



CADs Bring Home IAAO Gold!

The International Association of Assessing Officers (IAAO) recognized three Texas appraisal districts and nine individuals for excellence in various areas.

» Dallas Central Appraisal District Distinguished Assessment Jurisdiction Award

The Distinguished Assessment Jurisdiction Award is conferred on a national, state/provincial, regional or local assessment agency that has instituted a technical, procedural or administrative program that is, for the affected jurisdiction, an improvement over prior programs, and is generally recognized as a component of a model assessment system and a contributing factor to equity in property taxation.

» El Paso Central Appraisal District *and* Taylor Central Appraisal District Certificate of Excellence in Assessment Administration

IAAO recognizes governmental units and individuals involved with assessment that integrate best practices in the workplace through its Certificate of Excellence in Assessment. This challenging and rigorous program is a self-conducted evaluation of specific, accepted, assessment administration and appraisal practices as defined in the IAAO publication *Assessment Practices: Self-Evaluation Guide*.

In addition, nine individuals from Texas appraisal districts were awarded IAAO professional designations; eight received the **Cadastral Mapping Special** designation and one received the **Assessment Administrator Specialist** designation. (*photo and article follow in this issue*)

IAAO has developed and implemented a program of professional designations intended to increase the professional competence of assessment personnel through education. The objectives of IAAO's professional designation program are to raise the standards of the profession, to attain recognition of the assessment profession by government authorities and the public; and to gain for the designated member recognition as a qualified, objective, unbiased appraiser and administrators of systems for ad-valorem tax purposes.

Congratulations to all on their accomplishments!

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CADs Bring Home IAAO Gold! *continued*

Dallas CAD IAAO Distinguished Assessment Jurisdiction Award

The Dallas Central Appraisal District (DCAD) was awarded the **2012 Distinguished Assessment Jurisdiction Award** at the International Association of Assessing Officers (IAAO) Annual Conference held in Kansas City, Missouri on September 25, 2012.

The award is conferred on a national, state/provincial, regional or local assessment agency that has instituted a technical, procedural or administrative program that is an improvement over prior programs. And, it is generally recognized as a component of a model assessment system and a contributing factor to equity in property taxation.

DCAD's award was based on its innovations in technology for the development and implementation of three online programs. These include a general homestead application online filing system, a mobile website that allows the public to easily access information via smart phones, and an electronic notification system which allows property owners the choice of receiving communication electronically from the appraisal district.

This is DCAD's third time to win the prestigious IAAO award, having previously won in 2008 and 1986.

Third Time's A Charm as Dallas CAD wins Distinguished Assessment Jurisdiction...

Receiving the award from the IAAO president are: **David Pennington, DCAD Director of Legal Services; Ken Nolan, DCAD Chief Appraiser; Debra Asbury, IAAO President; Rick L. Kuehler, DCAD Director of Administration; and Shane Docherty, DCAD Director of Appraisal.**



TCAD Wins International Recognition

Representatives of the Taylor Central Appraisal District were recognized for their assessment excellence recently by the International Association of Assessing Officers (IAAO). The presentation of the **Certificate of Excellence in Assessment Administration** was made during the association's annual conference.

Richard Petree, Chief Executive Officer of the district said, "This is a wonderful way to cap off my 36 years of service to Taylor County. I am extremely blessed to be a part of this great community and to have such a talented and dedicated staff that is capable of receiving this kind of designation."

"We are very pleased with this recognition and are proud of our excellent staff," said Dave Copeland, Board Chairman. "We have been recognized for many years as a model appraisal district at the state level, but this truly indicates the quality and accuracy of work that our taxpayers are receiving."

Thousands of pages of information were submitted to IAAO graders who examined every aspect of the local district to ensure that they complied with the international standards. Appraisal procedures, mapping processes, Internet information, and public relations were key areas examined.

Certificate of Excellence in Assessment Administration Award Winners

L-R: Richard Petree, CEO; Yvonne Batts, Board Vice-Chairperson; Kent LeFevre, Board Member, and Dave Copeland, Board Chairman



EPCAD Receives International Recognition

The El Paso Central Appraisal District (EPCAD) was recognized by the International Association of Assessing Officers (IAAO) for excellence in assessment administration. The IAAO presented Executive Director/Chief Appraiser, Dinah L. Kilgore and her staff with the **Certificate of Excellence in Assessment Administration Award** at the IAAO Annual Conference in Kansas City, Missouri, on September 11, 2012. The El Paso Central Appraisal District is one of only nineteen assessment offices world-wide to receive this recognition in 2012.

Kilgore stated, "To have an organization such as the IAAO with such high standards, say that we have achieved this level of excellence is priceless! It sends a very positive message to our Board of Directors, the entities they represent and the citizens of El Paso — that we are committed to a very high level of performance and are dedicated to the highest standards of assessment administration."

Kilgore gave a special thanks to Albert Molina, Appraisal Director and Eileen Moore, Quality Control Monitor. These individuals had the responsibility of compiling the project.

Thousands of pages of information were submitted to IAAO for graders to examine every aspect of EPCAD to certify that the district complied with international standards. Key areas examined were appraisal procedures, mapping procedures, Internet information, and public relations methods.

Certificate of Excellence in Assessment Administration Award Winners

Front row seated left to right: David Stone, Dinah Kilgore, Eileen Moore; back: James Thompson, Rick Medina; Reymundo Sepulevda, Chairman of the BOD, Albert Molina



IAAO Designations for Texans

Nine individuals were awarded special designations by the International Association of Assessing Officers (IAAO) at its recent annual conference in Kansas City. Only one other state, Kansas, had more designees recognized for 2012.

Eight were awarded the Cadastral Mapping Specialist (CMS) designation. IAAO states, "The purpose of the CMS designation is to recognize professionalism and competency in cadastral mapping techniques that support proper valuation for tax purposes, property tax administration, and property tax policy."

One individual was awarded the Assessment Administration Specialist (AAS) designation.

According to IAAO, "The purpose of the AAS designation is to recognize professionalism and competency in administration of a variety of functions for property tax purposes."

New designees include: **Khadijah Bilal, CMS, Kyle McDade, CMS, Phillip Nguyen, CMS, Thang Nguyen, CMS, Michael Vy, CMS, Jarrod Young, CMS, Linghui Zeng, CMS, Holly McDonald, CMS, Clayton Rogers, AAS**

Jarrod Young and Phillip Nguyen are no longer with HCAD; Kyle McDade, CMS, is now employed by Williamson CAD.

