



www.txappraisers.org

# Connections

## Official Publication of the Association of Texas Appraisers, Inc.

### The law of unintended consequences



Steve Kahane, ATA-R  
ATA President

Effective September 1, 2023, a new [law](#) in Texas requires all licensing agencies not to disclose the addresses, phone numbers or emails of the licensees. The law applies to all types

of license holders in the state, not just appraisers. For us appraisers, it means that our contact information is no longer in our profile on the TALCB website or the national appraiser registry on the ASC website. It's easy to see why a law like this was enacted. It's not hard to imagine an angry customer confronting or harassing a licensee via email, phone or even at their home. So, while it's great that angry borrowers, sellers or agents can't look up our address on the

TALCB website and leave a flaming bag of poop on our doorstep, it also means clients will have a hard time finding us.

I recently received a call from an AMC trying to find an appraiser in a specific locale. They hadn't heard of the new law and wondered why they could no longer find Texas appraisers searching by city, county or zip code in the Appraisal Subcommittee registry. Since then, I talked to some of my clients and most of them have used either the ASC registry or the TALCB site to search for appraisers. Now that this information is no longer public, how are appraisal users supposed to find appraisers in their area? Business has slowed down for most (if not all of us) so it's more important now than ever that we're able to connect with new clients.

ATA's new website has an improved search engine, making it easier for appraisal consumers to find qualified appraisers near them. Members will have to opt out if you don't want to share your contact information. It is up

### Upcoming Industry Meetings:

- Jan. 26, 2024—ATA's Corpus Christi Regional Meeting
- Feb. 15—ASB Public Meeting, Virtual
- Mar. 1-2, 2024—ATA's 18th Mid-Year Meeting, San Marcos, TX
- Mar. 28—AQB Public Meeting
- Apr. 20-23—ACTS - Colorado Springs, CO
- May 16-18—The Appraisal Foundation Board of Trustee Meeting, Indianapolis, IN
- Aug. 16-17—ATA 19th Annual Meeting, Georgetown, TX
- Sept. 14-17—Appraisal Summit, Las Vegas

Inside this issue:	
New Members and Designated Members	2
Corpus Christi Meeting	2
18th Mid-Year Meeting	3
TALCB Update	5
AARO Meeting Update	7
ATA Awards	7
Zoning: How it Can Change an Appraiser's Career	8
Happy Holidays from Stephanie Strep, ATA-R	10
Trainees Seeking Sponsors	11



(Continued from page 1)

to you. If you wish to keep it private, that is your choice. If you wish to share it, your contact information will be posted in a place where new clients can find it and one that has been referred by [TALCB](#). The ATA new search engine will show appraiser's location on a map of Texas. It is up to ATA

members to decide if they use their home or business address for that location and ensure the address and contact information is correct.

One of the main reasons behind updating the ATA website was to improve the search features. When the board approved the funding, we had no idea the new

privacy law was pending. Our timing couldn't have been better. Special thanks to Hansel Dobbs for creating the new logo, the website and managing the transition and to Jeremy McGarrah for all his help.

Steve

## New Members

The ATA President and Board of Directors would like to welcome our newest members:

- Kelly J. Anderson**, Lindale
- Brent Bowen**, Plano
- Richelle Brogan**, Paradise
- George E. Cole, III**, Houston
- Trent T. Edge**, Meadowlakes
- Marcelino Gutierrez, III**, San Antonio
- Dwayne C. Jones**, Conroe
- Tyna T. Marshall**, Frisco



- Ram Vela**, Weslaco
- James Scott S. Wallace**, Houston
- Jessica Zuniga**, Tyler

Are you interested in joining ATA? Log on to [www.txappraisers.org](http://www.txappraisers.org) and click on Join.

Congratulations to those who were recently awarded designations:

**Brandy Dunagan**, ATA-R

If you are interested in applying for a designation with ATA, please go to our website, [www.txappraisers.org](http://www.txappraisers.org), and click on the Join link and download the Designation Application.

## Corpus Christi Meeting

ATA's Corpus Christi meeting will be held on **January 26 at the Klegberg Bank - 5350 S Staples St, Corpus Christi, TX.**

The meeting schedule will be:

- Friday - 8:30 a.m. - 4:30 p.m. - **2024-2025 7-Hour USPAP Update Class** - Each attendee must pre-purchase from ATA or bring their own copy of the **2024-2025 USPAP Publication**, the **2024 USPAP Guidance and Reference Manual (GRM)** and the **2024-2025 7-Hour National USPAP Update Course Student Manual**, either digital or paper copy. Instructor - Pam Teel, Teel Consulting Services.
- Friday evening social at B&J's Pizza - The Original (6335 SPI Drive -in Habeeb Square)**

Attendees will have the opportunity to network with fellow appraisal professionals at breakfast, breaks and lunch.

### Who Should Attend

Anyone who needs to stay on the lead-



ing edge of appraisal issues, as well as professionals who are responsible for keeping appraisal processes in compliance.

**Registration Fees** (Fees increase \$20 14 days before the meeting.) The fee to attend this meeting is **\$295** for ATA members and **\$395** for non-members (price includes all course materials).

You also have the option to purchase your materials directly from the

Appraisal Foundation. The fee for this is \$150 for ATA members and \$250 for

non-members. You'll need to bring a copy of the following three books with you to class (no exceptions):

- **2024-2025 USPAP Publication**
- **2024 USPAP Guidance and Reference Manual (GRM)**
- **2024-2025 7-Hour National USPAP Update Course Student Manual**

[Click here](#) to purchase these books online (\$145 total cost).

Registration with payment must be received at least five business days in advance of the event to guarantee

(Continued on page 3)

# Corpus Christi Meeting (con't)

(Continued from page 2)

your registration. If you have not received an e-mail confirmation one week prior to the conference, please call ATA at (210) 837-7123, M-F, 9:00 a.m.-4:00 p.m. to confirm your registration.

## Hotel Accommodations

ATA's has blocked a few rooms at the Hyatt Place (6773 S Padre Island Dr) in Corpus. Our contracted rate is \$99 + tax and it expires on January 15 (or

when our room block is sold out). Call the Hyatt at (888) 492-8847 and mention Association of Texas Appraisers code G-TNNA to reserve your room or [click here](#).

## Course Approvals

This class has been submitted to TALCB and TREC. Approval is pending.

## Exhibitors/Sponsors

If you are interested in exhibiting or sponsoring, please con-

tact [info@txappraisers.org](mailto:info@txappraisers.org) or download the [exhibitor/sponsor form](#) here.

## Cancellations/Refunds

Written requests received seven business days prior--full refund; fewer than seven business days prior--no refunds will be issued.

# 18th Mid-Year Meeting-San Marcos

ATA's 18th Mid-Year meeting will be held **March 1-2** at the **Embassy Suites Conference Center in San Marcos, TX** (1001 E McCarty Lane).

