



Budgeting Basics

2026 SAFE-D Conference



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Budget Priorities

REMEMBER YOUR MISSION STATEMENT!

Budget Priorities

- ▶ **Most Common Budget Priorities**
 - ▶ Strengthen Response Capabilities
 - ▶ Support Firefighters and Readiness
 - ▶ Ensure Financial Stability



Accounting Basics

CHART OF ACCOUNTS: COMMON SENSE FORMATTING

What is a chart of accounts?



A chart of accounts is used to organize finances and provide interested parties, such as investors and shareholders, with a clear view of a company's financial health.



Each account is easily searchable and typically contains an identification code, name, and a brief description.



COAs can be modified by a company to fit its size and type of business.



It's important to use the same COA format over time for the accuracy of period-to-period comparisons.

Organization! What's the point?



Aligns with general
accounting practices



Transparency



Easier forecasting / trending



Cuts down on potential fraud



Allows for easier audits

What does your reporting look like?

Disorganized Little Chaotic

| | Oct '24 - Sep 25 |
|-------------------------------|------------------|
| Expense | |
| Administrative | |
| Bexar Appraisal District Fees | \$ 7,500.00 |
| Legal Notice Fees | \$ 500.00 |
| Postage & Delivery | \$ 400.00 |
| Tax Assessor Fees | \$ 30,000.00 |
| Total Administrative | \$ 38,400.00 |
| Director's Fees | |
| Compensation | \$ 2,000.00 |
| Reimbursement | \$ 500.00 |
| Total Director's Fees | \$ 2,500.00 |
| Emergency Services | |
| Operations | |
| 2020 Truck Loan | \$ 36,473.00 |
| Automobile Repair | \$ 65,000.00 |
| Automobile Maintenance | \$ 45,000.00 |
| Cable | \$ 6,500.00 |
| Electricity | \$ 26,000.00 |
| Station Loan | \$ 165,090.00 |
| Equipment Maintenance | \$ 19,000.00 |
| Equipment Purchase | |
| Fire Equipment | \$ 65,000.00 |
| Medical | \$ 45,000.00 |
| Total Equipment Purchase | \$ 110,000.00 |
| Equipment Repair | \$ 16,000.00 |
| Facility Improvements | \$ 5,000.00 |
| Facility Maintenance | \$ 30,000.00 |

More Organized Can be Summarized

| | Budget FY24-25 |
|---|----------------|
| Expense | |
| 6000 · Government Administration Fees | |
| 6001 · Bexar Appraisal District Fees | \$ 16,500.00 |
| 6002 · Tax Assessor Fees | \$ 26,000.00 |
| 6003 · Comptroller Fees | \$ 54,000.00 |
| Total 6000 · Government Administration Fees | \$ 96,500.00 |
| 6050 · Administrative | |
| 6051 · Legal Notice & Publication Fees | \$ 500.00 |
| 6052 · Memberships and Dues | |
| 6052 · Memberships and Dues - Other | \$ 4,000.00 |
| Total 6052 · Memberships and Dues | \$ 4,000.00 |
| 6053 · Office Supplies | \$ 5,000.00 |
| 6054 · Postage & Delivery | \$ 250.00 |
| Total 6050 · Administrative | \$ 9,750.00 |
| 6100 · Professional Fees | |
| 6101 · Accounting/Auditing | \$ 14,000.00 |
| 6102 · Legal Fees | \$ 5,000.00 |
| 6106 · Architectural Services | \$ - |
| 6109 · Bank Fees | \$ 3,000.00 |
| Total 6100 · Professional Fees | \$ 22,000.00 |
| 6150 · Equipment | |
| 6151 · Fire Equipment | \$ 55,000.00 |
| 6152 · Medical | \$ 45,000.00 |
| 6153 · Equipment Maintenance | \$ 25,000.00 |
| 6154 · Equipment Repair | \$ 14,000.00 |
| 6156 · Firefighter Safety | \$ 2,000.00 |
| Total 6150 · Equipment | \$ 141,000.00 |
| 6200 · Personal Protective Equipment | |
| 6201 · Bunker Gear | \$ - |
| 6202 · Uniforms | \$ 15,000.00 |
| Total 6200 · Personal Protective Equipment | \$ 15,000.00 |

Sounds Like a
Lot of Work!

Let's Make It
Easy

01

Plan out what and how
you want to track
expenses.

I.E.: Do you want to
track salary and
overtime separately?

02

Lay it out on paper.
Maybe in word or
excel.

Assign a number
system.

03

Let QuickBooks work for
you.

Turn on numbering.

Set up sub-accounts for
detailed coding.

Tracking Expenses

01

Plan out what and how you want to track expenses.

I.E.: Do you want to track salary and overtime separately?

- ▶ Review your current account classifications.
- ▶ Are you coding several different things to one expense category?
- ▶ Is it easy to understand?
- ▶ Determine your expense tracking and reporting needs.
- ▶ Determine how detailed you want to be in your expense tracking.

Organizing Expenses

02

Lay it out on paper.
Maybe in word or excel.

Assign a number system.

- ▶ Organize your expenses in the order that you feel is most important to your District.
- ▶ Choose a numbering system
 - ▶ 4000 | 40000 | 4000-1, Etc.
- ▶ Begin to assign master category accounts.
- ▶ Organize your expenses under these master category accounts.

Import into your
accounting
system.

