



Farewell 2017 President **Gary Earnest**

Dear Members,

It was a great honor and privilege to serve as 2017 president for the Texas Association of Appraisal Districts (TAAD).

TAAD is a remarkable organization of tax professionals, which I love dearly. I love the way that appraisal districts united as a community in support of recovery efforts during the aftermath of hurricane Harvey. I love the bigness and boldness of our vision for positive change that is embraced by every TAAD committee. And, I love the breadth and diversity of our members that represents people of all backgrounds, skill levels and age groups.

I am excited by our mission of educating appraisal districts state-wide with a common thread of professionalism, which provides a uniform response to taxpayers, whether a request is made in Brownsville or Dalhart. I believe in our future success, and I cherish the opportunity to continue in volunteering my time in support of the TAAD organization.

I thank Doris, Kelly and Jane for making this past year as president a wonderful and easy experience. They are an amazing group of ladies that continually organize members and volunteers, which range in capabilities, with the tools necessary to support TAAD initiatives.

Additionally, I would like to thank the Central Appraisal District of Taylor County Board of Directors and the Taylor CAD Team for allowing me the opportunity to serve as president.

TAAD has a bright future, empowered by the next generation of tax professionals that will in turn support the ad valorem needs of all Texans. Know you are part of the best association in the state, so let's do ourselves proud and continue to advance the services that strengthens our profession.

Thank you for allowing me the opportunity to serve as 2017 TAAD president.

Sincerely,

Gary Earnest, Past President

Texas Association of Appraisal Districts





Congratulations To The TAAD Chief Appraiser Institute

CLASS OF 2017

These individuals have completed a series of intensive studies as a part of the requirements of the course.

Brad Beam Callahan CAD

Brenda Budd Harris CAD

Beverly Casselberry Carson CAD

Tracy Cooley Borden CAD

Damon Daughtrey Burleson CAD

Kerrie Edgar Eastland CAD

Tylene Gamble Wharton CAD

Sonia Garza Starr CAD

Shirley Grant Titus CAD

Russell Hazelett Kerr CAD

Gary Henderson Gonzales CAD

Lacy Hicks Cass CAD

Pamela James Jackson CAD

Chris Littrell Fannin CAD

Rufino H. Lozano Comal CAD

Sherri McCall Rains CAD

Codi McCarn Mills CAD

Stephanie McPherson Callahan CAD

Amanda Miller Bee CAD

Annie Mitchell Edwards CAD

Jeff Morrison Harris CAD

Patricia Nixon Dallas CAD

Robert Peregoy Webb CAD

Gary Robison Potter-Randall CAD

Brandi Royal Atascosa CAD

Shannon Sanders, Grimes CAD

Mark Smith Fort Bend CAD

Rita Sternadel Goliad CAD

Roberto Valdez Uvalde CAD

Angela Waldrep Tyler CAD

Cynthia Watson Kent CAD

Layne Young Ector CAD

Thank You, 2018 TAAD Conference Sponsors!



DIAMOND LEVEL

| | |
|----------------------------------------|--------------------|
| Harris Govern | Thomson Reuters |
| Linebarger Goggan Blair & Sampson, LLP | Tyler Technologies |
| Thomas Y. Pickett | |

PLATINUM LEVEL

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| Perdue Brandon Fielder Collins & Mott, LLP |
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GOLD LEVEL

| | | |
|--------------------------------------------------|-----------------------------------------------|-----------------------------|
| BIS Consulting | McCreary, Veselka, Bragg & Allen, PC | Popp Hutcheson, PLLC |
| Capital Appraisal Group, LLC | NEARMAP US, Inc. | Pritchard & Abbott, Inc. |
| EagleView | NextEra Energy Foundation | Ryan, LLC |
| Goode, Casseb, Jones, Riklin, Choate & Watson | Nichols Jackson Dillard Hager & Smith, LLP | Toyota |
| Hugh Landrum & Associates | Olson & Olson, LLP | Valbridge Property Advisors |

SILVER LEVEL

| | | |
|-------------------------------------|----------------------------------------------------|---------------------------------------------|
| Alliance Tax Advisors LLC | Don W. Hicks Sr., PC | Metro Council of Appraisal Districts |
| ALN Apartment Data, Inc. | Eagle Appraisal & Consulting | Morrison and Head Consulting |
| Armstrong & Armstrong PC | Evertson & Sanchez, PC | Newmark, Knight, Frank |
| Arthur J. Gallagher & Co. | Greer, Herz and Adams, LLP | Paradigm Tax Group |
| Arthur P. Veltman & Associates Inc. | Hegwood Group, Inc. | Shackelford Bowen McKinley & Norton, LLP |
| Atmos Energy Corp. | International Association of Assessing Officers | The Marshall Firm |
| Cantrell McCulloch Inc. | Kavoussi and Associates | Valero |
| Certified Payments | Marvin F. Poer & Co. | Wardlaw Appraisal Group |

BRONZE LEVEL

| | | |
|-----------------------------------------|-----------------------------------|------------------------------------------|
| ADVALOREMTAX.NET | Kurz Group Inc. | RETC, LP |
| Assessment Technologies LTD | Low & Swinney, PLLC | RSM US LLP |
| Assessure Systems LLC | Merit Advisors | Southwest Data Solutions |
| Asset Drone | Meritax LLC | Strategic National Property Tax Advisors |
| Blackwell & Duncan PLLC | North Texas Property Tax Services | TAAD-IAAO Chapter |
| CenterPoint Energy Inc. | P.E. Pennington & Co. Inc. | TolerCompany |
| Data Cloud Solutions, LLC | Paul Hornsby & Co. | Trepp LLC |
| Estes & Gandhi, P.C. | Pennington Hill, LLP | True Prodigy |
| First Financial Bank, N.A. Fort Worth | Property Tax Advocates | Valor Tax Solutions |
| Geary Porter & Donovan | Prosperity Bank | VariVerge |
| IPS Advisors | Rosas Hugin PLLC | Western Valuation and Consulting |

SUPPORTER LEVEL

| | | |
|-----------------------------------|----------------------------------|-------------------------------------|
| Boone Rocheleau & Rodriguez, PLLC | D. Alan Bowlby & Associates Inc. | Pivot Point Partners |
| Bruce Property Tax Solutions | DMS & Co. LLC | Property Tax Affiliates |
| BYGH Tax Consulting, LLC-PTAX | George McElroy & Associates | Texas Tech Real Estate Organization |
| Courthouse USA | K.E. Andrews & Co. | |

2017 TAAD Award Winners



Earl Luna Award Matthew Tepper, ESQ.

