



**Navarro Central
Appraisal District**
1250 N 45th St
Corsicana TX 75110

Bud Black, RPA/RTA/CTA Chief Appraiser
Phone: 903-872-6161
Fax: 903-872-3157
www.navarrocad.com

July 24, 2026

Ms. Shannon Wayman, Mayor
The City of Frost
PO Box X
Frost, TX 76641

Dear Ms. Wayman

The attached documents are the Chief Appraiser's 2026 Certified Values for The City of Frost.

Please take note of the additional value loss this year due to the HB9 Exemption of \$125,000 for business personal property.

This year, your value loss for absolute exemptions was reduced by an additional \$674,186 due to this new state mandated exemption.

These certifications were sent to your tax assessor/collector as well.

We will prepare your appraisal roll and send it to you on a "flash drive" within the next two weeks.

We will also have the Truth In Taxation portal ready for you to post your tax rate calculation and hearing information ready by August 7.

If you have any questions, please contact me.

Sincerely,

Bud Black, RPA/CCA
Chief Appraiser



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Certified Values For The 2026 Appraisal Roll The City of Frost

"I, Bud Black, Chief Appraiser for the Navarro Central Appraisal District, solemnly swear that the attached is that portion of the approved appraisal roll of the Navarro Central Appraisal District which lists property taxable by The City of Frost within the boundaries of the Navarro Central Appraisal District and constitutes the 2026 appraisal roll for The City of Frost."

Total Market Value	72,489,652
Total Market Taxable Value	61,147,742
Certified Total Appraised Value	45,880,661
ARB Approved Certified Net Taxable Value	45,533,878
ARB Approved Certified Net Taxable Value Adjusted for Over 65	45,533,878
Value Remaining Under Protest	718,481
Certifiable Taxable Value of Property Remaining Under Protest (95% of total remaining protested value)	474,958
Chief Appraiser's Total Certified Taxable Value of All Property	46,008,836
Total Parcel Count	508
Additional First Time Partial Exemption Amount for Increases in Exemption Losses Due to HB 9 \$125,000 Exemptions on Business Personal Property.	674,186
(Not included in the amount shown on the attached recap under "First Time Partial Exemptions")	
Total Market Value of Property Annexed in 2026	
Total Taxable Value of Property Annexed in 2026	
Parcel Count of Property Annexed in 2026	0

Certified this the 24th day of July, 2026.

