



FREESTONE CENTRAL APPRAISAL DISTRICT 2026 ANNUAL REPORT

10/01/2026

Table of Contents

Introduction.....	1
Mission	1
Governance	1
Taxing Jurisdictions	2
Certified Values	3
Property Types Appraised	3
Appraisal Operation Summary	5
Property Discovery	6
Exemption Data	6
Appeal Information	7
Public Notice of Truth-In-Taxation	8
Tax Rates and Estimated Tax Levy.....	8

Introduction

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

Mission

The mission of Freestone Central Appraisal District is to discover, list, and appraise property as accurately, ethically, and impartially as possible to estimate the market value of all property within the boundaries of the district for ad valorem tax purposes. The district must ensure 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.

The board is appointed by vote of the taxing jurisdictions, except special districts, within the county. Appointment votes are held every two years in odd-numbered years. To be eligible to serve on the Board of Directors, a person must have resided within the boundaries of the district for at least two years immediately preceding the date the director takes office. Their terms are not staggered. There are no legal limits to the number of terms a board member can serve. The current members of the board are:

- Craig Dunlap - Chair
- Dan Ralstin, CTA, Tax Assessor/Collector – Secretary
- Lovie Whyte
- Sid Fryer
- Jerry Don Sanders
- Stanton Brown

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) with the Texas Department of Licensing and Regulation or hold one of the following designations and obtain an RPA designation within five years:

- The Appraisal Institute's MAI designation
- The International Association of Assessing Officers AAS, CAE, or RES designations.

The Administrative District Judge appoints members of the Appraisal Review Board. ARB members serve two-year staggered terms. They must complete the Comptroller's ARB training course before serving and complete continuing education each year. Their responsibility is to hear and decide property owner protests, including disputes over value and exemptions. Their decisions are binding on the Chief Appraiser for the tax years protested.

The Ag Advisory Board is appointed by the Chief Appraiser with the advice and consent of the Board of Directors to aid the Chief Appraiser 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 Freestone Central Appraisal District is responsible for appraising all properties for each of the taxing jurisdictions that have territory located within the 873 square miles of Freestone County. The following are those taxing jurisdictions with territory situated in the district:

- Freestone County,
- City of Fairfield,
- City of Teague,
- City of Wortham,
- City of Streetman (split with Navarro County),
- Buffalo ISD (split with Leon County),
- Corsicana ISD (split with Navarro County),
- Dew ISD,
- Fairfield ISD (split with Navarro County),
- Mexia ISD (split with Limestone County),
- Oakwood ISD (split with Leon County),
- Teague ISD,
- Wortham ISD (split with Limestone and Navarro Counties),
- Fairfield Hospital District (split with Navarro County), and
- Teague Hospital District.

Certified Values

The district is responsible for establishing and maintaining appraisal records for 155,739 real, personal, mineral, and industrial property records within the district. A total of \$227,602,635 in market value and \$224,250,306 in taxable value were added to the appraisal roll for new property during the 2026 reappraisal cycle.

The table that follows reflects the total market and taxable values for each jurisdiction within the district as of July 24, 2026, the certification date.

Jurisdiction	Market	Adjustments	Certified Net Taxable	Estimated Taxable Value Under Protest	Certified Taxable Adjusted for Protest	Parcel Count
Freestone County	7,728,375,372	-3,387,162,202	4,341,213,170	26,120,413	4,367,333,583	155,739
Fairfield City	565,708,853	-187,519,839	378,189,014	668,712	378,857,726	4,623
Streetman City	27,198,781	-8,477,914	18,720,867	0	18,720,867	410
Teague City	292,754,889	-93,025,053	199,729,836	295,042	200,024,878	6,500
Wortham City	98,038,240	-36,114,565	61,923,675	442,622	62,366,297	951
Buffalo ISD	336,657,081	-200,084,682	136,572,399	1,164,342	137,736,741	4,909
Fairfield ISD	4,093,272,851	-2,032,718,664	2,060,554,187	17,867,132	2,078,421,319	44,656
Oakwood ISD	278,531,489	-143,611,204	134,920,285	0	134,920,285	1,768
Corsicana ISD	20,478,685	-9,606,351	10,872,334	0	10,872,334	42
Dew ISD	517,742,325	-262,986,406	254,755,919	4,269,293	259,025,212	25,404
Teague ISD	1,865,771,418	-1,013,816,352	851,955,066	865,195	852,820,261	91,864
Wortham ISD	611,328,467	-333,478,454	277,850,013	316,622	278,166,635	2,964
Mexia ISD	4,578,156	-625,000	3,953,156	0	3,953,156	17
Fairfield Hospital	4,093,272,851	-1,598,425,252	2,494,847,599	18,909,641	2,513,757,240	44,656
Teague Hospital	1,865,771,418	-814,287,693	1,051,483,725	1,658,147	1,053,141,872	91,864

