

## Welcome TAAD's New President, Dyann White / Farewell 2025 President, Jordan Wise

Dear Members,

I am truly honored to serve as your 2026 President of the Texas Association of Appraisal Districts. For more than 46 years, this organization has thrived because of the dedication, leadership, and service of its members. We all benefit from those who have stepped up, given their time, and helped move TAAD—and our profession—forward. That same spirit of commitment continues to define who we are today.

TAAD has always been strongest when we work together, share knowledge, and support one another. A great example of that is the work being done to support the implementation of HB 9. While the legislation is complex and, at times, challenging, TAAD has stepped up to provide the training and guidance needed to help appraisal districts across Texas move forward with confidence and consistency.

As we look ahead, I encourage each of you to stay engaged, get involved, and continue building on the strong foundation that has been laid before us. Together, we will continue to strengthen our organization, support our peers, and serve our communities with excellence.

Last but certainly not least, there are some important thank-you's to share. First, a sincere thank you to our 2026 committee members. I look forward to working alongside each of you as we continue the strong momentum built in years past. We also owe a tremendous debt of gratitude to our Executive Director, Doris Koch and her staff—your work behind the scenes makes everything we do possible, and we would be lost without you.

"Each of us is called upon to serve something larger than ourselves." — Ann Richards

Dyann White



Jordan Wise of Fort Bend CAD, 2025 outgoing president with Roland Altinger, 2024 past president.



Sandy Griffin swears in TAAD's newly-elected 2026 officers: Jason Cunningham, Don Spencer, Dyann White, Chris Connelly and Jordan Wise.

## Features

- 2 » Thank You Conference Donors | 3 » Attorney General Opinions / Request for Opinions | 4-5 » 2024 TAAD Award Winners  
6 » TAAD Chief Appraiser Institute Class of 2025 | 7 » Executive Director's Report for 2025 | 8-9 » TAAD 2026 Conference Highlights  
10-11 » 2025 TAAD Committees | 12 » Real Estate Notes of Interest | 18 » TAAD 2026 State Certification Course Schedule  
19-21 » 2026 IAAO Course/Workshop Schedule and Registration Form | 22 » TAAD Talks & Seminars 2026

# Thank You Conference Donors!



## DIAMOND LEVEL

Harris Govern	Ownwell	True Prodigy
Linebarger Attorneys at Law	Ryan, LLC	Tyler Technologies

## PLATINUM LEVEL

Perdue Brandon Fielder Collins & Mott, LLP

## GOLD LEVEL

Capitol Appraisal Group	Hugh Landrum & Associates, Inc.	Olson & Olson, LLP
EagleView	Low Swinney Evans & James, PLLC	Pritchard & Abbott, Inc.
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GSA Corporation	Nearmap	TAAD Chapter of IAAO
HUB International	Nichols, Jackson, Dillard, Hager & Smith, LLP	Thomas Y Pickett

## SILVER LEVEL

ALN Apartment Data	Canon USA	Trepp, Inc.
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Arthur P. Veltman & Associates Inc.	Horizon Bank	Western Valuation and Consulting
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BIS Consultants	Metro Council of Appraisal Districts	

## BRONZE LEVEL

ADVALOREMTAX.NET	Hornsby & Company	Valbridge Property Advisers
Alliance Tax Advisors LLC	Luttrell + Carmody Law Group	VariVerge, LLC
Elizabeth Conry Davidson, Attorney	Property Tax Advocates	Watson Millican & Company
Heyman Advisors	TrueRoll	Woolpert (formerly Data Cloud Solutions)

## SUPPORTER LEVEL

Guardian Advisory Partners	Southern Armor Security Services
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## Attorney General Opinions / Requests For Opinions

**KP-0507 (January 23, 2026)** RE: Village authority to reduce a Local Option Homestead Exemption (RQ-0594-KP)

**Summary:** Subsection 11.13(n-1) of the Tax Code prohibits the governing body of a school district, municipality, or county from repealing or reducing the local option homestead exemption from the amount that was adopted for the 2022 tax year through the 2027 tax year. Thus, the Village of Salado's governing body may not reduce the rate of its local option homestead exemption for fiscal year 2025–2026 from that adopted for the 2022 tax year.

**KP-9595 (February 5, 2026)** RE: Interpretation and application of certain provisions in Tax Code chapter 26 and Special District Local Laws Code chapter 1042 to a hospital district (RQ 0593 KP)

**Summary:** Hood County Hospital District's authority to impose a property tax under Special District Local Laws Code Chapter 1042 does not conflict with the voters' ability to limit a tax-rate increase under Tax Code section 26.07.

A county's obligation to provide health care services and assistance pursuant to Health and Safety Code section 61.022 does not apply to a person who resides in the service area of a hospital district.

