

Changing Property Tax Policies

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Acknowledgments

- **Rick Anderson, Idaho State Tax Commission**
- **Steve van Sant, formerly State Assessor of Alaska**
- **IAAO Communications Committee**
- **State and Provincial Property Tax Officials throughout the U.S. and Canada**

Changing Property Tax Policies

- Results of the 2013 update to the 2009–10 survey of U.S. state and Canadian provincial property tax policies and assessment administration practices (PTAPP)
 - Scope of the survey
 - Responses
- Significant findings of the two updates to the 1999 survey
 - Comparison with 1999 and 2009 results
 - Substantive changes
 - Policy direction
 - New questions and topics
- Follow – up to findings published in Volume 7, Issue 4, Journal of Property Tax Assessment and Administration
 - To be published in upcoming issue of Journal

What came before PTAPP??

Welcome to IAAO



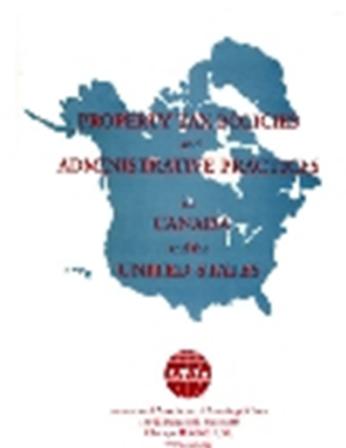
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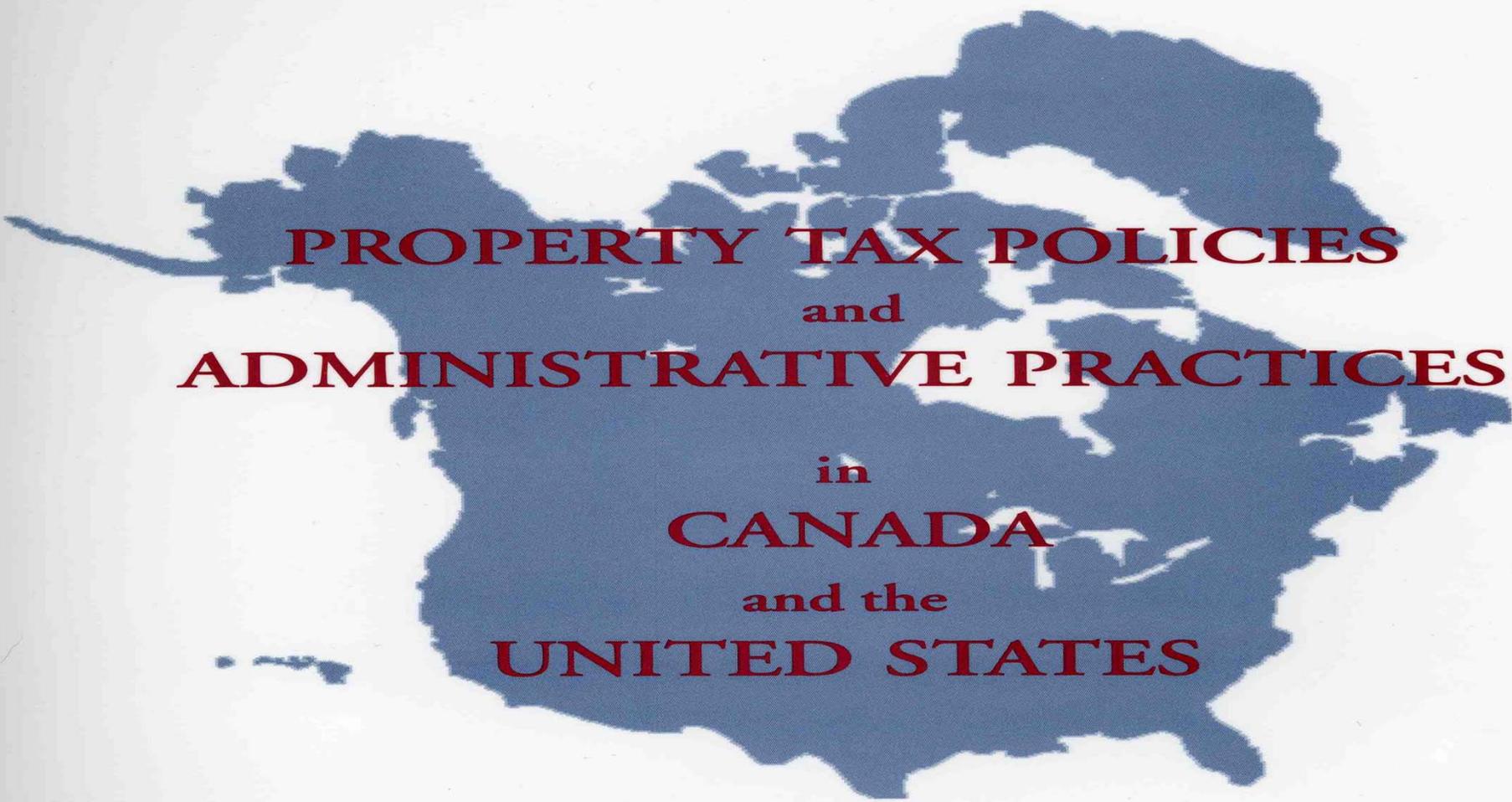
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Property Tax Policies & Administrative Practices