Property Types Appraised

The county is situated in East-Central Texas, with its seat of Fairfield being situated approximately 90 miles south of Dallas, 150 miles north of Houston, and 60 miles east of Waco.

Much of the land is rural, with agricultural production as the main use, making farming/ranching a notable occupation in the county. (*Source: Fairfield Industrial Development Corp.*)

Improvements can be classified as:

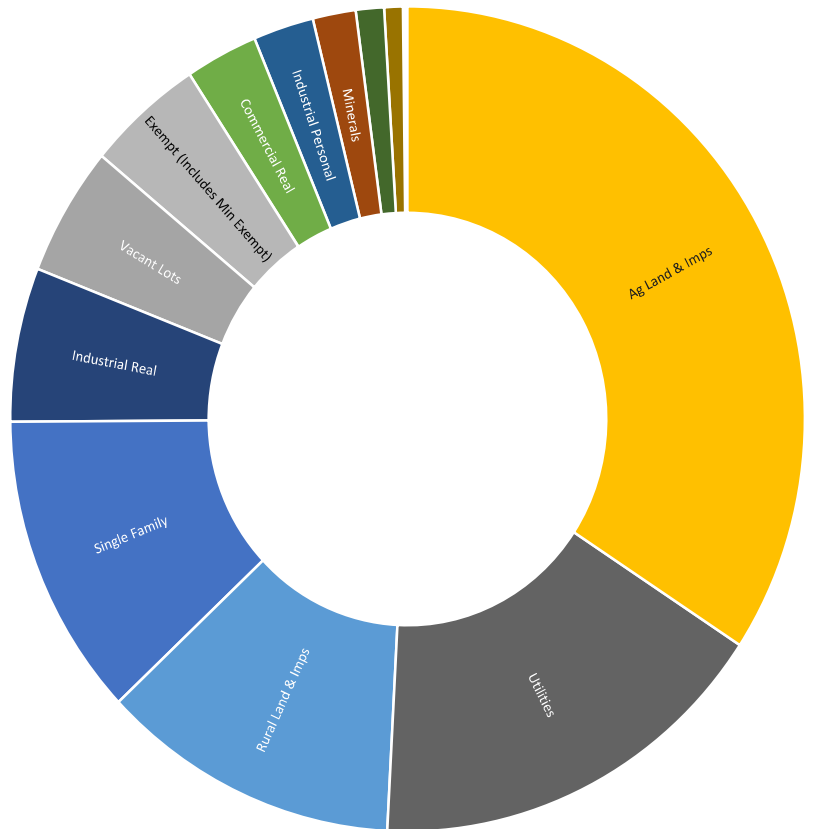
- Single-family residences,
- Mobile homes,
- Commercial buildings and personal property,
- Industrial buildings and personal property, and
- Farm/ranch-associated buildings (sheds, barns, etc.).

The 2026 appraisal roll, as of the certification date, has a total market value of \$7,728,375,372, an increase of \$791,473,740 or eleven percent (11%) over the certified market value of \$6,936,901,632 for 2025. This was due primarily to sales prices and new property added to the roll.

