MASS APPRAISAL EXPERIENCE
SHOULD IT BE ALLOWED?
MASS APPRAISAL DEFINED

“...The systematic appraisal of groups of properties
As of a given date
Using standardized procedures and statistical testing.

In Contrast:

“…Single-property appraisal, or fee appraisal, is the Valuation of a particular property as Of a given date.”

Similar Approaches

Consideration of:

Sales Data
Income Data
Cost Data
THE WORK OF AN ASSESSOR

Components of a Mass Appraisal System:

* Administration – Assessment Notices, Tax Bills, etc.
* Analysis & Valuation System – Consideration of Sales, Income & Cost Data.
RESPONSIBILITIES OF THE ASSESSOR

* Ensure that all parcels of land in the municipality are legally described. Evaluation of those subject to taxation and those that are exempt.

* Define Market Areas / Economic Neighborhoods.

* Data Collection of all physical characteristics.

* Modeling of land valuation.

* Modeling of Costing Tables, based on Quality of Construction, Total Square Footage, Effective Age, and Economic Neighborhood, etc.
INCOME PRODUCING PROPERTIES
Market Derived Capitalization Rates
Collection and Evaluation of Income Statements

SPECIAL USE PROPERTIES
Includes Industrial (Manufacturing) / Utilities
Collection and Evaluation of Data to Estimate any Obsolescence
CITY OF DETROIT

* Approximately 400,000 parcels of property
* Data Collection – Onsight Inspections, Remote Data Verification
* Evaluation of more than 60,000 annual sales transactions
* Evaluation of Income Statements
* Special Purpose Properties – Casino’s, Heavy-Manufacturing, Utilities, Major Class A Office Buildings
<table>
<thead>
<tr>
<th>Land Valuation</th>
<th>Land Improvements</th>
<th>Building Characteristics</th>
<th>Depreciation</th>
<th>Economic Condition Factor</th>
</tr>
</thead>
</table>

### Land Valuation

**Land Valuation Factors**

- **Total Value:**
  - **Basement Finish:**
    - Estimated Value: $11,200
  - **Total Depreciated Cost:** $8,220

**Land Improvement Factors:**

- **Total Estimated Land Improvements:**
  - Total Cost: $214

### Land Improvements

**Fireplace:**

- **Estimated Value:** $2,900

**Basement Finish:**

- **Estimated Value:** $2,240

### Building Characteristics

**Class:**

- **Computed:**
  - Estimated Cost: $5,600

**Cost Est. for Est. Rldg:**

- **Single Family:**
  - Estimated Cost: $5,600

### Depreciation

**County Multiplier:**

- **Estimated Cost:** $134,000

**EIC (Warranty Group A):**

- **Estimated Cost:** $40,115

**Total Depreciated Cost:**

- **Estimated Cost:** $8,220

**EIC (Warranty Group A):**

- **Estimated Cost:** $40,115

---

**Other Details:**

- **Basement Finish:**
  - **Estimated Cost:** $11,200

- **Total Depreciated Cost:** $8,220

---

**Total Estimated Land Improvements:**

- **Total Cost:** $214
ASSESSMENT ADMINISTRATION

SUBJECT TO MULTIPLE LEVELS OF REVIEW
INFORMAL REVIEW HEARINGS WITH PROPERTY OWNERS/REPRESENTATIVES

LOCAL BOARD OF REVIEW (HEARINGS)

TAX TRIBUNAL (COURT CHALLENGES)

COURT OF APPEALS

SUPREME COURT
CERTIFIED ASSESSING OFFICERS

SUBSTANTIAL TRAINING

TAX LAWS

APPLICATION OF APPRAISAL TECHNIQUES TO MULTIPLE PROPERTIES
STATE LICENSING

MICHIGAN – MASS APPRAISAL QUALIFIES

DEMONSTRATION OF EXPERIENCE

Standard 6

Review of Work to meet Minimum Requirements
Focus on the Collection and Validation of Data &
The Calibration Methods Considered and Utilized.
Same Work – Different Application

Lisa A. Hobart
Michigan Certified General Appraiser (1201000475)
American Society of Appraisers (ASA)
International Association of Assessing Officers (PPS)
Michigan Master Assessing Officer (MMAO)
City of Detroit, Chief Assessor
Thank you kindly!