I bet it's
QuickBooks!

03

Let QuickBooks work
for you.

Turn on numbering.

Set up sub-accounts
for detailed coding.

- ▶ Turn on account number tracking in QuickBooks
- ▶ Create all your master banking, balance sheet, profit, and loss accounts in QuickBooks.
- ▶ Use the numbering system that you determined fits your needs.
 - ▶ 4000 | 40000 | 4000-1, Etc.
- ▶ Organize your expenses under these master category accounts.

Tips for Creating a Chart of Accounts

- ▶ **Keep It Simple:** Avoid overly complicated numbering systems to prevent confusion. Use a numbering format that makes sense for your business and is easy to remember.
- ▶ **Leave Space for Growth:** Design your numbering to include gaps (e.g., instead of 100, 101, 102, use 100, 110, 120). This provides room for adding future accounts without requiring the renumbering of existing ones.
- ▶ **Align with Your Business Structure:** Tailor the chart to reflect your organization's specific operations or District needs. This customization enhances clarity and facilitates more effective financial analysis.
- ▶ **Consistent and Logical Structure:** Maintain a logical order in your numbering that reflects the hierarchy of your accounts. For instance, placing all asset-related accounts in the 1000 range keeps everything organized.
- ▶ **Review Regularly:** Periodically check the chart for any needed adjustments or additions to ensure it meets the evolving needs of your business.

Tips for Creating a Chart of Accounts

- ▶ Most businesses follow this consistent, commonly accepted account numbering system:
 - ▶ 1000 – 1900: Assets
 - ▶ 2000 – 2900: Liabilities
 - ▶ 3000 – 3900: Equity
 - ▶ 4000 – 4900: Revenue
 - ▶ *5000 – 5900: Cost of Goods Sold (Manufacturing)
 - ▶ 6000 – 6900: Expenses
 - ▶ *7000 – 7900: Other Income
 - ▶ *8000 – 8900: Other Expense



Before you Budget: Understand the Growth Patterns

WHERE IS MY DATA?

Different Growth Points



Population
& At Risk



Valuation



Sales Tax



Response
Data

Growth Patterns

Why are they important?

- ▶ **Budget Planning:** Knowing the growth pattern enables ESDs to determine whether growth is increasing or decreasing, facilitating accurate budget forecasting and service improvement planning.
- ▶ **Resource Allocation:** Understanding these patterns provides the necessary data to ensure that fire stations are strategically placed in areas with growing populations.
- ▶ **Community Engagement:** Understanding population demographics enables ESDs to engage with the community more effectively. This includes tailoring communication and education programs to different segments of the population to ensure everyone is prepared for emergencies.

Population & Demographic Growth Patterns

What are you
looking for?

▶ Trends

- ▶ Your district has seen income growth? Determine if that is population growth or valuation growth.
- ▶ What may be causing this growth to increase or slow? Is it the economy or something specific to your district?
- ▶ Are you watching the housing market? Could this point toward an increase or decrease in population growth?

▶ At-Risk Population

- ▶ Is your population aging and could be considered at risk or is there an abundance of low-income housing? Both increase the need for the resource, but could come with no increase in funding.
- ▶ As the population ages, additional tax abatements take effect. Could this cause flatline in growth or a decrease in funding over time?

Population & Demographic Growth

Where to find the
data.

- ▶ **Census:** Difficult due to several ESDs not being solely located in one census district. Requires some digging through the internet to find the data.
- ▶ **GIS:** County GIS division may be able to provide updated copies of your current estimated population compared to the 2020 census.
- ▶ **HdL Companies:** Formerly Sales Tax Assurance. They can provide annual comprehensive community insights (CCI) reports. Several ESDs are already using them for sales tax analysis and reporting.
- ▶ **EVO:** Creates a custom report with all your census and property tax data to include history and growth rates.
- ▶ **Public Works:** Bexar County public works launched a portal last year with plat demographics.

Property Valuation Growth Patterns

What are you
looking for?

► Trends

- Your district has seen income growth? Determine if that is population growth or valuation growth.
- What is causing the valuation growth? Is it a catch-up to meeting market values, or is the appraisal district overestimating the value?
- Are you watching the housing market? This could point towards a decline in market and appraised value. Are you prepared for a property valuation loss or a market collapse?
- Changes in zoning, like agriculture to commercial, may also mean an increase in sales tax.

Valuation Growth

Where to find the data.

- ▶ **County Appraisal District:** Reporting & web portals may be available to ESDs, allowing them to review historic valuations and structure counts.
- ▶ **HdL Companies:** Formerly Sales Tax Assurance. Offer a property tax portal that will look at historic valuations and zoning changes. It includes mapping of the district and allows you to review areas of interest in agriculture, residential, industrial, and commercial areas.
- ▶ **Zac Tax:** Offer a property tax portal that will look at historic valuations and zoning changes. It includes mapping of the district and allows you to review areas of interest in agriculture, residential, industrial, and commercial areas.
- ▶ **EVO:** Creates a custom report with property tax data to include history and growth rates, including zoning changes.

Sales Tax Growth Patterns

What are you looking for?

► Trends

- Are you focused on the economy? A dip in the market could lead to job loss. Job loss leads to reduced spending, which in turn results in a decrease in sales tax revenue.
- Do you rely on brick-and-mortar stores or online sales? Is this changing? Brick-and-mortar stores would increase the daily population in a given area, potentially leading to an increase in the use of local services.
- Are you focused on valuation trends and property zoning changes?

