# AAP Journal
## Assessors' Association of Pennsylvania

AAP
ASSESSORS' ASSOCIATION OF PENNSYLVANIA
Spring 2022
Issue 2 Volume 19

CCAP
COUNTY COMMISSIONERS Association of Pennsylvania
In partnership with the County Commissioners Association of Pennsylvania


## Why Is the American National Standards Institute So Important for Assessors?


*Michelle Czekalski Bradley, SRA, GAA, CDEI, Chief Appraiser, PA Certified General Appraiser, Czekalski Real Estate, Inc. Appraisal Services*


My grandmother was fond of telling me that the only thing constant is change, and of course, she was right. A real estate-related change is about to take place which will affect the mortgage-lending real-property appraisal world as well as the assessment world. The change is in the form of a new measurement standard that is mandated by Fannie Mae. You might be thinking: What does Fannie Mae have to do with my life as an assessor? Come along with me for a look into ANSI Z765-2021, and the future of measuring houses.

There are many different methods for measuring the square footage of a house. In Pennsylvania there is currently no law or regulation that mandates a particular method; the methods vary throughout our Commonwealth. Some counties simply include the footprint of one level of the house on the assessment record. Other counties show all exterior levels of the house, and occasionally, some assessment records use estimated measurements because they were unable to physically measure. How do we know what method the assessor used to calculate the square footage? We usually do not know because there is no mandatory, uniform standard of measurement.

Consider the different measuring methods used by assessors in Pennsylvania, then consider all the different ways that real property appraisers measure houses throughout the United States. Some appraisers round measurements to the nearest half-foot, while some do not round measurements at all. Some appraisers include two-story foyers and open areas in the square footage calculations, while others do not. Fannie Mae is endeavoring to standardize measurement by real property appraisers, and as of April 1, 2022, this secondary market enterprise has mandated that appraisers measure houses in accordance with ANSI Z765-2021 requirements.

ANSI is the American National Standards Institute, which is a private entity that develops voluntary standards for many different industries worldwide. ANSI Z765 is the most well-known standard for measuring single-unit residential dwellings. Appraisers nationwide are currently scrambling to learn this standard of measurement to comply with this Fannie Mae requirement that was announced in December of 2021. ANSI Z765 does not apply to multiple-unit housing or to condominiums; it is used only for single-unit residential attached or detached housing units.

Here are a few examples of requirements under ANSI. Exterior measurements are made to the nearest inch. Below-grade square footage is any level of the house that is even partially below grade. Ceilings must be a minimum of seven feet high to be considered as part of the above-grade


*Continued on page 4*


## AAP Events Calendar

**AAP Board of Governors' Meeting**
*Seven Springs Mountain Resort*
*Seven Springs, PA*
May 3

**AAP 2022 Annual Conference**
*Seven Springs Mountain Resort*
May 4 – 6

**CPE Exam Review Class**
*CCAP Office (tentative)*
June 20 – 22

**CPE Fall 2022**
*CCAP Office, Harrisburg*
Intro - September 19 – 23
Site/Market - September 26 – 30
Cost - October 17 – 20
Income - October 24 – 28