SEE YOU IN  
**SAN ANTONIO**  
 NEXT YEAR  
**FEBRUARY 14-17, 2027**  
 SAN ANTONIO JW MARRIOTT  
 HILL COUNTRY RESORT

TAAD  
 2027 Annual  
 Conference  
 AUSTIN

# 2025 TAAD Award Winners

## Earl Luna Award Roland Altinger



2025 winner of Earl Luna Award ... Roland Altinger of Harris CAD

### Previous Earl Luna Award Winners

2025	<b>Roland Altinger</b>	Harris County (retired)
2024	<b>Lisa Stephens-Musick</b>	Wichita CAD (retired)
2023	<b>Doris Koch</b>	TAAD
2022	<b>Ken Nolan</b>	Dallas CAD (retired)
2021	<b>Gary Earnest</b>	Taylor CAD
2020	<b>Marya Crigler</b>	Travis CAD (retired)
2019	<b>Dinah Kilgore</b>	El Paso CAD
2018	<b>Deborah Wheeler</b>	Perdue Brandon Fielder Collins & Mott (retired)
2017	<b>Matthew Tepper</b>	McCreary Veselka Bragg & Allen
2016	<b>Brent South</b>	Hunt CAD
2015	<b>Deborah Cartwright</b>	ESQ. (retired)
2014	<b>Carla Pope-Osborne</b>	Perdue Brandon Fielder Collins & Mott
2013	<b>Dave Kimbrough</b>	Lubbock CAD (retired)
2012	<b>Ed Trigg</b>	Wichita CAD (retired)
2011	<b>Robert Mott</b>	Perdue Brandon Fielder Collins & Mott (retired)
2010	<b>Jeff Craig</b>	Tarrant AD (retired)
2009	<b>Deborah Hunt</b>	Williamson CAD BOD (retired)
2008	<b>Jim Childers</b>	Potter-Randall CAD (retired)
2007	<b>Art Cory</b>	Travis CAD (deceased)
2006	<b>Michael Amezquita</b>	Bexar AD (retired)
2005	<b>Jim Robinson</b>	Harris CAD (retired)
2004	<b>Sands Stiefer</b>	Harris CAD (retired)
2003	<b>John Marshall</b>	Tarrant AD (retired)
2002	<b>Rick Kuehler</b>	Dallas CAD (retired)
2001	<b>Buddy Winn</b>	Brazos CAD (deceased)
2000	<b>Rod Lewallen</b>	Callahan CAD (deceased)
1999	<b>Charles Gaskamp</b>	Washington CAD (retired)
1998	<b>Roy Holcomb</b>	Lee CAD (deceased)
1997	<b>Dana Ripley</b>	Bastrop CAD (formerly)
1996	<b>W. B. Criswell</b>	Lubbock CAD BOD (retired)
1995	<b>Walter Stoneham</b>	Bexar AD (deceased)
1994	<b>Michael Barnett</b>	Smith CAD (retired)
1993	<b>Sid Danner</b>	Cherokee CAD (deceased)
1992	<b>Bill Lovelady</b>	El Paso CAD BOD (deceased)
1991	<b>Roland Bieber</b>	Jefferson CAD (retired)
1990	<b>Bill Carroll</b>	Williamson CAD (deceased)
1989	<b>Ken Graeber</b>	Harris CAD (formerly)
1988	<b>Jackie Self</b>	Kaufman CAD (retired)
1987	<b>Richard Petree</b>	Taylor CAD (retired)
1986	<b>James Archer</b>	Travis CAD (deceased)
1986	<b>Earl Luna</b>	Dallas CAD BOD (deceased)

# 2025 TAAD Award Winners

## James Goodwin Excellence in Education Award Brad Patrick



2025 winner of James A. Goodwin Excellence in Education Award ... Brad Patrick of Tarrant AD (presented by Jason Cunningham, Education Committee Chair)

### Previous Excellence in Education Award Winners

2025	<b>Brad Patrick</b>	Tarrant AD
2024	<b>Dinah Kilgore</b>	El Paso CAD
2023	<b>Shannon Murphy</b>	Comptroller's Property Tax Assistance Division
2022	<b>Chris Jackson</b>	Perdue Brandon Fielder Collins & Mott
2022	<b>Todd Stewart</b>	Olson & Olson (retired)
2021	<b>Barry Couch</b>	CAE
2020	<b>Daniel Van Schaik</b>	
2019	<b>Matthew Tepper</b>	McCreary Veselka Bragg & Allen
2018	<b>Terry Spradlin</b>	Tarrant AD
2017	<b>Marya Crigler</b>	Travis CAD (retired)
2016	<b>Mickey Hand</b>	Wise CAD (retired)
2015	<b>Tracey Landrum Foster</b>	Hugh Landrum & Associates
2014	<b>Roy Armstrong</b>	Armstrong & Armstrong, PC
2013	<b>Rick Stuart</b>	TEAM Consulting (retired)
2012	<b>Rick Kuehler</b>	Dallas CAD (retired)
2011	<b>Carla Pope-Osborne</b>	Perdue Brandon Fielder Collins & Mott
2010	<b>Deborah Cartwright</b>	Comptroller's Property Tax Assistance Division (retired)
2009	<b>Wayne Wilshire</b>	Tarrant AD (retired)
2008	<b>Allen McKinley</b>	Trinity CAD (retired)
2007	<b>Michael Barnett,</b>	Smith CAD (retired)
2006	<b>Scott Howard</b>	McCreary Veselka Bragg & Allen
2005	<b>Board of Tax Professional Examiners</b>	
2004	<b>Richard Petree</b>	Taylor CAD (retired)
2003	<b>Jeff Craig</b>	Tarrant AD (retired)
2002	<b>Sands Stiefer</b>	Harris CAD (retired)
2001	<b>James Goodwin</b>	Ector CAD (posthumous presentation)
2000	<b>Guy Griscom</b>	Harris CAD (deceased)
1999	<b>Rod Lewallen</b>	Callahan CAD (deceased)
1998	<b>Big Country TAAD Chapter</b>	

# Congratulations, Chief Appraiser Institute, Class of 2025

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



**TAAD Chief  
Appraiser Institute**

**CLASS OF 2025**

**Daniel Alderete, Midland CAD**

**Jonathan Austin, Brazos CAD**

**Quintin Baack, Anderson CAD**

**Anna Buitron, Schleicher CAD**

**Bobby Cadriel Jr., Wharton CAD**

**Alberto Cavazos, Bexar CAD**

**Randy Dudley, Madison CAD**

**Bradley Dyer, Montgomery CAD**

**Adam Edmundson, Montgomery CAD**

**Lynette Garcia, Duval CAD**

**James Godwin, Red River CAD**

**Stephen Gracey, Montgomery CAD**

**Tristan Gutierrez, Howard CAD**

**Tiffani Hensarling, Montgomery CAD**

**Ana Hernandez, Uvalde CAD**

**Adrian Jackson, Dallas CAD**

**Tracey Johnson, Fort Bend CAD**

**Tanner Jones, Comal CAD**

**Christina Kelley, Newton CAD**

**Shana Kirkland, Angelina CAD**

**Kellie McGee, Walker CAD**

**Bryan McKissick, Tarrant CAD**

**Patricia Medelin, Maverick CAD**

**Christi Nava, Palo Pinto CAD**

**Michael Owens, Angelina CAD**

**Adam Ray, Shackelford CAD**

**Julie Reed, Wheeler CAD**

**Alex Reeder, Harris CAD**

**Raul Reyes, Dallas CAD**

**Nichole Rose, Jack CAD**

**Joshua Ryan, Bandera CAD**

**Beverly Silen, Scurry CAD**

**Brandon Thompson, Fort Bend CAD**

**Devin Threat, Bexar CAD**

**Jennifer Tovar, Guadalupe CAD**

**Shaun Walker, Polk CAD**

**Eric Watkins, Hood CAD**

**Kyle Whitener, Harris CAD**

## Executive Director's Report for 2025

Delegate Assembly & Business Meeting, February 24, 2026

*Highlights of 2025, a busy year for the Texas Association of Appraisal Districts, include:*

- » TAAD enjoyed the participation of **247** member appraisal districts.
- » TAAD's education program continued to develop and expand in 2025. We served **684** students in **29** state certification classes and four RPA Review classes in Austin. In 2025 we added an online RPA class that was a success. 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 programs to reach all segments of the appraisal district population. Topics covered included Public Funds Investment Act training, ethics training, as well as numerous specialized appraisal seminars. TAAD offered online classes through eStrategy (new laws and rules, chief appraiser ethics and ethics) that reached 617. In addition, TAAD renewed a commitment to professional development of its members by offering 4 IAAO courses and workshops. We continued to offer RPA review courses for registrants taking their licensing exams. Our "TAAD Talks" enjoyed the participation of 467 attendees.