Lisa Hobart
MASS APPRAISAL EXPERIENCE - SHOULD IT BE ALLOWED?

Amy Rasmussen, RES, AAS, ICA

• Certified Residential Appraiser, 2002
• Iowa Real Estate Appraiser Examining Board, 2005 – 2011
• IAAO Executive Board Member, 2014 - 2016
MASS APPRAISAL EXPERIENCE - SHOULD IT BE ALLOWED?

IAAO’S INVOLVEMENT WITH THE APPRAISAL FOUNDATION

- Founding Appraisal Sponsor - non profit organization serving appraisers
- Ad Hoc USPAP Committee - 1986
- USPAP
  - Standard 6 – Mass Appraisal, Development and Reporting

AARO
Association of Appraiser Regulatory Officials
MASS APPRAISAL EXPERIENCE - SHOULD IT BE ALLOWED?

USPAP - TABLE OF CONTENTS

TABLE OF CONTENTS

UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE

INTRODUCTION

DEFINITION

PEASER RULE

STOCKS RULE

RECORD-KEEPING RULE

COMPETENCY RULE

SCOPE OF WORK RULE

APPRAISAL EXCEPTION RULE

STANDARD 1 - REAL PROPERTY APPRAISAL DEVELOPMENT
STANDARD 3 - REAL PROPERTY APPRAISAL REPORTING
STANDARD 3 - APPRAISAL REVIEW, DEVELOPMENT AND REPORTING
STANDARD 4 - REAL PROPERTY APPRAISAL CONSULTING DEVELOPMENT: Retired
STANDARD 5 - REAL PROPERTY APPRAISAL CONSULTING REPORTING: Retired
STANDARD 6 - MASS APPRAISAL, DEVELOPMENT AND REPORTING
STANDARD 7 - PERSONAL PROPERTY APPRAISAL DEVELOPMENT
STANDARD 8 - PERSONAL PROPERTY APPRAISAL REPORTING
STANDARD 9 - BUSINESS APPRAISAL DEVELOPMENT
STANDARD 10 - BUSINESS APPRAISAL REPORTING

Statements on Appraisal Standards

Statements on Appraisal Standards (SAS) are authorized by the by-laws of The Appraisal Foundation and are specifically for the purpose of clarification, interpretation, explanation, or elaboration of the Uniform Standards of Professional Appraisal Practice (USPAP). Statements have the full weight of a Standard Rule and can be adopted by the Appraisal Standards Board only after exposure and comment. There are currently no active Statements.

Each Statement is linked to its applicability to the various appraisal disciplines. The abbreviations are:

- Real Property - RP
- Personal Property - PP
- Intangibles - IP (includes business interests)
- All disciplines - ALL

SMP-1: Appraisal Review - Clarification of Commentary on Standards Rule 3-3 (pp. - Retired)
SMP-3: Appraisal Review - Clarification of Commentary on Standards Rule 3-3 (pp. - Retired)
SMP-5: Appraisal Review - Clarification of Commentary on Standards Rule 3-3 (pp. - Retired)
SMP-6: Appraisal Review - Clarification of Commentary on Standards Rule 3-3 (pp. - Retired)
SMP-7: Appraisal Review - Clarification of Commentary on Standards Rule 3-3 (pp. - Retired)
SMP-8: Appraisal Review - Clarification of Commentary on Standards Rule 3-3 (pp. - Retired)
SMP-9: Appraisal Review - Clarification of Commentary on Standards Rule 3-3 (pp. - Retired)
SMP-10: Appraisal Review - Clarification of Commentary on Standards Rule 3-3 (pp. - Retired)
SMP-11: Appraisal Review - Clarification of Commentary on Standards Rule 3-3 (pp. - Retired)
SMP-12: Appraisal Review - Clarification of Commentary on Standards Rule 3-3 (pp. - Retired)
SMP-13: Appraisal Review - Clarification of Commentary on Standards Rule 3-3 (pp. - Retired)
SMP-14: Appraisal Review - Clarification of Commentary on Standards Rule 3-3 (pp. - Retired)
SMP-15: Appraisal Review - Clarification of Commentary on Standards Rule 3-3 (pp. - Retired)

