Phishing scam asking recipients to validate information appears to target TDLR licensees

Agency advises that emails be deleted without clicking on the link

A TDLR licensee alerted the agency to the scam email. TDLR notified the Texas Department of Information Resources, and the TDLR Information Security team is investigating.

The email appears to come from TDLR but has a return email address that does not belong to the agency. Recipients are falsely told that TDLR is requiring all licensees to validate their information no later than Dec. 24, 2020, or their next license renewal could be delayed. TDLR sent no such email.

If someone clicked on the link in the email, TDLR is advising them to reset their password on their TDLR account — and any other accounts they may have that use the same password.

It appears that the link in question is no longer active, but everyone is reminded to protect their personal information while they’re online:

» Never disclose your password to anyone, even a customer service representative from TDLR.

» If you are providing personal information to a state agency — or any company — make sure the site is encrypted before providing any personal information. Look for a key or lock on your screen. But do not assume this is safe, be sure you are connected to Texas.gov

» Use unique passwords when setting up an account. Don’t re-use passwords and avoid using your date of birth, Social Security number, or simple words as a password. Use a password manager to assist in creating and tracking secure passwords.

» Avoid sending personal information via email unless the security method used is specifically outlined and the data is encrypted.

» Use a secure browser.
Texas Association of Appraisal Districts
40th Annual Conference on Appraisal Administration
Program Registration and Instructions
February 21-24, 2021

Registration Information
TAAD will send confirmation of registration by email. Please be sure to include a current email address.

Full Name_________________________________________________________ TDLR # ______________________
Job Title __________________________________________________________ Email address ______________________
CAD/Company _____________________________ Phone ______________________

Registration Fees

<table>
<thead>
<tr>
<th>CHECK OFF</th>
<th>Category</th>
<th>Postmarked between 1/30/21 - 2/8/21</th>
<th>Postmarked on/after 2/9/21 and on-site</th>
</tr>
</thead>
<tbody>
<tr>
<td>☑️</td>
<td>TAAD Member District (employees, BOD, ARB)</td>
<td>$375</td>
<td>$375</td>
</tr>
<tr>
<td></td>
<td>TAAD Associate OR Affiliate Member</td>
<td>$500</td>
<td>$550</td>
</tr>
<tr>
<td></td>
<td>Sponsor or Trade Show Vendor</td>
<td>$550</td>
<td>$650</td>
</tr>
<tr>
<td></td>
<td>Nonmember</td>
<td>$1,250</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

Registration Total $ __________________________

By submitting this form, you acknowledge and accept the terms and policies outlined below.

Registration Instructions

» Email Address
Please include the email address you will individually use to access the conference online. If registering a group, please don’t use the same address for more than one attendee.

» Payment/Method of Payment
Full payment must accompany your registration form. TAAD accepts only checks and money orders. Registrations postmarked after the cut-off date will be billed for the difference. All participants must pay in full prior to receiving confirmation.

» Cancellation and Refund Policy
Early registration fees will be applicable to forms accompanied by registration fee(s) and postmarked no later than January 29, 2021. If you have a potential scheduling conflict, please be sure you understand the policy before registering. TAAD will mail all refunds after the conclusion of the conference.

» Cancel by February 6: $50 penalty
» Cancel February 7-13: $100 penalty
» Cancel February 14 or later: Total forfeiture of registration
» NO REFUNDS FOR TICKETS ORDERED.

» Registration Confirmation
TAAD will send confirmation of registration by way of email. Please be sure to include a current email address! Zoom log in info will be sent the week prior to the conference.

Return form (with check payable to TAAD) to:
7700 Chevy Chase Drive
Building One, Suite 425
Austin, Texas 78752-1558
Questions? 512.467.0402

Office Use Only:

Date ______________________
Check# ______________________
Paid ______________________
DB ______________________
**Here’s a chance to knock out credit for your**

**USPAP Refresher Continuing Education!**

To provide this training to as many registrants as possible, TAAD is providing it online.

