

# Vanguard Appraisals, Inc.

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Summer 2011

Excellence achieved through people, products, and service.™



## Special points of interest:

- Latest workshop/conference Winners
- This is where the word transition comes in
- CAMAvision remember when
- What is a consolidated contract

## Inside this issue:

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**News  
For friends of  
Vanguard**

## Vanguard Moves Into New Office

By Bob Ehler

As you already know Vanguard has moved into new offices. Our old office served us well for 39 (1972-2011) years. Although, our physical office continued to serve us well, the surrounding neighborhood has not fared as well. Thus, we decided to relocate to a safer and quieter neighborhood. By the way, our first four (1968-1972) years of existence we were headquartered in the Town and Country Shopping Center. Town and Country was the very first mall built in Iowa.



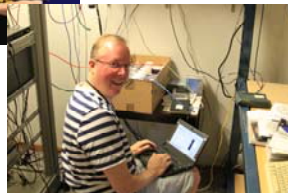
Moving a company the size of Vanguard is not an easy process. First of all we tend to accumulate a lot of unnecessary paper and supplies over 39 years. Moving sure is a great way to clean house. Modern technology also played a large role in whittling down our need for file space. We literally scanned thousands of old documents. What once took up multiple file cabinets is now housed on one flash drive that fits into my pocket.

The same level of excellence you have come to expect from your Vanguard representative shone through again during the move. Thanks to the organizational skills of our employees the entire move was completed with limited interruption to you, our client. Except for a few interruptions lasting only minutes, on the day of the "big move", we did not experience any interruption in our phone service. Websites had only a few minor interruptions and our email capabilities were down for less than one day. I truly do owe a big thank you to all the Vanguard staff for making the move as easy and painless as it could possibly had been.

Our phone numbers have **not** changed. Please note our new address:

Vanguard Appraisals, Inc.  
1065 Sierra Court NE, Suite D  
Cedar Rapids, IA 52402

We look forward to serving you for many, many years from our new location. Please stop and see us some time. We would love to show you our new facilities.





## Mark Your Calendars to Attend 2011 User Group Meetings

Register at <http://camavision.com/events.php>



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### Iowa & Illinois

October 19<sup>th</sup> & 20<sup>th</sup> at Cedar Rapids Marriott, Cedar Rapids, IA

### Minnesota

September 29<sup>th</sup> & 30<sup>th</sup> at Ramada Inn, Bloomington, MN

### Missouri

August 3<sup>rd</sup> & 4<sup>th</sup> at Holiday Inn Select, Columbia, MO

### North Dakota

September 27<sup>th</sup> & 28<sup>th</sup> at Comfort Inn, Bismarck, ND



## CAMAvision—Remember When?

By: Nick Klein

As I've been cleaning my office preparing for our office move, I discovered an old wish list, circa 2001 – 2002. It was a listing of key features the VCS rewrite (before it was called CAMA-X) project would have.

At the **top** of the list was the ability to run reports without locking PDFs. Long time users will recall that in order to run a batch report you first had to lock the PDFs you were to use. This, in effect, would prevent everyone else from doing any sort of data maintenance work until the reports were done.

Whoa! Here was something that I had completely forgotten about. After six years of CAMA-X, we've become so accustomed to how the program works **now**, that we forget how things used to be. We think nothing of generating reports whenever they're needed, without locking PDFs or making people take a coffee break – perhaps some people do miss *those* days.

The other top items in the list weren't as memorable. They were mostly technical changes that would take place “under the hood.” But I will say that one item, the move away from Paradox and adopting Firebird (or MS SQL Server), has had a huge influence on the direction the program has taken. Now we have clients that can add any number of photos and even documents to their parcels. We wouldn't have been able to do without this architectural change. Not to mention the DICED form processing and mapping integration.

Personally I enjoy learning about history, but all this is something I'm thankful is behind us. Moving has been a good thing for my office; out with the old and starting anew. My goal is not to let piles of papers accumulate on my desk. We'll see how long that lasts. Who knows, in another ten years I may discover an old wish list of items for CAMAvision 16 and “remember when.”