**AAP Board Meeting**
*Lancaster Marriott, Lancaster, PA*
November 16

**AAP Fall Conference**
*Lancaster Marriott, Lancaster, PA*
November 17 and 18

**CPE Exam Review Class**
*CCAP Office*
November 28 – 30

** Visit www.paassessors.org for more information.*

## What's Inside


President's Message,
Legislative Update,
AAP People, Memberabelia

## AAP OFFICERS

**Susan Miller, CPE**
*Adams County*
**President**
(717) 337-9837
*sbmiller@adamscounty.us*

**Jennifer Pettina, CPE**
*Centre County*
**President Elect**
(814) 355-6721
*jkpettina@centrecountypa.gov*

**Joshua Zeyn, CPE**
*Tioga County*
**Vice President**
(570) 724-9117
*jzeyn@tiogacountypa.us*

**Rita Yannayon, CPE**
*Erie County*
**Treasurer**
(814) 451-7619
*ryannayon@eriecountypa.gov*

**Sarah Byers, CPE**
*Fayette County*
**Secretary**
(724) 430-1350
*sgbyers@fayettec.rba.com*

**Robert Roland, CPE**
*Bedford County*
**Immediate Past President**
(814) 623-4842
*rroland@bedfordcountypa.org*

## AAP COMMITTEE CHAIRS

**Jonathan Schuck, CPE**
*Chester County*
**Government Information Chair**
(610) 344-6147
*jschuck@chesco.org*

**Charles 'JR' Hardester, CPE**
*Lawrence County*
**Education Co Chair**
(724) 656-2191
*chardester@lawrencecountypa.gov*

**Michelle Mack, CPE**
*Snyder County*
**Education Co Chair**
(570) 837-4312
*mmack@snydercounty.org*



# President's Message

Hello Everyone,

It is hard to believe that just a few years ago I was elected as treasurer of the AAP, and I was very nervous about it. Fast forward to today, I can't believe where the time has gone and how fast this past year has gone by. I was told numerous times by many people how fast the time would go when I became president, but never did I believe or comprehend how truly fast it would go.

This will be my last article I write as your president, and although I am relieved about it since I really don't like the writing aspect of it, I am sad that this journey has come to an end. I am very confident that when I pass the gavel to Jennifer Pettina, Centre County, she will serve the AAP well as your next president.

I would like to congratulate and welcome our new solicitor for the AAP, Ryan T. Gonder from McNees Wallace & Nurick, we look forward to working with you. I would like to thank our previous solicitor, Jeff Engle, for his time and work with the AAP and wish him luck in his future endeavors.

It has been an honor and a privilege to serve as your president this past year. I want to thank everyone for all of your kind words and support throughout this past year; they have meant a lot to me. It has made me become more confident in myself and grow as a person. I would like to thank Barb Walter for nominating me back in 2019 to fill the vacated treasurer position; she had the confidence that I could do it and has encouraged me throughout the process. Although you retired before I became president, you still believed that I could do it and I thank you for that.

I would also like to thank the Executive Officers, Board of Governors, Committee Chairs/Members, and all of the AAP members. You make this job easy; you all are truly what has made the AAP successful. A special thank you to Terry Cochran and Lori Lawyer for all of your support and guidance, and keeping me straight this past year!

In closing I would like to say again that it has been an honor to serve you this past year. I would like to challenge you to step out of your comfort zone and try something new. It will not only make you grow as a person but may just teach you a thing or two.

Take care, be safe and see you soon!

*Susan*

Susan Miller
AAP President



# Legislative Update

***By Jonathan B. Schuck, Chair***
***Government Information Committee and***
***Director of Assessment/Tax Claim, Chester County***

Greetings fellow assessment professionals throughout the Commonwealth of Pennsylvania. By the time you receive this issue of the *AAP Journal*, the vestiges of winter should be melting and the first signs of spring should be bursting forth. With the transition of seasons in progress, I hope this Update finds you healthy, safe and enjoying the warmer weather.

Fourteen months into the 2021/2022 Session, 3724 bills/resolutions have been introduced, 46 of which pertain to assessment-related matters and 16 of which pertain to tax claim-related matters. Subsequent to the last Update as of December 2021, there has been limited activity on previously introduced bills of interest. However, the following new bills of interest have been introduced.

### Property Tax Reform
### House Bill 13

This amendment would eliminate property tax as a source of school funding. The revenue would be replaced by an increase to the personal income tax (1.85 percent paid directly to schools) and sales tax (2 percent). Furthermore, some forms of income that are currently exempt would be subject to the tax. Some things that are not subject to sales tax would be taxable at the 2 percent rate. The amendment is lengthy and nuanced, and this description does not encompass all of the facets. In Finance Committee as of February 24, 2022.