Bud Black, RPA/CTA/CCA
Chief Appraiser for Navarro Central Appraisal District

2026 Certified History Recap - Navarro Central Appraisal District

(CFR) - CITY OF FROST

Land		Value	# of Items	Exempt	Losses	Real-Personal Value	# of Items	MIUP Value	# of Items
Homesite	(+)	7,636,180	134	0	Exempt Property	13,726,564	41	0	0
Non Homesite	(+)	14,551,474	285	3,823,055	Under \$500/\$2500	0	0	0	0
Productivity Market	(+)	2,854,604	21	0	Abatements	0	0	0	0
Income	(+)	59,256	1	0	Freeport	0	0	0	0
Total Land (=)		25,101,514	441	3,823,055	Goods In Transit	0	0	0	0
Ag/Timber *does not include protested					Protested Value	718,481	5	0	0
Timber Gain	(+)	0	0		Chapter 313 Value Limitation			0	0
Productivity Market	(+)	2,854,604	21		Mineral Unknown			0	0
Land Ag 1D	(-)	0	0		Interstate Commerce			0	0
Land Ag 1D1	(-)	66,156	21		Foreign Trade			0	0
Land Ag Timber	(-)	0	0		BPP Exempt: Single Situs/Owner	394,736	28	0	0
Productivity Loss (=)		2,788,448	21		BPP Exempt: Multi Situs on L1H/L2H	0	0	0	0
Improvements					BPP Exempt: Multi Situs on J	0	0	279,450	3
Homesite	(+)	20,716,802	133	0	BPP Exempt: Related Business Entity	0	0	0	0
New Homesite	(+)	225,409	7	0	MultiUse	0	0		
Non Homesite	(+)	22,956,769	193	9,903,509	Solar/Wind Power	147,850	5		
New Non Homesite	(+)	1,563,151	17	0	Vehicle Leased for Personal Use	0	0		
Income	(+)	305,639	1	0	TCEQ/Pollution Control	0	0		
Total Improvement (=)		45,767,770	351	9,903,509	Allocation	0	0		
Personal					Historical	0	0		
Homesite	(+)	0	0	0	Disaster Exemption	0	0		
New Homesite	(+)	0	0	0	Residence HS Destroyed by Fire	0	0		
Non Homesite	(+)	396,358	29	0	Community Housing	0	0		
New Non Homesite	(+)	0	0	0	Childcare Facility	0	0		
Total Personal (=)		396,358	29	0	Animal Feed Held For Sale at Retail	0	0		
Mineral/Industrial/Utility/Personal Property						14,987,631		279,450	
Minerals/Oil & Gas	(+)	0	0		Total Losses (includes Prod. Loss & Cap Loss) (=)				26,608,991
Industrial Real	(+)	0	0		Total Appraised Value (=)				45,880,661
Industrial/Utility Personal Property	(+)	1,224,010	3						
Total Mineral Market Value(=)		1,224,010	3						
Total Real & Personal Market	(+)	71,265,642	821	Protested Value:	Homestead Exemptions				
Total Mineral/Industrial Market	(+)	1,224,010	3	718,481	Homestead H,S	(+)	0	0	
Total Market Value(=)		72,489,652	824		Senior S	(+)	0	0	
20% MIUP Circuit Breaker Limitation	(-)	0	0		Disabled B	(+)	0	0	
10% Homestead Cap Loss	(-)	6,321,709	110	Protested % of Market: 1.00 %	DV 100%	(+)	307,783	3	
20% Circuit Breaker Limitation	(-)	2,231,753	139		Surviving Spouse of a Service Member	(+)	0	0	
Total Market After Cap(=)		63,936,190			Surviving Spouse of a First Responder	(+)	0	0	
Land Timber Gain	(+)	0	0		Total Reimbursable	(=)	307,783	3	
Productivity Loss	(-)	2,788,448	21		Local Discount	(+)	0	0	
Total Market Taxable(=)		61,147,742			Disabled Veteran	(+)	39,000	4	
					Optional 65	(+)	0	0	
					Local Disabled	(+)	0	0	
					State Homestead	(+)	0	0	
					Disabled Vet Donated Home (Charity)	(+)	0	0	
					Surviving Spouse Ported Amounts	(+)	0	0	
					Total Exemptions	(=)	346,783		
					Total Exemptions* (-)				346,783
					CFR - CITY OF FROST Net Taxable Value (=)				45,533,878

Count of Homesteads

H	S	F	B	D	W	O	DV	DV100	SS First Resp	SS Svc Member
81	49	0	9	0	0	0	5	3	0	0

Total Parcels*: 497* Parcel count is figured by parcel per ownership
 Total Owners: 381
 Total Items: 508

H - Homestead
 S - Over 65
 F - Disabled Widow
 B - Disabled
 DV100 (1, 2, 3) - 100% Disabled Veteran
 4 (4B, 4H, 4S) - Surviving Spouse of a Service Member
 5* (5B, 5H, 5S) - Surviving Spouse of a First Responder

D - Disabled Only
 W - Widow
 O - Over 65 (No HS)
 DV - Disabled Veteran

Special Certified Totals

New Improvement/Personal Market: \$1,788,560 Taxable: \$1,738,448	+	Industrial/Utility/Personal Property New Value Taxable: \$0	=	Grand Total New Value Taxable: \$1,738,448
New AG/Timber Market: \$0 Taxable: \$0 Value Loss: \$0		Exempt Value of First Time Absolute Exemption: \$0 Exempt Value of First Time Partial Exemption: \$35,822		

Average Values* (includes protested & exempt value)