Sales Tax Growth

Where to find the data?

- ▶ **State of Texas Comptroller's Office:** Provides .csv files for ESDs to review sales tax data each month in the raw form.
- ▶ **HdL Companies:** Formerly Sales Tax Assurance. Provides an interactive portal for sales tax reporting and breaks down sales tax categories.
- ▶ **Zac Tax:** Provides an interactive portal for sales tax reporting and breaks down sales tax categories.
- ▶ **EVO:** Creates a custom report with sales tax data to include history and growth rates.

Response Data Patterns

What are you
looking for?

► Trends

- Is there an increase/decrease in call volume?
- Do you have heat maps available? This could help you identify station locations.
- Does your data show you calls by station or response district? This would help with determining personnel counts.
- Do you monitor average response time data? Are you getting faster or slower? Does the funding allow for an increase in services to meet the demand? Is there a greater demand?
- Are you focused on call types such as EMS vs Fire responses? This could help you determine if you need another fire engine, ambulance, or quick response unit.

Response Growth

Where to find the data?

- ▶ **Command Staff:** The command staff can provide you with relevant reporting data.
- ▶ **PCR/RMS Software:** Most software used can provide reports that allow the command staff run reports.
- ▶ **County Dispatch:** Provides response times. Most of this data is automatically transferred to PCR/RMS systems through data sharing between entities.



Data-driven decisions lead to a successful mission.

Data-driven decisions show transparency to the public.

Data-driven decisions show fiscal responsibility.



Planning the Budget



Income

HOW MUCH ARE WE GONNA GET?

Income

- ▶ **Ad valorem property tax (primary revenue)**
- ▶ **Sales tax** (if approved by voters)
- ▶ **Grants, donations, cost-sharing agreements**
- ▶ **Investments** – T-Bills, CDs, TexPool

Property Tax

- ▶ **County Appraisal District:** Provides a detailed valuation report, including preliminary reporting for use during the budget planning process.
- ▶ **Considerations:** May be stable for this year, but economic changes are only 12 months away. Watch the market.

2025 PRELIMINARY TOTALS

78 - BEXAR CO EMERG DIST #3
Not Under ARB Review Totals

Property Count: 23,902

6/18/2025 8:33:02AM

| Land | | Value | | | |
|----------------------------|---|---------------|--------|----------------|--|
| Homesite: | | 2,449,278,381 | | | |
| Non Homesite: | | 1,357,625,494 | | | |
| Ag Market: | | 190,350,177 | | | |
| Timber Market: | | 0 | | | |
| | Total Land | | (+) | 3,997,254,052 | |
| Improvement | | Value | | | |
| Homesite: | | 8,562,568,091 | | | |
| Non Homesite: | | 1,087,792,423 | | | |
| | Total Improvements | | (+) | 9,650,360,514 | |
| Non Real | | Count | Value | | |
| Personal Property: | 451 | 136,633,608 | | | |
| Mineral Property: | 0 | 0 | | | |
| Autos: | 0 | 0 | | | |
| | Total Non Real | | (+) | 136,633,608 | |
| | Market Value | | = | 13,784,248,174 | |
| Ag | | Non Exempt | Exempt | | |
| Total Productivity Market: | 181,132,747 | 9,217,430 | | | |
| Ag Use: | 744,963 | 1,860 | | | |
| Timber Use: | 0 | 0 | | | |
| Productivity Loss: | 180,387,784 | 9,215,570 | | | |
| | Productivity Loss | | (-) | 180,387,784 | |
| | Appraised Value | | = | 13,603,860,390 | |
| | Homestead Cap | | (-) | 121,013,506 | |
| | 23.231 Cap | | (-) | 15,382,609 | |
| | Assessed Value | | = | 13,467,464,275 | |
| | Total Exemptions Amount (Breakdown on Next Page) | | (-) | 2,661,028,751 | |
| | Net Taxable | | = | 10,806,435,524 | |

APPROXIMATE TOTAL LEVY = NET TAXABLE * (TAX RATE / 100)
7,077,458.82 = 10,806,435,524 * (0.065493 / 100)

Calculated Estimate of Market Value: 13,784,248,174
Calculated Estimate of Taxable Value: 10,806,435,524

