

A BETTER WAY—OBLIQUE IMAGERY IN DISASTER-RELATED DAMAGE ASSESSMENT

BY TAMI BACON

This article is based on an interview with Rita Clark, Assessor of Property, Shelby County TN. The statements made or opinions expressed by authors in Fair & Equitable do not necessarily represent an endorsement of the ideas presented or a policy position of the International Association of Assessing Officers.

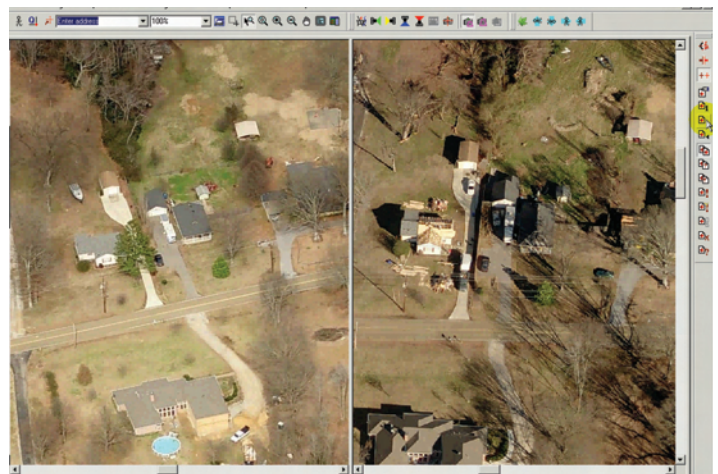
In the 1990s, a man named Price Pritchett took the notion of “possibilities thinking” to a new level. Widely recognized in business, Pritchett promoted the idea that the most limiting assumption people make is to think that progress has to occur sequentially or in small increments. Like quantum mechanics, which revolutionized physics, “quantum thinking” could have untold potential if people could just accept the fact that working harder doesn’t always make sense. Seeing things from a different point of view—*reassessing* a situation—reveals an answer capable of achieving incredible strides—quantum leaps, if you will—of progress.

Not long ago, IAAO made revisions to the *Standard on Mass Appraisal of Real Property*, Section 3.3.5 Alternative to Periodic On-Site Inspection, which addressed the use of digital imagery tools, including oblique imagery in assessment. It had become apparent that assessing professionals were approaching a limit to what they could accomplish with limited resources and tight budgets. The increasing and relentless pace of change was simply moving too fast, not to mention the profound influence the economy has had on expectations in terms of timely and accurate valuation of properties. Today, that pace continues to accelerate with assessment professionals challenged to balance exponential growth in their jurisdictions with less time, dollars and staff in addition to already labor intensive data collection, classification, and appraising duties that are inherent to assessment.

The use of oblique imagery as a viable alternative to the often lengthy, costly, and sometimes difficult field visits, suggests a true paradigm shift has taken place. In Shelby County, Tennessee, for example, Assessor of Property Rita Clark and her staff of 154 have become the first in the state to usher in a new era for assessment by utilizing oblique imagery to balance the oversight of 350,000 parcels and still stay within the requirements of a long-standing state law requiring a visual inspection for each parcel. With a population of more than 911,000 and a geographic region which spans more than 754 square miles, Shelby County is the largest in the state (City of Memphis is the county seat).

“At a certain point, it becomes unrealistic to manage a large appeals docket and have a quality visual review,” said Clark, noting that Shelby County began utilizing county-owned oblique imagery in 2004. “We decided it would save time and money and we knew it would enhance our visual review capabilities, which have always been limited by barriers like fences, dogs, and improvements sitting so far back on a property that they cannot be seen from the road.” Clark noted that the oblique imagery Shelby County uses also enables her staff to compare year-to-year data sets and confirm data from earlier sources.

“We have been able to train our non-appraisal staff to use a formula to measure, locate outbuildings and swimming pools, and if all the criteria is verified, the need for a field review is eliminated. This allows our appraisal staff to focus on analytical evaluations and only field check outliers, thereby better managing the appeals process and customer inquiries,” said Clark, adding “a picture is indeed worth a thousand words.” Since using oblique imagery, Clark has found that her staff can work more



Roof damage is clearly evident in this before and after oblique image of a tornado-ravaged property.

efficiently and they have reported a reduction in overtime costs of \$31,239. Her staff has also driven 46,000 fewer miles as a result of being able to view properties from their computer desktops. (Comparisons were calculated based on the 2002–2004 and 2006–2008 cycles.)

Today, Clark’s staff continues to utilize oblique imagery and set new standards for an appraisal process that is also attracting the interest of others across her state. A crucial shift in a process like this requires a community of people embracing a new point of view—nothing radi-