For 2025, we served a total of **2,856** students through TAAD's education program, a 16 percent increase over 2024.

- » We continued our **Chief Appraiser Institute**, designed to provide in-depth training to new and prospective chief appraisers. There were 40 individuals in the Class of 2025.
- » Approximately 706 individuals attended TAAD's Forty-fourth Annual Conference held in Austin last February. Thanks to the staff at TrueRoll for being our technical and production staff. The Conference Committee continues to work on providing the best program, speakers and facilities possible for a reasonable price.
- » Working during the 89th Legislative Session, TAAD's Legislative Committee identified and developed a list of legislative priorities, stayed in touch with allied organizations to discuss possible mutual interests.
- » 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 2026, 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, suggestions 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.



★  
2026  
Conference  
AUSTIN

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## FEBRUARY 22-25





Photos: Jose Cuervo, Harris CAD



# 2026

TEXAS ASSOCIATION OF APPRAISAL DISTRICTS, INCORPORATED



# Committees

## 2026 Budget Committee

<i>Chair:</i> <b>Jason Cunningham</b> , Harris CAD		<i>Vice Chair:</i> <b>Don Spencer</b> , Denton CAD
<b>Tom Denney</b> , Kenedy CAD	<b>Rolando Garza</b> , Hidalgo CAD	<b>Tammy Hubnik</b> , Bell CAD
<b>Dinah Kilgore</b> , El Paso CAD	<b>Richard Molina</b> , Cameron CAD	<b>Roy Sandoval</b> , Bexar CAD

## 2026 Bylaws Committee

<i>Chair:</i> <b>Christie Ussery</b> , Fannin CAD		<i>Vice Chair:</i> <b>Jesse Blackmon</b> , Young CAD
<b>Mark Cormier</b> , Gregg CAD	<b>Faun Cullens</b> , Bastrop CAD	<b>Jordan Light</b> , San Patricio CAD
<b>Chris Moser</b> , Bosque CAD	<b>Scott Smetana</b> , Glasscock CAD	<b>D'Andra Warlick</b> , Concho CAD

## 2026 Conference Committee

<i>Chair:</i> <b>Adam Bogard</b> , Harris CAD		<i>Vice Chair:</i> <b>Jennifer Rodriguez</b> , Bexar CAD
<b>Angie Bellard</b> , Jefferson CAD	<b>Patrick Carroll</b> , Taylor CAD	<b>Jeff Craig</b> , Guardian Advisory Partners
<b>Jason Cunningham</b> , Harris CAD	<b>Shirley Dickerson</b> , Titus CAD	<b>Tyler Johnson</b> , Tom Green CAD
<b>Marcel Pierel</b> , Brazoria CAD	<b>Carla Pope-Osborne</b> , Perdue Brandon Fielder Collins & Mott	<b>Clarette Walker</b> , Harris CAD

## 2026 Education Committee

<i>Chair:</i> <b>Carla Pope-Osborne</b> , Perdue Brandon Fielder Collins & Mott		<i>Vice Chair:</i> <b>John Robins</b> , Williamson CAD
<b>Scott Howard</b> , Guardian Advisory Partners	<b>Mitch McCullough</b> , Chambers CAD	<b>Andrew Moritz</b> , Hale/Swisher CADs
<b>Kevin Passons</b> , Rockwall CAD	<b>Bobby Peregoy</b> , Webb CAD	<b>Don Spencer</b> , Denton CAD
<b>Keri Wickliffe</b> , Victoria CAD	<b>Loren Williams</b> , Harris CAD	

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## 2026 Committees continued

### 2026 Industry Liaison Committee

<i>Chair:</i> <b>Dinah Kilgore</b> , El Paso CAD	<i>Vice Chair:</i> <b>Jeff Craig</b> , Guardian Advisory Partners	
<b>Tiffany BenJebbour</b> , Fort Bend CAD	<b>Shawn Coker</b> , Grayson CAD	<b>Gregg Davis</b> , Capital Appraisal Group Inc.
<b>Sandy Griffin</b> , Perdue Brandon Fielder Collins & Mott	<b>Paul Hornsby</b> , Paul Hornsby & Co.	<b>Rodney Kret</b> , Pritchard & Abbott, Inc.
<b>Hugh Landrum, Jr.</b> , Hugh L. Landrum & Associates	<b>Mitch McCullough</b> , Chambers CAD	<b>Katherine McGee</b> , Matagorda CAD
<b>Krystal McKinney</b> , Galveston CAD	<b>Shannon Murphy</b> , PTAD	<b>Ryan Nichols</b> , Milam CAD
<b>Carl Walker</b> , Advantous	<b>Tahia Washington</b> , Orange CAD	

### 2025-2026 Legislative Committee

<i>Chair:</i> <b>Brent South</b> , Hunt CAD	<i>Vice Chair:</i> <b>Jordan Wise</b> , Fort Bend CAD	
<b>Angie Bellard</b> , Jefferson CAD	<b>Adam Bogard</b> , Harris CAD	<b>Michelle Berdeaux</b> , Atascosa CAD (TRCA rep)
<b>Jason Cunningham</b> , Harris CAD	<b>Larry Gaddes</b> , Williamson County	<b>Tyler Johnson</b> , Tom Green CAD
<b>Alvin Lankford</b> , Williamson CAD (Metro Rep)	<b>Leana Mann</b> , Travis CAD	<b>Roy Sandoval</b> , Bexar AD
<b>Tim Radloff</b> , Lubbock CAD (TRCA rep)	<b>Doug Smithson</b> , Cooke CAD	<b>Don Spencer</b> , Denton CAD
<b>Billy White</b> , Bell CAD (Metro rep)	<b>Thomas Ratliff</b> , consultant	<b>Sand Stiefer</b> , of counsel
<b>Dyann White</b> , ad hoc		