The international conference was held in Kansas City, Missouri, the headquarters of the association. Tax officials from the United States, Canada, the Netherlands, England, Ireland, Iceland, Australia, South Africa, China, Thailand, and Russia attended.

L-R: Thang Nguyen, CMS; Holly McDonald, CMS; Linghui Zeng, CMS; Khadijah Bilal, CMS; Michael Vy, CMS; and Clayton Rogers.



Kyle McDade, CMS, Williamson CAD



Dallas CAD Receives Award for Geospatial Technology

(Redlands, California) ESRI is proud to announce that on July 25, 2012, the Dallas Central Appraisal District (DCAD) was presented the Special Achievement Award for Exceptional Application of Geospatial Technology at the 2012 ESRI International User Conference held in San Diego, California. This Special Achievement in GIS (SAG) was awarded to DCAD for implementing a solution in property tax assessment whereby the parcel fabric is an editable environment for property boundary information recorded with the county clerk to be displayed on our map and allow for historic parcel changes to be maintained seamlessly.



DCAD recognized by ESRI...
Chris Womack, Digital Cartographic Supervisor;
John Fell, GIS Programmer/Analyst II;
Eddy Jorge, Applications Manager

This award acknowledges vision, leadership, hard work, and innovative use of ESRI’s geographic information system (GIS) technology and is presented annually to organizations who use ESRI software to “improve our world” and who “set new precedents throughout the GIS community.”

DCAD uses ESRI ArcGIS technology to maintain cadastral data using the parcel fabric, a solution for creating, editing, and displaying parcel information to the public. The parcel fabric solution improves the integrity of parcel data and is based on a parcel data model. The IAAO says that, “The most sophisticated digital cadastral map system does not use individual map layers; instead, it uses a data model that defines spatial relationships (topological rules) between different components and layers, creating an integrated suite of layers.”

See section 4.2.5 of Standard on Digital Cadastral Maps and Parcel Identifiers:
www.iaao.org/uploads/Standard_Digital_Cadastral_Mapping.pdf

Organizations from around the world honored at the ESRI UC span industries including agriculture, cartography, climate change, defense and intelligence, economic development, education, government, health and human services, telecommunications, and utilities. “Each year, the SAG Awards highlight extraordinary achievements and efforts to improve our world,” says ESRI president Jack Dangermond. “At ESRI, we are always deeply impressed with the innovation of our users. This recognition is well deserved for how they’ve applied geospatial technology to address the needs of their industries and communities. They are defining GIS best practices.”

To see a more technical description of the parcel fabric solution, click on this SAG Award Link:
www.events.esri.com/uc/2012/sag/list/?fa=Detail&SID=1384

Welcome New Member Districts!

STONEWALL CAD

- Chief Appraiser: **Debra Daniels**
- Board Member: **Leslie Cheyne**
- Board Member: **Jim Hecht**
- Board Member: **Tammy Lackey**
- Board Member: **Bill Meader**
- Board Member: **Renee Spikes**
- Board Member: **Kenny Spitzer**
- Board Member: **Jim Ward**

JEFF DAVIS CAD

- Chief Appraiser: Zedoch Pridgeon



Attorney General Opinions/Requests for Opinions

GA-0965 (September 12, 2012) RE: Transfer of a tax lien pursuant to section 32.06 of the Tax Code, and the items that may be secured by the transferred lien (RQ-1051-GA)

Summary: The tax assessor-collector, acting alone, must carry out the statutorily required duties related to a transfer of a tax lien under section 32.06 of the Tax Code. Neither the tax assessor-collector nor the governing body of the taxing unit is empowered to deny the transfer of a tax lien if the conditions of section 32.06 of the Tax Code are otherwise met.

A court could conclude that closing costs and lien recordation fees charged by a property tax lien transferee under section 32.06 of the Tax Code are secured by the transferred tax lien.

Request No. 10830-GA RE: Whether a member of a governmental body may leave an open meeting to confer privately with the employees of that governmental body

Opinion requested by Honorable Isidro R. Alaniz, District Attorney, 49th Judicial District

A TAAD of Info...

- » **Ozella Warner** has retired as the **Stonewall CAD** chief appraiser spot.
- » **Richard Moring** has left the **Austin CAD** chief appraiser spot.
- » **Joe Rogers** has retired after serving as **Denton CAD** chief appraiser for 28 years.

- » **Debra Daniels** has joined **Stonewall CAD** as chief appraiser.
- » **Richard Moring** has joined **Fayette CAD** as chief appraiser.
- » **Joe Raper** has moved up to the chief appraiser spot at **Hutchinson CAD**.
- » **Jesse Hubbell** has joined **Live Oak CAD** as chief appraiser.

Departures...

- » **Willie James** has left the **Live Oak CAD** chief appraiser spot.
- » **Wanda Hester** has retired as chief appraiser of **Haskell CAD**.

...and Arrivals

- » **Stonewall CAD** has joined TAAD and is the **244th member district!**
- » **Jeff Davis CAD** has joined TAAD and is the **245th member district!**
- » **Leah Robertson** has joined **Haskell CAD** as chief appraiser.

Have You Completed Your Public Funds Investment Act Training for 2012

If you're a chief appraiser or responsible for handling appraisal district funds, you are required by statute (Chapter 2256 of the Texas Government Code) to undergo a minimum of 10 hours of training every two years. Where to find such training, you may wonder. Good news – TAAD will once

again offer its PFIA training on October 17-18, at the North Austin-Round-Rock Marriott Hotel. Registration information is located in the "Education" section of the TAAD website (www.taad.org).