Average Homestead Value A*		Parcels	Total Homestead Value A*	
Market	\$203,296	129	Market	\$26,225,269
Taxable	\$149,381		Taxable	\$19,270,173
Average Homestead Value A* and E*		Parcels	Total Homestead Value A* and E*	
Market	\$205,482	133	Market	\$27,329,191
Taxable	\$151,711		Taxable	\$20,177,590
Average Homestead Value A* and E* and M1		Parcels	Total Homestead Value A* and E* and M1	
Market	\$200,754	140	Market	\$28,105,605
Taxable	\$148,976		Taxable	\$20,856,698
Average Homestead Value M1		Parcels	Total Homestead Value M1	
Market	\$110,916	7	Market	\$776,414
Taxable	\$97,015		Taxable	\$679,108

Median Homestead Values* (includes protested & exempt value)

DVET/Homestead	Market: \$179,136	Market Value After Cap: \$99,013	Net Taxable Value: \$0
DVET/Over 65	Market: \$349,221	Market Value After Cap: \$156,297	Net Taxable Value: \$0
DISABLED	Market: \$99,562	Market Value After Cap: \$70,189	Net Taxable Value: \$70,189
HOMESTEAD	Market: \$211,377	Market Value After Cap: \$160,167	Net Taxable Value: \$158,973
OVER 65	Market: \$171,874	Market Value After Cap: \$121,056	Net Taxable Value: \$112,053
ALL Homesteads	Market: \$186,466	Market Value After Cap: \$132,110	Net Taxable Value: \$131,141

Cat Code	Items	Acres	Land	Aq/Timber	Productivity Market	Improvements	Personal	Mineral	Total Market	Total Market Taxable	Total Net Taxable
A1	206	93.5064	10,656,235			27,301,019	0		37,957,254	31,744,189	30,794,399
A2	36	19.7843	1,604,170			1,670,119	0		3,274,289	2,756,960	2,531,080
A2L	13	5.2330	568,226			35,822	0		604,048	392,421	356,599
A2P	1	0.0000	0			9,268	0		9,268	9,268	9,268
A4	1	0.0000	0			33,754	0		33,754	33,754	33,754
A5	20	9.9624	1,217,057			86,446	0		1,303,503	970,533	970,533
A*	277	128.4861	14,045,688			29,136,428	0		43,182,116	35,907,125	34,695,633
B1	1	0.2300	28,500			142,282	0		170,782	170,782	170,782
B3	1	2.4090	59,256			305,639	0		364,895	364,895	364,895
B*	2	2.6390	87,756			447,921	0		535,677	535,677	535,677
C1	42	17.4630	1,725,392			0	0		1,725,392	1,319,671	1,319,671
C1C	4	2.0780	52,600			0	0		52,600	52,600	52,600
C*	46	19.5410	1,777,992			0	0		1,777,992	1,372,271	1,372,271
D1	21	360.4680	0	66,156	2,854,604	0	0		2,854,604	66,156	66,156
D2	6	0.0000	0			412,025	0		412,025	400,856	400,856
D*	27	360.4680	0	66,156	2,854,604	412,025	0		3,266,629	467,012	467,012
E1	19	47.9882	1,327,020			1,433,063	0		2,760,083	2,432,766	2,432,766
E2	1	1.9270	50,029			71,246	0		121,275	121,275	121,275
E3	1	0.2070	25,698			7,117	0		32,815	32,815	32,815
E*	21	50.1222	1,402,747			1,511,426	0		2,914,173	2,586,856	2,586,856
F1	23	4.2840	532,133			1,026,952	0		1,559,085	1,253,411	1,253,411
F1O	10	4.8020	247,266			627,142	0		874,408	776,449	776,449
F1T	4	2.1701	269,425			1,198,249	0		1,467,674	1,444,701	1,444,701
F1	37	11.2561	1,048,824			2,852,343	0		3,901,167	3,474,561	3,474,561
F*	37	11.2561	1,048,824			2,852,343	0		3,901,167	3,474,561	3,474,561
J2	3	0.1980	20,948			0	0	529,330	550,278	546,365	421,365
J3	1	0.0000	0			0	0	665,230	665,230	665,230	540,230
J4	2	0.3210	39,900			0	0	29,450	69,350	69,350	39,900
J*	6	0.5190	60,848			0	0	1,224,010	1,284,858	1,280,945	1,001,495
L1	33	0.0000	0			0	396,358		396,358	396,358	0
L1X	1	0.0000	0			0	0		0	0	0
L1	34	0.0000	0			0	396,358		396,358	396,358	0
L2M	1	0.0000	0			0	0		0	0	0
L2	1	0.0000	0			0	0		0	0	0
L*	35	0.0000	0			0	396,358		396,358	396,358	0
M1	16	0.0000	0			1,504,118	0		1,504,118	1,400,373	1,400,373
M*	16	0.0000	0			1,504,118	0		1,504,118	1,400,373	1,400,373
XUA	1	10.0000	142,500			9,382	0		151,882	151,882	0
XV	17	23.7770	1,796,900			2,524,871	0		4,321,771	4,321,771	0
XVC	20	19.3800	1,739,805			7,043,996	0		8,783,801	8,783,801	0
XVJ	2	0.8030	101,850			325,260	0		427,110	427,110	0
XVM	1	0.3210	42,000			0	0		42,000	42,000	0
X*	41	54.2810	3,823,055			9,903,509	0		13,726,564	13,726,564	0
TOTAL:	508	627.3124	22,246,910	66,156	2,854,604	45,767,770	396,358	1,224,010	72,489,652	61,147,742	45,533,878

