

REQUIRED MASS APPRAISAL REPORT:

6

Standard 6 of the Uniform Standards of Professional Appraisal Practice requires a written Mass Appraisal Report (Standard Rule 6-7). This chapter offers a sample report for a Texas Appraisal District. Each appraisal district must adapt this sample to fit their specific requirements.

This mandatory written report is a report of the district's mass appraisal. It should be prepared as of the end of the appraisal phase of the ad valorem tax calendar. The reporting date should be on or about May 15th with a date of appraisal of January 1st.

The chief appraiser should be reminded that those staff members listed as providing significant assistance in completing the mass appraisal may prepare a written report of their activities. The optional report by staff requires the similar certification provided for in Rule 6-8. Written mass appraisal reports can be a valuable tool in providing state licensing boards documentation for claiming mass appraisal experience toward a state general appraisal license.

The following is a generic sample mass appraisal report.

Hale County Appraisal District USPAP MANUAL

HALE COUNTY Appraisal District

2023 Mass Appraisal Report

INTRODUCTION

Scope of Responsibility

The Hale County Appraisal District has prepared and published this report to provide our citizens and taxpayers with a better understanding of the district's responsibilities and activities. This report has several parts: a general introduction and then several sections describing the appraisal effort by the appraisal district.

The Hale County Appraisal District (CAD) is a political subdivision of the State of Texas created effective January 1, 1980. The provisions of the Texas Property Tax Code govern the legal, statutory, and administrative requirements of the appraisal district.

A Board of Directors, appointed by the taxing units within the boundaries of Hale County, constitutes the district's governing body. The Board of Directors responsibilities are:

- A. Establish the District's office.
- B. Adopt an annual budget.
- C. Contracting for necessary services.
- D. Hiring a Chief Appraiser
- E. Appointing a taxpayer liaison (counties with population Over 125,000)
- F. Appointing Appraisal Review Board members.
- G. Making general policy on the District operations.

An Appraisal Review Board is appointed by the Board of Directors to hear taxpayer protests. The ARB must follow these criteria:

- A. Appraisals must be uniform.
- B. No exemption or partial exemption may be improperly granted.
- C. No land may be improperly granted a special appraisal.
- D. The records must conform to the appraisal roll.
- E. Approve corrections to the appraisal roll.
- F. Approve records

The Chief Appraiser, appointed by the Board of Directors, is the chief administrator and chief executive officer of the Appraisal District. The Chief employs the staff, oversees all aspects of the District's operations. The Chief Appraiser's responsibilities are:

1. To discover, list, appraise all taxable property within the taxing jurisdiction
2. Determine exemption and special appraisal requests
3. Organize reappraisals
4. Notify taxpayers, taxing units and the public about matters that effect property values.

The Appraisal District is responsible for local property tax appraisal and exemption administration for nearly 15 jurisdictions or taxing units in the county which includes:

C01 City of Plainview
S01 Plainview ISD (in Hale County)
C02 City of Hale Center
S02 Hale Center ISD
C03 City of Petersburg
S03 Petersburg ISD (in Hale County)
S04 Cotton Center ISD
C05 City of Abernathy (in Hale County)
S05 Abernathy ISD (in Hale County)
S06 Olton ISD (in Hale County)
S07 Lockney ISD (in Hale County)
F01 Farm to Market
G01 Hale County
W01 High Plains Underground Water District
X01 Hale County Noxious Weed Control District

Each taxing unit, such as the county, a city, school district, municipal utility district, etc., sets its own tax rate to generate revenue to pay for such things as police and fire protection, public schools, road and street maintenance, courts, water and sewer systems, and other public services. Appraisals established by the appraisal district allocate the year's tax burden on the basis of each taxable property's January 1st market value. We also determine eligibility for various types of property tax exemptions such as those for homeowners, the elderly, disabled veterans, and charitable and religious organizations.

Except as otherwise provided by the Property Tax Code, all taxable property is appraised at its “market value” as of January 1st. Under the tax code, “market value” means the price at which a property would transfer for cash or its equivalent under prevailing market conditions if:

- exposed for sale in the open market with a reasonable time for the seller to find a purchaser;
- both the seller and the buyer know of all the uses and purposes to which the property is adapted and for which it is capable of being used and of the enforceable restrictions on its use, and;
- both the seller and buyer seek to maximize their gains and neither is in a position to take advantage of the exigencies of the other.

The Property Tax Code defines special appraisal provisions for the valuation of residential homestead property (Sec. 23.23), productivity (Sec. 23.41), real property inventory (Sec. 23.12), dealer inventory (Sec. 23.121, 23.124, 23.1241 and 23.127), nominal (Sec. 23.18) or restricted use properties (Sec. 23.83) and allocation of interstate property (Sec. 23.03). The owner of real property inventory may elect to have the inventory appraised at its market value as of September 1st of the year preceding the tax year to which the appraisal applies by filing an application with the chief appraiser requesting that the inventory be appraised as of September 1st.

The Texas Property Tax Code, under Sec. 25.18, requires each appraisal office to implement a plan to update appraised values for real property at least once every three years. The district’s current policy is to conduct a general reappraisal of real property every 3 years. However, appraised values are reviewed annually and are subject to change for purposes of equalization. Personal property renditions are mailed to business owners each year.

The appraised value of real estate is calculated using specific information about each property. Using computer-assisted appraisal programs, and recognized appraisal methods and techniques, we compare that information with the data for similar properties, and with recent market data. The district follows the standards of the International Association of Assessing Officers (IAAO) regarding its appraisal practices and procedures and subscribes to the standards promulgated by the Appraisal Foundation known as the Uniform Standards of Professional Appraisal Practice (USPAP) to the extent they are applicable. In cases where the appraisal district contracts for professional valuation services, the contract that is entered into by each appraisal firm requires adherence to similar professional standards.

Personnel Resources

The Office of the Chief Appraiser is primarily responsible for overall planning, organizing, staffing, coordinating, and controlling of district operations. The

Administration Department's function is to plan, organize, direct, and control the business support functions related to human resources, budget, finance, records management, purchasing, fixed assets, facilities, and postal services. The Appraisal Department is responsible for the valuation of all real and personal property accounts. The property types appraised include commercial, residential, business personal, and industrial. The district's appraisers are subject to the provisions of the Property Taxation Professional Certification Act and must be duly registered with The Texas Department of Licensing and Regulation. Support functions including records maintenance, information and assistance to property owners, and hearings support are coordinated by the entire staff.

