



Navarro Central Appraisal District

2024 Annual Report

Introduction

The Navarro Central Appraisal District is a political subdivision of the state. The Constitution of the State of Texas, the Texas Property Tax Code, and the Rules of the Texas Comptroller's Property Tax Assistance Division govern the operations of the appraisal district.

Mission

The mission of Navarro Central Appraisal District is to discover, list and appraise property as accurately, ethically, and impartially as possible in order to estimate the market value of all property within the boundaries of the district for ad valorem tax purposes. The district must make sure that each taxpayer is given the same consideration, information, and assistance as the next. This will be done by administering the laws under the property tax system and operating under the standards of:

- The Property Tax Assistance Division of the Texas State Comptroller's Office (PTAD),
- The International Association of Assessing Officers (IAAO), and
- The Uniform Standards of Professional Appraisal Practice (USPAP).

Governance

The appraisal district is governed by a Board of Directors whose primary responsibilities are to:

- Establish the district's office,
- Adopt its operating budget,
- Contract for necessary services,
- Hire the Chief Appraiser,
- Provide advice and consent to the Chief Appraiser concerning the appointment of an Agricultural Advisory Board,
- Approve contracts with appraisal firms selected by the Chief Appraiser to perform appraisal services for the district,
- Make general policies on the appraisal district's operations, and
- Biennially develop a written plan for the periodic reappraisal of all property within the district's boundaries.

To be eligible to serve on the Board of Directors, a person must have resided within the boundaries of the county for at least two years prior to their appointment. There are no term limits in a county with less than 120,000 population. Their terms are not staggered.

The Chief Appraiser is the chief administrator of the appraisal district and is appointed by the Board of Directors. The Chief Appraiser must be licensed as a Registered Professional Appraiser (RPA) through the Texas Department of Licensing.

Members of the **Appraisal Review Board** are appointed by the administrative law judge. ARB members serve two-year staggered terms. They must be certified annually by the Texas Comptroller. Their responsibility is to settle value disputes between the taxpayer and the Chief Appraiser. Their decisions regarding value are binding to the Chief Appraiser for the tax years protested.

The Ag Advisory Board is appointed by the Board of Directors at the recommendation of the Chief Appraiser to aide him in determining typical practices and standards for agricultural activities in the district. They serve at the will of the Board of Directors.

Taxing Jurisdictions

The Navarro Central Appraisal District is responsible for appraising all properties for each of the taxing jurisdictions that have territory located within the 1,068 square miles of Navarro County. Following are those taxing jurisdictions with territory located in the district:

- City of Barry,
- City of Blooming Grove,
- City of Corsicana,
- City of Dawson,
- City of Emhouse,
- City of Frost,
- City of Goodlow,
- City of Kerens,
- City of Rice,
- City of Richland,
- City of Streetman,
- Blooming Grove ISD,
- Bynum ISD,
- Corsicana ISD,
- Dawson ISD,
- Ennis ISD,
- Fairfield ISD,
- Frost ISD,
- Hubbard ISD,
- Kerens ISD,
- Mildred ISD,
- Rice ISD,
- Wortham ISD,
- Fairfield Hospital District,
- Navarro College,
- Navarro County,
- Navarro County Road & Bridge
- Navarro County Flood Control,
- Navarro County Emergency Services District #1,
- Hill College,
- Henderson County Levee Improvement District #3

Property Types Appraised

The district is responsible for establishing and maintaining appraisal records for 53,051 real, personal, mineral, and industrial property records within the district. A total of \$171,558,239 was added to the appraisal roll for new improvements during the 2024 reappraisal cycle.

The county is situated in North Central Texas with its seat of Corsicana being situated approximately 40 miles south of Dallas. The Trinity River forms its northeast boundary. There are many watercourses throughout the county; two of the largest, Chambers Creek and Richland Creek, were dammed by Tarrant County Water District in the 1980's to create the Richland Chambers Reservoir. This lake covers 41,356 surface acres of water and serves as a water source to both Tarrant County and other Central and North Texas communities.

The City of Corsicana is the county seat and had a population of 25,109 as of the 2020 census. The city is home to many industrial and commercial properties such as Collin Street Bakery, Pactiv, Audubon Metals, True Value, Russell Stover, and Corsicana Bedding. The City of Corsicana has a very active Economic Development Ventures are solicited regularly to locate in Navarro County.

In rural Navarro County solar farms and wind farms are being constructed in the area to provide green energy to the ERCOT Power Grid; and PPM Data LLC is constructing a bitcoin mine 8.5 miles southeast of Corsicana on FM 709.