Appraisal District									
Land		Value	# of Items	Exempt	Losses	Real-Personal Value	# of Items	MIUP Value	# of Items
Homesite	(+)	193,807	3	0	Exempt Property	0	0	0	0
Non Homesite	(+)	39,900	1	0	Under \$500/\$2500	0	0	0	0
Productivity Market	(+)	0	0	0	Abatements	0	0	0	0
Income	(+)	0	0	0	Freeport	0	0	0	0
Total Land (=)		233,707	4	0	Goods In Transit	0	0	0	0
Ag/Timber *does not include protested					Protested Value	0	0	0	0
Timber Gain	(+)	0	0		Chapter 313 Value Limitation			0	0
Productivity Market	(+)	0	0		Mineral Unknown			0	0
Land Ag 1D	(-)	0	0		Interstate Commerce			0	0
Land Ag 1D1	(-)	0	0		Foreign Trade			0	0
Land Ag Timber	(-)	0	0		BPP Exempt: Single Situs/Owner	1,622	1	0	0
Productivity Loss (=)		0	0		BPP Exempt: Multi Situs on L1H/L2H	0	0	0	0
Improvements					BPP Exempt: Multi Situs on J	0	0	0	0
Homesite	(+)	271,889	3	0	BPP Exempt: Related Business Entity	0	0	0	0
New Homesite	(+)	50,112	1	0	MultiUse	0	0		
Non Homesite	(+)	161,151	2	0	Solar/Wind Power	50,112	1		
New Non Homesite	(+)	0	0	0	Vehicle Leased for Personal Use	0	0		
Income	(+)	0	0	0	TCEQ/Pollution Control	0	0		
Total Improvement (=)		483,152	6	0	Allocation	0	0		
Personal					Historical	0	0		
Homesite	(+)	0	0	0	Disaster Exemption	0	0		
New Homesite	(+)	0	0	0	Residence HS Destroyed by Fire	0	0		
Non Homesite	(+)	1,622	1	0	Community Housing	0	0		
New Non Homesite	(+)	0	0	0	Childcare Facility	0	0		
Total Personal (=)		1,622	1	0	Animal Feed Held For Sale at Retail	0	0		
Mineral/Industrial/Utility/Personal Property						51,734		0	
Minerals/Oil & Gas	(+)	0	0		Total Losses (includes Prod. Loss & Cap Loss) (=)				218,525
Industrial Real	(+)	0	0		Total Appraised Value (=)				499,956
Industrial/Utility Personal Property	(+)	0	0						
Total Mineral Market Value (=)		0	0						
Total Real & Personal Market	(+)	718,481	11		Homestead Exemptions		Value	# of Items	
Total Mineral/Industrial Market	(+)	0	0		Homestead H,S	(+)	0	0	
Total Market Value (=)		718,481	11		Senior S	(+)	0	0	
20% MIUP Circuit Breaker Limitation	(-)	0	0		Disabled B	(+)	0	0	
10% Homestead Cap Loss	(-)	165,971	3		DV 100%	(+)	0	0	
20% Circuit Breaker Limitation	(-)	820	1		Surviving Spouse of a Service Member	(+)	0	0	
Total Market After Cap (=)		551,690			Surviving Spouse of a First Responder	(+)	0	0	
Land Timber Gain	(+)	0	0		Total Reimbursable (=)		0	0	
Productivity Loss	(-)	0	0		Local Discount	(+)	0	0	
Total Market Taxable (=)		551,690			Disabled Veteran	(+)	0	0	
					Optional 65	(+)	0	0	
					Local Disabled	(+)	0	0	
					State Homestead	(+)	0	0	
					Disabled Vet Donated Home (Charity)	(+)	0	0	
					Surviving Spouse Ported Amounts	(+)	0	0	
					Total Exemptions (=)		0		
					Total Exemptions* (-)				0
					CFR - CITY OF FROST Net Taxable Value (=)				
					499,956				