The appraisal district staff consists of 10 employees with the following classifications:

- 1 Official/Administrator (Executive level administration)
- 4 Technicians (Appraisers, program appraisers and network support)
- 5 Administrative Support (professional, customer service, clerical and other)

The Board of Tax Professional Examiners (BTPE) has adopted a code of ethics to be sworn and subscribed to by all those registered with the board.

Code of Ethics

- (1) I will be guided by the principle that property taxation should be fair and equal, and I will apply all laws, rules, methods, and procedures in a uniform manner to all taxpayers.
- (2) I will not accept anything of value from any party other than my employer unless acceptance of something is totally unrelated to my performance and duties as an appraiser, assessor, or collector.
- (3) I will not use information received in connection with my duties as an appraiser, assessor, or collector for my own purposes or for my own gain, unless such information can be known by ordinary means to any ordinary citizen.
- (4) I will not accept an assignment for which it is expected by any party that I will report a predetermined appraised value or that I will report other predetermined findings.
- (5) I will not speak or act in any manner or engage in any practice that is dishonest, fraudulent, deceptive, or in violation of law or generally accepted standards of morality.
- (6) I will uphold the honor and dignity of the property tax profession.

Educational Requirements

The TDLR requirements for certification of appraisers consist of successful completion of educational courses and mandatory level exams. After completion of the Level 4 exam and the number of hours experience has been met, a designation of RPA, Registered Professional Appraiser, is awarded. The appraiser must then re-certify every two years from the date of the first certification. Re-certification consists of completing 30 hours of approved continuing education including 2 hours in professional ethics, the approved State laws and rules update course, and 3.5 hours of USPAP. Beginning January 1, 2015, the Chief Appraiser must complete at least half of the 30 hours in programs devoted to one or more topics listed in Texas Occupation Code 1151.164(b); and at least 2 hours in a program of professional ethics specific to the chief appraiser, including a program on the importance of maintaining the independence of an appraisal office from political pressure.

TDLR course requirements are:

Class 2 Appraiser

32 hours of Basics of Texas Property Tax System

8 hours of Professional Ethics

Class 3 Appraiser (must be completed within 36 months of registering)

18 hours of Income Approach to Value

18 hours of Theory and Practice of Personal Property Appraisal

15 hours of Uniform Standards of Professional Appraisal Practices (USPAP)

24 hours in Theory and Practice of Appraisal of Real Property

Class 3 Examination

Class 4 Appraiser (RPA) (must be completed within 60 months of registering and cannot be earned until registrant has 36 months of experience as an Appraiser)

18 hours in Analyzing Real Property Appraisal

16 hours in Texas Property Tax Law

18 hours in Mass Appraisal

3.5 hours in USPAP (if no USPAP within 2 years)

Class 4 examination

In order to maintain their level of expertise, continue their education and keep on top of new innovations in the industry, all employees of the HCAD attend conferences, workshops, and meetings that are beneficial to the District.

TDLR course requirements for Assessor/Collectors are:

Class 2 Assessor/Collector (must complete within 12 months of registration)

32 hours in the basics of Texas Property Tax System

8 hours in Ethics

Class 3 Assessor/Collector (must complete within 36 months of registration)

16 hours in Texas Property Tax Law

18 hours in Assessment and Collection

Class 4 Assessor/Collector (must complete within 60 months of registration)

18 hours in Advanced Assessment and Collections

12 hours in Truth in Taxation

Class IV Assessor/Collector examination within 5 years of registration and have a minimum of 3 years experience as a registered assessor/collector

TDLR course requirements for Collectors are:

Class 1 Collector (must complete within 12 months of registration)

32 hours in the basics of the Texas Property Tax System

8 hours in Ethics

Class 2 Collector

16 hours in Assessment and Collection

18 hours in Advanced Assessment and Collections

Class 3 Collector (RTC)

16 hours in Texas Property Tax Law

Must pass the Collector Class III Examination within 3 years of registration

Have a minimum of 2 years experience as a registered collector

Data

The district is responsible for establishing and maintaining approximately 24,596 accounts. This includes residential, commercial, industrial, personal property, minerals, and farm & ranch properties. These accounts cover 979 square miles within Hale County. This data includes property characteristic and ownership and exemption information. Property characteristic data on new construction is updated through an annual field effort; existing property data is maintained through a field review that is prioritized by last field inspection date. Sales are routinely validated during a separate field effort; however, numerous sales are validated as part of the new construction and data review field activities. Sales information data is acquired through various sources, including internally generated questionnaires to buyer and seller.

The district has a geographic information system (GIS) that maintains cadastral maps and various layers of date. The district's website makes a broad range of information available for public access. Downloadable files of related tax information and district forms, including exemption applications and business personal property renditions are also available from the State Comptrollers website.

Information Systems

The district's information system is maintained by Windows Server 2008 for Small Business. Each of the 14 workstations along with the GIS mapping system is set up with Windows 10 Professional. The district's contract server is Harris Govern.

INDEPENDENT PERFORMANCE TEST

Property Value Study and MAPS Review

According to Chapter 5 of the TPTC and Section 403.302 of the Texas Government Code, the State Comptroller's Property Tax Assistance Division (PTAD) conducts a property value study (PVS) of each Texas school district and each appraisal district at least once every two years to determine the degree of uniformity of and the median level of appraisals by the appraisal district within each major category of property. As a part of this study, the code requires the Comptroller to apply standard statistical analysis techniques to data collected as part of the study of school district taxable values. At least once every two years, the comptroller shall review the governance of each appraisal district, taxpayer assistance provided and the operating and appraisal standards, procedures and methodology used by each appraisal district to determine compliance with generally accepted standards, procedures, and methodology (MAP). The methodology used in the property value study includes stratified samples to improve sample representatives and techniques or procedures of measuring uniformity. This study utilizes statistical analysis of sold properties (sale ratio studies) and appraisals of unsold properties (appraisal ratio studies) as a basis for assessment ratio reporting. For appraisal districts, the reported measures include median level of appraisal, coefficient of dispersion

(COD), the percentage of properties within 10% of the median, the percentage of properties within 25% of the median, and price-related differential (PRD) for properties overall and by state category (i.e., categories A, B, C, D and F1 are directly applicable to real property).