In other parts of the County agricultural activities are present including dry crop land and keeping of livestock.

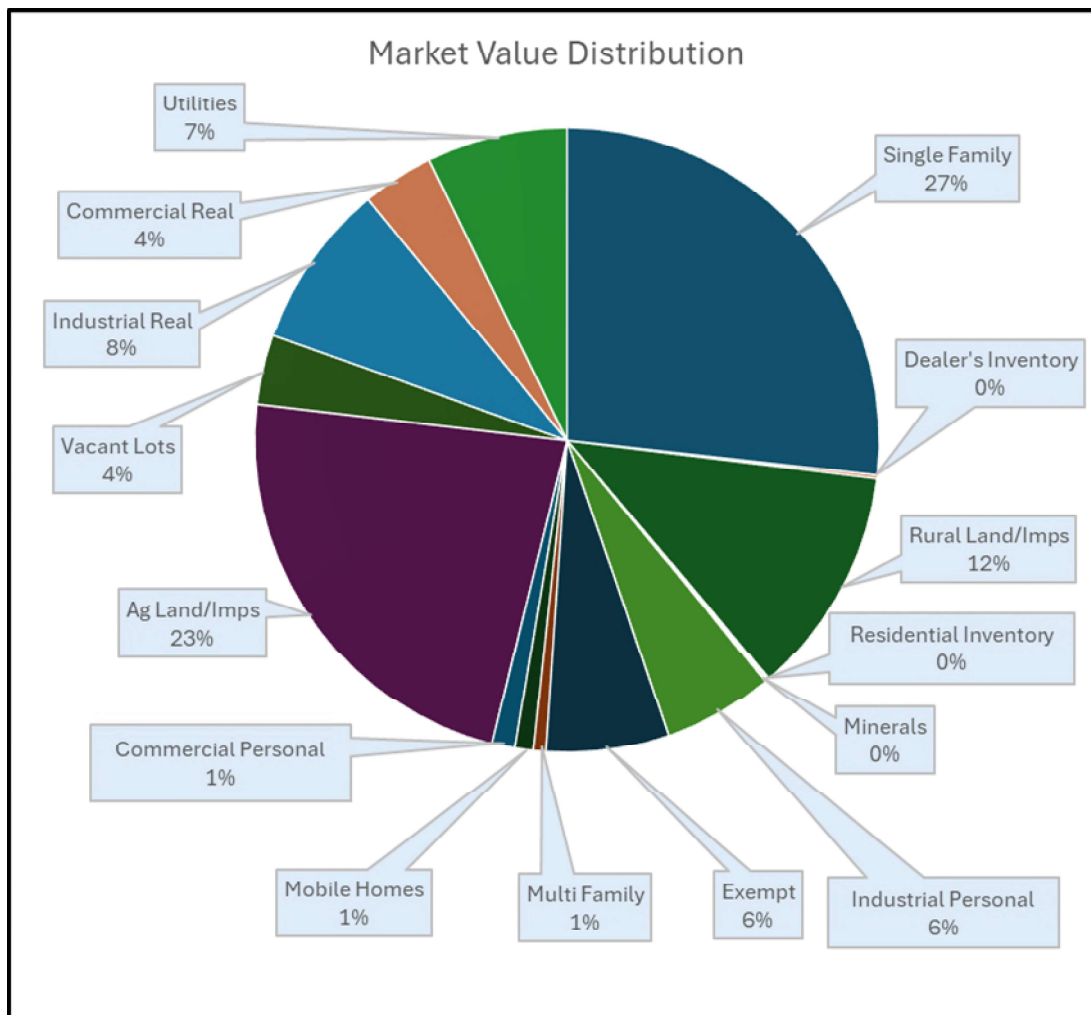
Improvements can generally be classified as:

- Single family residences,
- Mobile homes,
- Commercial buildings and personal property,
- Industrial buildings and personal property, and
- Farm/ranch associated buildings (sheds, barns, etc.).

The 2024 appraisal roll had a total market value of \$12,692,521,500, an increase of \$385,190,724 over the certified value of \$12,307,411,776 for 2023. Of that value, \$171,558,239 was new value. As of certification date, 98.91% of the *appraised value* was approved by the Appraisal Review Board, leaving 1.09% of the value subject to review/change as the result of unheard protest hearings.