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TAAD's 2012 State Certification Course Schedule

Month	Course Number-Name	
OCTOBER 2012		
<i>Week of 10/14</i>		
October 15-16	Course 30	Ethics
October 15-17	Course 101	Intro to Texas Property Tax System
October 17-20	Course 102	Intro to Appraisal
NOVEMBER 2012		
<i>Week of 11/4</i>		
November 5	Course 31	USPAP refresher
November 6-7	Course 32	USPAP (new registrants)
November 5-9	Seminars	
DECEMBER 2012		
<i>Week of 12/2</i>		
December 3-6	Course 7	Texas Property Tax Law
December 3-6	Course 10	Demo Appraisal Concepts
December 3-6	Course 3	Income Approach to Value
December 3-6	Course 4	Personal Property Appraisal
December 3-5	Course 101	Intro to Texas Property Tax System
December 5-7	Course 102	Intro to Appraisal
December 3-7	Course 2	Appraisal of Real Property

Course Registration on next page

TAAD Classifieds

The **Brazos Central Appraisal District** is currently accepting applications for the position of **Residential Appraiser**. Responsibilities include office and field work associated with the appraisal of residential property. Applicants must have a high school education or equivalent and have the TDLR certification or be willing to complete requirements to obtain such certification. Applicants must also possess good computer and people skills; have reliable transportation, and a valid Texas driver's license. Salary is contingent upon experience and qualifications. Applications and/or resumes will be accepted until the position is filled.

Send information to:

Attention: Dana Horton, Brazos Central Appraisal District, 1673 Briarcrest Dr. A-101, Bryan, Texas 77802

Denton Central Appraisal District

The **Denton Central Appraisal District** seeks applicants for the position of **Chief Appraiser** of the District. Applicants should have a college degree, have taken the Chief Appraiser Training Class, possess a Registered

Professional Appraiser designation from the State of Texas, and have at least five years of experience in the administration of the property tax system in Texas. All applicants should submit their applications to Charles Stafford, Chairman, Board of Directors, Denton Central Appraisal District, P.O. Box 2816, Denton, TX 76202-2816. The deadline for applications is October 31, 2012. Go to www.dentoncad.com/dls/employment_application.pdf to download application.

Chambers County Appraisal District

Chief Appraiser

We will be accepting applications for **Chief Appraiser** in our office until November 12, 2012. Applicant should be a Chief Appraiser or have successfully completed the Chief Appraiser Institute, hold a RPA designation and have background with appraisal districts that have large industrial properties. Applicant should exhibit fiscal responsibilities. Please mail resumes to Michael L. Fregia; P.O. Box 1520; Anahuac, TX 77514

2012 State Certification Course Registration Form

- 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.
- Class Location/Hotel Accommodations:** Courses will be held at the **Marriott North**, 2600 La Frontera Blvd., Round Rock, TX 78681, 512.733.6767 or 800.865.0546. Lodging is \$113/single or double per night (free parking). To get these rates, call at least **three** weeks in advance and ask for the TAAD block.
- CEs:** All of TAAD's state certification courses are approved by PTAD and TDLR for certification and continuing education hours. Students must take and pass the exam to receive full credit for each course.
- Certificate:** All member districts will receive a certificate for \$50-off Member District Course Fee. Certificates are valid for one individual registration. To redeem, please enclose certificate with remaining registration fee.
- Class Materials:** Your class materials will be waiting for you at registration. If you want them sooner, enclose \$10 with your registration. TAAD must receive payment at least three weeks prior to class.
- 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:

Course 2:

\$275 for TAAD Member Districts
 \$325 for TAAD Associate/Affiliate Members
 \$375 for Non-members

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

\$250 for TAAD Member Districts
 \$300 for TAAD Associate/Affiliate Members
 \$350 for Non-members

Courses 28, 30 & 32:

\$200 for TAAD Member Districts
 \$250 for TAAD Associate/Affiliate Members
 \$300 for Non-members

Courses 101 & 102:

\$150 for TAAD Member Districts
 \$200 for TAAD Associate/Affiliate Members
 \$250 for Non-members

Course 31:

\$145 for TAAD Member Districts
 \$195 for TAAD Associate/Affiliate Members
 \$245 for Non-members

Course # _____ Course Date _____ TDLR# (if applicable) _____

Name _____ Nickname _____ Title _____

Jurisdiction/Firm _____

Mailing address _____

City _____ State _____ Zip _____

Telephone _____ E-mail address _____

confirmations are sent by e-mail

Course Materials (please mark one)

- 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 2, 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:

Certificate _____
 Date _____ Check# _____
 Paid _____ DB _____
 Gloss _____
 Materials mailed _____
 Confirmation sent _____

TAAD's 2012 Level III and IV RPA Review

» **November 13-16, 2012**

Reviews on Tuesday-Friday

Registration Fee:

- » **TAAD Member District \$300**
- » **TAAD Associate or Affiliate Member \$350**
- » **Non-member \$400**

Hotel Accommodations:

North Austin/Round Rock Marriott Hotel

2600 La Frontera Blvd., Round Rock, TX 78681

512/733-6767 or 800/865-0546

Room Rates: \$113 single or double (*reserve at least three weeks before class*). Complimentary parking.

Cancellation: 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.

TAAD offers a **Level III/Level IV RPA Review** for TDLR registrants preparing to take the state certification exam.

Sessions will be four comprehensive days of course review and working problems. An optional exam will prepare registrants for the TDLR exam.

Registrants should be familiar with the outline, and should ensure they have up to date course materials for review.

Daily sessions will be from 8:30 am - 5 pm. Students attending should be aware that this is a *review* session, not a primary instruction. The instructor will cover basic methodologies, definitions, etc., as outlined in course materials, but will not "reteach" the course.

Time will be provided for working on students' areas of specific concern.

TAAD's Level III & IV RPA Review 2012 Registration Form

Name _____ Nickname _____ Title _____

Jurisdiction/Firm _____ TDLR# (if applicable) _____

Mailing address _____

City _____ State _____ Zip _____

Telephone _____ Fax _____

E-mail address _____

confirmations are sent by e-mail

FEES (per person):

TAAD member district	\$300	<input type="checkbox"/> November Level III RPA review
TAAD associate or affiliate member	\$350	or
Non-member	\$400	<input type="checkbox"/> November Level IV RPA review

FEE ENCLOSED \$ _____

» A student is officially registered for class only when TAAD receives a completed registration form **and** payment prior to class.

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



Please complete the registration form and return it along with payment to:
TAAD; 7700 Chevy Chase Drive; Bldg. One, Suite 425; Austin, Texas 78752-1558

Office Use Only:

Date _____

Check# _____

Paid _____

PC _____ DB _____

Oil Industry Notes of Interest

Rick Stuart, CAE

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

Tennille Tracy, The Wall Street Journal, July 26, 2012

After a large amount of media attention and a documentary film titled "Gasland," the EPA has given the all clear to drinking water in Dimock, PA. Water was originally believed to be contaminated as a result of area fracking.