There are 5 independent school districts in Hale CAD for which appraisal rolls are annually developed. The preliminary results of this study are released in January in the year following the year of appraisal. The final results of this study are certified to the Education Commissioner of the Texas Education Agency (TEA) in the following July of each year for the year of appraisal. This outside (third party) ratio study provides additional assistance to the CAD in determining areas of market activity or changing market conditions.

Appraisal Activities

INTRODUCTION

Appraisal Responsibilities

The appraisal staff is responsible for collecting and maintaining property characteristic data for classification, valuation, and other purposes. Accurate valuation of real and personal property by any method requires a physical description of personal property, and land and building characteristics. This appraisal activity is responsible for administering, planning, and coordinating all activities involving data collection and maintenance of all agricultural, residential, commercial, and personal property types which are located within the boundaries of the Hale County Appraisal District's taxing jurisdiction. The data collection effort involves the field inspection of real and personal property accounts, as well as data entry of all data collected into the existing information system. The goal is to periodically field inspect residential and personal properties in Hale County every 3 years, and commercial properties every 3 years. Meeting this goal is dependent on budgetary constraints.

Appraisal Resources

- Personnel - The appraisal activities consist of 3 appraisers and 2 clerical personnel.
- Data - The data used by field appraisers includes the existing property characteristic information contained in PACS (Property Appraisal Collection System) from the district's computer system. The data is printed on a property appraisal information card. Data used includes property size, construction type, sales data, depreciation, and photos.

PRELIMINARY ANALYSIS

Data Collection/Validation

Data collection of real property involves maintaining data characteristics of the property on PACS (Property Appraisal Collection System). The information contained in PACS includes site characteristics, such as land size and improvement data including square footage of living area, year built, quality of construction, and condition. Field appraisers use sales data, comparables, and listing manuals that establish uniform procedures for the correct listing of real property. Data collection for personal property involves maintaining information in PACS and printing them on Business Personal Property Cards. The type of information includes personal property such as business inventory, furniture and fixtures, machinery and equipment, and location.

Sources of Data

The sources of data collection are through the new construction field effort, data review, data mailers, sales validation effort, commercial sales verification, newspapers and publications, and property owner correspondence. A principal source of data comes from building permits received from taxing jurisdictions that require property owners to take out a building permit.

Data review of entire neighborhoods is generally a good source for data collection. Appraisers drive entire neighborhoods to review the accuracy of our data and identify new properties. The sales validation effort in real property pertains to the collection of data of properties that have sold. In residential, the sales validation effort involves on-site inspection by field appraisers to verify the accuracy of the property characteristics data and confirmation of the sales price. In commercial, questionnaires are mailed to both grantee and grantor to confirm sales price and to verify pertinent data.

Property owners are one of the best sources for identifying incorrect data that generates a field check. Frequently, the property owner provides sufficient data to allow correction of records without having to send an appraiser on-site. As the district has increased the amount of information available on the Internet, property owner's requests to correct data inconsistencies have also increased. For the property owner without access to the Internet, phone calls or letters are often submitted notifying the district of inaccurate data. Properties identified in this manner are added to a work file and inspected at our earliest opportunity.

Data Collection Procedures

Field data collection requires organization, planning and supervision of the field effort. Data collection procedures have been established for residential, commercial, and personal property. The appraisers are assigned throughout Hale County to

conduct field inspections. Appraisers conduct field inspections and record information on Property Appraisal Information Cards.

Data Maintenance

The data is entered into the computer file. This responsibility includes not only data entry, but also quality assurance.

INDIVIDUAL VALUE REVIEW PROCEDURES

Field Review

The date of last inspection, extent of that inspection, and the CAD appraiser responsible can be entered into PACS. If a property owner or jurisdiction disputes the district's records concerning this data during a hearing, via a telephone call or correspondence received, PACS may be altered based on the evidence provided. Typically, a field inspection is requested to verify this evidence for the current year's valuation or for the next year's valuation. The CAD appraiser is required to inspect all property once every 3 years.

Office Review

Office reviews are completed on properties where information has been received from the owner of the property. Data mailers (Property Renditions) sent in mass for Business Personal Property, or at the request of the property owner for Real Property, frequently verify the property characteristics or current condition of the property. When the property data is verified in this manner, field inspections are not always required.

PERFORMANCE TEST

The CAD appraisers are responsible for conducting ratio studies and comparative analysis.

The appraisers, in many cases may conduct field inspections to insure the ratios produced are accurate and the appraised values utilized are based on accurate property data characteristics.

Residential Valuation Process

INTRODUCTION

Scope of Responsibility

The Residential appraiser is responsible for developing equal uniform market values for residential improved and vacant property.

- *Personnel - The Residential Valuation appraisal staff consists of 1 appraiser.*

- Data - A common set of data characteristics for each residential dwelling in Hale County is collected in the field and data entered to the computer. The property characteristic data drives the Property Appraisal Collection System (PACS) approach to valuation.

Residential property is valued according to our schedules. These schedules are based on quality & type of construction along with the size of structure. In mass appraisal the appraiser must notice the different details of workmanship, design, and exterior finish materials which will usually indicate the quality inside.

Roof pitch, design, materials, trim, ornamentation, and workmanship are major factors of cost.

VALUATION APPROACH (Model Specification)

Area Analysis

Data on regional economic forces such as demographic patterns, regional locational factors, employment and income patterns, general trends in real property prices and rents, interest rate trends, availability of vacant land, and construction trends and costs are collected from private vendors and public sources and provide the field appraiser a current economic outlook on the real estate market. Information is gleaned from real estate publications and sources such as continuing education in the form of IAAO and BTPE classes.

Neighborhood and Market Analysis

Neighborhood analysis involves the examination of how physical, economic, governmental, and social forces and other influences affect property values. The effects of these forces are also used to identify, classify, and stratify comparable properties into smaller, manageable subsets of the universe of properties known as neighborhoods. Residential valuation and neighborhood analysis is conducted on each of the political entities known as Independent School Districts (ISD).