- Friday morning - 8:00 a.m. - Noon - (Separate registration fee) **Appraiser's Guide to Highest and Best Use**, Instructor - Bryan Reynolds, Appraiser eLearning
- Friday afternoon - 12:30 p.m. - 1:00 p.m. - **Welcome**; Steve Kahane, ATA-R, President
- Friday afternoon - 1:00 p.m. - 5:00 p.m. - **ABC's of the Agencies**, Invited Panelists include Scott Reuter, Freddie Mac, James Heaslet, VA, Ken DeFeo, Fannie Mae and Brian Barnes, FHA.
- Friday evening - 5:00 p.m. - 6:30 p.m. - **Networking Reception**

Saturday - 8:00 a.m. - 4:00 p.m. - **2024-2025 7-Hour USPAP Update Class** - Each attendee must pre-purchase from ATA or bring their own copy of the **2024-2025 USPAP Publication**, the **2024 USPAP Guidance and Reference Manual (GRM)** and the **2024-2025 7-Hour National USPAP Update Course Student Manual**, either digital or paper copy. Instructors - Bryan Reynolds, Appraiser eLearning and Amelia Lovorn, Mississippi Dirt.

The ATA Board of Directors will meet on Thursday afternoon. Attendees will have the opportunity to network with fellow appraisal profes-



sionals at the Saturday continental breakfast, breaks, lunch, and the break and the networking reception on Friday evening. **(ALL OF WHICH ARE INCLUDED IN THE PRICE OF YOUR REGISTRATION FEE!)**

## Who Should Attend

Anyone who needs to stay on the leading edge of appraisal issues, as well as professionals who are responsible for keeping appraisal processes in compliance.

## Hotel Accommodations

ATA's contracted rate is \$159 and it expires on **February 9 (or when our room block is sold out)**. Call the Embassy Suites at (800) 774-1500 and mention Association of Texas Appraisers or [click here](#) to reserve your room.

**Registration Fees** (See next page for registration fees—*fees increase \$20 14 days prior to the event*):

## Course Approvals

All three courses will be sent to TALCB and TREC for approval. We will post the approval numbers as soon as we receive them.

## Exhibitors/Sponsors

**WE LOVE OUR SPONSORS!!!** If you are interested in exhibiting or sponsoring, please contact [info@txappraisers.org](mailto:info@txappraisers.org) or download the [exhibitor/sponsor form](#) here.

## Cancellations/Refunds

Due to our commitment for the facilities and food for the event, a full refund can only be issued 7 business days prior to the event. After the 7 day deadline, no refunds are able to be issued.

**Houston and DFW USPAP course dates will be announced soon!**

# 18th Mid-Year Meeting Fees

## Member Pricing

\$295	Mid-Year Meeting “Package Deal” This includes the Friday afternoon “ABC’s of the Agencies” class and the Saturday 7-Hour USPAP Update course, AS WELL AS all three required USPAP books ( <b>hard copy only, no electronic version</b> )
\$150	Friday afternoon “ABC’s of the Agencies” class and Saturday 7-Hour USPAP Update course  USPAP books are NOT INCLUDED in this option; <b>you must purchase these 3 books ahead of time and bring them with you to class</b> (in either digital or hard copy) <i>(This option allows you to purchase your own electronic version of the required books)</i>  - <b>2024-2025 USPAP Publication</b> - <b>2024 USPAP Guidance and Reference Manual (GRM)</b> - <b>2024-2025 7-Hour National USPAP Update Course Student Manual,</b> <a href="#">Click here</a> to purchase these books online (\$145 total cost).
\$65	Friday morning “Appraisers Guide to Highest and Best Use” class (Optional)
\$65	Friday afternoon “ABC’s of the Agencies” class ONLY – (If you are not attending Saturday USPAP class) NOTE: If you purchased the meeting package, this class is already included!

## Non-Member Pricing

\$395	Mid-Year Meeting “Package Deal” This includes the Friday afternoon “ABC’s of the Agencies” class and the Saturday 7-Hour USPAP Update course, AS WELL AS all three required USPAP books ( <b>hard copy only, no electronic version</b> )
\$250	Friday afternoon “ABC’s of the Agencies” class and Saturday 7-Hour USPAP Update course  USPAP books are NOT INCLUDED in this option; <b>you must purchase these 3 books ahead of time and bring them with you to class</b> (in either digital or hard copy) <i>(This option allows you to purchase your own electronic version of the required books)</i>  - <b>2024-2025 USPAP Publication</b> - <b>2024 USPAP Guidance and Reference Manual (GRM)</b> - <b>2024-2025 7-Hour National USPAP Update Course Student Manual,</b> <a href="#">Click here</a> to purchase these books online (\$145 total cost).
\$90	Friday morning “Appraisers Guide to Highest and Best Use” class (Optional)
\$90	Friday afternoon “ABC’s of the Agencies” class ONLY – (If you are not attending Saturday USPAP class) NOTE: If you purchased the meeting package, this class is already included!

# Legislative and Current Events Update from TALCB Meeting



Brian Marlow, ATA-R  
ATA Vice President

On November 10, 2023, the TALCB met to discuss multiple items including new proposed rules, amendments, PAREA, appraisal license holder breakdown and a

## Changes to Senate Bill 510

Senate Bill 510 went into effect September 1, 2023. It requires all state licensing agencies to remove personal information of license holders from publicly available spaces such as the Board's website. This may make it more difficult for aspiring appraisers to find supervisory appraisers and mentors. Per the TALCB website, alternative sources for trainees to find a supervisory appraiser would be through the Association of Texas Appraiser (ATA), the Foundation Appraisers Coalition of Texas (FACT), the Appraisal Institute (AI) or the Appraiser Diversity Initiative (ADI).

AI launched a PAREA pilot program over the summer in which 15 people from around the country participated. They are expected to finish over the next two months. While PAREA is designed for participants to work at their own pace, six months is the predicted average completion time.

The Institute is also working on its certified residential PAREA module that is still in development.

More and more states around the country are starting to accept PAREA as a legitimate form of gaining appraisal experience. The Appraisal Foundation is tracking 42 "PAREA-ready", states including Texas.

breakdown of complaints received by the TALCB.

The meeting can be viewed in its entirety here: [https://www.talcb.texas.gov/apps/meetings/view.php?meeting\\_id=643](https://www.talcb.texas.gov/apps/meetings/view.php?meeting_id=643)

A hard copy of meeting notes are available on the TALCB website: <https://www.talcb.texas.gov/>

## Proposed Rules and Amendments

Several newly proposed rules and amendments were discussed that covered fees for record requests, AMC fee recovery regulation, and reimbursement for TALCB employee education. An "Online Public Comment Tool" is available until December 24<sup>th</sup> on the TALCB website for all feedback regarding the new, proposed or amended rules.