This year's Earl Luna Award winner is a name recognized by anyone and everyone in the ad valorem tax industry.

Our winner provides legal representation in the areas of appraisal district litigation, property value study litigation and general litigation. He joined his law firm in August, 2005 and has handled numerous cases in Texas state and federal trial and appellate courts.

Previously our winner was an Assistant Attorney General for the State of Texas, litigating civil rights, tort, and employment lawsuits on behalf of the state's law enforcement agencies and officers. He graduated from Southern Illinois University and then graduated from the Baylor University School in 2000.

He is a member of the State Bar of Texas, the Bar of the US District Court for the Western District of Texas, and of the Fifth Circuit Court of Appeals.

He's the husband of Cheryl, and reportedly was the best cashier Ace Hardware in Champaigne, Illinois, has ever employed.

Please join me in honoring this year's winner of the **Earl Luna Award** – **Matthew Tepper shareholder and managing attorney for McCreary Veselka Bragg & Allen.**



Matthew Tepper, ESQ.
2017 Earl Luna Award winner

Previous Earl Luna Award Winners

| | | |
|------|---------------------------|----------------------------------------------------------|
| 2016 | Brent South | Hunt CAD |
| 2015 | Deborah Cartwright | TTARA |
| 2014 | Carla Pope-Osborne | Perdue Brandon Fielder Collins & Mott |
| 2013 | Dave Kimbrough | Lubbock CAD (<i>retired</i>) |
| 2012 | Ed Trigg | Wichita CAD (<i>retired</i>) |
| 2011 | Robert Mott | Perdue Brandon Fielder Collins & Mott (<i>retired</i>) |
| 2010 | Jeff Craig | Tarrant AD |
| 2009 | Deborah Hunt | Williamson CAD BOD (<i>retired</i>) |
| 2008 | Jim Childers | Potter-Randall CAD (<i>retired</i>) |
| 2007 | Art Cory | Travis CAD (<i>retired</i>) |
| 2006 | Michael Amezcuita | Bexar AD |
| 2005 | Jim Robinson | Harris CAD (<i>retired</i>) |
| 2004 | Sands Stiefer | Harris CAD (<i>retired</i>) |
| 2003 | John Marshall | Tarrant AD (<i>retired</i>) |
| 2002 | Rick Kuehler | Dallas CAD |
| 2001 | Buddy Winn | Brazos CAD (<i>retired</i>) |
| 2000 | Rod Lewallen | Callahan CAD (<i>deceased</i>) |
| 1999 | Charles Gaskamp | Washington CAD (<i>retired</i>) |
| 1998 | Roy Holcomb | Lee CAD (<i>formerly</i>) |
| 1997 | Dana Ripley | Bastrop CAD (<i>formerly</i>) |
| 1996 | W. B. Criswell | Lubbock CAD BOD (<i>retired</i>) |
| 1995 | Walter Stoneham | Bexar AD (<i>deceased</i>) |
| 1994 | Michael Barnett | Smith CAD |
| 1993 | Sid Danner | Cherokee CAD (<i>retired</i>) |
| 1992 | Bill Lovelady | El Paso CAD BOD (<i>deceased</i>) |
| 1991 | Roland Bieber | Jefferson CAD (<i>retired</i>) |
| 1990 | Bill Carroll | Williamson CAD (<i>retired</i>) |
| 1989 | Ken Graeber | Harris CAD (<i>formerly</i>) |
| 1988 | Jackie Self | Kaufman CAD (<i>retired</i>) |
| 1987 | Richard Petree | Taylor CAD (<i>retired</i>) |
| 1986 | James Archer | Travis CAD (<i>retired</i>) |
| 1986 | Earl Luna | Dallas CAD BOD (<i>deceased</i>) |

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James Goodwin Excellence in Education Award

Marya Crigler



Marya Crigler,
2017 Excellence in Education Award winner

This year, we honor someone who has been a part of TAAD's education program and has become an important person in the education of many Texas property tax professionals.

Whether you can see her fingerprints on the lessons or not, this person has been actively involved in developing online education for TAAD. To date more than 300 individuals have been credited with taking one of her online classes.

This year's winner of the **James Goodwin Excellence in Education Award** – **Marya Crigler** of the **Travis Central Appraisal District**.

Previous Excellence in Education Award Winners

| | | |
|------|--------------------------------------------|------------------------------------------------|
| 2016 | Mickey Hand | Wise CAD |
| 2015 | Tracey Landrum Foster | Hugh Landrum & Associates |
| 2014 | Roy Armstrong | Armstrong & Armstrong, PC |
| 2013 | Rick Stuart | TEAM Consulting |
| 2012 | Rick Kuehler | Dallas CAD |
| 2011 | Carla Pope-Osborne | Perdue Brandon Fielder Collins & Mott |
| 2010 | Deborah Cartwright | Comptroller's Property Tax Assistance Division |
| 2009 | Wayne Wilshire | Tarrant AD (<i>retired</i>) |
| 2008 | Allen McKinley | Trinity CAD |
| 2007 | Michael Barnett | Smith CAD |
| 2006 | Scott Howard | McCreary Veselka Bragg & Allen |
| 2005 | Board of Tax Professional Examiners | |
| 2004 | Richard Petree | Taylor CAD (<i>retired</i>) |
| 2003 | Jeff Craig | Tarrant AD |
| 2002 | Sands Stiefer | Harris CAD (<i>retired</i>) |
| 2001 | James Goodwin | Ector CAD (<i>posthumous presentation</i>) |
| 2000 | Guy Griscom | Harris CAD (<i>retired</i>) |
| 1999 | Rod Lewallen | Callahan CAD (<i>deceased</i>) |
| 1998 | Big Country TAAD Chapter | |

Board Member of the Year Award

Kevin Kieschnick

This award is annually presented to the outstanding appraisal district director. This is a tough choice because in TAAD we have many board members, and all contribute in their own way. The 2017 Board Member of the Year is **Kevin Kieschnick, Board of Directors of the Nueces County Appraisal District**.

He began his professional career in the banking and real estate industries, but felt a call to public service, and ran and was elected to two consecutive terms on his city council. While on the council, he served on the Municipal Court and Administration Committees during extremely tight budget years.

Then, in January 2012, he was appointed county tax assessor-collector. Since then he has implemented procedures to streamline and bring new efficiencies to that office.