Tax Increment Finance Value: 0
Tax Increment Finance Levy: 0.00

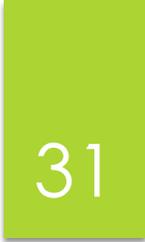
2025 PRELIMINARY TOTALS

78 - BEXAR CO EMERG DIST #3
Not Under ARB Review Totals

Property Count: 23,902

6/18/2025 8:33:02AM

| Exemption Breakdown | | | | |
|---------------------|-------|-------------------|----------------------|----------------------|
| Exemption | Count | Local | State | Total |
| DVT | 97 | 0 | 500,000 | 500,000 |
| DV1S | 18 | 0 | 65,000 | 65,000 |
| DV2 | 91 | 0 | 678,000 | 678,000 |
| DV2S | 15 | 0 | 82,500 | 82,500 |
| DV3 | 169 | 0 | 1,560,000 | 1,560,000 |
| DV3S | 24 | 0 | 130,000 | 130,000 |
| DV4 | 1,942 | 0 | 10,032,760 | 10,032,760 |
| DV4S | 110 | 0 | 576,000 | 576,000 |
| DVCH | 1 | 0 | 0 | 0 |
| DVHS | 2,508 | 0 | 1,481,450,922 | 1,481,450,922 |
| DVHSS | 61 | 0 | 32,755,103 | 32,755,103 |
| EX-XI | 1 | 0 | 756,570 | 756,570 |
| EX-XJ | 1 | 0 | 805,152 | 805,152 |
| EX-XV | 91 | 0 | 1,055,110,247 | 1,055,110,247 |
| EX366 | 88 | 0 | 82,880 | 82,880 |
| LVE | 22 | 74,319,744 | 0 | 74,319,744 |
| MASSS | 4 | 0 | 1,748,060 | 1,748,060 |
| PC | 1 | 162,773 | 0 | 162,773 |
| PPV | 1 | 6,630 | 0 | 6,630 |
| SO | 1 | 206,410 | 0 | 206,410 |
| Totals | | 74,695,557 | 2,586,333,194 | 2,661,028,751 |



Bexar County
2025 PRELIMINARY TOTALS
 78 - BEXAR CO EMERG DIST #3
 Under ARB Review Totals
 Property Count: 5,388
 6/18/2025 8:33:02AM

| Land | Value | | | |
|----------------|-------------|-------------------|-----|-------------|
| Homesite: | 549,173,384 | | | |
| Non Homesite: | 129,791,540 | | | |
| Ag Market: | 56,962,544 | | | |
| Timber Market: | 0 | Total Land | (+) | 735,927,468 |

| Improvement | Value | | | |
|---------------|---------------|---------------------------|-----|---------------|
| Homesite: | 1,853,786,507 | | | |
| Non Homesite: | 42,775,426 | Total Improvements | (+) | 1,896,561,933 |

| Non Real | Count | Value | | |
|--------------------|-------|-----------|-----------------------|-----------------|
| Personal Property: | 15 | 6,424,586 | | |
| Mineral Property: | 0 | 0 | | |
| Autos: | 0 | 0 | Total Non Real | (+) 6,424,586 |
| | | | Market Value | = 2,638,913,987 |

| Ag | Non Exempt | Exempt | | |
|----------------------------|------------|--------|---------------------------------|-----------------|
| Total Productivity Market: | 56,962,544 | 0 | | |
| Ag Use: | 203,880 | 0 | Productivity Loss | (-) 56,758,664 |
| Timber Use: | 0 | 0 | Appraised Value | = 2,582,155,323 |
| Productivity Loss: | 56,758,664 | 0 | | |
| | | | Homestead Cap | (-) 33,963,090 |
| | | | 23.231 Cap | (-) 5,531,260 |
| | | | Assessed Value | = 2,542,660,973 |
| | | | Total Exemptions Amount | (-) 28,700,088 |
| | | | (Breakdown on Next Page) | |
| | | | Net Taxable | = 2,513,960,885 |

APPROXIMATE TOTAL LEVY = NET TAXABLE * (TAX RATE / 100)
 1,646,468.40 = 2,513,960,885 * (0.065493 / 100)

| | |
|---------------------------------------|---------------|
| Calculated Estimate of Market Value: | 2,469,794,701 |
| Calculated Estimate of Taxable Value: | 2,322,103,777 |
| Tax Increment Finance Value: | 0 |
| Tax Increment Finance Levy: | 0.00 |

Bexar County
2025 PRELIMINARY TOTALS
 78 - BEXAR CO EMERG DIST #3
 Under ARB Review Totals
 Property Count: 5,388
 6/18/2025 8:33:02AM

| Exemption Breakdown | | | | |
|---------------------|-------|----------------|-------------------|-------------------|
| Exemption | Count | Local | State | Total |
| DV1 | 22 | 0 | 117,000 | 117,000 |
| DV1S | 1 | 0 | 5,000 | 5,000 |
| DV2 | 26 | 0 | 195,000 | 195,000 |
| DV2S | 2 | 0 | 15,000 | 15,000 |
| DV3 | 34 | 0 | 346,000 | 346,000 |
| DV3S | 1 | 0 | 10,000 | 10,000 |
| DV4 | 155 | 0 | 1,716,000 | 1,716,000 |
| DV4S | 8 | 0 | 96,000 | 96,000 |
| DVHS | 45 | 0 | 20,249,149 | 20,249,149 |
| DVHSS | 1 | 0 | 147,059 | 147,059 |
| EX-XV | 8 | 0 | 5,403,610 | 5,403,610 |
| EX366 | 2 | 0 | 2,130 | 2,130 |
| LVE | 2 | 398,140 | 0 | 398,140 |
| Totals | | 398,140 | 28,301,948 | 28,700,088 |