## PAREA Update

The Appraisal Institute (AI) launched its Practical Applications of Real Estate Appraisal (PAREA) program on September 6. As of October, AI reported 16 Texans are enrolled — the most of any state in the country. The Appraisal Institute estimates that it will take two weeks for people to complete the "readiness checklist" and registration process before starting the PAREA program. The Institute is prepared to accommodate up to 225 sign-ups, if not more.

Cost of the program starts at \$3,995. Other than paying in full, options such as scholarships, discounts, and payment plans will also be available.

## Texas Active Certifications and Licenses

The meeting included comprehensive graphs of currently licensed appraiser numbers for the state of Texas and updated graphs of statistics for complaints received and method of resolution.

Through September 2023, Texas had 5,823 total appraisers (General, Certified & Licensed) and 1,311 trainees. This was a 3.5% increase in General, Certified & Licensed appraisers versus September 2022; however, there was an 11.6% decrease in trainees versus September 2022 cumulative numbers. Discussions regarding the decrease in trainees included

*(Continued on page 6)*

## Next TALCB Meeting

The next TALCB meeting will be held on **Feb. 23 at 9:00 a.m.** at the Stephen F. Austin Building, Room 170, 1700 North Congress, Austin, TX.

These Board meetings are open to the public. ATA encourages every Texas

appraiser to attend these board meetings as often as you can. This Board determines your future!

Log on to <https://www.talcb.texas.gov/> and download the agenda and meeting materials.



# Legislative and Current Affairs Update from TALCB Meeting (con't)

(Continued from page 5)

the downturn in market conditions, the difficulties in finding supervisory appraisers, and a small percentage of the trainees becoming fully licensed appraisers.

## Fiscal Year 2023 Complaints Received by Category

See charts below..

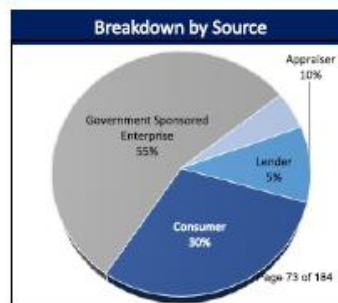
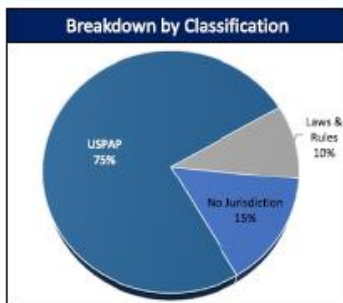
Source: TALCB "Meeting Materials" dated 2023/11/10: 184 pages. Copies of the meeting documents can found here: <https://www.talcb.texas.gov/apps/meetings/>.

## Complaints Received

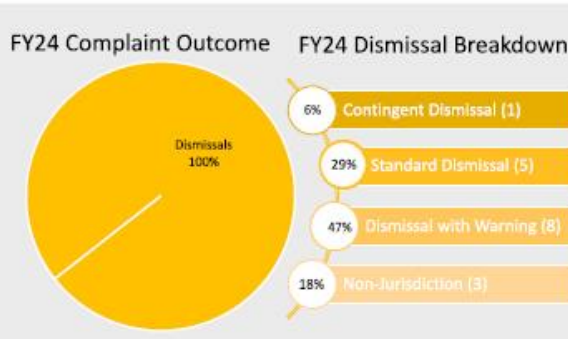
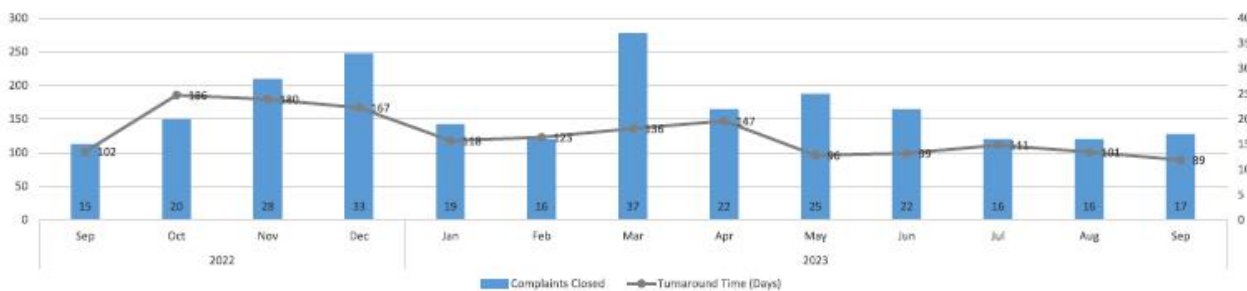


20	Complaints Received
20	Respondents
<1%	License Holders Receive a Complaint

## Fiscal Year 2024 Complaints Received by Category



## Complaint Resolution



17	Complaints Resolved
89 Days	Average turnaround time Sunset Goal: Resolve complaints within 180-day on average
<1%	License holders receive discipline

Page 74 of 184

# AARO in Salt Lake City



Steve Kahane, ATA-R  
ATA President

In order to keep membership informed of all that's happening in our profession, ATA has been sending its presidents to industry meetings and conferences as our budget and time allow. This

year I went to the AARO (Association of Appraiser Regulatory Officials) conference in Salt Lake City. I chose this conference to escape the bubble of all appraiser conferences to get a little different perspective. Here's what I learned.

Bias was a big topic. However, most state agencies, including Texas, have found bias claims difficult to enforce. It turns out that it is hard to look into someone's heart or mind and prove intent. None of the six appraisal-bias lawsuits in the news have been adjudicated. One was dropped. One settled out of court and the remaining four are unresolved. Nor have there been any prosecutions by state agencies.

In Arizona, 14 cases have been closed with letters of concern and all were due to language. The appraisers were warned for using words like gentrification or ethnic descriptions ('Hispanic neighborhood') but were not disciplined.

All the agencies appear to agree that subjective language is a problem that appraisers need to work on. It's an is-

sue in part because of bias, but not entirely. Subjective language is most problematic in neighborhood descriptions. A Trustee of the Appraisal Foundation explained that subjective terms (desirable, walking-distance) are problematic because they are an assignment result and therefore must be supported. They suggest just stating what amenities exist and how close they are rather than using those subjective descriptions. How far is walking distance? Doesn't that depend on the walker?

Personally, I have an issue with this. Part of our job as appraisers is to make comparison judgements. We were taught to use terms like inferior and superior. We have also been taught to analyze, not just describe. I recognize their concerns regarding neighborhood descriptions, but in the comparable analysis we can't just state what features or amenities exist, we have to convey to the reader whether or not it's a good thing to have those features. Freddie Mac specifically asks appraiser to 'show actual sales prices/trends' rather than use words like strong or weak. I put graphs of sales prices over time in my report but will the intended user interpret it the same way I do without the same market knowledge and research?