In his private time, he has served as a Director for the Padre Island Rotary Club, Co-Chairman for Associated Builders and Contractors' Fishing Tournament, Founder of Blue Water Kayak Classic Fishing Tournament, and Vice President of the Corpus Christi Housing Finance Corporation.

He's been happily married to Jana Kieschnick for 16 years. Together they have two beautiful children, Collin and Kerstin.

Previous Board Member of the Year Award Winners

| | | |
|------|-------------------------------------------------|--------------------|
| 2016 | <i>No award given</i> | |
| 2015 | Ro'Vin Garrett | Brazoria CAD BOD |
| 2014 | Cameron AD Board & Hidalgo CAD Board | |
| 2013 | Glenn Peters | Harris CAD BOD |
| 2012 | Frank Monk | Austin CAD BOD |
| 2011 | Keith Hughey | Bexar AD BOD |
| 2010 | Kristeen Roe | Brazos CAD BOD |
| 2009 | Luanne Caraway | Hays CAD BOD |
| 2008 | Charley Hecker | El Paso CAD BOD |
| 2007 | Betsy Price | Tarrant AD BOD |
| 2006 | David N. Grimes | Midland CAD BOD |
| 2005 | Miriam Johnson | Jefferson CAD BOD |
| 2004 | Charles Holmes | Panola CAD BOD |
| 2003 | W. B. Criswell | Lubbock CAD BOD |
| 2002 | Deborah Hunt | Williamson CAD BOD |
| 2001 | Roxana Tom | Atascosa CAD BOD |
| 2000 | Gene Landry | Jefferson CAD BOD |
| 1999 | Roxana Tom | Atascosa CAD BOD |
| 1998 | Jack Cargill | Terry CAD BOD |

TAAD/IAAO Chapter President Letter

TAAD-IAAO Chapter Members:

The Texas Association of Appraisal Districts Chapter of the International Association of Assessing Officers held its annual meeting on February 28, 2018, in conjunction with TAAD's 37th Annual Conference at the Worthington Renaissance Fort Worth Hotel. New officers were elected, and I am privileged to serve our members as President for 2018.

Special appreciation is extended to our past presidents (Rick Kuehler, Director of Administration, Dallas CAD; Alvin Lankford, Chief Appraiser, Williamson CAD; and Angela Bellard, Chief Appraiser, Jefferson CAD) for their hard work and dedication in establishing our local chapter and ensuring its continued success.

As President, I am committed to serving the needs of our membership and promoting the TAAD-IAAO Chapter, as we continue to grow. My goals for the coming year include supporting outreach and mentorship, promoting efforts to win for Texas its first Virginia Cup, and offering an IAAO class at materials-cost to members.

As has always been the case, our success starts with service to our members. Other districts seeking IAAO designations or Certificates of Excellence in Assessment Administration will benefit from the wealth of knowledge and experience of our members that have gone through the process. You will be able to seek our advice and support.

I would like to thank all of you who joined our Chapter in its first few years, contributing to our success. I look forward to great collaboration this year.

Best regards,

Roland Altinger, CAE, RPA, CTA
TAAD/IAAO Chapter President



The challenges of valuing hotels and motels

TEAM Consulting LLC has developed a valuation process for small- and medium-sized jurisdictions that is well documented and market supported. TEAM provides each jurisdiction with:

- Development of complete valuation models from Average Daily Rate (ADR) through capitalization rates
- Instructions on the use and maintenance of the valuation template
- Analysis of available sales similar to the jurisdiction
- Development of a protest template for consistency during protests
- Final report outlining the process that can be used for the defense of values

Let TEAM help with your hotel/motel valuation. Contact Fred Chmura, AAS, at fchmura@teamconsulting.cc or call 860-974-1354.

TEAM
Consulting LLC
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Executive Director's Report for 2017

Delegate Assembly & Business Meeting, February 27, 2018

Highlights of 2017, a busy year for the Texas Association of Appraisal Districts, include:

TAAD enjoyed the participation of **248** appraisal districts, our all-time high!

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- » TAAD's education program continued to develop and expand in 2017. We served **679** students in **33** state certification classes in Austin. Although TDLR abolished "secondary sponsors" TAAD continues to assist its members in setting up education courses across the state to reach many more students, maintaining our commitment to help appraisal districts bring reasonably-priced education to their local area.

The TAAD Education Committee planned 46 programs to reach all segments of the appraisal district population. Topics covered included Public Funds Investment Act training, ethics training, legislative updates, as well as numerous specialized appraisal seminars. TAAD offered online classes (new laws and rules, chief appraiser ethics and ethics) that reached 197. In addition, TAAD renewed a commitment to professional development of its members by assisting IAAO with their Instructor Relations Committee and by offering 18 courses and workshops. We continued to offer RPA review courses for registrants taking their licensing exams. For 2017, we served a total of **3,142** students through TAAD's education program.

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- » We continued our **Chief Appraiser Institute**, designed to provide in-depth training to new and prospective chief appraisers. There were 32 individuals in the Class of 2017. We instituted the new **Chief Appraiser Refresher**, a week long course for veteran chief appraisers, that was attended by 31 CAs.

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- » Approximately 684 individuals and more than 196 vendors attended TAAD's Thirty-sixth Annual Conference in Houston last February. The Conference Committee continues to work on providing the best program, speakers and facilities possible for a reasonable price.

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- » Preparing for the 2017 legislative session, TAAD's Legislative Committee worked to identify and pursue a list of legislative priorities, met with allied organizations to discuss possible mutual interests, and attended, as well as testified at, House and Senate committees.

During the legislative session of 2017 and the special session that followed, the committee prepared a list of legislative priorities and met to work with other organizations and individuals who share similar legislative concerns. The committee tracked 440 bills (about 10 percent more than in the 2015 session) in the regular session and 147 bills in the special session, all the while working with our legislative consultant.

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- » TAAD's executive board has worked to meet its strategic plan, calling for developing and maintaining a sound education program for tax professionals; developing educational opportunities for member district support staff; evaluating and improving the program of the annual conference; increasing membership and member services, and working with legislators, related organizations and state leaders to maintain a legislative presence.

For 2018, the TAAD staff and I aim to do our best to continue to meet the needs of our membership. We will remember that each of you members, whether from a member district, or an associate, affiliate or retired member, are the most important reason for our being at TAAD. Please feel free to contact us at any time to share your concerns, questions and comments. At all times we will remember that TAAD exists to be of service to its members; please let us know how the staff and I can assist you and your appraisal district.