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

(Jurisdiction 01 – Freestone County Recap Data)

Property Type Description	Market Value	Percent of Total
A - Single Family	921,311,846	11.92%
B - Multi-family	7,392,843	0.10%
C - Vacant Lots	392,482,768	5.08%
D* - Ag Land & Imps	2,645,860,554	34.24%
E* - Rural Land & Imps	939,021,507	12.15%
F1 - Commercial Real	228,648,566	2.96%
F2 - Industrial Real	466,870,559	6.04%
G - Minerals	135,134,080	1.75%
J - Utilities	1,281,603,420	16.58%
L1 - Commercial BPP	57,797,537	0.75%
L2 - Industrial BPP	189,357,680	2.45%
M - Mobile Homes	89,205,148	1.15%
O - Residential Inventory	775,404	0.01%
S - Dealer's Inventory	6,645,445	0.09%
X* - Exempt	366,268,015	4.74%
Total	7,728,375,372	100.00%

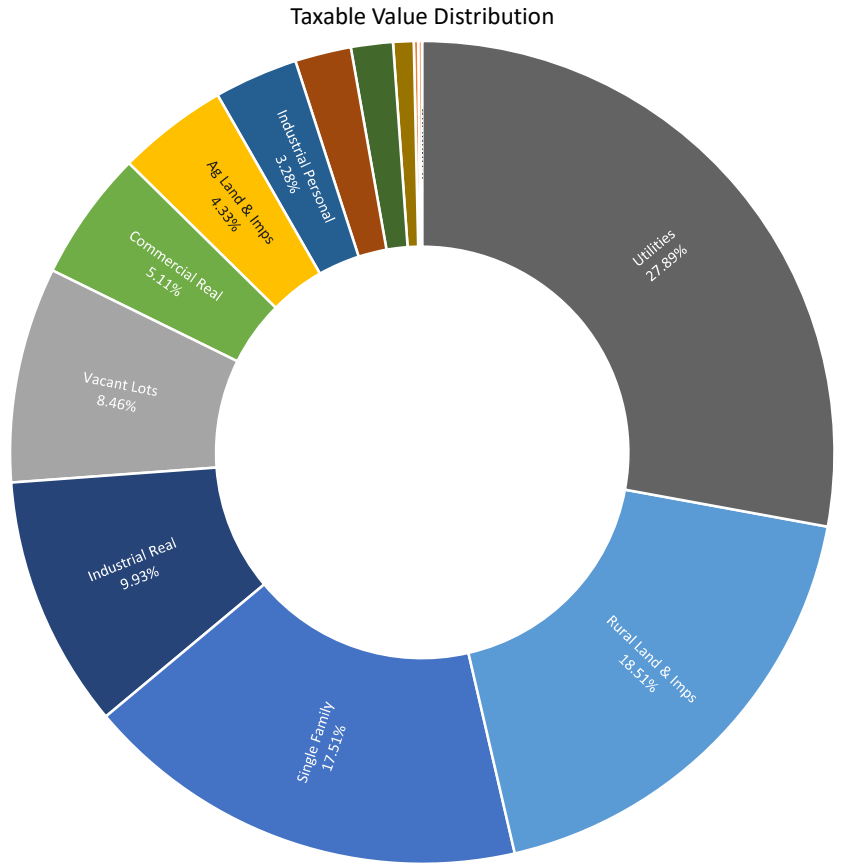


Taxable value is the market value less any exemption, special appraisal, or value limitation from the homestead appraisal cap or circuit breaker. Homestead properties are limited to a 10% increase in appraised value each year. Starting in 2024, the Texas Legislature enacted a 20% circuit breaker on non-homestead properties valued at or below an annually adjusted threshold (initially \$5,000,000), excluding agricultural property and personal property. The circuit breaker limitation will sunset on December 31, 2026. Taxable values will vary across the different taxing jurisdictions based on the different exemption amounts offered. Land that qualifies for agricultural or timber special appraisal is taxed on its productivity value (what the land can earn from typical farming or ranching operations) rather than its market value, as provided in Texas Property Tax Code Chapter 23. This is why agricultural land makes up about 34 percent of the county's market value but only about 4 percent of its taxable value.

The 2026 appraisal roll, as of the certification date, has a total taxable value of \$4,341,213,170, an increase of \$543,768,044 or fourteen percent (14%) over the certified value of \$3,797,445,126 for 2025.

