

Bexar County property tax bills are a rubik's cube. Here's what you need to know.

As Bexar County homeowners were reminded last year, property values can increase drastically seemingly overnight. That matters because your property taxes are based on your property's value – and in Texas, which has no income tax, local governments rely heavily on property taxes to pay for schools, public safety and other services.

Nor only are property taxes high in Texas – they're really complicated. Numerous levels of government impose different tax rates. There are all kinds of discounts based on age, military service and other factors. And the property values that determine how much you'll have to pay are changing all the time.

That's why we created this explainer to walk you through the process—from appraisal to final bill—and offer guidance and how to exercise your rights and possibly even reduce your tax burden. We'll also explore where your tax dollars are going and what you're getting in return.

What's on your bill

Let's walk through what's actually on your tax bill.



ALBERT URESTI, MPA, PCAC
Bexar County Tax Assessor - Collector

**** IMPORTANT NOTICE ****

2022 REAL PROPERTY

55555 - 333 - 4444

(ACCOUNT NUMBER)

LEGAL DESCRIPTION:

NCB 6754 BLK 5 LOT A 87 FT OF 17

OWNER:

Marta Garcia

ACREAGE:

00000.1863

LOCATION:

123 Bexar Verde Way

APPAISED VALUE	CAP VALUE	HOMESTEAD VALUE	ASSESSED VALUE
LAND 59,580 IMPR 241,920	279,488	301,500	301,500

TAXING UNIT	EXEMPTIONS HOM	EXEMPTIONS O&S	TAXABLE VALUE	TAX RATE	TAX AMOUNT
Road and Flood	63,300	0	216,188	.02366800	51.17
Alamo Comm College	0	0	279,488	.14915000	416.86
Hospital District	0	0	279,488	.27623500	772.05
Bexar County	10,300	50,000	219,188	.27633100	605.68
SA River Authority	7,060	5,000	267,428	.01836000	49.10
Southwest ISD	35,000	5,000	239,488	1.4242000	3,203.15
ESD #5	0	0	279,488	.10000000	279.49
Crosswinds at Southlake SID	0	0	219,188	.02366800	51.17
Alamo Comm College	0	0	279,488	.14915000	416.86
Hospital District	0	0	279,488	.27623500	772.05
Bexar County	10,300	50,000	219,188	.27633100	605.68
SA River Authority				36000	49.10
Southwest ISD				42000	3,203.15
ESD #5				00000	279.49
Crosswinds at Southlake SID				61000	1,513.73

The Bexar Appraisal District determines your property's market value based on the value of the land and the value of your house and any other structures or "improvements."

TAXES FOR 2022

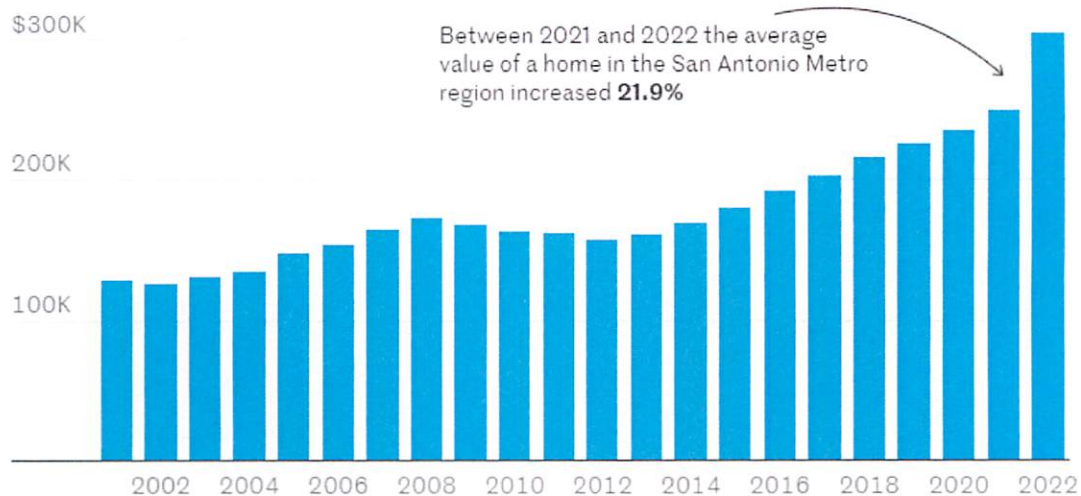
\$6,891.23

By law, the appraised value of your primary residence can't be raised more than 10 percent from one year to the next. That's called the "homestead cap." If your home's market value went up more than 10 percent last year, as most Bexar County homes did, your "cap value" will be lower than your appraised value.