### 2026 Membership Committee

<i>Chair:</i> <b>Tara Strine</b> , Fort Bend CAD	<i>Vice Chair:</i> <b>Jim Halbert</b> , McLennan CAD	
<b>Greg Cook</b> , Austin CAD	<b>Tammy Hubnik</b> , Bell CAD	<b>Ann Lummus</b> , Marion CAD
<b>Sherrri McCall</b> , Rains CAD	<b>Codi McCarn</b> , Hamilton CAD	<b>Clayton Snyder</b> , Reeves CAD
<b>Christie Ussery</b> , Fannin CAD	<b>Keri Wickliffe</b> , Victoria CAD	<b>Rex Wogan</b> , Fort Bend CAD

### 2026 Nominations Committee

<i>Chair:</i> <b>Gary Earnest</b> , Taylor CAD	<i>Vice Chair:</i> <b>Angie Bellard</b> , Jefferson CAD	
<b>Dinah Kilgore</b> , El Paso CAD	<b>Brent South</b> , Hunt CAD	<b>Jordan Wise</b> , Bend CAD

### 2026 PTAD/TDLR Liaison Committee

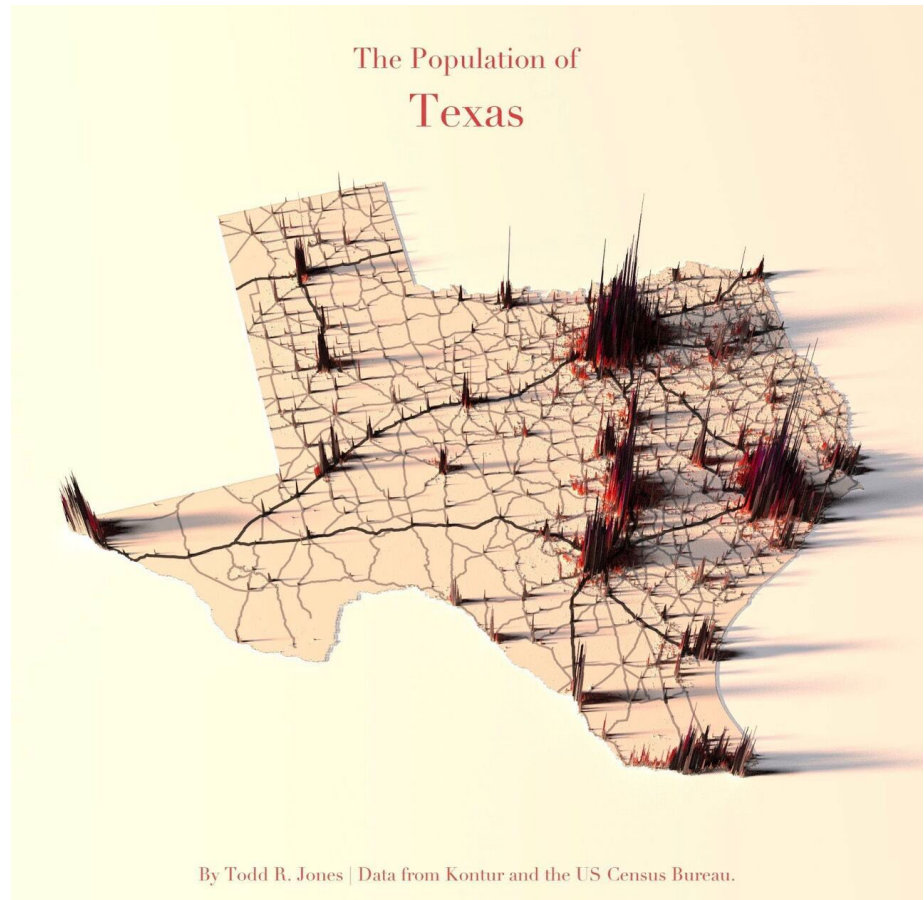
<i>Chair:</i> <b>Dana Horton</b> , Brazos CAD	<i>Vice Chair:</i> <b>Tammy Hubnik</b> , Bell CAD	
<b>Steve Bruno</b> , TDLR	<b>Greg Cook</b> , Austin CAD	<b>Faun Cullens</b> , Bastrop CAD
<b>Mitch Fast</b> , Johnson CAD	<b>Amanda Garcia</b> , Fort Bend CAD	<b>Michael Gary</b> , Fort Bend CAD
<b>Lacy Harris</b> , Perdue Brandon Fielder Collins & Mott	<b>Tina Katzman</b> , Rockwall CAD	<b>Allison Mansfield</b> , PTAD
<b>Katherine McGee</b> , Matagorda CAD	<b>Kenda McPherson</b> , Kimble CAD	<b>Michael Mills</b> , Travis CAD
<b>Shannon Murphy</b> , PTAD	<b>Ryan Nichols</b> , Milam CAD	<b>Bobby Peregoy</b> , Webb CAD
<b>Carl Walker</b> , Advantous		

## Real Estate Notes of Interest

### **GDP (Third Estimate), Industries, Corporate Profits, State GDP, and State Personal Income, 4th Quarter and Year 2025, U.S.**

**Bureau of Economic Analysis, April 9, 2026**

"In the fourth quarter of 2025, real GDP increased 0.5 percent. The leading industry contributors to the increase in real GDP were wholesale trade, information, and health care and social assistance. Real GDP increased 2.1 percent in 2025 (from the 2024 annual level to the 2025 annual level). The increase in real GDP in 2025 primarily reflected increases in consumer spending and investment. The price index for gross domestic purchases increased 2.6 percent in 2025 and increased 2.8 percent excluding food and energy. Profits from current production increased \$275.7 billion in 2025, compared with an increase of \$184.4 billion in 2024. Current-dollar personal income increased 4.9 percent in 2025 (from the 2024 annual level to the 2025 annual level).



### **Consumer prices rose 3.3 percent in March, as energy prices spiked due to Iran conflict, by Jeff Cox, CNBC.com, April 10, 2026**

"The consumer price index increased a seasonally adjusted 0.9 percent for the month, putting the annual inflation rate at 3.3 percent, pushed by a 10.9 percent surge in energy costs. However, excluding food and energy, core prices rose much less – just 0.2 percent for the month and 2.6 percent from a year ago, both 0.1 percentage point below forecast, indicating that underlying inflation was contained. There even were even pockets of outright price declines, as medical care, personal care, and used cars and trucks all fell during the month."

### **Beige Book Report – February 2026, Federal Reserve Bank of Dallas, February 2025**

"Economic activity in the Eleventh District expanded moderately over the reporting period. Activity vigorously rebounded in manufacturing while also picking up in the service sector. Bank lending, retail sales, and commercial real estate transactions grew. Energy sector activity declined slightly, and agricultural conditions worsened. Employment grew slightly, while wages and prices increased modestly to robustly. Outlooks remained steady despite persistently elevated uncertainty."

