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Summer/Fall 2009



Special points of interest:

- CAMAvision I5
- Winners
- New Report
- Land Values
- What's a Grade
- New Employees

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**News for
friends of
Vanguard**

CAMAvision I5—We Couldn't Have Done It Without You

By: Nick Klein

As some of you know, we never sit still at Vanguard or in the VCS Department. Always looking forward – barely looking back. No sooner do we get updates to the latest versions out the door but we start looking ahead to get V15 out in time for this fall's User Group Meetings. Since the CAMAvision "CAMA-X" release we have averaged 44 significant enhancements with each release. This next release, CAMAvision V15, has 54 major changes.

The User Groups are a great time to hear from our clients on how you are using the program and what we could do to make it even better. The 2008 UGMs were no exception and we received lots of ideas to plan for this next

release. V15 builds on the 2008 Manual v14.x release, so yes you need to be on the 2008 Manual version to get most of the changes. I say "most" because we plan on only updating V13 (1998 Manual) with mandated state law changes.

So the burning question is: what's in that list of 54 changes? Well, the update documentation is still growing (now at 34 pages) and I'm not allowed to monopolize the entire newsletter. I'll have to keep this short and sweet. That and I wouldn't have much of a presentation if I spilled all the details in this article. What I will tell you is that from the number of user feature requests, we'll have a little bit of everything for

everyone. We've got several new and enhanced reports – some of you already know of the new parcel summary report that's coming. There are improvements to Parcel Search and Maintenance editing. Income Module and sketch enhancements to make drawing smarter, an even better Comparable Search, and visual changes to Sales Ratio that take it to a new level. I will admit that trying to make **any** statistical module sound flashy and new is hard – but it really is, trust me and come find out!

Thanks to all of you who stopped by our booth at the NCRAAO conference that was held June 15th—17th in Coralville, Iowa. Congratulations to Iowa's own Jean Keller and her hard working committees that made the event such a huge success.

A special Congratulations to Mark Low of Finney County Kansas who won the DVD player from our VAI booth.

Plan now to attend the 2010 NCRAAO conference that will be held June 20th—23rd 2010 in Bloomington Minnesota.

Check out the website at <http://NCRAAO.org/>

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New Parcel Summary Report

By: Tara Nixon

After lots of research and discussion, we've finally come up with a 1 page (front and back) Parcel Summary report. It contains as much information as it possibly can, being limited to 1 page. The front of the report shows your basic parcel information, 1 note, 2 land records, 3 sales, 3 permits and values. Also on front page you will see residential dwelling information for 1 residential building. If the parcel has more than 1 residential building, minimal information for

the 2nd building will also be displayed as well as a breakdown of the pricing for the residential building. The front page will also show 2 additions and 2 garages, as well as 5 yard extras and 5 commercial buildings. The back of the report is where you'll see up to 20 ag buildings, the sketch (you have the option of printing the 1st sketch, 2nd sketch or the last sketch on the parcel), and 1 photo (this will be the 1st photo, unless you choose to reverse the display order, and then it will print the last photo on the parcel). We've also added a

section for handwritten notes and a signature line. As you can see, this report contains a lot of information. There are several options that go along with this report, so you have the option to choose exclude certain sections if you'd like. No matter what you choose to include I believe it's a great asset to the CAMAvision Report family.

[Click here for a link to view the new Parcel Summary Report](#)

[Click here for additional details regarding parcel summary report](#)



Left: NDAAO booth winner, Dave Kaufman of the city of Grand Forks

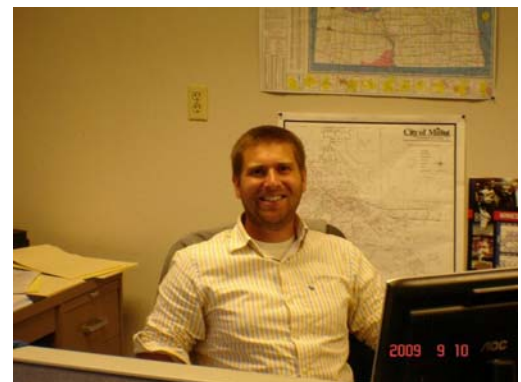
Right: SDAAO booth winner, Rownea Gerbracht and Scott Johnson



North Dakota Workshop

By: Ryan Eli

The North Dakota VCS workshop was held at the Bismarck Comfort Inn on July 30th. We had 28 attendees including three potential clients. The day started off with Lori giving a presentation on the Comparable Search module. Ryan then did a session on Sketch and Basic Queries and Query Lite. The afternoon sessions began with a follow up to Basic Queries with Lori training on Advanced Queries and ProVersion Report Design. The workshop also included a session on the Exemptions Module and how it will work in North Dakota. We ended the day with Ryan training on the updates and enhancements to versions 14 and 14.5 of VCS. It was a great workshop, our largest ever in North Dakota! A big thanks to all those that attended and hope to see you again next year!!



