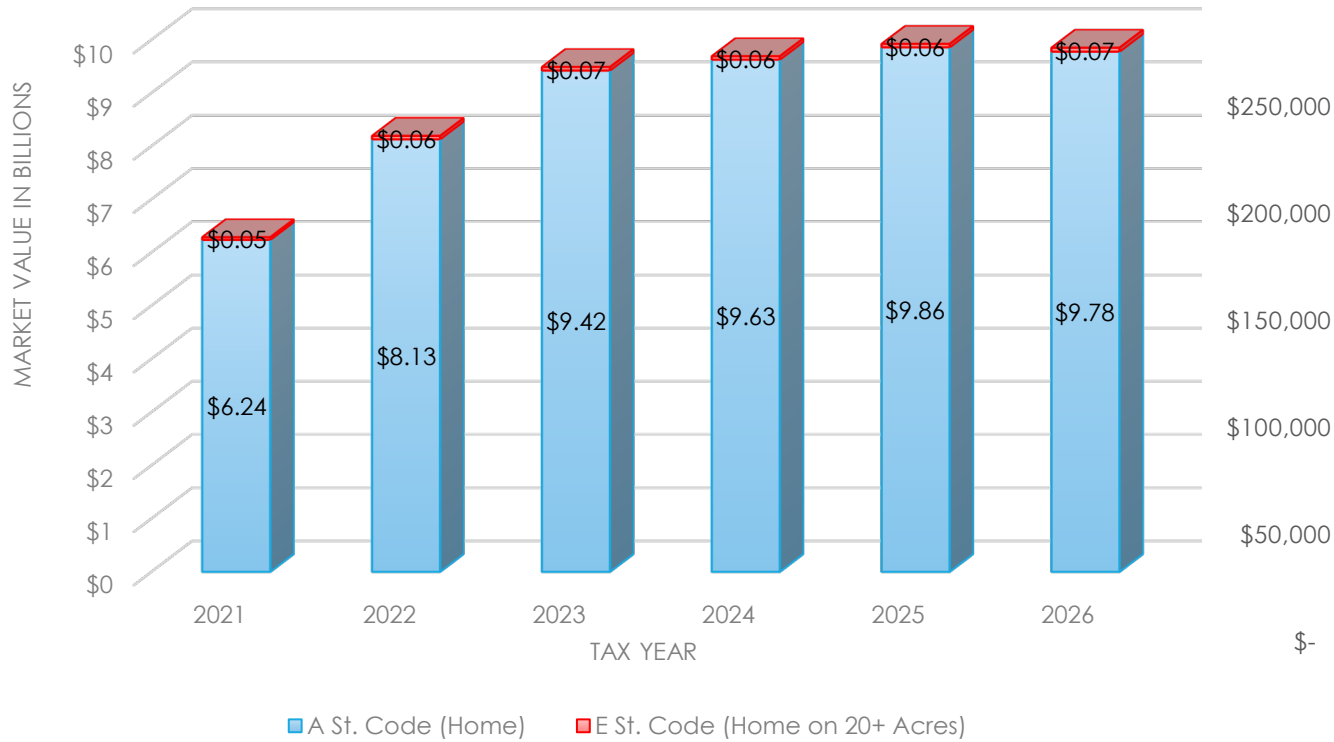


City of Killeen Commercial Value (in billions)

