The Bedford Brief

The Connection reports. The Brief interprets.

VOL. 1, NO. 1 BEDFORD 76021 SEPTEMBER 2026



Beats and Eats Fest, September 5, Generations Park at Boys Ranch. If we crossed paths there, thank you for saying hello.

WELCOME

Hello, neighbor.

My name is Dwayne Bright. I live here in Bedford, and I'm a REALTOR® with Ebby Halliday Realtors.

You already get good local news. The *Bedford Connection* tells you what the City decided. **The Brief tells you what it means for your home.** Each issue takes a few items from City Hall, the calendar, and the 76021 market and gives you plain answers about taxes, value, and life on your street.

There's no sales pitch here. If you already have an agent you trust, keep them. I want the Brief to be useful either way.

The Brief lives online, so you can read it on your phone, pass it along to a neighbor, or come back to it whenever a question about your home comes up.

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Your tax rate went up. Your appraisal didn't.

What the Council's September vote actually does to your bill, and the one exemption that doesn't travel with your house.

On **September 8**, Bedford City Council voted unanimously to adopt a property tax rate of **$0.566599 per $100 of taxable value** for fiscal year 2026–27. Last year's rate was **$0.526212**.

That's a **7.7% increase** in the rate. It's also the second increase in two years. The rate had held at $0.495726 for three years, so over the two-year span it's up **14.3%**.

PERIOD	RATE PER $100
Three prior years	$0.495726
FY 2025–26	$0.526212
FY 2026–27 (adopted 9/8)	**$0.566599**
One-year change	+7.7%
Two-year change	+14.3%

WHERE IT GOES (CITY SHARE)	PER MONTH
Police	$50.05
Fire	$32.89
Parks & Recreation	$9.81
Library	$5.51
Fleet & Streets	$3.18
All other services	balance

The City puts the effect at roughly **$134.13 more per year**, about $11 a month, on a home at Bedford's average taxable value of **$319,630**. The City also named declining home values as one of the pressures on this year's budget. The budget pays for replacement police vehicles, library repairs, sewer inspection equipment, winter-weather response equipment, and a 2% raise for City employees.

Most people get this part backward.

Your bill is going up because of the rate, not because of your appraisal. The Tarrant Appraisal District reappraises residential property every two years, and homes here won't be reappraised until 2027. The value on file for your home is frozen for now. The rate isn't.

Nobody sends you a notice about this part.

About one in three Bedford homes has an over-65 City property tax freeze. If yours does, this rate increase doesn't touch your City bill, which is worth knowing before the headline worries you.

The freeze belongs to you, not to your house. It doesn't transfer to a buyer when you sell. A family buying your home pays the current rate on the current value, with no freeze. If a buyer's estimated payment on your street has ever looked higher than what you actually pay, that's usually why. It's a number worth understanding before you ever list.

> **A note on geography.** The figures on this page come from the City of Bedford and cover **Bedford city limits**. The market numbers on the next page come from RPR and cover **ZIP 76021**. They measure two different things over two different areas, because a ZIP boundary doesn't follow the city line. I keep them separate on purpose.

Source: City of Bedford, FY 2026–27 adopted budget and tax rate, September 8, 2026.

THE MARKET MINUTE

Bedford 76021 — August 2026

2.07
months of inventory, down 12.3% from a year ago

99.8%
of asking price, which is what homes sold for

$412,540
typical home value in 76021

Two months of inventory

If no new homes came on the market, everything for sale in 76021 would be under contract by early November. A balanced market runs closer to six months. Supply is tight, and it's tighter than it was a year ago.

99.8% of asking

Homes that sold in August sold at, or within a fraction of, their asking price. Priced well, homes here aren't being negotiated down much.

$412,540 vs. $319,630

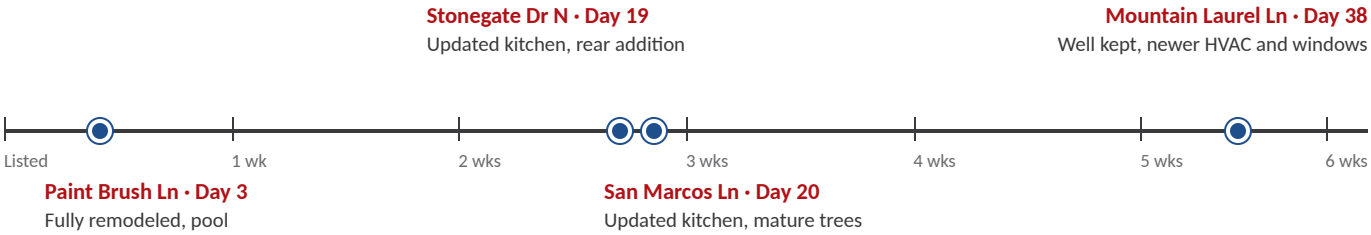
$412,540 is RPR's estimate of a typical home's value in 76021. It isn't the same as the City's **$319,630** average *taxable* value on the previous page, and that gap is the point. Your tax bill is based on the appraisal district's number. Your equity is based on what a buyer would pay.