The first step in neighborhood analysis is the identification of a group of properties that share certain common traits. A "neighborhood" for analysis purposes is defined as the largest geographic grouping of properties where the property's physical, economic, governmental, and social forces are generally similar and uniform. Geographic stratification accommodates the local supply and demand factors that vary across a jurisdiction. Once a neighborhood has been identified, the next step is to define its boundaries. This process is known as "delineation". Some factors used in neighborhood delineation include location, sales price range, lot size, age of dwelling, quality of construction and condition of dwellings, square footage of living area, and story height. Delineation can involve the physical drawing of neighborhood boundary lines on a map, but it can also involve statistical separation or stratification based on attribute analysis. Part of neighborhood analysis is the consideration of discernible patterns of growth that influence a neighborhood's

individual market. Few neighborhoods are fixed in character. Each neighborhood may be characterized as being in a stage of growth, stability, or decline. The growth period is a time of development and construction. As new neighborhoods in a community are developed, they compete with existing neighborhoods. An added supply of new homes tends to induce population shift from older homes to newer homes. In the period of stability, or equilibrium, the forces of supply and demand are about equal. Generally, in the stage of equilibrium, older neighborhoods can be more desirable due to their stability of residential character and proximity to the workplace and other community facilities. The period of decline reflects diminishing demand or desirability. During decline, general property use may change from residential to a mix of residential and commercial uses. Declining neighborhoods may also experience renewal, reorganization, rebuilding, or restoration, which promotes increased demand and economic desirability.

Neighborhood identification and delineation is the cornerstone of the residential valuation system at the district. All the residential analysis work done in association with the residential valuation process is neighborhood specific. Neighborhoods are field inspected and delineated based on observable aspects of homogeneity. Neighborhood delineation is periodically reviewed to determine if further neighborhood delineation is warranted. Whereas neighborhoods involve similar properties in the same location, a neighborhood group is simply defined as similar neighborhoods in similar locations. Each residential neighborhood is assigned to a neighborhood group based on observable aspects of homogeneity between neighborhoods. Neighborhood grouping is highly beneficial in cost-derived areas of limited or no sales or use in direct sales comparison analysis. Neighborhood groups, or clustered neighborhoods, increase the available market data by linking comparable properties outside a given neighborhood. Sales ratio analysis, discussed below, is performed on a neighborhood basis, and in soft sale areas on a neighborhood group basis.

Highest and Best Use Analysis

The highest and best use of property is the reasonable and probable use that supports the highest present value as of the date of the appraisal. The highest and best use must be physically possible, legal, financially feasible, and productive to its maximum. The highest and best use of residential property is normally its current use. This is due in part to the fact that residential development, in many areas, through use of deed restrictions and zoning, precludes other land uses. Residential valuation undertakes reassessment of highest and best use in transition areas and areas of mixed residential and commercial use. In transition areas with ongoing gentrification, the appraiser reviews the existing residential property use and makes a determination regarding highest and best use. Once the conclusion is made that the highest and best use remains residential, further highest and best use analysis is done to decide the type of residential use on a neighborhood basis. As an example,

it may be determined in a transition area that older, non-remodeled homes are economic misimprovements, and the highest and best use of such property is the construction of new dwellings. In areas of mixed residential and commercial use, the appraiser reviews properties in these areas on a periodic basis to determine if changes in the real estate market require reassessment of the highest and best use of a select population of properties.

VALUATION AND STATISTICAL ANALYSIS (Model Calibration)

Cost Schedules

All residential parcels in the district are valued from identical cost schedules using a comparative unit method.

Sales Information

A sales file for the storage of “snapshot” sales data at the time of sale is maintained. Residential vacant land sales, along with commercial improved and vacant land sales are maintained in a separate sales information system. Residential improved and vacant sales are collected from a variety of sources, including: district questionnaires sent to buyer and seller, field discovery, protest hearings, Board of Realtor’s MLS, various sale vendors, builders, and realtors. A system of type, source, validity, and verification codes was established to define salient facts related to a property’s purchase or transfer. School district or neighborhood sales reports are generated as an analysis tool for the appraiser in the development of value estimates.

Land Analysis

Residential land analysis is conducted by each of the residential appraisers. The square foot land table is designed to systematically value the primary and residual land based on a specified percentage of the primary rate. A computerized land table file stores the land information required to consistently value individual parcels within neighborhoods. Specific land influences are used, where necessary, to adjust parcels outside the neighborhood norm for such factors as view, shape, size, and topography, among others. The appraisers use abstraction and allocation methods to insure that the land values created best reflect the contributory market value of the land to the overall property value.

Statistical Analysis

The residential valuation appraisers perform statistical analysis annually to evaluate whether values are equitable and consistent with the market. Ratio studies are conducted on each of the residential valuation neighborhoods in the district to judge the two primary aspects of mass appraisal accuracy--level and uniformity of value.

Appraisal statistics of central tendency and dispersion generated from sales ratios are available for each stratified neighborhood within an ISD and summarized by year. These summary statistics including, but not limited to, the weighted mean, median, standard deviation, coefficient of variation, and coefficient of dispersion provide the appraisers a tool by which to determine both the level and uniformity of appraised value on a stratified neighborhood basis. The level of appraised values is determined by the weighted mean for individual properties within a neighborhood, and a comparison of neighborhood weighted means reflect the general level of appraised value between comparable neighborhoods. Review of the standard deviation, coefficient of variation, and coefficient of dispersion discerns appraisal uniformity within and between stratified neighborhoods.

Every neighborhood is reviewed annually by the appraiser through the sales ratio analysis process. The first phase involves neighborhood ratio studies that compare the recent sales prices of neighborhood properties to the appraised values of these sold properties. This set of ratio studies affords the appraiser an excellent means of judging the present level of appraised value and uniformity of the sales. The appraiser, based on the sales ratio statistics and designated parameters for valuation update, makes a preliminary decision as to whether the value level in a neighborhood needs to be updated in an upcoming reappraisal, or whether the level of market value in a neighborhood is at an acceptable level.

Market Adjustment or Trending Factors

Neighborhood, or market adjustment, factors are developed from appraisal statistics provided from ratio studies and are used to ensure that estimated values are consistent with the market. The district's primary approach to the valuation of residential properties uses a hybrid cost-sales comparison approach. This type of approach accounts for neighborhood market influences not specified in the cost model.

The following equation denotes the hybrid model used:

$$MV = MA [LV + (RCN - D)]$$

whereas, the market value equals the market adjustment factor times the land value plus the replacement cost new less depreciation. As the cost approach separately estimates both land and building values and uses depreciated replacement costs, which reflect only the supply side of the market, it is expected that adjustments to the cost values are needed to bring the level of appraisal to an acceptable standard. Market or location adjustments are applied uniformly within neighborhoods to account for locational variances between market areas or across a jurisdiction.