Property Tax Policies and Administrative Practices in Canada and the United States Soft Cover (Members \$50, Nonmembers \$75) This volume compiles responses to a 1999 survey of state and provincial property tax administrators. The responses constitute a uniquely comprehensive and complete picture of policies and practices at both the state and local level.

1999 information on property tax policies and practices has become dated! But, until the current survey, it was the most up to date compiled information available.





**PROPERTY TAX POLICIES
and
ADMINISTRATIVE PRACTICES
in
CANADA
and the
UNITED STATES**



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Objectives of PTAPP

- a comprehensive description of property tax and assessment policies and practices in Canada and the US.
- a basis for comparative studies and analysis.
- a valuable resource for policymakers and practitioners in evaluating and improving laws and administration in their own jurisdictions.
- Early discussion suggested including other countries, but this ended up being beyond the scope of the project undertaken.

Designing a New and Improved Information Base

Goals

- Responses from all states and provinces
- Collect information of greatest interest and usefulness
- Capture new or emerging issues, practices, technologies
- Use clear, understandable questions and terminology
- Ensure information received is capable of efficient data management, updating, and analysis
- Encourage online data collection, access and use.

2009 Responses

- U. S.
 - 46 out of 51 U.S. states (including DC) responded in full or part
- Canada
 - 7 out of 13 Canadian provinces and territories responded (no territories responded)
 - In 1999, 11 out of 13 Canadian provinces and territories responded

2009 PTAPP Survey - U.S. Responses



2009 – Canadian Provinces Submitting Surveys



2012-13 Update - Goals

- Look for emerging topics
 - Possibly unique to “down” markets
 - Possibly related to state budget constraints
- Look at economic incentives
 - TIFs (we knew that CA eliminated program)
 - Business exemptions such as personal property
- Changes in assessment administration
 - Payment for certification
 - Records confidentiality
 - Inspection requirements during reappraisal

2012 – 13 Goals (cont.)

- Policy
 - Assessment caps (decreases as well)
 - Use value (reinstated question not in 2009)
 - Major changes to exemptions
 - Voluntary or mandatory PILT or PILOT
 - Tax relief or recapture
 - Levy limits and changes in these
 - Voter approved levy increases and bond requirements

Responses to 2013 Survey

- U.S. – All states responded
- Canada –
 - 8 provinces
 - 1 Territory

Emerging Topics – agency budget issues

- Staffing cuts since 2009
 - 30 states
 - 2 provinces
- Hiring freeze since 2009
 - 24 states
 - 1 province

Major Developments – 2009 - 2012

- Alaska
 - New exemptions
 - Private non-profit university
 - Widow of disabled vet (optional)
 - \$150,000 of value for homes of law enforcement officers in high crime areas (optional)
 - Residential renewal energy systems (optional)
 - 5 yr. tax deferral for subdivided property (optional)
 - Lowered education property tax millage

Major Developments – 2009 - 2012

- Arizona
 - Owner occupied classification now only primary residence
 - State pays part of school taxes in this category
 - Limited value (cap) to be used for all property taxes beginning 2015 (5% annual growth limit)
- Connecticut
 - Proration of new construction and allowance for partially completed construction

Major Developments – 2009 - 2012

- Colorado
 - Task force to study exempting business personal property
 - Suspended senior exemption for 2010 and 2011
 - Locked residential assessment ratio for 2009 and 2010
 - Prohibits new TIF areas from including agricultural land

Major Developments – 2009 - 2012

- Florida
 - Reduced appraiser's presumption of correctness in hearings
 - Required training for special magistrates and value adjustment board attorneys
 - Board attorneys must be independent
 - DOR to provide procedures for Boards
 - Petitioners must pay 75% of ad valorem and 100% of non-ad valorem.