2025 PRELIMINARY TOTALS

78 - BEXAR CO EMERG DIST #3
Grand Totals

Property Count: 29,290

6/18/2025 8:33:02AM

| Land | | Value | | | |
|----------------------------|---|----------------|-----|----------------|--|
| Homesite: | | 2,998,451,785 | | | |
| Non Homesite: | | 1,487,417,034 | | | |
| Ag Market: | | 247,312,721 | | | |
| Timber Market: | | 0 | | | |
| | Total Land | | (+) | 4,733,181,520 | |
| Improvement | | Value | | | |
| Homesite: | | 10,416,354,598 | | | |
| Non Homesite: | | 1,130,567,849 | | | |
| | Total Improvements | | (+) | 11,546,922,447 | |
| Non Real | | Count | | Value | |
| Personal Property: | 466 | | | 143,058,194 | |
| Mineral Property: | 0 | | | 0 | |
| Autos: | 0 | | | 0 | |
| | Total Non Real | | (+) | 143,058,194 | |
| | Market Value | | = | 16,423,162,161 | |
| Ag | | Non Exempt | | Exempt | |
| Total Productivity Market: | 238,095,291 | | | 9,217,430 | |
| Ag Use: | 948,843 | | | 1,860 | |
| Timber Use: | 0 | | | 0 | |
| Productivity Loss: | 237,146,448 | | | 9,215,570 | |
| | Productivity Loss | | (-) | 237,146,448 | |
| | Appraised Value | | = | 16,186,015,713 | |
| | Homestead Cap | | (-) | 154,976,596 | |
| | 23.231 Cap | | (-) | 20,913,869 | |
| | Assessed Value | | = | 16,010,125,248 | |
| | Total Exemptions Amount (Breakdown on Next Page) | | (-) | 2,689,728,839 | |
| | Net Taxable | | = | 13,320,396,409 | |

APPROXIMATE TOTAL LEVY = NET TAXABLE * (TAX RATE / 100)
8,723,927.22 = 13,320,396,409 * (0.065493 / 100)

Calculated Estimate of Market Value: 16,254,042,875
Calculated Estimate of Taxable Value: 13,128,539,301

Tax Increment Finance Value: 0
Tax Increment Finance Levy: 0.00

2025 PRELIMINARY TOTALS

78 - BEXAR CO EMERG DIST #3
Grand Totals

Property Count: 29,290

6/18/2025 8:33:02AM

| Exemption Breakdown | | | | |
|---------------------|-------|-------------------|----------------------|----------------------|
| Exemption | Count | Local | State | Total |
| DV1 | 119 | 0 | 617,000 | 617,000 |
| DV1S | 19 | 0 | 70,000 | 70,000 |
| DV2 | 117 | 0 | 873,000 | 873,000 |
| DV2S | 17 | 0 | 97,500 | 97,500 |
| DV3 | 203 | 0 | 1,906,000 | 1,906,000 |
| DV3S | 25 | 0 | 140,000 | 140,000 |
| DV4 | 2,097 | 0 | 11,748,760 | 11,748,760 |
| DV4S | 118 | 0 | 672,000 | 672,000 |
| DVCH | 1 | 0 | 0 | 0 |
| DVHS | 2,553 | 0 | 1,501,700,071 | 1,501,700,071 |
| DVHSS | 62 | 0 | 32,902,162 | 32,902,162 |
| EX-XI | 1 | 0 | 756,570 | 756,570 |
| EX-XJ | 1 | 0 | 805,152 | 805,152 |
| EX-XV | 99 | 0 | 1,060,513,857 | 1,060,513,857 |
| EX366 | 90 | 0 | 85,010 | 85,010 |
| LVE | 24 | 74,717,884 | 0 | 74,717,884 |
| MASSS | 4 | 0 | 1,748,060 | 1,748,060 |
| PC | 1 | 162,773 | 0 | 162,773 |
| PPV | 1 | 6,630 | 0 | 6,630 |
| SO | 1 | 206,410 | 0 | 206,410 |
| Totals | | 75,093,697 | 2,614,635,142 | 2,689,728,839 |

Bexar County

2025 PRELIMINARY TOTALS

78 - BEXAR CO EMERG DIST #3

Property Count: 29,290

Grand Totals

6/18/2025 8:33:02AM

State Category Breakdown

| State Code | Description | Count | Acres | New Value | Market Value | Taxable Value |
|---------------|-------------------------------|--------|--------------------|----------------------|-------------------------|-------------------------|
| A | SINGLE FAMILY RESIDENCE | 24,869 | 11,451.6518 | \$232,237,290 | \$13,194,643,170 | \$11,508,210,587 |
| B | MULTIFAMILY RESIDENCE | 12 | 230.1934 | \$65,084,820 | \$644,960,421 | \$644,960,421 |
| C1 | VACANT LOTS AND LAND TRACTS | 1,916 | 3,277.6000 | \$0 | \$146,750,185 | \$145,421,352 |
| D1 | QUALIFIED OPEN-SPACE LAND | 260 | 12,156.5742 | \$0 | \$238,095,291 | \$944,532 |
| D2 | IMPROVEMENTS ON QUALIFIED OP | 53 | | \$231,290 | \$1,473,478 | \$1,461,718 |
| E | RURAL LAND, NON QUALIFIED OPE | 460 | 3,146.5279 | \$4,706,490 | \$223,469,256 | \$200,648,370 |
| F1 | COMMERCIAL REAL PROPERTY | 126 | 1,061.6871 | \$8,149,370 | \$625,701,010 | \$622,544,460 |
| F2 | INDUSTRIAL AND MANUFACTURIN | 3 | 41.5300 | \$0 | \$2,771,429 | \$2,771,429 |
| J1 | WATER SYSTEMS | 1 | | \$0 | \$12,850 | \$12,850 |
| J4 | TELEPHONE COMPANY (INCLUDI | 5 | 1.1760 | \$0 | \$5,504,472 | \$5,502,900 |
| J7 | CABLE TELEVISION COMPANY | 2 | 0.6381 | \$0 | \$194,540 | \$194,540 |
| J8 | OTHER TYPE OF UTILITY | 1 | | \$0 | \$1,046,000 | \$1,046,000 |
| L1 | COMMERCIAL PERSONAL PROPE | 328 | | \$0 | \$57,119,621 | \$56,750,438 |
| L2 | INDUSTRIAL AND MANUFACTURIN | 13 | | \$0 | \$4,191,457 | \$4,191,457 |
| M1 | TANGIBLE OTHER PERSONAL, MOB | 103 | | \$561,830 | \$5,680,780 | \$5,561,785 |
| O | RESIDENTIAL INVENTORY | 1,061 | 183.7423 | \$48,500,430 | \$124,109,170 | \$120,046,480 |
| S | SPECIAL INVENTORY TAX | 4 | | \$0 | \$126,490 | \$126,490 |
| X | TOTALLY EXEMPT PROPERTY | 215 | 23,104.5166 | \$0 | \$1,147,311,941 | \$0 |
| Totals | | | 54,655.8374 | \$359,471,520 | \$16,423,162,161 | \$13,320,396,409 |