**NOTE:**
1. There will be no USPAP Refresher class at the annual conference in February.
2. This class is offered INSTEAD of the in-person class previously advertised for January 20.

### USPAP Refresher

<table>
<thead>
<tr>
<th><strong>» Date</strong></th>
<th><strong>Wednesday, January 20, 2021</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>» Class Hours</strong></td>
<td>8:30-noon</td>
</tr>
<tr>
<td><strong>» Location</strong></td>
<td>ZOOM online</td>
</tr>
<tr>
<td><strong>» Instructor</strong></td>
<td>Tracey Foster</td>
</tr>
<tr>
<td><strong>» CEs</strong></td>
<td>3.5 hours</td>
</tr>
<tr>
<td><strong>» Registration Deadline</strong></td>
<td><strong>January 15, 2021</strong></td>
</tr>
<tr>
<td><strong>» ZOOM link</strong></td>
<td>Will be sent during the week of January 11</td>
</tr>
</tbody>
</table>

Name ___________________________________________  TDLR number ________________________________

Jurisdiction/Firm ____________________________________________________________________________

Phone ___________________________  E-mail Address ____________________________________________

☐ TAAD Member District ................. $75

☐ TAAD Associate/Affiliate Member ...... $160

☐ Non-Member.............................. $225  TOTAL AMOUNT ENCLOSED $ ______________

*Registration fees must reflect current membership status.*

Requests for refunds must be in writing and postmarked at least 7 days prior to the session.

» For USPAP, a $75 cancellation fee will be deducted if refund request is in writing and postmarked at least 7 days prior to the class (January 13, 2021).

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

<table>
<thead>
<tr>
<th><strong>Office Use Only:</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Date ________________</td>
</tr>
<tr>
<td>Check# ______________</td>
</tr>
<tr>
<td>Paid ________________</td>
</tr>
<tr>
<td>DB__________________</td>
</tr>
</tbody>
</table>
TAAD present a timely topic for Appraisers

Appraising Commercial Properties
In A Declining Market

This workshop is designed to assist in appraising commercial properties in a declining market. It includes suggestions on resources for obtaining information and provides survey templates to address the COVID-19 market. Discussion will include recognizing the state of the market and changes that have occurred, with an emphasis on data analysis and interpretation. The workshop material includes the most up-to-date information for economic trends for retail, office, hotels, mini-storage, apartments, senior housing, and mobile home parks. Each of these groups have unique issues resulting from the COVID-19 pandemic.

The workshop will include possible solutions to these challenging valuation issues, and there will be discussion on how to properly address these market condition changes using all three approaches to value. It will provide suggestions on proper documentation and handling of public relations during unstable times and will include a supplement with state economic data to help reconcile the national trends with the local scene.

» Date
Friday, February 5, 2021

» Class Hours
8am-5pm with one-hour lunch break

» Location
ZOOM online

» Instructor
Brad Eldridge, CAE, MAI

» CEs
8 hours

» Registration Deadline
January 31, 2021

» ZOOM link will be sent during the week of January 31

Name ____________________________________________ TDLR number __________________________

Jurisdiction/Firm ____________________________________________

Phone ____________________________ E-mail Address ____________________________

☐ TAAD Member District ....................... $150
☐ TAAD Associate/Affiliate Member ....... $200
☐ Non-Member ...................................... $250	 TOTAL AMOUNT ENCLOSED $ ________________

» Registration fees must reflect current membership status.

» Requests for partial refunds must be in writing and postmarked no later than January 29, 2021.

» A $75 cancellation fee will be deducted.