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

Property Type Description	Taxable Value	Percent of Total
A - Single Family	760,264,875	17.51%
B - Multi-family	7,032,085	0.16%
C - Vacant Lots	367,266,879	8.46%
D* - Ag Land & Imps	187,818,170	4.33%
E* - Rural Land & Imps	803,418,171	18.51%
F1 - Commercial Real	222,002,549	5.11%
F2 - Industrial Real	430,925,541	9.93%
G - Minerals	95,834,940	2.21%
J - Utilities	1,210,821,563	27.89%
L1 - Commercial BPP	35,000,667	0.81%
L2 - Industrial BPP	142,473,016	3.28%
M - Mobile Homes	71,365,914	1.64%
O - Residential Inventory	343,355	0.01%
S - Dealer's Inventory	6,645,445	0.15%
X* - Exempt	0	0.00%
Total	4,341,213,170	100.00%



Appraisal Operation Summary

Appraisers used the district's GIS mapping software and 2026-2027 oblique imagery flown under contract for the district by EagleView to estimate acreage for ground coverings and soil classifications per the NRCS Soil Survey.

Appraisers performed scheduled reappraisals and on-site property inspections to validate all information and property characteristics listed on the property record cards and update them 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 on the Standard on Ratio Studies adopted by the International Association of Assessing Officers, the statistics indicate that the district's appraisals are, on average, at market value and are reasonably uniform. In plain terms, a median ratio of 1.00 means that, for the typical property that sold, the appraised value matched the sale price. The coefficient of dispersion (COD) measures how consistent appraisals are from one property to the next; lower numbers indicate greater consistency. The price-related differential (PRD) of 1.04 is slightly above the IAAO recommended range of 0.98 to 1.03, which suggests higher-value properties may be appraised at a slightly lower level than lower-value properties. The district will continue to monitor this measure. A complete description of these statistics is contained in the district's *2026 Internal Ratio Study Report*.

The overall level of appraisal of the Freestone Central Appraisal District is stated as follows:

Measure	Current Ratio
Mean Ratio	1.00
Median Ratio	1.00
Weighted Mean Ratio	0.96
Coefficient of Dispersion (COD)	10.08
Price-Related Differential (PRD)	1.04
Number of Sales	337

Property Discovery

The district actively seeks to discover all newly constructed or added properties each year through the 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 and the Texas Property Tax Code. 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 with a maximum of 20 acres:

Jurisdiction	General	Over 65	Disability	100% DV	Surviving Spouse
Freestone County	1% (min 5,000)	60,000	60,000	100%	60,000
City of Fairfield	None	5,000	5,000	100%	5,000
City of Streetman	None	None	None	100%	None
City of Teague	None	5,000	5,000	100%	5,000
City of Wortham	None	None	None	100%	None
Buffalo ISD	140,000 plus 1% (min 5,000)	60,000	60,000	100%	60,000
Corsicana ISD	140,000	60,000	60,000	100%	60,000
Dew ISD	140,000	60,000	60,000	100%	60,000
Fairfield ISD	140,000	66,000	66,000	100%	66,000
Mexia ISD	140,000	60,000	60,000	100%	60,000
Oakwood ISD	140,000	60,000	60,000	100%	60,000
Teague ISD	140,000	60,000	60,000	100%	60,000
Wortham ISD	140,000	60,000	60,000	100%	60,000
Fairfield Hospital	1% (min 5,000)	5,000	5,000	100%	5,000
Teague Hospital	None	None	None	100%	None

For school tax purposes, the over-65 and disabled residential homestead exemptions (including a qualifying surviving spouse of an over-65 homeowner) create a tax ceiling prohibiting increased taxes on the

homestead on existing buildings. (Any new areas added to the homesite will cause the ceiling to be readjusted and set in the subsequent tax year.)

Although Texas law allows it, none of the other taxing jurisdictions have adopted tax ceilings for 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 limits the increase in appraised value of the homestead to ten percent per year, beginning the year after the property first qualifies. The market value shown on the notice will still reflect 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 on the percentage rating as determined by the U.S. Department of Veterans Affairs. Current exemption amounts, based on 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
- Veterans Organizations.

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

Appeal Information

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

- A 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 the taxable value of \$1,000 or more,
- The appraised value is greater than the value rendered by the property owner, 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, 2,277 parcels were formally protested with a total protested notice value of \$2,029,486,936.