More data for those data driven decisions.

2025 PRELIMINARY TOTALS

78 - BEXAR CO EMERG DIST #3
Effective Rate Assumption

6/18/2025 8:33:02AM

Property Count: 29,290

New Value

TOTAL NEW VALUE MARKET: \$359,471,520
TOTAL NEW VALUE TAXABLE: \$334,952,704

New Exemptions

| Exemption | Description | Count | 2024 Market Value | 2024 Market Value |
|---------------------------------------|---|-------|-------------------|--------------------|
| EX-XV | Other Exemptions (including public property, re | 3 | | \$1,233,280 |
| EX366 | HOUSE BILL 366 | 8 | | \$3,210 |
| ABSOLUTE EXEMPTIONS VALUE LOSS | | | | \$1,236,490 |

| Exemption | Description | Count | Exemption Amount |
|--------------------------------------|---|------------|---------------------|
| DV1 | Disabled Veterans 10% - 29% | 2 | \$10,000 |
| DV1S | Disabled Veterans Surviving Spouse 10% - 29% | 1 | \$0 |
| DV2 | Disabled Veterans 30% - 49% | 3 | \$27,000 |
| DV3 | Disabled Veterans 50% - 69% | 7 | \$70,000 |
| DV4 | Disabled Veterans 70% - 100% | 51 | \$432,000 |
| DV4S | Disabled Veterans Surviving Spouse 70% - 100% | 3 | \$24,000 |
| DVHS | Disabled Veteran Homestead | 68 | \$33,450,663 |
| DVHSS | Disabled Veteran Homestead Surviving Spouse | 3 | \$1,373,212 |
| PARTIAL EXEMPTIONS VALUE LOSS | | 138 | \$35,386,875 |
| NEW EXEMPTIONS VALUE LOSS | | | \$36,623,365 |

Increased Exemptions

| Exemption | Description | Count | Increased Exemption | Amount |
|--|-------------|-------|---------------------|---------------------|
| INCREASED EXEMPTIONS VALUE LOSS | | | | |
| TOTAL EXEMPTIONS VALUE LOSS | | | | \$36,623,365 |

New Ag / Timber Exemptions

| | | |
|-----------------------------------|------------------|----------|
| 2024 Market Value | \$848,970 | Count: 2 |
| 2025 Ag/Timber Use | \$1,930 | |
| NEW AG / TIMBER VALUE LOSS | \$847,040 | |

New Annexations

New Deannexations

Average Homestead Value

Category A and E

| Count of HS Residences | Average Market | Average HS Exemption | Average Taxable |
|------------------------|----------------|----------------------|-----------------|
| 19,922 | \$551,795 | \$7,773 | \$544,022 |
| Category A Only | | | |

| Count of HS Residences | Average Market | Average HS Exemption | Average Taxable |
|------------------------|----------------|----------------------|-----------------|
| 19,742 | \$550,504 | \$7,581 | \$542,923 |

2025 PRELIMINARY TOTALS

78 - BEXAR CO EMERG DIST #3
Lower Value Used

| Count of Protested Properties | Total Market Value | Total Value Used |
|-------------------------------|--------------------|------------------|
| 5,388 | \$2,638,913,987.00 | \$2,322,050,741 |

Sales Tax

- ▶ **State of Texas Comptroller's Office:** Provides .csv files for ESDs to review sales tax data each month in the raw form.
- ▶ **HdL Companies:** Formerly Sales Tax Assurance. Provides an interactive portal for sales tax reporting and breaks down sales tax categories.
- ▶ **Zac Tax:** Provides an interactive portal for sales tax reporting and breaks down sales tax categories.
- ▶ **EVO:** Creates a custom report with sales tax data to include history and growth rates.

Sales Tax

It's Volatile!

▶ Plan Accordingly

- ▶ Consider budgeting to allow for a downward turn in the market.
- ▶ It can change in an instant.
- ▶ Check property market trends. A downward turn in the economy could mean job market changes.
- ▶ Reductions in property valuations due to market instability could lead to job market changes.
- ▶ No Jobs, No Spending, No Sales Tax



Expenses

SHOULD I SPEND ALL OF IT?