Daniel Gilbert, The Wall Street Journal, July 27, 2012

A Commonwealth Court ruling in Pennsylvania has ruled "Pennsylvania can't restrict local governments from using zoning laws to regulate oil and gas drilling." The decision is expected to be appealed to the Pennsylvania Supreme Court.

Ana Campoy, The Wall Street Journal, July 27, 2012

More oil and gas, more heavy trucks, more road maintenance: this is a real problem in parts of Texas and other states where the oil and gas boom is in place. From September 2011 through June 2012, the state of Texas collected \$3.1 billion in energy-production taxes, 50 percent greater than the year before. Unfortunately, none of that money goes back to the counties. The number of drilling permits in the last five years in the Eagle Ford Shale is shown to the right, and for year 2012 the count is only *through June*.

Year	Number of Drilling Permits
2008	26
2009	94
2010	1,010
2011	2,826
2012	2,297

Devon Maylie, The Wall Street Journal, August 6, 2012

Fracking is a worldwide happening. South Africa is running short on energy and is sitting atop what could be a substantial gas reserve. Just as in the United States, there is concern about the environmental effect of fracking and whether the need for energy overrides that concern.

Ana Campoy, The Wall Street Journal, August 24, 2012

A Lamar County, Texas, judge has ruled in favor of pipeline operator TransCanada on an eminent domain case. The company used eminent domain laws to secure an easement from a property owner who refused the \$21,000 payment. This section of the pipeline is part of the company's effort to build a pipeline from the Canadian tar sands to the U.S. Gulf Coast.

Texas' Private Sector Growing Faster Than Nation's

COLLEGE STATION, Tex. (Real Estate Center) — Texas' economy continues to grow at a rate higher than the nation's.

According to the Center's latest *Monthly Review of the Texas Economy*, the state gained 261,000 nonagricultural jobs from August 2011 to August 2012, an annual growth rate of 2.5 percent compared with 1.4 percent for the United States. The state's private sector added 270,900 jobs, an annual growth rate of 3.1 percent compared with 1.8 percent for the nation's private sector.

Texas' seasonally adjusted unemployment rate fell to 7.1 percent in August 2012 from 8.1 percent in August 2011. The nation's rate decreased from 9.1 to 8.2 percent.

All Texas industries except the information industry had more jobs in August 2012 than in August 2011, but the

state's government sector continues to lose jobs.

The mining and logging industry ranked first in job creation, followed by the construction industry, the leisure and hospitality industry, and the transportation, warehousing and utilities industry.

All Texas metro areas except McAllen-Edinburg-Mission, Wichita Falls, College Station-Bryan and Brownsville-Harlingen had more jobs in August 2012 than in August 2011. Odessa ranked first in job creation followed by Texarkana, Laredo, Houston-Sugar Land-Baytown and Midland.

The state's actual unemployment rate in August 2012 was 7 percent. Midland had the lowest unemployment rate followed by Odessa, Amarillo, San Angelo and Abilene.

Real Estate Notes of Interest

Rick Stuart, CAE

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

Dawn Wotapka, *The Wall Street Journal*, July 5, 2012

Reis, Inc. has stated that landlords boosted apartment rents to record levels in the second quarter this year in all the 82 markets that they track. The increases are due to high demand as some people continue to wait to enter or re-enter the housing market. National vacancy rates for apartments are now at 4.7 percent.

Karen Weise, *www.businessweek.com*, July 12, 2012

“With some 29 percent of borrowers underwater or almost underwater on their home loans, a plan in California to use eminent domain to reduce mortgage principal is attracting a lot of attention. The idea is that municipalities use their power of eminent domain to help homeowners who owe more than their house is worth. The municipality would set up a special entity to buy the mortgages — not the homes themselves — and then give the homeowners new, smaller loans that more accurately reflect the market value of the properties.” Seems like a wild idea so leave it up to California to consider. See the article at www.businessweek.com/articles/2012-07-12/why-some-cities-may-try-to-seize-mortgages.

***www.hotelnewsresource.com*, July 13, 2012**

“The U.S. hotel industry experienced mixed results in the three key performance metrics during the week of 1-7 July 2012, according to data from STR. In year-over-year comparisons for the week, occupancy ended the week with a 3.7-percent decrease to 61.4 percent, average daily rate increased 3.0 percent to US\$101.67 and revenue per available room ended the week virtually flat with a 0.8-percent decrease to US\$62.37.”

www.hotelnewsresource.com/article64747US_Hotel_Occupancy_Declines_____Week_Ending_July__th_____html.

***www.hotelnewsnow.com*, July 11, 2012**

“The total active U.S. hotel development pipeline comprises 2,741 projects totaling 296,333 rooms, according to the June 2012 STR/McGraw Hill Construction Dodge Pipeline Report. This represents a 6.7-percent decrease in the number of rooms in the total active pipeline compared to June 2011. The total active pipeline data includes projects in the In Construction, Final Planning and Planning stages but does not include projects in the Pre-Planning stage.” STR is Smith Travel Research. Read the article at

www.hotelnewsnow.com/Articles.aspx/8548/STR-reports-US-hotel-pipeline-for-June.

***Daily Real Estate News*, July 12, 2012**

It seems hard to believe that mortgage rates can go lower. Here’s a closer look at rates for the week ending July 12 with the information provided by Freddie Mac.

- “30-year fixed-rate mortgages: averaged a new low of 3.56 percent, with an average 0.7 point, down from last week’s previous record of 3.62 percent. A year ago at this time, 30-year rates averaged 4.51 percent.
- 15-year fixed-rate mortgages: averaged a new record of 2.86 percent, with an average 0.7 point, dropping from last week’s previous record of 2.89 percent. The 15-year fixed-rate mortgage has been below 3 percent for the last seven weeks. Last year at this time, 15-year rates averaged 3.65 percent.
- 5-year adjustable-rate mortgages: averaged 2.74 percent, with an average 0.6 point, dropping from last week’s 2.79 percent average. Last year at this time, 5-year ARMs averaged 3.29 percent.
- 1-year ARMs: averaged 2.69 percent, with an average 0.4 point, up slightly from last year’s 2.68 percent average. A year ago at this time, 1-year ARMs averaged 2.95 percent.”