The various properties in the county are classified, with total market value by class, as:

Property Type Description	Certified Market	Under Protest Market	Total Market
Single Family	3,368,474,564	30,207,560	3,398,682,124
Multi Family	81,953,790	123,370	82,077,160
Vacant Lots	452,425,258	3,481,880	455,907,138
Ag Land & Imps	2,898,985,634	15,112,040	2,914,097,674
Rural Land & Imps	1,498,554,589	6,414,170	1,504,968,759
Commercial Real	468,565,712	2,085,580	470,651,292
Industrial Real	1,085,825,480	1,413,280	1,087,238,760
Minerals	14,588,846	0	14,588,846
Utilities	926,099,300	0	926,099,300
Commercial Personal	149,529,390	1,533,040	151,062,430
Industrial Personal	659,109,970	61,494,450	720,604,420
Mobile Homes	121,425,680	52,190	121,477,870
Residential Inventory	13,686,200	449,740	14,135,940
Dealer's Inventory	21,308,890	0	21,308,890
Exempt (Includes Min Exempt)	809,620,897	0	809,620,897
Total	12,570,154,200	122,367,300	12,692,521,500



Appraisal Operation Summary

Appraisers utilized the district's GIS mapping software and the EagleView Pictometry imagery flown specifically for the district to pre-inspect properties scheduled for review to identify the presence of improvements – to validate their size and to plot their location on the property record. This allows the next reviewing appraiser to quickly identify which improvements are still situated on a property and which ones are no longer there. Appraisers also utilized the aerial photography to calculate acreage for various areas on a property that may have should be classified and appraised differently than other parts of the property (i.e. pipeline easements, eroded areas, flood land, etc.) Soil types were classified according to the NRCS Soil Survey.

Scheduled reappraisals and on-site property inspections were performed by appraisers to validate all information and property characteristics listed on the property record cards and made updates as necessary. New improvements were inspected on-site and added to parcel records.

The district conducted an internal ratio study to validate the accuracy of its mass appraisal system. Based upon the Mass Appraisal Standards adopted by the International Association of Assessing Officers, the statistics indicate that the district's mass appraisal system is accurately and uniformly appraising property.

Property Discovery

The district aggressively seeks to discover all newly constructed or added property each year through examination of:

- City building permits,
- Filed Material/Mechanic's Liens,
- Mobile home installation reports,
- Septic tank permits,
- Electric connection reports,
- Advertisements,
- Railroad Commission Reports (oil/gas),
- Field discovery, and
- Public "word of mouth".

Exemption Data

Property owners may qualify for a variety of exemptions as provided by the Texas Constitution. Some of the most commonly occurring exemptions are described below. Other less commonly occurring exemptions are available and described in the Texas Property Tax Code, Chapter 11.

Residential Homestead

The following chart represents the total exemption amounts available to homeowners who qualify for this exemption on homesites on a maximum of 20 acres:

Jurisdiction	General	Over 65 & Surviving Spouse	Disability & Surviving Spouse	100% DV & Surviving Spouse
City of Barry				100%
City of Blooming Grove				100%
City of Corsicana		\$8,000		100%
City of Dawson				100%
City of Emhouse				100%
City of Frost				100%
City of Goodlow				100%
City of Kerens				100%
City of Rice		\$3,000		100%
City of Richland				100%
City of Streetman				100%
Blooming Grove ISD	\$100,000	\$10,000 With Ceiling	\$10,000 With Ceiling	100%
Bynum ISD	\$100,000	\$10,000 With Ceiling	\$10,000 With Ceiling	100%
Corsicana ISD	\$100,000	\$10,000 With Ceiling	\$10,000 With Ceiling	100%
Dawson ISD	\$100,000	\$10,000 With Ceiling	\$10,000 With Ceiling	100%
Ennis ISD	\$100,000	\$10,000 With Ceiling	\$10,000 With Ceiling	100%
Fairfield ISD	\$100,000	\$10,000 With Ceiling	\$10,000 With Ceiling	100%
Frost ISD	\$100,000	\$10,000 With Ceiling	\$10,000 With Ceiling	100%
Hubbard ISD	\$100,000	\$10,000 With Ceiling	\$10,000 With Ceiling	100%
Kerens ISD	\$100,000	\$10,000 With Ceiling	\$10,000 With Ceiling	100%
Mildred ISD	\$100,000	\$10,000 With Ceiling	\$15,000 With Ceiling	100%

Jurisdiction	General	Over 65 & Surviving Spouse	Disability & Surviving Spouse	100% DV & Surviving Spouse
Rice ISD	\$100,000	\$10,000 With Ceiling	\$10,000 With Ceiling	100%
Wortham ISD	\$100,000	\$10,000 With Ceiling	\$10,000 With Ceiling	100%
Fairfield Hospital District	1% (min \$5,000)	\$5,000	\$5,000 With Ceiling	100%
Navarro County		\$15,000 With Ceiling	\$15,000 With Ceiling	100%
Navarro County Road & Bridge		\$15,000 With Ceiling	\$15,000 With Ceiling	100%
Navarro Flood Control	\$3,000	\$15,000 With Ceiling	\$15,000 With Ceiling	100%
Navarro College		\$15,000	\$15,000	100%
Navarro Co ESD #1				100%
Hill College				100%
Henderson Co LID #3				100%