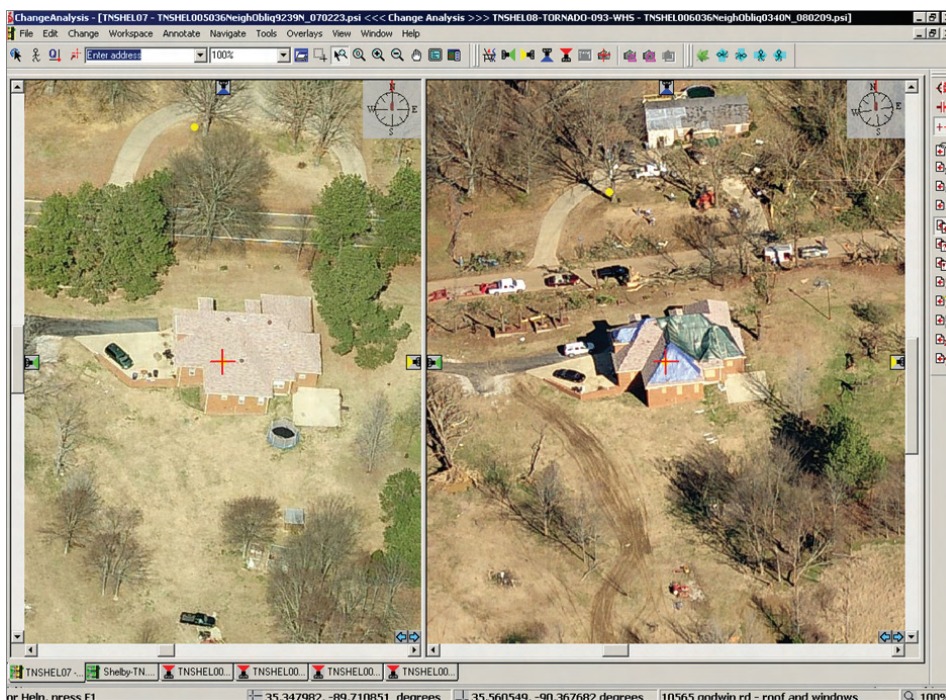
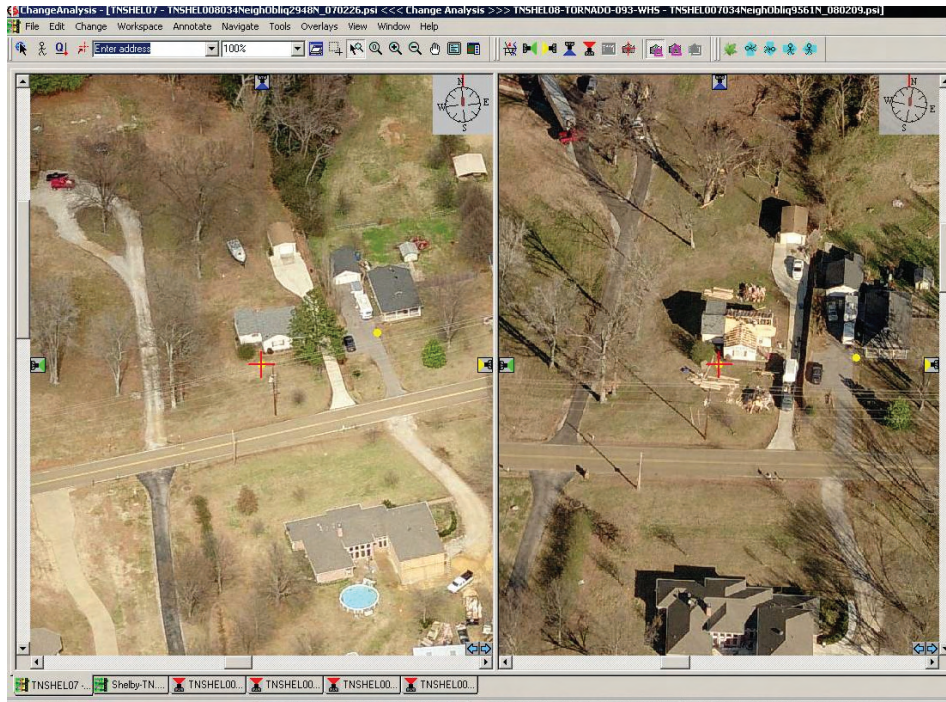
cally different, just a substantially better point of view.

For Clark, this idea of “better” became apparent recently when she realized her staff’s ability to more effectively mobilize following a weather-related emergency like the tornado that struck Shelby County earlier this year causing millions of dollars in damage throughout much of the South. Five years earlier in 2003, devastation from powerful straight-line winds paralyzed Shelby County for a week and left her staff confined to their office workspace.

“Dubbed Hurricane Elvis, the 2003 storm flattened buildings, uprooted giant trees and downed power lines,” Clark said. “Shelby County didn’t have oblique imagery then, so my staff had to devise and execute an elaborate game plan for assessing the damage that essentially consisted of a grass-roots campaign. Flyers, postcards, and public announcements were issued urging people to share photographs of their properties both before and after the storm so appraisers could attempt to calculate the damage adjustments.”

Now, fast forward to the tornado in February. Immediately after the storm swept through, Shelby County officials began collecting shape files of the areas hardest hit. These files were used to target areas for post-damage oblique image capture. Within days of the storm, Shelby County officials had post-storm imagery that they could use to compare against pre-storm images. “That was a far cry from what we had to work with before and it was a relief to realize that we had what we needed this time,” said Clark.

Clark’s office was able to balance their emergency game plan with normal day to day duties following the February tornado. “Overall, the time we spent reacting to the storm amounted to about two to three days which is far less than what we experienced previously with Hurricane Elvis,” said Clark, adding “you can never plan for the unexpected, but we had an ace up our sleeve and the ability to work better.” ■



Random damage was reported in parts of Shelby County TN earlier this year when a tornado passed through. Oblique imagery, shown here in side-by-side comparisons helped assessors react to damage. (photos courtesy of Pictometry)

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