That's been a great relief to homeowners in the San Antonio region, where values rose 22% last year.

San Antonio area home values saw highest increase in two decades last year

Typical home values* on Jan. 1 of each year, 2001 - 2022



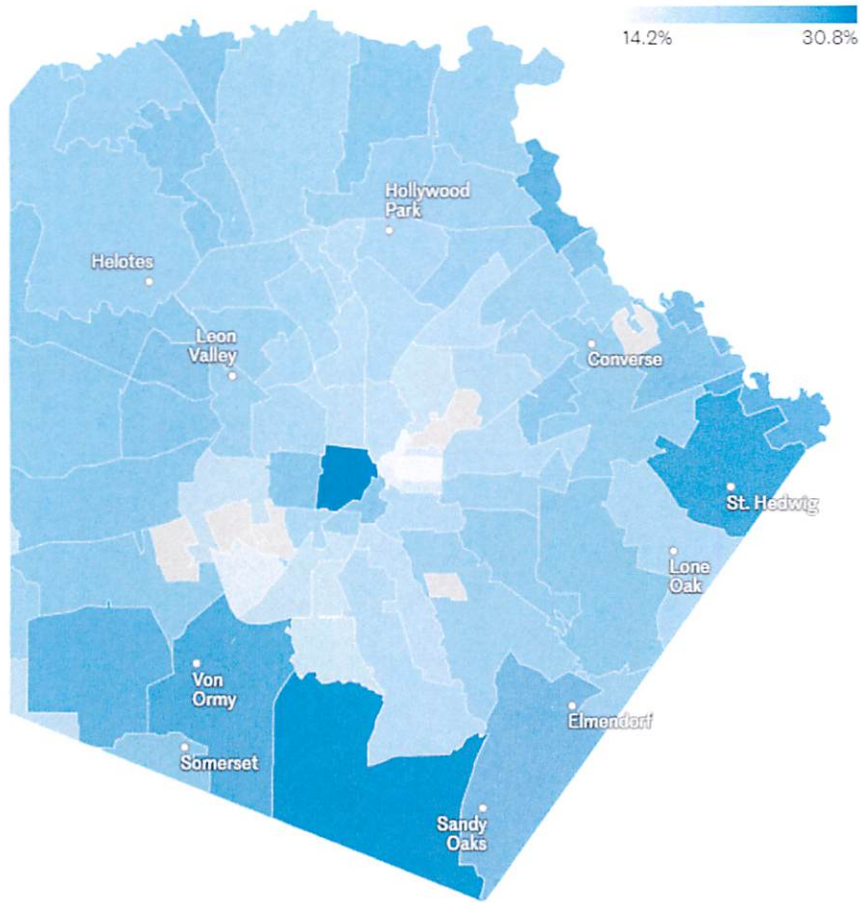
*Zillow's "typical home values" reflect homes that fall between the 35th and 65th percentile of all San Antonio metro home values.

Chart: Wesley Ratko • Source: [Zillow](#)