State law requires all school districts to offer the over 65, disability, surviving spouse, and 100% disabled veteran residential homestead exemptions, creating a tax ceiling that prohibits tax increases on *existing homestead buildings*. (Any new areas added to the homesite will cause the ceiling to be readjusted and set in the subsequent tax year.)

By local option, Navarro County, Navarro County Road & Bridge, and Navarro County Flood Control offer the over 65 exemption with a tax ceiling as well. No other taxing jurisdictions have opted to offer tax ceilings to over 65 or disabled homeowners.

All homeowners who qualify for the residential homestead exemption are subject to the placement of a **homestead cap** on their qualifying property which prohibits the increase of taxable value on the homestead property to ten percent per year. However, the market value may still be reflective of the local real estate market.

Disabled Veterans

In addition to the residential homestead exemption allowable to disabled veterans with a 100% service-connected disability (as described above), disabled veterans are allowed a general exemption on any property they own based upon the percentage rating as determined by the Department of Veteran's Affairs. Current exemption amounts, as based upon these ratings, are:

Percentage Disability	Exemption Amount
10-29%	5,000
30-49%	7,500
50-69%	10,000
70-100%	12,000

Other Exemptions

Other commonly occurring exemptions are:

- Cemetery Exemptions,
- Religious Organizations,
- Primarily Charitable Organizations, and
- Veteran's Organizations.

Other less frequently occurring exemptions are allowable and described in Chapter 11, Property Tax Code.

PTC Section 23.231 “Circuit Breaker” Value Loss

During the 2023 session, the Texas Legislature authorized, and voters approved a taxable value limitation on non-homestead properties with a market value less than \$5 million. Beginning with the 2024 appraisal year, the taxable value on these properties could not exceed an increase of more than twenty percent (20%) over that of 2023. This limitation is applicable only to existing improvements and newly added improvements would be appraised (and taxed) at market value.

Appeal Information

State law required the district to mail Notices of Appraised Value to property owners where:

- New property has been included for the first time on the appraisal roll,
- There has been an ownership change,
- There has been a change in taxable value of \$1,000 or more,
- The property filed a rendition statement of the property, or
- The property has been annexed or de-annexed to a taxing jurisdiction.

In compliance with these laws, the district prepared and delivered required notices for:

- Real Estate Parcels
- Commercial Personal Property Parcels, and
- Mineral/Utility/Industrial Parcels

From those notices, 2,828 parcels were protested for the following reasons:

• Market value or appraised value is incorrect	2,595
• Value is unequal when compared to other properties	2,613
• Property should not be taxed in a particular jurisdiction	195
• The CAD failed to send a required notice	180
• An exemption was incorrectly denied, modified, or cancelled	286
• Incorrect determination of a change of use of land (“Ag Rollback”)	193
• Open Space Land Valuation was improperly denied, modified, or cancelled	251
• Owner’s name is incorrect	186
• Property description is incorrect	207
• Property should not be taxed in the CAD	194
• Other PTC 41 matters	686
• Temporary Disaster Damaged Exemption denied or modified	3
• Incorrect damage Assessment rating for property qualified for disaster exemption	25
• “Circuit Breaker” Limitation was denied, modified, or cancelled	

The results of these protests were:

• Protest Withdrawn	167
• Protest Settled	1,556
• Dismissed (by ARB) for failure to appear	325
• Board Change Made	116
• Board No Change Made	402
• Protest Settled with Right To Appeal Preserved (“top line”)	93

Beginning in 2024, the district is required to post information regarding the final ARB decisions of each property where a protest was filed. That information is available under the property search section on the district’s website www.navarrocad.org.