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**Mark Your Calendars  
Upcoming  
Conferences**

**MAA-Missouri Association of Assessing Officers**

Dates: September 6<sup>th</sup> –9<sup>th</sup>, 2011  
Location: Chateau on the Lake, Branson, MO

**MAAO-Minnesota Association of Assessing Officers**

Dates: October 9<sup>th</sup> –12<sup>th</sup>, 2011  
Location: Ruttgers Sugar Lake Lodge, Grand Rapids, MN

**MAC-Missouri Association of Counties**

Dates: October 27<sup>th</sup> –28<sup>th</sup>, 2011  
Location: Tan-Tar-A Resort, Osage Beach, MO

**ISAC-Iowa State Association of Counties (Fall)**

Dates: November 16<sup>th</sup>–18<sup>th</sup>, 2011  
Location: Coralville Marriott, Coralville, IA

**ICA-Iowa Certified Assessors**

Dates: July 27<sup>th</sup> –29<sup>th</sup>, 2011  
Location: Sheraton, Iowa City, IA

**NDAAO-North Dakota Association of Assessing Officers**

Dates: August 7<sup>th</sup> –11<sup>th</sup>, 2011  
Location: Comfort Inn, Bismarck, ND

**IAAO-International Association of Assessing Officers**

Dates: September 18<sup>th</sup> –21<sup>st</sup>, 2011  
Location: Sheraton, Phoenix, AZ

**ISAA-Iowa State Association of Assessors**

Dates: October 2<sup>nd</sup> –5<sup>th</sup>, 2011  
Location: Airport Holiday Inn, Des Moines, IA

**NDACo-North Dakota Association of Counties**

Dates: October 16<sup>th</sup> –19<sup>th</sup>, 2011  
Location: Ramkota Hotel, Bismarck, ND

**TOI –Township Officials of Illinois**

Dates: November 6<sup>th</sup> –8<sup>th</sup>, 2011  
Location: Prairie Capital Convention Center, Springfield, IL

**IACO Illinois Association of Counties (Fall Conference)**

Dates: November 21<sup>st</sup> –23<sup>rd</sup>, 2011  
Location: Marriott Downtown, Chicago, IL



**IPAI March Workshop door prize winner  
Dean Divert from Hall Township  
won the GPS**



**MAAO door prize winner  
Matt Naatz from Dodge County  
won the HP Copier, Fax Machine, Scanner**

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# Sales Ratio—Adjusting to the Market

By: Stan Moellers

Sales Ratio Analysis is the basis of all decisions made in adjusting your data in CAMAvision, so doing it right from the beginning will give you the foundation to make the decisions necessary for fair and equitable assessments. It is



so important that it has its own tab in CAMAvision.

Sales Ratio is the Comparison of the assessed value of an individual property to its sale price.

Formula: Assessed Value ÷ Sale Price

The International Association of Assessing Officers (IAAO) Standards on Ratio Studies approved 2010 Section 3.1 States that:

## Ratio studies generally involve seven basic steps:

1. Define the purpose, scope, and objectives
2. Design
3. Stratification
4. Collection and preparation of market data
5. Matching of appraisal and market data
6. Statistical analysis
7. Evaluation and use of results

The purpose, scope and objective of the sales ratio study is defined by state statute, typically a median range of 95% to 105% or 90% to 105% is a normal range of assessment.

**Design**—The assessor should identify the following factors: the groups or classes of properties to be included in the study, important legal, physical, and economic characteristics of the properties selected for study, the quantity and quality of data available. Simply stated: Property Class, CAMAvision Data, and Sales Information

**Stratification**—CAMAvision will stratify your data by:

Sale Price

Map Area

Building Style

Year Built

Building Condition

Total Living Area (TLA) / Gross Building Area (GBA)

Occupancy

Sub-Division

**Collection and Preparation of Market Data**—Many States require filing of Sale Price Verification: Declaration of Value (DOV) Iowa. Certified Real Estate Value (CRV) Minnesota. Assessor Verification includes additional

Sales Verification such as a letter or telephone call. Sales Coding on each parcel