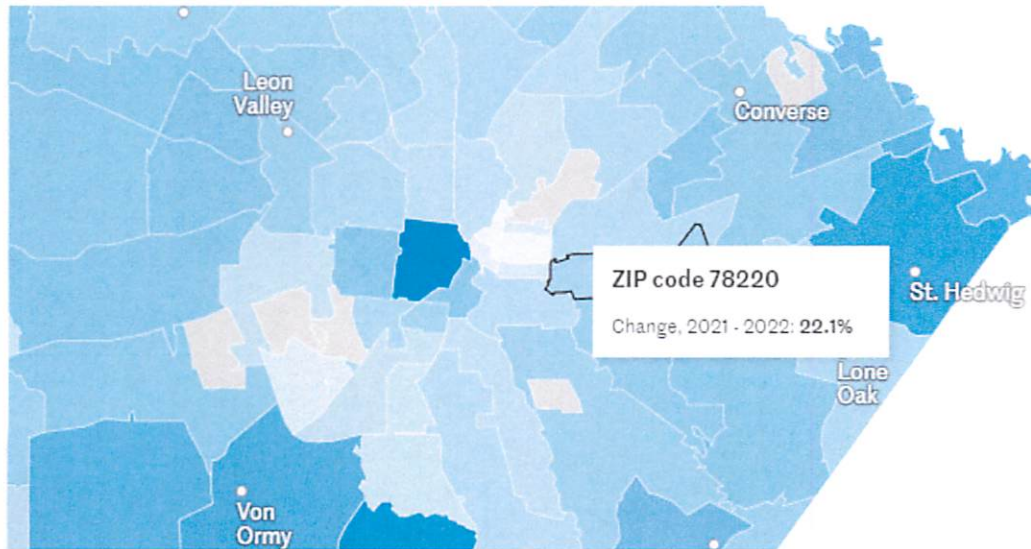
That's just an average. In some places, the increase was even higher. In ZIP code 78207, on San Antonio's near West Side, home values went up nearly 31% from 2021 to 2022.

In some Bexar County ZIP codes, home values went up more than 25% in a single year

Percent increase in typical home values by ZIP code, 2021 - 2022



Map: Wesley Ratko • Source: Zillow • Map data: © Esri, TomTom North America, Inc., United States Postal Service



Limiting year-to-year increases in appraised values protects property owners in hot real estate markets. According to Zillow home value data, the homestead cap has shaved between \$700 and \$800 off the typical San Antonio residential property tax bill.

The Bexar County homestead cap reduces a home's taxable value, leading to a lower tax bill

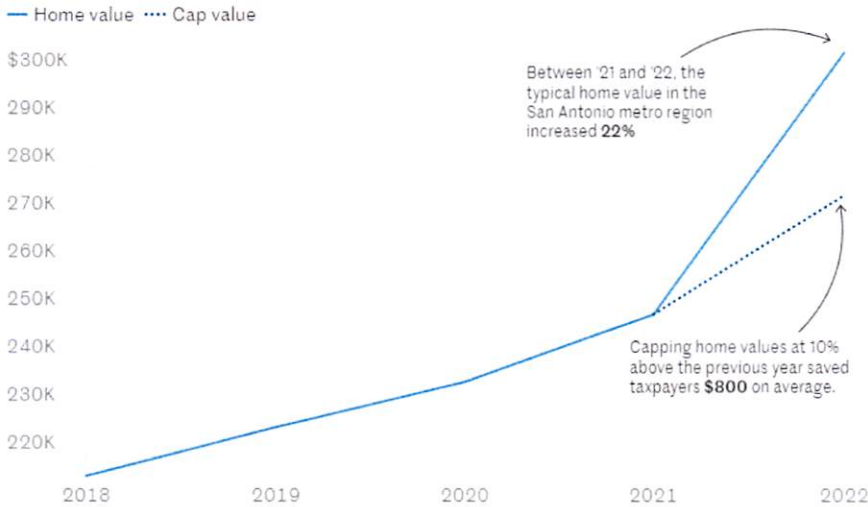


Chart: Wesley Ratko • Source: Zillow Home Value Indexes

VALUE	Your homestead value is the land value plus the appraised value of your home. It's used to calculate exemptions that will lower your property's taxable value.			ASSESS
PR 24				301,50
	HOM	EXEMPTIONS 065	TAXABLE VALUE	TAX RATE

VALUE	CAP VALUE	HOMESTEAD VALUE	ASSESS
R 24	<p>If your home qualifies for land-use exemptions for agriculture, wildlife management or other purposes, your assessed value might be lower than your homestead value. For most people, though, the two values will be the same.</p>		301,500
	63.300	0	216.188
			.02366800

All Bexar County homeowners, regardless of where they live, must pay four county-wide taxes: to the county, the Alamo College District, the San Antonio River Authority and the University Hospital District.

LOCATION	CAP VALUE	HOMESTEAD VALUE	ASSESS
R 24	<p>For each exemption you receive, your property's cap value will be reduced by either a percentage or a flat dollar amount. That reduces your tax bill. In this example, the San Antonio River Authority removed \$12,060 from the cap value of Ms. Garcia's home because she qualified for the homestead exemption and the over-65 exemption.</p>		301,500
	63.300	0	216.188
			.02366800

123 Bexar Verde Way

So instead of paying a 0.018% tax rate on \$279,488 of her home's value, she is taxed on only \$267,428.

