2026 Water District Voter-Approval Tax Rate Worksheet for Low Tax Rate and Developing Districts

Form 50-858

BCRAGD
Water District Name

(830) 796-7260
Phone *(area code and number)*

440 FM 3240, Bandera, TX 78003
Water District's Address, City, State, ZIP Code

www.bcragd.org
Water District's Website Address

GENERAL INFORMATION: The Comptroller's office provides this worksheet to assist water districts in determining their voter-approval tax rate. The information provided in this worksheet is offered as technical assistance and not legal advice. Water districts should consult legal counsel for interpretations of law regarding tax rate preparation and adoption.

Indicate type of water district:

☐ Low tax rate water district *(Water Code Section 49.23601)*

☑ Developing water district *(Water Code Section 49.23603)*

☐ Developed water district in a declared disaster area *(Water Code Section 49.23602(d))*

SECTION 1: Voter Approval Tax Rate

The voter-approval tax rate for low tax rate and developing water districts is the current year's debt service and contract tax rates plus the maintenance and operation (M&O) tax rate that would impose no more than 1.08 times the amount of M&O tax imposed by the water district in the preceding year on the average appraised value of a residence homestead in the water district. The average appraised value disregards any homestead exemption available only to people with disabilities or those age 65 or older.

The calculation process starts after the chief appraiser delivers to the taxing unit the certified appraisal roll or certified estimate of value and the estimated values of properties under protest. The designated officer or employee shall certify that the officer or employee has accurately calculated the tax rates and used values shown for the certified appraisal roll or certified estimate. The officer or employee submits the rates to the governing body by Aug. 7 or as soon thereafter as practicable.

If any part of a developed water district is located in an area declared a disaster area during the current tax year by the governor or by the president, the board of the district may calculate the voter-approval tax rate in the manner provided in Water Code Section 49.23601(a) and determine whether an election is required to approve the adopted tax rate in the manner provided in Water Code Section 49.23601(c). In such cases, the developed water district may use this form to calculate its voter-approval tax rate.

Taxing units must include a hyperlink to a document that evidences the accuracy of each entry in the worksheet other than an entry making a mathematical calculation.[1] Source materials must contain data for all worksheets used.

Insert hyperlink:

Line	Worksheet	Amount/Rate
1.	**Prior year average appraised value of residence homestead.** [2]	$ 327,714
2.	**Prior year general exemptions available for the average homestead.** Excluding age 65 or older or disabled persons exemptions. [3]	$ 38,939
3.	**Prior year average taxable value of residence homestead.** Line 1 minus Line 2.	$ 288,775
4.	**Prior year adopted M&O tax rate.**	$ .05 /$100
5.	**Prior year M&O tax on average residence homestead**. Multiply Line 3 by Line 4, divide by $100.	$ 144.3875
6.	**Highest M&O tax on average residence homestead with increase.** Multiply Line 5 by 1.08. [4]	$ 155.9385
7.	**Current year average appraised value of residence homestead.**	$ 324,272
8.	**Current year general exemptions available for the average homestead**. Excluding age 65 or older or disabled persons exemptions. [5]	$ 25,128
9.	**Current year average taxable value of residence homestead.** Line 7 minus Line 8.	$ 299,144
10.	**Highest current year M&O tax rate.** Line 6 divided by Line 9, multiply by $100. [6]	$ .052128 /$100

[1] Tex. Tax Code §§5.07(g)(4) and 26.04(d-1)
[2] Tex. Water Code §49.236(a)(2)(D)
[3] Tex. Water Code §49.236(a)(2)(D)
[4] Tex. Water Code §§49.23601(a)(3) and 49.23603(a)(3)
[5] Tex. Water Code §49.236(a)(2)(E)
[6] Tex. Water Code §§49.23601(a)(3) and 49.23603(a)(3)

SECTION 1: Voter Approval Tax Rate (continued)

Line	Worksheet	Amount/Rate
11.	**Current year debt tax rate.**	$ 0 /$100
12.	**Current year contract tax rate.**	$ 0 /$100
13.	**Current year voter-approval tax rate.** Add lines 10, 11 and 12.	$ .052128 /$100

SECTION 2: Election Tax Rate

For a low tax rate water district, the election tax rate is the highest total tax rate the district may adopt without holding an automatic election to approve the adopted tax rate.

For a developing water district, the election tax rate is the highest total tax rate the district may adopt before qualified voters of the district may petition for an election to lower the adopted tax rate.

If any part of a developed water district is located in an area declared a disaster area during the current tax year by the governor or by the president, the board of the district may calculate the election tax rate as the highest tax rate the district may adopt without holding an automatic election to approve the adopted tax rate.