Source: RPR, single-family residences, ZIP 76021, August 2026.

ON YOUR STREET

Four homes, four clocks

Four 76021 homes that closed in August, in order of how long each took to find a buyer.



STREET	DAYS TO CONTRACT	WHAT BUYERS SAW
Paint Brush Ln	Day 3	Fully remodeled, pool
Stonegate Dr N	Day 19	Updated kitchen, rear addition
San Marcos Ln	Day 20	Updated kitchen, mature trees
Mountain Laurel Ln	Day 38	Well kept, newer HVAC and windows

What it means

Same ZIP, same month, four very different clocks. Three of the four found a buyer within three weeks.

The difference usually isn't the age of the house. It's what a buyer sees on the first walk-through. Upkeep keeps a home sound. Updates buyers can *see* are what they respond to. Mountain Laurel Ln was clearly well cared for, with newer HVAC and windows, but those improvements are hard to see on a tour. The remodeled kitchens and the pool were easy to see.

If you've ever wondered which of your own improvements buyers would notice, that's what an Annual Review is for. Details on Page 6.

Days on market = listed to under contract. Condition notes are summarized from each listing's public remarks. Source: RPR, ZIP 76021, August 2026 closings.

CIVIC WATCH

Two October dates worth the calendar

Community Yard Sale

SAT, OCT 3 · SENIOR ACTIVITY CENTER

$10 a spot, and you have to pre-register. It's an easy way to clear out a garage or attic.

Paper Shred Day

SAT, OCT 17 · MEADOW PARK

Twenty-five years of tax returns, closing papers, and old statements. This is the easy way to empty the file cabinet safely.

Details and registration: the September *Bedford Connection*.

Sidewalks are coming to streets that don't have them

Bedford is writing a **Sidewalk Connectivity Plan** to add sidewalks on streets that have none. That's a common gap in older neighborhoods, which were often built before developers had to put sidewalks in.

- **Public comment:** Closed. Residents sent in dozens of responses through the City's online portal.
- **Now:** City staff are working through the feedback.
- **Next:** The City expects to finish the master plan by **summer 2027**. Construction would then happen in phases over several years as the budget allows.
- **Priority:** Streets **near schools**.

What it means for your home: Buyers notice whether a stroller ride, a dog walk, or a walk to school is easy. A sidewalk can also mean new concrete at the edge of your yard. If your street makes the list, you'll hear about it long before crews arrive, and the Brief will cover the draft plan when the City releases it.

Beats and Eats, in review

On Labor Day weekend, a crowd came out to Generations Park at Boys Ranch for the City's free Beats and Eats Fest. There was an afternoon-into-evening music lineup, food trucks, vendors, and a kids' zone.

It was an amazing day of great music, food, and community, and well worth braving the heat for. And the band Parmalee was phenomenal.

A day like that doesn't show up in an appraisal, but buyers notice it. When families from outside Bedford ask what it's like to live here, that day at the park is part of the answer.

YOUR ANNUAL REAL ESTATE REVIEW

A no-pressure conversation, whenever you're curious

Your free Annual Real Estate Review is a conversation about what your home is worth today, what's changing around you, and what that means for you and your family if you've owned your home a long time. We can cover:

- Your home's value today, which may be different from what's on your tax statement
- Which of your updates buyers would actually notice
- How a sale would affect your tax picture, including the over-65 freeze
- What's happening on your street and in the City

Call or text whenever you're ready. You don't have to be buying or selling.

About the Brief

The Bedford Brief comes out after each *Bedford Connection* and is written for longtime homeowners in 76021. The Connection reports the news. The Brief explains what it means for your home.

PEOPLE FIRST

LASTING RELATIONSHIPS. ELEVATING REAL ESTATE.

> *Ebby Halliday Realtors' mission is **People First**: "We know it's a privilege to help our community members achieve their real estate goals and we don't take that responsibility lightly."*

I try to live up to that here at home, too.



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If your home is currently listed with a broker, this is not intended as a solicitation. Prefer not to receive the Brief? Call, text, or email and I'll take you off the list, no hard feelings.

City figures: City of Bedford, FY 2026–27 adopted budget and tax rate, September 8, 2026 (Bedford city limits). Market figures: RPR, single-family residences, ZIP 76021, August 2026. Information is deemed reliable but not guaranteed. This newsletter is general information, not tax or legal advice.

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