### **Texas Economic Indicators, Federal Reserve of Dallas, February 12, 2026**

"The **Texas economy** decelerated at the end of 2025. Overall, employment growth slowed notably in Texas and major metro areas in 2025 relative to 2024, though payrolls expanded in December. Private hourly wages rose, with growth outpacing inflation last year. The January **Texas Business Outlook Surveys** showed a strong rebound in manufacturing and service sector activity. Texas consumer price index (CPI) increases remained modest in November."

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**Real Estate Notes** *continued*

**Construction could soon begin on a 70-acre movie studio in Mansfield, by Samuela O’Neal, Fort Worth Star-Telegram, April 10, 2026**

“Super Studios filed paperwork to the Texas Department of Licensing and Regulation Tuesday to begin work on building the film studio, which will include sound stages, production offices, restaurants, coffee shops, bars, retail, hotels and apartments. The filings say construction would begin on Aug. 1 and be completed by June 1, 2027. The cost of the project is an estimated \$750 million.”

**Editor’s Note:** *Looks like the producers of Landman aren’t the only ones attracted to film production in Texas!*

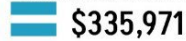
**Texas Housing Insight, by Yanling Mayer, Joshua Roberson and Jungqing Wu, Texas Real Estate Research Center, March 17, 2026**

“In a sign of stabilization, Texas’ home sales rose significantly in December to deliver a strong fourth-quarter finish going into 2025. Rising sales were seen broadly across all major markets (Austin, Dallas-Fort Worth, Houston, and San Antonio) as well as in smaller markets outside the Big Four. 4Q2024 marks the first time since the beginning of the housing recession that home sales rebounded strongly to end the year with double-digit year-over-year (YoY) growth.”

TOTAL HOME SALES



MEDIAN HOME PRICE



MORTGAGE RATES



SINGLE-FAMILY STARTS



The Texas Repeat Sales Home Price Index, which more accurately captures home price change over time than median sales price, fell 0.1 percent month over month in December but increased 2.1 percent from a year ago.

**Table 2. Median Housing Prices**

	Nov	Dec	MOM Change
San Antonio-New Braunfels	\$302,400	\$314,621	4.0%
Austin-Round Rock-San Marcos	\$439,334	\$454,916	3.5%
Dallas-Fort Worth-Arlington	\$401,013	\$404,813	0.9%
Houston-Pasadena-The Woodlands	\$332,468	\$334,930	0.7%
Texas	\$337,106	\$335,971	-0.3%

Source: Data Relevance Project and Texas Real Estate Research Center at Texas A&M University  
Note: Data are seasonally adjusted

**Mortgage Rates Continue to Trend Down, Freddie Mac, April 9, 2026**

“Mortgage rates ticked down this week, averaging 6.37 percent. The decrease in rates represents a positive development for prospective homebuyers and could spark a more favorable spring homebuying season than last year.”

**Primary Mortgage Market Survey®**

U.S. weekly averages as of 04/09/2026

30-Yr FRM

**6.37%**

1-Wk change      ∨ -0.09  
1-Yr change      ∨ -0.25  
Monthly avg.      6.36%  
52-Wk avg.      6.42%

15-Yr FRM

**5.74%**

1-Wk change      ∨ -0.03  
1-Yr change      ∨ -0.08  
Monthly avg.      5.7%  
52-Wk avg.      5.65%



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## Real Estate Notes *continued*

### What the new inflation spike could mean for mortgage interest rates, by Matt Richardson, *CBS News*, April 10, 2026

"Mortgage interest rates are driven by a complex combination of factors, some of which can negate each other and others of which can cause rates to spike or decline. Inflation in March surged to 3.3 percent, the highest rate in around two years, a new report from the Bureau of Labor Statistics revealed. This puts the rate around a point and a half above the Federal Reserve's target 2 percent goal, and it could have widespread ramifications, particularly for homebuyers and owners hoping to finally refinance."

### U.S. House Price Index — January 2026, *Federal Housing Finance Agency*, March 31, 2026

"U.S. house prices rose 0.1 percent in January, according to the U.S. Federal Housing (FHFA) seasonally adjusted monthly House Price Index (FHFA HPI®). House prices rose 1.6 percent from January 2025 to January 2026. The previously reported 0.1 percent price change in December was revised upward to 0.3 percent."

### NAR Existing-Home Sales Report Shows 3.6 percent Decrease in March, *Realtor.org*, April 13, 2026

"Existing-home sales decreased by 3.6 percent month-over-month in March, according to the National Association of REALTORS® Existing-Home Sales Report. Month-over-month sales fell in all four regions. Year-over-year sales rose in the South and West and fell in the Northeast and Midwest. Median Sales Price increased to \$408,800 in March for existing-home prices for all housing types, up 1.4 percent from one year ago (\$403,100)—the 33rd consecutive month of year-over-year price increases."

### How Old is Today's Housing Stock?, *National Association of Home Builders*, March 26, 2026

"Relatively newer homes built between 2010 and 2019 made up around 9 percent of the stock, while those constructed between 2000 and 2009 constituted 15 percent. In contrast, around 47 percent of the owner-occupied homes were built before 1980, including around 34 percent built before 1970."

### US Home Price Insights — April 2026, *Cotality*, April 7, 2026

"Year-over-year price growth continues its downward trend, with growth slowing to just 0.5 percent in February 2026. 70 percent of the nation's top 100 metropolitan areas are still classified as overvalued, improvement from 83 percent at this time last year."

### Editor's Note: *CoreLogic has rebranded to Cotality.*

### Homeownership Trends Translate into Uneven CRE Effects, *Marcus & Millichap*, April 7, 2026

"Renewed inflation concerns and the Federal Reserve's delayed easing have increased mortgage rates, weighing on affordability, while home sales remain fairly steady. When homebuying slows, it can impact commercial property types tied to housing-related spending. Cost barriers to homeownership and a sharp slowdown in construction are improving the long-term supply-demand balance for apartments."