Major Developments – 2009 - 2012

- Georgia
 - Moratorium on assessed value increases – 2009 – 2011 tax years
 - Distress sales could be considered arm's length
 - Transaction amount sets maximum allowable market value for following year

Major Developments – 2009 - 2012

- Idaho
 - Site improvements exempt until buildings begun
 - Personal property declarations confidential
 - Mappers subject to separate certification requirements
 - Low income section 42 housing appraisal procedures codified
 - Tax increment financing areas limited to 20 years (was 24)
 - Homestead exemption annually adjusted up or down based on housing price index
 - Possessory interests in student housing exempt
 - Taxing districts allowed additional taxing authority for judgments
 - Partial (\$100,000) personal property exemption – effective 2013

Major Developments – 2009 - 2012

- Indiana – tax rate caps for homestead, other residential, ag land, and long term care facilities made permanent (constitutional amendment)
- Kansas – Effective 2014 motor carrier property tax replaced with registration fee
- Kentucky – Reformed delinquent property tax administration

Major Developments – 2009 - 2012

- Michigan
 - None, but phase out of personal property over ten years beginning 2014/2016 (approved by voters in August, 2014).
- Minnesota
 - Assessor qualifies as expert in court or other review venues (there had been a case which ruled otherwise)
 - Documents to be provided by income properties clarified –
 - Leases not required
 - On appeal, financial information must be provided
 - Surviving spouses of disabled veterans property tax benefits expanded (\$300,000 in excluded value)
 - One year to five
 - No exclusion on remarriage
 - Primary family caregivers may qualify

Major Developments – 2009 - 2012

- Missouri
 - Value decreased for the first time since the 1930s
 - Legislation on impact notices to taxpayers
 - Enhanced sales ratio study with more statistical information provided
- Montana
 - Reduced assessment rate for personal property
 - New \$100,000 exemption beginning 2014
- New Jersey – 2% cap on local govt. spending increases

Major Developments – 2009 - 2012

- New Mexico
 - Limits on annual increases in value of residential property included provision to revalue to market value follow transfer – this portion of limit found unconstitutional by district court, overturned by appeals court – now under review by NM Supreme Court
- New York
 - FY 2012 – local govt. tax levies limited to 2% annual increase
 - Voters may exceed by 60% majority
 - Allowance for new construction

Major Developments – 2009 - 2012

- Rhode Island
 - Motor vehicle reimbursement reduced from \$6,000 of assessed value to \$500 of assessed value
- South Carolina
 - Developers discount expanded
 - Qualify for longer period
 - 25% exemption on increase in value when commercial properties sold
- Tennessee – added green energy production equipment exemption

Major Developments – 2009 - 2012

- Texas – added state oversight of county appraisal districts – biennial reviews
- West Virginia –
 - Changed property tax due dates
 - Changed notification of increase procedures
 - Changed taxpayer appeal date rights
- Prince Edward Island
 - Automatic depreciation system
 - Owner occupied residential tax credit

Major Developments – 2009 - 2012

- Saskatchewan

- 2009 –

- Market value standard for residential and commercial
 - Four year revaluation cycle
 - Farmland, heavy industrial, resource production equipment, pipelines, railway roadway assessed via regulated Manual

- Court of Appeal decision entrenches mass appraisal practices

Changes in Records Confidentiality

- Connecticut – may disclose residential addresses of protected persons
- Idaho – clarified that personal property information on declarations exempt from public records requests
- Newfoundland and Labrador
 - Sources of information related to law enforcement investigations exempt from disclosure requirements
 - Wider scope of business information protected (other changes as well)

Summary of Confidentiality Provisions - 2012

Type of Record	Number of states		Number of provinces	
	Yes	No	Yes	No
Real property	30	19	8	0
Personal property	31	8	2	2
Centrally assessed property	30	13	3	1

Question asked was whether any of the above records are confidential. For real property, this usually meant income and expense data; sometimes sales info.

Limits on Assessed Value

- Increases –
 - 17 states; no provinces
 - States reporting limits in 2009 but not in 2012
 - CT (local option only)
 - NJ (however, only local option indicated originally)
 - MT (however, MT phase in of increases creates a limit)
- Decreases –
 - 2 states (SD and IA (IA limited to properties with residual value))
 - Connecticut – phase in decreases after revaluation

Economic Incentives - Changes

- Tax Increment Financing
 - 40 states and 1 province (2012)
 - Up by three states, despite elimination in CA
- Tax Recapture provisions
 - Often applies when qualifying use changes
 - Farmland
 - exemptions
 - 33 states and 2 provinces (2012)
 - Was only 10 states in 2009, but poorly labeled

Table 13: Special Property Tax Treatments in new or redeveloping areas

	2009			1999		
	Provinces	States	Total	Provinces	States	Total
Tax increment financing	1	37	38	0	26	26
Development fees	0	8	8	3	7	10
Exemption or special tax on contaminated property	0	14	14	1	13	14
Tax abatement zones	1	18	19	0	18	18
Greenbelt (tax recapture) provisions	0	10	10	1	9	10
Separate classification	1	11	12	1	3	4
Other	1	14	15	1	9	10

