

PUBLIC MEETING OF THE NEBRASKA REAL PROPERTY APPRAISER BOARD
Thursday, March 17, 2022, 9:00 a.m.
Nebraska Real Property Appraiser Board Office, First Floor, Nebraska State Office Building
301 Centennial Mall South, Lincoln, Nebraska

Swearing in of new Board Member Kevin Hermsen will take place prior to the start of the meeting at 8:45 a.m.

AGENDA

A. Opening 9:00 a.m.

B. Notice of Meeting (Adopt Agenda)

The Nebraska Real Property Appraiser Board will meet in executive session for the purpose of reviewing applicants for credentialing; applicants for appraisal management company registration; investigations; pending litigation, or litigation that is imminent as evidenced by communication of a claim or threat of litigation; and employee performance evaluation. The Board will exit executive session at 10:30 a.m. If needed, the Board will re-enter executive session at the conclusion of the public agenda items discussion to complete review of the above-mentioned items. The Board will not take action on agenda items C, D, E, and F until executive session is completed.

C. Credentialing as a Nebraska Real Property Appraiser 1-61

- 1. New Applicants for Licensed Residential Credential through Reciprocity
 - a. L22001R
- 2. New Applicants for Certified Residential Credential through Education, Experience, and Examination
 - a. CR22002
- 3. Pending Applications
 - a. CR22001
 - b. CG21030

D. Registration as an Appraisal Management Company

E. Consideration of Compliance Matters 1

- 1. Active Investigations
 - a. 21-05

F. Consideration of Other Executive Session Items 1

- 1. Personnel Matters

G. Welcome and Chair’s Remarks (Public Agenda 10:30 am)

H. Board Meeting Minutes

- 1. Approval of February 17, 2022 Meeting Minutes 1-15

I. Director’s Report

- 1. Real Property Appraiser and AMC Counts and Trends
 - a. Real Property Appraiser Report 1-4
 - b. Temporary Real Property Appraiser Report 5
 - c. Supervisory Real Property Appraiser Report 6
 - d. Appraisal Management Company Report 7
- 2. Director Approval of Applicants
 - a. Real Property Appraiser Report 8
 - b. Appraisal Management Company Report 9
 - c. Education Activity and Instructor(s) Report 10
- 3. 2021-22 NRPAB Goals and Objectives + SWOT Analysis 11-13

J. Financial Report and Considerations

- 1. February Financial Report
 - a. Budget Status Report 1-3
 - b. MTD General Ledger Detail Report 4-10
 - c. Financial Charts 11-13
- 2. Per Diems
- 3. Nebraska Secretary of State – Records Division Estimate for Document Scanning Services 14-15

K. General Public Comments

L. Consideration of Education/Instructor Requests

M. Unfinished Business

N. New Business

O. Legislative Report and Business

- 1. Current Legislation 1-11
- 2. Title 298
- 3. Other Legislative Matters

P. Administrative Business

- 1. Guidance Documents
- 2. Internal Procedural Documents
- 3. Forms, Applications, and Procedures

Q. Other Business

- 1. Board Meetings
- 2. Conferences/Education
- 3. Memos from the Board
- 4. Quarterly Newsletter
 - a. Winter 2022 Edition of The Nebraska Appraiser 1-10
- 5. Appraisal Subcommittee
 - a. ASC State Off-Site Assessment
 - i. ASC Letter Concerning SOA of Nebraska’s Appraiser Regulatory Program 11
 - ii. ASC Letter Concerning SOA of Nebraska’s AMC Regulatory Program 12
 - b. Memo from the ASC - Validating PAREA and Practicum Course Experience 13
 - c. Memo from the ASC - Federal Funds to Support Participation in PStAR Training 14
- 6. The Appraisal Foundation
 - a. TAF March Newsletter 15-16
 - b. TAF State Regulator Newsletter 17-18
 - c. Appraisal Standards Board Announces Comprehensive Review of Ethics Rule 19
 - d. Appraiser Standards Board USPAP Q&As
 - i. 2022-01: Affixing Another Appraiser’s Signature 20
 - ii. 2022-02: Using Rules of Thumb for Market Adjustments 21-22
- 7. Association of Appraiser Regulatory Officials
 - a. Maxine Waters Letter to Secretary Fudge Concerning Racial Inequities in America’s Home Valuation system 23-27
 - b. AARO Response to Maxine Waters Letter 28-29
- 8. In the News

R. Adjourn

**NEBRASKA REAL PROPERTY APPRAISER BOARD
NRPAB OFFICE MEETING ROOM, FIRST FLOOR
NEBRASKA STATE OFFICE BUILDING
301 CENTENNIAL MALL SOUTH, LINCOLN, NE**

February 17, 2022 Meeting Minutes

A. OPENING

Chairperson Thomas Luhrs called to order the February 17, 2022 meeting of the Nebraska Real Property Appraiser Board at 9:00 a.m., by virtual conferencing in the Nebraska Real Property Appraiser Board meeting room located on the first floor of the Nebraska State Office Building, 301 Centennial Mall South, Lincoln, Nebraska.

B. NOTICE OF MEETING

Chairperson Luhrs announced the notice of the meeting was duly given, posted, published, and tendered in compliance with the Open Meetings Act, and all board members received notice simultaneously by email. Publication of official notice of the meeting appeared on the State of Nebraska Public Calendar found at www.nebraska.gov on February 10, 2022. The agenda was kept current in the Nebraska Real Property Appraiser Board office and on the Board's website. In accordance with the Open Meetings Act, at least one copy of all reproducible written material for this meeting, either in paper or electronic form, was available for examination and copying by members of the public. The material in paper form was available on the table in a public folder, and the material in electronic form was available on the Board's website in Public Meeting Material (https://appraiser.ne.gov/board_meetings/). A copy of the Open Meetings Act was available for the duration of the meeting. For the record, Board Members Thomas Luhrs of Imperial, Nebraska, Wade Walkenhorst of Lincoln, Nebraska, Bonnie Downing of Dunning, Nebraska, Cody Gerdes of Lincoln, Nebraska, and Christopher Mustoe of Omaha, Nebraska were present. Also present were Director Tyler Kohtz, Business and Licensing Program Manager Allison Nesper, and Business and Education Program Manager Katja Duerig, who are all headquartered in Lincoln, Nebraska. Director Kohtz asked for clarification regarding the date that the publication of official notice of the meeting. Chairperson Luhrs indicated that the date was February 10, 2022. Director Kohtz thanked Chairperson Luhrs.

ADOPTION OF THE AGENDA

Chairperson Luhrs reminded those present for the meeting that the agenda cannot be altered 24 hours prior to the meeting except for emergency items according to the Open Meetings Act. Board Member Downing moved to adopt the agenda as printed. Board Member Walkenhorst seconded the motion. With no further discussion, the motion carried with Walkenhorst, Downing, Gerdes, Mustoe, and Luhrs voting aye.

Board Member Walkenhorst moved that the Board go into executive session for the purpose of reviewing applicants for credentialing; applicants for appraisal management company registration; investigations; pending litigation, or litigation which is imminent as evidenced by communication of a claim or threat of litigation; and employee performance evaluation. A closed session is clearly necessary to prevent needless injury to the reputation of those involved. Board Member Downing seconded the motion. The time on the meeting clock was 9:03 a.m. The motion carried with Walkenhorst, Downing, Gerdes, Mustoe, and Luhrs voting aye.

Board Member Downing moved to come out of executive session at 9:59 a.m. Board Member Walkenhorst seconded the motion. The motion carried with Walkenhorst, Downing, Gerdes, Mustoe, and Luhrs voting aye.

G. WELCOME AND CHAIR'S REMARKS

Chairperson Luhrs welcomed all to the meeting and noted that there were no members of the public present in the meeting room. Director Kohtz remarked that we had two guests attending via virtual conferencing, the agency's ASC Policy Managers Jenny Tidwell and Neal Fenochietti. Chairperson Luhrs greeted Ms. Tidwell and Mr. Fenochietti and said, "I hope you haven't fallen asleep yet." Ms. Tidwell responded, "No, it's been riveting!" The Chairperson moved on to approval of the meeting minutes.

H. BOARD MEETING MINUTES

1. APPROVAL OF JANUARY 20, 2022 MEETING MINUTES

Chairperson Luhrs asked for any additions or corrections to the January 20, 2022 meeting minutes. With no discussion, Chairperson Luhrs called for a motion. Board Member Walkenhorst moved to adopt the January 20, 2022 meeting minutes as presented. Board Member Downing seconded the motion. Chairperson Luhrs recognized the motion and asked for any discussion. With no discussion, Chairperson Luhrs called for a vote. The motion carried with Walkenhorst, Downing, Gerdes, Mustoe, and Luhrs voting aye.

I. DIRECTOR'S REPORT

1. REAL PROPERTY APPRAISER AND AMC COUNTS AND TRENDS

a. Real Property Appraiser Report

Director Kohtz presented seven charts outlining the number of real property appraisers as of February 17, 2022 to the Board for review. The Director reported that the real property appraiser numbers are strong and trending in a positive direction. The Director asked for any questions or comments. There was no discussion.

b. Temporary Real Property Appraiser Report

Director Kohtz presented three charts outlining the number of temporary credentials issued as of January 31, 2022 to the Board for review. The Director reported that he had no comments and asked for any questions or comments. There was no discussion.

c. Supervisory Real Property Appraiser Report

Director Kohtz presented two charts outlining the number of supervisory real property appraisers as of February 17, 2022 to the Board for review. The Director reported that he had no comments and asked for any questions or comments. There was no further discussion.

d. AMC Report

Director Kohtz presented two charts outlining the number of AMCs as of February 17, 2022 to the Board for review. The Director reported that the trend remains steady. Director Kohtz indicated that he had no further comments and asked for any questions or comments. There was no discussion.

2. DIRECTOR APPROVAL OF APPLICANTS

a. Real Property Appraiser Report

Director Kohtz presented the Real Property Appraiser Report to the Board for review showing real property appraiser applicants approved for credentialing by the Director, and the real property appraiser applicants approved to sit for exam by the Director, for the period between January 11, 2022 and February 7, 2022. The Director asked for any questions or comments. There was no further discussion.

b. Education Activity and Instructors Report

Director Kohtz presented the Education Activities and Instructors Report to the Board for review showing education activities and instructors approved by the Director for the period between January 11, 2022 and February 7, 2022. The Director asked for any questions or comments. There was no further discussion.

3. 2021-22 NRPAB GOALS AND OBJECTIVES + SWOT ANALYSIS

Director Kohtz presented the 2021-22 NRPAB Goals and Objectives and SWOT Analysis to the Board for review and provided a status update. The Director guided the Board to goals related to Laws, Rules, and Guidance Documents. The Director announced that the hearing for the Board's legislative bill had occurred with no surprises. Director Kohtz added that Senator Williams intends to amend LB706 into the banking and finance bill, LB707. The Director then brought attention to goals related to Administration and reported that OCIO planned to begin work on the AMC Renewal Online Application and Interface in April 2022. Director Kohtz asked for any questions or comments. There was no further discussion.

J. FINANCIAL REPORT AND CONSIDERATIONS – FEBRUARY 2022

1. APPROVAL OF JANUARY RECEIPTS AND EXPENDITURES

The receipts and expenditures for January were presented to the Board for review in the Budget Status Report. Director Kohtz brought attention to an Awards Expense of \$28.00, and informed the Board that this expenditure was for Board Member Mustoe's plaque. The Director moved on to a Household & Institutional Expense of \$68.00. The Director remarked that he purchased a sweater with the NRPAB logo in accordance with the Board's policy regarding branded apparel for employees. The final expenditure noted by Director Kohtz was an Other Operating Expense of \$120.00. BLPM Nespore stated that this expenditure is for insufficient fund fees charged to the agency when unacceptable payments are made to the State Treasury Management. BLPM Nespore added that the unacceptable payments are typically associated with real property appraisers entering the incorrect routing or bank account numbers in the online renewal application. Director Kohtz indicated that expenditures for the month of January totaled \$25,847.25, and the year-to-date expenditures for the fiscal year are \$198,666.41, which amounts to 47.51 percent of the budgeted expenditures for the fiscal year; 58.90 percent of the fiscal year has passed.

The Director turned the Board's attention to revenues and declared that new credentialing revenues have exceed projections to this point. The year-to-date revenues for Certified General New Fees are \$6,605.00, or 88.07 percent of projected revenues; the year-to-date revenues for Licensed New Fees are \$900.00, or 300.00 percent of projected revenues; and the year-to-date revenues for Certified Residential New Fees are \$1,800.00, or 75.00 percent of projected revenues. Director Kohtz added that AMC Registered New Fees and Application Fees are also exceeding projected revenues for this point of the fiscal year. The Director remarked that BLPM Nespor has been very busy keeping up with all the new applicants for credentialing as real property appraisers, and for registration as AMCs. Director Kohtz reported that overall revenues for January were \$35,468.75, and that the year-to-date revenues for the fiscal year are \$293,553.96, which amount to 83.09 percent of the projected revenues for the fiscal year. The Director asked for any questions or comments. There was no further discussion.

Director Kohtz then brought attention to the MTD General Ledger for January. The Director noted a "Payee/Explanation" entry named, "Correctional Services, Department of." According to the Director, this entry is for the plaque awarded to Board Member Mustoe in January. Next, the Director moved on to an entry named, "Art FX Screenprinting" and stated that this is for his NRPAB logo sweater. Finally, the Director remarked that the entry marked "Treasurer, State" accounted for the insufficient funds fees paid to State Treasury Management. Director Kohtz asked for any questions or comments. There was no further discussion.

Director Kohtz presented three graphs showing expenses, revenues, and cash balance. The Director once again pointed out the expenditures and revenues for the month of January for the Real Property Appraiser Program, which includes both the Appraiser Fund and the AMC Fund. The Director then remarked that the cash balance for the AMC Fund is \$354,557.00, the Appraiser Fund is \$442,255.57, and the overall cash balance for both funds is \$796,812.57. The Director asked for any questions or comments. There was no further discussion.

Board Member Walkenhorst moved to accept and file the January 2022 financial reports for audit. Board Member Downing seconded the motion. Chairperson Luhrs recognized the motion and asked for any discussion. With no discussion, Chairperson Luhrs asked for a vote. The motion carried with Walkenhorst, Downing, Gerdes, Mustoe, and Luhrs voting aye.

2. PER DIEMS

Director Kohtz informed the Board that he had no per diem requests for this meeting and asked if any board members had a request for the Board to consider. There was no discussion.

3. ADOBE DREAMWEAVER

Director Kohtz presented a quote provided by SHI under Nebraska State Contract #ADSPO16-130651 for three Adobe Dreamweaver program license subscriptions to the Board for consideration. The Director reported that the agency leases its computers and two of the computers had recently been replaced. During the changeover to the new devices, it was discovered that the version of Adobe Dreamweaver that the agency used was no longer supported by Adobe, and therefore, could not be loaded to the computers. The Director informed the Board that BLPM Nespore is the person on staff who uses Dreamweaver to update the Board's public website, but he is requesting approval for three licenses so that himself or BEPM Duerig could learn the software if the interface is easy enough to use. The Director noted that only one license would be purchased right away, but he is requesting the approval for three, so that additional requests do not have to be made to the Board. Director Kohtz asked for any questions or comments about the Adobe Dreamweaver program license request. With no questions or comments, Board Member Walkenhorst moved to approve the purchase of three Adobe Dreamweaver licenses. Board Member Downing seconded the motion. Chairperson Luhrs recognized the motion and asked for any discussion. With no discussion, Chairperson Luhrs called for a vote. The motion carried with Walkenhorst, Downing, Gerdes, Mustoe, and Luhrs voting aye.

K. GENERAL PUBLIC COMMENTS

Chairperson Luhrs asked for any public comments. With no comments, Chairperson Luhrs moved on to Consideration of Education/Instructor requests. No members of the public were present in the meeting room. Jenny Tidwell and Neal Fenochietti were present via virtual conferencing.

L. CONSIDERATION OF EDUCATION/INSTRUCTOR REQUESTS: No discussion.

M. UNFINISHED BUSINESS

1. OPEN 2ND CONGRESSIONAL DISTRICT CERTIFIED REAL PROPERTY APPRAISER REPRESENTATIVE POSITION

Director Kohtz brought attention to the open 2nd Congressional District Certified Real Property Appraiser Representative position. The Director informed the Board that the Governor has made an appointment, which will be effective on February 24, 2022. Since the appointment has not been announced by Governor Rickett's office, the Director said he would not name the appointee. Director Kohtz announced that the new 2nd Congressional District Certified Real Property Appraiser Representative would be sworn in at the March meeting. The Director asked for any questions or comments. There was no further discussion.

N. NEW BUSINESS

1. APPRAISAL SUBCOMMITTEE SOA REPORT (TIDWELL AND FENOCHIETTI APPEARANCE)

Director Kohtz introduced Jenny Tidwell and Neal Fenochietti, policy managers with the Appraisal Subcommittee. Policy Manager Tidwell gave a presentation on the Appraisal Subcommittee (ASC) and the policy managers' recent review of the Board's appraiser and AMC programs. Policy Manager Tidwell greeted the board members and thanked them for giving her time in the meeting and for their service to the profession. She indicated that there were three new board members since the last time the ASC conducted a review in Nebraska. Policy Manager Tidwell stated that the ASC was created as part of Title XI of FIRREA, which was implemented in the late 1980s. She shared from the 2020 ASC Annual Report, which is the most current report, and remarked that Director Kohtz has shared this document with board members prior to the meeting. Policy Manager Tidwell brought attention to Title XI, which is found on pages 68-79 of the Annual Report. Title XI promises to protect federal money in the lending process, calls for supervision of the appraisal profession, and establishes uniform standards for appraisals and minimum competency for credentialing as an appraiser. Congress created the ASC as an entity to oversee the appraisal profession based on the provisions in Title XI. Policy Manager Tidwell brought attention to page six of the report, which names the ASC board members: members from federal banking agencies, representatives of credit unions, a member from the consumer financial protection bureau, and others. The board makes decisions on behalf of the agency, and the agency's staff of thirteen people carry out these decisions. According to Policy Manager Tidwell, Congress decided that states are in the best position to oversee appraisers, and that's why each state has an appraisal regulatory agency. The ASC oversees all these state agencies, as well as The Appraisal Foundation (TAF), which is the nonprofit organization that creates the Uniform Standards of Professional Appraisal Practice (USPAP). Policy Manager Tidwell remarked that the ASC may award grants to state appraisal regulatory agencies or TAF. The amount and application areas of grants awarded by the ASC may also be found in the Annual Report. Another function of the ASC is maintaining the National Registry for appraisers and AMCs on the ASC website. Credentials from all states and any disciplinary actions limiting an appraiser's ability to appraise may be found on the National Registry. Policy Manager Tidwell moved on to page eighteen of the Annual Report and noted the national appraisal complaint hotline. She indicated that this is for issues of appraiser independence and violations of USPAP. This can be a helpful tool if you don't know which agency to turn to; the hotline will direct you to the best place.

Policy Manager Tidwell guided the Board's attention to the ASC Policy Statements which begin on page eighty. The Policy Statements cover everything in Title XI that is related to state appraiser regulatory agencies. Policy Statements 1 through 7 apply to appraisers and 8 through 10 apply to AMCs. Policy Manager Tidwell stated that the Policy Statements are guidelines and not official regulations. The ASC did not have authority to create regulations until the passage of the Dodd-Frank Act, and has not shifted the Policy Statements to regulations since then. Normally, the ASC conducts a complete compliance review of a state, which results in a rating as described on page 108 of the Annual Report. ASC Policy Managers would look at an agency's records, review specific files, and put the state on a rating scale. The next compliance review would be scheduled based on where the state lands on the rating scale. Policy Manager Tidwell declared that Nebraska's last ASC compliance review was completed in March 2019, and the state was put on a 2-year review cycle. Both the appraiser and AMC programs were rated "Excellent." Due to the COVID-19 emergency, and the challenges that states have faced due to COVID-19, the ASC board granted regulatory relief to states by postponing compliance reviews, and instead, conducting "state off-site assessments," which is what took place this week in Nebraska. Policy Managers Tidwell and Fenochietti reviewed statute, rules, procedures, policies, meeting minutes, and lists of credentials/registrations issued for the Appraiser and AMC programs. Feedback is given back to states as part of the state off-site assessment; however, no rating is given and there is no official record of the review. Once every state has had its state off-site assessment, the ASC will resume its regular compliance review schedule. According to Policy Manager Tidwell, Nebraska's next review will likely take place in 2024, but may be pushed back to 2025. At that time, two policy managers will visit the office and attend a board meeting in person.

Policy Manager Tidwell expressed that she has enjoyed working with Board staff, who are all hard working, knowledgeable, and dedicated. She added that staff promptly takes the ASC's considerations into account. Policy Manager Tidwell thanked Director Kohtz, BLPM Nespor, and BEPM Duerig for the visit; both the appraiser and AMC programs are running smoothly. Policy Manager Tidwell thanked the board members, saying, "Your service to the profession is appreciated and dedicated people like you make this work." Finally, Policy Manager Tidwell shared her contact information with board members and welcomed any questions or concerns about the ASC.