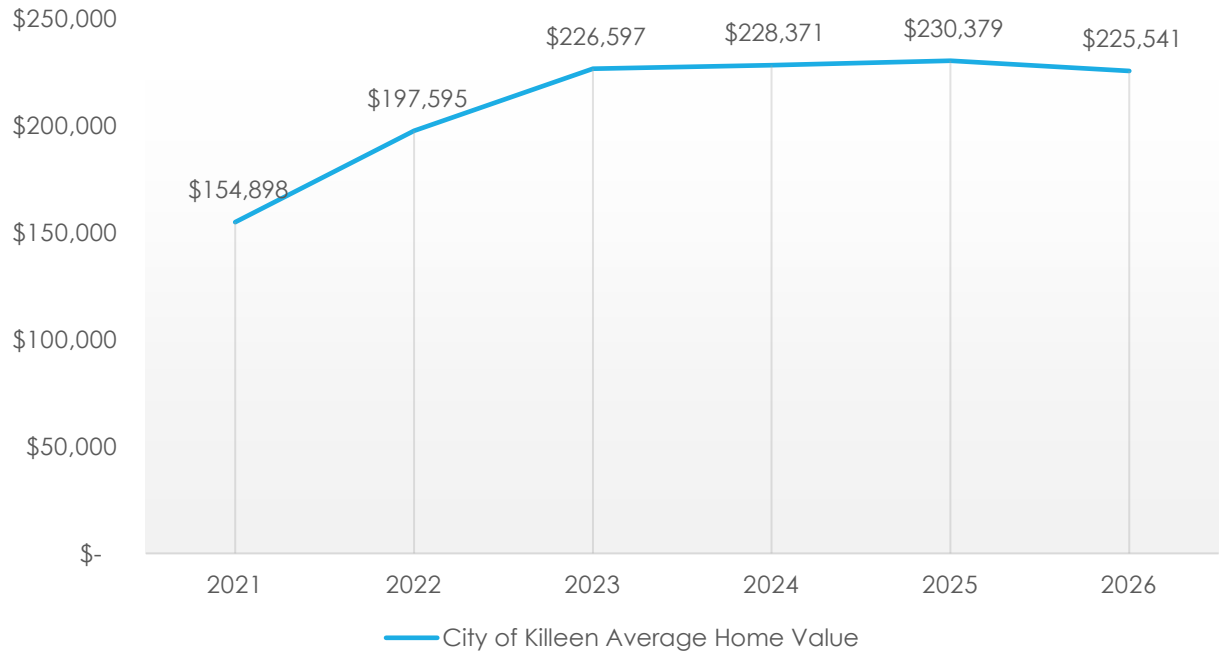


Commercial & Multi-Family

City of Killeen Residential Value (in billions)