© The Appraisal Foundation
MASS APPRAISAL EXPERIENCE - SHOULD IT BE ALLOWED?

USPAP - PREAMBLE
MASS APPRAISAL EXPERIENCE - SHOULD IT BE ALLOWED?

USPAP - Standard 6
MASS APPRAISAL EXPERIENCE - SHOULD IT BE ALLOWED?

Survey by the Kansas Property Valuation Division

1. Does your state accept mass appraisal experience in meeting the experience requirements for state appraisal licensing and certification?

2. If the answer to Question #1 is ‘Yes’, are there limitations on the total number of mass appraisal experience hours accepted?

3. Must all appraisal experience be obtained as a registered trainee or licensed appraiser?
MASS APPRAISAL EXPERIENCE - SHOULD IT BE ALLOWED?

And the Survey Says . . .

- 7 states allow NO mass appraisal experience
- 3 states will as long as it is done under Standard 1, 2 or 3
- Of the 40 states that will accept mass appraisal experience:
  - 13 states limit the amount of credit for mass appraisal experience from 10% - 50%
  - 27 states are willing to grant a license or certificate to an individual who obtained their experience in mass appraisal
MASS APPRAISAL EXPERIENCE - SHOULD IT BE ALLOWED?

COMMON MISCONCEPTIONS

• Not USPAP compliant work
• Don’t complete the 3 approaches to value
• Only ‘Data Collectors’ or ‘Listers’
MASS APPRAISAL EXPERIENCE - SHOULD IT BE ALLOWED?

THE AUTHORITY TO ACCEPT MASS APPRAISAL EXPERIENCE

• The Real Property Appraiser Qualification Criteria

  ‘Acceptable real property appraisal practice for experience credit includes appraisal, appraisal review, appraisal consulting, AND mass appraisal.’ (emphasis added)

• First Exposure Draft of Proposed Changes to The Real Property Appraiser Qualification Criteria. May 18, 2016

  ‘The AQB is not including assessors performing mass appraisals because they are already eligible for experience credit.’
MASS APPRAISAL EXPERIENCE - SHOULD IT BE ALLOWED?

How IAAO can help

- Mass appraisal logs from around the country
  - Colorado
  - Kansas
  - New York
  - Virginia
  - Utah

- DRAFT Mass Appraisal Experience Log developed by the IAAO's USPAP and Appraiser Regulatory Advisory Subcommittee
# Massachusetts Appraisal Experience - Should It Be Allowed?

## Colorado

### Experience Grid - County Ad Valorem Appraiser

Mass Appraisals Prepared for Purposes of Ad Valorem taxation
Prepared in accordance with Standard 8 of USPAP with Jurisdictional Exception Rules