Chairperson Luhrs thanked Policy Managers Tidwell and Fenochietti for their presentation and feedback on the Board's appraiser and AMC programs.

O. LEGISLATIVE REPORT AND BUSINESS

1. CURRENT LEGISLATION

Director Kohtz presented the second legislative report of the current session to the Board for review. The Director provided a brief summary for each bill included in the report.

LB446 – This is a bill to adopt the Nebraska Housing Index and Financing Investment System Act. AM1737 was filed to strike all original sections and to require that the Governor apply for all federal funds available to this state for emergency rental and mortgage assistance and shall disburse any funds received under this section. The Governor may coordinate with other governmental agencies to establish eligibility guidelines for recipients of such funds.

LB700 – This bill changes provisions relating to public retirement systems. Director Kohtz remarked that this bill was placed on select file.

LB706 – This is the Board’s bill to change provisions of the Real Property Appraiser Act. As indicated by Senator Williams’ office, LB706 has been amended into a general banking bill, LB707, and has been placed on general file with committee priority status.

LB709 – This bill changes requirements relating to preliminary applications under the Occupational Board Reform Act, only allows for certain felony convictions to be disqualifying, and provides for a waiver of fees based on the applicant’s income being more than 300% below the federal poverty level. Director Kohtz informed the Board that he sent a letter to Senator McCollister to request that an exemption from this bill be considered for the Board as the provisions of the bill conflict with the Board’s duties to adhere to Title XI. The Director expressed doubt that the bill will leave the committee.

LB742 – This bill requires that meeting minutes be kept in writing or as an electronic file. Director Kohtz commented that the bill was placed on general file in an 8-0 vote.

LB743 – This bill provides limitations for which closed session discussions may be held under the Open Meetings Act. Director Kohtz informed the Board that he sent a letter to Senator Erdman requesting that this bill be amended to include discussion involving any matter related to records that may be withheld from the public under N.R.S. § 84-712.05(5). The Director added that he does not believe that this bill will leave committee, but that he will monitor this bill closely.

LB769 – This bill requires certain state employees to submit to fingerprinting and criminal history record checks. Director Kohtz indicated that this bill would not affect the agency as this bill as written is only applicable to certain specified agencies.

LB823 – This bill prohibits state agencies from imposing annual filing and reporting requirements on charitable organizations. This bill was placed on general file with AM1694.

LB892 – This bill changes provisions of the Nebraska Real Estate License Act. It provides for the public marketing by a real estate broker, associate broker, or real estate salesperson for sale of an equitable interest in a contract for the purchase of real property between a property owner and a prospective purchaser. This bill has been placed on select file.

LB908 – This bill provides additional requirements for virtual conferencing under the Open Meetings Act. According to the Director, this bill as written removes all authorization to take motions or actions during virtual conferencing for public meetings and requires that a subsequent meeting be scheduled to move on any items discussed during a meeting held by virtual conferencing. Director Kohtz reported that during the hearing yesterday, the Senator who introduced this bill clarified that the intent of the bill is to provide additional opportunities for virtual meetings rather than restrict authorizations already in place. The Director added that an amendment is forthcoming, and that he will continue monitoring this bill closely.

LB975 – This bill provides that a state official or state employee, except for an employee of the Legislative Council, is prohibited from testifying at a public hearing before the Legislature on any issue in any capacity other than neutral, unless such state official or state employee is on unpaid or vacation leave from state employment for the duration of the public hearing. Director Kohtz remarked that he has seen similar bills before, but that they fail to go anywhere. At this point in the session, it would be difficult for this bill to pass.

LB1011 – This bill provides, changes, and eliminates provisions relating to appropriations. This is the State’s mid-biennium budget request bill that includes the Board’s request for additional appropriations due to employee position reclassification.

LB1127 – This bill adopts the Regulatory Sandbox Act, which allows a person to temporarily demonstrate an innovative offering under a waiver or suspension of one or more state laws or regulations. Director Kohtz stated that he was concerned about this at first, but upon further review, there is an exemption for standards or specifications required to comply with federal laws and regulations.

LB1174 – This bill requires state entities to report to the Legislature regarding operations and require a hearing by a legislative standing committee. The Director commented that this is a “sunset bill.” Senator Wayne, the introducer, informed a peer director that he does not expect this bill to move out of committee.

Director Kohtz asked for any questions or comments concerning the legislative report. The Director asked if there is a bill that is not included in the report that may be of importance to the Board, that he be contacted to have it added to the list. There was no further discussion.

2. **TITLE 298:** No discussion.

3. **OTHER LEGISLATIVE MATTERS**

Director Kohtz asked the Board if it had any other legislative matters that it wished to discuss. There was no further discussion.

P. ADMINISTRATIVE BUSINESS

1. **GUIDANCE DOCUMENTS:** No discussion.

2. **INTERNAL PROCEDURAL DOCUMENTS:** No discussion.

3. **FORMS, APPLICATIONS, AND PROCEDURES**

Director Kohtz presented four applications related to the Board’s education program to the Board for consideration: the Application for Approval as a Continuing Education Activity in Nebraska, Application for Renewal as a Continuing Education Activity in Nebraska, Application for Approval as a Qualifying Education Activity in Nebraska, and Application for Approval as a Supervisory Real Property Appraiser and Trainee Course in Nebraska. The Director reported that these revised applications incorporate the changes made to Title 298 effective December 2021 and asked for any questions or comments. There was no further discussion.

Director Kohtz then presented three more forms to the Board for consideration: the Application for Registration as Nebraska Supervisory Real Property Appraiser, Federally Regulated Appraisal Management Company Nebraska Reporting Form, and the NRPAB Fee Schedule. The Director stated that the revisions to these forms were requested by ASC Policy Managers Jenny Tidwell and Neal Fenochietti. On page P.23 of the Application for Registration as Nebraska Supervisory Real Property Appraiser, language was added to the Additional Information section that mirrors language already in statute. Director Kohtz then moved to the Federally Regulated Appraisal Management Company Nebraska Reporting Form found on page P.24, and informed the Board that federally regulated AMCs are not under the Board's jurisdiction, but that of federal agencies, therefore the Board does not need to collect ownership or appraiser panel information from federally regulated AMCs. Language was struck from this form throughout to remove the requirement that this information be included by the federally regulated AMC. Director Kohtz added that the rules will also be updated during the next round of revisions to remove the requirement that this information be collected from federally regulated AMCs. Finally, the Director guided the Board's attention to the NRPAB Fee Schedule found on page P.27 and informed the Board that the fee associated with the federally regulated AMC reporting form was changed from an application fee to a processing fee, since federally regulated AMCs are not required to apply to the Board for registration. The Director asked for any questions or comments. There was no further discussion.

Board Member Downing moved to approve the Application for Approval as a Continuing Education Activity in Nebraska, Application for Renewal as a Continuing Education Activity in Nebraska, Application for Approval as a Qualifying Education Activity in Nebraska, Application for Approval as a Supervisory Real Property Appraiser and Trainee Course in Nebraska, Application for Registration as Nebraska Supervisory Real Property Appraiser, Federally Regulated Appraisal Management Company Nebraska Reporting Form, and the NRPAB Fee Schedule as presented. Board Member Walkenhorst seconded the motion. Chairperson Luhrs recognized the motion and asked for any discussion. With no discussion, Chairperson Luhrs called for a vote. The motion carried with Walkenhorst, Downing, Gerdes, Mustoe, and Luhrs voting aye.

Break from 10:37 a.m. to 10:44 a.m.

Q. OTHER BUSINESS

- 1. BOARD MEETINGS:** No discussion.
- 2. CONFERENCES/EDUCATION:** No discussion.
- 3. MEMOS FROM THE BOARD:** No discussion.
- 4. QUARTERLY NEWSLETTER:** No discussion.

5. APPRAISAL SUBCOMMITTEE

a. Independent analysis of the Uniform Standards of Professional Appraisal Practice (USPAP) and the Real Property Appraiser Qualification Criteria (AQB Criteria), funded by the ASC

Director Kohtz presented a document titled, “Identifying Bias and Barriers, Promoting Equity: An Analysis of the USPAP Standards and Appraiser Qualifications Criteria” to the Board for review. The Director expressed surprise that there has been little public reaction to the release of this study as it contains some relevant findings concerning appraisal standards, the qualification criteria, and the appraiser regulatory structure. Director Kohtz informed the Board that he will provide a brief summary as the study is very long. The Director first brought attention to a section about the goals and methodology of the study, and informed the Board that the purpose of the study is to:

- Identify any instances in which the Appraisal Standards, Appraiser Criteria, or training facilitate or systematize racial bias;
- Identify opportunities for reform of the Appraisal Standards, Appraiser Criteria, or training, with the goal of supporting and promoting fairness, equity, objectivity, and diversity;
- Identify whether the Appraisal Standards, Appraiser Criteria, or training present barriers to entry to the profession that disparately impact people of color and/or women; and
- Discuss the process used to promulgate changes to the Appraisal Standards, Appraiser Criteria, or training.

The Director noted that the analysis brings attention to the overall appraiser regulatory structure and discusses the legal authority of The Appraisal Foundation, who is authorized by Congress to establish appraisal standards and the qualification criteria, although it is not a federal agency. One of the main issues identified in the study is that The Appraisal Foundation is not bound by the federal rule-making requirements, which leaves a lack of transparency and a failure to adhere to administrative procedures that provide for effective rule-making. For example, the exposure draft process is not bound by any rules or processes, and can be inconsistent.

Director Kohtz then brought attention to barriers to entry to the appraiser profession identified in the study, and informed the Board that the study recommends that the credentialing criteria should be reviewed to consider streamlining the credentials to just two certifications: 1) certified residential appraiser and 2) certified general appraiser. According to the study, this approach would:

- Follow the model of other professions where the individual is fully licensed or certified after passing the exam, such as a real estate broker, accountant, or lawyer;
- Follow the model of many large lenders and appraisal management companies, which already require appraisals to be conducted by a certified appraiser; and
- Provide a more realistic way for new entrants to earn a living in the profession.

Other barriers to entry to the appraisal profession as stated in the study include college degree requirements, appraiser education hours, and experience hours.

The Director wrapped up his summary by briefly highlighting other findings in the study that he would like to bring to the Board's attention, which include:

- The need for a more robust compliance management system established at the federal and state level;
- Better fair housing law training within the industry;
- Proper identification of state or federal law pertaining to discrimination in USPAP; and
- Greater appraiser accountability to borrowers for negligence-based claims in applicable case law.

Director Kohtz asked the Board if it had any questions or comments. There was no further discussion.

6. THE APPRAISAL FOUNDATION

a. TAF February Newsletter

Director Kohtz presented The Appraisal Foundation's February newsletter to the Board for review and informed the Board that he had no specific comments. The Director asked for any questions or comments. There was no discussion.

b. TAF Call for Applicants – Board of Trustees

Director Kohtz reported that The Appraisal Foundation is looking for applicants for its Board of Trustees. The Director said he had no comments and asked for any comments or questions. There was no further discussion.

c. AQB Public Meeting: May 19, 2022 – Virtual

Director Kohtz announced that the AQB will hold a virtual public meeting on May 19, 2022. The Director asked for any other questions or comments. There was no further discussion.

d. AQB Public Meeting: September 29, 2022 – Virtual

Director Kohtz announced that the AQB will hold a virtual public meeting on September 29, 2022. The Director asked for any other questions or comments. There was no further discussion.

e. TAF BOT Public Meeting: November 3-5, 2022 – Boston, MA

Director Kohtz announced that The Appraisal Foundation Board of Trustees will hold a public meeting in Boston, MA on November 3-5, 2022. The Director asked for any other questions or comments. There was no further discussion.

f. Appraiser Qualifications Board Q&As

Director Kohtz presented the following Appraiser Qualifications Board Q&As issued on January 21, 2022 to the Board for review.

- In the Q&A titled, “Completing An Appraisal Without a Client (for Experience Credit),” the question was asked if an appraisal may be completed without a traditional client for experience. Director Kohtz noted that, according to the AQB, such appraisals are acceptable for experience; they are called “demonstration reports” or “demo reports.”
- In the Q&A titled, “Hybrid Course Offerings,” a question about what combinations of delivery methods may be used to create a hybrid class was asked. The Director indicated that hybrid courses may consist of a combination of the three course delivery mechanisms, classroom, synchronous, and asynchronous.
- In the Q&A titled, “PAREA & Geographical Competency,” a question was asked about an appraiser’s geographical competency upon the successful completion of a PAREA program. Director Kohtz reported that geographic competency and the more general concept of “competency” itself, is a concept that is expressed in USPAP, and not the criteria. The criteria have always focused on requiring an appraiser to be minimally qualified to complete appraisal related work.
- In the Q&A titled, “The Appraisal Experience Log and Successful Completion of a PAREA Program,” a question was asked about whether an applicant is required to submit an experience log when completing a PAREA program. The Director indicated that no log would be required for cases where PAREA covers the whole of an applicant’s experience requirements. For cases where an applicant is required to have experience in areas not covered by PAREA, an experience log is required to be submitted to the Board.
- In the Q&A titled, “Verifying Qualifying Education after the Successful Completion of a PAREA Program,” a question was asked regarding what happens if a state finds that a qualifying education course accepted by a PAREA provider is not approved as a qualifying education course in the state. Director Kohtz informed the Board that the AQB’s answer falls in line with what the Board typically does: the applicant should be given the opportunity to correct the deficiency.

The Director asked for any questions or comments. There was no further discussion.

7. ASSOCIATION OF APPRAISER REGULATORY OFFICIALS

a. AARO Quarterly Update – 2.1.2022

Director Kohtz presented the AARO Quarterly Update dated February 1, 2022 to the Board for review. The Director brought attention to the news that Fannie Mae has begun requiring that appraisers use ANSI Standards of measurements to measure, calculate, and report gross living area and non-GLA areas of subject properties. Director Kohtz remarked that he believes that this is the first time measurement standards have been placed on appraisers. The Director asked for any questions or comments. There was no further discussion.

8. IN THE NEWS: No discussion.

Board Member Walkenhorst moved that the Board go into executive session for the purpose of reviewing applicants for credentialing; applicants for appraisal management company registration; investigations; pending litigation, or litigation which is imminent as evidenced by communication of a claim or threat of litigation; and employee performance evaluation. A closed session is clearly necessary to prevent needless injury to the reputation of those involved. Board Member Downing seconded the motion. The time on the meeting clock was 11:09 a.m. The motion carried with Walkenhorst, Downing, Gerdes, Mustoe, and Luhrs voting aye.

Board Member Downing moved to come out of executive session at 11:27 a.m. Board Member Walkenhorst seconded the motion. The motion carried with Walkenhorst, Downing, Gerdes, Mustoe, and Luhrs voting aye.

C. CREDENTIALING AS A NEBRASKA REAL PROPERTY APPRAISER

Chairperson Luhrs asked for a motion on CR22001 and CG21030.

Board Member Walkenhorst moved to take the following action for the applicant:

CR22001 / Request clarification for those real property appraisal practice experience log entries not marked USPAP compliant, those marked report type 7, and those that include no description of work for the scope of supervisory appraiser review.

Board Member Downing seconded the motion. Chairperson Luhrs recognized the motion and called for a vote. Motion carried with Walkenhorst, Downing, Gerdes, Mustoe, and Luhrs voting aye.

Board Member Walkenhorst moved to take the following action for the applicant:

CG21030 / Invite to informal meeting to discuss two appraisal reports submitted to the Board for review, the commercial property and the taking property. Assign Board Member Luhrs.

Board Member Downing seconded the motion. Chairperson Luhrs recognized the motion and called for a vote. Motion carried with Walkenhorst, Downing, Mustoe, and Luhrs voting aye. Gerdes abstained.

D. REGISTRATION AS APPRAISAL MANAGEMENT COMPANY

Chairperson Luhrs asked for a motion on NE2012061. Board Member Walkenhorst moved to take the following action for the appraisal management company as listed:

NE2012061 / Approve renewal of registration as appraisal management company. Issue written advisory regarding requirements for registration to engage in business as an AMC in Nebraska.

Board Member Downing seconded the motion. Chairperson Luhrs recognized the motion and called for a vote. Motion carried with Walkenhorst, Downing, Gerdes, Mustoe, and Luhrs voting aye.

E. CONSIDERATION OF COMPLIANCE MATTERS

Chairperson Luhrs asked for a motion for compliance matters. Board Member Walkenhorst moved to take the following action for the compliance matter listed:

21-05 / Ongoing.

Board Member Downing seconded the motion. Chairperson Luhrs recognized the motion and called for a vote. Motion carried with Walkenhorst, Downing, Gerdes, Mustoe, and Luhrs voting aye.

Board Member Walkenhorst moved to reopen Grievance 21-04. Board Member Downing seconded the motion. Chairperson Luhrs recognized the motion and called for a vote. Motion carried with Walkenhorst, Downing, Gerdes, Mustoe, and Luhrs voting aye.

Board Member Walkenhorst moved to dismiss Grievance 21-04 with prejudice. Board Member Downing seconded the motion. Chairperson Luhrs recognized the motion and called for a vote. Motion carried with Walkenhorst, Downing, Gerdes, Mustoe, and Luhrs voting aye.

F. CONSIDERATION OF OTHER EXECUTIVE SESSION ITEMS

1. 2022.02

The Board reviewed an appraisal report received from the Fannie Mae Loan Quality Center. The Board concluded that there were no substantial errors that lead to non-credible results. No action was taken by the Board.

2. PERSONNEL MATTERS: No discussion.

R. ADJOURNMENT

Board Member Downing moved to adjourn the meeting. Board Member Gerdes seconded the motion. Motion carried with Walkenhorst, Downing, Gerdes, Mustoe, and Luhrs voting aye. At 11:34 a.m., Chairperson Luhrs adjourned the February 17, 2022 meeting of the Real Property Appraiser Board.