In these cases, the election tax rate is the rate that would impose 1.08 times the amount of tax imposed by the district in the preceding year on the average appraised value of a residence homestead in the water district. The average appraised value disregards any homestead exemption available only to people with disabilities or those age 65 or older. [7]

Line	Worksheet	Amount/Rate
14.	**Prior year average taxable value of residence homestead.** Enter the amount from Line 3.	$ 288,775
15.	**Prior year adopted total tax rate.**	$ .05 /$100
16.	**Prior year total tax on average residence homestead.** Multiply Line 14 by Line 15, divide by $100.	$ 144.3875
17.	**Current year highest amount of taxes per average residence homestead.** Multiply Line 16 by 1.08.	$ 155.9385
18.	**Current year tax election tax rate.** Divide Line 17 by Line 9 and multiply by $100.	$ .0521282 /$100

SECTION 3: Taxing Unit Representative Name and Signature

Enter the name of the person preparing the voter-approval tax rate as authorized by the governing body of the water district. By signing below, you certify that you are the designated officer or employee of the taxing unit and have calculated the tax rates in accordance with requirements in Water Code.

print here ➧ Andrea K. Jankoski

Printed Name of Water District Representative

sign here ➧

Water District Representative

08/03/2026

Date

[7] Tex. Water Code §§49.23601, 49.23602(d), and 49.23603

Bandera County River Authority and Groundwater District
Funds Report
at September 30, 2026

Total Funds - All Bank Accounts	510,416

Cash Accounts	
BCRAGD Operating Account - Bandera Bank (See Funds Breakdown -Below)	424,972
Texas Partners Bank - SOAH	19
Petty Cash	200
Total - Cash Accounts	425,191

Certificates of Deposit	
CD # 51127 TXN Bank	85,225
Total - CD's	85,225

Funds Breakdown	
	-
SOAH Account Funds	19
Total - Non-Designated Funds	439,115
Total - Designated Funds (from list below)	71,282
Total - All Funds	510,416

Designated Funds Breakdown	
1. Vehicle Expense	10,000
2. Well Monitoring and Water Availibility	35,000
3. Scientific Studies	382
4. Building, Property Improvement & Maintenance	25,900
Total	71,282

Public Funds Investment Officer #1

Public Funds Investment Officer #2

Bandera Co. River Auth. & Groundwater Dist.
Profit & Loss Budget vs. Actual
October 2025 through September 2026

	Oct '25 - Sep 26	Budget	$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
Tax Revenue	2,111,756.77	2,161,800.00	-50,043.23	97.69%
Well Permits	41,100.00	50,000.00	-8,900.00	82.2%
Interest Income	3,468.04	1,000.00	2,468.04	346.8%
Water Qualtiy Testing Fees	5,600.00	4,000.00	1,600.00	140.0%
USGS Gauge Station (BEC) & (BC)	6,800.00	6,800.00	0.00	100.0%
Miscellaneous Income	500.00	2,500.00	-2,000.00	20.0%
Monitor Wells-Designated Funds	50,000.00			
Total Income	2,219,224.81	2,226,100.00	-6,875.19	99.69%
Gross Profit	2,219,224.81	2,226,100.00	-6,875.19	99.69%
Expense				
Payroll Expense				
Staff Payroll (Wages)	918,365.70	921,000.00	-2,634.30	99.71%
Employee Health Insurance	193,503.09	170,000.00	23,503.09	113.83%
Retirement	25,408.80	32,400.00	-6,991.20	78.42%
Wellness Stipend	5,760.00	0.00	5,760.00	100.0%
Total Payroll Expense	1,143,037.59	1,123,400.00	19,637.59	101.75%
Taxes and Fees				
Appraisal District	74,066.08	35,000.00	39,066.08	211.62%
Payroll Tax - Social Sec. & Med	72,118.30	70,500.00	1,618.30	102.3%
State Unemployment - TWC	1,908.36	2,000.00	-91.64	95.42%
Total Taxes and Fees	148,092.74	107,500.00	40,592.74	137.76%
Insurance				
Auto Liability	4,013.10			
Errors and Ommissions	1,795.36			
General Liability	672.28			
Property - Equipment	279.30			
Property - Auto	3,699.50			
Property Real & Personal	2,018.80			
Surety Bond	630.00	0.00	630.00	100.0%
Workers Comp	3,620.12			
Insurance - Other	0.00	13,500.00	-13,500.00	0.0%
Total Insurance	16,728.46	13,500.00	3,228.46	123.92%
Prof. Services				
Auditor (Annual)	6,875.00	7,000.00	-125.00	98.21%
Bookkeeper	11,130.00	12,000.00	-870.00	92.75%
Attorney / Legal	215,528.65	275,100.00	-59,571.35	78.35%
Legislative Lobbying	24,500.00	35,000.00	-10,500.00	70.0%
Technical Support - IT	35,000.00	18,000.00	17,000.00	194.44%
Technical Consulting	36,172.21	15,000.00	21,172.21	241.15%
Total Prof. Services	329,205.86	362,100.00	-32,894.14	90.92%