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 ________________________

DB ________________________
The TAAD-IAAO Chapter presents a Seminar for CAD Employees

IAAO Standards — What CADs Need to Know

This two-hour workshop is designed to help participants understand IAAO standards in two important areas:

**Standard on Assessment Appeals**  
(approved July 2016)

- Scope
- Introduction
- Structure of local system
- Informal review
- Next level of appeals
- Qualifications of appeals board
- Notices
- The hearing

**Standard on Automated Valuation Models (AVMs)**  
(approved July 2018)

- Scope
- Principles
- Definition of AVMs
- Purpose of AVMs
- Identification and acquisition of data
- Data quality
- Specification and calibration of models
- Market analysis
- Quality Assurance
- Documentation and reports

IAAO assessment standards represent a consensus in the assessing profession. The objective of IAAO standards is to provide a systematic means by which assessing officers can improve and standardize the operation of their offices.

» Date
Monday, January 25, 2021

» Class Hours
1-3pm

» Location
ZOOM online

» Primary Instructor
Jason Cunningham

» CEs
2 hours

» Registration Deadline
January 21, 2021

» ZOOM link will be sent during the week of January 18

Name __________________________________ TDLR number ________________________

Jurisdiction/Firm ________________________________________________________________

Phone ___________________________ E-mail Address ________________________________

☐ TAAD-IAAO Chapter Member .................... $30
☐ TAAD Member District (not chapter Member) ...... $150
☐ TAAD Associate/Affiliate Member ............. $200
☐ Non-member ............................................... $250

TOTAL AMOUNT ENCLOSED $ __________________

Make check payable to **TAAD-IAAO Chapter**

» Registration fees must reflect current membership status.
   No refunds for cancellations.

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 __________________
DB __________________
## TAAD’s 2021 State Certification Course Schedule

<table>
<thead>
<tr>
<th>Month</th>
<th>Course Number</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>JANUARY 2021</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>January 18-20</td>
<td>Course 32</td>
<td>USPAP</td>
</tr>
<tr>
<td>January 20 am</td>
<td>Course 31</td>
<td>USPAP refresher</td>
</tr>
<tr>
<td>January 21-22</td>
<td>Course 30</td>
<td>Ethics</td>
</tr>
<tr>
<td>January 18-21</td>
<td>Course 5</td>
<td>Mass Appraisal</td>
</tr>
<tr>
<td>January 18-21</td>
<td>Course 3</td>
<td>Income Approach to Value</td>
</tr>
<tr>
<td>January 18-20</td>
<td>Course 101</td>
<td>Intro to Texas Property Tax System</td>
</tr>
<tr>
<td>January 20-22</td>
<td>Course 102</td>
<td>Intro to Appraisal</td>
</tr>
<tr>
<td><strong>MARCH 2021</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>March 29-31</td>
<td>Course 7</td>
<td>Texas Property Tax Law</td>
</tr>
<tr>
<td>March 29-31</td>
<td>Course 10</td>
<td>Analyzing a Real Property Appraisal</td>
</tr>
<tr>
<td>March 29-April 1</td>
<td>Course 4</td>
<td>Personal Property Appraisal</td>
</tr>
<tr>
<td>March 29-April 2</td>
<td>Course 203</td>
<td>Appraisal of Real Property</td>
</tr>
<tr>
<td><strong>AUGUST 2021</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>August 16-18</td>
<td>Course 7</td>
<td>Texas Property Tax Law</td>
</tr>
<tr>
<td>August 16-18</td>
<td>Course 10</td>
<td>Analyzing a Real Property Appraisal</td>
</tr>
<tr>
<td>August 16-20</td>
<td>Course 203</td>
<td>Appraisal of Real Property</td>
</tr>
<tr>
<td><strong>SEPTEMBER 2021</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>September 13-16</td>
<td>Course 3</td>
<td>Income Approach to Value</td>
</tr>
<tr>
<td>September 13-16</td>
<td>Course 4</td>
<td>Personal Property Appraisal</td>
</tr>
<tr>
<td>September 13-16</td>
<td>Course 5</td>
<td>Mass Appraisal</td>
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<tr>
<td><strong>OCTOBER 2021</strong></td>
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<tr>
<td>October 11-12</td>
<td>Course 30</td>
<td>Ethics</td>
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<tr>
<td>October 11-13</td>
<td>Course 101</td>
<td>Intro to Texas Property Tax System</td>
</tr>
<tr>
<td>October 13-15</td>
<td>Course 102</td>
<td>Intro to Appraisal</td>
</tr>
<tr>
<td>October 11-15</td>
<td>Course 102</td>
<td>Seminars</td>
</tr>
<tr>
<td><strong>NOVEMBER 2021</strong></td>
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</tr>
<tr>
<td>November 15-17</td>
<td>Course 32</td>
<td>USPAP</td>
</tr>
<tr>
<td>November 17 am</td>
<td>Course 31</td>
<td>USPAP refresher</td>
</tr>
<tr>
<td>November 15-19</td>
<td>Course 203</td>
<td>Appraisal of Real Property</td>
</tr>
<tr>
<td><strong>DECEMBER 2021</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>December 6-8</td>
<td>Course 7</td>
<td>Texas Property Tax Law</td>
</tr>
<tr>
<td>December 6-8</td>
<td>Course 10</td>
<td>Analyzing a Real Property Appraisal</td>
</tr>
<tr>
<td>December 6-9</td>
<td>Course 3</td>
<td>Income Approach to Value</td>
</tr>
<tr>
<td>December 6-9</td>
<td>Course 4</td>
<td>Personal Property Appraisal</td>
</tr>
<tr>
<td>December 6-8</td>
<td>Course 101</td>
<td>Intro to Texas Property Tax System</td>
</tr>
<tr>
<td>December 8-10</td>
<td>Course 102</td>
<td>Intro to Appraisal</td>
</tr>
</tbody>
</table>