**Workshop Prize Winner
Eric Bertsch, City of Minot**

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What About Your Land

By: Scott Johnson

Over the past several months I have talked to, listened to and even helped clients transition to the 2008 Manual version of CAMAvision. What I have seen, is multiple ideas of how to do it. These ideas are ranging from the very basic of adjusting the manual level only and leaving the rest of the tables alone to adjusting manual level, map area factors, multiple depreciation adjustments, adjusting land values and adding or adjusting obsolescence. There is no set in stone transition method but there are good ways and not so good ways of setting new values. After seeing what has happened with values over the last several years I have observed that land values are over looked too many times. Time and time again I see the manual level or the map area factors increased to a level that exceeds the RCN of the dwelling due to the fact that land

values are too low. I feel that when you are setting new values whether it is with the 1998 manual or when you are moving to the new 2008 manual, the first thing that you need to ask yourself is, "What are my current land values and do I need to adjust them?" The simplest way to answer this question is to run either a vacant land study or the land ratio study in CAMAvision.

The real keys to setting new values are:

"There are good ways and not so good ways of setting new values"

1—The rate used is an improved land rate not a vacant land rate.

2—When running the vacant land study, don't forget to add for the land improvements.

3—Land Ratio or Land Allocation? (Urban Land 15% to 25% of Sale Price)

4—Manual Level, Map Area Factors and Deprecation should be first studied in your strongest market area in the county and/or city.

5—Remember that you will have extremes so stay in the middle of the road.

Have fun and good value setting. Oh yeah, and if you have questions, who you gonna call? Call "VANGUARD".

Reappraisals to Complete for 2010

Appanoose County IA	Commercial
Clinton City IA	All Classes
Cooperstown ND	Residential
Cerro Gordo County IA	Commercial/Industrial Review
Delaware County IA	Res/Commercial/Industrial Review
Horseshoe Valley ND	Residential
Lewis County MO	Commercial
Mitchell County IA	Commercial
Montgomery County IA	Residential Review
Otis Township ND	Residential
Painted Woods Township ND	Residential
Plymouth County IA	Commercial Review
Worth County IA	All Classes

WELCOME New Clients



Billings County, North Dakota

City of Marshall, Minnesota

Golden Valley County, North Dakota

Indian Grove Township, Illinois

Maries County, Missouri

Miner County, South Dakota

Osceola County, Iowa

Wright County, Missouri

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What's in a Grade

By: Mike Weeks

Lately I've had the pleasure of training a few new clients, who have all been accustomed to grading using a different cost manual and CAMA than what we offer at Vanguard. One system offered a CDU or Condition, Desirability, Utility factor. Another system offered a Grade that included a land adjustment. This got me thinking of how nice CAMAvision is to be able to set a Grade, Condition, Land, etc separate from other parts of the parcel. Also how this process allows the ability to have the most fair and equitable values possible. After all, how do I explain to Terry Taxpayer that his/her land value is higher because the house they built is just a little higher in quality than the neighbor's when the lot sizes are the same. That's an argument I don't want to get into. Does the Grade change when the condition does? In my opinion, no. So what is in a Grade and when do we change the grade of a house?

The biggest factor in grading residential property is consistency. Be consistent with the similar neighbors and similar properties within your jurisdiction. Check comps when grading. While I was working in Buchanan County, a father and son-in-law built the same house in different townships. I noticed the houses were exact and made sure I placed the same grade on each. It wasn't until they each received their assessment notice that I learned they were related and that I was glad I was consistent. A former employee of the Iowa Department of Revenue used to teach grading by neighborhood. That this was a 3 grade neighborhood, etc. For the most part I have to agree that houses built in one specific area are

similar. But there sure are exceptions. I would grade the home consistently with similar homes in your jurisdiction but apply an over-built obsolescence for the home built in a lesser neighborhood.

So, back to my question. What is in a Grade? Well, Quality, Size, Desirability. A home with more windows (fenestration), higher pitched roof and more detail to the exterior walls should be graded higher. In the interior I usually look for details such as bull-nose corners and tray ceilings, also, kitchen cabinets and countertops. I find myself feeling under the corners of the countertops to verify true full marble or simply a laminate. I also try to open a drawer in the kitchen if the owner will let me. Do the cabinets have plastic drawers or are they full cherry with self closing mechanisms? Some other features I think of when grading are items such as Ice Block/Polysteel foundations, you know the ones with the Styrofoam sides with concrete and rebar in the center. Some houses have that all the way to the eve. There's a lot of cost in that. Other interior factors I notice include but aren't limited to, type of bathroom fixtures, light fixtures, quality of overall interior finish. We've all likely bought a ceiling fan and know the difference between the nice ones and the not so nice ones. If I see a cheap ceiling fan in a nicer house I'm wondering how many other corners they've cut.