Confusion over recapture – 26 states according to Dr. England; U of NH

Economic Incentives – Personal Property Exemptions

Property Type	States			Provinces		
	Fully exempt	Partially exempt	Local option	Fully exempt	Partially exempt	Local option
Personal property, intangible	37	3	1	2	0	0
Personal property, tangible	13 (10)	11 (6)	4 (6)	3(1)	1(0)	1 (0)
Machinery and equipment	12	6	3	1	0	2
Airplanes*, private	22	4	2	9	0	0
Airlines*, commercial	10	3	2	6	0	0

General Note: Numbers in () are 2009 results when available; states with *de minimus* partial exemptions considered fully taxable. (OK, TX, UT)

* Airplanes separated into private and commercial in 2012; not in 2009

Variances in Partial \$ Personal Property Exemptions

- Alaska – local option – amount varies
- Arizona – First \$133,868
- California - \$10,000 or less exempt by local option
- Colorado – \$7,000
- Florida – First \$25,000
- Georgia – Value of \$7,500 or less exempt
- Idaho – First \$100,000 per taxpayer per county plus any item newly acquired and costing up to \$3,000
- Kansas – Any item costing \$750 or less
- Maryland – Full exemption from state property tax; local option exemption from local property tax
- Massachusetts – local option allows up to \$10,000
 - 127 cities exempt from \$500 to \$10,000
- Montana - \$20,000 now but \$100,000 per taxpayer beginning 2014
- Oregon - \$15,000 in any single county only if value does not exceed \$15,000. If \$15k exceeded then taxpayer pays on entire amount, not just the amount above \$15,000.
- Texas - \$500
- Utah - \$3,900 aggregate; \$1,000 per item
- Washington - \$15,000 sole proprietors (non-corporate)

Note: When partial exemption limits exceeded, some states fully tax all personal property.

**Reinstated
for 2012**

**Table 7. Voter approval required to incur
bonded indebtedness, 1999**

	Provinces	States	Total
Simple majority	1	16	17
At least 60 percent	0	5	5
At least two-thirds	0	5	5
Other percentage	0	3	3
Other system	1	10	11

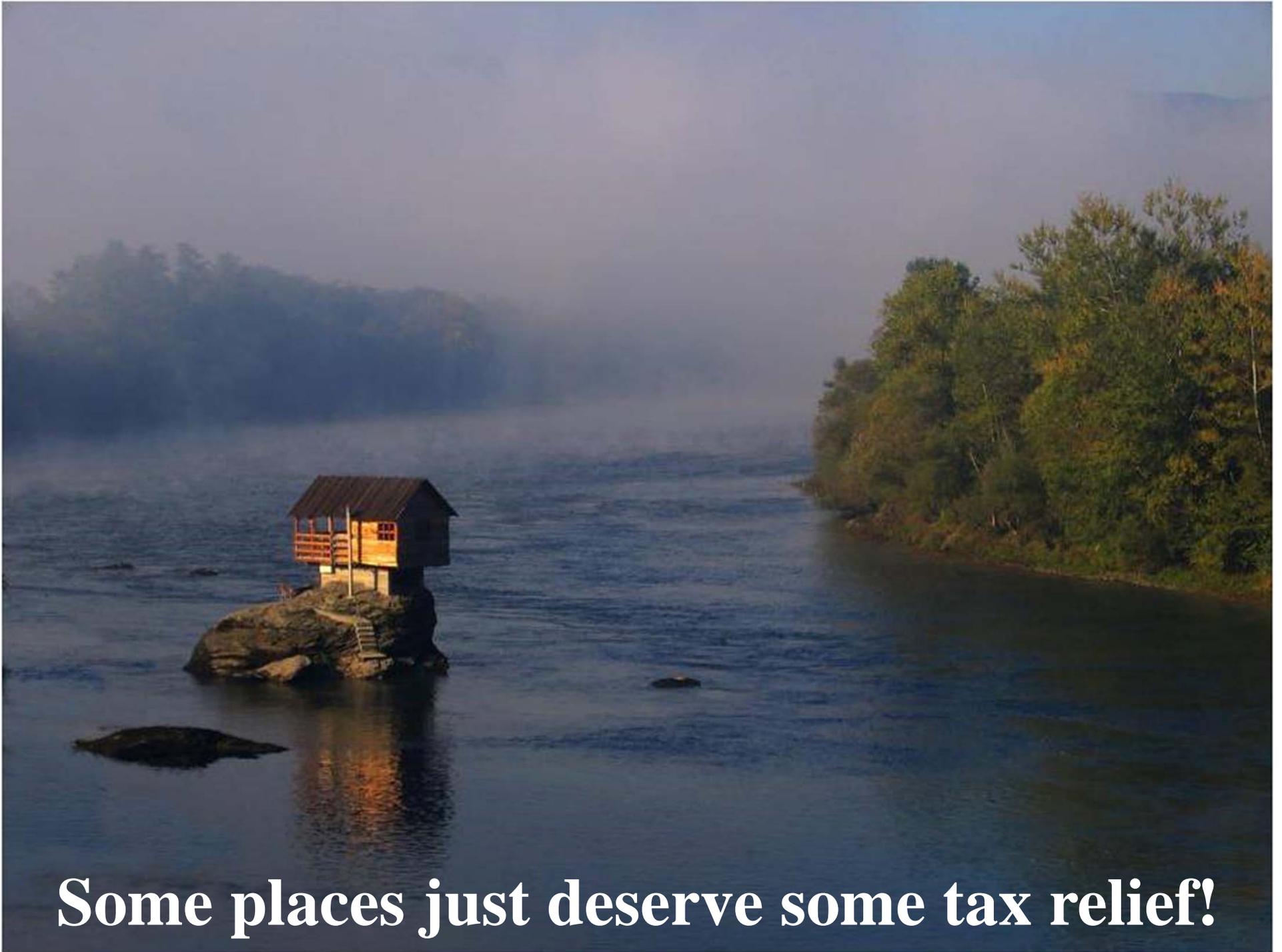
**Table 7. Voter approval required to incur
bonded indebtedness, 2012**