241.920 279.488 301.500

Every homeowner lives within a single school district. School districts have some of the highest tax rates. Districts that are mostly in other counties may not show up on Bexar County tax bills.

EXEMPTIONS TAXABLE VALUE TAX RATE

A variety of special services districts collect taxes that may appear on your bill. These include emergency services districts (ESDs), which offer fire protection and ambulance service, and special improvement districts (SID), which build and maintain roads, water lines and other infrastructure.

Add up all of the line-item amounts and you've got your total bill. A single payment is due to the tax collector, who distributes funds to the appropriate taxing units.

What's the process

Once you've got a bill in your hand, there's little you can do to bring those taxes down. Let's walk through how your tax bill is set and see the points where you can influence the process.

- **January to April:** Appraisals are conducted; applications for exemptions are accepted.
- **April to May:** Homeowners are sent notices of appraised value.
- **May to July:** Appraisal protests are heard; taxing units prepare their budgets and set tax rates.
- **April to September:** Taxing units finalize tax rates, advertise changes and hold public hearings.
- **October 1:** Tax bills are sent to homeowners.
- **January 31 (following year):** Payments are due to the Bexar County Tax Assessor-Collector.

Appraisals and exemptions - January to April

The Bexar Appraisal District determines how much your home is worth. To do so, it examines current home values, prices of recently sold homes and any recent renovations you've made.

During this time, the district also accepts applications for exemptions. Based on your age, occupation and other characteristics, a variety of exemptions may be available to you. Each one removes either a percentage or a flat dollar amount from your property's value before taxes are applied. That lowers your taxes overall.

A single taxpayer can receive multiple exemptions. The most common is the homestead exemption, which you receive for your primary residence – the place where you live. Someone claiming the homestead exemption can also claim the over-65 exemption. There are also exemptions for people with disabilities and for disabled veterans and their survivors. Once you qualify for an exemption, you do not need to reapply for it every year.

Bexar County residential homestead exemptions

Visit the [Bexar Appraisal District website](#) for exemption application forms

Exemption	Taxing Unit	Amount
General homestead	<i>School districts</i>	\$40,000
General homestead	<i>Cities, counties, school districts or special districts</i>	Up to 20% of the property's value, but not less than \$5,000
Farm-to-market roads or flood control	<i>Counties</i>	\$3,000
Age 65 or older or disabled	<i>School districts</i>	\$10,000
Age 65 or older or disabled	<i>Cities, counties, school districts or special districts</i>	Adopted by taxing units, but not less than \$3,000
Disabled veterans with homes donated by charitable organizations	<i>Cities, counties, school districts or special districts</i>	Determined by the percentage of service-connected disability
Totally disabled veterans	<i>Cities, counties, school districts or special districts</i>	100% of the property's value
Disabled veterans	<i>Cities, counties, school districts or special districts</i>	Determined by the percentage of service-connected disability
Surviving spouse of U.S. Armed Services member killed in the line of duty	<i>Cities, counties, school districts or special districts</i>	100% of the property's value
Surviving Spouse of first responder killed or fatally injured in the line of duty	<i>Cities, counties, school districts or special districts</i>	100% of the property's value

Table: Wesley Rathe • Source: [Texas Comptroller of Public Accounts](#)

Notices of Appraised Value - April to May

After appraisals are complete, the Bexar Appraisal District will mail you a notice detailing your home's appraised value by the end of April. If you do not receive a notice, you can check your home's appraised value using the [the district's property search tool](#).

Appraisal protests - May to July

If you think your appraised value is too high, you can file an appeal, which is called a "protest."

You can start the process by filling out and submitting the protest form included with your appraisal notice. You can also register online at bcadonline.org to start the process.