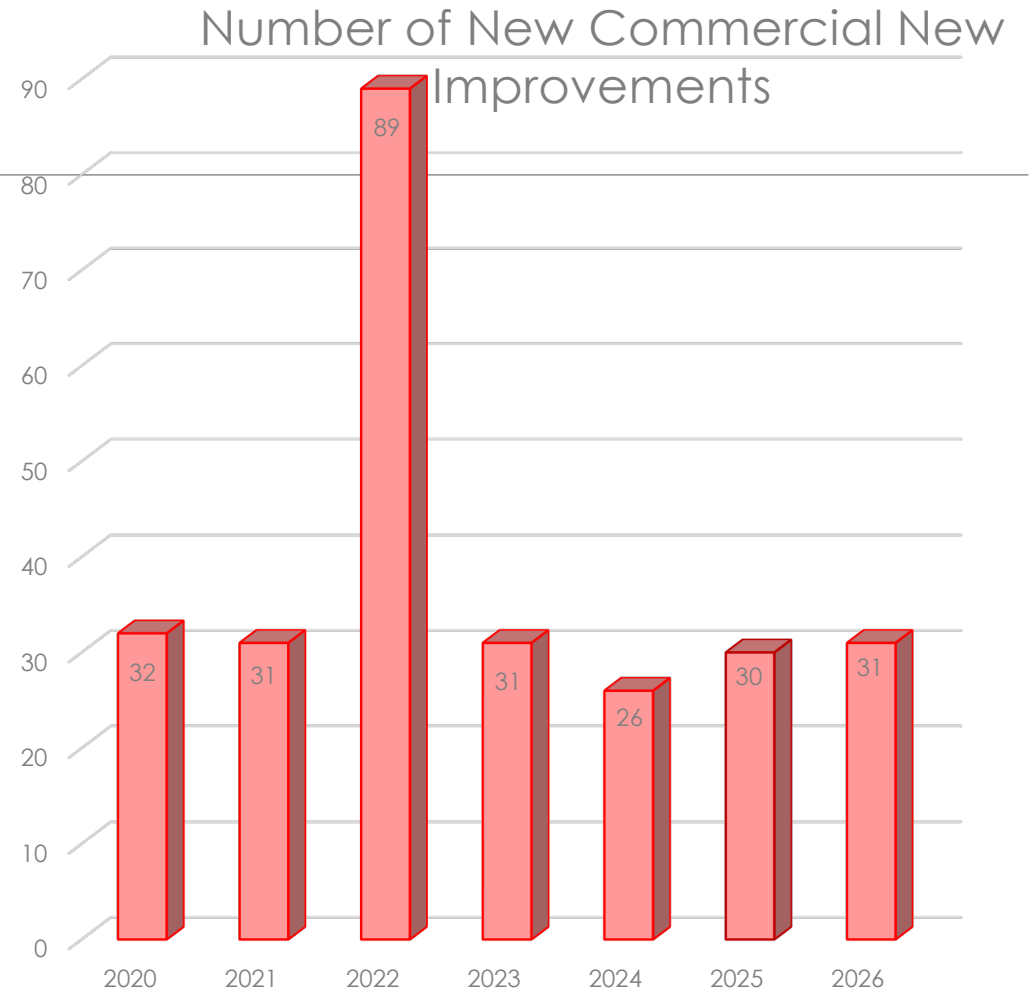
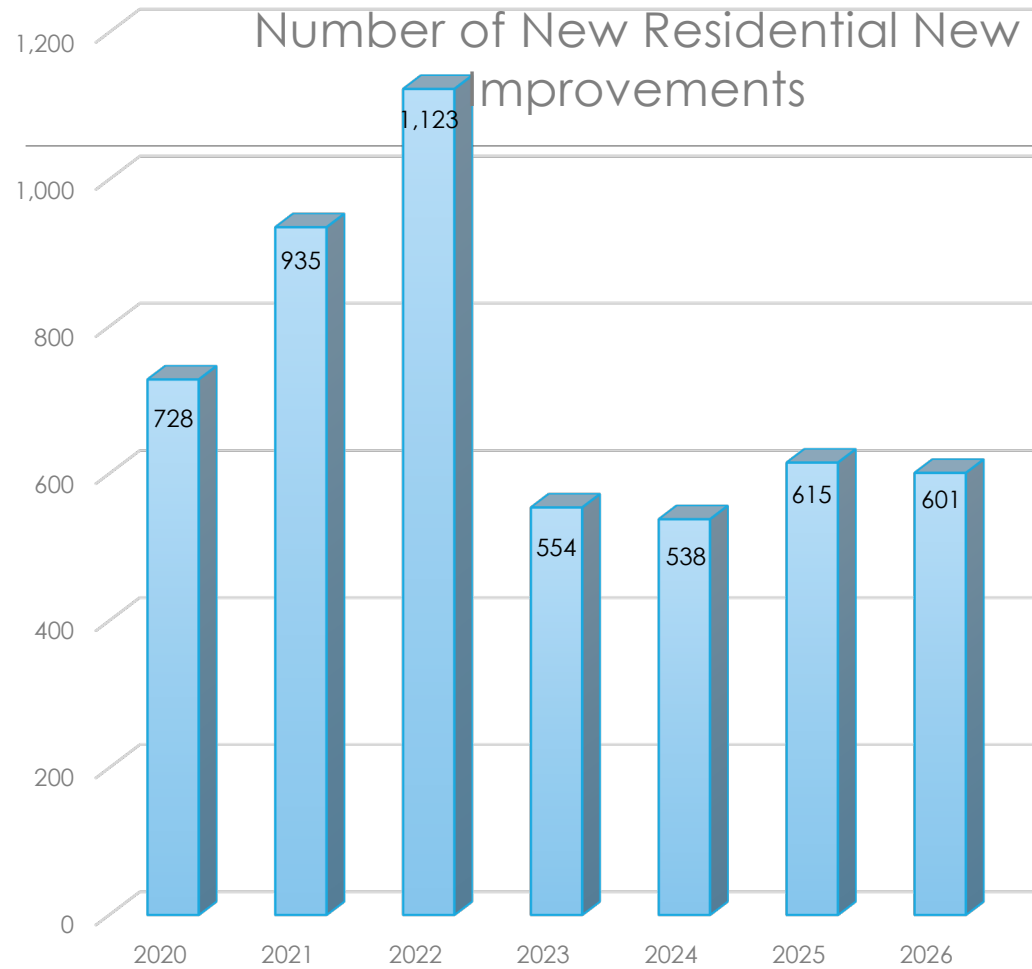