Course registration on next page
# TAAD’s 2021 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 Locations/Hotel Lodging**:
   - Austin Marriott North/Round Rock
     2600 La Frontera Blvd., Round Rock, TX 78681
     Lodging: 800.865.0546; $125/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.

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

5. **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.

<table>
<thead>
<tr>
<th>Course #</th>
<th>Course Date</th>
<th>Course Location</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Name ____________________________________ Nickname ______________________ TDLR # (if applicable) ____________________

Jurisdiction/Firm ______________________________________ Title ______________________

Mailing Address ______________________________________

City ___________________________ State _______ Zip _______

Telephone _________________________ Email address ______________________

**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 (used in Courses 201, 202, 3, 4, and 5) should be ordered directly from IAAO (iaao.org).

**Cost for Courses**:
Submit separate forms and fees for each course.

<table>
<thead>
<tr>
<th>Course</th>
<th>Fee for TAAD Member Districts</th>
<th>Fee for TAAD Associate/Affiliate Members</th>
<th>Fee for Nonmembers</th>
</tr>
</thead>
<tbody>
<tr>
<td>30</td>
<td>$210</td>
<td>$235</td>
<td>$325</td>
</tr>
<tr>
<td>31</td>
<td>$75</td>
<td>$160</td>
<td>$225</td>
</tr>
<tr>
<td>101, 102, 9, 28 or 32</td>
<td>$235</td>
<td>$275</td>
<td>$375</td>
</tr>
<tr>
<td>3, 4, 5, 7 or 10</td>
<td>$250</td>
<td>$300</td>
<td>$400</td>
</tr>
<tr>
<td>8</td>
<td>$325</td>
<td>$350</td>
<td>$450</td>
</tr>
<tr>
<td>203 (previously 201 and 202)</td>
<td>$425</td>
<td>$450</td>
<td>$525</td>
</tr>
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</table>

**Course 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 ____________
Real Estate Notes of Interest

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

"According to Moody’s Analytics REIS, mall vacancy rates increased by 0.2 percent in the quarter to 10.4 percent, which was the highest mark since 2013. Average asking rents and average effective rents fell 0.1 percent and 0.4 percent, respectively." https://bit.ly/3ljhamtX