Expenses

Core Expense Components

- ▶ **Operating Budget**
 - ▶ Fire/EMS contracts or in-house staffing costs (potentially the largest expense in the budget)
 - ▶ Salaries
 - ▶ Benefits
 - ▶ Retirement
 - ▶ Worker's Comp Insurance
 - ▶ Training and certifications
 - ▶ Supplies
 - ▶ Gear and equipment
 - ▶ Station operations and utilities
 - ▶ Administrative and legal services
 - ▶ Property and Casualty Insurance

Expenses

Core Expense
Components

- ▶ **Capital Budget**
 - ▶ Fire apparatus (engines, tankers, brush trucks)
 - ▶ Ambulances
 - ▶ Major Equipment Purchases
 - ▶ Land Acquisitions
 - ▶ Facilities expansion or upgrades
 - ▶ Communications and IT systems

Expenses

Core Expense Components

- ▶ **Debt Service**
 - ▶ Principal & interest payments
 - ▶ Required reserve balances



Reserve Funds

CAN YOU WEATHER THE STORM?

Reserve Funds

Planning for the
bad day!

- ▶ **Reserve (Rainy Day)**
 - ▶ GAP – 2 Months of Reserve
 - ▶ SAFE-D Recommends 6 months
 - ▶ SAFE-D Recommends 12 Months in Coastal Area
 - ▶ UT Study – More than 12 months.



Budget Season/Timeline

WHERE DO WE START? IT'S ALL IN THE SCHEDULE.

When do we start budgeting?

START THE BUDGET PLANNING NOW!!!!

Start budget planning beginning around April.

Preliminary Data Can be used to guesstimate tax rate and revenue.

Don't forget to review and approve the investment policy.

Don't forget to review and approve your investment strategy.

It's a team effort. All are smarter than one.

SB2 Deadline Schedule

June 30, 2026 – Deadline for ESD to adopt exemptions.

July 20, 2026 – Deadline for ESD to complete the form for calculating the NNR Tax Rate and Voter-Approved Tax Rate.

July 20, 2026 – Deadline for Appraisal District to certify appraisals if less than 5% still under protest.

July 25, 2026 – Deadline for Appraisal District to certify or estimate certified appraisals.

July 25, 2026 – Deadline for the Tax Assessor to provide tax calculation worksheets.

August 1, 2026 – Deadline for Appraisal District to submit appraisal rolls to the ESD.

SB2 Deadline Schedule

August 7, 2026 – Deadline for ESD to post calculation worksheet and notice of tax rate to website and Truth in Taxation Site.

August 17, 2026 – 78 days prior to Nov elections – Deadline for ESD to call tax rate election.

August 24, 2026 – 71 days prior to Nov Elections – If calling election, deadline to approve budget, conduct hearing and set tax rate.

September 30, 2026 – Deadline to approve budget, conduct public hearing, and adopt tax rate (if no election called).

November 3, 2026 – Election Day

Tax Exemptions

- ▶ **Deadline: June 30, 2026**
 - ▶ ESDs that suffer a reduction in tax rate due to SB2 could consider providing tax exemptions to homestead, over-65, and disabled.
 - ▶ In theory, it could yield a higher calculated voter-approved and no-new-revenue rate.
 - ▶ This is because of the reduction in property valuation for those that qualify, a higher rate would be calculated to get to the voter approved or de minimis tax rates.



Website Posting Requirements

Posting Requirements

- ▶ **Website Posting Requirements**
 - ▶ Name of each Commissioner and official email addresses or contact information for each Commissioner.
 - ▶ District mailing address and phone number.
 - ▶ Financial information should be only one click away from the home page.
 - ▶ Last Two Years of Budget
 - ▶ The amount of dollars and the percentage tax rate change from last year to the current year.

Current Year Budget Comparison

51

FY2024-2025 Budgeted Financial Information

Budgeted Dollar Amount Change From Previous Year

Budgeted Percentage Change From Previous Year

Budgeted

Amount Change

Amount Change

Total Income: \$35,095,500

Revenue Increase: \$341,125

Revenue Increase: 0.98%

Total Expense \$55,836,270

Expense Increase: \$3,212,070

Expense Increase: 6.10%

Ad Valorem Revenue

Ad Valorem Revenue Amount Change

Ad Valorem Revenue Amount Change

Budgeted: \$15,000,000

Income Increase: \$1,050,000

Income Increase: 7.52%

Ad Valorem Tax Rate

Ad Valorem Tax Rate

Ad Valorem Tax Rate

\$0.086754/\$100 Valuation

Increase of \$0.002813/\$100

Rate Increase: 3.35%

Sales Tax Revenue

Sales Tax Revenue Amount Change

Sales Tax Revenue Amount Change

Budgeted: \$13,000,000

Income Decrease: \$1,000,000

Income Decrease: 7.14%

Posting Requirements

Continued

- ▶ **Website Posting Requirements**
 - ▶ Most current financial audit.
 - ▶ Budget - previous two years and the current year.
 - ▶ 3 – year comparison
 - ▶ Budget
 - ▶ Income and Expense
 - ▶ Property Tax Rate
 - ▶ M & O and I & S
 - ▶ Sales Tax Rate

FY 2024-2025 Budget & Financial Information

Tax Rates

Ad Valorem Adopted Tax Rate

\$0.086754/\$100 Valuation

Sales Tax Rate

\$0.015 (1.5%)