Another factor I look at is the square footage. Size does matter, but why? It costs more to build a larger house. You then usually will have higher cost furnace/AC units to accommodate the larger square footage as well. More cost in the electrical and plumbing of the

home, IE: more hoses, copper, PVC, outlets, switches, etc... Which means more time for the contractor to cut around all of those outlets and switches and more portioning to drywall.

Desirability. Why is desirability a factor in grading a home and can this be subjective? Yes, this area is very subjective when grading a home. I personally like brick homes better than frame. Should that be considered in the grade? Probably not, because we're pricing the brick in the style of the home, not in the grade. But it could be more desirable. So maybe in your particular market you've found two homes exactly alike but one is brick and one is frame. Should that be graded different? Again, be consistent. Whatever you do to one you should probably do to all.

Finally, when do you change a grade on an older home? Most changes to a home such as Siding, Roof and Windows are going to be considered in the condition of the home. But for those major changes such as large additions or total kitchen remodels a Grade change might be warranted. Especially if the improvements have affected the overall quality of the home, such as a total rehab of an older home. If the electrical, plumbing and interior finish has all been updated with better quality systems then a small bump in the grade is not out of line.

Avoid changing a grade after looking at the sale price. There may be other factors such as map areas, a manual level increase or a look at your depreciation tables if you're not hitting your sales accurately. By changing grades inconsistently you could affect the overall integrity of your data thus forcing inequities.

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Coming to a Computer Near You

By: Dan Gray

Microsoft will release their next Windows operating system on October 22, 2009. Don't run and change your login passwords so IT can't take away your XP. Change is good! Embrace this new OS. I've been testing Windows 7 on my laptop for several months, without any issue. You'll be glad to know that CAMAvision is fully compatible!

The hardware requirements for Windows 7 are much the same as the premium Vista edition.
Processor: 1GHz

Memory: 1GB (I'd get 2GB or more if it's in the budget)
Graphics Card: 128mb
DVD Drive
Hard Drive Space: 16GB of available disk space

I personally wouldn't upgrade a two year old computer to Windows 7, but if you're in the market for a new computer, don't hesitate to install it. There are 5 different editions of the new OS. In your office you'll probably want to get the "Professional" edition to be sure you'll have the network features you have now or may get in the future.

If you purchased a new computer with Windows Vista after June 26th, you may be eligible for a free Windows 7 upgrade! Check with your computer manufacturer for rebate details.



GIS and CAMAvision

By: Brad Miller

On August 11th and 12th, Nick Klein, Terri Scheuermann, and Brad Miller were invited to attend the 2009 Schneider Corporation GIS conference held in Ames Iowa. This year's theme was, "Harvest More with GIS". This annual event was well attended by Schneider clients from across the Midwest. They had numerous educational breakout sessions that were very informative and well received by all

attendees. The Vanguard staff was impressed by their presentation on linking GIS with CAMA systems, as they demonstrated their "Ripple" product and how it links in with Vanguard's real estate program CAMAvision. Ripple can be used to

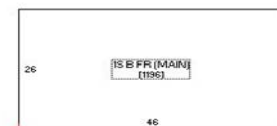
manage parcel numbers and to perform quality control checks which before had to be done by hand.

After the conference concluded, Brad Miller and Jeff Corns discussed how to further integrate their products together. Schneider's Ripple product along with the conference in general shows how two companies can work close together to make the lives of their mutual clients better.



Sherry's Tips and Tricks

Did you know....? In sketch, pressing Ctrl+Home will close a square or rectangular sketch object.



We're on the web...
www.camavision.com

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.

New Employee Profiles



Marty Barrett

The VAI family has grown once again with the addition of Marty Barrett to the Computer Department. Marty recently graduated from the University of Iowa with a Degree in both Computer Science and History. He possesses over two years of experience working as the Technology Administrator for a research department at the University of Iowa. Marty grew up in rural Iowa about 15 miles south of Dubuque and has lived in Iowa his entire life. In his free time, he enjoys building computers, playing video games and hanging out with friends.

Stan Moellers

After a 6 ½ year hiatus Stan Moellers has returned to the Vanguard family. He brings his experience as an assessor, appraiser and knowledge of geographical information systems (GIS) to Vanguard. "I am impressed in all of the improvements and changes to VCS and Vanguard since 2003." He is excited to bring an additional perspective to Vanguard by using the additional data (GIS data) available in most counties and cities. Stan is married to wife Deb and they have 2 grown sons; Scott, Eagle Point, OR and Lucas, Chicago, IL. In his spare time he enjoys the agony of golf and serves as the maintenance person for Deb's flower gardens and actually enjoys mowing the lawn. He is a Die-Hard Chicago Cubs fan and is good at saying "wait until next year." Just to make sure that he has enough stress in life, he also serves on the Decorah Planning and Zoning Board. Stan says "I am so glad to be back with Vanguard and excited to see everyone again."