Certified Values

The table that follows effects the total market and taxable values for each jurisdiction within the district as of July 25, 2024:

Jurisdiction	Market Value	Taxable Value	Parcel Count
City of Barry	17,233,750	11,847,994	161
City of Blooming Grove	90,120,900	54,531,040	617
City of Corsicana	3,339,201,014	2,653,817,288	13,791
City of Dawson	68,531,450	45,359,968	664
City of Emhouse	14,417,120	10,764,051	149
City of Frost	60,211,370	37,692,393	500
City of Goodlow	26,852,220	9,259,371	262
City of Kerens	130,115,252	87,793,778	1,081
City of Rice	117,532,300	89,466,597	908
City of Richland	25,534,990	18,068,991	359
City of Streetman	2,621,830	1,375,278	31
Fairfield Hospital District	431,287,651	269,004,015	1,676
Navarro County	12,691,586,050	6,981,525,230	53,030
Henderson County Levee District #3	4,078,900	270,590	327
Hill College	8,980,970	916,710	37
Navarro College	12,691,589,310	7,775,234,687	53,032
Navarro County Emergency Service District #1	1,863,837,618	1,025,089,088	7,039
Navarro Co Flood Control	12,691,589,310	7,337,364,340	53,032
Navarro County Road & Bridge	12,691,589,310	7,142,547,535	53,032
Blooming Grove ISD M&O	1,302,399,488	414,809,325	5,113
Blooming Grove ISD I&S	1,302,399,488	488,879,065	5,113

Jurisdiction	Market Value	Taxable Value	Parcel Count
Bynum ISD	8,980,970	916,710	37
Corsicana ISD M&O	4,905,129,489	2,859,297,019	20,516
Corsicana ISD I&S	4,905,129,489	3,042,473,949	20,516
Dawson M&O	1,004,337,892	335,293,015	4,396
Dawson ISD I&S	1,004,337,892	453,426,685	4,396
Ennis ISD	91,242,590	49,026,594	208
Fairfield ISD	431,287,651	210,077,119	1,676
Frost ISD	579,752,501	287,919,486	2,071
Hubbard ISD	4,982,980	1,590,450	23
Kerens ISD M&O	1,940,079,478	685,768,986	7,056
Kerens ISD I&S	1,940,079,478	954,528,796	7,056
Mildred ISD	1,628,057,059	909,484,995	7,799
Rice ISD	655,427,470	308,488,425	3,558
Wortham ISD	140,202,082	56,421,575	748

These values reflect an overall taxable value increase at certification of \$444,952,591 in the county, as compared to those of 2023. Certified taxable value increases can be attributed to the increases in market value of land and residential properties as determined by the district's analysis of sales information from the local real estate market along with the added value of new improvement value of \$171,558,239.

Public Notice of Truth-In-Taxation

Notices of Appraised Value no longer include tax estimates. The legislative intent on this change was to draw the focus on these notices to the appraised values rather than to the tax estimates based upon the previous year's rates.

Under the new law, the district was required to create a website specifically designed to provide all information associated with the Truth- In-Taxation process to the public in one place. The site includes:

- The Chief Appraiser's Certified Values for each parcel for 2024;
- The Tax Assessor's calculated "no new revenue rate," and "voter approval rate;"
- Each Taxing Jurisdiction's "proposed tax rate," and "adopted tax rate."
- Public Hearing Notices, and
- A mechanism to allow property owners to provide direct input to the governing bodies via email regarding the rate calculations and proposals.

The system allowed property owners to see what their taxes would be on their specific property at each of the rates published.

A statement regarding the availability of this data was printed on each appraisal notice that was prepared by the district and a public notice regarding the site was published in the local newspapers prior to August 7, the mandatory date that the appraisal data must be posted on the website and prior to any of the public hearings on tax rate proposals and adoptions.

Tax Rates

Using the taxable values certified by the Chief Appraiser(s) and following the requirements of the Truth-In-Taxation Laws, the taxing jurisdictions adopted the following tax rates for 2024:

Jurisdiction	Total Tax Rate
City of Barry	0.263000
City of Blooming Grove	0.303600
City of Corsicana	0.484900
City of Dawson	0.305700
City of Emhouse	0.135300
City of Frost	0.369400
City of Goodlow	0.060400
City of Kerens	0.560100
City of Rice	0.410500
City of Richland	0.205400
City of Streetman	0.318700
Blooming Grove ISD	0.740800
Bynum ISD	0.995200
Corsicana ISD	0.086200
Dawson ISD	0.987900
Ennis ISD	1.215200
Fairfield ISD	0.975260
Frost ISD	0.999200
Hubbard ISD	1.244110
Kerens ISD	0.989200
Mildred ISD	1.004200
Rice ISD	1.167300
Wortham ISD	0.837900
Navarro County	0.361300
Navarro County Road & Bridge	0.072800
Navarro County Flood Control	0.005800
Fairfield Hospital District	0.135374
Navarro County Emergency Service District #1	0.042000
Hill College	0.078060
Navarro College	0.096800
Henderson County Levee Improvement District #3	2.188341