Phoebe Chongchua, *www.realtytimes.com*, July 13, 2012

Some home characteristics are changing in new construction. Brief descriptions are given below, and you can see the article at www.realtytimes.com/rtpages/20120713_hometrends.htm.

Continued on following page

Real Estate Notes *continued*

- Out go formal dens and in their place are smaller home management areas (think office but not quite as spacious or traditional, more like a “pocket office.”
- Along the lines of making things more efficient, laundry facilities are now being placed near the “master bedroom’s walk-in closet.”
- Watch for shadow units—separate units that are built alongside the main home that conveniently accommodate other residents (like elderly parents) but still offer access to the main floor plan through a door connected to the unit.
- Perhaps a bit of Zen-like influence, homes are mixing materials such as metal, wood, and stone, creating a modern look in the home’s façade. But the once common rectangular-shaped home is taking on new shapes and fewer roof lines.
- Instead of a rectangle, you’ll notice that the family triangle area is becoming the norm. An open triangular floor plan creates room for residents to have their own space in the family triangle area.
- Kitchens are still one of the most important rooms in the house. Becoming not only more popular, but also necessary, are walk-in pantries.
- Of course, outdoor living spaces are becoming more desirable, especially in areas where the climate is mild year round.
- Good design, efficiency, and functionality top the list of things that builders are aiming for and homeowners are hoping for.

Chuck Raasch, USA Today, July 25, 2012

Foreign investors continued to purchase real estate in the U.S. but now some of the attention has turned to forest and farmland. Foreign holdings in these property types rose by almost seven percent in the last 10 months of 2010. Ownership in Texas is less than two percent.

Roben Farzad, Bloomberg-Business Week, July 25, 2012

This article has a title of “Why Homebuilder Stocks are Surging” and is a good read about supply and demand. Over the last six months or longer there has been discussion that the home building industry is set to start building again.

See the article at www.businessweek.com/articles/2012-07-25/why-homebuilder-stocks-are-surging

Steve Vernon, CBS MoneyWatch, August 6, 2012

“Among U.S. workers age 55 and older, almost two-thirds — 62 percent — think that when they retire they will continue to live in their current state of residence, according to a survey by the Pulte Group, parent of Del Webb, a builder of adult retirement communities. That’s up 20 percent from a similar survey taken just two years ago. One important reason for this shift is the redefinition of retirement, as more and more Americans move away from the traditional definition of ‘all play and no work’ during their retirement years to start second careers or continuing to work in some manner.”

www.ccim.com, August 7, 2012

“Total shopping center operating income on a square-foot basis increased 4.9 percent year over year in 2012, according to a report from the National Council of Real Estate Investment Fiduciaries and the International Council of Shopping Centers. And though operating expenses (up 5.8 percent YOY) outpaced gains, net operating income improved 4.5 percent during the same period. The report is based on data collected from investment managers for 1,000 U.S. shopping centers.”

Mark Vitner, www.ccim.com, August 12, 2012

Commercial real estate recovery continues to build momentum. A torrent of equity capital has been raised to purchase commercial properties and loans. Lenders continue to come back to the market, loans are being refinanced, purchased, and restructured, and the underlying fundamentals continue to improve.

Continued on following page

Real Estate Notes *continued*

- **Multi-Family.** The underlying fundamentals for income-producing properties continue to improve, particularly in the apartment market. Demand for apartments remains exceptionally strong across most of the country. Nationwide, vacancy rates have fallen 1.3 percentage points over the past year to 4.9 percent, helping to push up rents 2.8 percent, according to Reis. Demand for apartments is being fueled by stronger employment growth, which is lifting household formations.
- **Industrial.** The strength in industrial development is also helping to drive gains in the warehouse and distribution market. Manufacturing employment has been rising solidly for the past two years and is up two percent during the past year, with the strongest gains coming in durable goods. Manufacturers have added nearly 500,000 jobs since manufacturing employment bottomed in early 2010. Gains are largely concentrated in the Midwest and South but are evident in most regions of the country.
- **Retail.** While online retailing is booming, the retail market itself continues to struggle. Several big-box chains have reported disappointing earnings and are closing underperforming stores. The upside is very little new supply has come on line, and vacancy rates have edged slightly lower. The retail market is becoming increasingly bifurcated, with the strongest growth occurring at the high and low ends of the spectrum.
- **Office.** Office markets are showing only modest improvement. Office employment has increased 2.2 percent during the past year, compared to average growth of close to 3.0 percent during the past cycle and well over four percent during second half of the 1990's. Moreover, firms continue to find ways to squeeze more workers into fewer square feet. Even with modest growth, net absorption has risen for five consecutive quarters, but growth is exceptionally modest by past standards. With little new construction, vacancy rates have edged lower, falling 0.4 percentage points over the past year to 17.2 percent, according to Reis.
- Read the complete article at www.ccim.com/cire-magazine/articles/204410/2012/07/market-momentum.
- For those of you in El Paso, check out the for sale information on the Hawthorne Suites by Wyndham at www.hotelassetgroup.com/index.php?option=com_properties&id=511&task=detail&Itemid=27.

Robert Frank, *cnbc.com*, August 7, 2012

"Prices for homes listed at \$1 million or more have fallen 20 percent this year, according to RealtyTrac. The average sale price for top-tier real estate has fallen to just over \$2 million, from \$2.5 million in 2011. Those price cuts stand in stark contrast to the broader housing market, which is seeing early signs of price stability and even price increases for the first time in years." The article can be read at www.usatoday.com/money/economy/housing/story/2012-08-05/high-end-real-estate-sales-cnbc/56753732/1.

Nick Timiraos, *The Wall Street Journal*, August 8, 2012

Existing home prices rose by 2.5 percent in June from a year ago and by six percent from the previous quarter. This is the largest increase in at least seven years. The large increase is caused by a low inventory and high demand for homes in the lower price ranges.

Alessia Pirola, *The Wall Street Journal*, August 8, 2012

The Italian government and numerous cities and other public agencies are putting billions of euros of surplus properties on the block as a way of raising revenue.

Editor's Note: Perhaps this should be an avenue that governments in the U.S. should consider.

Nick Timiraos, *The Wall Street Journal*, August 9, 2012

Rising home prices powered Fannie Mae to a \$5.1 billion second-quarter profit, its largest since the mortgage-finance company was taken over by the government in 2008. Who would have predicted this type of profit and if so this soon?