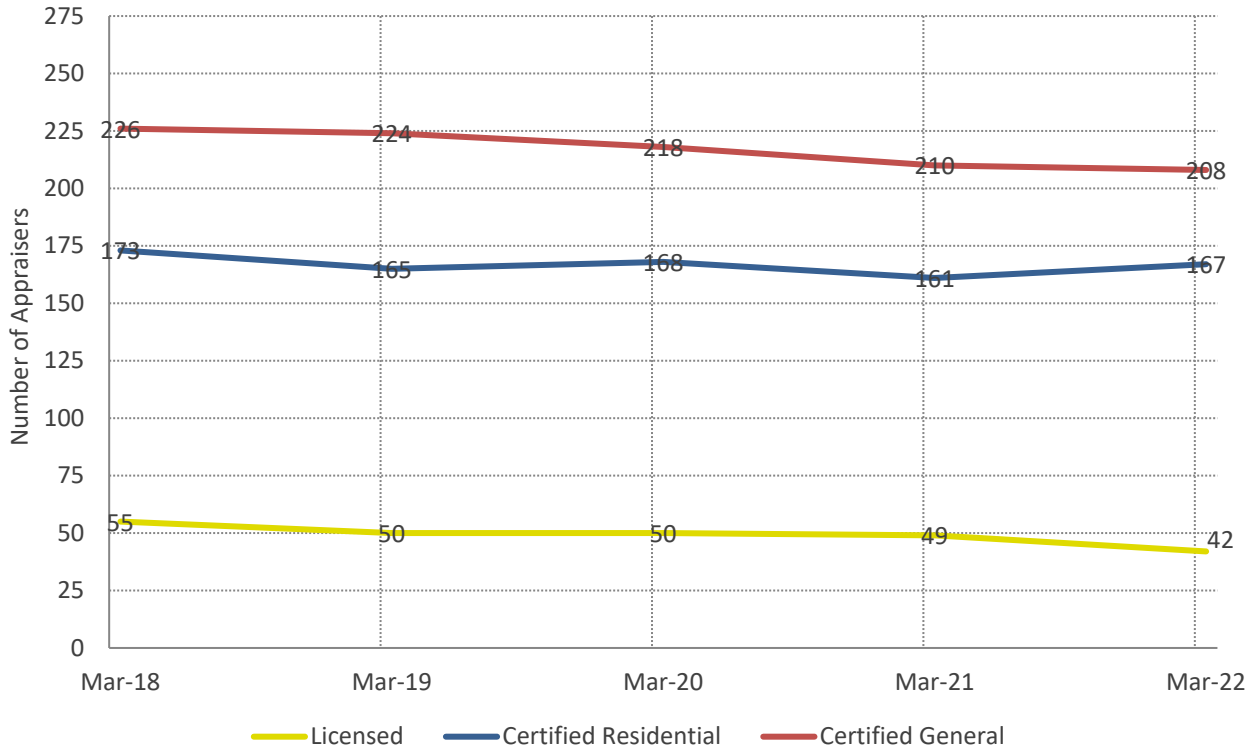
Respectfully submitted,

Tyler N. Kohtz
Director

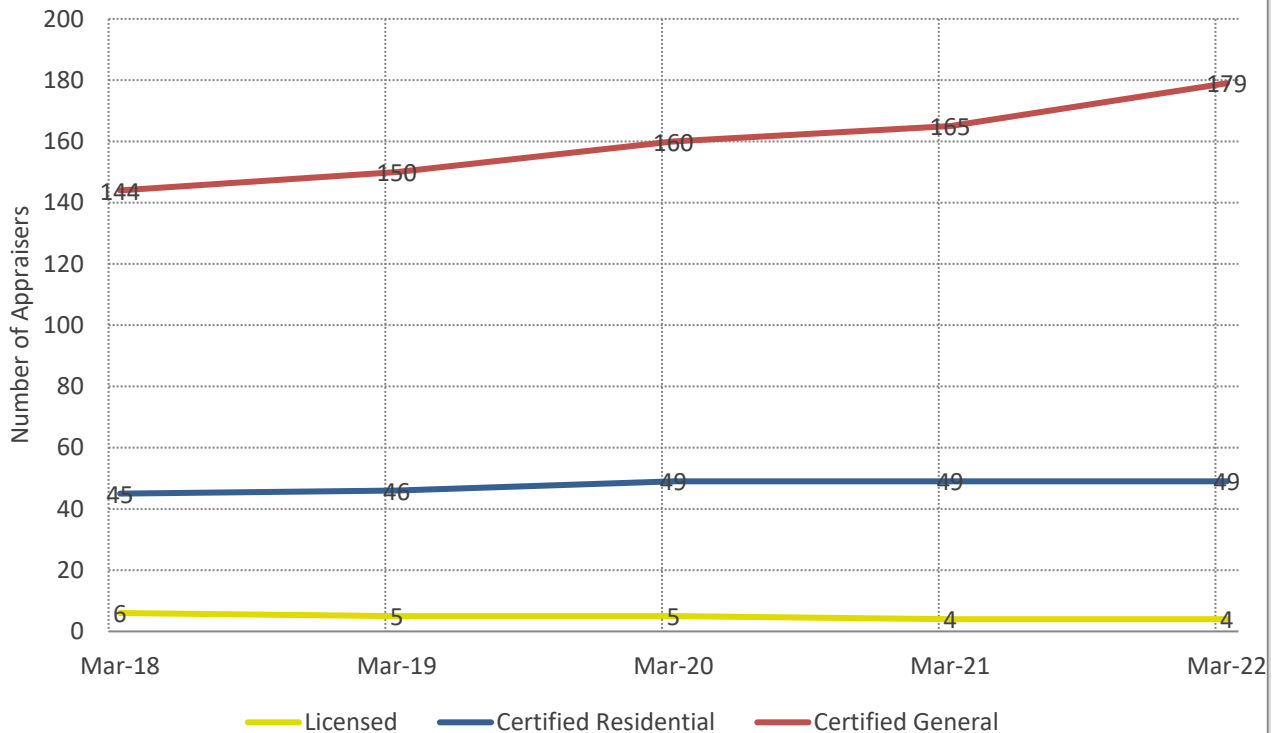
These minutes were available for public inspection on March 1, 2022, in compliance with Nebraska Revised Statute § 84-1413 (5).

Real Property Appraiser Report

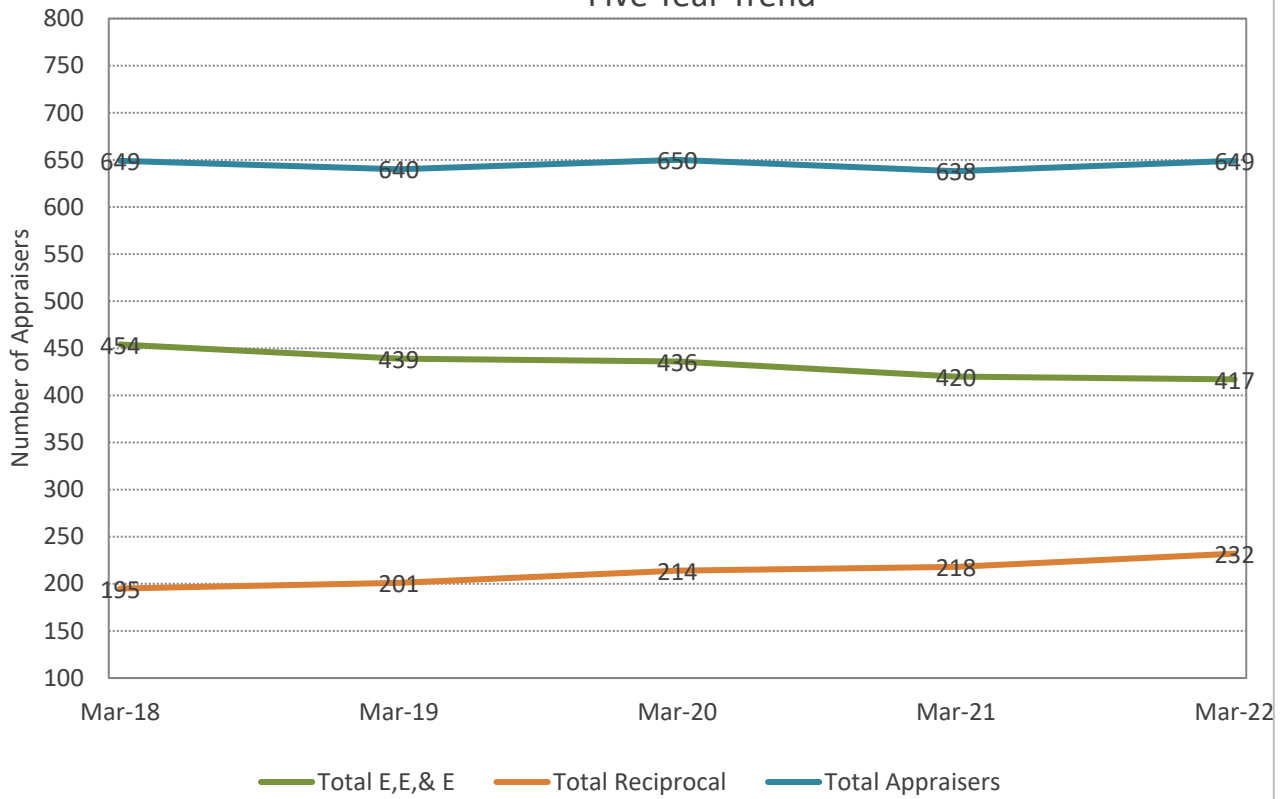
Real Property Appraisers Credentialed through Education, Experience, and Examination (not including Trainee) - Five Year Trend



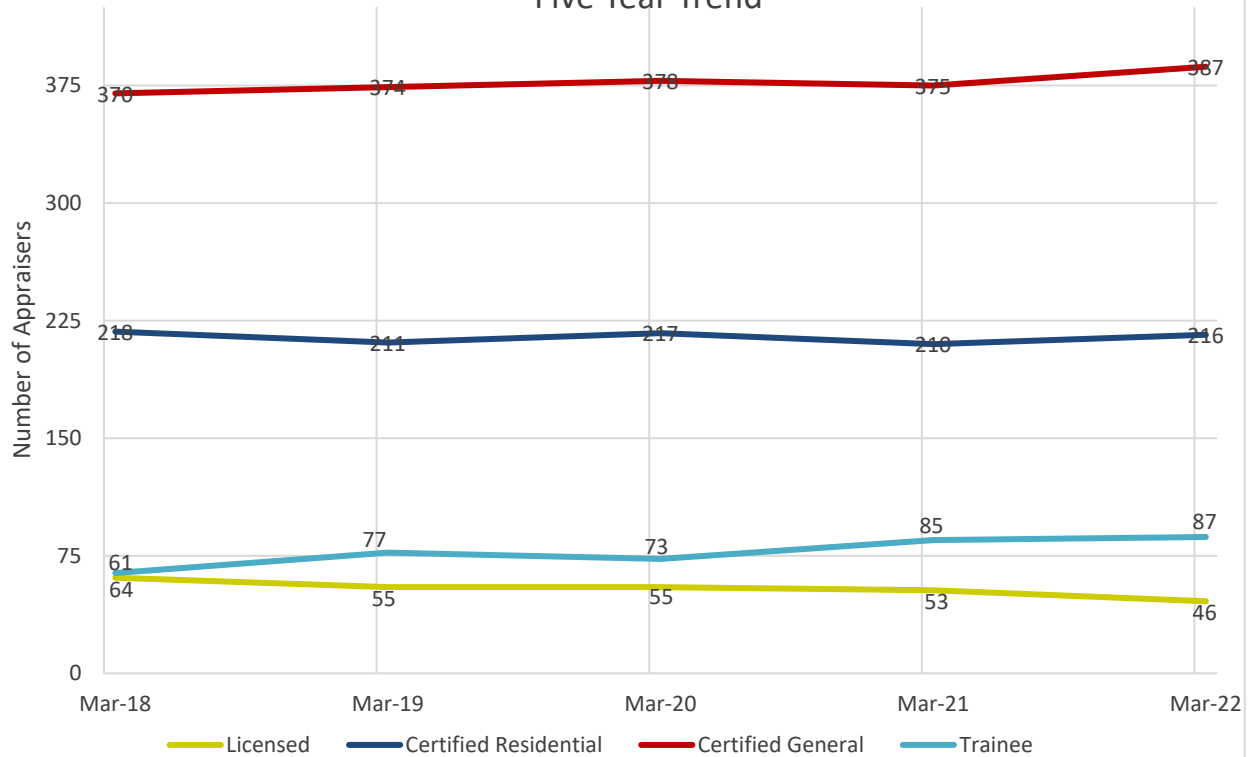
Real Property Appraisers by Classification Credentialed through Reciprocity - Five Year Trend



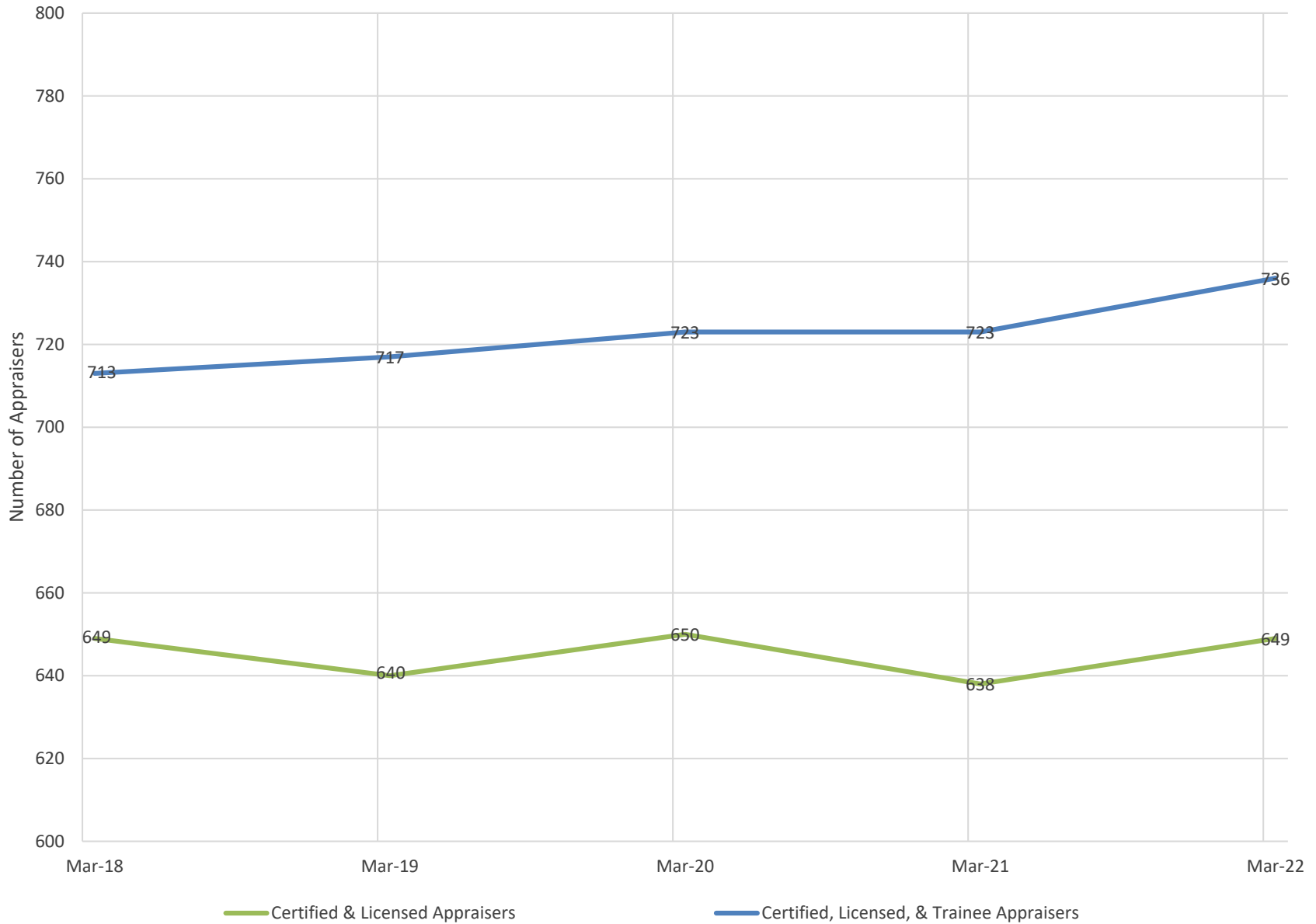
Total Real Property Appraisers (not including Trainee)
- Five Year Trend



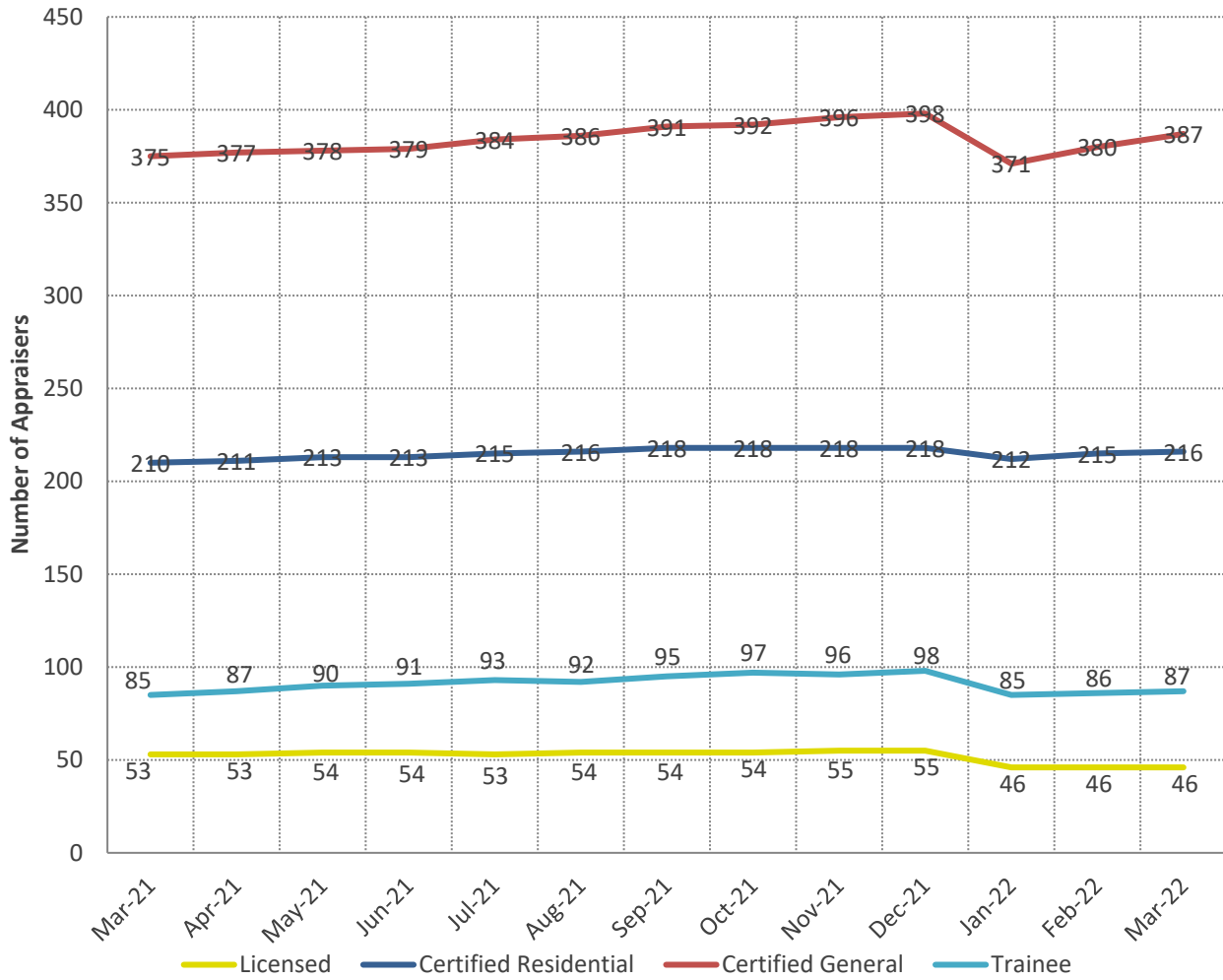
Total Real Property Appraisers by Classification -
Five Year Trend



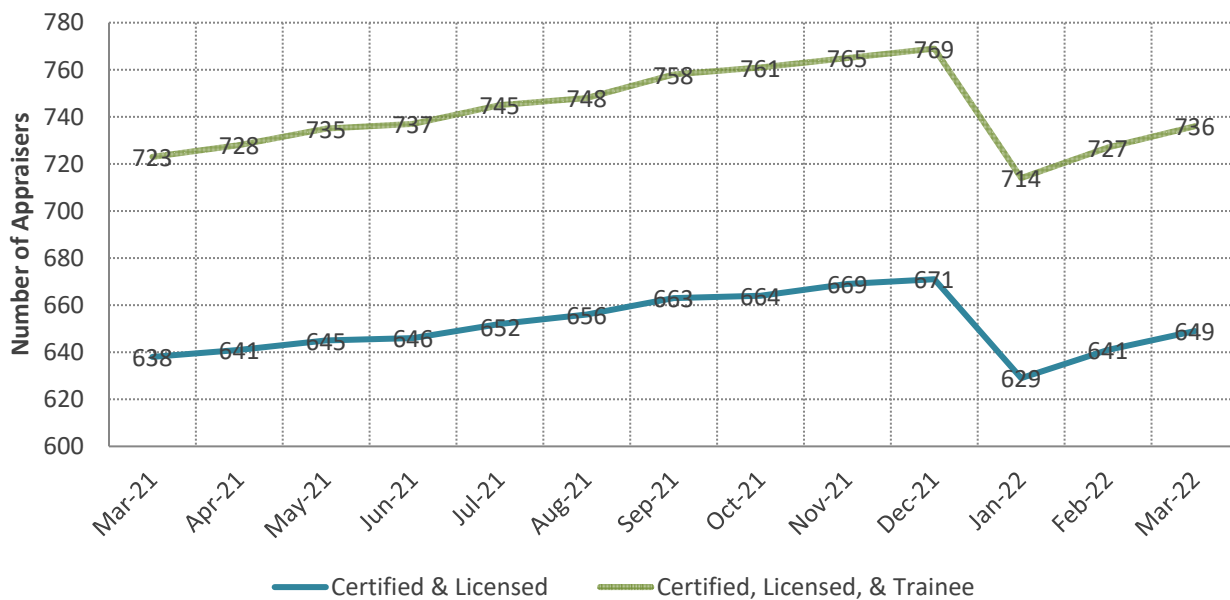
Total Real Property Appraisers - Five Year Trend