"The pandemic has driven Gen-Z and Millennials back home to live with parents or relatives—a trend that will negatively impact apartment demand, according to a new report from Marcus & Millichap." https://bit.ly/3phgowQ

Michael Tucker, www.mba.org, November 11, 2020
"The Urban Land Institute, Washington, D.C., said a consensus of real estate economists surveyed expect a short-lived recession and above-average GDP growth in 2021 and 2022. The ULI semi-annual Real Estate Economic Forecast survey of 43 economists and analysts at 37 real estate organizations said the recovery will likely start next year and be even more positive in 2022, though growth will likely vary by sector. Real estate market conditions and values should hold up much better than was expected six months ago, with industrial real estate and single-family housing expected to perform best." https://bit.ly/3kpY0mG

www.corelogic.com, November 11, 2020
"New York, Nevada, and Florida are the top three states for mortgage application fraud risk. Nevada moved into the top three for the first time since 2014. Hawaii and Maine are the other states in the top five for overall risk levels. During the second quarter of 2020, an estimated 0.61 percent of all mortgage applications contained fraud, about 1 in 164 applications. By comparison, in the second quarter of 2019, our estimate was 0.81 percent, or about 1 in 123 applications. In both purchase and refinance populations, the highest-risk applications were for investment properties, while the lowest-risk applications were VA-backed programs. Investment purchase applications are showing the highest risk, with 1 in 28 applications estimated to have indicated fraud.” https://bit.ly/2IoISZs

Mary Salmonsen, www.builderonline.com, November 19, 2020
"Existing home sales—a figure that includes single-family homes, condos, and co-ops—continued a now five-month streak of month-over-month gains in October, with sales up 4.3 percent to a seasonally adjusted annual rate of 6.85 million, according to the National Association of Realtors." https://bit.ly/3l5pDNf

Ben Geier, www.smartasset.com, November 9, 2020
"For Americans seeking a more affordable and less crowded alternative to the bustle of a big city but not interested in very small towns, a mid-sized city might be the best place to put down roots. SmartAsset considered data for 227 cities across the following eight metrics: Gini coefficient, four-year home value change, median monthly housing costs, poverty rate, median household income, July 2020 unemployment rate, percentage of residents without health insurance and average commute time.”

Cities in Texas were:

<table>
<thead>
<tr>
<th>#</th>
<th>City</th>
<th>#</th>
<th>City</th>
</tr>
</thead>
<tbody>
<tr>
<td>#9</td>
<td>Round Rock</td>
<td>#21</td>
<td>Carrollton</td>
</tr>
<tr>
<td>#16</td>
<td>League City</td>
<td>#22</td>
<td>Lewisville</td>
</tr>
<tr>
<td>#17</td>
<td>Frisco</td>
<td>#28</td>
<td>McKinney</td>
</tr>
<tr>
<td>#19</td>
<td>Allen</td>
<td>#30</td>
<td>Pearland</td>
</tr>
<tr>
<td>#44</td>
<td>Sugar Land</td>
<td>#48</td>
<td>Mesquite</td>
</tr>
</tbody>
</table>

https://bit.ly/33fZ7Lo

continued on next page
Real Estate Notes continued

“Home trends come and go, but social distancing and staying at home have ushered in a new way of life—and some of those changes have spurred home trends that are likely to stick around well past the COVID-19 era. Here are some of the real estate and design trends people have latched on to during the pandemic that will likely have staying power for years to come.” https://bit.ly/33iEjcj

» The great escape — leaving the cities for less crowded areas.
» The Zoom room — creating a designated space for this
» Clean and cozy design — more simply
» Backyard premium — willing to have smaller home to gain more yard