2018

TEXAS ASSOCIATION OF APPRAISAL DISTRICTS, INCORPORATED

TAAD Committees

2018 Budget Committee

| | | |
|--------------------------------------|------------------------------------------------------|--------------------------------|
| <i>Chair:</i> Mark Price, Brazos CAD | <i>Vice Chair:</i> Lisa Stephens-Musick, Wichita CAD | |
| Roland Altinger, Harris CAD | Randy Clark, Eastland CAD | Chris Connelly, Williamson CAD |
| Rick Kuehler, Dallas CAD | Mike McKibben, Hill CAD | Brent South, Hunt CAD |
| Kathy Williams, Denton CAD | | |

2018 Bylaws Committee

| | | |
|----------------------------------------|-------------------------------------------------|-----------------------------------|
| <i>Chair:</i> Tim Radloff, Lubbock CAD | <i>Vice Chair:</i> Dede Smith, Throckmorton CAD | |
| Jesse Blackmon, Young CAD | Cheryl Evans, Brazoria CAD | Priscilla Ginnetti, Glasscock CAD |
| Rick Medina, El Paso CAD | Scott Overton, Orange CAD | Chris Peace, Kaufman CAD |
| Christie Ussery, Red River CAD | Clarette Walker, Harris CAD | |

2018 Conference Committee

| | | |
|-------------------------------------------|--------------------------------------------------------------|---------------------------|
| <i>Chair:</i> Michael Amezquita, Bexar AD | <i>Vice Chair:</i> George Clerihew, Denton CAD | |
| Adam Bogard, Harris CAD | Randy Clark, Eastland CAD | Jeff Craig, Tarrant AD |
| Jason Cunningham, Harris CAD | Lonnie Hendry, Travis CAD | Dina Kilgore, El Paso CAD |
| Rick Kuehler, Dallas CAD | Carla Pope-Osborne, Perdue Brandon Fielder Collins & Mott | Roy Sandoval, Bexar AD |
| Lisa Stephens-Musick, Wichita CAD | | |

2018 Education Committee

| | | |
|--------------------------------------------|------------------------------------------|--------------------------------------------------------------|
| <i>Chair:</i> Jason Cunningham, Harris CAD | <i>Vice Chair:</i> Mickey Hand, Wise CAD | |
| Chris Connelly, Williamson CAD | Stephen Atchison, Harris CAD | Jeff Craig, Tarrant AD |
| Marya Crigler, Travis CAD | Scott Howard, MVBA | Mike Jones, Fannin CAD |
| Alvin Lankford, Williamson CAD | Bobby Peregoy, Webb CAD | Carla Pope-Osborne, Perdue Brandon Fielder Collins & Mott |
| Don Spencer, Grayson CAD | | |

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2018 Committees continued

2018 Industry Liaison Committee

| | | |
|-----------------------------------------------------------------|-----------------------------------------------------------------------|----------------------------------------------------|
| <i>Chair:</i> Shane Docherty , Dallas CAD | <i>Vice Chair:</i> Hugh Landrum , Hugh L. Landrum & Associates | |
| Angie Bellard , Jefferson CAD | Shawn Coker , Grayson CAD | Dan Conatser , Wichita CAD |
| Shawn Davis , Gillespie CAD | Cheryl Evans , Brazoria CAD | Lee Flowers , Cherokee CAD |
| Sandy Griffin , Perdue Brandon Fielder Collins & Mott | Paul Hornsby , Paul Hornsby & Co. | John Kennedy , TTARA |
| Rodney Kret , Pritchard & Abbott, Inc. | Mitch McCullough , Chambers CAD | Jon Neely , Capital Appraisal Group Inc. |
| Patrick O'Connor , O'Connor Consulting | Doug Osterloh , Thomas Y Pickett | Shannon Stary , Pritchard & Abbott, Inc. |
| John Valenta , Anadarko Petroleum Co. | | |

2018-2019 Legislative Committee

| | | |
|-------------------------------------------------------|------------------------------------------------------------------|---------------------------------------------|
| <i>Chair:</i> Brent South , Hunt CAD | <i>Vice Chair:</i> Marya Crigler , Travis CAD (Metro rep) | |
| Ken Nolan , Dallas CAD | Roland Altinger , Harris CAD | Michael Amezcuita , Bexar AD |
| Michael Barnett , Smith CAD | Michelle Cardenas , Atascosa CAD (TRCA rep) | Kevin Kieschnick , Nueces CAD BOD |
| Alvin Lankford , Williamson CAD (Metro rep) | Jeff Law , Tarrant AD | Doug Smithson , Cooke CAD (TRCA rep) |
| Fred Hill , Legislative Consultant | | |

2018 Membership Committee

| | | |
|-------------------------------------------------|-----------------------------------------------------------|---------------------------------|
| <i>Chair:</i> Kathy Rodrigue , Ellis CAD | <i>Vice Chair:</i> Christie Ussery , Red River CAD | |
| Patricia Davis , Rockwell CAD | Maggie Duran , Maverick CAD | Drew Hahn , McLennan CAD |
| John Haliburton , Victoria CAD | Mickey Hand , Wise CAD | Dyann White , Milam CAD |

2018 Nominations Committee

| | | |
|------------------------------------------------|--------------------------------------------------|------------------------------------|
| <i>Chair:</i> Rick Kuehler , Dallas CAD | <i>Vice Chair:</i> Brent South , Hunt CAD | |
| Mike Amezcuita , Bexar AD | Gary Earnest , Taylor CAD | Dinah Kilgore , El Paso CAD |

2018 PTAD/TDLR Liaison Committee

| | | |
|-------------------------------------------------|------------------------------------------------------------------|-------------------------------------|
| <i>Chair:</i> Deborah Cartwright , TTARA | <i>Vice Chair:</i> Shane Docherty , Dallas CAD | |
| Terry Cavaness , Tom Green CAD | Mike Esparza , PTAD | Brian Francis , TDLR |
| Wendy Grams , Bandera CAD | Lacy Harris , Perdue Brandon Fielder Collins & Mott | Dana Horton , Brazos CAD |
| Jim Hudspeth , Johnson CAD | John Kennedy , TTARA | Barry Miller , Brown CAD BOD |
| Shannon Murphy , PTAD | Debbie Wheeler , Perdue Brandon Fielder Collins & Mott | Dyann White , Milam CAD |
| Glen Whitehead , Fort Bend CAD | Jordan Wise , Harris CAD | |