Real Property Appraisers by Classification - Thirteen Month Trend

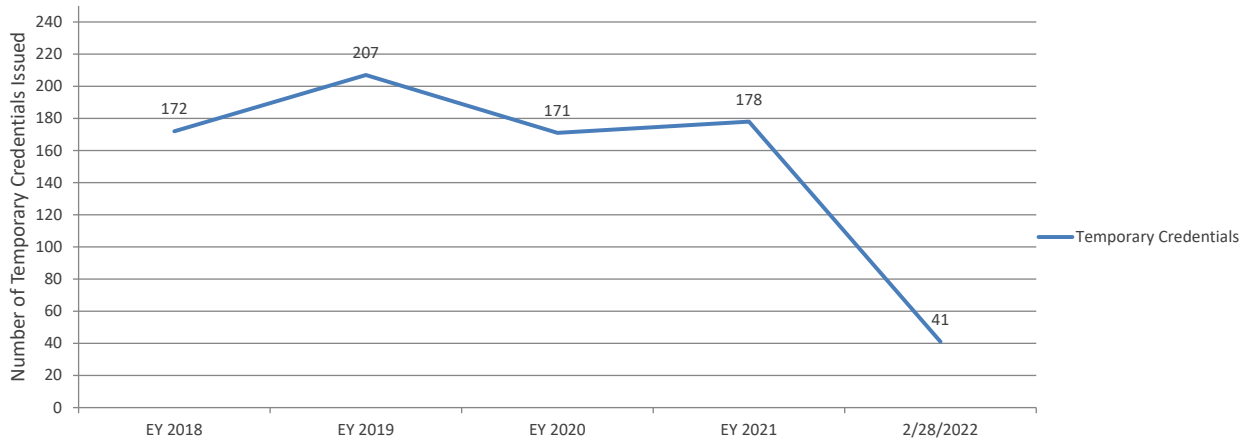


Total Real Property Appraisers - Thirteen Month Trend

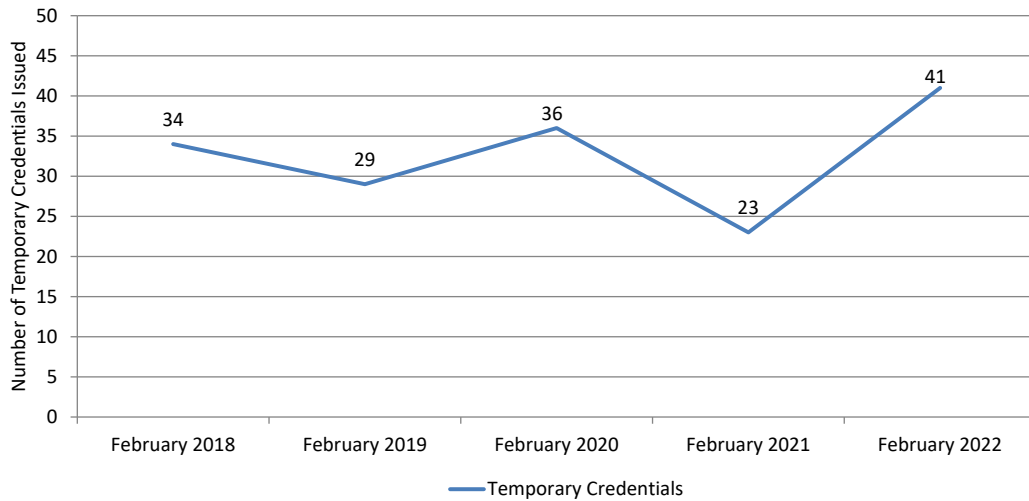


Temporary Real Property Appraiser Report

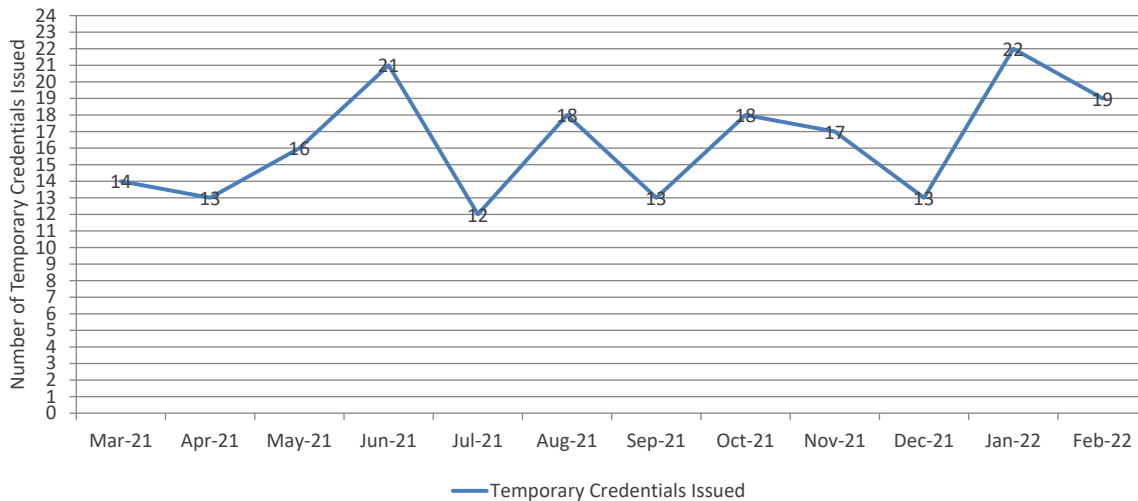
Temporary Real Property Appraiser Credentials Issued by Calendar Year - Five Year Trend



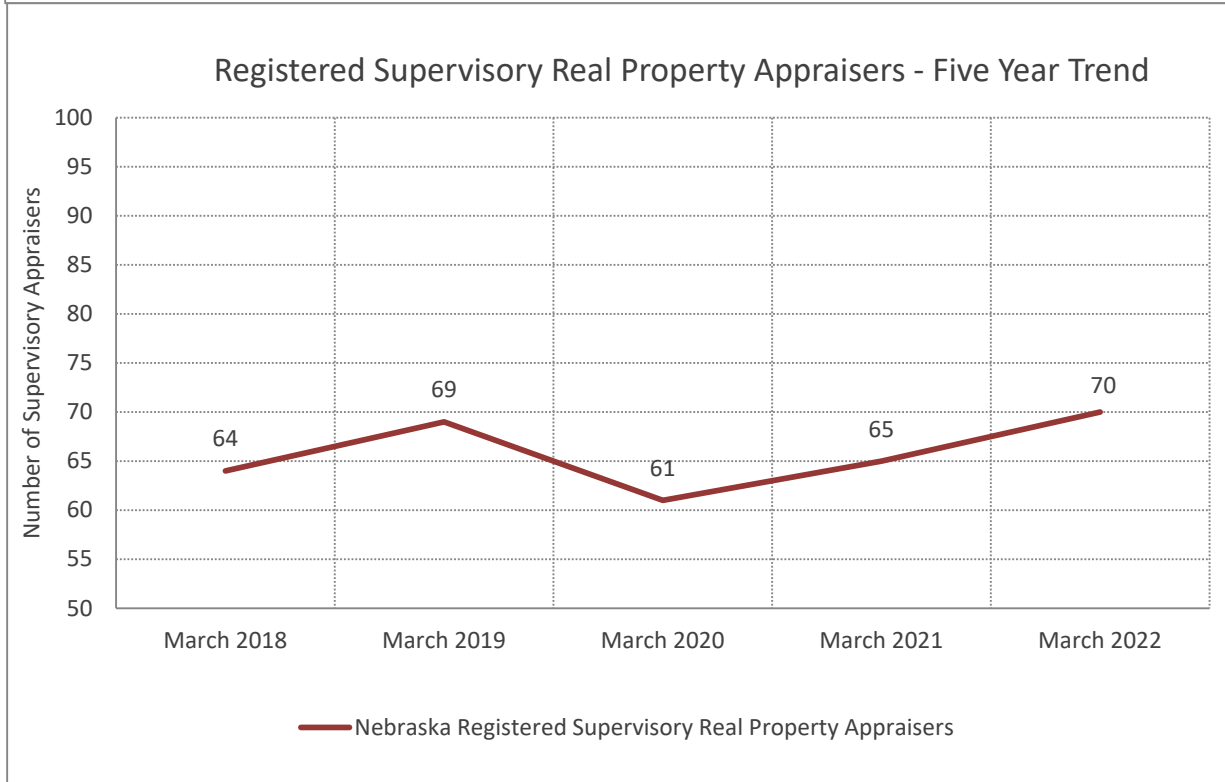
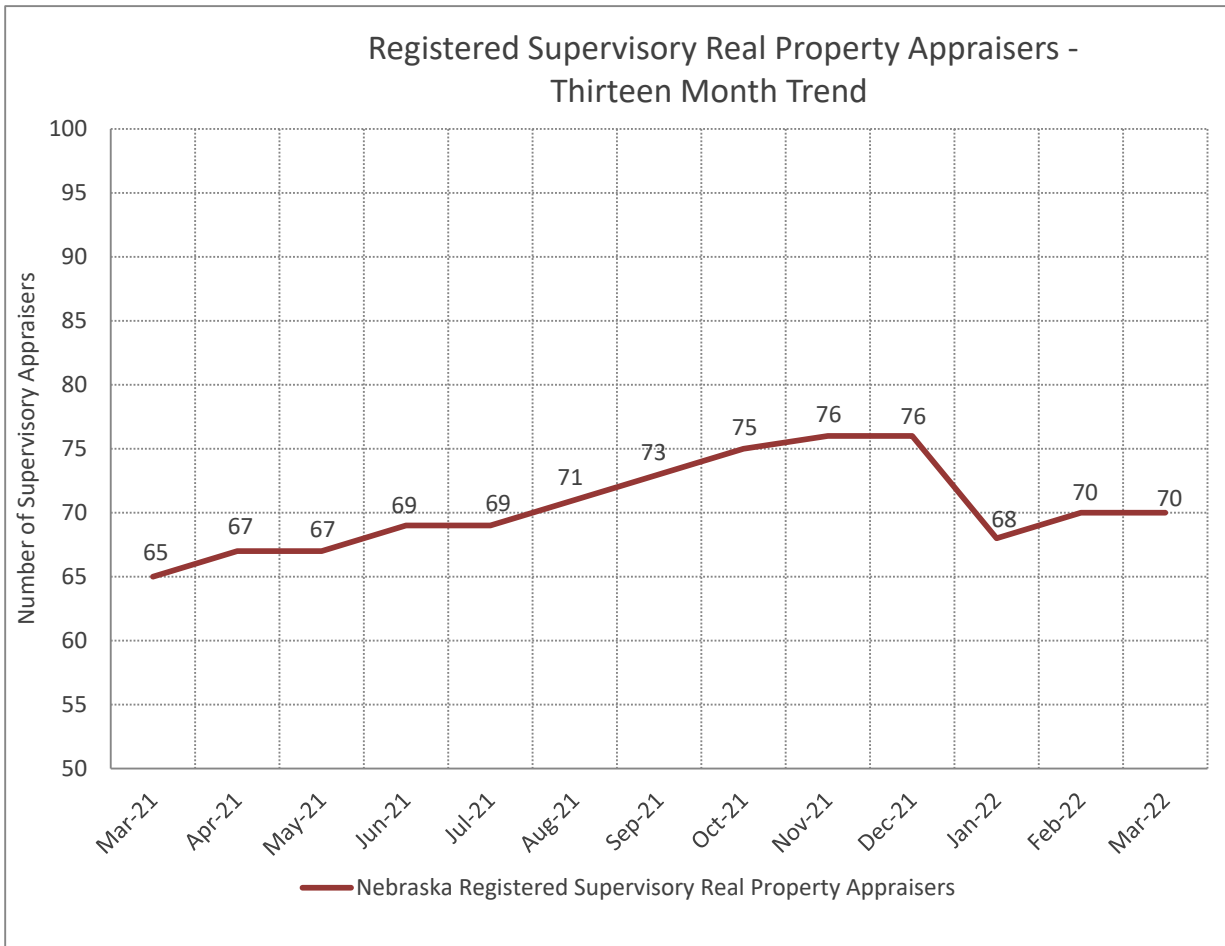
Year-to-date Temporary Real Property Appraiser Credentials Issued - Five Year Trend



Temporary Real Property Appraiser Credentials Issued by Month - Twelve Month Trend

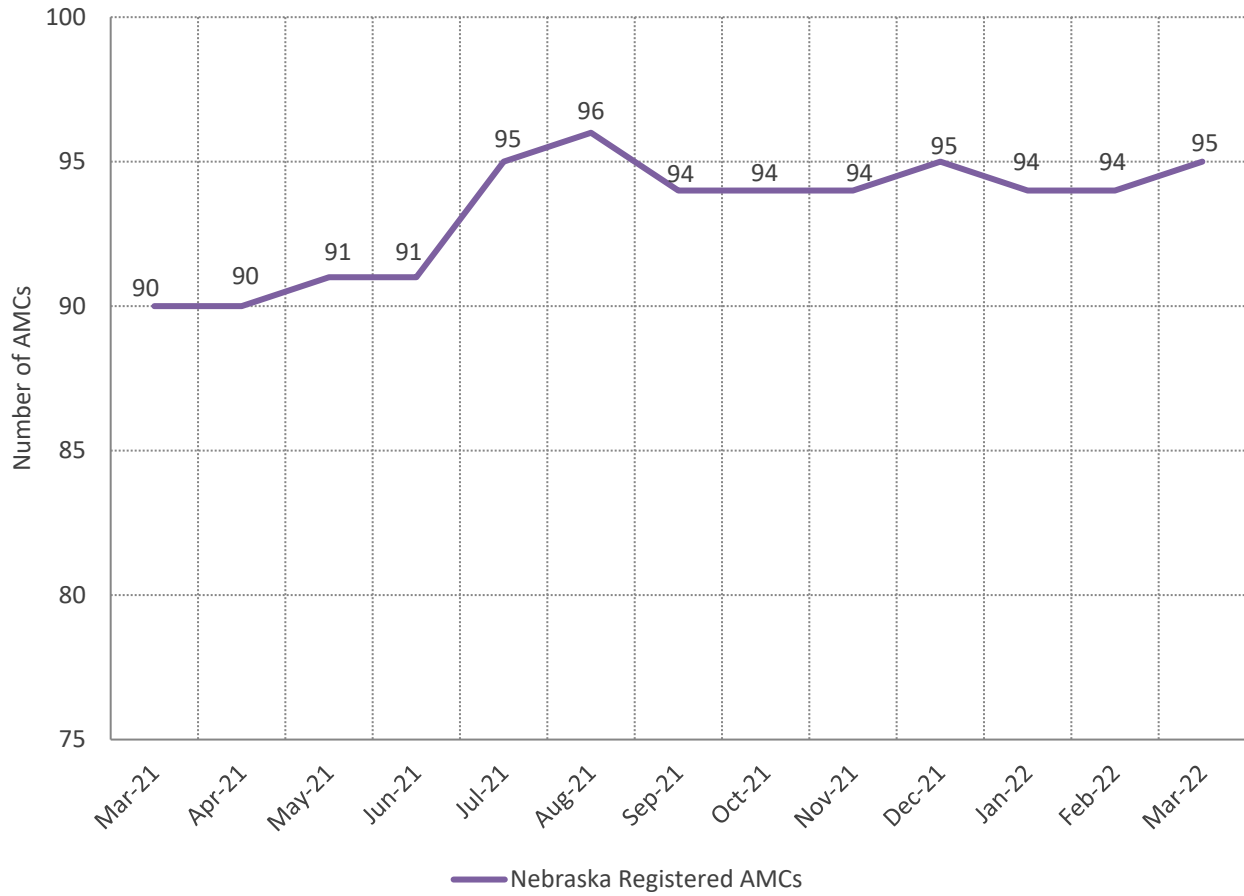


Supervisory Real Property Appraiser Report

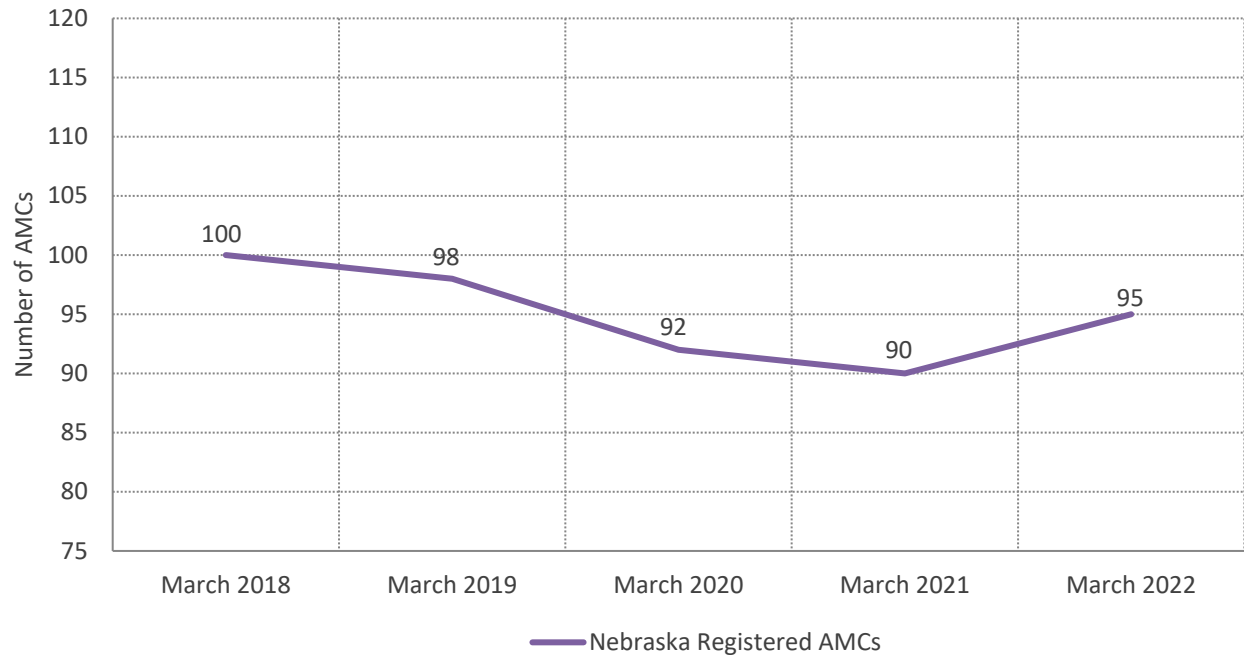


Appraisal Management Company Report

Appraisal Management Companies - Thirteen Month Trend



Appraisal Management Companies - Five Year Trend



NEBRASKA REAL PROPERTY APPRAISER BOARD

DIRECTOR APPROVAL OF REAL PROPERTY APPRAISER APPLICANTS

February 8, 2022 – March 7, 2022

<i>New Trainee Real Property Appraisers</i>		
T2022002	Michael Tolley	Approved February 28, 2022 with advisory, no supervisor
<i>New Certified General Real Property Appraisers through Reciprocity</i>		
CG2022010R	Ryan Fix	Approved February 14, 2022
CG2022012R	Erik Hill	Approved February 28, 2022
<i>Renewed Real Property Appraiser Credentials</i>		
CR2016004R	Jacqueline Morse	Approved February 9, 2022
CG2014001R	Thomas Jeffries	Approved February 11, 2022
CG2020012R	Meghan Czechowski	Approved February 15, 2022
T2019019	Ashley Sitorius	Approved February 15, 2022
CG2021014R	Michael Minix	Approved March 2, 2022

NEBRASKA REAL PROPERTY APPRAISER BOARD
DIRECTOR APPROVAL OF AMC APPLICANTS

February 8, 2022 – March 7, 2022

<i>New AMCs</i>		
NE2021009	Change AMC, LLC	Approved February 25, 2022

NEBRASKA REAL PROPERTY APPRAISER BOARD

DIRECTOR APPROVAL OF EDUCATION ACTIVITY AND INSTRUCTOR(S) APPLICANTS

February 8, 2022 – March 7, 2022

Provider	Activity Number	Hours	Title	Instructor(s)	Approval Date
<i>New Continuing Education Activities and Instructors</i>					
McKissock, LLC	2223401.03	3	Live Webinar: New Construction Essentials: Luxury Homes	Robert Abelson Dan Bradley Charles Fisher Robert Frazier Charles Huntoon Philicia Lloyd Steve Maher Robert McClelland Julie Molendorp Jo Traut Josh Walitt	February 14, 2022
	2223402.03	4	Live Webinar: The Fundamentals of Appraising Luxury Homes	Robert Abelson Dan Bradley Charles Fisher Robert Frazier Charles Huntoon Philicia Lloyd Steve Maher Robert McClelland Julie Molendorp Jo Traut Josh Walitt	February 14, 2022
	2223403.03	5	Live Webinar: Land and Site Valuation	Robert Abelson Dan Bradley Charles Fisher Robert Frazier Charles Huntoon Philicia Lloyd Steve Maher Robert McClelland Julie Molendorp Jo Traut Josh Walitt	March 7, 2022

2021-22 Nebraska Real Property Appraiser Board Goals and Objectives
June 16, 2021 Strategic Planning Meeting

	SHORT TERM GOALS / OBJECTIVES	EXPECTED COMPLETION DATE	STATUS/GOAL MET	LONG TERM GOALS / OBJECTIVES	EXPECTED COMPLETION DATE	NOTES
LAWS, RULES, AND GUIDANCE DOCUMENTS	Work with the Banking Commerce and Insurance Legislative Committee's Legal Counsel to draft a bill to be introduced addressing the changes needed in the Real Property Appraiser Act, which includes but is not limited to the incorporation of PAREA as an alternative to real property appraisal practice experience and removing the limitation that a real property appraiser cannot represent him or herself as a property owner for property tax purposes.	12/31/2021	LB707 was placed on select file on March 8, 2022.	Address changes to USPAP, Real Property Appraiser Qualifications Criteria, ASC Policy Statements, AQB CAP Program Guidelines, and Title XI as required.	Ongoing.	
	Remove engagement letter completion date requirement for issuance of a temporary real property appraiser credential from the Real Property Appraiser Act.	12/31/2021	LB707 was placed on select file on March 8, 2022.	Harmonize Title 298 with the changes made to the Nebraska Real Property Appraiser Act and Appraisal Management Company Registration Act as needed.	Ongoing.	
	Adopt Title 298 changes to reduce unnecessary regulatory burden and remove barriers to entry into the real property appraiser profession, provide for better clarification and administration, and harmonize Title 298 with the changes made to the Nebraska Real Property Appraiser Act through LB808 in 2020 and LB23 in 2021.	12/31/2021	Completed December 16, 2021.	Continue to monitor the effectiveness of regulations to reduce unnecessary regulatory burden, remove barriers to entry into the real property appraiser profession, maintain an effective education program, and provide for better clarification and administration.	Ongoing.	
				Continue to adopt Guidance Documents for public advisement concerning interpretation of statutes and rules, and retire Guidance Documents that are no longer relevant.	Ongoing.	
			Continue to adopt internal procedures as needed to assist with the Board's administration of its programs, and retire internal procedures that are no longer relevant.	Ongoing.		
COMPLIANCE	None			Continue monitoring the effectiveness and efficiency of the Compliance Program.	Ongoing	
CREDENTIALING AND REGISTRATION	Explore development of a supervisory real property appraiser eligibility list derived from a question on the Application for Renewal of Nebraska Real Property Appraiser Credential.	6/30/2022	Estimate received from CIO on June 24, 2021 (20392-Potential Supervisory Real Property Appraiser List Derived from Application for Renewal of Nebraska Real Property Appraiser Credential Question). Board approved project at July 15, 2021 meeting. CIO anticipates that it will begin work in April 2022.	Explore opportunities to increase the number of Nebraska resident real property appraisers.	Ongoing.	
	Explore change to testing service provider.	12/31/2021	Contacted Pearson Vue and Prometric. After discussion with TAF, it was discovered that Pearson Vue and PSI are the only approved testing service providers for the national appraiser exam administration. Response from Pearson Vue will be presented to the Board for review when received. Second contact attempt made on August 9, 2021.			
	Limit the disciplinary action reporting requirement to a set number of years based on reasonableness on the applications for credentialing.	12/31/2021	Completed July 15, 2021.			
EDUCATION	None.			None.		
PERSONNEL	None.			Continue updating the policies and procedures documents as needed to ensure compliance with state policy changes, NAPE/ASFCME contract changes, and to address general work environment needs and/or changes.	Ongoing.	
				Continue utilization of two interns to assist with processing real property appraiser renewal applications.	Ongoing.	