Appraisal volume and the future of appraisers was also a topic. While volume is way down, the GSEs tried to reassure attendees that appraisers are still the first choice for collateral evaluation. Freddie Mac showed the volume of appraisals relative to the number of appraisers and even a breakdown of the number of appraisals per appraiser in each state. Fannie Mae spoke about their Appraisal Quality Monitoring (AQM) program.

While Fannie tried to put things in context by explaining that only 2,982 AQM letters were sent to 2,790 appraisers (192 appraisers received more than 1 letter) out of the 45,928 appraisers who submitted 5,124,871 appraisal reports. The result was 1,083 appraisals being shared with state agencies. They did not say how many of those were tips and how many were referrals. Tips are appraisals sent to TALCB due to defects or repurchases and referrals are formal complaints based on 'egregious' appraisal issues. Regardless, the GSEs were responsible for the most complaints filed against Texas appraisers as of TALCB's October 2023 report (46% versus 41% filed by consumers).

My biggest take away from the conference was that we have it good here in Texas. That's the same feeling I had after my last AARO conference too. In some states the investigators aren't appraisers. Can you imagine being investigated by somebody who isn't an appraiser and doesn't know what we do? I met two of Texas' investigators at the conference. Not only are they appraisers, but they are smart professionals that also happen to be really nice people. While volume for appraisers has slowed across the nation, Texas ranks 3rd in appraisal volume per appraiser. Nobody tried to predict when volume would pick back up, but because Texas has the nation's fastest growing population, we should continue to fare better than most states.



## Appraiser Awards/Scholarship

Don't forget ATA's **Regional Outstanding Service Awards**. If you feel someone is deserving of one of the Awards, you can nominate them for an Outstanding Service Award. You can also self-nominate.

Also, don't forget about the **Pospisil Scholarship Award**. You can nominate (or self-nominate) to receive \$100 toward your education.

[Click here](#) for links to the Outstanding Service Award Nomination and Pospisil Scholarship Award forms.

# Zoning: How it Can Change an Appraiser's Career



Richard Hagar, SRA

"If a property is legally capable of supporting five plus residential units, or any other commercial use, then a Certified General appraiser must decide regarding the potential

use and value."

Zoning can determine what an appraiser can and can't appraise. For instance, if a property is zoned commercially or contains a large multi-family building, then a Certified General appraiser would perform the appraisal. If the property is zoned "SFR" and there are four units or less, then a Certified Residential appraiser can provide the report. What I'm about to describe isn't in every state; however, it's spreading and likely headed your way, which is why I'm providing this warning. If certain changes in zoning become law in your state, prepare for a massive decrease in the number of properties a residential appraiser can appraise. Now, before I explain the zoning change, please allow me to provide a little history.

Over the past 80 years there has been a series of federal laws, rules, regulations, and common business practices that have classified residential lending into two distinct categories: residential and multi-family. Laws making this separation include, but are not limited to, the Housing Act of 1949, the 1968 creation of the Federal National Mortgage Association (Fannie Mae), laws creating the Housing and Urban Development (HUD) which oversee the Veterans Administration (VA) and Federal Housing Administration (FHA) and the Financial Institutions Reform Recovery and Enforcement Act of 1989 (FIRREA). These laws, together with common banking practices, indicate properties that have or can contain five units, or more are considered "multi-family" or commercial properties.

Definitions quoted in FIRREA:

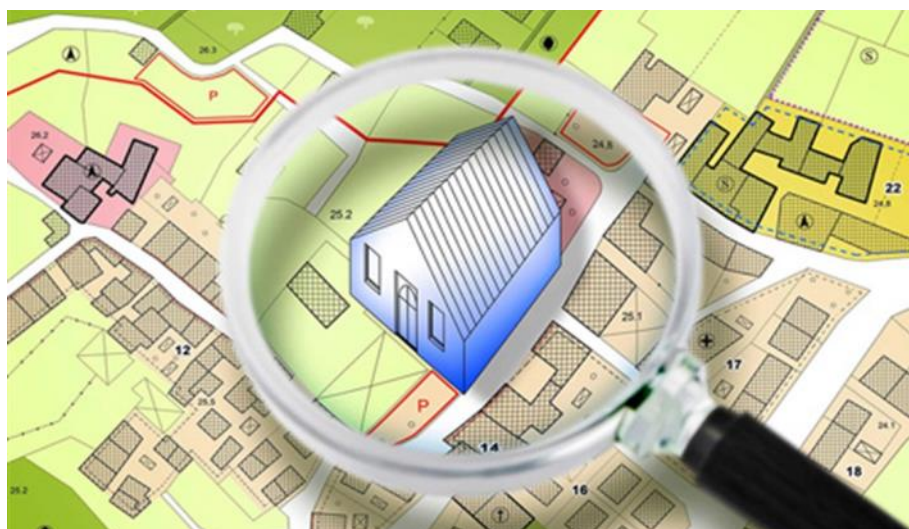
- *Residential real estate transaction means: a real estate-related financial transaction that is secured by a single 1-to-4 family residential property.*
- *Dwelling: a residential structure that contains one-to-four units, [...]*
- *Commercial real estate transaction means: a real estate-related financial transaction that is not secured by a single 1-to-4 family residential property.*

Fannie Mae has a wide latitude when buying loans from lenders if loans involve 1-to-4 unit properties. When a loan involves five or more units (multi-family), they are restricted in the number and amount of these loans they can purchase by law. These loans also require a substantial increase in the down payment amount used to purchase a property (say goodbye to five percent down).

Appraisals were similarly divided by the various government agencies and lenders. Appraising a property with, or capable of supporting, four units or less uses a simplified appraisal process. These properties are more common; loan amounts are lower, and the potential loss to a lender if a loan goes into default is reduced. The information a lender needs prior to funding a loan

created and required the use of these standardized forms prior to their purchase of loans from lenders.

Valuing commercial property, including multi-family housing, is more complex. In this market segment there are different types of buyers, larger loan amounts, and more complex loan qualifying standards. Loans on multi-family properties are unlikely to be sold on the secondary market therefore, they create far more risk for lenders. There is no standardized appraisal form for properties with more than four units—they are narratives custom created and often exceeding 100 pages in length. The requirements and level of information for these reports far exceed those used in a typical appraisal form. The depth of information and complexity also necessitates extensive additional training and licensing for appraisers. Lenders and various government agencies have determined that the separation point between simple and complex properties is when a property has, or can support, five units or more. Based upon this separation, federal laws mandating the licensing/certification of appraisers also followed this same classification. Generally speaking, Certified Residential appraisers are limited to appraising residential properties of any value with four units or less. In comparison, Certified General appraisers are allowed to appraise



for a 1-to-4 unit property is reduced to a point where standardized appraisal forms (FNMA Form 1004 or 1025) are used. Fannie Mae and Freddie Mac

buildings with five units, or more including commercial, industrial, and agricultural properties. This separation is

(Continued on page 9)



# Zoning: How it Can Change an Appraiser's Career (con't)

similar to the classification used all across the United States.