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## Matching of Appraisal and Market Data

Simple process using CAMAvision

Verify Sales

Sales Coding on each parcel

**Statistical Analysis**—CAMAvision calculates your statistics which meet IAAO Standards

High and Low Ratio

Weighted Mean

Mean

Median

Coefficient of Dispersion (COD) - Median

Coefficient of Dispersion (COD) - Mean

Coefficient of Variance - Mean

Price Related Differential (PRD)

**Evaluation and Use of Results**—CAMAvision gives Users the ability to look at many different Value Sources

Appraised Value or Value Generated from Main or Test Table

Current Value or the Appraised, Board of Review, or Equalized value from each parcel without Exempt adjustments.

The analysis can consist of a mixture of parcels with different assessed values.

Pricing Table Source could be:

Main Tables: Current Data being used by CAMAvision to value properties

Test Tables: “What-if” Analysis, change any table to see the results

Historical Values: option of Date of Sale or Prior Years

Time Adjustment: Increase or Decrease Older Sales prices by a percentage per month

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**Sales Ratio Analysis**

Prepare Options for Selected Parcels

Value Source

Appraised Values

Current Values [Current Values](#)

Pricing Table Source

Test Tables

Main Tables  Historical (Main Tables)

Value at Date-of-Sale

[Explain Historical Values](#)

Time Adjustment

Adjustment: None

Percentage: 0.00 Per Month

End Date: 8/2/2010

Prepare Statistics

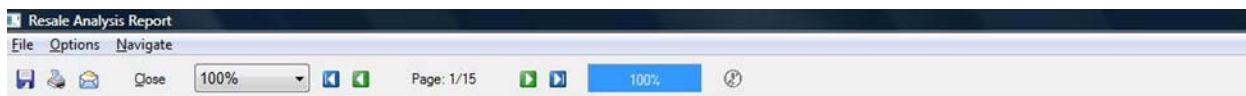
Total Parcels: 64  
Total Deed: 61  
Total Contract: 4  
Total Other: 0  
Total Sales: 65

To continue, click Next.

Bad Ratios Edit Tables Prepare

< Back Next > Help Close

Time Adjustments can also be calculated by using CAMAvision sales reports



**Resale Analysis Report** Mon, April 4, 2011 3:08 PM Page 1

PDF + PIN	Address	Map Area	Sale Date	Sale Code	Sale Amount	Sale Ratio	Total % Change	Time b/w Sales	Amt Difference	% Per Month
011+09-02-277-008.000	7N62SEAST DR	120-DELETED PARCELS	08/01/2008	000	\$1,339,000	0.00	0%	0 months	\$0	0%
004+09-28-378-008.000	1227DEAN ST	116-SPECIAL AREA	07/01/2008	000	\$346,500	0.00	0%	38 months	-\$56,500	0%
004+09-30-330-002.000	38W705SUNSET DR	014-LAKECHARLOT	03/01/2009	000	\$660,000	0.00	0%	29 months	-\$55,000	0%
004+09-15-104-006.000	4130RIVER VIEW DR	062-RIVERS EDGE	11/01/2008	000	\$751,900	0.00	4.80%	24 months	\$36,100	0.20%
004+09-15-153-001.000	4052PRAIRIE CROSSING DR	062-RIVERS EDGE	05/01/2008	000	\$747,900	0.00	0.94%	2 months	\$7,000	0.47%
004+09-16-228-021.000	501RVER RIDGE DR	062-RIVERS EDGE	10/01/2008	000	\$774,900	0.00	0%	37 months	-\$99,400	0%
004+09-34-135-023.000	71COBBLESTONE DR	033-BROWNSTONE	09/01/2008	000	\$563,402	0.00	20.69%	10 months	\$116,548	2.07%
004+09-34-135-012.000	82BLUESTONE DR	033-BROWNSTONE	04/01/2008	000	\$506,390	0.00	44.16%	24 months	\$223,610	1.84%

## Questions and Studies to improve your assessment

Are my Land Values Set Correctly?

Do I have good listing information such as grades? Condition? Interior inspections?

Have I set the proper Manual Level?