If a neighborhood is to be updated, the appraiser uses a cost ratio study that compares recent sales prices of properties appropriately adjusted for the effects of time within a delineated neighborhood with the properties' actual cost value. The calculated ratio derived from the sum of the sold properties' cost value divided by the

sum of the sales prices indicates the neighborhood level of value based on the unadjusted cost value for the sold properties. This cost-to-sale ratio is compared to the appraisal-to-sale ratio to determine the market adjustment factor for each neighborhood. This market adjustment factor is needed to trend the values obtained through the cost approach closer to the actual market evidenced by recent sales prices within a given neighborhood. The sales used to determine the market adjustment factor will reflect the market influences and conditions only for the specified neighborhood, thus producing more representative and supportable values. The market adjustment factor calculated for each update neighborhood is applied uniformly to all properties within a neighborhood. Once the market-trend factors are applied, a second set of ratio studies is generated that compares recent sale prices with the proposed appraised values for these sold properties. From this set of ratio studies, the appraiser judges the appraisal level and uniformity in both update and non-update neighborhoods, and finally, for the school district as a whole.

TREATMENT OF RESIDENCE HOMESTEADS

Beginning in 1998, the State of Texas implemented a constitutional classification scheme concerning the appraisal of residential property that receives a residence homestead exemption. Under the new law, beginning in the second year a property receives a homestead exemption, any increases in the value of that property are "capped." The value for tax purposes (appraised value) of a qualified residence homestead will be the LESSER of:

- the market value; or
- the preceding year's appraised value;
PLUS 10 percent for each year since the property was re-appraised;
PLUS the value of any improvements added since the last re-appraisal.

Values of capped properties must be recomputed annually. If a capped property sells, the cap automatically expires as of January 1st of the following year. In that following year, that home is reappraised at its market value to bring its appraisal into uniformity with other properties. An analogous provision applies to new homes. While a developer owns them, unoccupied residences are appraised as part of an inventory using the district's land value and the developer's construction costs as of the valuation date. However, in the year following sale, they are reappraised at market value.

INDIVIDUAL VALUE REVIEW PROCEDURES

Field Review

The appraiser identifies individual properties in critical need of field review through sales ratio analysis. Sold properties with a high variance in sales ratios are field reviewed to check for accuracy of data characteristics.

As the district's parcel count has increased through new home construction, and the homes constructed in the boom years of the late 70's and early 80's experience remodeling, the appraisers are required to perform the field activity associated with transitioning and high demand neighborhoods. Increased sales activity has also resulted in a more substantial field effort on the part of the appraisers to review and resolve sales outliers. Additionally, the appraiser frequently field reviews subjective data items such as quality of construction, condition, and physical, functional and economic obsolescence, factors contributing significantly to the market value of the property. After preliminary estimates of value have been determined in targeted areas, the appraiser takes valuation documents to the field to test the computer-assisted values against his own appraisal judgment. During this review, the appraiser is able to physically inspect both sold properties and unsold properties for comparability and consistency of values.

Office Review

Given the ample resources and time required to conduct a routine field review of all properties, homogeneous properties consisting of tract housing with a low variance in sales ratios and other properties having a recent field inspection date are value reviewed in the office. Valuation reports comparing previous values against proposed and final values are generated for all residential improved and vacant properties. The dollar amount and percentage of value difference are noted for each property within a delineated neighborhood allowing the appraiser to identify, research, and resolve value anomalies before final appraised values are released. Previous values resulting from a hearing protest are individually reviewed to determine if the value remains appropriate for the current year.

Once the appraiser is satisfied with the level and uniformity of value for each neighborhood within his area of responsibility, the estimates of value go to noticing.

PERFORMANCE TESTS

Sales Ratio Studies

The primary analytical tool used by the appraisers to measure and improve performance is the ratio study. The district ensures that the appraised values that it produces meet the standards of accuracy in several ways. Overall sales ratios are generated for each neighborhood to allow the appraiser to review general market trends within their area of responsibility and provide an indication of market appreciation over a specified period of time. The neighborhood descriptive statistic, along with frequency distributions and scatter diagrams are reviewed for each neighborhood being updated for the current tax year. Reported in the sales ratio statistics for each school district is a level of appraisal value and uniformity profile by

land use, sales trends by a 12 month time frame, and appraisal value ranges. The PC-based ratio studies are designed to emulate the findings of the state comptroller's annual property value study for category A property.

See tabs for Ratio Studies

Management Review Process

Once the proposed value estimates are finalized, the appraiser reviews the sales ratios by neighborhood and presents pertinent valuation data, such as, history of hearing protest, sale-to-parcel ratio, and level of appraisal to the Chief Appraiser for final review and approval. This review includes comparison of level of value between related neighborhoods within and across jurisdiction lines. The primary objective of this review is to ensure that the proposed values have met preset appraisal guidelines appropriate for the tax year in question.

See addendum for schedules

Commercial Valuation Process

INTRODUCTION

Appraisal Responsibility

This mass appraisal assignment includes all the commercially classed real property which falls within the boundaries of the Hale County Appraisal District taxing jurisdiction. Commercial appraisers appraise the fee simple interest of properties according to statute.

Appraisal Resources

The improved commercial property appraisal responsibilities are categorized according to major property types of office, retail, warehouse and special use (i.e. hotels, hospitals, and nursing homes).

Data - The data used by the commercial appraiser includes verified sales of vacant land and improved properties and the pertinent data obtained from each. Other data that can be used by the appraiser includes actual income and expense data (typically obtained through the hearings process), actual contract rental data, leasing information (commissions, tenant finish, length of terms, etc.), and actual construction cost data. Commercial schedules are market modified cost-based schedules. New cost information is used when applicable as well as Marshall & Swift.

VALUATION APPROACH.

Highest and Best Use Analysis

The highest and best use is the most reasonable and probable use that generates the highest present value of the real estate as of the date of valuation. The highest and best use of any given property must be physically possible, legally permissible, financially feasible, and maximally productive. For improved properties, highest and best use is evaluated as improved and as if the site were still vacant. This assists in determining if the existing improvements have a transitional use, interim use, nonconforming use, multiple uses, speculative use, excess land, or a different optimum use if the site were vacant. For vacant tracts of land within this jurisdiction, the highest and best use is considered speculative based on the surrounding land uses. Improved properties reflect a wide variety of highest and best uses which include, but are not limited to: office, retail, apartment, warehouse, light industrial, special purpose, or interim uses. In many instances, the property's current use is the same as its highest and best use. This analysis insures that an accurate estimate of market value (sometimes referred to as value in exchange) is derived.