TAAD's 2018 State Certification Course Schedule

NOTE: Schedule is tentative – length of classes may change!

| <i>Month</i> | <i>Course Number</i> | <i>Name</i> |
|-----------------------|----------------------|-------------------------------------------------|
| MAY 2018 | | |
| May 21-23 | Course 8 | Assessment and Collections (TAAD Office) |
| May 24-25 | Course 28 | Truth in Taxation (TAAD Office) |
| JULY 2018 | | |
| July 23-25 | Course 9 | Advanced Assessment & Collections (TAAD Office) |
| AUGUST 2018 | | |
| August 13-15 | Course 7 | Property Tax Law |
| August 13-16 | Course 10 | Analyzing a Real Property Appraisal |
| SEPTEMBER 2018 | | |
| September 10-13 | Course 3 | Income Approach to Value |
| September 10-13 | Course 4 | Personal Property Appraisal |
| September 10-13 | Course 5 | Mass Appraisal |
| September 10-14 | Course 203 | Sales Comparison/Cost Approach to Value |
| OCTOBER 2018 | | |
| October 8-9 | Course 30 | Ethics |
| October 8-10 | Course 101 | Intro to Texas Property Tax System |
| October 10-12 | Course 102 | Intro to Appraisal |
| NOVEMBER 2018 | | |
| November 5-7 | Course 32 | USPAP |
| November 7 | Course 31 | USPAP Refresher |
| DECEMBER 2018 | | |
| December 3-5 | Course 7 | Texas Property Tax Law |
| December 3-5 | Course 101 | Intro to Texas Property Tax System |
| December 3-6 | Course 10 | Analyzing a Real Property Appraisal |
| December 3-6 | Course 3 | Income Approach to Value |
| December 3-6 | Course 4 | Personal Property Appraisal |
| December 3-7 | Course 203 | Sales Comparison/Cost Approach to Value |
| December 5-7 | Course 102 | Intro to Appraisal |

course registration on next page

TAAD Classifieds

RESIDENTIAL FIELD APPRAISER

The Reeves County Appraisal District is accepting applications for the position of **Residential Field Appraiser**. Resumes and/or applications will be accepted until June 30, 2018.

Position Description: Performs activities and functions associated with the appraisal of diversified property types. Activities include: Data collection, inspection, analysis and application of generally accepted appraisal techniques; assists the Chief Appraiser in the hearing process and assists with taxpayer inquiries. Expected to successfully complete coursework sponsored by the Appraisal District and complete other requirements for certification with the Texas Department of Licensing & Regulation (TDLR).

Qualifications: Registered Professional Appraiser designation preferred but not required. High school graduate, related college coursework or related experience/knowledge

of real estate markets, appraisal theory, and construction techniques. Good computer skill and/or clerical skills. Must possess good public relations aptitude for working as a team member and with the general public. Must have reliable transportation, a valid Texas driver's license, proof of liability insurance and pass a background check. E.O.E.

Salary & Benefits: Salary commensurate with qualifications. Benefits include employee health insurance, retirement plan, typical vacation, holidays, etc. Advancement potential based on merit.

Please address all resumes and inquiries (no fax copies please) to:
Reeves County Appraisal District
Attn: John Huddleston RPA, RTA
Chief Appraiser
P.O. Box 1229
Pecos, Texas 79772

TAAD's 2018 State Certification Course Registration Form

1. **Class Hours:** Unless otherwise specified, course hours are from 8:30 am-5 pm. Registration on day one of class is 8-8:30 am. See TAAD website for course lengths.

2. **Class Location/Hotel Accommodations:**

» **Austin Marriott North** - 2600 La Frontera Blvd., Round Rock, TX 78681

Lodging: 800.865.0546; \$121/night; call **at least three weeks** in advance for the TAAD block.

» **TAAD Office** - 7700 Chevy Chase Dr., Bldg. 1, Ste. 425, Austin, TX 78752

See TAAD website for lodging suggestions.

3. **Coupon:** All member districts will receive a coupon for \$50-off one Member District Course Fee each year. To redeem, please enclose original coupon with remaining fee.

5. **Class Materials:** Your class materials will be waiting for you at registration. If you want them sooner, select the appropriate check box below.

6. **Cancellations:** There will be a **\$75 fee** charged for cancellations. Written request for a refund must be received at TAAD at least seven days **before** class begins or entire registration is forfeited.

Cost for Courses:

Submit separate forms and fees for each course.

Courses 101, 102

\$200 for TAAD Member Districts

\$250 for TAAD Associate/Affiliate Members

\$300 for Nonmembers

Course 203 (as 5-day offering)

\$350 for TAAD Member Districts

\$375 for TAAD Associate/Affiliate Members

\$425 for Nonmembers

Courses 3, 4, 5, 7, 8, 9, 10:

\$280 for TAAD Member Districts

\$330 for TAAD Associate/Affiliate Members

\$380 for Nonmembers

Courses 28, 30 & 32

\$250 for TAAD Member Districts

\$300 for TAAD Associate/Affiliate Members

\$350 for Nonmembers

Course 31

\$75 for TAAD Member Districts

\$125 for TAAD Associate/Affiliate Members

\$150 for Nonmembers

Course # _____ Course Date _____ Course Location _____

Name _____ Nickname _____ TDLR # (if applicable) _____

Jurisdiction/Firm _____ Title _____

Mailing address _____

City _____ State _____ Zip _____

Telephone _____ Email address _____

confirmations are sent by email

Course Materials (please mark one)

☐ Please **email** my class materials (student responsible for printing and bringing materials to class)

☐ I will **pick up** my class materials at registration

☐ Please **mail** my class materials. I have enclosed the \$10 shipping and handling fee.*

Materials mailed only if registration and payment are received **three weeks prior to class.*

Note: Property Assessment Valuation book is ordered directly from IAAO (iaao.org). (Required for Courses 201, 202, 3, 4 and 5.)