	Provinces	States	
Simple majority	0	9	
At least 60 percent	0	2	
At least two-thirds	0	3	
Other percentage	0	1	
Election required	0	27	

Use Value or Partial Exemption Farmland or Timberland

- Use value portion of question reinstated in 2012
- 1999 v. 2012:

Type of Property	U.S. States	U.S. States	Canadian Provinces	Canadian Provinces
	2012	1999	2012	1999
Farmland	41	34	6	3
Timberland	29	17	2	3



Some places just deserve some tax relief!

Exempt Status 2012 (selected categories)

Property Category	U.S States			Canadian Provinces		
	Full exempt	Partial exempt	Local option	Full exempt	Partial exempt	Local option
Agricultural	1	41	3	0	7	0
Business Inventory	39	5	5	9	0	0
Charitable orgs.	44	3	7	7	4	3
Educational orgs.	43	5	5	6	2	1
Historical	11	11	10	2	1	4
Hospitals	35	4	6	9	1	1
Oil and Gas prop*.	2	6	3	1	0	0
Minerals in place other than oil and gas*	12	2	1	2	0	0

*New in 2012

Exempt Status 2012 (selected categories)

Property Category	U.S States			Canadian Provinces		
	Full exempt	Partial exempt	Local option	Full exempt	Partial exempt	Local option
Registered Vehicles	29	3	2	9	0	0
Religious	44	5	7	6	3	1
Residential	4	22	7	0	2	0
Public Service (utilities)	1	5	5	1	1	0
Railroads (transportation)	5	7	2	0	1	0
Telecommunications	5	4	3	0	1	0
Site improvements owned by developer*	3	2	2	1	0	0

*New in 2012

Table 9. Fully exempt property, 2009 and 1999

	2009			1999		
	Provinces	States	Total	Provinces	States	Total
Charitable organizations	3	44	47	6	44	50
Educational organizations	5	42	47	7	45	52
Government	4	51	55	7	46	53
Hospitals	5	37	42	7	33	40
Religious organizations	5	44	49	9	41	50

PILT and PILOT – Exempt Properties

In lieu payments	States	Provinces
Voluntary	28	4
Required	16	7

Note: Many of the payments indicated are for governmental entities, including the federal government.
New question for 2012.

1999 Results Results 1999 and 2009 Survey

Exhibit 3-1. Property Tax Rate and Levy Increase Limits

	Provinces	States	Total
Areas with rate or levy increase limits (question 50)	0	26	26
Exclusions (question 52)	0	36	36
Newly constructed <i>taxable</i> property	0	27	27
Newly constructed property—taxable or exempt	0	9	9
Inflation in value of existing taxable property	0	5	5
Annexed property	0	16	16
Voters may override limits	0	11	11
Total number of responses	11	43	54

Questions not asked in 2012 – see modified question next

2009 Results

Table 5 & 6 - Property Tax Rate and Levy Increase Limits

	Provinces	States	Total
Areas with rate or levy increase limits (Question 36)		32	34
Exclusions (Questions 38a, b, c &d)			
Newly Constructed <i>taxable</i> property	2	27	29
Newly Constructed property - taxable or exempt	1	26	27
Inflation value of existing taxable property	1	8	9
Annexed property	1	16	17
Voters may override limits	0	11	11
Total number of responses	7	46	53
No response count	6	5	11