2021-22 Nebraska Real Property Appraiser Board Goals and Objectives
June 16, 2021 Strategic Planning Meeting

PUBLIC INFORMATION	Explore addition of a solid or scrolling message screen at the top of the NRPAB website for use to disseminate relevant timely information, such as notices of meetings.	6/30/2022		Encourage development of Memos from the Board and Facebook posts that contain facts of interest to the appraiser community.	Ongoing.	
				Continue utilizing the NRPAB website, NRPAB Facebook page, The Nebraska Appraiser, and Memos from the Board to disseminate relevant and important information to the appraisal business community and the general public in a timely manner. This includes information related to state and federal regulations, credentialing and registration requirements, renewal information, education information, Board policies and procedures, and other information that affects the industry.	Ongoing.	
				Continue utilization of Memos from the Board to disseminate important information in a timely manner that should not be held for the next release of The Nebraska Appraiser.	Ongoing.	
				Continue releasing new issues of The Nebraska Appraiser on a quarterly basis to disseminate important information to the appraisal business community and the general public in an effective and efficient manner.	Ongoing.	
				Continue releasing new issues of The Nebraska Appraiser on a quarterly basis to disseminate important information to the appraisal business community and the general public in an effective and efficient manner.	Ongoing.	
				Continue to monitor the effectiveness of current NRPAB website, and repair bugs and make improvements and add enhancements needed to address functionality or use.	Ongoing.	
				Explore the development and implementation of an updated NRPAB logo.	None.	
ADMINISTRATION	Explore the purchase and installation of video equipment and software needed to hold NRPAB meetings by virtual conferencing under the Open Meetings Act.	6/30/2022	Completed December 16, 2021.	Continue to monitor the effectiveness of current processes and procedures, and update processes and procedures as needed to maintain effectiveness and efficiency of the administration of the Board's programs.	Ongoing.	
	Explore use of Federal grant money to pursue development of a translator system between the NRPAB Database and the ASC Federal Registry system.	6/30/2022	Additional request for estimate made to CIO on June 23, 2021 (20397 - Develop API Translator between NRPAB Database and the ASC Federal Registries for Real Property Appraisers and AMCs). No estimate provided by CIO to date. Request for update made on November 2, 2021 and January 3, 2022.	Continue to monitor the effectiveness of current NRPAB database, repair bugs, and make improvements and add enhancements needed to address program or use changes.	Ongoing.	
	Explore online AMC renewal application and upgrade to the AMC Interface in the NRPAB Database.	6/30/2022	Estimate received from CIO on November 19, 2021 (14261-AMC Renewal Online Application and Interface). Project approved by the Board at its December 16, 2021 meeting. CIO anticipates that it will begin work in April.	Explore online real property appraiser initial applications (Reciprocity; E, E,&E; Temporary) AMC initial applications, education activity applications, and other services that require payment of a fee.	None.	
FINANCIALS	None.			Continue to transfer remaining paper files to electronic file format.	Ongoing.	
				None.		

2021-22 NRPAB SWOT Analysis

STRENGTHS:	WEAKNESSES:	OPPORTUNITIES:	THREATS:
<ul style="list-style-type: none"> Customer service - Organization - Staff depth Staff knowledge - Adaptability - Professional Diversity of Board Modernization of Accessibility 	<ul style="list-style-type: none"> - Inability to grow the industry - Efficiency loss due to database - Size of agency - Regulatory and statutory regulations 	<ul style="list-style-type: none"> - Growth in appraiser field - Continually evaluate how the Board and Agency operate 	<ul style="list-style-type: none"> - Agency turnover - Federal agency oversight - State economic climate - Aging appraiser population

STATE OF NEBRASKA
Department of Administrative Services
Accounting Division
Budget Status Report
As of 02/28/22

Agency 053 REAL PROPERTY APPRAISER BD
Division 000 Real Property App Bd
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 66.58

ACCOUNT CODE DESCRIPTION	BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
BUDGETED FUND TYPES - EXPENDITURES						
510000 PERSONAL SERVICES						
511100 PERMANENT SALARIES-WAGES	145,603.03	11,959.26	93,565.66	64.26		52,037.37
511300 OVERTIME PAYMENTS	1,503.00		3,984.77	265.12		2,481.77-
511600 PER DIEM PAYMENTS	9,100.00	500.00	3,400.00	37.36		5,700.00
511700 EMPLOYEE BONUSES	1,000.00					1,000.00
511800 COMP TIME PAYMENT	1,502.00					1,502.00
512100 VACATION LEAVE EXPENSE	11,489.14	147.69	8,076.60	70.30		3,412.54
512200 SICK LEAVE EXPENSE	3,136.00		444.25	14.17		2,691.75
512300 HOLIDAY LEAVE EXPENSE	8,154.00	637.20	5,724.88	70.21		2,429.12
Personal Services Subtotal	181,487.17	13,244.15	115,196.16	63.47	0.00	66,291.01
515100 RETIREMENT PLANS EXPENSE	12,928.72	954.26	8,371.17	64.75		4,557.55
515200 FICA EXPENSE	13,839.64	923.81	8,153.36	58.91		5,686.28
515500 HEALTH INSURANCE EXPENSE	32,903.00	2,741.90	21,935.20	66.67		10,967.80
516300 EMPLOYEE ASSISTANCE PRO	37.08		37.08	100.00		
516500 WORKERS COMP PREMIUMS	1,528.00		1,528.00	100.00		
Major Account 510000 Total	242,723.61	17,864.12	155,220.97	63.95	0.00	87,502.64
520000 OPERATING EXPENSES						
521100 POSTAGE EXPENSE	2,988.99	250.58	1,899.66	63.56		1,089.33
521300 FREIGHT	200.00					200.00
521400 DATA PROCESSING EXPENSE	31,736.82	169.87	17,904.24	56.41		13,832.58
521500 PUBLICATION & PRINT EXPENSE	3,470.40	552.61	1,699.00	48.96	9.25	1,762.15
521900 AWARDS EXPENSE	150.00		28.00	18.67		122.00
522100 DUES & SUBSCRIPTION EXPENSE	350.00	600.00	698.66	199.62		348.66-
522200 CONFERENCE REGISTRATION	1,080.00		515.00	47.69		565.00
524600 RENT EXPENSE-BUILDINGS	11,351.42	1,017.46	7,860.71	69.25		3,490.71
524900 RENT EXP-DUPR SURCHARGE	3,859.00	321.59	2,572.72	66.67		1,286.28
527100 REP & MAINT-OFFICE EQUIP	500.00					500.00
531100 OFFICE SUPPLIES EXPENSE	4,214.40	69.99	2,553.58	60.59		1,660.82
532100 NON CAPITALIZED EQUIP PU	200.00					200.00
532280 VIDEO EQUIP	300.00		129.30	43.10		170.70
533100 HOUSEHOLD & INSTIT EXP	235.00		68.00	28.94		167.00
534900 MISCELLANEOUS SUPPLIES EXPENSE	50.00					50.00

STATE OF NEBRASKA
Department of Administrative Services
Accounting Division
Budget Status Report
As of 02/28/22

Agency 053 REAL PROPERTY APPRAISER BD
Division 000 Real Property App Bd
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 66.58

<u>ACCOUNT CODE DESCRIPTION</u>		<u>BUDGETED</u>	<u>CURRENT MONTH</u>	<u>YEAR-TO-DATE</u>	<u>PERCENT OF</u>	<u>ENCUMBERANCES</u>	<u>VARIANCE</u>
		<u>AMOUNT</u>	<u>ACTIVITY</u>	<u>ACTUALS</u>	<u>BUDGET</u>		
541100	ACCTG & AUDITING SERVICES	1,037.00		1,037.00	100.00		
541200	PURCHASING ASSESSMENT	90.00		83.00	92.22		7.00
541500	LEGAL SERVICES EXPENSE	35,000.00	40.00	1,640.00	4.69		33,360.00
541700	LEGAL RELATED EXPENSE	7,000.00		13.50	.19		6,986.50
542100	SOS TEMP SERV-PERSONNEL	7,680.00	579.15	4,440.16	57.81		3,239.84
547100	EDUCATIONAL SERVICES	1,532.50		38.00	2.48		1,494.50
554900	OTHER CONTRACTUAL SERVICE	41,855.25	3,333.75	19,556.25	46.72		22,299.00
556100	INSURANCE EXPENSE	21.00		25.95	123.57		4.95-
556300	SURETY & NOTARY BONDS	26.00					26.00
559100	OTHER OPERATING EXP	897.92		120.00	13.36		777.92
Major Account 520000 Total		155,825.70	6,935.00	62,882.73	40.35	9.25	92,933.72
570000 TRAVEL EXPENSES							
571100	BOARD & LODGING	4,938.00	32.14-	2,201.30	44.58		2,736.70
571600	MEALS-NOT TRAVEL STATUS	100.00					100.00
571800	TAXABLE TRAVEL EXPENSES	1,867.26	123.92	654.57	35.06		1,212.69
572100	COMMERCIAL TRANSPORTATION	1,950.00					1,950.00
573100	STATE-OWNED TRANSPORT	200.00					200.00
574500	PERSONAL VEHICLE MILEAGE	9,553.76	624.80	3,105.04	32.50		6,448.72
575100	MISC TRAVEL EXPENSES	1,012.25	25.00	142.50	14.08		869.75
Major Account 570000 Total		19,621.27	741.58	6,103.41	31.11	0.00	13,517.86
BUDGETED EXPENDITURES TOTAL		418,170.58	25,540.70	224,207.11	53.62	9.25	193,954.22
SUMMARY BY FUND TYPE - EXPENDITURES							
2	CASH FUNDS	418,170.58	25,540.70	224,207.11	53.62	9.25	193,954.22
BUDGETED EXPENDITURES TOTAL		418,170.58	25,540.70	224,207.11	53.62	9.25	193,954.22

BUDGETED FUND TYPES - REVENUES

470000 REVENUE - SALES AND CHARGES

471100	SALE OF SERVICES	350.00-	50.00-	175.00-	50.00		175.00-
471120	QUALIFYING ED COURSE FEES	750.00-		550.00-	73.33		200.00-
471121	CONTINUING ED NEW FEES	1,250.00-	50.00-	825.00-	66.00		425.00-
471122	CONTINUING ED RENEWAL FEES	100.00-		100.00-	100.00		

STATE OF NEBRASKA
Department of Administrative Services
Accounting Division
Budget Status Report
As of 02/28/22

Agency 053 REAL PROPERTY APPRAISER BD
Division 000 Real Property App Bd
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 66.58

	BUDGETED	CURRENT MONTH	YEAR-TO-DATE	PERCENT OF		
ACCOUNT CODE DESCRIPTION	AMOUNT	ACTIVITY	ACTUALS	BUDGET	ENCUMBERANCES	VARIANCE
475150 CERTIFIED GENERAL NEW FEES	7,500.00-	1,795.00-	8,400.00-	112.00		900.00
475151 LICENSED NEW FEES	300.00-		900.00-	300.00		600.00
475152 FINGERPRINT FEES	2,580.00-	181.00-	2,443.50-	94.71		136.50-
475153 CERTIFIED RESIDENTIAL NEW	2,400.00-	300.00-	2,100.00-	87.50		300.00-
475154 CERTIFIED GENERAL RENEWAL	80,025.00-	1,380.00-	85,250.00-	106.53		5,225.00
475155 LICENSED RENEWAL	11,000.00-		10,175.00-	92.50		825.00-
475156 FINGERPRINT AUDIT PROGRAM FEES	2,900.00-	40.00-	3,010.00-	103.79		110.00
475157 CERTIFIED RESIDENTIAL RENEWAL	50,875.00-	275.00-	54,175.00-	106.49		3,300.00
475161 TEMPORARY CERTIFIED GENERAL	9,000.00-	950.00-	6,500.00-	72.22		2,500.00-
475163 AMC REGISTERED NEW FEES	12,000.00-		10,000.00-	83.33		2,000.00-
475164 AMC APPLICATION FEES	2,100.00-		2,100.00-	100.00		
475165 AMC REGISTERED RENEWAL	126,000.00-	4,500.00-	88,500.00-	70.24		37,500.00-
475167 CERTIFIED RESIDENTIAL INACTIVE	300.00-					300.00-
475168 CERTIFIED GENERAL INACTIVE	300.00-					300.00-
475234 APPLICATION FEES	26,550.00-	2,600.00-	21,650.00-	81.54		4,900.00-
476101 LATE PROCESSING FEES	5,000.00-	425.00-	2,675.00-	53.50		2,325.00-
Major Account 470000 Total	341,280.00-	12,546.00-	299,528.50-	87.77	0.00	41,751.50-
480000 REVENUE - MISCELLANEOUS						
481100 INVESTMENT INCOME	6,250.00-	896.37-	7,177.27-	114.84		927.27
481101 AMC INVESTMENT INCOME	5,750.00-					5,750.00-
484500 REIMB NON-GOVT SOURCES			415.56-			415.56
486500 MISCELLANEOUS ADJUSTMENT			125.00			125.00-
Major Account 480000 Total	12,000.00-	896.37-	7,467.83-	62.23	0.00	4,532.17-
BUDGETED REVENUE TOTAL	353,280.00-	13,442.37-	306,996.33-	86.90	0.00	46,283.67-
SUMMARY BY FUND TYPE - REVENUE						
2 CASH FUNDS	353,280.00-	13,442.37-	306,996.33-	86.90		46,283.67-
BUDGETED REVENUE TOTAL	353,280.00-	13,442.37-	306,996.33-	86.90	0.00	46,283.67-

Fund	Program	Sub-Program	Account Number	Sub-ledger	Doc Number	Tran Date	Tran Type	Batch Type	Payee/Explanation	Batch Number	Posted Code	Month to Date
25310	079	000	53105018.471100.		430364	02/09/22	RC	RB	NRPAB DEPOSIT 220209	6607825		25.00-
25310	079	000	53105018.471100.		432443	02/23/22	RC	RB	NRPAB DEPOSIT 220223	6620941		25.00-
Total for Object			471100 SALE OF SERVICES									50.00-
25310	079	000	53105018.471121.		430364	02/09/22	RC	RB	NRPAB DEPOSIT 220209	6607825		25.00-
25310	079	000	53105018.471121.		432980	02/25/22	RC	RB	NRPAB DEPOSIT 220225	6623678		25.00-
Total for Object			471121 CONTINUING ED NEW FEES									50.00-
25310	079	000	53105018.475150.		17267467	02/01/22	JE	G	NRPAB CG NEW OVRPD TO CG RENEW	6594228		5.00
25310	079	000	53105018.475150.		429099	02/01/22	RC	RB	NRPAB DEPOSIT 220201	6598243		300.00-
25310	079	000	53105018.475150.		429320	02/02/22	RC	RB	NRPAB DEPOSIT 220202	6600185		300.00-
25310	079	000	53105018.475150.		430778	02/11/22	RC	RB	NRPAB DEPOSIT 220211	6610950		600.00-
25310	079	000	53105018.475150.		432443	02/23/22	RC	RB	NRPAB DEPOSIT 220223	6620941		600.00-
Total for Object			475150 CERTIFIED GENERAL NEW FEES									1,795.00-
25310	079	000	53105018.475152.		429707	02/04/22	RC	RB	NRPAB DEPOSIT 220204	6603522		45.25-
25310	079	000	53105018.475152.		430778	02/11/22	RC	RB	NRPAB DEPOSIT 220211	6610950		135.75-
Total for Object			475152 FINGERPRINT FEES									181.00-
25310	079	000	53105018.475153.		429707	02/04/22	RC	RB	NRPAB DEPOSIT 220204	6603522		300.00-
Total for Object			475153 CERTIFIED RESIDENTIAL NEW									300.00-
25310	079	000	53105018.475154.		17267467	02/01/22	JE	G	NRPAB CG NEW OVRPD TO CG RENEW	6594228		5.00-
25310	079	000	53105018.475154.		429101	02/01/22	RC	RB	NRPAB RENEWALS DEPOSIT 220201	6598191		550.00-
25310	079	000	53105018.475154.		431328	02/14/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220214	6612866		550.00-
25310	079	000	53105018.475154.		431161	02/15/22	RC	RB	NRPAB DEPOSIT 220215	6613552		275.00-
Total for Object			475154 CERTIFIED GENERAL RENEWAL									1,380.00-
25310	079	000	53105018.475156.		429101	02/01/22	RC	RB	NRPAB RENEWALS DEPOSIT 220201	6598191		10.00-
25310	079	000	53105018.475156.		430597	02/10/22	RC	RB	NRPAB DEPOSIT 220210	6609427		5.00-
25310	079	000	53105018.475156.		431328	02/14/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220214	6612866		10.00-
25310	079	000	53105018.475156.		431161	02/15/22	RC	RB	NRPAB DEPOSIT 220215	6613552		5.00-
25310	079	000	53105018.475156.		431794	02/16/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220216	6615889		10.00-
Total for Object			475156 FINGERPRINT AUDIT PROGRAM FEES									40.00-
25310	079	000	53105018.475157.		430597	02/10/22	RC	RB	NRPAB DEPOSIT 220210	6609427		275.00-
Total for Object			475157 CERTIFIED RESIDENTIAL RENEWAL									275.00-
25310	079	000	53105018.475161.		429099	02/01/22	RC	RB	NRPAB DEPOSIT 220201	6598243		150.00-