\* Mortgage payments based on median home price for a 30-year fixed rate mortgage, 90 percent LTV, taxes, insurance, and PMI; 27 percent mortgage payment coverage ratio

Sources: Marcus & Millichap Research Services; Bureau of Economic Analysis; Costar, Inc.; Federal Reserve; Freddie Mac; Moody's Analytics; National Association of Realtors; RealPage, Inc; U.S. Census Bureau

### Affordability Gap Has Widened Over Time



*continued on next page*

**Real Estate Notes** *continued***Home Remodeling Profit Margin Jumps on Demand and Business Practices, National Association of Home Builders, April 10, 2026**

"Profitability for residential remodelers reached its highest level in nearly 30 years in 2024, according to NAHB's most recent Remodelers' Cost of Doing Business Study. The ongoing housing affordability crisis has pushed home owners to consider upgrading their homes rather than entering the buying market."

**A Record 34 percent of February Home Sellers Cut Their List Price, by Lily Katz and Yingqi Xu, Redfin.com, April 9, 2026**

"More than one-third (34.2 percent) of February home sellers lowered their list price. That's up from 31.5 percent a year earlier and represents the highest February share in records dating back to 2012."

**The problem with comps in 2026 (and the good news), by Ryan Lundquist, Appraisal Today, December 12, 2025**

"We've been missing about 30 percent of the normal number of sales. And what this means is we've had 30 percent less comps to choose from. This is exactly why it's been challenging to value properties."

**The Great Housing Mismatch: Empty Nesters Own 28 percent of the Nation's Large Homes, Millennial Families Own 16 percent, by Dana Anderson and Grishma Bhattarai, Redfin.com, April 2, 2026**

"Empty-nest baby boomers own many more 3-bedroom-plus U.S. homes than younger families raising children, underscoring a mismatch between who has space and who needs it. Millennials with kids are facing both affordability and inventory challenges—but at the same time, baby boomers have little financial incentive to move—and there's limited inventory of reasonably priced, small, one-story homes for them to go to."

**The hidden housing cost: How HOAs are becoming a 'shadow mortgage', by Linda Bell, Bankrate.com, March 19, 2026**

"Homebuyers often focus on home prices and mortgage rates when thinking about affordability. But for millions of homeowners, another housing cost is creeping higher and quietly reshaping the math: homeowners association (HOA) fees."

**A man let ChatGPT sell his home. It beat every agent's estimate by \$100K—and closed in 5 days, by Jake Angelo, Fortune.com, March 21, 2026**

"ChatGPT gave us more confidence in price points of where the market was going. The AI planned the most granular aspects of the homeselling process. It gave tips on how to update the property, even suggesting which walls to repaint. And it told Levine when to schedule home viewings to work around his schedule."

**How Home Buyers Are Using AI for the Property Hunt, by Shaina Mishkin, Barron's, March 24, 2026**

"Consumer use of AI will shape more deals as the use of large-language model platforms such as OpenAI's ChatGPT and Google's Gemini become common. In a survey of 1,000 U.S. adults, Realtor.com found that 82 percent of respondents used AI platforms for real estate insights. The majority of those surveyed said it was a positive use of their time."

**Framing Lumber Prices, National Association of Home Builders, 2026**

"The outlook for lumber production and pricing in 2026 remains highly uncertain. The latest lumber prices from December 2025 remained relatively low, despite combined duties of nearly 45 percent on U.S. imports of softwood lumber from Canada. For items used during the construction process, the final home price will increase by nearly 15 percent above the builder's cost."

**Interest Rates Hold Firm Despite the Oil Shock as CRE Navigates Spillover Effects, Marcus & Millichap, April 14, 2026**

"Record gas spike amid persistent tensions. Fuel volatility favors infill logistics assets. Natural gas stability keeps multifamily expenses in check. Hospitality momentum faces travel cost headwinds. Long-term rates hold despite market volatility."

**Potential Impact of Rising Oil Prices on Real Estate Values, CBRE, March 30, 2026**

"While the link between crude oil prices and capitalization rates is relatively modest, oil prices have an indirect impact because they strongly influence monetary policy, inflation expectations and long-term interest rates. Upward pressure on cap rates, which are highly sensitive to long-term interest rates, is more likely as the Middle East conflict drags on and oil prices contribute to higher inflation."

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**Real Estate Notes** *continued*

**Editor's Note:** Remember, the effective date of value for the notices recently mailed out in Texas is January 1, which is before the conflict in the Middle East escalated. Interest rates were on a declining trend prior to January 1.

**March 2026 Commercial Real Estate Market Insights, National Association of Realtors, March 2026**

"Economic momentum softened in February. The labor market weakened further, with job declines compared to the previous month."

**Report: Valuations Have Stabilized but Remain Sensitive to Market Conditions, by Paul Bubny, Connect CRE, March 26, 2026**

"Lending and transaction volumes are growing across property types, and valuations have largely stabilized. The rapid repricing cycle triggered by aggressive monetary tightening appears largely complete, but a valuation recovery remains sensitive to long-term interest rate movements and capital market conditions."

**National Affordable Housing Report – April 2026, by Claudiu Tiganescu, Multi-Housing News, April 6, 2026**

"Between 2016 and 2025, the national market rate advertised rents grew 32.8 percent inside DDAs, reaching \$2,216 per unit, while fully affordable maximum net rents increased 76.7 percent to \$1,575 per unit. Outside the tracts, conventional rates spiked 49.2 percent to \$1,587 per unit, while income-restricted rents grew 66.9 percent to \$1,424 per unit."

**Why Manufactured Housing Is an Investor Favorite in 2026, by Laura Valean, Multi-Housing News, February 20, 2026**

"With median household income hovering around \$85,000 and average single-family home prices recently surpassing \$400,000, traditional homeownership has become increasingly unattainable for many households. Manufactured housing is generally the only unsubsidized affordable housing solution remaining"

**Manufactured Housing Market Update, Capright, April 2026**

"Manufactured housing (MH) remains one of the most stable segments of the U.S. real estate landscape. The sector continues to attract institutional capital, supported by low turnover, stable recurring cash flow generation, and limited new supply."

**Multifamily Cap Rates Stabilize as Investor Sentiment Strengthens, by Gail Kalinoski, Multi-Housing News, February 12, 2026**

"Multifamily will outperform other commercial real estate sectors over the next 10 years, according to a new cap rate survey of professionals from CBRE capital markets and other valuation experts."

**Student Housing Market Update, Capright, March 16, 2026**

"Student housing demand remains closely tied to higher education enrollment. Recent data shows encouraging momentum. Despite recent enrollment gains, long-term demographic shifts are beginning to appear."

**U.S. Office Leasing Has Its Best Quarter in Nearly Eight Years, by Paul Bubny, Connect CRE, April 9, 2026**

"U.S. office leasing in 2026 has exceeded pre-pandemic levels, according to preliminary first-quarter data from CoStar Group. Office tenants signed new leases for an estimated 120 million square feet in Q1 2026, the highest quarterly total since mid-2018."