Levy and Tax Rate Restrictions - 2012

Type	U.S. States	Canadian Provinces
Levies – amounts raised from property tax	10	0
Property Tax Rates (millage)	12	0
Both	14	0
Voter approval to override	30	NA

Table 11: Residential property tax relief

1999	Use of Measure			Qualification Criteria							
	Prvs.	Sts.	Ttl.	PROVINCES				STATES			
				Age	Inc.	Occ.	Value	Age	Inc.	Occ.	Value
Circuit breaker	3	27	30	2	1	3	1	23	22	22	8
Renters' credit	3	17	20	2	2	0	0	11	12	5	2
P-tax deferral	7	21	28	6	3	3	1	13	14	10	2
Assess. inc. limit	3	11	14	3	1	1	0	1	1	3	1
Partial exemption	1	27	28	1	0	0	0	15	12	24	8
Partial p-tax levy	1	9	10	1	0	1	1	4	3	4	2
Other	4	21	25	2	1	0	0	10	10	9	5

Table 11: Residential property tax relief

2009	Use of Measure			Qualification Criteria							
	Prvs.	Sts.	Ttl.	PROVINCES				STATES			
				<i>Age</i>	<i>Inc.</i>	<i>Occ.</i>	<i>Value</i>	<i>Age</i>	<i>Inc.</i>	<i>Occ.</i>	<i>Value</i>
Circuit breaker	0	33	33	0	0	0	0	20	30	33	5
Renters' credit	0	23	23	0	0	0	0	14	23	0	1
P-tax deferral	2	26	28	2	1	1	0	17	20	21	2
Indiv. tax inc. limit	2	9	11	1	0	1	0	1	0	3	1
Assess. inc. limit	2	19	21	0	0	0	0	3	1	3	1
Partial exemption	2	30	32	0	0	1	1	13	6	27	5
Partial p-tax levy	1	13	14	0	0	1	0	4	4	9	2
Other	4	24	28	1	4	0	0	9	8	12	5

Major Changes to Residential Tax Relief - 2012

- Partial Value or Tax Exemptions
 - AK: optional \$20,000 value exemption raised to \$50,000
 - AR: 100% disabled vets exempt
 - FL: first \$25K exempt on homestead
 - GA: state levy for 65+ age homeowners
 - KY: Service Connected totally disabled don't have to reapply
 - MN: Market value exclusion up to 40%
 - NY: Partial tax abatement
 - OK: \$1 k - \$2 K assessed value for homesteads; full exemption for 100% disabled vets
 - RI: age, income, disability by individual community
 - SD: lower tax rate for school fund
 - UT: 45% exemption
 - WV: \$20,000 exemption
 - ON: Seniors and disabled – increases in value

Administrative Issues

Table 14: Agency Characteristics

	2009			1999		
	Provinces	States	Total	Provinces	States	Total
Location of agency						
Revenue or tax agency	2	41	43	1	40	41
Local government or municipal affairs agency	0	5	5	5	3	8
Independent property assessment agency	4	0	4	5	5	10
Other agency	0	0	0	1	1	2
Head of agency						
Individual	6	38	44	12	37	49
Board	0	5	5	0	12	12

Administrative Issues (Continued)

Table 17. Performance audit programs, 2009 and 1999

	2009			1999		
	Provinces	States	Total	Provinces	States	Total
Makes performance audits	6	40	46	8	37	45
Required by law or admin. Rule	1	24	25	1	23	24
On regular basis	2	25	27	5	18	23
On request only	1	5	6	1	10	11
Other	5	11	16	2	11	13

Table 19 - 2009 Selection of Local Assessors

		Provinces	States
Appointed		7	23
Fixed Term		0	8
Indefinite Term		7	15
Elected		0	28
2-years		0	4
3-years		0	2
4-years		0	20
6-years		0	2

Table 15: Assistance activities

	2009			1999		
	Provinces	States	Total	Provinces	States	Total
Reference works provided						
Administrative rules or regulations	6	43	49	7	37	44
Compilation of property tax laws	4	38	42	5	30	35
Compilation of important court decisions	4	25	29	7	25	32
Administrative procedures manual	6	31	37	5	31	36
Appraisal procedures manual	6	27	33	7	33	40
Cost and other valuation schedules	6	25	31	7	33	40
Cost indexes/cost model updates	*	*	*	7	33	40
Real property depreciation schedules	*	*	*	6	16	22
Capitalization rates	*	*	*	3	22	25
Nationally recognized cost manuals	5	15	20	5	17	22
Nationally recognized personal property price guides	0	8	8	1	13	14
Other	2	12	14	0	5	5
	* Data not collected in 2009					