Course Registration Fee..... Registration Fee\$ _____

PTEC Glossary - optional (\$20) Enclosed\$ _____

Mail Course Materials - optional (\$10) Enclosed\$ _____

Member District Certificate (must enclose with payment) minus\$ _____



TOTAL AMOUNT ENCLOSED \$ _____

Please complete the registration form and return it along with payment to:

TAAD | 7700 Chevy Chase Drive; Building One, Suite 425 | Austin, Texas 78752-1558

Office Use Only:

Coupon _____ Date _____ Check# _____ Paid _____

Glossary _____ Materials mailed _____ DB _____

Texas Association of Appraisal Districts

2018 IAAO Course/Workshop Schedule *in progress 01/10/18*



Course 311: Residential Modeling Concepts

September 10-14, 2018

Site: Denton CAD, 3911 Morse St., Denton

Instructor: Marion Johnson, CAE

Fees: TAAD member districts \$485

TAAD associate/affiliate members \$535

Nonmembers: \$600

TDLR credit: 30 hours

Recommended prerequisite: Course 300

Workshop 851: RES Case Study Review

September 18-20, 2018

Site: Harris CAD, 13013 Northwest Freeway, Houston

Instructor: Rick Stuart, CAE

Fees: TAAD member districts \$475

TAAD associate/affiliate members \$525

Nonmembers: \$575

TDLR credit: 18.5 hours

IAAO recertification credit: 18.5 hours-2½ days

Recommended prerequisites: Courses 101, 102, 400, 402

Workshop 151: Uniform Standards of Professional Appraisal Practice *(National)*

October 1-2, 2018

Site: Harris CAD, 13013 Northwest Freeway, Houston

Instructor: Lath Harris, CAE

Fees: TAAD member districts \$300

TAAD associate/affiliate members \$375

Nonmembers: \$425

TDLR credit: 15 hours

IAAO recertification credit: 15 hours-2 days

Workshop 191: Uniform Standards of Professional Appraisal Practice Update *(National)*

October 3, 2018

Site: Harris CAD, 13013 Northwest Freeway, Houston

Instructor: Lath Harris, CAE

Fees: TAAD member districts \$215

TAAD associate/affiliate members \$265

Nonmembers: \$340

TDLR credit: 7 hours

IAAO recertification credit: 7 hours-1 day

Workshop 158: Highest and Best Use

October 8-9, 2018

Site: TAAD Office, 7700 Chevy Chase Drive, Bldg. One, Suite 425, Austin

Instructor: Rick Stuart, CAE

Fees: TAAD member districts \$325

TAAD associate/affiliate members \$400

Nonmembers: \$500

TDLR credit: 15 hours

IAAO recertification credit: 15 hours-2 days

AQB Approved: 15 CE

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2018 IAAO Course/Workshop *continued*

Workshop 850: CAE Case Study Review

October 10-12, 2018

Site: TAAO Office, 7700 Chevy Chase Drive, Bldg. One, Suite 425, Austin

Instructor: Rick Stuart, CAE

Fees: TAAO member districts \$475

TAAO associate/affiliate members \$525

Nonmembers: \$575

TDLR credit: 18.5 hours

IAAO recertification credit: 18.5 hours-2½ days

Recommended prerequisites: Courses 101, 102, 112, 311 or 312, 400

Course 333: Residential Modeling Applications

October 8-12, 2018

Site: Harris CAD, 13013 Northwest Freeway, Houston

Instructor: Barry Couch, CAE

Fees: TAAO member districts \$485

TAAO associate/affiliate members \$535

Nonmembers: \$600

TDLR credit: 30 hours

Recommended prerequisite: Course 300, a solid working knowledge of SPSS

» *Recommended text: Fundamentals of Mass Appraisal textbook (FMA)* (obtain from IAAO)

Course 300: Fundamentals of Mass Appraisal

October 15-19, 2018

Site: TAAO Office, 7700 Chevy Chase Drive, Bldg. One, Suite 425, Austin

Instructor: Rick Stuart, CAE

Fees: TAAO member districts \$485

TAAO associate/affiliate members \$535

Nonmembers: \$600

TDLR credit: 30 hours

Recommended prerequisites: Course 101, 102

AQB Approved: 33.50 CE with exam / 30 CE

» *Recommended text: Mass Appraisal of Real Property textbook (MARP)* (obtain from IAAO)

Course 201: Appraisal of Land

Date: October 22-26, 2018

Site: McLennan CAD Office, 315 S. 26th, Waco

Instructor: Rick Stuart, CAE

Fees: TAAO member districts \$485

TAAO associate/affiliate members \$535

Nonmembers: \$600

TDLR credit: 30 hours

Recommended prerequisites: Course 101, Course 102

AQB Approved: 33.50 CE with exam / 30 CE

» *Recommended text: Property Assessment Valuation (PAV) Textbook (3rd edition)* (obtain from IAAO)

Course 402: Property Tax Policy

Date: October 22-26, 2018

Site: TAAO Office, 7700 Chevy Chase Drive, Bldg. One, Suite 425, Austin

Instructor: Paul Welcome, CAE

Fees: TAAO member districts \$485

TAAO associate/affiliate members \$535

Nonmembers: \$600

TDLR credit: 30 hours

» *Recommended text: Fundamentals of Tax Policy textbook* (obtain from IAAO)

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2018 IAAO Course/Workshop *continued*

Course 400: Assessment Administration

October 29-November 2, 2018

Site: TAAO Office, 7700 Chevy Chase Drive, Bldg. One, Suite 425, Austin

Instructor: Rick Stuart, CAE

Fees: TAAO member districts \$485

TAAO associate/affiliate members \$535

Nonmembers: \$600

TDLR credit: 30 hours

Recommended prerequisite: Course 101 and The Appraisal Foundation's Uniform Standards of Professional Appraisal Practice (USPAP)

» Recommended text: *Assessment Administration* (obtain from IAAO)

Workshop 171: Standards of Professional Practice & Ethics

November 5, 2018

Site: Harris CAD, 13013 Northwest Freeway, Houston

Instructor: Guy Griscom, CAE

Fees: TAAO member districts \$215

TAAO associate/affiliate members \$265

Nonmembers: \$340

TDLR credit: 7 hours

IAAO recertification credit: 7 hours-1 day

Course 101: Fundamentals of Real Property Appraisal

November 12-16, 2018

Site: Harris CAD, 13013 Northwest Freeway, Houston

Instructor: Marion Johnson, CAE

Fees: TAAO member districts \$485

TAAO associate/affiliate members \$535

Nonmembers: \$600

TDLR credit: 30 hours

AQB Approved: 33.50 CE with exam / 30 CE no exam

» Recommended text: *Property Assessment Valuation, 3rd edition* (obtain from IAAO)