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Have I done a Depreciation Study?

Has the market taste changed in my area such as 1 story vs. 2 story?

Are my properties in the correct Map Areas? Do I have the correct Map Factors set?

## Correcting Your Analysis

As sale price increases – ratios decrease (indicated by PRD). To cure you need to look at the following items.

Do ratios increase as age of dwelling gets older? Check into increasing your rate of depreciation.

Do ratios increase as grade of dwelling decreases? This may indicate additional obsolescence needs to be applied to the low grade homes. Check Condition of properties.

If low grade dwellings do not seem out of line, but your ratios are consistently low on high grade dwellings, it may indicate you should increase your land values in your good neighborhoods. It may also indicate that properties are being under graded.

PRD is ok, but your COD needs improving. This could indicate that your problem does not lie in the age or grades, but your values are inconsistent across the board. Break your sales analysis down to neighborhoods. The problem may be cured by adjusting the economic obsolescence (map area factors) for each neighborhood.

## Sales ratio studies depend on the quantity and quality of data available.

Quality of information can be controlled by the assessor through physical inspections of properties; review of lot sizes and conditions affecting lot valuations; review of sales information and internal quality control of data entry and review is necessary. These are internal issues that can be controlled by the assessor's office, but sometimes it can be affected by budgetary restraints, such as lack of funding for reappraisal projects, office staff restraints, etc. When using CAMAvision you can still produce very quality assessments with less than optimal data.

Quantity of data (sales) is controlled by local market conditions. Smaller jurisdictions will typically not have as many sales and sales of homogeneous properties which will affect sales ratio studies. A 20 Coefficient of Dispersion in a small jurisdiction will be acceptable, but large jurisdictions should expect a Coefficient of 10 or less. Smaller jurisdictions may need to use multiple years of sales to determine acceptable assessment criteria.

Always remember that in making assessments you are trying to interpret the wants and needs of the buyers and sellers in an open market place. You must avoid predetermined concepts or market areas. If the sales indicate you have properties over assessed, even if the property owners have not complained, you must make the adjustments to reflect the current market. Market values are constantly changing as the tastes of the buyers change.

Now is the time to prepare for 2012 and 2013 values. Do you need help with your data?

Vanguard Appraisals can help either with onsite sales ratio training and analysis or if necessary a complete property inspections and reappraisal. Give us a call.

**The Illinois workshop winner of our Tool Kit was  
Duane Kiesewetter, Livingston County  
Chief County Assessment Officer**



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# Can We Help You? Tech Support Dilemmas

By: Virginia Molina-Steen

We get many phone calls and emails, and we need key information to address the issue/questions regarding our programs. This is a guideline to help us better serve you – our clients.

The vital information that we need is:

- Caller name – we like to know who we are talking with
- County where the caller is located
- State – there are many counties in different states that have the same name, and at times this could be confusing.
- Which program/application is having an issue? This helps us know where to allocate the call. Our staff has expertise in many fields, and we will refer the best person to address the issue.
- Details of the issue – For example, steps to re-create the issue/error. We need to know which part of the program. For example, the client edits Land – we need to know what you were doing at the time when the issue occurred, like pressing the Add button to add another lot basis when an error appears. We will re-create those same steps here to help solve the given issue. Sometimes, the issue may be fixed on future update.
- Remote access to address issues – We require Internet access on PCs or server to address issues. We use TeamViewer for remote access, and we will help the caller setup remote access with our website.

For email issues – we need:

- In Subject line, please include county name and state, program and a brief description of the issue
- In the email – specify which program/application is having the issue
- Enter many details of the issue – include screen prints (very helpful).

At the conclusion, enter name and phone number to be reached. We may call you or reply via email.

We address many errors and questions, and we try to help solve these dilemmas promptly. If you have errors or questions, please call Tech Support at (800) 736-8625. Our email address is [support@camavision.com](mailto:support@camavision.com)



**South Dakota Conference door prize winner**

**Patty Johnson from Robert County  
won the HP Copier, Fax Machine, Scanner**



**NCRAAO Conference door prize winner**

**Peggy Smith from Page County IA  
won the HP Copier, Fax Machine, Scanner**



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# Transition

By: Scott Johnson

What is the definition of the word **transition**? “A passing from one condition, form, stage, activity, place, etc. to another.”