**Manufacturing Momentum: Five Years In - Progress, Pressures and New Priorities, Newmark, January 26, 2026**

"The more than 500 major U.S. manufacturing projects announced since 2020 represent approximately \$772 billion in investment and are tied to 350 million square feet of real estate expansion. High-tech manufacturing such as semiconductor fabs and biomanufacturing are leading the next phase of growth, while automotive and EV investment has softened. Some manufacturing-heavy markets are recording above-average job growth and industrial leasing activity, reflecting a strong multiplier effect. Access to capital and supply chain integration are emerging as critical considerations alongside power and labor."

*continued on next page*

**Real Estate Notes** *continued***2026 U.S. Self-Storage National Investment Outlook, Marcus & Millichap, March 31, 2026**

"Storage conditions improve as pricing firms and construction slows. Street rate rebound meets ongoing retention risk. Transaction activity improved modestly in 2025, with the number of property sales ranking fourth-highest on record, outdone only by the historic 2021-2023 stretch."

**Data Center Market Update, Capright, April 2026**

"The U.S. data center market experienced a clear deceleration in new development by the end of 2025, marking a departure from the rapid growth seen in recent years. Despite strong underlying demand, this slowdown stems from a widening gap between the expansion needs of hyperscale operators and mounting local and regulatory challenges. Increased oversight from government agencies and community organizations has led to lengthier approval processes and, in some cases, restricted new supply in traditional core markets."

**U.S. Shopping Center Report, Q1 2026, Cushman & Wakefield**

"National vacancy rose 10 basis points (bps) quarter-over-quarter (QOQ) to 5.9 percent but remains well below its historical average of 7.4 percent. Despite softening occupancy, asking rents grew 2.3 percent year-over-year (YOY) to \$25.48 per square foot (psf) nationally. Retail sales rose 3.7 percent in February compared with February 2025."

**U.S. Industrial Report, Q1 2026, Cushman & Wakefield**

"First-quarter vacancy declined 10 basis points (bps) from its late-2025 peak to 7.0 percent, keeping the market on solid footing. Demand continues to be skewed toward modern space as occupiers prioritize automation-ready facilities with higher power capacity. As fundamentals stabilized, asking rents continued to tick moderately higher to \$10.20 per square foot (psf). Rental rate growth registered a 2.1 percent YOY increase, up from 1.1 percent at year-end 2025."

**U.S. Office Report, Q1 2026, Cushman & Wakefield**

"Four-quarter rolling net absorption exceeded 5.2 million square feet (msf) in Q1 2026, the highest-level post-pandemic. National sublease inventory fell 13.6 percent year-over-year (YOY) to 101 msf. Overall vacancy ended Q1 2026 at 20.2 percent."

**U.S. Hospitality Report, Q1 2026, Cushman & Wakefield**

"The U.S. hospitality market ended 2025 with a 0.3 percent annual decline in RevPAR. Looking ahead to 2026, RevPAR growth is expected to remain modest, with forecasts generally in the 0.5 percent-1.0 percent range. Growth will be driven primarily by ADR increases of 1.0 percent-2.0 percent while occupancy is projected to soften slightly. Overall, this outlook suggests a stable but subdued growth environment."

# TAAD 2026 State Certification Course Schedule

<i>Month</i>	<i>Course Number</i>	<i>Name</i>
<b>AUGUST 2026</b>		
August 17-19	Course 7	Property Tax Law
August 17-19	Course 10	Analyzing Property Appraisals
August 17-21	Course 203	Appraisal of Real Property
August 17-19	Course 101	Intro to Prop Tax Adm.
August 19-21	Course 102	Intro to Prop Tax Appraisal
<b>SEPTEMBER 2026</b>		
September 21-24	Course 3	Income Approach to Value
September 21-24	Course 4	Personal Property Appraisal
September 21-24	Course 5	Mass Appraisal
<b>OCTOBER 2026</b>		
October 12-13	Course 30	Ethics
October 14-16	Course 32	USPAP
October 12-14	Course 101	Intro to Prop Tax Adm.
October 14-16	Course 102	Intro to Prop Tax Appraisal
<b>NOVEMBER 2026</b>		
November 2-4	Course 101	Intro to Prop Tax Adm.
November 4-6	Course 102	Intro to Prop Tax Appraisal
November 2-6	Course 203	Appraisal of Real Property
<b>DECEMBER 2026</b>		
December 7-9	Course 7	Texas Property Tax Law
December 7-9	Course 10	Analyzing Property Appraisals
December 7-10	Course 3	Income Approach to Value
December 7-10	Course 4	Personal Property Appraisal

## Texas Association of Appraisal Districts 2026 IAAO Course/Workshop Schedule



Note from IAAO: Acceptance of continuing education hours varies by state or other licensing organization. Please reach out to them for approval and/or recognition of CEUs prior to registering for IAAO education offerings.

### Course 151: USPAP National

This workshop covers materials from The Appraisal Foundation, Uniform Standards of Professional Appraisal Practice which includes: definitions, preamble, ethics rule, record keeping rule, competency rule, scope of work rule, jurisdictional exception rule and standards 1 through 3, and 6 through 10.

Supplementary materials include The Appraisal Foundation Uniform Standards of Professional Appraisal Practice (USPAP). Workshop includes exam.

**September 14-15, 2026**

**Site: ZOOM**

**Instructor: Barry Couch, CAE**

**Fees:**

TAAD member \$450

Non-TAAD member \$550

**TDLR Credit: 15 hours**

**IAAO Credit: 15 hours**

**Recommended text: Necessary materials are provided**

### Course 155: Depreciation Analysis

This workshop provides a comprehensive, advanced treatment of the techniques of estimating depreciation of residential property. Through a series of market-oriented case studies and demonstration problems, types of depreciation and generally recognized methods for measuring depreciation are covered, with emphasis on the observed condition method. Depreciation measurements are applied to a single subject property, providing experience in analyzing the advantages and limitations of each method. This workshop includes an exam. For more information about this course, please review the Course Information Packet.

**September 16-17, 2026**

**Site: ZOOM**

**Instructor: Barry Couch, CAE**

**Fees:**

TAAD member \$475

Non-TAAD member \$575

**IAAO recertification credit: 15 hours**

**TDLR Credit: 15 hours**

**Workshop Duration 15 hours**

**Exam Included: Yes**

**Recommended prerequisites: Course 101**

**AQB approved: 14 CE hours / 15 hours with exam**

### Course 402: Tax Policy

This course offers strategies for assisting in the effective formulation and implementation of tax policies and provides the context in which property tax policy is established. During this course, students will use analytical tools, including sound theory to guide decision-making and creating workable solutions, to explain the effects of proposed property tax changes. This course is designed for assessment administrators and students of taxation, as well as professional policy advisors who guide and make decision in the area of tax policy on a regular basis.