Fund	Program	Sub-Program	Account Number	Sub-ledger	Doc Number	Tran Date	Tran Type	Batch Type	Payee/Explanation	Batch Number	Posted Code	Month to Date
25310	079	000	53105018.475161.		429320	02/02/22	RC	RB	NRPAB DEPOSIT 220202	6600185		150.00-
25310	079	000	53105018.475161.		429707	02/04/22	RC	RB	NRPAB DEPOSIT 220204	6603522		150.00-
25310	079	000	53105018.475161.		430364	02/09/22	RC	RB	NRPAB DEPOSIT 220209	6607825		150.00-
25310	079	000	53105018.475161.		430597	02/10/22	RC	RB	NRPAB DEPOSIT 220210	6609427		100.00-
25310	079	000	53105018.475161.		431161	02/15/22	RC	RB	NRPAB DEPOSIT 220215	6613552		50.00-
25310	079	000	53105018.475161.		431747	02/17/22	RC	RB	NRPAB DEPOSIT 220217	6616365		50.00-
25310	079	000	53105018.475161.		432443	02/23/22	RC	RB	NRPAB DEPOSIT 220223	6620941		100.00-
25310	079	000	53105018.475161.		432980	02/25/22	RC	RB	NRPAB DEPOSIT 220225	6623678		50.00-
Total for Object			475161	TEMPORARY CERTIFIED GENERAL								950.00-
25310	079	000	53105018.475234.		429099	02/01/22	RC	RB	NRPAB DEPOSIT 220201	6598243		400.00-
25310	079	000	53105018.475234.		429320	02/02/22	RC	RB	NRPAB DEPOSIT 220202	6600185		300.00-
25310	079	000	53105018.475234.		429707	02/04/22	RC	RB	NRPAB DEPOSIT 220204	6603522		450.00-
25310	079	000	53105018.475234.		430364	02/09/22	RC	RB	NRPAB DEPOSIT 220209	6607825		300.00-
25310	079	000	53105018.475234.		430597	02/10/22	RC	RB	NRPAB DEPOSIT 220210	6609427		200.00-
25310	079	000	53105018.475234.		430778	02/11/22	RC	RB	NRPAB DEPOSIT 220211	6610950		450.00-
25310	079	000	53105018.475234.		431161	02/15/22	RC	RB	NRPAB DEPOSIT 220215	6613552		100.00-
25310	079	000	53105018.475234.		431747	02/17/22	RC	RB	NRPAB DEPOSIT 220217	6616365		100.00-
25310	079	000	53105018.475234.		432443	02/23/22	RC	RB	NRPAB DEPOSIT 220223	6620941		200.00-
25310	079	000	53105018.475234.		432980	02/25/22	RC	RB	NRPAB DEPOSIT 220225	6623678		100.00-
Total for Object			475234	APPLICATION FEES								2,600.00-
25310	079	000	53105018.476101.		429101	02/01/22	RC	RB	NRPAB RENEWALS DEPOSIT 220201	6598191		50.00-
25310	079	000	53105018.476101.		430597	02/10/22	RC	RB	NRPAB DEPOSIT 220210	6609427		75.00-
25310	079	000	53105018.476101.		431328	02/14/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220214	6612866		75.00-
25310	079	000	53105018.476101.		431161	02/15/22	RC	RB	NRPAB DEPOSIT 220215	6613552		75.00-
25310	079	000	53105018.476101.		431794	02/16/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220216	6615889		75.00-
Total for Object			476101	LATE PROCESSING FEES								350.00-
25310	079	000	53105018.481100.		17412543	02/22/22	JE	G	OIP January 2022 1.31461%	6621084		503.69-
Total for Object			481100	INVESTMENT INCOME								503.69-
25310	079	000	53105018.511100.		3162888	02/09/22	T2	7	PAYROLL LABOR DISTRIBUTION	6600859		3,631.67
25310	079	000	53105018.511100.		3163006	02/23/22	T2	7	PAYROLL LABOR DISTRIBUTION	6613995		4,141.85
Total for Object			511100	PERMANENT SALARIES-WAGES								7,773.52
25310	079	000	53105018.511600.		3162888	02/09/22	T2	7	PAYROLL LABOR DISTRIBUTION	6600859		325.00
Total for Object			511600	PER DIEM PAYMENTS								325.00

Fund	Program	Sub-Program	Account Number	Sub-ledger	Doc Number	Tran Date	Tran Type	Batch Type	Payee/Explanation	Batch Number	Posted Code	Month to Date
25310	079	000	53105018.512100.		3162888	02/09/22	T2	7	PAYROLL LABOR DISTRIBUTION	6600859		96.00
Total for Object			512100 VACATION LEAVE EXPENSE									96.00
25310	079	000	53105018.512300.		3162888	02/09/22	T2	7	PAYROLL LABOR DISTRIBUTION	6600859		414.18
Total for Object			512300 HOLIDAY LEAVE EXPENSE									414.18
25310	079	000	53105018.515100.		3162889	02/09/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6600859		310.14
25310	079	000	53105018.515100.		3163007	02/23/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6613995		310.15
Total for Object			515100 RETIREMENT PLANS EXPENSE									620.29
25310	079	000	53105018.515200.		3162889	02/09/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6600859		312.67
25310	079	000	53105018.515200.		3163007	02/23/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6613995		287.81
Total for Object			515200 FICA EXPENSE									600.48
25310	079	000	53105018.515500.		3162889	02/09/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6600859		891.11
25310	079	000	53105018.515500.		3163007	02/23/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6613995		891.12
Total for Object			515500 HEALTH INSURANCE EXPENSE									1,782.23
25310	079	000	53105018.521100.		17260210	02/01/22	JE	G	NRPAB POSTAGE DEC 2021	6593226		54.44-
25310	079	000	53105018.521100.		17388426	02/16/22	JE	G	POSTAGE DUE JAN 2022	6616574		250.58
Total for Object			521100 POSTAGE EXPENSE									196.14
25310	079	000	53105018.521400.		48526510	02/01/22	PV	V	AS - OCIO - COMMUNICATIONS	6594209		110.42
Total for Object			521400 CIO CHARGES									110.42
25310	079	000	53105018.521500.		17224146	02/11/22	JE	G	COPY SERVICES OCT-DEC 2021	6583132		552.61
Total for Object			521500 PUBLICATION & PRINT EXP									552.61
25310	079	000	53105018.522100.		48673596	02/09/22	PV	V	AARO - ASSOCIATION OF APPRAISE	6608961		390.00
Total for Object			522100 DUES & SUBSCRIPTION EXP									390.00
25310	079	000	53105018.524600.		48493262	02/01/22	PV	V	SECRETARY OF STATE	6593188		25.19
25310	079	000	53105018.524600.		17303760	02/07/22	JE	G	RENT & LB530 FEB 2022 - OTHER	6599947		939.94
25310	079	000	53105018.524600.		17351979	02/09/22	JE	G	NRPAB RENT FEB 2022	6609097		328.98-
25310	079	000	53105018.524600.		48735289	02/14/22	PV	V	SECRETARY OF STATE	6614071		25.19
Total for Object			524600 RENT EXPENSE-BUILDINGS									661.34
25310	079	000	53105018.524900.		17303760	02/07/22	JE	G	RENT & LB530 FEB 2022 - OTHER	6599947		321.59
25310	079	000	53105018.524900.		17351979	02/09/22	JE	G	NRPAB RENT FEB 2022	6609097		1,226.6-

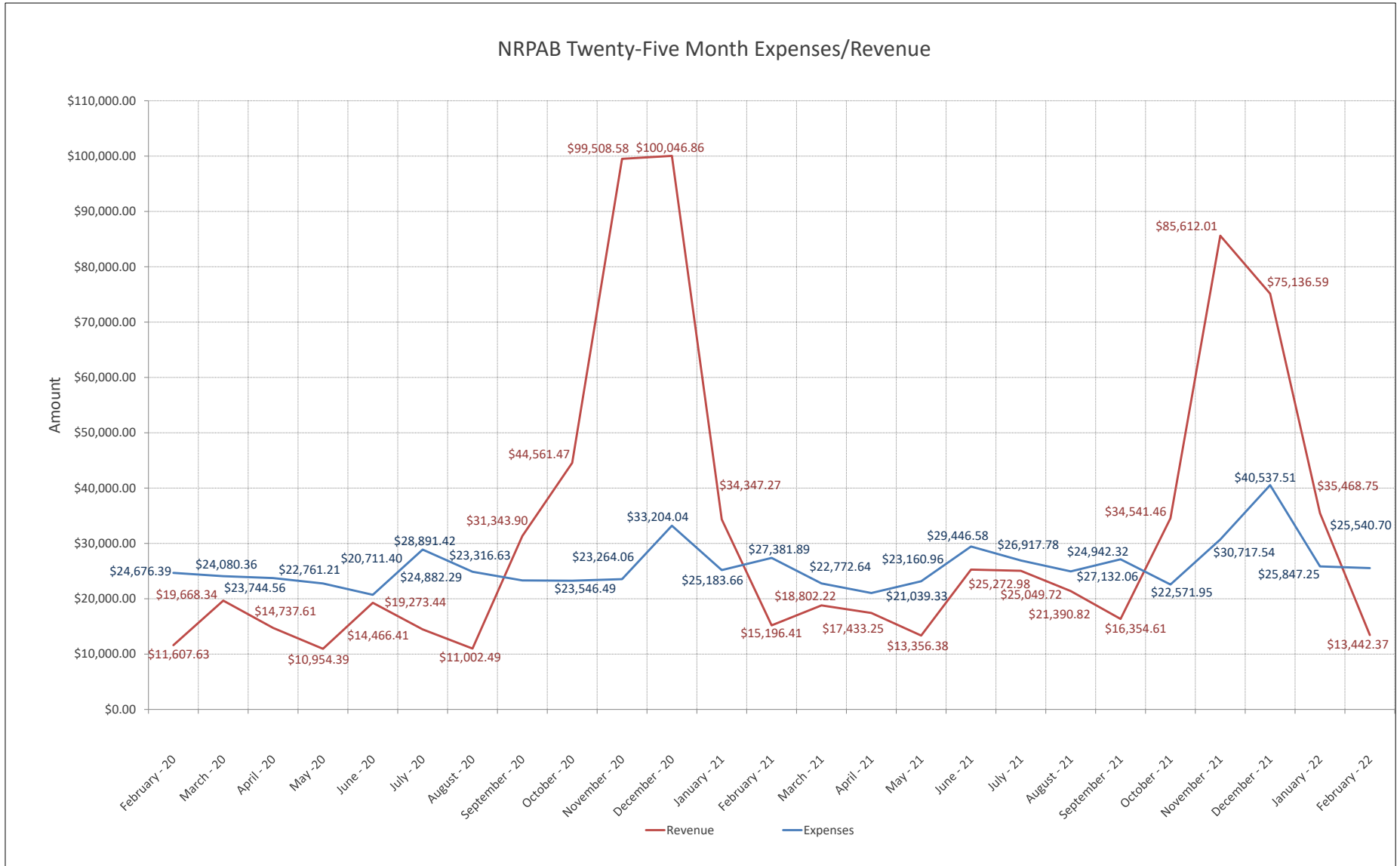
Fund	Program	Sub-Program	Account Number	Sub-ledger	Doc Number	Tran Date	Tran Type	Batch Type	Payee/Explanation	Batch Number	Posted Code	Month to Date
Total for Object			524900	RENT EXP-DEPR SURCHARGE								209.03
25310	079	000	53105018.531100.		17174986	02/02/22	JE	G	OFFICE DEPOT DEC 2021	6572224		69.99
25310	079	000	53105018.531100.		17351981	02/09/22	JE	G	NRPAB OFFICE DEPOT DEC 2021	6609119		24.50-
Total for Object			531100	OFFICE SUPPLIES EXPENSE								45.49
25310	079	000	53105018.539500.		48589317	02/02/22	PC	V	Purchase Card Offset	6601250		32.14-
25310	079	000	53105018.539500.		17313511	02/02/22	J1	G	PURCHASE CARD TRANSACTION	6601359		32.14
Total for Object			539500	PURCHASING CARD SUSPENSE								
25310	079	000	53105018.541500.		48626617	02/04/22	PV	V	BLAKE LAW	6605281		40.00
Total for Object			541500	LEGAL SERVICES EXPENSE								40.00
25310	079	000	53105018.542100.		48626146	02/04/22	PV	V	AS - PERSONNEL DIVISION	6604685		241.31
25310	079	000	53105018.542100.		48715292	02/10/22	PV	V	AS - PERSONNEL DIVISION	6610410		135.14
Total for Object			542100	SOS TEMP SERV - PERSONNEL								376.45
25310	079	000	53105018.554900.		48493300	02/01/22	PV	V	PATROL, NEBRASKA STATE	6593205		905.00
25310	079	000	53105018.554900.		48626573	02/04/22	PV	V	WOODLE, MARC	6605242		875.00
25310	079	000	53105018.554900.		48626573	02/04/22	PV	V	WOODLE, MARC	6605242		875.00
Total for Object			554900	OTHER CONTRACTUAL SERVICES								2,655.00
25310	079	000	53105018.571100.		17313511	02/02/22	J1	G	PURCHASE CARD TRANSACTION	6601359		20.89-
Total for Object			571100	LODGING								20.89-
25310	079	000	53105018.571800.		48673614	02/09/22	PV	V	DOWNING, BONNIE M	6608972		40.27
25310	079	000	53105018.571800.		48673633	02/09/22	PV	V	LUHRS, THOMAS M	6609017		40.27
Total for Object			571800	MEALS - TRAVEL STATUS								80.54
25310	079	000	53105018.574500.		48673614	02/09/22	PV	V	DOWNING, BONNIE M	6608972		178.72
25310	079	000	53105018.574500.		48673623	02/09/22	PV	V	WALKENHORST, WADE	6608996		4.56
25310	079	000	53105018.574500.		48673633	02/09/22	PV	V	LUHRS, THOMAS M	6609017		222.83
Total for Object			574500	PERSONAL VEHICLE MILEAGE								406.11
25310	079	000	53105018.575100.		48673614	02/09/22	PV	V	DOWNING, BONNIE M	6608972		7.31
25310	079	000	53105018.575100.		48673623	02/09/22	PV	V	WALKENHORST, WADE	6608996		1.62
25310	079	000	53105018.575100.		48673633	02/09/22	PV	V	LUHRS, THOMAS M	6609017		7.31
Total for Object			575100	MISC TRAVEL EXPENSE								16.24

Fund	Program	Sub-Program	Account Number	Sub-ledger	Doc Number	Tran Date	Tran Type	Batch Type	Payee/Explanation	Batch Number	Posted Code	Month to Date
Total for Business Unit		53105018	NE REAL PROPERTY APPRAISER									8,855.49
25320	079	000	53105200.475165.		429100	02/01/22	RC	RB	NRPAB AMC DEPOSIT 220201	6598246		1,500.00-
25320	079	000	53105200.475165.		431565	02/16/22	RC	RB	NRPAB AMC DEPOSIT 220216	6615143		1,500.00-
25320	079	000	53105200.475165.		432461	02/23/22	RC	RB	NRPAB AMC DEPOSIT 220223	6620984		1,500.00-
Total for Object		475165	AMC REGISTERED RENEWAL									4,500.00-
25320	079	000	53105200.476101.		429100	02/01/22	RC	RB	NRPAB AMC DEPOSIT 220201	6598246		25.00-
25320	079	000	53105200.476101.		431565	02/16/22	RC	RB	NRPAB AMC DEPOSIT 220216	6615143		50.00-
Total for Object		476101	LATE PROCESSING FEES									75.00-
25320	079	000	53105200.481100.		17412543	02/22/22	JE	G	OIP January 2022 1.31461%	6621084		392.68-
Total for Object		481100	INVESTMENT INCOME									392.68-
25320	079	000	53105200.511100.		3162888	02/09/22	T2	7	PAYROLL LABOR DISTRIBUTION	6600859		1,955.51
25320	079	000	53105200.511100.		3163006	02/23/22	T2	7	PAYROLL LABOR DISTRIBUTION	6613995		2,230.23
Total for Object		511100	PERMANENT SALARIES-WAGES									4,185.74
25320	079	000	53105200.511600.		3162888	02/09/22	T2	7	PAYROLL LABOR DISTRIBUTION	6600859		175.00
Total for Object		511600	PER DIEM PAYMENTS									175.00
25320	079	000	53105200.512100.		3162888	02/09/22	T2	7	PAYROLL LABOR DISTRIBUTION	6600859		51.69
Total for Object		512100	VACATION LEAVE EXPENSE									51.69
25320	079	000	53105200.512300.		3162888	02/09/22	T2	7	PAYROLL LABOR DISTRIBUTION	6600859		223.02
Total for Object		512300	HOLIDAY LEAVE EXPENSE									223.02
25320	079	000	53105200.515100.		3162889	02/09/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6600859		166.99
25320	079	000	53105200.515100.		3163007	02/23/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6613995		166.98
Total for Object		515100	RETIREMENT PLANS EXPENSE									333.97
25320	079	000	53105200.515200.		3162889	02/09/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6600859		168.36
25320	079	000	53105200.515200.		3163007	02/23/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6613995		154.97
Total for Object		515200	FICA EXPENSE									323.33
25320	079	000	53105200.515500.		3162889	02/09/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6600859		479.84
25320	079	000	53105200.515500.		3163007	02/23/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6613995		479.83
Total for Object		515500	HEALTH INSURANCE EXPENSE									959.67

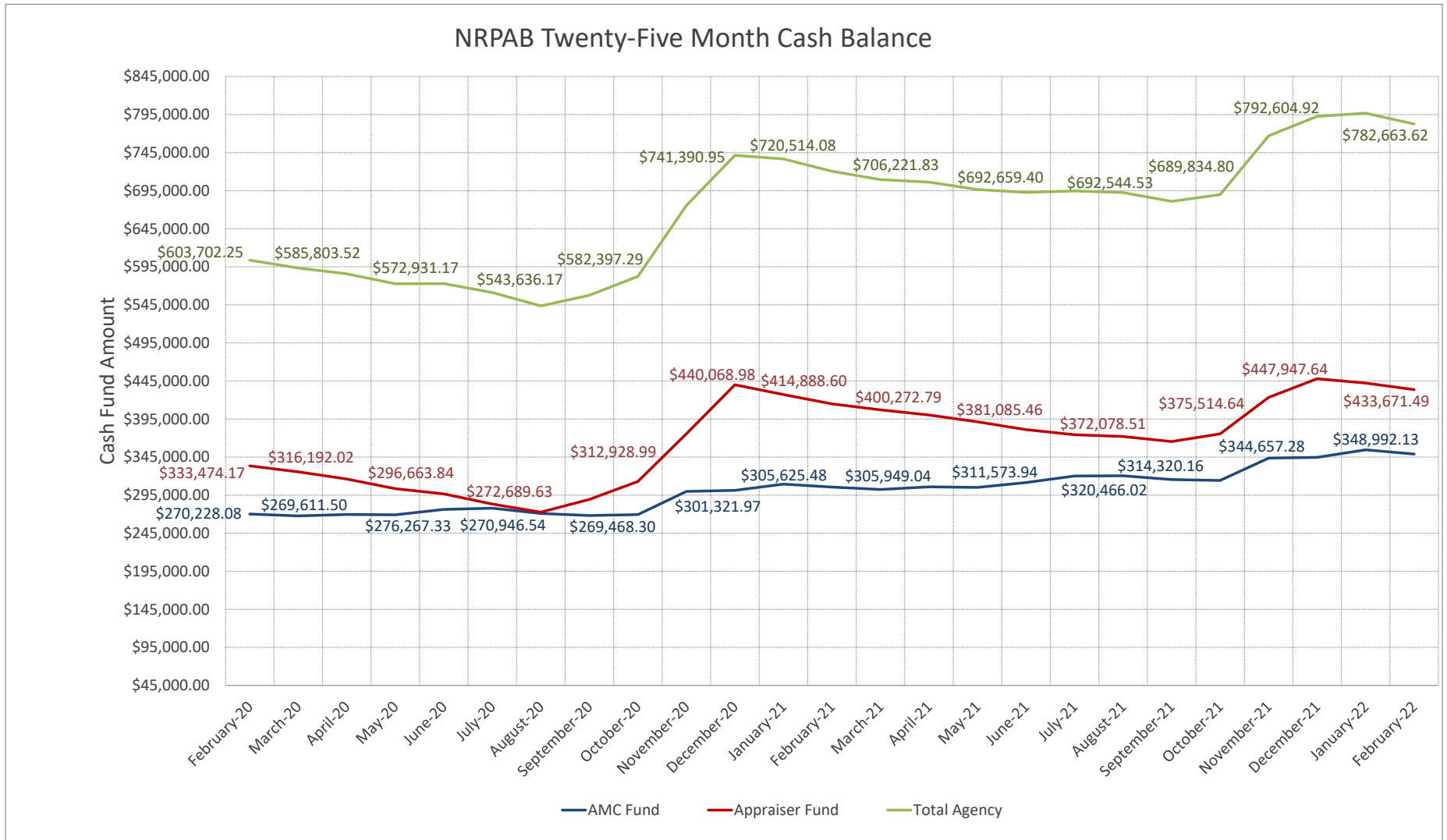
Fund	Program	Sub-Program	Account Number	Sub-ledger	Doc Number	Tran Date	Tran Type	Batch Type	Payee/Explanation	Batch Number	Posted Code	Month to Date
25320	079	000	53105200.521100.		17260210	02/01/22	JE	G	NRPAB POSTAGE DEC 2021	6593226		54.44
Total for Object			521100 POSTAGE EXPENSE									54.44
25320	079	000	53105200.521400.		48526510	02/01/22	PV	V	AS - OCIO - COMMUNICATIONS	6594209		59.45
Total for Object			521400 CIO CHARGES									59.45
25320	079	000	53105200.522100.		48673596	02/09/22	PV	V	AARO - ASSOCIATION OF APPRAISE	6608961		210.00
Total for Object			522100 DUES & SUBSCRIPTION EXP									210.00
25320	079	000	53105200.524600.		48493262	02/01/22	PV	V	SECRETARY OF STATE	6593188		13.57
25320	079	000	53105200.524600.		17351979	02/09/22	JE	G	NRPAB RENT FEB 2022	6609097		328.98
25320	079	000	53105200.524600.		48735289	02/14/22	PV	V	SECRETARY OF STATE	6614071		13.57
Total for Object			524600 RENT EXPENSE-BUILDINGS									356.12
25320	079	000	53105200.524900.		17351979	02/09/22	JE	G	NRPAB RENT FEB 2022	6609097		112.56
Total for Object			524900 RENT EXP-DEPR SURCHARGE									112.56
25320	079	000	53105200.531100.		17351981	02/09/22	JE	G	NRPAB OFFICE DEPOT DEC 2021	6609119		24.50
Total for Object			531100 OFFICE SUPPLIES EXPENSE									24.50
25320	079	000	53105200.542100.		48626146	02/04/22	PV	V	AS - PERSONNEL DIVISION	6604685		129.94
25320	079	000	53105200.542100.		48715292	02/10/22	PV	V	AS - PERSONNEL DIVISION	6610410		72.76
Total for Object			542100 SOS TEMP SERV - PERSONNEL									202.70
25320	079	000	53105200.554900.		48493300	02/01/22	PV	V	PATROL, NEBRASKA STATE	6593205		678.75
Total for Object			554900 OTHER CONTRACTUAL SERVICES									678.75
25320	079	000	53105200.571100.		17313511	02/02/22	J1	G	PURCHASE CARD TRANSACTION	6601359		11.25-
Total for Object			571100 LODGING									11.25-
25320	079	000	53105200.571800.		48673614	02/09/22	PV	V	DOWNING, BONNIE M	6608972		21.69
25320	079	000	53105200.571800.		48673633	02/09/22	PV	V	LUHRS, THOMAS M	6609017		21.69
Total for Object			571800 MEALS - TRAVEL STATUS									43.38
25320	079	000	53105200.574500.		48673614	02/09/22	PV	V	DOWNING, BONNIE M	6608972		96.24
25320	079	000	53105200.574500.		48673623	02/09/22	PV	V	WALKENHORST, WADE	6608996		2.46
25320	079	000	53105200.574500.		48673633	02/09/22	PV	V	LUHRS, THOMAS M	6609017		119.99
Total for Object			574500 PERSONAL VEHICLE MILEAGE									218.69