Course 102: Income Approach to Valuation

December 3-7, 2018

Site: Harris CAD, 13013 Northwest Freeway, Houston

Instructor: Brad Eldridge, MAI

Fees: TAAO member districts \$485

TAAO associate/affiliate members \$535

Nonmembers: \$600

TDLR credit: 30 hours

Recommended prerequisite: Course 101

AQB Approved: 33.50 CE with exam / 30 CE no exam

» Recommended text: *Property Assessment Valuation, 3rd edition* (obtain from IAAO)

registration form on next page

TAAD 2018 IAAO Course Registration Form

- Class Hours:** Unless otherwise specified, course hours are from 8:30 am - 5 pm. Registration on class day 1 is 8-8:30 am.
- Location/Hotel Accommodations:** Check registration materials for announced location:
 - Harris County Appraisal District**
13013 Northwest Freeway, Houston
 - North Austin/Round Rock Marriott Hotel**
2600 LaFrontera Blvd., Round Rock
 - Travis Central Appraisal District**
8314 Cross Park Drive, Austin
 - Dallas Central Appraisal District**
2949 North Stemmons Freeway, Dallas

For lodging information, please contact TAAD or refer to TAAD's website for suggestions.
- Registration Requirement:** Payment must be received by TAAD for an individual to be officially registered. *There is no on-site registration.*
- Course Materials:** Students will pick up course materials at registration on the first day of class.
- Cancellations:** For all course cancellations there will be a \$100 administrative charge deducted. This includes faxed registrations. *Refund requests must be received by TAAD in writing no later than one week prior to the first day of the course.* There are no refunds for cancellations received by TAAD less than one week prior to first day of class.
- Cost for Courses:** Please refer to the registration materials for cost of registration for TAAD members and nonmembers. Cost of registration is based on *TAAD membership*, not IAAO membership.
- Additional Texts:** Please refer to the registration materials for possible additional IAAO texts needed for the class. *Each student is responsible for ordering and obtaining them from IAAO. No texts will be available at the class.*
- Registration Deadline:** IAAO requires that registrations be processed *at least three weeks prior to the course* in order to allow sufficient time for mailing materials.

IAAO Course/Workshop # _____ Course Date _____ TDLR # (if applicable) _____

Name _____ Nickname _____ Title _____

Jurisdiction/Firm _____

Mailing Address _____

City _____ State _____ Zip _____

Telephone _____ Email Address _____

Course Registration Fee\$ _____

(Fee is based on TAAD membership, not on IAAO membership)

☐ Please submit this course for Continuing Education credit with TDLR

TOTAL AMOUNT ENCLOSED\$ _____

Please complete the registration form and return it along with payment to:

TAAD | 7700 Chevy Chase Drive; Building One, Suite 425 | Austin, Texas 78752-1558

Office Use Only:

Date _____ Check# _____ Paid _____ PC _____

DB _____ ADV _____ Materials Date _____



Real Estate Notes of Interest

Rick Stuart, CAE

Rick is a Senior Consultant with TEAM Consulting and lives in Topeka, Kansas.

Zillow Research, January 30, 2018

"The U.S. home ownership rate (non-seasonally adjusted) rose to 64.2 percent in the fourth quarter of 2017, the highest level since Q3 2014, according to the U.S. Census Bureau. The seasonally adjusted rate was 64 percent, compared to 63.9 percent in Q3 and 63.5 percent a year ago." <http://bit.ly/2BEcrsg>

www.builderonline.com, January 30, 2018

"The S&P CoreLogic Case-Shiller U.S. National Home Price NSA Index, covering all nine U.S. census divisions, reported a 6.2 percent annual gain in November, up from 6.1 percent in the previous month." <http://bit.ly/2DNlIH>

NAHB Now, January 30, 2018, www.builderonline.com

Prices for softwood lumber imports have skyrocketed 30 percent since Hurricane Harvey hit last summer, largely as a result of the tariffs imposed by the U.S. Commerce Department, says the NAHB blog. "This was the highest week-end futures price we have on record, dating back to January 1995," said David Logan, director of NAHB's tax and trade policy analysis. "There was a short reprieve for price increases following the hurricane, but prices have risen sharply this month." <http://bit.ly/2DQJFK>

Trulia Blog, January 31, 2018, www.builderonline.com

"Trulia found that the national median rent rose 3.1 percent between 2016 and 2017, although some markets nearly tripled that growth. The analysis also found that rent increased 19.6 percent nationally since the end of 2012 when housing prices bottomed. For the most part, rents have trailed housing price increases, according to Trulia." <http://bit.ly/2GxIsXD>

Core Logic, January 31, 2018, www.builderonline.com

"Low-end single-family rents increased 4.2 percent in October from a year ago compared to a high-end rent increase of 2 percent, according to the CoreLogic Single Family Rental Index. CoreLogic defines the high end as rents that are 25 percent or more than the median rent in their respective market while the low end is 75 percent or below that median." <http://bit.ly/2Fwvff9>

ABC13Houston, February 7, 2018, www.remodeling.hw.net

House Stolen! You don't see this every day ... a house was literally stolen in Texas. ABC13 Houston reports: A Houston couple wants their vacation house returned to them. Jo and Lonnie Harrison told Eyewitness News someone stole their entire home off their property in Madisonville, Texas. They bought the 10-acre property with a prefab home on site last year. It's a one-bedroom, one-bathroom home with a green roof and wood siding. They visit the area to escape from the busy city. They last drove up to the property in early November. <http://bit.ly/2EdTtuJ>

Editor's Note: I first saw this type of event about three years ago in the State of Washington. This is something that was not thought of with the advent of the tiny home.

Robin Ruyan, www.detroitcurbed.com, February 9, 2018

"This week, a new zoning ordinance went into effect that would ban certain Airbnb units in R1 and R2 zones—single-family and duplexes (more on that below). Property owners have received cease and desist letters saying they need to discontinue their homes as Airbnb units. Update: The city has issued a statement saying that the new ordinance is under legal review and they won't be enforcing it at this time." <http://bit.ly/2BOCTDS>

Editor's Note on the above article:

Re: Detroit hotel tax

Sales tax in Michigan is 6 percent; hotel taxes in Detroit range between **13 percent** and **15 percent**, depending on the county. Using 6 percent + 14 percent = 20 percent taxes if staying in a typical lodging facility.