### House Bill 2330

This amendment would enable counties to enact a one percent sales tax via voter referendum or ordinance by a board of county commissioners. Revenue generated by this sales tax would be allocated to counties and municipalities based on the assessed value of tax-exempt properties if they were taxable in each municipality located in the county. If revenue generated exceeds or does not cover the assessed value of tax exempt properties for both the county and municipality, then the money shall be distributed proportionally on a pro-rated basis based on the millage rate of the county and municipality. In Local Government Committee as of February 9, 2022.

### Disabled Veterans Real Property Tax Exemption
### House Bill 2297

This amendment would allow disabled veterans who have applied and been approved for the real estate exemption program but have outstanding property taxes in the five years prior to enrolling to have the opportunity to have those liabilities forgiven if they would have otherwise been eligible for the exemption program during those years. In Veterans Affairs and Emergency Preparedness Committee as of January 27, 2022.

### Senate Bill 1022

This amendment would allow a surviving spouse of a deceased veteran to receive real property tax exemption in cases in which the veteran passes away during the disability claim process before being deemed 100 percent disabled – as long as the evaluation is ultimately completed with validation of the claim. Additionally, the legislation would extend real prop-

*Continued on page 4*



**Terry Cochran**
**Executive Director**
PO Box 60769
Harrisburg, PA 17106-0769
(717) 736-4734
*tcochran@pacounties.org*

**Lori Lawyer**
**Management Associate**
PO Box 60769
Harrisburg, PA 17106-0769
(717) 736-4712
*llawyer@pacounties.org*

The *AAP Journal* is published four times a year.
**Deadline for the Summer 2022 issue is June 3, 2022.**

Article submissions are welcome.

Please send to:
Terry Cochran
AAP Executive Director
*tcochran@pacounties.org*

**Publication Disclaimer**
The information provided in this publication is not intended to take the place of professional advice. Readers are encouraged to consult with competent legal, financial, or other appropriate professionals. Statements of facts and opinions expressed in this publication, by authors other than Association staff and officers, are the sole responsibility of the authors and do not necessarily represent an opinion or philosophy of the officers, members and staff of the Assessors' Association of Pennsylvania (AAP). No endorsement of advertised products or services is implied by AAP unless those products or services are expressly endorsed, or are owned or managed by the Association programs, or our affiliates. This publication may not be reproduced, modified, distributed, or displayed in part or in whole, by any means, without advance written permission of AAP. Please direct your requests to Terry Cochran. *Note:* As part of its copyright agreement, the AAP grants the author the right to place the final version of his/her manuscript on the author's home page, subject to AAP's standards, or in a public digital repository, provided there is a link to the AAP website.

## ANSI

*Continued from page 1*

square footage. In fact, a dwelling may actually have an ANSI-reported above-grade square footage total that is zero; that is correct – "0".

Consider an example of a post-World War II, one and a half story house (sometimes known as a cape cod style house), which typically has a living room, dining room, kitchen, one bedroom and one bath on the first level. The second level is often two bedrooms and an additional bathroom with low, sloping ceilings. Can you picture this house in your mind? Now picture an appraisal completed for a mortgage on this house, but the appraiser cannot include the entire second floor in the room count or above-grade square footage because the ceiling height does not meet the ANSI measurement standard for inclusion. This results in the house reported with only the first-floor level including the living room, dining room, kitchen, one bedroom and one bathroom.

The homeowner is not going to be happy when they read the appraisal report; they may even become more upset knowing they are paying real estate taxes on a portion of the house that an appraiser did not include in the above-grade square footage. A house might have an ANSI-reported square footage that could be well below what the county records indicate as the total square footage.

What happens when a homeowner had previously been told their house has 1,500 square feet with three bedrooms, and now an appraiser measured it to be only 1,000 square feet and only one bedroom due to the second floor not meeting the standards for inclusion? Not only will appraisers be on the receiving end of some angry phone calls but assessing jurisdictions might see an increase in appeals as well.