Fund	Program	Sub-Program	Account Number	Sub-ledger	Doc Number	Tran Date	Tran Type	Batch Type	Payee/Explanation	Batch Number	Posted Code	Month to Date
25320	079	000	53105200.575100.		48673614	02/09/22	PV	V	DOWNING, BONNIE M	6608972		3.94
25320	079	000	53105200.575100.		48673623	02/09/22	PV	V	WALKENHORST, WADE	6608996		.88
25320	079	000	53105200.575100.		48673633	02/09/22	PV	V	LUHRS, THOMAS M	6609017		3.94
Total for Object			575100 MISC TRAVEL EXPENSE									8.76
Total for Business Unit		53105200	AMC LICENSING									3,242.84
Total for Division		000										12,098.33
Total for Agency		053	REAL PROPERTY APPRAISER BD									12,098.33

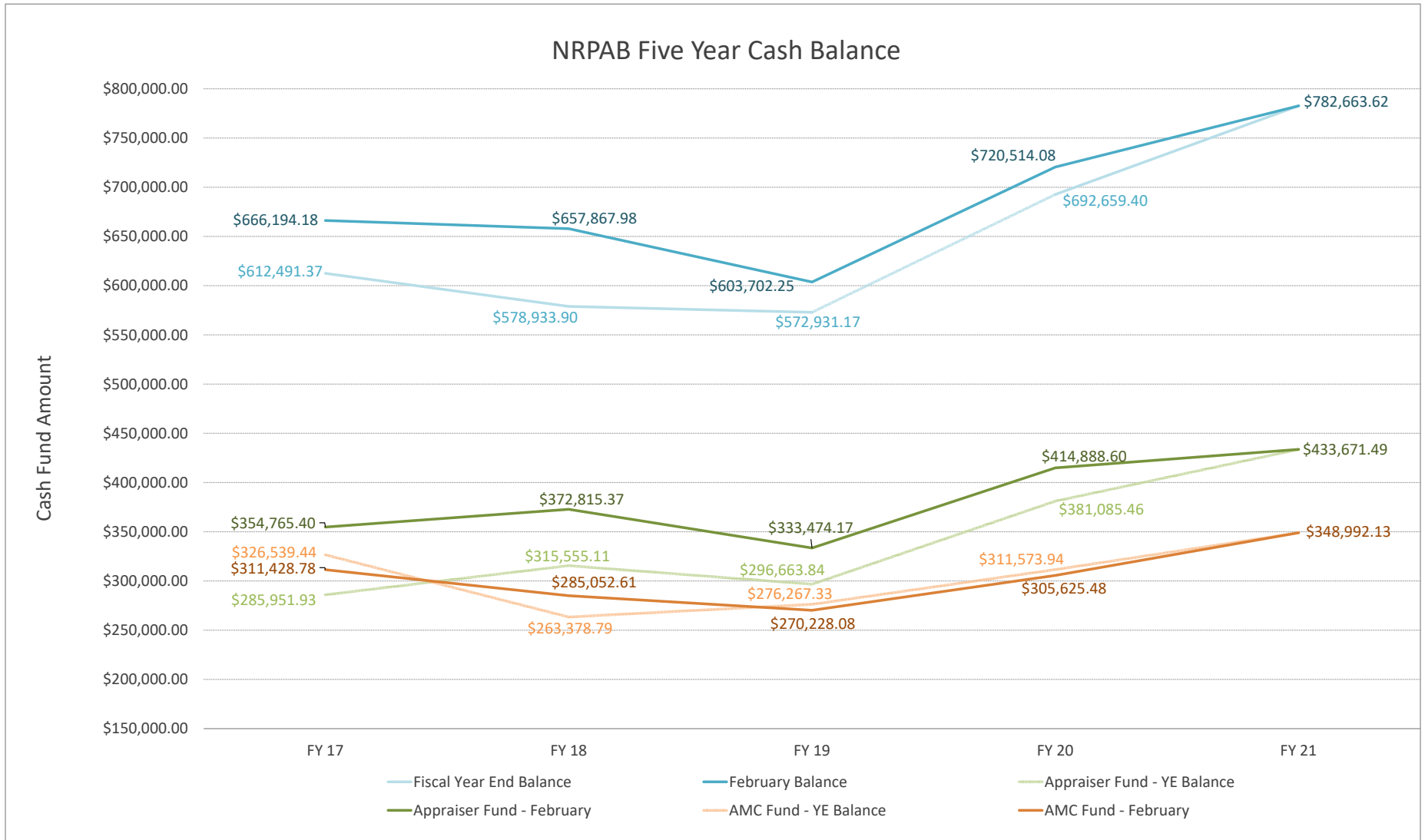
Financial Report and Considerations - Financial Charts



Financial Report and Considerations - Financial Charts



Financial Report and Considerations - Financial Charts





Memo

To: Nebraska Real Property Appraiser Board
From: Tyler Kohtz
CC:
Date: 3/10/2022
Re: Nebraska Secretary of State – Records Division
Estimate for Document Scanning Services

The NRPAB Database vision was established to increase operational efficiency, centralize information, remove the need for paper records, and allow record and information retrieval flexibility. The NRPAB Database includes three major aspects: 1) Appraiser, Education, and AMC records and documentation; 2) Board Member Portal; and 3) Appraiser Login. The NRPAB Database is built to store large amounts of information, and centralizes all information for real property appraisers, AMCs, enforcement, and education into one database. Because information is centralized in a digital format, the time needed to manually retrieve files and to verify past information has been reduced dramatically. In addition, staff can retrieve large amounts of information and data contained in the NRPAB Database through the OBIEE application.

Although database enhancement projects are ongoing, the scanning and logging of files existing prior to the development of record keeping logs in the NRPAB Database have not kept pace with the enhancements. All AMC, education, and approximately 250 real property appraiser files have been scanned and logged, but around 400 real property appraiser paper files remain. The scanning and logging of these files have stagnated as staff has not had the time to place focus on this task during the past two years. Each file takes approximately two hours to scan and log.

BLPM Nesor was requested to inquire about the scanning services provided by the Nebraska Secretary of State's Records Division ("Records Division"). Derek Wells, Senior Records Technician with the Records Division, offered the following pricing information:

- \$.10 per image for SOS staff to prep, scan and index.
- \$.05 per image for NRPAB staff to prep, and then SOS scan and index.
- \$.25 per document to OCR (Optical Character Recognition).

Two real property appraiser test files were sent to Mr. Wells for testing. The two files contained 192 images, which totaled \$19.20 for Records Division to prep, scan and index. This would amount to approximately \$10.00 per real property appraiser file. Upon completion of the test, BLPM Nesor reviewed each scanned file against the original paper file and concluded that the error rate was 1.03% (all images for both files). BLPM Nesor brought this to Mr. Well's attention, and Wells indicated that the target error goal is 0%. According to Wells, the chance of errors is higher during testing compared to if the settings are established for a specific project. During testing, a lot of different settings are changed, and files are scanned multiple times to get the best quality image.

Assuming that the maximum error rate is 1.03%, it would be cost effective for the Board to have the remaining real property appraiser files scanned by Records Division at \$10.00 per file as this would be significantly below two hours of BLPM or BEPM wages dedicated to such function. As such, I am requesting approval in the amount of \$4,500.00 to have the remaining paper real property appraiser files be scanned by Records Division.



Bill Color Key	
■	NRPAB High Priority Bills
■	Nebraska State Government Bills
■	General Interest Bills

Legislative Report	
Bill:	LB54
Title:	Change immunity for intentional torts under the Political Subdivisions Tort Claims Act and the State Tort Claims Act
Status:	Jan 05, 2022 - Title printed. Carryover bill
Summary:	<p>This bill amends the Political Subdivisions Tort Claims Act and the State Tort Claims Act to include that any act that is the direct result of the negligent failure of a state agency, political subdivision, or an employee of the state or political subdivision, to protect a person to whom the agency or employee owes a duty of care is not exempt for a claim for damages under each act.</p> <p>AM1268 was adopted by the Judiciary Committee to clarify that harm caused by an intentional tort is a proximate result of the failure of a state agency or political subdivision to exercise reasonable care to either: (i) Control a person over whom it has taken charge; or (ii) Protect a person who is in the state agency's or political subdivision's care, custody, or control from harm caused by a non-employee actor".</p>
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=43993
Notes:	
Bill:	LB61
Title:	Provide formal protest procedures for certain state contracts for services
Status:	Jan 05, 2022 - Title printed. Carryover bill
Summary:	This bill requires that the Department of Administrative Services adopts and promulgates rules and regulations establishing formal protest procedures, including procedures for a contested case hearing, for any contract for services in excess of ten million dollars awarded by any state agency.
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=44147
Notes:	

Bill:	LB71
Title:	Change provisions relating to intentional tort claims under the Political Subdivisions Tort Claims Act and State Tort Claims Act
Status:	Jan 05, 2022 - Title printed. Carryover bill
Summary:	This bill amends the Political Subdivisions Tort Claims Act and the State Tort Claims Act to include that any act committed by a third party as a result of negligence by a state agency or political subdivision, or an employee of a state agency or political subdivision, is not exempt for a claim for damages under each act. This bill also includes technical changes, and also allows for previously dismissed claims to be reconsidered under this language.
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=43777
Notes:	
Bill:	LB112
Title:	Require members of the public to be allowed to speak at each meeting subject to the Open Meetings Act
Status:	Jan 05, 2022 - Title printed. Carryover bill
Summary:	This bill will require, under Neb. Rev. Stat., Sec. 84-1412, that members of the public be afforded opportunity to speak at any public meeting subject to the Open Meetings Act.
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=43447
Notes:	
Bill:	LB179
Title:	Transition from elected to appointed county assessors
Status:	Jan 05, 2022 - Title printed. Carryover bill
Summary:	This bill would eliminate future elections for county assessors where required, and make the county assessor a county board appointed position.
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=43522
Notes:	

Bill:	LB213
Title:	Provide for an efficiency review of state agencies
Status:	Jan 05, 2022 - Title printed. Carryover bill
Summary:	This bill would require the Department of Administrative Services to contract with an outside entity to carry out an efficiency review of all state departments, agencies, board, and councils. The review would focus on keeping or making government services more cost effective, eliminating outdated practices, increasing efficiencies, and increasing accountability to taxpayers.
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=43711
Notes:	
Bill:	LB221
Title:	Adopt 2021 Uniform Plumbing Code standards
Status:	Jan 05, 2022 - Title printed. Carryover bill
Summary:	This bill would update Nebraska's default plumbing code to the 2021 Uniform Plumbing Code (UPC). The current default plumbing code is the 2009 UPC. The default plumbing code applies in counties, cities, and villages that have not adopted their own local plumbing code. Senator Wayne also introduced LB218 with the intent of adopting the 2018 UPC. LB221 appears to be a replacement for LB218
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=43508
Notes:	
Bill:	LB263
Title:	Require occupational boards to issue certain credentials based on credentials or work experience in another jurisdiction
Status:	Jan 05, 2022 - Title printed. Carryover bill
Summary:	This bill would allow for recognition in Nebraska for most types of occupational licenses issued in other states.
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=43709
Notes:	This bill was introduced on behalf of the Platte Institute. Director Kohtz worked with Laura Ebke of the Platte Institute, and Senator Briese's office, to ensure that the provision of this bill will not cause the Board to violate Title XI, the ASC Policy Statements, or the Real Property Appraiser Qualifications Criteria. These issues have been resolved in AM72 introduced during the February 3, 2021 hearing.

Bill:	LB422
Title:	Change the sales tax rate and impose sales tax on additional services
Status:	Jan 05, 2022 - Title printed. Carryover bill
Summary:	This bill would presume all services in Nebraska, except for business inputs, to be subject to taxation, and would lower the sales tax rate to 5 percent. The bill would not take effect until October 1 of 2022.
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=43599
Notes:	
Bill:	LB446
Title:	Adopt the Nebraska Housing Index and Financing Investment System Act
Status:	Feb 02, 2022 - Notice of hearing for February 11, 2022 on AM1737
Summary:	This bill adopts the Nebraska Housing Index and Financing Investment Systems Act, which creates a comprehensive, sustainable, and collaborative data system that would include the statewide status of housing stock as well as the types and amounts of state and federal funding available to housing developers. To accomplish this, the bill creates the position of the Nebraska Housing Index and Financing Investment System coordinator within the Nebraska Investment Finance Authority (NIFA). AM86 redrafts the language, but does not appear to include any substantial changes.
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=44395
Notes:	AM1737 was filed to strike all original sections and to require that the Governor apply for all federal funds available to this state for emergency rental and mortgage assistance and shall disburse any funds received under this section. The Governor may coordinate with other governmental entities to establish eligibility guidelines for recipients of such funds.
Bill:	LB468
Title:	Provide compensation by the Game and Parks Commission for property damage caused by wildlife
Status:	Jan 05, 2022 - Title printed. Carryover bill
Summary:	LB468 clarifies the meaning of the Article 1, Section 21 of the Nebraska State Constitution to include landowners who have suffered damage to real property caused by wildlife. The bill instructs the Game and Parks Commission to adopt and promulgate rules and regulations for compensating landowners for damages caused by wildlife and mandates the Game and Parks Commission to compensate landowners for damages to property caused by wildlife.
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=43980
Notes:	

Bill:	LB489
Title:	Require a financial stability and service capability analysis for certain state contracts
Status:	Jan 05, 2022 - Title printed. Carryover bill
Summary:	<p>As introduced, LB489 would require that prior to entering into a new proposed contract or renewing an existing contract for child welfare services or services to vulnerable adults that is in excess of \$15 million, the agency must conduct a proof-of-need analysis and a financial stability and service capability analysis.</p> <p>AM 337 is a white-copy amendment that would replace the original provisions of LB489. Under the amendment, a state official or state employee, except for an employee of the Legislative Council, would be prohibited from testifying at a public hearing before the Legislature on any issue in any capacity other than neutral, unless such state official or state employee is on unpaid leave from state employment for the duration of the public hearing.</p> <p>AM1217 amends LB489 to strike the original provisions of LB489. Under the amendment, a state official or state employee, except for an employee of the Legislative Council, would be prohibited from testifying at a public hearing before the Legislature on any issue in any capacity other than neutral, unless such state official or state employee is on unpaid leave from state employment for the duration of the public hearing.</p> <p>AM1478 amends AM1217 to allow for state official or state employee to utilize vacation leave in addition to unpaid leave from state employment for the duration of the public hearing.</p>
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=44439
Notes:	
Bill:	LB700
Title:	Change provisions relating to public retirement systems
Status:	Mar 03, 2022 - Approved by Governor on March 3, 2022
Summary:	<p>LB700 to eliminate obsolete provisions relating to investment options under certain acts, the state investment officer, and the Public Employees Retirement Board; to change provisions relating to certain funds; to eliminate provisions relating to termination of employment and early retirement inducement notification; to change provisions relating to preretirement planning and repayment of a distribution after reemployment; to change duties of and provide duties for the Public Employees Retirement Board; to provide a deadline for a certain compliance audit; to define terms; to provide for retirement training sessions; to eliminate a retirement education and financial planning program; and to harmonize provisions.</p> <p>Committee Amendment AM1704 strikes the original provisions and becomes the bill. It includes LB 700 as amended by AM1583 and incorporates LB1043 as amended by AM1667.</p>
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=47217
Notes:	

Bill:	LB706
Title:	Change provisions of the Real Property Appraiser Act
Status:	LB706 amended into LB707 through AM1859 , which replaces all original language in LB707.
Summary:	The purpose of LB706 is to update the Nebraska Real Property Appraiser Act (“Act”) to implement the Real Property Appraiser Qualifications Criteria (“2021 Criteria”) adopted by The Appraisal Foundation’s Appraiser Qualifications Board, effective on January 1, 2021; and to maintain compliance with Title XI of the federal Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (“Title XI”). Along with the 2021 Criteria changes, LB706 also includes minor changes to address administration of the Act and reduce unnecessary barriers for real property appraisers and applicants for credentialing.
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=46653
Notes:	

Bill:	LB707
Title:	Adopt the LIBOR Transition Act and certain updates to federal law, recognize Juneteenth National Independence Day as a bank holiday, and change provisions relating to accountants, banks, financial institutions, bank subsidiaries, digital-asset depositories, residential mortgage loans, real estate appraisers , public funds, trusts, and the Nebraska Investment Finance Authority
Status:	Mar 03, 2022 - Advanced to Enrollment and Review Initial
Summary:	AM1859 replaces all original language in LB707.
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=47057
Notes:	

Bill:	LB709
Title:	Change requirements relating to preliminary applications under the Occupational Board Reform Act
Status:	Mar 02, 2022 - Placed on General File with AM1936
Summary:	<p>LB709 changes provisions relating to preliminary applications by individuals with a criminal conviction. Specifically, LB709 requires that certain information is required to be reported by the applicant for mitigating factors, only allows for certain felony convictions to be disqualifying, requires issuance of a preliminary adverse determination by the director of the occupational board or the board's designated employee, provides for an opportunity for an informal meeting to be held within sixty days of application, and provides for a waiver of fees based on the applicants income being more than 300% below the federal poverty level.</p> <p>AM1936 makes substantive changes to LB 709 and incorporates provisions from two other bills, Senator Briese's LB 263 and Senator McCollister's LB 1153.</p> <p>1. Senator Briese's LB 263 would create a framework for issuance of Nebraska occupational licenses and occupational certifications based on credentials and work experience from other states. As revised by the committee amendment, these provisions would not apply to the State Electrical Board. The amendment also includes specific language accounting for an applicant for a license in Nebraska who is coming from a state that does not use an occupational license, government certification, or a military occupational specialty to regulate their specific occupation. An applicant must have worked in their previous state for two years, and must hold a private certification in the state. The revised version of the bill also provides for deference to federal regulatory requirements. As amended, the provisions of LB 263 would not apply to occupations regulated by the Supreme Court, the State Electrical Board, the Nebraska Commission on Law Enforcement and Criminal Justice, a credential issued pursuant to the Public Accountancy Act, a viatical settlement broker pursuant to the Viatical Settlements Act, an insurance consultant pursuant to sections 44-2606 to 44-2635, an insurance provider pursuant to the Insurance Producers Licensing Act, a managing general agent pursuant to the Managing General Agents Act, a utilization review agent pursuant to the Utilization Review Act, a surplus lines producer pursuant to the Surplus Lines Insurance Act, a reinsurance intermediary-broker or reinsurance intermediary-manager pursuant to the Reinsurance Intermediary Act, or a public adjuster pursuant to the Public Adjusters Licensing Act.</p>
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=47188
Notes:	AM1936 added a new section 6, which says "To the extent that an occupational board or lawful occupation is also governed by federal law, federal law shall take precedence over the Occupational Board Reform Act. The act shall not be construed to preempt federal law governing lawful occupations in this state." This new section alleviates the concerns outlined in the letter sent to Senator McCollister on February 4, 2022.