Appraisal District

Count of Homesteads

H	S	F	B	D	W	O	DV	DV100	SS First Resp	SS Svc Member
1	2	0	0	0	0	0	0	0	0	0

Total Parcels*: 5* Parcel count is figured by parcel per ownership

Total Owners: 5

Total Items: 5

H - Homestead
S - Over 65
F - Disabled Widow
B - Disabled
DV100 (1, 2, 3) - 100% Disabled Veteran
4 (4B, 4H, 4S) - Surviving Spouse of a Service Member
5* (5B, 5H, 5S) - Surviving Spouse of a First Responder

D - Disabled Only
W - Widow
O - Over 65 (No HS)
DV - Disabled Veteran

Special Certified Totals

New Improvement/Personal

Market: \$50,112

Taxable: \$0

Industrial/Utility/Personal Property New Value

Taxable: \$0

Grand Total New Value

Taxable: \$0

New AG/Timber

Market: \$0

Taxable: \$0

Value Loss: \$0

Exempt Value of First Time Absolute Exemption: \$0

Exempt Value of First Time Partial Exemption: \$0

Average Values* (includes protested & exempt value)

Average Homestead Value A*		Parcels	Total Homestead Value A*	
Market	\$171,936	3	Market	\$ 515,808
Taxable	\$102,284		Taxable	\$ 306,853
Average Homestead Value A* and E*		Parcels	Total Homestead Value A* and E*	
Market	\$171,936	3	Market	\$ 515,808
Taxable	\$102,284		Taxable	\$ 306,853
Average Homestead Value A* and E* and M1		Parcels	Total Homestead Value A* and E* and M1	
Market	\$171,936	3	Market	\$ 515,808
Taxable	\$102,284		Taxable	\$ 306,853

Median Homestead Values* (includes protested & exempt value)

HOMESTEAD	Market: \$297,876	Market Value After Cap: \$247,367	Net Taxable Value: \$197,255
OVER 65	Market: \$95,678	Market Value After Cap: \$38,551	Net Taxable Value: \$38,551
ALL Homesteads	Market: \$122,254	Market Value After Cap: \$63,919	Net Taxable Value: \$63,099

Cat Code	Items	Acres	Land	Ag/Timber	Productivity Market	Improvements	Personal	Mineral	Total Market	Total Market Taxable	Total Net Taxable
A1	2	0.5120	63,612			427,367	0		490,979	440,470	390,358
A2	2	6.4940	170,095			55,785	0		225,880	109,598	109,598
A*	4	7.0060	233,707			483,152	0		716,859	550,068	499,956
L1	1	0.0000	0			0	1,622		1,622	1,622	0
L1	1	0.0000	0			0	1,622		1,622	1,622	0
L*	1	0.0000	0			0	1,622		1,622	1,622	0
TOTAL:	5	7.0060	233,707	0	0	483,152	1,622	0	718,481	551,690	499,956