***www.hvs.com*, August 2012**

The hotel/motel industry has released a Cost Estimating Guide for 2012. If you have a need to check new costs for these structures, email me at rstuart17@cox.net, and I will forward you the pdf.

Continued on following page

Real Estate Notes *continued*

www.cnn.money.com, August 23, 2012

The magazine selected the 25 most affordable metro areas in which to buy a home:

#1 Spring, TX and #3 Missouri City, TX — This report was followed the next day by a report that showed the top 25 counties in the U.S. for job creation. Once again, Texas has a presence. #2 Fort Bend, #3 Williamson, #4 Montgomery, #6 Collin and #7 Denton.

Kelsey Gee, *The Wall Street Journal*, August 23, 2012

The National Association of Realtors reported the sale price of existing homes was up by 2.3 percent in July which is over 10 percent higher than a year ago.

Nick Timiraos, *The Wall Street Journal*, August 27, 2012

“Prices have risen this summer for a simple reason: more buyers have chased fewer properties. But the drop in supply and the boost in demand isn’t the only reason that Case-Shiller is now turning positive. Another related factor is that the share of non-distressed home sales is rising and the share of distressed sales—foreclosures and short sales, mostly—is falling.”

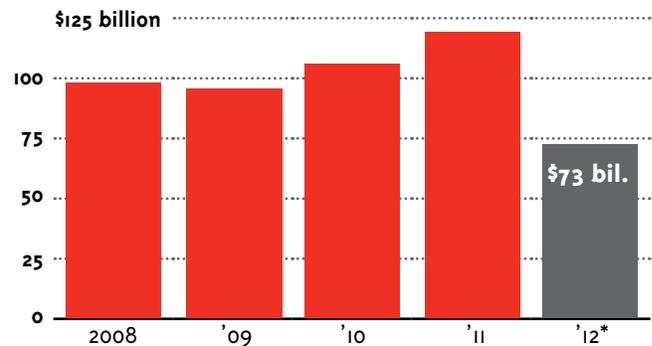
Annamaria Andriotis, *The Wall Street Journal*, August 27, 2012

The number of jumbo home loans is on the rise. Private-market jumbo loans accounted for about 15 percent of the total dollar amount of mortgages distributed by Bank of America Corp. during the second quarter of 2012, up from 4 percent a year earlier. A chart of the amount of jumbo loans from 2008-2012 is shown to the right.

Editor’s Note: As we are finally concluding the presidential campaigns, I thought it would be of interest to see what each political party’s platform is on the housing market. The Republican platform is shown below and if the Democrats release theirs, it will be shown later.

On the Rebound
Private ‘jumbo’ home-mortgage originations

*Through 2Q - Source: Inside Mortgage Finance The Wall Street Journal



www.appraisalinstitute.org, August 29, 2012

Republicans Target Housing, GSEs at National Convention

Mitt Romney officially was nominated as the Republican presidential nominee Aug. 28 at the Republican National Convention in Tampa, Fla. As part of the event, the GOP announced its platform, including its positions on housing and the government-sponsored enterprises.

“The collapse of the housing market over the last four years has been not only a severe blow to the entire economy, but also a personal tragedy to millions of Americans whose homes have lost value and to so many others who have lost their homes,” the platform read.

The platform stated the GOP’s opinion that the Obama administration has not sufficiently boosted the housing market, and they singled out the Dodd-Frank Act as a particular failure, calling it “a massive labyrinth of costly new regulations that deter lenders from lending to creditworthy homebuyers and that disproportionately harms small and community banks.” The platform stated the GOP’s belief that Dodd-Frank hindered home sales and investment in housing in general, and depressed the construction and mortgage lending industries.

Under a Romney administration, the platform stated that it would establish a mortgage finance system based on “competition and free enterprise that is transparent, encourages the private sector to return to housing, and promotes personal responsibility on the part of borrowers.”

The platform also stated the belief that “both Fannie Mae and Freddie Mac should be wound down in size and scope” because they cited the two GSEs as a primary cause of the housing crisis. The GOP also stated its plan to

Continued on following page

Real Estate Notes *continued*

downsize the Federal Housing Administration and limit its scope to helping first-time homebuyers and low- and moderate-income borrowers.

Additionally, the platform noted the GOP's position on principal write-downs, saying "taxpayer dollars should not be used to bail out borrowers and lenders by funding principal write-downs" and that "banks should be well capitalized, which is the best insurance against future taxpayer bailouts."

"Homeownership is an important goal, but public policy must be balanced to reflect the needs of Americans who choose to rent," the platform stated. The GOP advocated for a comprehensive housing policy that addressed the demand for apartments and multifamily housing, and it noted that any assistance should be subject to stringent oversight.

» www.hotelassetsgroup.com/index.php?option=com_properties&id=511&task=detail&Itemid=27 For those in El Paso, you might check out the web address above about the listing on the Wyndham at the airport.

» www.remodeling.hw.net/2011/costvsvalue/national.aspx

The annual report is now available. This site compares the average cost for 35 popular remodeling projects with the value those projects retain at resale.

cnnmoney.com, September 2012

"This year Money set out to find America's best small city (pop. 50,000–300,000). Using data from Onboard Informatics and other sources, we identified locations with economic strength, quality health care, low crime, great schools, and lots to do." Congratulations to McKinney for being selected #2.

The following two articles are encouraging and might reflect that the real estate market is improving.

ccim.com, September 6, 2012

"Although single-family homes in foreclosure accounted for 23 percent of total residential sales in 2012, the total supply of homes in foreclosure is declining, according to RealtyTrac's 2012 U.S. Foreclosure Sales Report. The number of foreclosure-related sales in 2012 decreased 22 percent year-over-year, marking the first annual decrease in foreclosure-related sales after five quarters of increases." The full report can be found at www.realtytrac.com/content/foreclosure-market-report/low-supply-pushes-foreclosure-sales-lower-average-prices-higher-7363?utm_source=feedburner&utm_medium=feed&utm_campaign=Feed+percent3A+foreclosure-market-report-rss-feed+percent28RealtyTrac+Foreclosure+Market+.

ccim.com, September 5, 2012

"Commercial mortgage delinquency rates for banks and Fannie Mae declined in 2012, according to a report from the Mortgage Bankers Association." The entire article is located at www.mortgagebankers.org/files/Research/CommercialNDR/2Q12CommercialNDR.pdf.