<table>
<thead>
<tr>
<th>Date</th>
<th>Type of Property</th>
<th>Universe of Properties Appraised</th>
<th>Description of Work Performed</th>
<th>Scope of Supervising Appraiser's Review (If Applicable)</th>
<th>Scope of Supervising Appraiser's Supervision (If Applicable)</th>
<th>Total Residential Hours</th>
<th>Total Non-Residential Hours</th>
<th>Total Hours (Residential Plus Non-Residential)</th>
</tr>
</thead>
<tbody>
<tr>
<td>EXAMPLE 4/1/2007</td>
<td>EXAMPLE Residential Improved Properties, including 300 Single Family Residences and 75 Agricultural Land</td>
<td>EXAMPLE Economic Area 1 of White River Valley, XYZ County, Colorado</td>
<td>EXAMPLE Field inspections, collected, measured, verified and recorded property components and characteristics. Entered parcel history narratives submitted data form reports for CAMA. Developed valuation model and calibrated model against sales... etc.</td>
<td>EXAMPLE Reviewed sales confirmation process and results. Reviewed base rate analysis and conclusions. Reviewed existing CAMA model and proposed calibration of that model. Discussed final value results.</td>
<td>EXAMPLE Completed the entire appraisal process with the trainee, including field inspections, collecting, measuring, verifying and recording property components and characteristics, entering parcel history narratives, submitting data form reports for CAMA, developing valuation model and calibrating model against sales... etc.</td>
<td>115</td>
<td>0</td>
<td>115</td>
</tr>
</tbody>
</table>

I declare under penalty of perjury in the second degree pursuant to Section 18-8-503, C.R.S. that the statements made on each page of this real estate appraisal experience log are true and complete to the best of my knowledge.

Applicant [Please Print]: ___________________________ Signature: ___________________________ Date: __________

Supervising Appraiser: ___________________________ Signature: ___________________________ Certification #: ___________________________ Date: __________
# Mass Appraisal Experience - Should It Be Allowed?

## Kansas

## Part VII - Mass Appraisal Experience Log

<table>
<thead>
<tr>
<th>Property Class</th>
<th>Type of Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Residential</td>
<td>A. Data Collection/Inspections (not to exceed 25% of Total)</td>
</tr>
<tr>
<td>2. Multi-Family (2-4 units)</td>
<td>B. Highest &amp; Best Use Analysis</td>
</tr>
<tr>
<td>3. Commercial</td>
<td>C. Data Analysis &amp; Verification</td>
</tr>
<tr>
<td>4. Industrial (including Special Purpose Properties)</td>
<td>D. Model Specification</td>
</tr>
<tr>
<td>5. Vacant Lands</td>
<td>E. Model Calibration</td>
</tr>
<tr>
<td></td>
<td>F. Other (explain)</td>
</tr>
</tbody>
</table>

**Note:** Single parcel evaluations should be reported on the regular log.

<table>
<thead>
<tr>
<th>Date of Activities (MM/DD/YY)</th>
<th>Value Date (YY)</th>
<th>Property Class (1, 2, 3, 4 or 5)</th>
<th>County/City Subdivision</th>
<th>Type of Activity (A, B, C, D, E or F)</th>
<th>Hours</th>
<th>Position Title (At Time of Activity)</th>
<th>Location of Supporting Documentation</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>

Sub-Total: Hours this page

Total Ad Valorem Tax Experience Hours:
MASS APPRAISAL EXPERIENCE - SHOULD IT BE ALLOWED?

State Licensed/Certified Real Estate Appraiser Application
Mass Appraisal (Standard 6 USPAP) Experience Log

<table>
<thead>
<tr>
<th>Date(s)</th>
<th>Type of Property</th>
<th>Property Description (e.g., address, parcel numbers, project)</th>
<th><em>Description of Work Performed</em></th>
<th><em>Scope of Review of Supervising Appraiser</em></th>
<th><em>Scope of Supervision of Supervising Appraiser</em></th>
<th>Total General Experience Hours</th>
<th>Total Residential Experience Hours</th>
<th>Allocation of Mass Appraisal Experience Hours</th>
</tr>
</thead>
</table>

* These three sections must clearly identify the following for the appraisal listed:
1. A description of the work performed by the trainee or applicant;
2. The scope of the review performed by the supervising appraiser; and
3. The level of supervision performed by the supervising appraiser; and

** The applicant was involved in the mass appraisal projects identified above and the experience claimed was performed by the applicant in general accordance with the Standard 6 of the Uniform Standards of Professional Appraisal Practice of The Appraisal Foundation.