Table 15: Assistance activities (Continued)

	2009			1999		
	Provinces	States	Total	Provinces	States	Total
Services provided						
Legal advice	4	25	29	4	30	34
Technical advice	4	40	44	10	45	55
Direct, on-site valuation and appraisal services	3	21	24	7	23	30
Computer processing	3	10	13	6	13	19
CAMA modeling and valuation assistance	3	20	23	8	22	30
Review valuation services contracts	1	12	13	1	19	20
Property inspections (in general)	3	13	16	7	13	20
Property inspections (interior)	3	10	13	7	10	17
Appraisal or assessment software	4	15	19	1	17	18

Table 18. Enforcement and equalization options, 2009 and 1999

	2009			1999		
	Provinces	States	Total	Provinces	States	Total
Power to compel reassessments	0	35	35	2	32	34
Direct equalization	0	21	21	0	18	18
Indirect equalization	1	20	21	2	19	21

Table 20. Estimated percentage of digitally mapped parcels - 2009

Percentage Digitally Mapped	Provinces		States	
	Parcels	Land Area	Parcels	Land Area
20% or less	0	0	5	3
20% to 40%	0	0	2	3
40% to 60%	0	0	3	2
60% to 80%	0	0	2	6
80% to 100%	0	0	7	5
100%	4	4	6	6
Total responses	4	4	25	25
No response	8	8	26	26

Table 21. Estimated median percentage of privately owned land digitally mapped or in a GIS - 1999

	Provinces				States			
	Parcels		Land Area		Parcels		Land Area	
	%	No.	%	No.	%	No.	%	No.
Digitally mapped	83	6	40	6	50	15	30	16
GIS	100	4	100	4	35	21	25	23

Table 24. Interval between assessment and tax due dates

	2009			1999		
	Provinces	States	Total	Provinces	States	Total
Six months or less	1	2	3	4	6	10
More than six months up to twelve months	5	28	33	4	23	27
More than twelve months	1	10	11	1	10	11
Variable intervals (local option)	1	3	4	1	3	4

Funding Education for Appraisers

Source of funding	U. S. States		Canadian Provinces	
	State Staff	Local government staff	Provincial Staff	Local government staff
State / province	30	14	0	0
Local government	4	28	0	0
Assessor fees	4	6	1	0
Other	NA	8	NA	7
No certification program	NA	4	NA	2

Table 23. Property inspection practices

	Provinces				States			
	Yes	No	Other*	N/R*	Yes	No	Other*	N/R*
2009								
All inspected during a reappraisal	1	6	0	5	23	20	1	7
Percentage inspected annually on a cycle	3	4	0	5	28	14	2	7
Residential interiors inspected	4	0	3	5	17	23	4	7
Inspection following a sale	5	2	0	5	10	28	7	6
Inspection following a building permit	5	1	1	4	13	23	8	7
Property data reviewed in office without inspection	3	0	4	4	17	17	11	6
1999								
All inspected during a reappraisal	5	6	0	1	35	15	0	1
Percentage inspected annually on a cycle	8	2	0	2	29	17	1	4
Residential interiors inspected	1	0	0	2	21	19	1	10
Inspection following a sale	5	4	0	3	8	25	0	18
Inspection following a building permit	5	4	0	3	15	19	0	17
Property data reviewed in office without inspection	8	2	0	2	21	17	2	11

*Other =the respondent indicated that some local districts did the inspection, while other districts did not.