On the other hand, value in use represents the value of a property to a specific user for a specific purpose. This is significantly different than market value, which approximates market price under the following assumptions: (i) no coercion of undue influence over the buyer or seller in an attempt to force the purchase or sale, (ii) well-informed buyers and sellers acting in their own best interests, (iii) a reasonable time for the transaction to take place, and (iv) payment in cash or its equivalent.

Market Analysis

A market analysis relates directly to market forces affecting supply and demand. This study involves the relationships between social, economic, environmental, governmental, and site conditions. Current market activity including sales of commercial properties, new construction, new leases, lease rates, absorption rates, vacancies, allowable expenses (inclusive of replacement reserves), expense ratio trends, capitalization rate studies are analyzed.

DATA COLLECTION / VALIDATION

Data Collection Manuals

The primary manual available for pertinent data collection and documentation is the Marshall & Swift Valuation Manual. This manual is continually updated, providing a uniform system of itemizing the multitude of components comprising improved properties.

Annually, prior to the hearing season and after the sales have been researched, verified, keyed into the database, and quality control has been completed, the sales data are summarized and produced into book form. The confirmed sales reports categorize the sales by property and use type and sort the data by location and

chronological order. These books are available to the public for use during hearings and are also used by the Hale CAD appraisers during the hearings process.

Sources of Data

In terms of commercial sales data, Hale CAD receives a copy of the deeds recorded in Hale County that convey commercially classed properties. The deeds involving a change in commercial ownership are entered into the sales information system and researched in an attempt to obtain the pertinent sale information.

For those properties involved in a transfer of commercial ownership, a sale file is produced which begins the research and verification process. The initial step in sales verification involves a computer-generated questionnaire, which is mailed to both parties in the transaction (Grantor and Grantee). If a questionnaire is answered and returned, the documented responses are recorded into the computerized sales database system.

Cost Schedules

The cost approach to value is applied to all improved real property utilizing the comparative unit method. This methodology involves the utilization of national cost data reporting services as well as actual cost information on comparable properties whenever possible. Cost models are typically developed based on the Marshall Swift Valuation Service. Cost models include the derivation of replacement cost new (RCN) of all improvements. These include comparative base rates, per unit adjustments and lump sum adjustments. This approach also employs the sales comparison approach in the valuation of the underlying land value. Time and location modifiers are necessary to adjust cost data to reflect conditions in a specific market and changes in costs over a period of time. Because a national cost service is used as a basis for the cost models, locational modifiers are necessary to adjust these base costs specifically for Hale County. These modifiers are provided by the national cost services.

Depreciation schedules are developed based on what is typical for each property type at that specific age and have been implemented for what is typical of each major class of commercial property by economic life categories. Schedules have been developed for improvements with 15, 20, 30, 40, 50 and 60 year expected life. These schedules are then tested to ensure they are reflective of current market conditions. The actual and effective ages of improvements are noted in PACS. Effective age estimates are based on the utility of the improvements relative to where the improvement lies on the scale of its total economic life and its competitive position in the marketplace.

Market adjustment factors such as external and/or functional obsolescence can be applied if warranted. A depreciation calculation override can be used if the condition or effective age of a property varies from the norm by appropriately noting the physical condition and functional utility ratings on the property data characteristics.

These adjustments are typically applied to a specific property type or location and can be developed via ratio studies or other market analyses.

Economic adjustments can be applied to allow for vacancy.

Income Models

The income approach to value is applied to those real properties which are typically viewed by market participants as “income producing”, and for which the income methodology is considered a leading value indicator. This method also depends on the availability of information. The first step in the income approach pertains to the estimation of market rent on a per unit basis. This is derived primarily from actual rent data furnished by property owners and from local market study publications. This per unit rental rate multiplied by the number of units results in the estimate of potential gross rent.

A vacancy and collection loss allowance is the next item to consider in the income approach. The projected vacancy and collection loss allowance is established from actual data furnished by property owners and on local market publications. This allowance accounts for periodic fluctuations in occupancy, both above and below an estimated stabilized level. The market derived stabilized vacancy and collection loss allowance is subtracted from the potential gross rent estimate to yield an effective gross rent.

Next a secondary income or service income is calculated as a percentage of stabilized effective gross rent. Secondary income represents parking income, escalations, reimbursements, and other miscellaneous income generated by the operations of real property. The secondary income estimate is derived from actual data collected and available market information. The secondary income estimate is then added to effective gross rent to arrive at an effective gross income.

Allowable expenses and expense ratio estimates are based on a study of the local market, with the assumption of prudent management. An allowance for non-recoverable expenses such as leasing costs and tenant improvements are included in the expenses. A non-recoverable expense represents costs that the owner pays to lease rental space. Different expense ratios are developed for different types of commercial property based on use. For instance, retail properties are most frequently leased on a triple-net basis, whereby the tenant is responsible for his pro-rata share of taxes, insurance, and common area maintenance. In comparison, a general office building is most often leased on a base year expense stop. This lease type stipulates that the owner is responsible for all expenses incurred during the first year of the lease. However, any amount in excess of the total per unit expenditure in the first year is the responsibility of the tenant. Under this scenario, if the total operating expense in year one (1) equates to \$8.00 per square foot, any increase in expense over \$8.00 per square foot throughout the remainder of the lease term would be the responsibility of the tenant. As a result, expense ratios are

implemented based on the type of commercial property.

Another form of allowable expense is the replacement of short-lived items (such as roof or floor coverings, air conditioning or major mechanical equipment or appliances) requiring expenditures of large lump sums. When these capital expenditures are analyzed for consistency and adjusted, they may be applied on an annualized basis as stabilized expenses. When performed according to local market practices by commercial property type, these expenses when annualized are known as replacement reserves.

Subtracting the allowable expenses (inclusive of non-recoverable expenses and replacement reserves) from the effective gross income yields an estimate of net operating income.

Rates and multipliers are used to convert income into an estimate of market value. These include income multipliers, overall capitalization rates, and discount rates. Each of these is used in specific applications. Rates and multipliers also vary between property types, as well as by location, quality, condition, design, age, and other factors. Therefore, application of the various rates and multipliers must be based on a thorough analysis of the market. These procedures are documented in the Income Valuation Manual. The last time this manual was updated was in 2001.