“Homeowners looking to sell right now have cause to celebrate. The S&P CoreLogic Case-Shiller Indices—newly released for September, by the S&P Dow Jones Indices—showed a continuing rise in home prices across the country. More specifically, the S&P CoreLogic Case-Shiller U.S. National Home Price NSA Index—which encompasses all nine United States census divisions—posted a 7.0 percent annual gain in September, up from 5.8 percent in August. The indicator hasn’t hit seven percent in over six years; last reaching that level in May 2014.”
https://bit.ly/3fwRViA

www.press.redfin.com, November 19, 2020
“Sales of vacation homes are soaring, even as millions of Americans grapple with financial devastation triggered by the coronavirus pandemic. In October, demand for second homes skyrocketed 100 percent from a year earlier—the fourth triple-digit increase in the last five months, according to a new report from Redfin (redfin.com), the technology-powered real estate brokerage.” https://bit.ly/2KvGM6f

www.freddiemac.gcs-web.com, November 19, 2020
“Freddie Mac (OTCQB: FMCC) today released the results of its Primary Mortgage Market Survey® (PMMS®), showing that the 30-year fixed-rate mortgage (FRM) averaged 2.72 percent, the lowest rate in the survey’s history which dates back to 1971.” https://bit.ly/366Odt0

Rayna Katz, www.globest.com, December 1, 2020
“The housing market is still hot, but we may be starting to see rising home prices hurting affordability, said Lawrence Yun, NAR’s National Association of Realtors) chief economist. The combination of scarce housing, low interest rates, plus very strong demand “has pushed home prices to levels that are making it difficult to save for a payment, particularly among first-time buyers, who don’t have the luxury of using housing equity from a sale to use as a down payment,” said Yun. The escalation of home prices has many ramifications including one for multifamily and single-family rental homes: it could push more people into the rental market, especially as rents lag housing prices.” https://bit.ly/3ln3Ojf

“Millions of Americans expect to face eviction by the end of this year, adding to the suffering inflicted by the coronavirus pandemic raging across the U.S. About 5.8 million adults say they are somewhat to very likely to face eviction or foreclosure in the next two months, according to a survey completed Nov. 9 by the U.S. Census Bureau. That accounts for a third of the 17.8 million adults in households that are behind on rent or mortgage payments. https://bloom.bg/2VshqIX
Real Estate Notes continued

By Rick Stuart, CAE

What is a ghost kitchen? This is a new term to most people resulting from the Corona virus. I felt confident I knew the answer to this question until my wife asked me. By the look on her face and a follow-up question, it was obvious I did not know the answer. So of course, I went to the web.

After a very poor explanation on the website of the National Association of Restaurants, I went to Wikipedia. "A ghost kitchen is a professional food preparation and cooking facility set up for the preparation of delivery-only meals. It may also be called a delivery-only restaurant, online-only restaurant, delivery kitchen, virtual kitchen, shadow kitchen, commissary kitchen, dark kitchen, ghost line, or cloud kitchen (or other variant names, referring to "ghost kitchens"). However, a ghost kitchen differs from a virtual restaurant in that a ghost kitchen is not necessarily a restaurant brand in itself and may contain kitchen space and facilities for more than one restaurant brand. A ghost kitchen contains the kitchen equipment and facilities needed for the preparation of restaurant meals but has no dining area for walk-in customers." My wife understood this answer.

---

TAAD Classifieds

FIELD APPRAISER TRAINEE
Limestone Central Appraisal District

The Limestone Appraisal District is accepting applications for the position of a Field Appraiser Trainee.

Responsibilities will include helping the Senior Appraiser with office and field work associated with the appraisal of real property for ad valorem tax purposes and the opportunity to advance to an appraiser’s position.

Salary contingent upon qualifications and experience. Excellent benefit and retirement package included.

Please submit resume (including three references) to Karen Wietzikoski, Chief Appraiser, at 303 South Waco Street or P.O. Drawer 831, Groesbeck, Texas 76642.

Resumes will be accepted until the position is filled.
2020 Executive Committee

President: Jeff Craig
Director of Administration
Tarrant AD

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