USA Today, September 12, 2012

More encouraging news — "About 600,000 fewer homeowners were underwater on their mortgages in the second quarter than the first, market researcher CoreLogic says." However, that still leaves around 22 percent of all residential property underwater.

TAAD Education 2012



Educating the thousands of appraisal district staff members across the state is a big job, and it's one that TAAD's Education Committee takes very seriously. The committee has been at work planning a wide range of classes, seminars and workshops to address the training needs of all its member districts.

TAAD suggests you take a look at our professional development seminars being offered this fall and winter. For RPAs looking for CEs, we have several options. Even if you're not finished with your RPA studies, we have appraisal seminars you should check out.

Registration forms and lodging information are found on the TAAD website's Education page. Some classes will have a limited number of registrants so be sure to check for this information.

Take a look below and see what fits your needs!

TO BE OFFERED IN ROUND ROCK-MARRIOTT HOTEL

» **Marshall & Swift Residential Quality, Condition and Effective Age November 5, 2012**

This workshop will review the characteristics that determine construction quality for residential properties by use of the Marshall & Swift Valuation Service. House images will be included in the presentation and will lead to extensive classroom participation. Effective age will be defined and demonstrated on how to extract it from the market. Several data sets will be provided for the students to calculate effective age and how to use for the development of a depreciation or percent good table.

» **Appraisal of Self-Storage Units November 6, 2012**

Upon completion of this workshop, participants will: know the basic premises for USPAP; research various websites and other sources to find data; review application of all three approaches to value; expansion of market search for improved comparable sales and income data; develop alternative methods for establishing the income approach value; and become familiar with the income approach, application of the approach by use of an EXCEL template and Discounted Cash Flow (DCF).

» **Valuation of Manufactured Homes November 7, 2012**

Upon completion of this workshop, participants will: know the basic premises for USPAP; research various websites and other sources to find data; review application of all three approaches to value; expansion of market search for improved comparable sales and income data; develop alternative methods for establishing the cost and comparable sales value; discuss the valuation issues of real versus personal property; and use valuation guides and frequently asked questions and answers.

» **Preparing and Presenting a Valuation Appeal November 8, 2012**

Provides guidance and suggestions on the preparation and presentation of a valuation appeal from an appraiser's perspective. Looks at all levels of appeals including informal level, secondary level also referred to as formal level appeals (boards of equalization and state tax courts) and judicial appeals (district courts and court of appeals). Information from actual residential and commercial appeal documentation will be used to help illustrate some processes and procedures.

» **Valuing High-end and Difficult Homes November 9, 2012**

This workshop provides guidance and suggestions on the process of data collection and analysis of high-end and difficult residential properties. Information from various areas of the U.S. will be used to help establish some processes and procedures. Images and property characteristics of sales and listed properties will be used. Review of contributory factors for land value that may be different than normal single-family residence, develop alternative methods for establishing comparable sales value, use and explain regression lines for establishing comparable sales approach value, become familiar when/if the income approach can be used.

Continued on following page

TO BE OFFERED AT DALLAS CAD OFFICE» **IAAO Workshop 162: Marshall & Swift Cost Approach-Residential December 10-11, 2012**

This two-day workshop provides an understanding of how to utilize Marshall & Swift Residential Cost Manuals. Several case studies are used to enhance the ability to apply this information.

» **IAAO Workshop 163: Marshall & Swift Cost Approach-Commercial December 12-13, 2012**

This workshop is designed to teach how to use the Marshall & Swift Commercial Valuation Guide. Participants will spend more time working several case study problems to assist them in learning how to apply this service.

» **IAAO Standards/MAP: Developing Your CAD's PR Plan December 14, 2012**

This one-day workshop is designed to help participants develop and apply good public relations policy and customer service and uses the IAAO Standard on Public Relations as a guide. Appraisal districts will find this information an important part of their next MAP review!

TO BE OFFERED AT HARRIS CAD OFFICE» **Course 102: Income Approach to Valuation December 3-7, 2011**

Covers the theory and techniques of estimating value by the income, or capitalized earnings, approach, includes selection of capitalization rates, analysis of income and expenses to estimate operating income, and capitalization methods and techniques. Also covers rental units of comparison, as well as real estate finance and investment.

All registration forms are located on TAAD's website. Have a question? Call us and ask!

LARRY RAY BRANDON 1939-2012

The property tax industry lost a leader this summer with the death of Larry Brandon, Amarillo, well-known partner with Perdue, Brandon, Fielder, Collins and Mott, LLP.

Born in Loma Linda, California, on March 8, 1939, his family soon moved to Canyon, TX, where Brandon attended Canyon schools, graduating from Canyon High School and West Texas State University. From 1957 to 1963, he served in Company F, 2nd Battalion, 142nd Infantry Regiment, 36th Division, Texas National Guard, Canyon, TX. Upon an honorable discharge, he enrolled at Baylor Law School, graduating in 1967.

Brandon was a founding partner of Perdue, Brandon, Fielder, Collins and Mott, LLP, Attorneys at Law. He served as Amarillo Assistant City Attorney and First Assistant City Attorney. He was also a speaker on delinquent tax collection

topics and an array of continuing legal education programs. He was a member of United States District Court, Northern District of Texas, United States Court of Appeals, Fifth Circuit and United States Supreme Court.

He held professional memberships in Texas Association of Appraisal Districts, Texas Association of Assessing Officers, Texas Tax Assessors Association, Amarillo Bar Association, American Bar Association, State Bar of Texas and Phi Alpha Delta Legal Fraternity.

He is survived by his wife of 20 years, Tina Lynne Brandon; his children, Tracy Brandon Tucker and husband Jeff Tucker, Erin Beth Pingelton and husband Jerod Pingelton, Dr. Todd Whitehead and wife Gerri Whitehead, Timothy Michael Fleming and wife Dr. Sarah Fleming; and 10 grandchildren.

What Makes Up Retirement Income?

For employees considering retirement, one of the most important questions you can ask yourself is “Can I afford to retire?” To answer this question, you’ll want to think about how much income you’ll need to live comfortably in retirement. For most people, Social Security, personal savings and second careers are vitally important pieces of their retirement income.