Capitalization analysis is used in the income approach models. This methodology involves the capitalization of net operating income as an indication of market value for a specific property. Capitalization rates, both overall (going-in) cap rates for the direct capitalization method and terminal cap rates for discounted cash flow analyses, can be derived from the market. Sales of improved properties from which actual income and expense data are obtained provide a very good indication of what a specific market participant is requiring from an investment at a specific point in time. In addition, overall capitalization rates can be derived from the built-up method (band-of-investment). This method relates to satisfying the market return requirements of both the debt and equity positions of a real estate investment. This information is obtained from real estate and financial publications.

Sales Comparison (Market) Approach

Although all three of the approaches to value are based on market data, the Sales Comparison Approach is most frequently referred to as the Market Approach. This approach is utilized not only for estimating land value but also in comparing sales of similarly improved properties to each parcel on the appraisal roll. As previously discussed in the Data Collection / Validation section of this report, pertinent data from actual sales of properties, both vacant and improved, is pursued throughout the year in order to obtain relevant information which can be used in all aspects of valuation. Sales of similarly improved properties can provide a basis for the depreciation schedules in the Cost Approach, rates and multipliers used in the Income Approach, and as a direct comparison in the Sales Comparison Approach.

Improved sales are also used in ratio studies, which afford the appraiser an excellent means of judging the present level and uniformity of the appraised values.

The appraisers review commercial property types through the sales ratio analysis process. The first phase involves ratio studies that compare the recent sales prices of properties to the appraised values of the sold properties. This set of ratio studies affords the appraiser an excellent means of judging the present level of appraised value and uniformity of the appraised values. The appraiser, based on the sales ratio statistics and designated parameters for valuation update, makes a preliminary decision as to whether the value level of a particular property type needs to be updated in an upcoming reappraisal, or whether the level of market value is at an acceptable level.

INDIVIDUAL VALUE REVIEW PROCEDURES

Field Review

The date of last inspection, extent of that inspection, and the Hale CAD appraiser responsible are listed in the PACS system. If a property owner disputes the District's records concerning this data in a protest hearing, PACS may be altered based on the credibility of the evidence provided. Typically, a new field check is then requested to verify this evidence for the current year's valuation or for the next year's valuation. In addition, if a building permit is filed for a particular property indicating a change in characteristics, that property is added to a work file. Finally, even though every property cannot be inspected each year, each appraiser typically designates certain segments of their area of responsibility to conduct field checks.

Commercial appraisers are somewhat limited in the time available to field review all commercial properties of a specific use type. However, a major effort is made by appraisers to field review as many properties as possible or economic areas experiencing large numbers of remodels, renovations, or retrofits, changes in occupancy levels or rental rates, new leasing activity, new construction, or wide variations in sale prices. Additionally, the appraisers frequently field review subjective data items such as building class, quality of construction (known as cost modifiers), condition, and physical, functional and economic obsolescence factors contributing significantly to the market value of the property. In some cases, field reviews are warranted when sharp changes in occupancy or rental rate levels occur between building classes or between economic areas.

Hale CAD has adopted the policies of the IAAO STANDARD ON RATIO STUDIES, circa July, 1999 regarding its ratio study standards and practices. Ratio studies generally have six basic steps: (1) determination of the purpose and objectives, (2) data collection and preparation, (3) comparing appraisal and market data, (4)

stratification, (5) statistical analysis, and (6) evaluation and application of the results.

Sales Ratio Studies

Sales ratio studies are an integral part of establishing equitable and accurate market value estimates, and ultimately assessments for this taxing jurisdiction. The primary uses of sale ratio studies include the determination of a need for general reappraisal; prioritizing selected groups of property types for reappraisal; identification of potential problems with appraisal procedures; assist in market analyses; and, to calibrate models used to derive appraised values during valuation or reappraisal cycles. However, these studies cannot be used to judge the accuracy of an individual property appraised value. The Hale County Appraisal Review Board may make individual value adjustments based on unequal appraisal (ratio) protest evidence submitted on a case-by-case basis during the hearing process.

Overall sales ratios are generated by use type semi-annually (or more often in specific areas) to allow appraisers to review general market trends in their area of responsibility. The appraisers utilize the desktop application, EXCEL, to evaluate subsets of data by economic area or a specific and unique data item. On the desktop, this may be customized and performed by building class and age basis. In many cases, field checks may be conducted to insure the ratios produced are accurate and the appraised values utilized are based on accurate property data characteristics. These ratio studies aid the appraisers by providing an indication of market activity by economic area or changing market conditions (appreciation or depreciation). A copy of the district's latest ratio study is attached.

See tabs for ratio studies

Industrial Valuation Process

INTRODUCTION

Appraisal Responsibility

Contract appraisers of the Thomas Y. Pickett Appraisal firm are responsible for developing fair, uniform market values for improved industrial properties and industrial vacant land. These industrial appraisers are also responsible for the valuation of the utilities, oil & gas, and industrial personal property in Hale County.

Appraisal Resources

- Personnel - *Hale CAD contracts with the Thomas Y. Pickett Appraisal firm to value properties for which the district does not have the available personnel or resources.*
- Data – *The contract appraisal staff inspects their assigned properties to obtain information about buildings, site improvements, process and shop equipment, and various items of personal property. In addition, appraisal personnel use information provided by property owners concerning the cost to purchase, install, and construct items of real and personal property. The individual characteristics of the property being appraised are the primary factors that drive the appraised value.*

DATA COLLECTION/VALIDATION

Sources of Data

The original real and personal property data used by Hale CAD was supplied by the Associated Tax Service and other various tax records. Since that time, the district and contract appraisal personnel have updated that information based on field review. As new facilities are built, the appraisal personnel collect all the real and personal property data necessary to value the property initially and thereafter update the information when the property is again visited. The district receives building permit information from the cities and from the county when a facility is being built outside an incorporated city.

Data Collection Procedures

The district and contract appraisal personnel annually or periodically visit assigned plants. The frequency of the visit is determined by the nature of the business conducted at each facility.

The appraisers take with them the historical data on the buildings and site improvements and the previous listing of personal property at the facility being visited. Changes to the existing structures and personal property are noted and that information is used for value estimation purposes. If cost information for the real or personal property is supplied later, the field data can be compared to that information to judge the accuracy of the information.