*N/R=no response

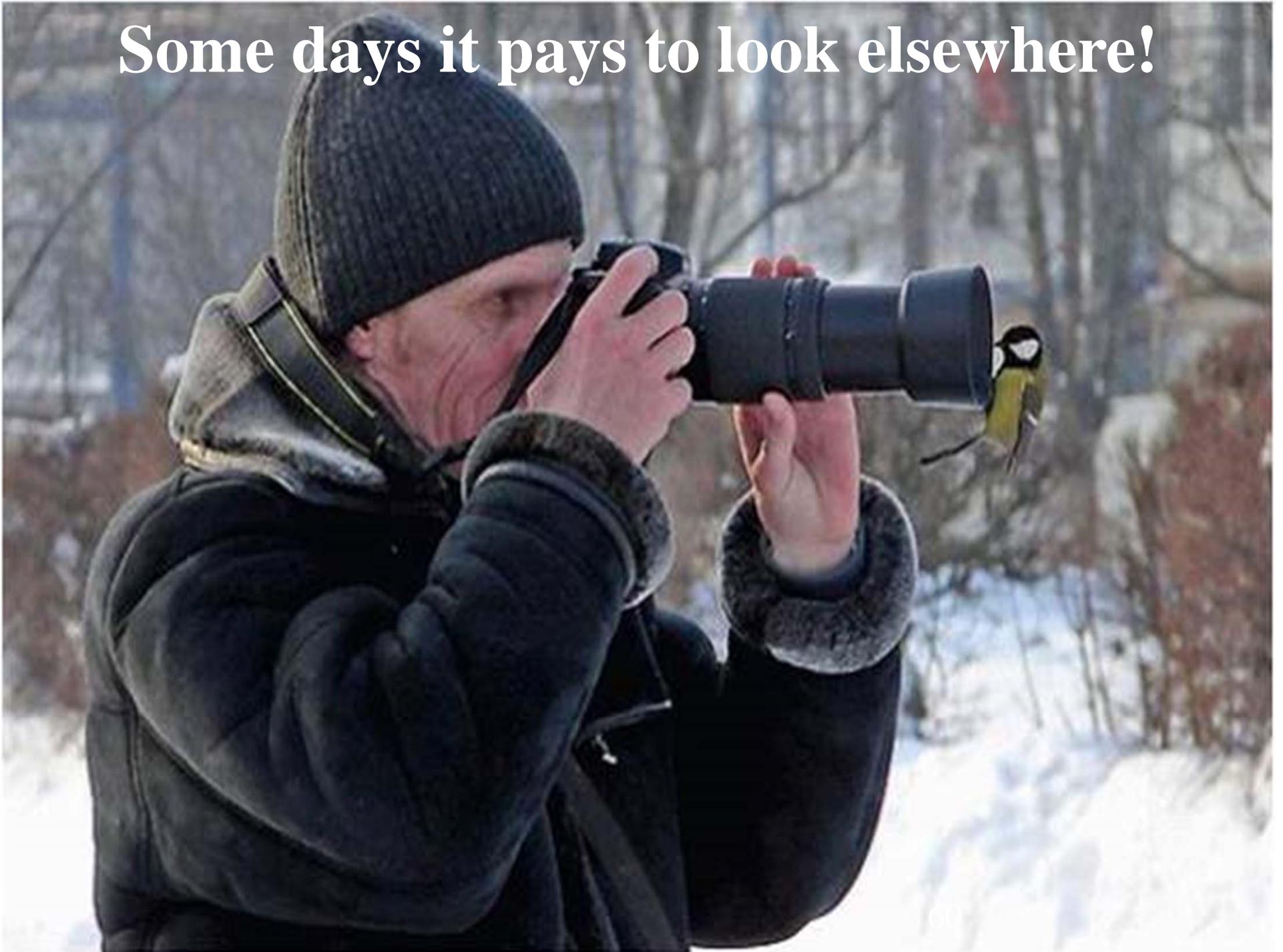
Reappraisal Cycle requiring inspection – 2012 follow-up

- U.S. states – 30 yes, 21 no
- Canadian provinces / territory – 3 yes, 6 no

Table 22. Legally required and commonly practiced reappraisal cycles

	2009				1999			
	Provinces		States		Provinces		States	
	Legal	Common	Legal	Common	Legal	Common	Legal	Common
No specified cycle	2	1	8	0	2		7	
One-year cycle	2	2	16	8	3	1	17	8
Two-year cycle	0	0	2	2	0	0	7	5
Three-year cycle	1	1	7	6	3	2	7	4
Four-year cycle	2	1	1	5	2	3	9	7
Five-year cycle	0	0	9	6	0	1	6	7
Six-year cycle	0	0	3	3	0	0	4	3
Eight-year	0	0	0	1	0	0	1	1
Nine-year cycle	0	0	0	0	1	0	0	0
Ten-year cycle	0	0	0	0	1	3	2	3

Some days it pays to look elsewhere!



Where do we go from here?

- Final product – 2009
 - web / spreadsheet based (not published book)
 - Available now – Volume 7 Issue 4 Journal of Property Tax Assessment & Administration
- **2012 update – finalized and to be published in late 2014**
- Future - Plan is to determine a few (maybe 10) major or emerging topics
 - Send out to contacts annually
 - Compile quickly for rapid response and distribution
 - Communications Committee just met to consider which topics need immediate updating
- Allows quick updates when major changes in policy occur
- Broaden participation in terms of determining topics of interest
 - State and Provincial Council
 - Communications Committee
 - Assessor net
 - Other?

Sometimes, everything seems possible!



The Future

- What are your needs?
- New Questions, topics, etc.
- Already received suggestions
 - USPAP
 - Are local jurisdictions required to comply
 - By statute
 - By oversight agency
 - Does oversight agency invoke jurisdictional exceptions?
 - Scope of work document developed?
 - Require compliance with Competency Rule?
 - Centrally assessed appraisals?

Let's make sure we look before we leap!





Working together,
we will find more helping hands