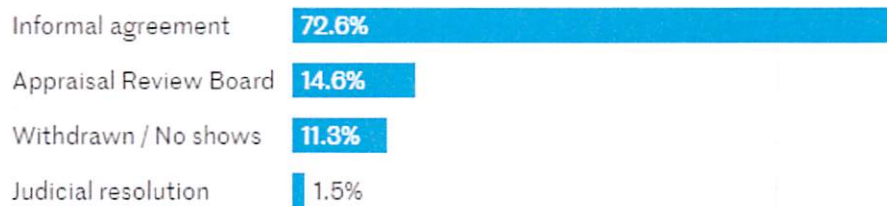
The first step in an appraisal protest is an informal review. Either online, by phone or in a virtual meeting, you produce documents that show why you think your appraised value is too high. The documents can include information on recent home sales in your neighborhood, engineering reports on work your home needs or general documentation on your home's condition.

After reviewing this information, the district will offer you a settlement. If you're not satisfied with the settlement, you can go before the Appraisal Review Board, a judicial body separate from the appraisal district. You and a representative from the district will present documentation bearing on the value of your home. The review board will ask questions of each side and make a ruling. Any further appeal must go to binding arbitration or to state district court.

The deadline to file a protest is May 15 or 30 days after the date on your appraisal notice. If May 15 falls on a weekend, the protest deadline is the next business day.

Home appraisal protests are most often resolved via informal agreement

Appraisal protest resolutions, 2022



Judicial Resolution means a lawsuit, arbitration, or involvement of the State Office of Administrative Hearing

Chart: Wesley Ratko • Source: [Bexar County Appraisal District Annual Report](#)

Taxing unit rates - April to September

There are 69 entities in Bexar County that can collect money from you through your property tax bill. These entities, called taxing units, are required to inform taxpayers of any changes in tax rates and to give them an opportunity to oppose increases.

Beginning in late April, taxing units determine what their tax rates will be for the year. They advertise the rates on their websites and hold public hearings in late summer.

The Bexar County taxing units that might appear on your property tax bill

Click name for more information including hearing notices and proposed tax rates.

 Search in table

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Taxing unit	Type	2022 tax rate
Balcones Heights	City	1
Castle Hills	City	1
China Grove	City	0
City of Alamo Heights	City	0
City of San Antonio	City	1
City of Somerset	City	1
City of Von Ormy	City	0
Converse	City	0
Elmendorf	City	0
Fair Oaks Ranch	City	0

Tax bills sent to property owners - October 1

With appraisals completed, exemptions approved, protests settled and tax rates established, the Bexar County Tax Assessor-Collector calculates your bill and mails it in the first week of October. Payments are due by Jan. 31 of the following year.

How your tax dollars are spent

Who gets your money?

Counties, cities and towns, water districts, community college districts, public hospital districts and independent school districts are among the taxing units that receive property tax money.

There are more than 4,000 taxing units in Texas' 254 counties. Sparsely populated counties such as Borden, King and Loving have only two each; Harris County (Houston) has more than 600. The number can change from year to year. In 2022, Bexar County had 69 taxing units.

Which taxing units apply to your property?

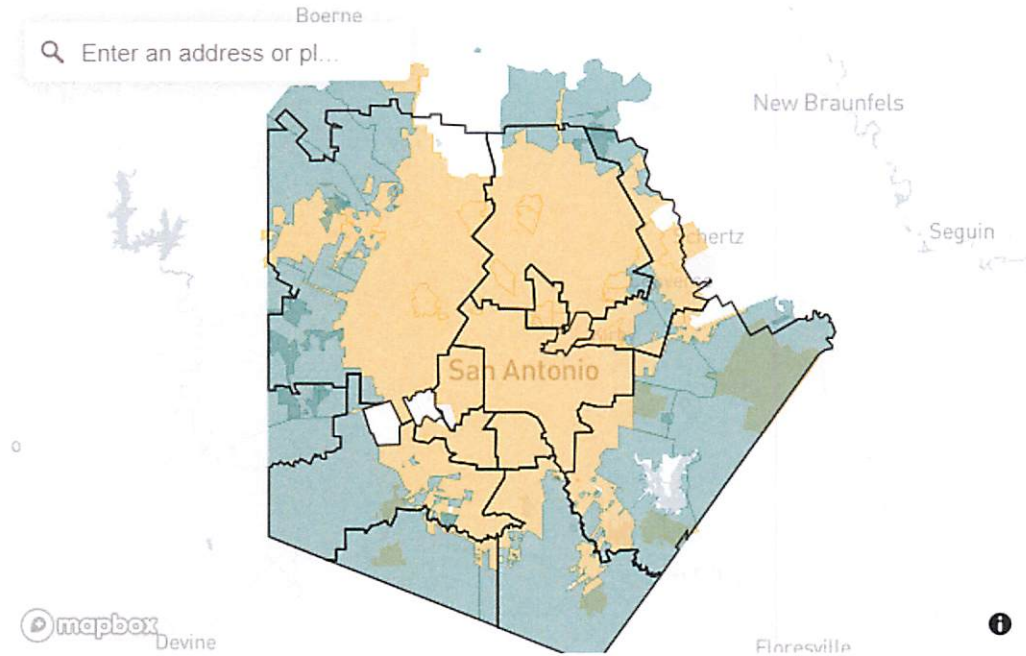
There are 69 entities that collect taxes from Bexar County homeowners. Enter your address to see which apply to you.