It has been reported that Pennsylvania has the fourth oldest housing stock nationally; 58 percent of houses were built prior to 1970 and the median year built is 1962. Houses with low or sloped second-floor ceilings are often accepted in our markets and these houses are often in affordable price ranges. Historically, appraisers used market-accepted methods of measuring and have included these second-floor levels in the room count and above-grade square footage totals but would not be permitted to do so under ANSI Z765.

It is important to note that only Fannie Mae has adopted the ANSI measurement standard requirement. Other entities, such as Freddie Mac, the Department of Veterans Affairs, and HUD have not adopted this requirement – yet. There is speculation that these other entities will eventually follow Fannie's lead, which means this measurement standard could become mandatory for all mortgage lending appraisals.

What does this mean for assessors? As this measuring standard becomes customary in the real estate market, it may push all those that rely on the square footage of houses to adopt a consistent measuring standard, for example, insurance agents, assessors, real estate agents, and builders. Is it time for the assessment community to have conversations about uniform standards for measuring houses?

## Legislative Update

*Continued from page 3*

erty tax exemption eligibility to surviving spouses of veterans killed in the line of duty or in the course of active service duty. In Veterans Affairs and Emergency Preparedness Committee as of January 25, 2022.

## PA State Board of Certified Real Estate Appraisers Meetings

The SBCREA meets most months during the year. Any member of the public is permitted to attend the public portion of these meetings which usually begins at 10:30 a.m.

- April 14
- May 26
- July 7
- August 19
- September 29
- November 10
- December 22

Please visit the board's webpage, *https://www.dos.pa.gov/ProfessionalLicensing/BoardsCommissions/CertifiedRealEstateAppraisers/Pages/Board-Meeting-Schedule.aspx,* for additional details

***Serving PA Assessors for 46 years***

Tax Bill Printing
Tax Claim Notice Printing
Mailing Services
Document Imaging
Electronic Archives

INFOCON CORPORATION
Now a division of HARRIS LOCAL GOVERNMENT

**(814) 472-6066**

# AAP People & Chapter News

## South East Chapter News

- President: **Chris Gerancher**,
- Lehigh County
- President Elect: **James Parker**, Philadelphia County
- Vice President: **William Gaines**, Bucks County
- Secretary: **Lorna Oswalt**,
- Berks County
- Treasurer: **Cheryl Pringle**, Chester County
- Education Chair: **Mark Jackowski**, Bucks County
- AAP Board Rep: **Joan Fitting**, Montgomery County
- AAP Board Rep: **Anthony Liberato**, Montgomery County

## Centre County

Congratulations to **Nate Schoch** who has been promoted to commercial appraiser and to **Mark Anderson** who has been appointed as assistant chief assessor!

## Dauphin County

Congratulations to **Doug Boswell**, data analyst, who will be retiring from the county on April 1. Enjoy your retirement, Doug!

## Elk County

Congratulations to **Toni Smith** who recently passed her CPE test!

## Erie County

Congratulations to **Sarah King** and her husband Dan on the birth of their first child, Wyatt Daniel King, on February 4, 2022, weighing in at 7 pounds, 12 ounces, and measuring 20.5 inches!