## Highest and Best Use

When providing appraisals for market value, the Uniform Standards of Professional Appraisal Practice (USPAP) requires appraisers to perform a highest and best use analysis of the property as if vacant and as improved if there is an existing structure on the property. Determining the legal uses and value of the property as if vacant then determines the contributing use and value of any existing structure on the property. If a property legally, physically, and financially can support up to four units then a Certified Residential appraiser can determine the property's value. However, if a property is legally capable of supporting five plus residential units, or any other commercial use, then a Certified General appraiser must decide regarding the potential use and value.

## New Washington State Law and the Issue

The state of Washington just passed a new law that requires cities to rezone all single-family areas based on the following:

- Cities with a population between 25,000 and 75,000 must be rezoned to a minimum of four units per residential lot.
- Cities with a population greater than 75,000 must rezone to allow a minimum of six units per lot.

Here's the problem, once five or more units are "allowed" to be built on a lot, the required highest and best use analysis and conclusion must be made by a Certified General appraiser. Washington's new law will eventually prohibit Residentially Certified appraisers from appraising any home in any city with a population greater than 75,000. Now imagine that you receive an appraisal order for a small home built in 1950 on a 10,000sf lot, and due to the zoning change, the property's highest and best use is to tear it down and build a five or six-unit building. Boy, isn't the AMC going to be happy when you tell them that they will have to find a Certified General appraiser to perform the appraisal? Assuming they can find one

who isn't booked out for eight weeks and/or willing to do it for less than \$2,000. For firms like mine, it's going to take additional time to figure out where we can or cannot appraise. Our H&BU analysis will take longer and portions of it will need to be considered before we accept an appraisal assignment. For the past several years, we have been dealing with similar zoning in Portland, Spokane, and Seattle. Now our appraisal fees are much higher so we can perform them right.

Clearly, the people who thought up and passed this law didn't understand appraisals or banking laws.

## The Warning

While this new law may seem odd that it could only be created by the wacky people on the "left coast," I've found that the idea is spreading and likely to come to your city, county, or state. For instance, Portland, Oregon has a similar zoning. California, through a series of laws passed over several years, has achieved the same thing and I'm hearing that Phoenix may have similar pending legislation. Even the White House is trying to come up with ways to "reduce housing costs" through changes in zoning. In other words, this wacky "left coast" idea is spreading.

The number of appraisals being performed today is half of what it was in 2020. Now, imagine if these numbers were further reduced due to the rezoning of a city or state to a point where residential appraisers are not allowed to provide the appraisal.

Here are the opening words contained in the new law explaining the need for change:

*The legislature finds that Washington is facing an unprecedented housing crisis for its current population and a lack of housing choices and is not likely to meet the affordability goals for future populations. In order to meet the goal of 1,000,000 new homes by 2044, and enhance quality of life and environmental protection, innovative housing policies will need to be adopted. Increasing housing options that are more affordable to various income*

*levels is critical to achieving the state's housing goals... There is a continued need for the development of housing at all income levels, including middle housing that will provide a wider variety of housing options and configurations to allow Washingtonians to live near where they work. Homes developed at higher densities are more affordable by design for Washington residents both in their construction and reduced household energy and transportation costs. Notice how it starts off with a logical statement and general need, which many of us would agree with... then the details kick in and it's not pretty. While I agree with the general goal, rezoning all SFR areas to multi-family isn't the first choice for a solution. How about we try changing the cost of obtaining a building permit or shortening the time it takes to obtain the permit (which is approaching four-plus months in our area)?*

## Solutions

Competent appraisers have a better understanding of real estate, banking, and appraisal laws. Zoning is a local issue and shouldn't be controlled at the state or federal level. If you see something like this being considered in your community or state, please become involved! People who create these laws must learn and understand banking and appraisal laws and their limitations. Ask your local appraisal coalitions to become involved as well. Help educate the people, because doing so might just save your career. I'm trying to keep you safe... and employed out there.

## About the Author

*Richard Hagar, SRA, is an educator, author and owner of a busy appraisal office in the state of Washington. Hagar now offers his legendary adjustments course for CE credit in over 45 states through OREPEducation.org. The 7-hour online CE course "How to Support and Prove Your Adjustments" shows appraisers proven methods for supporting adjustments.*

Reprinted with permission for OREP and WorkingRE.

# Happy Holidays!



Stephanie Streep, ATA-R  
ATA Board Member

In the midst of the holiday season, my family and I recently experienced a rare moment of repose at our ranch over

Thanksgiving weekend. Our days were filled with

hikes, golf cart rides, family games, and even my son honed his archery skills. Amid these festivities, we also carved out time to view the latest Top Gun installment—a film I wholeheartedly recommend. Interestingly, the movie mirrored the prevailing narrative in our industry, which grapples with the encroaching influence of AI and computers threatening to replace traditional roles. The movie's similarity to our industry struggles strangely comforted me, making me feel less alone, even if it is just a movie.

Nevertheless, this holiday break reminded me of the tough times we've been through. For many, the mere prospect of a four-day weekend from the office was once deemed a far-off dream. Thanksgiving breaks were often overshadowed by urgent tasks, epitomized by the looming closure of 135,731 loans—complete with the final inspection requests—scheduled for the Friday after Thanksgiving. My father's mantra, "Make hay while the sun is shining," always kept me going, but it seemed to be shining for a while. Many of us have been in the industry long enough to know that it wouldn't always be that way and hopefully, planned accordingly.

Many, including my father, seized the opportunity to retire or embrace semi-retirement. His years of tireless dedication gave way to a newfound freedom, manifested in global travels and a partial residence on his 47-foot sailboat in Panama. He and my mom now enjoy \$2 beers on the floating bar most eve-

nings. Seeing my mom on Instagram, looking like she's on Spring Break, is a sure sign that they are enjoying their "golden years". Although, he does still take on assignments from time to time when he's back in town and my parents look after my boys for a weekend, giving my husband and me some time to unwind.

As industry veterans transition into retirement, an unforeseen consequence emerges—a possible heightened demand for appraisers. Although it may be slow now, eventually the demand will be back and this time, the supply of appraisers may be even less than before. We don't want them looking for alternatives so we must be prepared. This juncture presents a unique chance for professionals to enrich their expertise through additional courses, specialization, and preparation for the evolving landscape. Our role as unbiased custodians of the industry must be underscored, emphasizing the irreplaceable value of human-appraised data. We must show how important we are to protect the consumer. We are the UNBIASED party - everyone else makes money when the loan closes and this should be the point we emphasize when discussing our role. No matter what computer program is utilized, human influence remains, and time will show how important it is to have an appraisal completed by a licensed appraiser in order to protect the consumer.