FY2024-2025 Budget

Income: \$35,095,500

Expense: \$55,836,270

M & O Ad Valorem Tax Amount

\$15,000,000

M & O Ad Valorem Tax Rate

\$0.086754/\$100 Valuation

Debt Service Ad Valorem Tax Rate

\$0.00/\$100 Valuation

FY 2023-2024 Budget & Financial Information

Tax Rates

Ad Valorem Adopted Tax Rate

\$0.083941/\$100 Valuation

Sales Tax Rate

\$0.015 (1.5%)

FY2023-2024 Budget

Income: \$34,754,375

Expense: \$52,624,200

M & O Ad Valorem Tax Amount

\$13,950,000

M & O Ad Valorem Tax Rate

\$0.083941/\$100 Valuation

Debt Service Ad Valorem Tax Rate

\$0.00/\$100 Valuation

FY 2022-2023 Budget & Financial Information

Tax Rates

Ad Valorem Adopted Tax Rate

\$0.087747/\$100 Valuation

Sales Tax Rate

\$0.015 (1.5%)

FY2022-2023 Budget

Income: \$32,204,518

Expense: \$34,662,600

M & O Ad Valorem Tax Amount

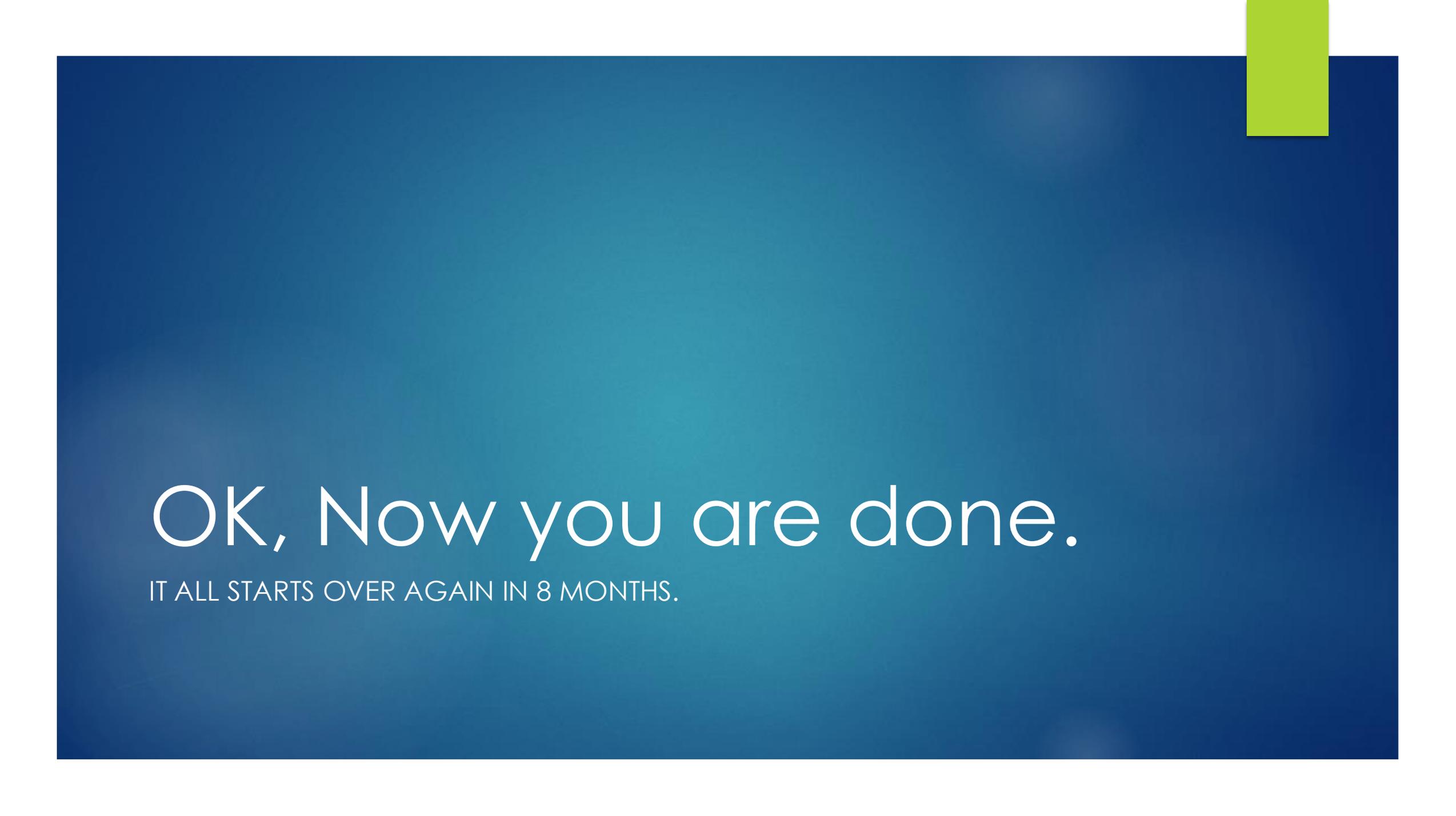
\$12,453,000

M & O Ad Valorem Tax Rate

\$0.087747/\$100 Valuation

Debt Service Ad Valorem Tax Rate

\$0.00/\$100 Valuation



OK, Now you are done.

IT ALL STARTS OVER AGAIN IN 8 MONTHS.