Average Home (A1) Values

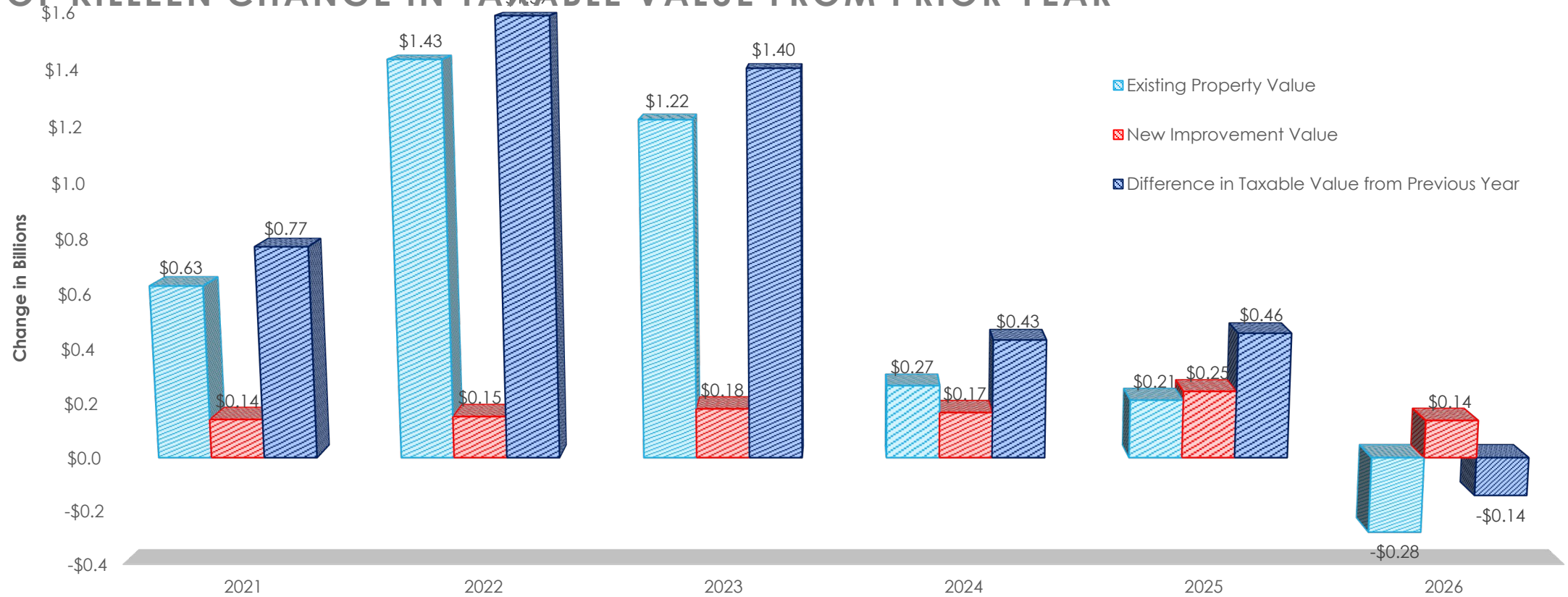


Residential Value History

New Improvements



CITY OF KILLEEN CHANGE IN TAXABLE VALUE FROM PRIOR YEAR



Taxable Amount	2025 Certified	2026 Preliminary Estimate	Percentage Change
Bell County	\$11,612,436,471	\$11,471,782,109	-1.21%

Change in Total Taxable Value