Bandera Co. River Auth. & Groundwater Dist.
Profit & Loss Budget vs. Actual
October 2025 through September 2026

	Oct '25 - Sep 26	Budget	$ Over Budget	% of Budget
Operating Expenses				
Bldg-Property Improv. & Maint.	8,771.29	20,000.00	-11,228.71	43.86%
Medina Lake Annex Office (rent)	9,600.00	9,600.00	0.00	100.0%
Computer Software & Supplies	7,619.75	10,000.00	-2,380.25	76.2%
Google Aps for Business	4,217.11	3,000.00	1,217.11	140.57%
ARC - GIS	3,953.31	5,000.00	-1,046.69	79.07%
Dues, Fees & Subscriptions	6,098.07	6,000.00	98.07	101.64%
Office Security	7,740.00	8,000.00	-260.00	96.75%
Employee-Training,Cert.,Licens.	7,244.26	10,000.00	-2,755.74	72.44%
Travel, Conference, Meetings	19,551.52	20,000.00	-448.48	97.76%
Election	0.00	10,000.00	-10,000.00	0.0%
Equipment & Supplies	16,115.95	20,000.00	-3,884.05	80.58%
Website	370.52	5,000.00	-4,629.48	7.41%
Office Supplies	6,101.24	10,000.00	-3,898.76	61.01%
Postage	827.33	1,500.00	-672.67	55.16%
Water Quality-Conserv. Projects	0.00	9,000.00	-9,000.00	0.0%
Clean River Program	2,943.93	9,000.00	-6,056.07	32.71%
Illegal Dumping-Litter Aabate	827.00	1,000.00	-173.00	82.7%
Water Test Supplies	9,810.13	10,000.00	-189.87	98.1%
Aquifer Monitoring Wells	3,190.00	75,000.00	-71,810.00	4.25%
Well Logging & Equipment	8.89	1,500.00	-1,491.11	0.59%
Well Plugging	0.00	3,500.00	-3,500.00	0.0%
ASR & Water Catchment Projects	0.00	500.00	-500.00	0.0%
Brush Control - Arundo Donax	3,500.00	5,000.00	-1,500.00	70.0%
Invasives - Zebra Mussels	0.00	1,000.00	-1,000.00	0.0%
Riparian Projects	0.00	1,000.00	-1,000.00	0.0%
USGS - Gauge O&M	93,525.00	75,000.00	18,525.00	124.7%
Flood Preparedness Projects	131,376.86	200,000.00	-68,623.14	65.69%
GMA-9 / DFC Compliance	4,996.69	7,500.00	-2,503.31	66.62%
Utilities				
Trash Service	1,876.18	0.00	1,876.18	100.0%
Electric	2,707.93	0.00	2,707.93	100.0%
Internet	2,406.60	0.00	2,406.60	100.0%
Telephone	8,001.93	0.00	8,001.93	100.0%
Water	1,074.03	0.00	1,074.03	100.0%
Utilities - Other	0.00	20,000.00	-20,000.00	0.0%
Total Utilities	16,066.67	20,000.00	-3,933.33	80.33%
Vehicle Expenses				
Gas	8,328.20	7,500.00	828.20	111.04%
Repair & Maintenance	5,174.46	3,100.00	2,074.46	166.92%
Interest Vehicle Loan	4,765.06	0.00	4,765.06	100.0%
Total Vehicle Expenses	18,267.72	10,600.00	7,667.72	172.34%

Bandera Co. River Auth. & Groundwater Dist.
Profit & Loss Budget vs. Actual
October 2025 through September 2026

	Oct '25 - Sep 26	Budget	$ Over Budget	% of Budget
Vehicle Purchase / Replacement	0.00	16,900.00	-16,900.00	0.0%
Total Operating Expenses	382,723.24	584,600.00	-201,876.76	65.47%
Community Outreach				
Education & Notices	2,063.63	6,000.00	-3,936.37	34.39%
Bandera, Medina, Utopia, ISD	5,000.00	5,000.00	0.00	100.0%
Public Relations	1,001.17	4,000.00	-2,998.83	25.03%
EYH - Training-Future Scientist	0.00	1,000.00	-1,000.00	0.0%
Flood Awareness & Rainfall Proj	134.95	2,500.00	-2,365.05	5.4%
Texas Water Foundation	0.00	5,000.00	-5,000.00	0.0%
Medina River Clean Up	0.00	1,500.00	-1,500.00	0.0%
Internship	10,000.00	10,000.00	0.00	100.0%
Total Community Outreach	18,199.75	35,000.00	-16,800.25	52.0%
Total Expense	2,037,987.64	2,226,100.00	-188,112.36	91.55%
To/ From Reserves	181,237.17	0.00		