I certify that the following experience was performed in accordance with 19 NYCRR Section 1102.7.

X (Signature of Applicant)

X **(Signature and UID of Supervisor)**

Page 11 of 17

NEW YORK
INSTRUCTIONS FOR COMPLETING EXPERIENCE LOG

Complete Property Address:

Enter the complete address of the property being appraised.

Month & Year:

Enter the month and year of completion for the assignment(s) listed in the second column.

Assignment Identification:

Enter a description for the type of assignment separately (commonly used acronyms are acceptable).

Type of Property:

Enter the appropriate code number for the type of property appraised.

1 Single family, residential with exterior inspection
2 Single family, residential with full inspection
3 Multi-family, 2 to 4 units
4 Vacant lots, 1 to 4
5 Farms (non-income producing)
6 Multi-family, 5 or more units
7 Commercial
8 Industrial
9 Hotel, motel
10 Office
11 Subdivision projects
12 Land
13 Other

Property Value:

Enter the appropriate code number for the dollar value of the property appraised.

1 $ 0 - $ 100,000
2 $ 100,001 - $ 250,000
3 $ 250,001 - $ 1,000,000
4 $ 1,000,001 - $ 5,000,000
5 over $ 5,000,000

Type of Involvement:

Enter the appropriate code number that indicates your involvement on the appraisal assignment(s). Definitions of each category of involvement are printed in Part I of the Real Estate Appraiser Board Regulations.

1 Feasibility appraiser, sole appraiser
2 Feasibility appraiser, co-signer
3 Ad valorem
4 Reviewer
5 Real estate consulting

Hours on Assignment(s):

Enter each appraisal assignment and the total number of hours spent on the assignment.

Total hours of Assignment:

Enter the total number of assignment hours for each page on the bottom of each page.

Supervisor Signature/ License Number:

Supervisor’s signature and license number must be on each page (only required for trainees applications and upgrade applications if you are working for another appraiser).

Description of work performed by the trainee/applicant:

All trainees applying for an appraiser license must complete columns 1 thru X.
Experience Log

Prior to entering information on this form, please make several photocopies of this blank form to ensure that you have additional forms to accommodate all your experience entries. Number the pages according to the total number submitted (i.e. 1 of 3, 2 of 3, etc.) in the right-hand corner.

USE THE INFORMATION ON PAGES 1 & 2 TO COMPLETE THE FOLLOWING TABLE.

<table>
<thead>
<tr>
<th>Complete Address of Property</th>
<th>North &amp; Year</th>
<th>Assignment Identification</th>
<th>Type of Property</th>
<th>Property Value</th>
<th>Type of Involvement</th>
<th>A. Assist/Trainee</th>
<th>B. Supervisor</th>
<th>C. Inspector/Manager</th>
<th>D. Field Observer &amp; Appraiser</th>
<th>E. Field Inspection</th>
<th>F. Appraiser</th>
<th>G. Commissioned Appraiser</th>
<th>H. Appraiser</th>
<th>I. Appraiser</th>
<th>J. Other (please specify)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Example: 2500 W. Main St., Richmond, VA 23221</td>
<td>Sep-00</td>
<td>URAR</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>4</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

Total Hours of Assignment:
(Total hours per page 1)

Date _________________ Supervisor’s License No. ________ 4 0 0 1 

Supervisor’s Signature (must sign each page)
(only required for trainees or licensed/certified appraisers who are working under a Certified Residential or Certified General Appraiser)
# Mass Appraisal Experience - Should It Be Allowed?