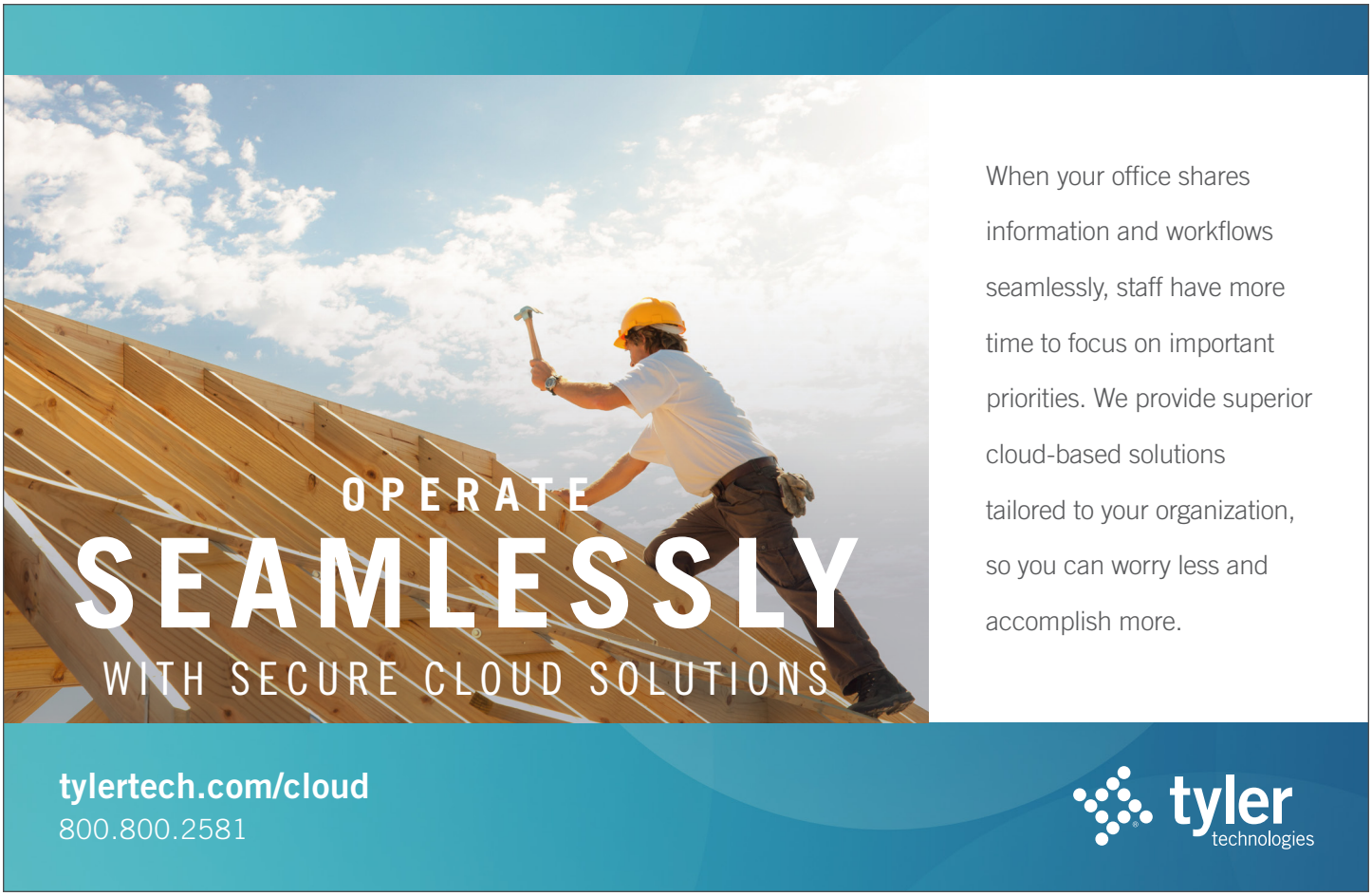
## Fulton County

Congratulations to **Melissa Gordon** who passed her CPE exam!

## Fayette County

As many of you know, the AAP and the county lost a beloved member earlier this year. **Harry Brownfield**, the county's chief assessor, passed away unexpectedly in February. Harry was a big personality - always ready with a story or great smile! He will be greatly missed by his colleagues and friends at the county and the association. The staff at the county is very grateful to everyone who reached out to them during this difficult time.

*continued on page 6*



# AAP People & Chapter News *(continued from page 5)*

The AAP would also like to announce that Vision Government Solutions/Evaluator Services, Inc. and Technology have generously made a donation to the AAP Chapter Education Fund in Harry's memory.

As the county recovers from the loss of Harry, **Jim Hercik** has stepped back into the role of chief assessor. Many of you know Jim who is a past president of the AAP. We look forward to working with him again!