Despite the potential lull in business this year, dictated by geographical variations and client dynamics, the holiday season beckons. Time is something that cannot be bought and it keeps going whether you are paying attention or not. As for me, my boys are young, and we are going to focus on the magic of Christmas

this year. I'm going to enjoy all the peppermint flavored treats, take in all the holiday lights, get some decent sleep, and spend less time in front of a screen. There are several inexpensive holiday activities that can brighten the season:

- Check out local holiday lights.
- Go to a tree lighting.
- Make ornaments.
- Watch holiday movies.
- Drink hot chocolate.
- Go caroling.
- Make cookies or other holiday treats.
- Make smores.
- Volunteer at a shelter, soup kitchen or nursing home.
- Write a letter to friends, family, or the troops.
- Go hiking or take a night walk looking at lights.
- Have a dance party to Christmas music.

In whatever way you spend your holidays, I hope they are Merry and Bright!



# Trainees Looking for Sponsors

First Name	Last Name	City	Phone	Email
Ansen	Richardson	Arlington	817 675-4344	<a href="mailto:ansenrichardson@gmail.com">ansenrichardson@gmail.com</a>
Will	Abro	Arlington	972 866-4266	<a href="mailto:wabro14@gmail.com">wabro14@gmail.com</a>
Rachel	Carpenter	Austin	512 771-6042	<a href="mailto:rachacarpenter@gmail.com">rachacarpenter@gmail.com</a>
Chris	Solimine	Austin	512 429-3662	<a href="mailto:chrisssolimine@realtyaustin.com">chrisssolimine@realtyaustin.com</a>
Drey	Lord	Austin	512 903-9591	<a href="mailto:dreylord1@gmail.com">dreylord1@gmail.com</a>
Ezra	Gregg	Austin	202 746-0799	<a href="mailto:ezraoriongregg@gmail.com">ezraoriongregg@gmail.com</a>
Jay	Barnes	Austin	512 797-8484	<a href="mailto:2jwbarnes@gmail.com">2jwbarnes@gmail.com</a>
Molly	Estes	Austin	972 515-5827	<a href="mailto:mollyestes77@gmail.com">mollyestes77@gmail.com</a>
Julia	Rogers	Austin	713 560-1231	<a href="mailto:juliacrogers79@gmail.com">juliacrogers79@gmail.com</a>
Angela	Craig	Austin	512 507-0130	<a href="mailto:acraig80@gmail.com">acraig80@gmail.com</a>
John	Bello	Austin	512 658-8840	<a href="mailto:johnsbello@gmail.com">johnsbello@gmail.com</a>
Christine	Moline	Austin	512 808-0504	<a href="mailto:christine.moline@gmail.com">christine.moline@gmail.com</a>
Colton	Cardinell	Austin	512 740-8609	<a href="mailto:coltoncardinell99@gmail.com">coltoncardinell99@gmail.com</a>
Joshua	Sawyer	Beaumont	903 220-3178	<a href="mailto:affliction1011@gmail.com">affliction1011@gmail.com</a>
Shelby	Garcia	Beeville	361 877-4723	<a href="mailto:shelbytxappraiser@gmail.com">shelbytxappraiser@gmail.com</a>
Alan	Burkett	Beeville/Corpus/Victoria	361 350-1629	<a href="mailto:burkettappraisal@yahoo.com">burkettappraisal@yahoo.com</a>
Adam	Tindol	Big Spring, Midland, Odessa, etc.	432 853-6179	<a href="mailto:adamtindol@gmail.com">adamtindol@gmail.com</a>
Emily	Harris	Boerne	210 363-0789	<a href="mailto:ejh032399@gmail.com">ejh032399@gmail.com</a>
Michael	Bauer	Boerne	805 341-5218	<a href="mailto:crosscountrytradingllc@gmail.com">crosscountrytradingllc@gmail.com</a>
Lance	Wiley	Brownwood	325 800-7395	<a href="mailto:awiley86@gmail.com">awiley86@gmail.com</a>
Marie	Jones	Burleson	901 219-4814	<a href="mailto:ckmjones@rocketmail.com">ckmjones@rocketmail.com</a>
Brett	Epperson	Canyon Lake	512 801-9943	<a href="mailto:brettepperson114@gmail.com">brettepperson114@gmail.com</a>
Rehma	Nabbanja	Cedar Park	737 400-8212	<a href="mailto:remmy.nabb@gmail.com">remmy.nabb@gmail.com</a>
Holly	Hartman	Corpus Christi	361 389-5904	<a href="mailto:holly.hartman@ccisd.us">holly.hartman@ccisd.us</a>
Ken	Schmidt	Cypress	832 405-2415	<a href="mailto:kenschmidt57@comcast.net">kenschmidt57@comcast.net</a>
Thomas	Valenta	Dallas	214 995-0160	<a href="mailto:tommy.valenta@gmail.com">tommy.valenta@gmail.com</a>
John	Willems	Dallas	214 918-9234	<a href="mailto:johnwillems@sbcglobal.net">johnwillems@sbcglobal.net</a>
Michael	Roberts	Dallas	302 354-3370	<a href="mailto:michael.j.roberts@icloud.com">michael.j.roberts@icloud.com</a>
Godwin	Offiah	Dallas	469 270-1450	<a href="mailto:godwin@adglobalenterprise.com">godwin@adglobalenterprise.com</a>
Al	Valverde	Dallas	469 464-7977	<a href="mailto:valverdeal@outlook.com">valverdeal@outlook.com</a>
Gabriel	Becker	Dallas	714 348-9932	<a href="mailto:gabriel.becker24@gmail.com">gabriel.becker24@gmail.com</a>
Katy	Choulramountry	Dallas	469 660-4606	<a href="mailto:katy.probasco@gmail.com">katy.probasco@gmail.com</a>
Leann	Juengerman	Dallas	972 904-7502	<a href="mailto:leannjuengerman@gmail.com">leannjuengerman@gmail.com</a>
Chandra	Towns	Del Rio	706 306-0352	<a href="mailto:chandra.towns14@gmail.com">chandra.towns14@gmail.com</a>
Heather	Wilkinson	Denton County	469 774-0623	<a href="mailto:hsuggs@gmail.com">hsuggs@gmail.com</a>
Michael	Loftis	DFW	432 853-6523	<a href="mailto:michaelploftis@gmail.com">michaelploftis@gmail.com</a>
Greg	Ragon	DFW	806 676-6544	<a href="mailto:gjragon1@gmail.com">gjragon1@gmail.com</a>
Neil	Sutfin	DFW	817 565-9613	<a href="mailto:neil@g7ranches.com">neil@g7ranches.com</a>
Todd	Lancaster	DFW	817 243-7752	<a href="mailto:toddandpaigeteam@gmail.com">toddandpaigeteam@gmail.com</a>
Bradley	Ivey	DFW	817 944-4764	<a href="mailto:bradleyaivey01@gmail.com">bradleyaivey01@gmail.com</a>
Bryan	Ramirez	DFW Area	817 851-5297	<a href="mailto:bryan.ntxa@gmail.com">bryan.ntxa@gmail.com</a>
Jon	Wagner	DFW/Schulenburg	832 330-8782	<a href="mailto:jonwag98@gmail.com">jonwag98@gmail.com</a>
Chris	Padgett	Dripping Springs	512 914-5057	<a href="mailto:padgettproperties@gmail.com">padgettproperties@gmail.com</a>
Diana	Salazar	El Paso	915 213-0659	<a href="mailto:dianasalazarep@gmail.com">dianasalazarep@gmail.com</a>
Briana	Campbell	Forney	615 785-0322	<a href="mailto:briana.morrow9@gmail.com">briana.morrow9@gmail.com</a>
Shawnelle	Jones	Forney	501 766-5686	<a href="mailto:deondevin02@icloud.com">deondevin02@icloud.com</a>
Randy	York	Fort Worth	817 597-5197	<a href="mailto:raimeesdad@gmail.com">raimeesdad@gmail.com</a>
Antoine	Razzouk	Fort Worth	817 333-8745	<a href="mailto:antoinerazo@gmail.com">antoinerazo@gmail.com</a>
Erin	Davis	Freestone County	903 644-0981	<a href="mailto:erinldavis@hotmail.com">erinldavis@hotmail.com</a>
George	Popescu	Frisco	214 403-9843	<a href="mailto:george.popescu@yahoo.com">george.popescu@yahoo.com</a>
Diego	Villarreal	Frisco	214 497-2611	<a href="mailto:diegovillarreal78@gmail.com">diegovillarreal78@gmail.com</a>
Moe	Harrell	Galveston County	404 423-3299	<a href="mailto:proplayerservicesllc@gmail.com">proplayerservicesllc@gmail.com</a>