» Putting it together

• Social Security

The Social Security website (www.ssa.gov) provides benefit calculators and planning tools, so you can see what your projected benefit will be in different scenarios.

• Personal savings

This is money you tuck away for retirement in either a regular savings account or a retirement account, such as a 457, an IRA or a Roth IRA. The sooner you start, the better!

• Working in retirement

Long life and good health have made part-time jobs or even second careers a big part of many people’s retirement plans. Working can help you create a more financially secure retirement.

• TCDRS

Members of TCDRS receive a lifetime monthly benefit when they become eligible and choose to retire. No matter how near or far retirement is you can run an estimate of your TCDRS benefit when you sign in at www.tcdrs.org. You can also see how your TCDRS account would grow if you waited to retire, as well as how each payment option affects your benefit.

» Money in, money out

No retirement picture is complete without a look at your expenses. Some, like commuting expenses, may decrease. But some may go up, such as healthcare. Three sneaky expenses to look out for are:

- **Insurance:** Health, auto and home insurance continue to take a bite out of your income after you retire.
- **Taxes:** Money you receive from TCDRS, a 457, an IRA or other tax-deferred retirement account is considered taxable income. Don’t forget property taxes, either.
- **Inflation:** The cost of goods and services increases every year. Social Security provides automatic cost-of-living adjustments (COLAs) based on inflation.

» Make it last

A little planning before retirement can make your retirement income go a lot further. Before you stop working, consider:

- **Paying off debt:** By the time you retire, you may be almost finished paying off your mortgage, but think about clearing up your credit cards and other debts, too.
- **Creating an emergency fund:** Building a stash of cash can help keep you out of debt after you retire. Most financial advisors recommend setting aside up to a year’s worth of living expenses to cover emergencies.
- **Waiting to retire:** Pushing back the date you start your benefits can increase the amount you receive from both TCDRS and Social Security. With TCDRS, even if you stop working for your employer, your account continues to earn interest as long as you keep it open. That means a bigger benefit when the time is right for you to retire.

5

Texas Cities Among The Best Places To Live

Texas (Dallas Business Journal) — Five Texas cities have made CNN Money’s latest list of America’s best small cities in which to live.

McKinney took the number two spot on the top 100 list, just behind top-rated Carmel, Ind. Rounding out the top five were Eden Prairie, Minnesota; Newton, Massachusetts and Redmond, Washington.

What qualifies these cities as “best places to live?” According to *CNN Money*, “these terrific small cities offer what American families care about most: strong job opportunities, great schools, low crime, quality health care, and plenty to do.”

The other Texas cities making *CNN Money’s* list include:

- » Allen (#13)
- » Mansfield (#28)
- » Flower Mound (#32)
- » Pflugerville (#43)

Calling All Volunteers!

Please indicate below your **first choice** and **second choice** for committees.

Do you want to get more involved in TAAD and help continue its goal to enhance the ad valorem tax profession? Are you ready to share your experience and expertise with TAAD? Here is your chance to join the energetic team of TAAD Volunteers!

TAAD is currently seeking volunteers to serve on committees for the 2013 term. Below is a listing and brief description of the TAAD Committees. If you are interested in serving on a committee, please indicate **your top two preferences (ranking 1 and 2)** on this form and fax to TAAD at 512.452.0427.

NOTE: Affiliate and associate members may serve on only special committees.

Budget and Finance Committee prepares recommendations on the annual budget for the Executive Board and analyzes and reports on the finances of the association. *(Standing)*

Bylaws Committee studies/recommends to the Executive Board proposed changes in TAAD's bylaws and coordinates and reviews all resolutions submitted for consideration by the Delegate Assembly. *(Standing)*

Conference Committee establishes the program, including topics, events, and speakers for the annual conference of the association and sets registration fees, event fees, and booth space fees. *(Standing)*

Education Committee researches educational needs of the membership/works with staff to develop courses, seminars and/or conferences addressing the needs of TAAD's members. *(Standing)*

Industry Liaison Committee meets with representatives of the state's major businesses and taxpayers to discuss topics of mutual interest including property tax issues, legislation, school finance, economic trends and other areas important to business and government. *(Special)*

Legislative Committee reviews legislation for impact to appraisal district operations; proposes a legislative program to the Executive Board prior to a regular legislative session; and presents the association's position to the Texas Legislature. *(Standing)*

Membership Committee assists association's staff in membership recruitment programs and campaigns; reviews and recommends changes to the Executive Board regarding membership rules, regulations, and dues; certifies association conference delegates. *(Standing)*

Nominations Committee nominates one person for each executive office to be filled, giving consideration to member district size and geographic location. *(Standing)*

PTAD/TDLR Liaison Committee discusses/recommends action on issues of interest to both the Comptroller's Office Property Tax Division and the Board of Tax Professional Examiners. *(Special)*

Questions? Please contact TAAD before the volunteer sign up deadline.

Name _____ Title _____

CAD/Company _____

Mailing Address _____

City _____ State _____ Zip _____

Telephone _____ Fax _____

E-mail Address _____

Return by **December 3, 2012** to:

TAAD | 7700 Chevy Chase Drive; Building One, Suite 425 | Austin, Texas 78752-1558
or via fax: 512.452.0427



President: **Rick Kuehler**

Director of Administration

Dallas Central Appraisal District

President-elect: **Jeff Law**

Chief Appraiser

Tarrant Appraisal District

Vice President: **Brent South**

Chief Appraiser

Hunt County Appraisal District

Secretary-Treasurer:

P.H. "Fourth" Coates

Chief Appraiser

Kerr Central Appraisal District

Past President: **Sands L. Stiefer**

Chief Legal Officer/Chief Deputy

Harris County Appraisal District

Editor: **Doris M. Koch**

TAAD Executive Director

dkoch@taad.org

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Region 2 » **Kevin Jamison** Chief Appraiser Aransas CAD

Region 3 » **John Haliburton** Chief Appraiser Victoria CAD

Region 4 » **Glenn Peters** Board Member Harris CAD

Region 5 » **Charlotte Dickerson** Deputy Chief Appraiser Jefferson CAD

Region 6 » **Mark Price** Chief Appraiser Brazos CAD

Region 7 » **Tom Hays** Chief Appraiser Gregg CAD

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Region 20 » **Michelle Cardenas** Chief Appraiser Atascosa CAD