## Lackawanna County

The county had two noteable retirements in January. Both **Marty Duffy** who was with the county for 12 years and **Gene Dovin** who had over 25 years of service to the county have retired. We wish them well!

## Northampton County

Happy retirement to **Kelli Orlando**, deputy assessment manager, who retired from the county on March 18 after 27 years of service! We wish her the best in her retirement! Kelli will be starting a new career with STEB. Our loss is STEB's gain!

## Perry County

**Randy Waggoner** would like to thank his AAP family for the cards, phone calls, emails and texts upon the passing of his dad. It was very greatly appreciated. Thank you!

## STEB News

Congratulations and best wishes to **Peggy Davis** and **Renee Cushing** who will be retiring from STEB on April 1! Happy retirement!

## New AAP Solicitor

In January 2022, the AAP Board of Governors voted to appoint **Ryan Gonder** from McNees, Wallace & Nurick to the position of AAP solicitor.

Ryan is graduate of the Widener University Commonwealth Law School and since then has worked in state and local tax litigation. He also serves as the solicitor to the Dauphin County Tax Claim Bureau.

Members will have a chance to meet Ryan in May at the AAP Annual Conference at the Seven Springs Mountain Resort. He will be teaching a class on tax exemptions.



# AAP Memberabelia



**Name:** Jennifer Pettina

**Current County:** Centre

**Job Title:** Director, Tax Claim and Collections

**Past Counties:** N/A

**Overall Years in County Assessment:** 22 years

**Years in Some Other Form of Assessment Business:** None

**First Job Ever:** Making subs

**Worst Job Ever:** Working in a deli

**What Irritates Me Most in the Assessment Business Is:** Nothing. I enjoy explaining the process.

**My Biggest Challenge as an Assessor Is:** Helping taxpayers understand supplemental billing and explaining the tax assessment process.

**Not Counting My Present Job, My Dream Job Always Was:** To be a nurse

**If I Won Millions in the Lottery, I Would:** Buy a beach house!

**Favorite Vacation Memory:** Spending vacations with my grandparents

**Favorite Food:** Burgers

**And Drink:** Diet Coke and adult beverages

**Favorite Movie:** Deadpool

**Funniest Assessment Story:** Well, I'm not a fan of snakes and we went out to property and there was black snake in the driveway. I ran it over about seven times with my car and as we were leaving, the owners came out and asked if we had killed the snake. We said "No, we didn't see it." BUT they picked up the snake and it had several tread marks on it. Whoops!

**Most People Would be Surprised to Know:** I do my own car maintenance - oil changes, tire rotation, changing rotors, brakes and mufflers, check tire air pressure and most other basic car maintenance.


PA GIS CONFERENCE

*SAVE THE DATE!*

**2022 PA GIS Conference**
**June 13 - 15**

The Penn Stater Hotel and
Conference Center
State College, PA

Registration Opens April 5!

www.pagisconference.org



**Register Now for the**
**AAP Annual Conference!**
**May 4 to 6, 2022**
***Seven Springs Mountain Resort***

- **Earn recertification credits**
- **Network with colleagues**
- **Visit with exhibitors**
- **Honor our award recipients**
- **Overnight room deadline is April 2!**

**www.paassessors.org**


Wrapping
Our Clients
In Service
GSS
• CAMA/GIS Integration
• Real Estate Tax Software
• Per Capita Tax Software
• Tax Billing
• Tax Collection
• Tax Administration
• Tax Claim
• Public Query
• e-Commerce Integration
• Document Management
Government
Software
Services, Inc.
570-253-6677 • www.gss-pa.com


Envision Automated
Property Tax Software
EDGE™
CAMAxis & ASSESSMENT ADMINISTRATION
BILLING & COLLECTION
PERMITTING & ZONING
RECORDS MANAGEMENT
EDGEMAPS™
WEDGE
DEVNET
WWW.DEVNETINC.COM | INFO@DEVNETINC.COM | (866) 4DEVNET