# Trainees Looking for Sponsors (con't)

Marissa	Song	Georgetown	512 739-7212	<a href="mailto:marissasong94@gmail.com">marissasong94@gmail.com</a>
Gary	Novit	Georgetown/Austin Area	512 415-1251	<a href="mailto:gary.novit@icloud.com">gary.novit@icloud.com</a>
Mavohn	Agnew	Grand Prairie	817 798-5324	<a href="mailto:mavohn.agnew@hotmail.com">mavohn.agnew@hotmail.com</a>
Joyce	Tenner	Harker Heights	706 718-0814	<a href="mailto:ratenner@gmail.com">ratenner@gmail.com</a>
Crystal	Jordan	Houston	832 792-9300	<a href="mailto:crystaljay595@yahoo.com">crystaljay595@yahoo.com</a>
Quintasha	Ellison	Houston	281 682-1682	<a href="mailto:quintashabell83@gmail.com">quintashabell83@gmail.com</a>
Glymiss	Smith	Houston	281 772-1040	<a href="mailto:glymiss@glymisssmith.com">glymiss@glymisssmith.com</a>
John	Kaldor	Houston	713 254-9292	<a href="mailto:john.kaldor@icloud.com">john.kaldor@icloud.com</a>
Camille	Colmer	Houston	832 287-6719	<a href="mailto:thegreatestagentofalltime@gmail.com">thegreatestagentofalltime@gmail.com</a>
Brian	Byers	Houston	832-818-5276	<a href="mailto:doreion21@gmail.com">doreion21@gmail.com</a>
Jarrold	Lewis	Houston	281 922-8104	<a href="mailto:jarrod679@gmail.com">jarrod679@gmail.com</a>
Alan	Paulhus	Houston	832 871-9719	<a href="mailto:alpaulhus@gmail.com">alpaulhus@gmail.com</a>
Elijah	Oveo	Houston	713 739-8256	<a href="mailto:elijah.j.oveo@gmail.com">elijah.j.oveo@gmail.com</a>
Grantley	Bishop	Houston	832 265-3940	<a href="mailto:bishop2830@sbcglobal.net">bishop2830@sbcglobal.net</a>
Marzetta	Douglas	Houston	205 383-9082	<a href="mailto:marzetta@kartergroup.com">marzetta@kartergroup.com</a>
Ronaldo	Umanzor	Houston	346 316-7270	<a href="mailto:r.umanzor1998@gmail.com">r.umanzor1998@gmail.com</a>
Fernando	Esperanza	Houston	832-279-4995	<a href="mailto:fesperanza131116@gmail.com">fesperanza131116@gmail.com</a>
Carolyn	Payton	Houston	832-231-7506	<a href="mailto:soldbycarolnypayton@gmail.com">soldbycarolnypayton@gmail.com</a>
Shannon	Stewart	Houston Area	281 520-1823	<a href="mailto:shastewart@yahoo.com">shastewart@yahoo.com</a>
Bertha	Saenz	Houston, Spring, Conroe	281 785-6162	<a href="mailto:bsaenz@kw.com">bsaenz@kw.com</a>
Harith	Madhi	Katy	832 909-3533	<a href="mailto:mharith2@gmail.com">mharith2@gmail.com</a>
Caleb	Nottingham	Kaufman County	469 978-5804	<a href="mailto:icalebaaron@gmail.com">icalebaaron@gmail.com</a>
David	Reynolds	Lakeway/Travis	512 663-7495	<a href="mailto:dreyno4964@gmail.com">dreyno4964@gmail.com</a>
Kelly	Anderson	Lindale	903 343-1952	<a href="mailto:kelly.violet@yahoo.com">kelly.violet@yahoo.com</a>
Brian	Woodrum	Longview/Tyler	214 808-4872	<a href="mailto:brian.woodrum12@gmail.com">brian.woodrum12@gmail.com</a>
Hayley	Martin	Lubbock	830 708-9910	<a href="mailto:hayleyrm@gmail.com">hayleyrm@gmail.com</a>
Joseph	Holmes	McKinney	617 877-7925	<a href="mailto:jrholmes917@gmail.com">jrholmes917@gmail.com</a>
Megan	Weaver	McKinney	928 920-9226	<a href="mailto:mygotoagents@yahoo.com">mygotoagents@yahoo.com</a>
Shelly	Erdelt	Montgomery	979 533-9613	<a href="mailto:shellyerdelt@yahoo.com">shellyerdelt@yahoo.com</a>
Alex	Rocha	New Braunfels	210 542 0890	<a href="mailto:alexrocha09@yahoo.com">alexrocha09@yahoo.com</a>
Kala	Hopson	Princeton	559-789-5071	<a href="mailto:kala.airoza@gmail.com">kala.airoza@gmail.com</a>
Pedro	Covarrubias	San Angelo	325 315-5393	<a href="mailto:saucovarrubias11@yahoo.com">saucovarrubias11@yahoo.com</a>
Jason	Wilkins	San Antonio	210 241-7515	<a href="mailto:jwilkins2477@gmail.com">jwilkins2477@gmail.com</a>
Barbara	Faulkner	San Antonio	210 414-2845	<a href="mailto:barbarafaulkner21@gmail.com">barbarafaulkner21@gmail.com</a>
Dania	Hendricks	San Antonio	210 909-4223	<a href="mailto:danialhendricks@gmail.com">danialhendricks@gmail.com</a>
Sherri	Wolfshohl	San Antonio	210 787-0920	<a href="mailto:sherrirealtorsa@gmail.com">sherrirealtorsa@gmail.com</a>
Austin	Ahn	San Antonio	956 659-3383	<a href="mailto:sahn21@icloud.com">sahn21@icloud.com</a>
Ryan	Thiem	San Antonio	828 232-1036	<a href="mailto:rthiem1980@gmail.com">rthiem1980@gmail.com</a>
David	Gutierrez	San Antonio	210 508-4849	<a href="mailto:b-run27@hotmail.com">b-run27@hotmail.com</a>
Hunter	Watt	San Antonio	210 328-3742	<a href="mailto:hunterw_956@hotmail.com">hunterw_956@hotmail.com</a>
Marcos	Pena	San Antonio	210 784-0756	<a href="mailto:penamarcos@hotmail.com">penamarcos@hotmail.com</a>
Sayda	Martinez	San Antonio	210 296-6300	<a href="mailto:saydamtz87@gmail.com">saydamtz87@gmail.com</a>
Steffanie	Gonzales	San Antonio	210 849-6477	<a href="mailto:hiresteff2022@yahoo.com">hiresteff2022@yahoo.com</a>
Rita	Hubner	San Antonio	210 249-6260	<a href="mailto:ritahubner@yahoo.com">ritahubner@yahoo.com</a>
Rene	De La Cruz	San Antonio	830 609-8985	<a href="mailto:delacruzrene2014@gmail.com">delacruzrene2014@gmail.com</a>
Veronica	Gamboa Rodriguez	San Antonio	210 845-8986	<a href="mailto:veronica.gamboa6rod@yahoo.com">veronica.gamboa6rod@yahoo.com</a>
Ector	Ybarra	San Antonio	830 374-7490	<a href="mailto:ectorybarra@gmail.com">ectorybarra@gmail.com</a>
Todd	Williams	San Antonio	281 702-8565	<a href="mailto:toddwilliams80@gmail.com">toddwilliams80@gmail.com</a>
Thomas	Carter	San Antonio	210 385-6824	<a href="mailto:tzeus830@yahoo.com">tzeus830@yahoo.com</a>
Chris	Murphy	San Antonio	210 885-0950	<a href="mailto:smurfcmsatx.rr.com">smurfcmsatx.rr.com</a>
Walter	Holt, III	San Antonio	919 428-4683	<a href="mailto:walteraholt3@gmail.com">walteraholt3@gmail.com</a>
Paris	Williams	San Antonio	210 365-2563	<a href="mailto:perfectplaceparis@gmail.com">perfectplaceparis@gmail.com</a>
Rolando	Villarreal	San Antonio	210 788-2937	<a href="mailto:rvillarreal80@yahoo.com">rvillarreal80@yahoo.com</a>
Johnny	Rodriguez	San Antonio	210 365-3241	<a href="mailto:johnny.rodriquezrlt@yahoo.com">johnny.rodriquezrlt@yahoo.com</a>