## Utah Appraiser Experience Log

*Use for experience beginning 1/1/2015*

<table>
<thead>
<tr>
<th>File #</th>
<th>Report Date (Month)</th>
<th>Subject Address</th>
<th>Client</th>
<th>Prop. Type</th>
<th>Rule #</th>
<th>Appraiser Name (Print)</th>
<th>Supervisor’s Cart No.</th>
<th>Supervisor’s Name (Print)</th>
<th>Date Signed</th>
</tr>
</thead>
<tbody>
<tr>
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<td></td>
</tr>
</tbody>
</table>

*Property Type: 1) Single Family, 2) Condo, 3) 2-4 Unit, 4) Commercial, 5) Industrial, 6) Agricultural, 7) Land, 8) Other*

1) Applicant: Enter the hours earned under each task (*A* row) See Appendices 1 & 2 for allowable hours. Enter total hours for each row in the final column.

2) Supervisor: Indicate whether you: P – Had Primary Responsibility C – Co-appraised R – Reviewed and Approved, for each portion of the assignment (*S* row)

3) Prepare a separate log for each Supervisor. Dates must be listed in chronological order.

---

Rev. 1/05/2019

---

**Sub-totals this page: Hours**

Applicants must enter hours subject to maximums permitted in Board rules (R162-2g-304d)
## MASS APPRAISAL EXPERIENCE - SHOULD IT BE ALLOWED?

**IAAO DRAFT**

### Mass Appraisal Experience Log

<table>
<thead>
<tr>
<th>Geographical Area</th>
<th>Date of Appraisal Task</th>
<th>Value Date</th>
<th>Property Type</th>
<th>Number of Parcels</th>
<th>Appraisal Task</th>
</tr>
</thead>
<tbody>
<tr>
<td>Statewide S/00</td>
<td>5/2013</td>
<td>3/2015</td>
<td>(a) Single Family Residential</td>
<td>718</td>
<td>(A) Draft Determination</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(b) Condominium (Residential)</td>
<td></td>
<td>(B) Draft Analysis</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(c) Commercial &amp; Industrial</td>
<td></td>
<td>(C) Final Review</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(d) Vacant Land</td>
<td></td>
<td>(D) Reconciliation</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(e) Other</td>
<td></td>
<td>(E) Final Review/Reconciliation</td>
</tr>
<tr>
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<td>(f) Higher &amp; Best Use</td>
<td></td>
<td>(F) Model Calibration</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(g) Neighborhood Definition</td>
<td></td>
<td>(G) Data Collection</td>
</tr>
<tr>
<td></td>
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<td></td>
<td>(h) Initial Review</td>
<td></td>
<td>(H) Data Collection</td>
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<td>(i) Sale Verification</td>
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<td>(I) Sale Verification</td>
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<td>(j) Appeal</td>
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<td>(k) Final Appeal</td>
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<td>(K) Final Appeal</td>
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<td>(l) Model Specifications</td>
<td></td>
<td>(L) Model Specifications</td>
</tr>
</tbody>
</table>

### Comments on Scope of Review and Level of Supervision

- TOTAL: 48

### Minimum Periods Required

- Licensed Real Property: 2,000
- Certified Residential: 2,560
- Certified General: 3,000
- Certified General - Non-Residential: 1,500

### Notes

1. Applicant: Enter the hours earned under each task (A through K). Enter total hours for each row in the final column.
2. Supervisor: Indicate whether you hold P - Primary Responsibility, C - Co-appraiser, R - Reviewed and Approved (P through K).
3. Prepare a separate log for each Supervisor. Dates must be listed in chronological order.

**Supervisor Name (Print):**

**Supervisors Certification:**

**Date Signed:**
MASS APPRAISAL EXPERIENCE - SHOULD IT BE ALLOWED?

WHERE DO WE GO FROM HERE?

NEEDED SUPPORT

- AQB
- ASC
- AARO
- States
MASS APPRAISAL EXPERIENCE - SHOULD IT BE ALLOWED?

Thank you for allowing us to be here!

Amy Rasmussen, RES, AAS, ICA
Director of Litigation
111 Court Ave. #195
Polk County Assessor’s Office
Des Moines, Iowa 50309
(515) 286-3326
amy@assess.co.polk.ia.us