The results of these protests were:

Disposition	Count	Total Protested	Final Value	Value Loss	% Change
Protest Withdrawn	452	98,811,350	98,755,686	-55,664	-0.0563%
Protest Settled	930	1,089,464,723	1,082,924,518	-6,540,205	-0.6003%
Protest Dismissed for Failure to Appear	479	114,047,831	113,626,658	-421,173	-0.3693%
Board Order No Change	148	563,717,704	563,714,233	-3,471	-0.0006%
Board Order Change	96	57,492,691	49,151,983	-8,340,708	-14.5074%
Joint Motion on Disposition of Protest	160	96,463,140	90,700,612	-5,762,528	-5.9738%
Rejected Due to Late Filing	12	9,489,497	9,454,779	-34,718	-0.3659%
Totals	2277	2,029,486,936	2,008,328,469	-21,158,467	-1.0426%

Note: The district reviews each protested property when the protest is received. If the appraiser finds that an adjustment is warranted, the value is corrected no matter how the protest is later resolved. For this reason, some protests that were withdrawn, dismissed for failure to appear, rejected for late filing, or given an ARB order of no change still show a reduction in value. Each of these adjustments reflects the appraiser's determination of a correct and fair value.

Public Notice of Truth-In-Taxation

The district provides 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 2026.
- 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 view their tax assessment for their specific property at each of the published rates.

Taxpayers were made aware of the website by language included on the Notice of Appraised Value and by a notice published in a newspaper.

Tax Rates and Estimated Tax Levy

Using the taxable values as certified by the Chief Appraiser and following the requirements of the Truth-In-Taxation Laws, the taxing jurisdictions adopted the following tax rates. Tax rates are stated per \$100 of taxable value.

Each taxing entity's cost share of funding the district is calculated using the adopted tax rates for the current tax year, applied to the certified taxable value as of the date of certification, to determine a tax levy. Each entity's cost share is based on the prorated percentage of the total amount of taxes levied in the district. The percentages indicated will be used for entity payment funding of the 2027 appraisal year budget for the district.

As of the date of this report, Fairfield Hospital District's adopted tax rate will go to a Voter-Approval Tax Rate Election (VATRE) on the November uniform election date. If the proposition fails, the district's tax rate will revert to the calculated Voter-Approval Rate. This would cause the cost share estimate to change.

Jurisdiction	Jurisdiction Code	Certified Market Value	Certified Taxable Value	Adopted Tax Rate	Estimated Levy (Cert Taxable Value * Rate)	Percentage of Total Taxes Levied in County
Freestone County	01	7,728,375,372	4,367,333,583	0.329900	\$14,407,833	25.455826%
City of Fairfield	10	565,708,853	378,857,726	0.320480	\$1,214,163	2.145189%
City of Streetman	12	27,198,781	18,720,867	0.268194	\$50,208	0.088708%
City of Teague	13	292,754,889	200,024,878	0.581101	\$1,162,347	2.053639%
City of Wortham	14	98,038,240	62,366,297	0.513245	\$320,092	0.565540%
Buffalo I.S.D.	30	336,657,081	137,736,741	1.110500	\$1,529,567	2.702445%
Fairfield I.S.D.	31	4,093,272,851	2,078,421,319	0.929500	\$19,318,926	34.132767%
Oakwood I.S.D.	34	278,531,489	134,920,285	1.015500	\$1,370,115	2.420726%
Corsicana I.S.D.	35	20,478,685	10,872,334	1.166900	\$126,869	0.224153%
Dew I.S.D.	36	517,742,325	259,025,212	0.857400	\$2,220,882	3.923865%
Teague I.S.D.	37	1,865,771,418	852,820,261	0.669200	\$5,707,073	10.083283%
Wortham I.S.D.	38	611,328,467	278,166,635	0.798800	\$2,221,995	3.925831%
Mexia I.S.D.	39	4,578,156	3,953,156	1.050700	\$41,536	0.073386%
Fairfield Hospital District	60	4,093,272,851	2,513,757,240	0.250000	\$6,284,393	11.103295%
Teague Hospital District	61	1,865,771,418	1,053,141,872	0.059190	\$623,355	1.101346%
Total					\$56,599,355	100.000000%