I have a concern when changing values in a jurisdiction, that we are not looking at the big picture. I have been conducting land analysis and sales ratio studies in many jurisdictions over the past few years and I am seeing a need to add another step to the process. When sales are limited it can be somewhat difficult to see where one land rate starts and one ends. The same goes for map area factors. I'm finding that we need to add that one extra step to the process. This is where the word **transition** comes in.

It will take some extra time and it's not always needed, but when you have a land rate of \$200 PFF in one area of town and the next neighborhood or map area is only showing \$125 PFF, I'm seeing a need to **transition** from the higher rate to the lower rate or vice versa.

This should also be done when looking at map area factors if possible. The good thing about doing this is your values will have a smooth **transition**. The bad thing about doing this is that it will take time and field work. This is not something that can be done sitting in an office but takes driving the neighborhoods looking at the type of streets, the type of dwellings, the age of the neighborhood and possibly other factors. I know it sounds like a lot of work but I feel that it is worth it. I admit that I'm as guilty as the next person when it comes to doing this, but feel that it is the next step in the process.

So the next time you are ready to set new values start the process early enough that you will have time to **transition** to your next set of values.

# Service Contracts and Service Plus Time

By: Kara Leyse

If your service contracts currently renew at different times throughout the year we can consolidate them. On a consolidated service contract we take your contracts and have them due at the same time. To set this up we may need to prorate some of your contracts; so before I go through the process of prorating I will check and see if this is something you would be interested in. This is of no additional cost; it will merely eliminate getting invoices at various times during the year. *Wouldn't that be great to have all of your contracts renew in the same month?!*

If you currently do not have a consolidated contract; don't be surprised if you get a call or email from me asking if you would be interested in one. Otherwise if you feel you are interested, please contact me at [kara@camavision.com](mailto:kara@camavision.com) or 319-365-8625. I can work up the figures and email them to you for your review. If you decide you want to proceed after a review of the figures; I will issue a contract at that time.

Another item you may want to consider is the purchase of ServicePLUS time. If you are running low on installation/training hours, you can purchase time in advance at a reduced rate. The current ServicePLUS rate is \$100.00/hour and we ask that you purchase a minimum of eight hours. *Remember unused time never expires.*

Please call or email me with questions or requests. Email: [kara@camavision.com](mailto:kara@camavision.com) or call: 319-365-8625.

## Terri's Tip:

If you are using “Move Parcel” to move a few single parcels from one PDF to another, it is usually faster to edit the parcels within parcel maintenance rather than move them. This will also let you change the parcel number a little more quickly.





## VANGUARD APPRAISALS, INC.

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Since 1968, Vanguard Appraisals has been at the forefront of the mass appraisal industry. Our trained staff includes specialists in field data collection, appraisal review, pricing, mass appraisal project management, court preparation and testimony, data entry, software engineering, technical support, and training.

Our Flagship CAMAvision product has been developed specifically to operate in the assessor's environment.

Vanguard is a full service company. We provide a wide range of appraisal products and services for assessors, we also see all the projects through completion.

Customer satisfaction is our main goal.

# Sweep Malware Clean...

By: Marty Barrett

There is a new way to resolve and defeat especially malicious viruses and malware now available from Microsoft. System Sweeper allows users to burn a bootable disk that will scan and remove viruses, malware and root-kits. A root-kit is a difficult to detect, and even more difficult to remove piece of malware. Although it is not meant as a replacement for antivirus, as it does not run on a regular schedule, it is a very useful tool as it can resolve issues other tools cannot. Simply download the installer for your system, run the installer and it will walk you through the rest of the process. It can be either burned to CD or written to a USB thumb drive. Once the process is completed simply insure that your computer is bootable to a disk and then reboot with the disk inserted. Now System Sweeper will scan your computer for malware and remove what it can.

Available for download at <http://connect.microsoft.com/systemsweeper>