## Trainees Looking for Sponsors (con't)

Kristi	Polodna	San Antonio	847 946-9324	<a href="mailto:kapolodna@gmail.com">kapolodna@gmail.com</a>
Jennifer	Soule	San Antonio	619 855-0060	<a href="mailto:Jennifer.soule@att.net">Jennifer.soule@att.net</a>
Eloy	Sauceda II	San Antonio, New Braunfels, San Marcos	956 473-9622	<a href="mailto:eloysaucedaa4@outlook.com">eloysaucedaa4@outlook.com</a>
Bernadette	Buchanan	San Antonio/Austin	509 768-8050	<a href="mailto:bernadettb@gmail.com">bernadettb@gmail.com</a>
Carly	Chesnut	Santo	864 379-4364	<a href="mailto:carlychesnut@gmail.com">carlychesnut@gmail.com</a>
Asha	Garza	Sealy	832 712-0130	<a href="mailto:ashagarza8@gmail.com">ashagarza8@gmail.com</a>
Scot	Johnson	Seguin	210 850-8519	<a href="mailto:scotjohnson64@gmail.com">scotjohnson64@gmail.com</a>
Raul	Garcia	South Texas	956 550-1354	<a href="mailto:earthrealtraul@aol.com">earthrealtraul@aol.com</a>
Frank	Baker	Spicewood	469 494-4807	<a href="mailto:frankbakerrealty@gmail.com">frankbakerrealty@gmail.com</a>
Alfred	Brown	Spring	832 746-5969	<a href="mailto:alfredtherealtor@gmail.com">alfredtherealtor@gmail.com</a>
Durlyn	Stokes	Stephenville	254 592-6187	<a href="mailto:durlynstokes@gmail.com">durlynstokes@gmail.com</a>
Karl (Drake)	Paris	Teague	903 390-1514	<a href="mailto:kdrakeparis@gmail.com">kdrakeparis@gmail.com</a>
John	Lopez	The Colony	214 636-9379	<a href="mailto:jl.lopez357@gmail.com">jl.lopez357@gmail.com</a>
Michael	Gray	The Colony	231 357-5770	<a href="mailto:michael.donald.gray@gmail.com">michael.donald.gray@gmail.com</a>
Jessica	Zuniga	Tyler	903 776-4447	<a href="mailto:jz@realreal.estate">jz@realreal.estate</a>



## ATA 2023-2024 Board of Directors

Steve Kahane, ATA-R, President  
 Brian Marlow, ATA-R, Vice President  
 Eileen Brown, ATA-R, Secretary  
 Roy Thompson, ATA-L, Treasurer  
 Olivo Castillo, ATA-R, Director  
 Chris Evans, Director

Brandi Dunagan, ATA-R, Director  
 Cathy Harper, ATA-R, Director  
 Stephanie Streep, ATA-R, Director  
 Scott Coker, ATA-R, Alternate Director  
 Pam Teel, ATA-G, Past President  
 Teresa Walker, Executive Director