The nature of the business and whether or not the district has the staff resources available determines which properties are valued by contract firms and which properties are valued by the district's appraisal staff. New district appraisers are trained by accompanying appraisers who have performed field visit and appraisal

functions for a number of years. Each district appraiser is responsible for the completeness and correctness of their valuation work, but a new appraiser is encouraged to seek the advice of and review by experienced appraisal staff if that person is not sure of their value estimation results.

Business Personal Property Valuation Process

INTRODUCTION

Appraisal Responsibility

Appraisal Resources

- *Personnel - The personal property staff consists of 1 appraiser and 2 support staff.*
- *Data - A common set of data characteristics for each personal property account in Hale County is collected in the field and data entered to the district's computer. The property characteristic data drives the computer-assisted personal property appraisal (CAPPA) system. The field data is collected by the personal property appraiser. All Business Personal Property is assessed as of January 1.*

SIC Code Analysis

Four-digit numeric codes, called Standard Industrial Classification (SIC) codes that were developed by the federal government. These classifications are used by Hale CAD to classify personal property by business type.

Sources of Data

Business Personal Property

The district's property characteristic data was originally received from Hale County and various school district records in 1980, and where absent, collected through a massive field data collection effort coordinated by the district over a period of time. When revaluation activities permit, district appraisers collect new data via an annual field drive-out. This project results in the discovery of new businesses not revealed through other sources. Various discovery publications such as the Court Reporter and state sales tax listings are also used to discover personal property. Occupancy reports are obtained monthly from the city of Plainview to provide information regarding businesses. Tax assessors, city and local newspapers, and the public often provide the district information regarding new personal property and other useful facts related to property valuation. Personal Property Renditions are mailed out annually to each business owner. It is the taxpayer's responsibility to render, or

report their business personal property to the District. In doing so, the owner's opinion of value may also be given

Vehicles

An outside vendor provides Hale CAD with a listing of vehicles within Hale County. The vendor develops this listing from the Texas Department of Transportation (DOT) Title and Registration Division records. Other sources of data include property owner renditions and field inspections.

Depreciation Schedule:

Business Personal Property

Hale CAD's primary approach to the valuation of business personal property is the cost approach. The replacement cost new (RCN) is either developed from property owner reported historical cost or from the Field Appraiser's Guide from the Comptroller's office. The percent good depreciation factors are used to develop present value factors (PVF), by year of acquisition.

The PVF is used as an "express" calculation in the cost approach. The PVF is applied to reported historical cost as follows:

$$\text{MARKET VALUE ESTIMATE} = \text{PVF} \times \text{HISTORICAL COST}$$

This mass appraisal PVF schedule is used to ensure that estimated values are uniform and consistent within the market.

A Percent Good Table is used to calculate the physical depreciation on BPP.

See tabs for copy of table in Bus. Personal Prop.

Leased and Multi-Location Assets

Leased and multi-location assets are valued using the PVF schedules mentioned above. If the asset to be valued in this category is a vehicle, then NADA published book values are used. Assets that are not valued by the vendor are valued by an appraiser using PVF schedules or published guides.

Agricultural Valuation Process

Introduction

Appraisal Responsibility

This mass appraisal assignment includes all of the agricultural classed real property & land which falls within the boundaries of the Hale County taxing jurisdiction.

Appraisal Resources

Data Collection – The data used by the ag appraiser includes verified sales of vacant land, improved properties and the pertinent data obtained from each.

Methods: 1. Market Value

2. Ag Value (Rural property may be appraised by its productivity,
If it qualifies)

1. Market Value is derived by using sales comparable land. (Sales Approach)
2. Ag Value (income Approach) is based on the land's capacity to produce agricultural products. "Sec. 23.41. The value of land is determined by capitalizing the average net income the land would have yielded under prudent management from production of agricultural products during the five years preceding the current year." Income capitalization is figured by dividing the net income by the capitalization rate. *TEXAS PROPERTY TAX CODE*

The capitalization rate is 10% or the interest rate specified by the Farm Credit Bank of Texas or its successor on December 31 of the preceding year plus 2.5 percentage points, whichever is greater.

Net income or net to land is calculated by considering the income that would be due to the owner of the land under cash lease, share lease, or whatever lease arrangement is typical for the area, and all expenses directly attributable to the agricultural use of the land subtracted from the owner income.

Income of all crops typical to this area is calculated including dryland and irrigated crops. Types of income considered include production, government payments, and insurance proceeds. Sources for this information are the Texas Agricultural Extension Service, Farm service Agency, and Texas agricultural Statistics Service.

Expenses are taken from budgets compiled by the Texas Agricultural Extension Service. Actual expenses provided by local land owners can be used if proper documentation is provided.

Final net to land is figured by a weighted average of all crops produced according to the percentage of acres for each crop every year.

Irrigated expenses include a reasonable deduction for any depletion that occurs of underground water used in the agricultural operation.

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LIMITING CONDITIONS

The appraised value estimates provided by the district are subject to the following conditions:

1. The appraisals were prepared exclusively for ad valorem tax purposes.
2. The property characteristic data upon which the appraisals are based is assumed to be correct. Exterior inspections of the property appraised were performed as staff resources and time allowed.
3. Validation of sales transactions was attempted through questionnaires to buyer and seller, telephone survey and field review. In the absence of such confirmation, residential sales data obtained from vendors was considered reliable.
4. I have attached a list of staff providing significant mass appraisal assistance to the person signing this certification.
5. Attached are the district's latest ratio study results.

Certification Statement:

"I, Andrew Moritz, Chief Appraiser for the Hale County Appraisal District, solemnly swear that I have made or caused to be made a diligent inquiry to ascertain all property in the district subject to appraisal by me, and that I have included in the records all property that I am aware of at an appraised value which, to the best of my knowledge and belief, was determined as required by law."

Chief Appraiser

STAFF PROVIDING SIGNIFICANT
MASS APPRAISAL ASSISTANCE

<u>NAME</u>	<u>TITLE</u>	<u>PTP REGISTRATION NUMBER</u>
Andrew Moritz	Chief Appraiser	75550
Greg Garlitz	Director of Appraisal: Ag/Rural Appraiser	72398
Jessie Sims	BP/Commercial Appraiser	77616
	Residential Appraiser	
Mary Foster	Appraisal Clerk/ TYP Assistant	
Glenda Johnson	Administrative Assistant	
Alecia Johnson	Collections Department Head	74695
Juanita Alvarez	Collection Clerk	
Matilda Gamez	Collection Clerk/ System Administrator	74694