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**2026 IAAO Course/Workshop Schedule** *continued***September 28-October 1, 2026****Site:** ZOOM**Instructor:** Brad Eldridge, CAE**Fees:**

TAAD member \$710

Non-TAAD member \$810

**Recommended textbook:** *Fundamentals of Tax Policy* (obtain from IAAO)**Course 400: Assessment Administration**

This course provides an overview of fundamental management concepts for management and supervisory personnel in an assessor's office and focuses on the need for management, and the responsibilities placed on the assessor and all supervisory personnel. The course introduces the four major management functions: planning, organizing, directing, and controlling with a separate chapter devoted to each function for more in-depth learning and discussion. For more information about this course, please review the Course Information Packet.

**October 26-29, 2026****Site:** ZOOM**Instructor:** Brad Eldridge, CAE**Fees:**

TAAD member \$710

Non-TAAD member \$810

**TDLR credit:** 30 hours**Continuing Education:** 30 hours**Recommended prerequisites:** Course 101**Recommended textbook:** *The Appraisal Foundation's Uniform Standards of Professional Appraisal Practice (USPAP) and Assessment Administration textbook***Course 201: Appraisal of Land**

This course is designed to provide students with an understanding and working knowledge of the procedures and techniques required to estimate the market value of land. This course concentrates on the skills necessary for estimating land value primarily using the sales comparison approach. For more information about this course, please review the Course Information Packet.

**November 2-5, 2026****Site:** ZOOM**Instructor:** Barry Couch, CAE**Fees:**

TAAD member \$710

Non-TAAD member \$810

**TDLR Credit:** 30 hours**Recommended prerequisites:** Course 101, Course 102**Recommended textbook:** *Property Assessment Valuation (PAV) Textbook (3rd Edition)***AQB approved:** 30 CE hours / 33 CE hours with exam*continued on next page*

# TAAD 2026 IAAO Course/Workshop Registration Form

1. **Class Hours:** Unless otherwise specified, classes are via ZOOM and course hours are 8:30am-5pm. Registration on class day 1 is 8-8:30 am for in-person classes. ZOOM log-in information will be sent in the week prior to class starting.

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2. **Location/Hotel Accommodations for in-person classes:** check TAAD’s IAAO schedule for announced location.
  - » **Harris County Appraisal District**  
13013 Northwest Freeway, Houston 77040
  - » **TAAD Headquarters**  
7700 Chevy Chase Drive, Bldg. One, Suite 425, Austin 78752
 For lodging suggestions, please refer to TAAD’s website.

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3. **Registration Deadline:** TAAD must receive your registration at least *four weeks* prior to the course beginning *for an in-person class*. TAAD must receive your registration at least *one week* prior to the beginning *for an online class*.  
**If you wish to register after this deadline, contact TAAD first to confirm availability.**

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4. **Cancellations:** A \$100 administrative charge is deducted for cancellations. This includes faxed registrations. Requests for partial refunds 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.

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5. **Cost for Courses:** Please refer to TAAD’s website for IAAO Schedule and registration cost.  
**IAAO mandates that registration cost is based on IAAO membership. IAAO registration cost is based on IAAO membership.**

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6. **Course Materials:** (for in-person classes) Pick up course materials at registration on the first day of class. (for online classes) IAAO will email materials about one week before class.

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7. **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.

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8. **TDLR Credit:** With the student’s permission, TAAD reports CE credit for IAAO students who provide a TDLR number on this form. Some IAAO courses may count for TDLR Core Credit for RPA certification. **IAAO will no longer release grades to TAAD without a waiver from the student allowing it.**  
To request Core Credit, *please contact TAAD directly prior to the class and submit the IAAO waiver (below) for release of grades.*

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9. **Waiver for IAAO to release grade** (see above)  
 *“I give IAAO permission to release my grade/results to TAAD for state licensing purposes.”*

IAAO Course/Workshop # \_\_\_\_\_ Course Dates \_\_\_\_\_ Course Location \_\_\_\_\_

Name \_\_\_\_\_ IAAO# \_\_\_\_\_ TDLR # \_\_\_\_\_

Jurisdiction/Firm \_\_\_\_\_ Title \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone \_\_\_\_\_ Email Address \_\_\_\_\_

Course Registration Fee .....\$ \_\_\_\_\_  
*(Fee is based on TAAD membership)*

**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 \_\_\_\_\_ DB \_\_\_\_\_

# TAAD Education 2026



## TAAD Talks *(online)*

Date	CE Session	Speaker(s)
May 12	Customer Service is More than Just a Smile (2 hr)	Tracey Foster, MVBA
September 8	PVS-Where it's Been, Where is it Going?	Jim Lambeth, Linebarger
October 13	Homestead Safari	JJ Wells, Linebarger
November 10	Math Behind the PVS	Casey Bean, Perdue
December 8	PVS – Preparing for the Release	Lacy Harris, Perdue

## In-Person Seminars *(held at TAAD Headquarters)*

Date	Topic
August 31	Development of Cap Rates
September 1	How to Be a Better Manager
September 2	Residential Quality, Condition, Effective Age
September 3	Valuation of Mobile Home Parks
September 4	Valuing High End and Difficult Homes

## Online Seminars

Date	Topic
November 12-13	Public Funds Investment Act Training
April 28	New Laws & Rules 2025 Update
April 29	New Laws & Rules 2025 Update
June 3	USPAP Refresher
August 5	USPAP Refresher

## IAAO Courses/Workshops *(all on Zoom)*

Date	Topic	Instructor
September 14-15	Workshop 151: USPAP (2d)	Barry Couch, CAE
September 16-17	Workshop 155: Depreciation Analysis	Barry Couch, CAE
September 28-October 1	Course 402: Property Tax Policy	Brad Eldridge, CAE
October 26-29	Course 400: Assessment Administration	Brad Eldridge, CAE
November 2-5	Course 201: Appraisal of Land	Barry Couch, CAE

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dkoch@taad.org

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7700 CHEVY CHASE DRIVE, BUILDING ONE, SUITE 425 AUSTIN, TEXAS 78752-1558

P: 512.467.0402 OR 800.880.8223 F: 512.452.0427

WWW.TAAD.ORG

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