Lost revenue would be: \$5,200,000 x .020 = \$1,040,000

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Real Estate Notes *continued***Fox4News, February 13, 2018**

"Residents living in the Summerfield subdivision in Kansas City, Mo., know full well that there is no homeowners association affiliated with their neighborhood, but for years they would get invoices in the mail demanding payment to an HOA. As Fox 4 Kansas City reports, those residents would simply ignore the phony invoices. By in December, liens were filed against more than 30 homes in the subdivision for not paying dues to the Summerfield Homeowners Association, which has no board and provides no services." <http://bit.ly/2EroF6Q>

Ben Miller, www.govtech.com, February 5, 2018

Headline - ***Vermont City, Real Estate Startup Try Out Blockchain for Recording Property Transactions***

Examples of local government using blockchain are pretty hard to come by, but one city is testing the technology on property transactions. Among the many possible uses of blockchain, techno-enthusiasts have long thought of property record tracking as a prime example of how government could use the technology.

Editor's Note: This might be of interest and I recommend you read it. One major problem during the residential market collapse several years ago was the lack of properly recording deed transactions. I can see this as a method of messing up more transactions faster.

www.marketwired.com, February 18, 2018

"Freddie Mac (OTCQB: FMCC) today released the results of its Primary Mortgage Market Survey® (PMMS®), showing the 30-year fixed mortgage rate (average of 4.38) reaching its highest level since April 2014."

Mike Sorohan, www.mba.org, February 15, 2018

"Foreign investment into the U.S. luxury residential real estate market jumped to a new high in 2017, \$7.48 billion, with Miami, Manhattan and Los Angeles the key beneficiaries. A report from Beauchamp Associates and Leslie J. Garfield & Co., *U.S. Ultra Prime Real Estate*, said in the past 12 months, foreign investment in U.S. properties jumped by 72 percent. Of these transactions, 44 percent were all-cash purchases, with nearly 40 percent of these transactions in Miami, New York and Los Angeles." <http://bit.ly/2om00j3>

Benjamin Parkin, www.wallstreetjournal.com, March 1, 2018

"According to The Wall Street Journal, lumber prices started to rise as wildfires destroyed prime forests and Hurricane Irma temporarily shut down Florida and Georgia mills. A trade dispute between the U.S. and Canada, which supplies one-third of U.S. lumber, exacerbated the issue. And on top of that, a shortage of railcars and trucks has driven up transportation costs." Lumber is in short supply as builders head into a spring building season that is expected to be one of the busiest in years. <http://bit.ly/2oSi6QH>

Melissa Wylie, www.bizjournals.com, January 9, 2018

"Texas remains the #1 state for domestic relocation for the second year in a row, according to U-Haul's annual study of its truck rental data, which examines the net gain of one-way U-Haul rentals entering a state versus leaving a state in a given year." <http://bit.ly/2DcMzEn>

www.builderonline.com, March 7, 2018

"Despite the devastation of Hurricane Harvey, the Texas housing market had a very strong fourth quarter, helping solidify 2017 as another record-breaking year in Texas real estate," said Kaki Lybbert, chairman of the Texas Association of Realtors. "The strong growth in the housing market can be attributed to the sizable influx of residents and job growth across the state in 2017. With more than half a million people moving to the Lone Star State each year, we anticipate the Texas housing market will remain a hotbed for activity." <http://bit.ly/2oY8hXK>

Lisa Brown, www.globest.com, March 8, 2018

"The US 290 corridor has been experiencing unprecedented investment in anticipation of the opening of the new and expanded US 290 at the end of this year," David Wolff, chairman and president of Wolff Companies, tells GlobeSt.com. "It is a major driver of development in the area. Wolff says the completion of the new US 290 is going to have the same effect

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Real Estate Notes *continued*

on northwest Houston as the completion of Interstate 10 did on west Houston—it will open the area to unprecedented levels of high-quality growth. According to Texas Department of Transportation officials, most major construction—including all widened lanes and new bridges along the main lanes of US 290—will finish in 2018. When complete, US 290 will have 11 lanes, including a reversible HOV lane from Loop 610 to Texas State Highway 6/FM 1950 and nine lanes from there to Waller County.” <http://bit.ly/2HhOl4e>

Craig Webb, *www.remodeling.hw.net*, January 11, 2018

“This year’s version finds a slight decline, to 56.8 percent in 2017 from 57.9 percent in 2016, in the average payback for 20 common professional remodeling projects in 100 major markets. That’s mainly because the cost of doing those projects went up for all 20, while values rose for only about two-thirds of them.” <http://bit.ly/2GbV4mB>

Kate Wagner, *Curbed*, March 9, 2018

Think you need to remodel? Then you might want to read this.

“Previously contained to affluent households and the glossy pages of architecture magazines, remodeling has been transformed by 24/7 media like HGTV and websites like Houzz, Pinterest, and Dezeen. While older media, like early issues of *House Beautiful*, discusses the process as mastering the careful art of interior design, newer media is more neurotic and self-loathing, describing houses in need of renovation with words like “dated,” “immature,” or “wrong.” Whether presented as a self-improvement project (update your house lest you be judged for owning a dated one) or a form of self-care (renovate because it will make you feel better), the home remodel is presented as both remedy and requirement. Take a moment to consider this simple idea: There is nothing wrong with your house. Instead of falling prey to this thinking, take a moment to consider this simple idea: There is nothing wrong with your house.” <http://bit.ly/2Gbbfk2>

Craig Webb, *www.prosalesmagazine.com*, March 14, 2018

“The Bureau of Labor Statistics’ (BLS) monthly report found softwood plywood prices were 26.9 percent higher in February than in the same month in 2017 and had risen 5.3 percent just since January. Meanwhile, wholesale prices for wood trusses rose 17.3 percent and 4.6 percent, respectively, while laminated veneer lumber prices rose 4.8 percent for the year and 0.1 percent over the month. Millwork products rose 4.4 percent for the year and 1.2 percent for the month.” <http://bit.ly/2phiRu7>

Simon Romero, *www.nytimes.com*, March 23, 2018

“Speculators are driving a new economy in Houston suburbs hit hard by Hurricane Harvey and its disastrous flooding. In the Canyon Gate neighborhood, where home prices were affordable prior to the flooding, investors are able to profit off of buying flooded homes at prices well below their pre-hurricane value.” <https://nyti.ms/2l1bE8f>

Paul Davison, *USA Today*, April 4, 2018

“A third of home buyers blew through the upper limit of what they planned to spend, topping that cap by an average \$16,250, according to a Owners.com survey of 1,214 Americans who purchased a house within the past four years. The survey was conducted January 10 to February 8.”



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