Countywide

School districts

Cities

Special districts



How much can they charge?

Each taxing unit drafts a budget every year and determines a tax rate that will apply to all property owners within its boundaries.

In preparing a budget, taxing units decide how much revenue they'll need to pay their expenses for the year.

In February, March and April, the Bexar Appraisal District sends each taxing unit an estimated value of all property subject to taxation by that unit. In 2022, the appraisal roll for the entire county (which includes both residential and commercial property) was valued at \$270,076,627,911, nearly 21% more than the year before.

These figures help the taxing units determine how much revenue they'll be able to collect and what tax rate they should set for the year.

Taxing units cannot raise rates more than 3.5% from year to year without going to the voters for approval.

Where do your tax dollars go?

Your property taxes pay for the operating expenses of taxing units and the interest on their debt. Just like mortgages and personal credit cards, bonds and other public debt come with interest payments.

The **12 independent school districts** in Bexar County use property tax dollars to pay for salaries, supplies and keep the lights on in their buildings, among other things. In 2022, 42% of San Antonio school districts' revenue came from property taxes.

If you live in one of these school districts, you won't see a school tax on your Bexar County property tax bill. A different county will send you a separate bill for school taxes:

- Schertz-Cibolo-Universal City
- Randolph Field
- Fort Sam Houston
- Medina Valley
- Boerne
- Comal
- Floresville
- Lackland

The **24 cities** in Bexar County use property tax dollars to fund salaries and benefits, road maintenance and police and fire protection, and to pay interest on bonds they sold to build police stations, library branches and other infrastructure.

The **Alamo College District** uses tax dollars to support its five accredited colleges, seven “educational training centers,” AlamoONLINE, Early College High Schools (ECHS) and P-TECH, a work-based early-college high school.

The **12 emergency service districts** in Bexar County use tax dollars for fire departments and ambulance crews to serve areas outside the city of San Antonio.

The **11 Bexar County public improvement districts** use tax dollars to pay for engineering and consulting services that would ordinarily be provided by a city government. In some cases, they also pay for collection of trash and recyclables.

The property tax dollars that go to **Bexar County** make up about 20% of the county's total revenue. That money is used primarily for infrastructure such as roads, bridges and flood mitigation projects.

The **San Antonio River Authority** uses tax dollars to keep creeks and rivers clean, safe for wildlife and available for recreation. River Authority projects include the Mission Reach Ecosystem Restoration and Recreation Program which will restore native grasslands and control flooding, the Westside Ecosystem Restoration Project which will restore bird and aquatic habitats along 11 miles of creeks, and the San Pedro Creek Project to beautify, deepen and widen the creek.

The **University Hospital District** operates a teaching hospital and more than two dozen outpatient specialty and family medicine clinics throughout Bexar County. About 19% of its \$472.2 million budget comes from property taxes.

The **Road and Flood Fund** uses tax dollars to improve roads, enhance infrastructure for pedestrian safety and accessibility, and improve drainage in flood-prone areas.



Written By

Wesley Ratko

Wesley Ratko is a data visualization developer for the San Antonio Express-News. Originally from Philadelphia, Wesley earned master's degrees in urban planning from Temple University and visual communication from Ohio University. His two decades of work experience in both the public sector and journalism has centered on presenting data and information analysis to a general audience in clear and concise terms, using interactive technologies and computer-based maps.