Bill:	LB742
Title:	Provide for minutes to be kept in an electronic record under the Open Meetings Act
Status:	Feb 15, 2022 - Placed on General File
Summary:	LB742 requires that meeting minutes be kept in writing or as an electronic file.
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=47427
Notes:	
Bill:	LB743
Title:	Change provisions relating to when closed sessions may be held under the Open Meetings Act
Status:	Feb 01, 2022 - Notice of hearing for February 09, 2022
Summary:	LB743 would limit closed meetings for public bodies, including subcommittees, to the six stated purposes already contained in Nebraska State Statute 84-1410(1). These six stated purposes include: a) Strategy sessions, b) the deployment of safety personnel, c) investigative proceedings for criminal acts, d) job performance evaluations, e) Community Trust allocations, and f) various public hospital issues. Currently, public bodies, including subcommittees are not limited to these six stated purposes.
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=47190
Notes:	Letter sent to Senator Erdman (Government, Military and Veterans Affairs Committee Chairperson cc'ed) requesting that this bill be amended to include discussion involving any matter related to records that may be withheld from the public under N.R.S. § 84-712.05(5) be added to the stated purposes for which closed session could be held.
Bill:	LB769
Title:	Require certain state employees to submit to fingerprinting and criminal history record checks
Status:	Mar 03, 2022 - Placed on Select File
Summary:	LB769 requires certain state employees in the Department of Banking and Finance, the Department of Economic Development, the Department of Health and Human Services, the Department of Labor, and the Department of Revenue to submit to fingerprinting and criminal history record Checks related to their access to state and federal tax information.
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=46965
Notes:	

Bill:	LB778
Title:	Adopt the Government Neutrality in Contracting Act
Status:	Jan 18, 2022 - Notice of hearing for January 27, 2022
Summary:	The purposes of LB778 are to provide for the efficient procurement of goods and services by governmental units and to promote the economical, nondiscriminatory, and efficient administration and completion of construction projects funded, assisted, or awarded by a governmental unit. LB778 limits or prohibits certain language or provisions from state contracts.
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=46913
Notes:	
Bill:	LB823
Title:	Prohibit state agencies from imposing annual filing and reporting requirements on charitable organizations
Status:	Jan 18, 2022 - Notice of hearing for January 27, 2022
Summary:	LB823 prohibits state agencies from imposing annual filing and reporting requirements on charitable organizations greater than those defined in state or federal law.
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=46952
Notes:	
Bill:	LB892
Title:	Change provisions of the Nebraska Real Estate License Act
Status:	Mar 03, 2022 - Approved by Governor on March 3, 2022
Summary:	LB892 provides for the public marketing by a real estate broker, associate broker, or real estate salesperson for sale an equitable interest in a contract for the purchase of real property between a property owner and a prospective purchaser.
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=46781
Notes:	

Bill:	LB908
Title:	Provide additional requirements for virtual conferencing under the Open Meetings Act
Status:	Feb 22, 2022 - Placed on General File with AM1950
Summary:	<p>LB908 provides that a public body may only hold a meeting by virtual conferencing if the purpose of the virtual meeting is to discuss items that are scheduled to be discussed or acted upon at a subsequent non-virtual open meeting of the public body, and no action is taken by the public body at the virtual meeting.</p> <p>AM1950 clarifies that LB908 shall not be in conflict with other statutory authorizations for virtual conferencing.</p>
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=47156
Notes:	
Bill:	LB975
Title:	Provide a requirement for state officials and state employees testifying before the Legislature
Status:	Jan 19, 2022 - Notice of hearing for January 26, 2022
Summary:	LB975 would provide that a state official or state employee, except for an employee of the Legislative Council, is prohibited from testifying at a public hearing before the Legislature on any issue in any capacity other than neutral, unless such state official or state employee is on unpaid or vacation leave from state employment for the duration of the public hearing.
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=47531
Notes:	
Bill:	LB1011
Title:	Provide, change, and eliminate provisions relating to appropriations
Status:	Jan 13, 2022 - Notice of hearing for January 24, 2022
Summary:	LB1011, introduced by the Speaker at the request of the Governor, is part of the Governor's biennial budget recommendations. This bill makes adjustments to the appropriations and reappropriations for state operations and aid programs in the current fiscal year ending June 30, 2022.
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=46975
Notes:	This is the State's mid-biennium budget request bill that includes the Board's request for additional appropriations due to employee position reclassification.

Bill:	LB1127
Title:	Adopt the Regulatory Sandbox Act
Status:	Jan 26, 2022 - Notice of hearing for February 14, 2022
Summary:	LB1127 would provide for adoption of the regulatory sandbox program, which allows a person to temporarily demonstrate an innovative offering under a waiver or suspension of one or more state laws or regulations.
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=47313
Notes:	
Bill:	LB1174
Title:	Require state entities to report to the Legislature regarding operations and require a hearing by a legislative standing committee
Status:	Jan 25, 2022 - Notice of hearing for February 01, 2022
Summary:	LB1174 will require state agencies and budgetary programs to come before their respective committee of jurisdiction once every 5 years and report on the state of the agency or program, its operations, its goals going forward, or, whether or not there is a need for its continuation.
Legislature Information and Status:	https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=47151
Notes:	



THE NEBRASKA APPRAISER

News from the Nebraska Real Property Appraiser Board

Winter 2022

Director's Comments



Director Tyler Kohtz

Tyler Kohtz has been the Director for the Nebraska Real Property Appraiser Board since March of 2012. He is responsible for the development, implementation, and management of all programs for the agency, including the administration and enforcement of the Real Property Appraiser Act and the Appraisal Management Company Registration Act.

Winter Missed the Memo this Year

If you recall, in last winter's newsletter I commented on each Lincolnite's participation in the citywide aerobic and strength exercises—digging ourselves out from our record-setting snowfall. According to the Lincoln Journal Star, the second-largest snow in 72 years fell in January 2021. This winter “missed the memo” that it was time to disrupt our lives on a fairly regular basis. Since December 1st, snowfall totals are 10-15 inches below normal for this time of year in southeast Nebraska and temperatures have been very mild. Although winter weather may be unpredictable, the Board's activities are very consistent during the winter months. The Board has elected officers for 2022, Kevin Hermsen joins the Board as its Second Congressional District Certified Real Property Appraiser representative, and LB707 is before the Nebraska State Legislature to update the Nebraska Real Property Appraiser Act for compliance with Title XI. I hope that you enjoy this edition of The Nebraska Appraiser. As always, the Board is here for you, so please feel free to contact me by phone or email with any questions or comments.

In This Issue

NRPAB Feature:

- Should I Accept this Assignment? Appraisal Management Company Registration Requirements

NRPAB Quick Hits:

- Election of 2022 NRPAB Officers
- 2022 NRPAB Real Property Appraiser Act Legislation (LB706/LB707)
- Legislation of NRPAB Interest
- Guidance Documents Adopted/Retired Between October and December of 2021
- Compliance Update (October — December 2021)

In the Spotlight:

- Kevin Hermsen Appointed as Second Congressional District Certified Real Property Appraiser Representative on the Board

Coming and Going:

- Who's New? (October – December)
- Real Property Appraiser and AMC Numbers and Trends as of January 1, 2022
- Real Property Appraiser Credential Renewal Report as of January 2022

Financial Snapshot:

- December 31, 2021 Financial Report

Upcoming NRPAB Meetings:

- ◆ April 21, 2022 @ NRPAB Office (Conference Room)
- ◆ May 19, 2022 @ NRPAB Office (Conference Room)
- ◆ June 16, 2022 @ NRPAB Office (Conference Room)

These meeting dates are all tentative. Please check the Board's Facebook page or website for information as these dates approach. The start time for each meeting can be found in the public notice and on the agenda posted to the Board's website at least 48 hours prior to the start of the meeting. Any meeting also held by virtual conferencing will be stated as such in the public notice for that meeting.

Should I Accept this Assignment?

Appraisal Management Company Registration Requirements

By Tyler N. Kohtz, Director

You open up your email to find a new email from XYZ AMC inviting you to join their appraiser panel. As with all emails these days, you first start to evaluate the legitimacy of the email and XYZ AMC. Your research concludes that XYZ AMC is in fact an organization that offers appraisal management company services in the State of Nebraska, so you sign up to be a member of the organization's appraiser panel. A few weeks later you receive another email from XYZ AMC with an offer for an appraisal assignment. The offer is lucrative, so you accept it. Did you miss anything?

Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 was amended by the Dodd–Frank Wall Street Reform and Consumer Protection Act signed into law on July 21, 2010, which requires states to register and supervise the operations and activities of appraisal management companies (“AMCs”). The Appraisal Management Company Registration Act (“AMC Registration Act”) was established on January 1, 2012, authorizing the Real Property Appraiser Board (“Board”) to register and oversee AMCs in Nebraska. The Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, the National Credit Union Administration, the Consumer Financial Protection Bureau, and the Federal Housing Finance Agency, jointly, by rule, established minimum requirements to be applied by states to register and supervise the operations and activities of AMCs; the AMC Rule was adopted on June 9, 2015 with an effective date of August 10, 2018. The AMC Registration Act was updated on July 19, 2018 to address the requirements of the AMC Rule.

As of March 1, 2022, there were 94 AMCs registered in Nebraska. Although the majority of organizations comply with the AMC Registration Act, it is still important to understand what this set of laws mean. To begin, any organization that meets the definition of appraisal management company in [Neb. Rev. Stat. § 76-3202\(6\)](#), and provides appraisal management services as specified in [N.R.S. § 76-3202\(7\)](#), shall be registered as an AMC in the State of Nebraska.

Any registered AMC is included in the Board's "[AMC Listing](#)" found at the top of the page on the [NRPAB website](#). If an organization is not found on this list, please contact the Board's office for more information. Although an unlisted organization may be acting as an AMC without authorization from the Board, it would be incorrect to assume this. The organization may not meet the requirements for registration, may be a federally regulated AMC, or may be exempt from the AMC Registration Act under [N.R.S. § 76-3204](#).

While it is unlawful for an organization not exempt from the AMC Registration Act to directly or indirectly engage in or attempt to engage in business as an AMC or to advertise or hold itself out as engaging in or conducting business as an AMC in Nebraska without first obtaining a registration, unless the organization does not meet the minimum requirements for qualification as an AMC, or meets the requirements as a federally regulated AMC ([N.R.S. § 76-3216\(1\)](#)), it is not unlawful for a real property appraiser to accept an appraisal assignment from such organization acting as an AMC not registered in Nebraska. However, conducting business with such an entity is at the real property appraiser's own risk. As mentioned, the AMC Registration Act was established to provide AMC oversight, but the AMC Registration Act also provides certain protection for real property appraisers who contract with AMCs.

Without the protections provided to AMC appraisers in the AMC Registration Act, an organization may:

- Prohibit a real property appraiser from including the fee agreed upon between the organization and the real property appraiser for the performance of the appraisal within the body of a report that is submitted to the organization ([N.R.S. § 76-3208](#)).
- Require a real property appraiser to indemnify the organization or hold the organization harmless for any liability, damage, losses, or claims arising out of the services provided by the organization ([N.R.S. § 76-3208](#)).
- Alter, modify, or otherwise change a completed report submitted by a real property appraiser without his or her written consent ([N.R.S. § 76-3213](#)).

Should I Accept this Assignment? Appraisal Management Company Registration Requirements (continued)

- Not make payment of fees to a real property appraiser within sixty days after the date on which the real property appraiser transmits or otherwise provides the report to the organization or its assignee ([N.R.S. § 76-3215](#)).

[N.R.S. § 76-3203.01](#) also provides the following requirements for an AMC's management of an appraiser panel:

- Any AMC appraiser included on an AMC's appraiser panel shall remain on such appraiser panel until the date on which the AMC:
 - (a) Sends written notice removing him or her from the appraiser panel, which includes an explanation of the AMC's action, to the AMC appraiser.
 - (b) Receives written notice from the AMC appraiser requesting that he or she be removed from the appraiser panel.
 - (c) Receives written notice on behalf of the AMC appraiser of the death or incapacity of the AMC appraiser.
- Upon receipt of notice that he or she has been removed from the AMC's appraiser panel, an AMC appraiser shall have thirty days to provide a response to the AMC that removed the AMC appraiser from its appraiser panel. Upon receipt of the AMC appraiser's response, the AMC shall have thirty days to reconsider the removal and provide a written response to the AMC appraiser.
- Any AMC appraiser included on an AMC's appraiser panel engaged in real property appraisal practice as a result of an assignment provided by an AMC shall be free from inappropriate influence and coercion as required by the appraisal independence standards established under section 129E of the federal Truth in Lending Act, including the requirements for payment of a reasonable and customary fee to AMC appraisers when the AMC is engaged in providing appraisal management services.

- An AMC shall select an AMC appraiser from its appraiser panel for an assignment who is independent of the transaction and who has the requisite education, expertise, and experience necessary to competently complete the assignment for the particular market and property type.

Finally, [N.R.S. § 76-3212](#) requires that each AMC maintain a detailed record of appraisal management services provided under its registration, and upon request shall submit to the Board all books, records, reports, documents, and other information as deemed appropriate by the Board to administer and enforce the AMC Registration Act. If an entity that engages in business as an AMC fails to hold a registration issued by the Board, the organization may not maintain the records needed for investigation of any alleged wrongdoing.

As mentioned previously, while it is unlawful for an organization not exempt from the AMC Registration Act to directly or indirectly engage in or attempt to engage in business as an AMC in Nebraska without first obtaining a registration, unless the organization does not meet the minimum requirements for qualification as an AMC, or meets the requirements as a federally regulated AMC, it is not unlawful for a real property appraiser to accept an appraisal assignment from an organization acting as an AMC not registered in Nebraska. However, conducting business with such an entity is at the real property appraiser's own risk. If you have any questions or concerns regarding AMCs, please do not hesitate to contact the Board's office.



NRPAB Quick Hits

- * Congratulations to Thomas Luhrs, who was elected as the Board's chairperson for 2022, and to Wade Walkenhorst, who was elected as the Board's vice chairperson for 2022. Luhrs has served on the Board since 2018, and was the vice chairperson in 2021. Board Member Walkenhorst has been a member of the Board since 2019. Both individuals have displayed the leadership qualities needed to continue the Board's momentum into 2022 and beyond.
- * LB706 was introduced by Senator Williams on January 5, 2022 to update the Nebraska Real Property Appraiser Act to implement the Real Property Appraiser Qualifications Criteria adopted by The Appraisal Foundation's Appraiser Qualifications Board, effective on January 1, 2021; and to maintain compliance with Title XI of FIRREA along with the Policy Statements of the Appraisal Subcommittee of the Federal Financial Institutions Examination Council. The hearing before the Banking, Commerce, and Insurance Committee took place on January 24, 2022. LB706 was amended into LB707 through AM1859 on February 16, 2022. LB707 was passed to General File on an 8-0 Committee vote. More information can be found on the Nebraska State Legislature's website at: https://nebraskalegislature.gov/bills/view_bill.php?DocumentID=47057.

NRPAB Staff

DIRECTOR

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Katja Duerig
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Lincoln, NE 68509-4963

Phone: 402-471-9015
Fax: 402-471-9017
Website: <https://appraiser.ne.gov/>



[Visit NRPAB on Facebook](#)

Have questions? We have answers!

Questions related to appraisal management company registration and renewal: nrpab.amc@nebraska.gov

Questions related to real property appraiser credentialing: nrpab.credentialing@nebraska.gov

Questions related to real property appraiser credential renewal: nrpab.renewals@nebraska.gov

Questions related to real property appraiser education (QE & CE): nrpab.education@nebraska.gov

Questions related to investigations, or how to file a grievance: nrpab.compliance@nebraska.gov

Questions related to Appraiser Login: nrpab.AppraiserLogin@nebraska.gov

General Questions: nrpab.questions@nebraska.gov

NRPAB Quick Hits

- ◆ In addition to LB707, the Board is also interested in many other legislative bills active during the current session. A summary of these bills, along with the link to the legislative information, can be found on the main page of the Board's website at: appraiser.ne.gov. Select the hyperlink titled "2022 Legislative Bills of NRPAB Interest" in the blue box on the right-hand side of the page. If you have any comments regarding any of the bills listed in this document, please feel free to contact the Board's office at 402-471-9015, or email Director Kohtz at tyler.kohtz@nebraska.gov.
- ◆ The Nebraska Real Property Appraiser Board retired no guidance documents, and adopted one new guidance document between October and December.
 - * **21-04:** Certification by the International Distance Education Certification Center for Correspondence Education Activities — Adopted October 21, 2021

All Guidance Documents are available for viewing on the Board's website at: https://appraiser.ne.gov/guidance_documents.html.

◆ Compliance Update

- * Between the months of October and December, there were four grievances filed against Nebraska credentialed real property appraisers, and the Board dismissed four grievances without prejudice and one with prejudice. No disciplinary actions were taken by the Board against any appraisers during this period.
- * Between the months of October and December, no grievances were filed against any appraisal management companies. During this time, no disciplinary actions were taken by the Board against any appraisal management companies.



Board Members

Chairperson of the Board
Thomas M. Luhrs, Imperial
Certified General Appraiser
Licensed Real Estate Broker Rep
Term Expires: January 1, 2023

Vice-Chairperson of the Board
Wade Walkenhorst, Lincoln
Financial Institutions Rep
Term Expires: January 1, 2024

Board Member
Bonnie M. Downing, Dunning
Certified General Appraiser
3rd District Representative
Term Expires: January 1, 2025

Board Member
Cody Gerdes, Lincoln
Certified General Appraiser
1st District Representative
Term Expires: January 1, 2026

Board Member
Kevin Hermsen, Gretna
Certified General Appraiser
2nd District Representative
Term Expires: January 1, 2027



What's new at The Appraisal Foundation?
appraisalfoundation.org



What's new at the Appraisal Subcommittee?
asc.gov



What's new at the AARO?
aaro.net

In the Spotlight: Kevin Hermsen Appointed to the Second Congressional District Certified Real Property Appraiser Position on Board

Governor Pete Ricketts appointed Nebraska Certified General Real Property Appraiser Kevin Hermsen to the Nebraska Real Property Appraiser Board as the Second Congressional District Certified Real Property Appraiser Representative on February 24, 2022. Newly appointed Board Member Hermsen was sworn in by Chief Deputy Secretary of State Colleen Byelick on March 17, 2022.



Kevin Hermsen being sworn in by Chief Deputy Secretary of State Colleen Byelick.

Hermsen, a Certified General Real Property Appraiser since 2006, is a partner at Mitchell and Associates. He is also member of the Nebraska Chapter of the Appraisal Institute and holds the MAI designation. Hermsen has experience appraising a wide range of properties including land, subdivisions, retail, office, industrial, multi-family, golf courses, and hotels.

Hermsen and his wife, Amber, and their two boys, Ethan and Evan, reside in Gretna, Nebraska. In his free

time, Hermsen enjoys participating in sports and being involved with his children’s sporting activities.

Hermsen’s term on the Board will run through December 31, 2026. If you would like to offer your congratulations to Kevin Hermsen, please email Director Kohtz at tyler.kohtz@nebraska.gov with your comments.

“I am humbled and grateful for the opportunity to serve on the Nebraska Real Property Appraiser Board. I look forward to working with colleagues to ensure that ethical and responsible appraisal services continue to be provided to the public”

– Kevin Hermsen

Who’s New?

The Nebraska Real Property Appraiser Board congratulates the following individuals who received real property appraiser credentials, and the organizations newly registered as appraisal management companies, between October and December of 2021.

Trainee Real Property Appraisers

- Kaci Wozniak**, Kearney NE – T2021028
- Cody Bachtell**, Tekamah NE - T2021029
- Alexander Beck**, Omaha NE – T2021030
- Morea Shipley**, Scottsbluff NE – T2021031
- Trey Trauernicht**, Sterling NE – T2021032
- Ryan Flynn**, Broken Bow NE – T2021033
- Collin Massengale**, Omaha NE – T2021034

Licensed Residential Real Property Appraisers

- John Bruna**, Fairbury NE – L2021002

Certified General Real Property Appraisers

- Ryan Kelley**, Madison WI – CG2021017R
- Talani Casariego**, New York NY – CG2021018R
- James Hodge**, Houston TX – CG2021019R
- Cally Timm**, Ravenna NE – CG2021020
- Erik Lekberg**, Clayton MO – CG2021021R
- Tracey Burke**, Naperville IL – CG2021022R
- Ryan Sikorski**, Milwaukee WI – CG2021023R
- Hiew Kang**, Atlanta GA – CG2021024R
- Andrew Baker**, Overland Park KS – CG2021025R

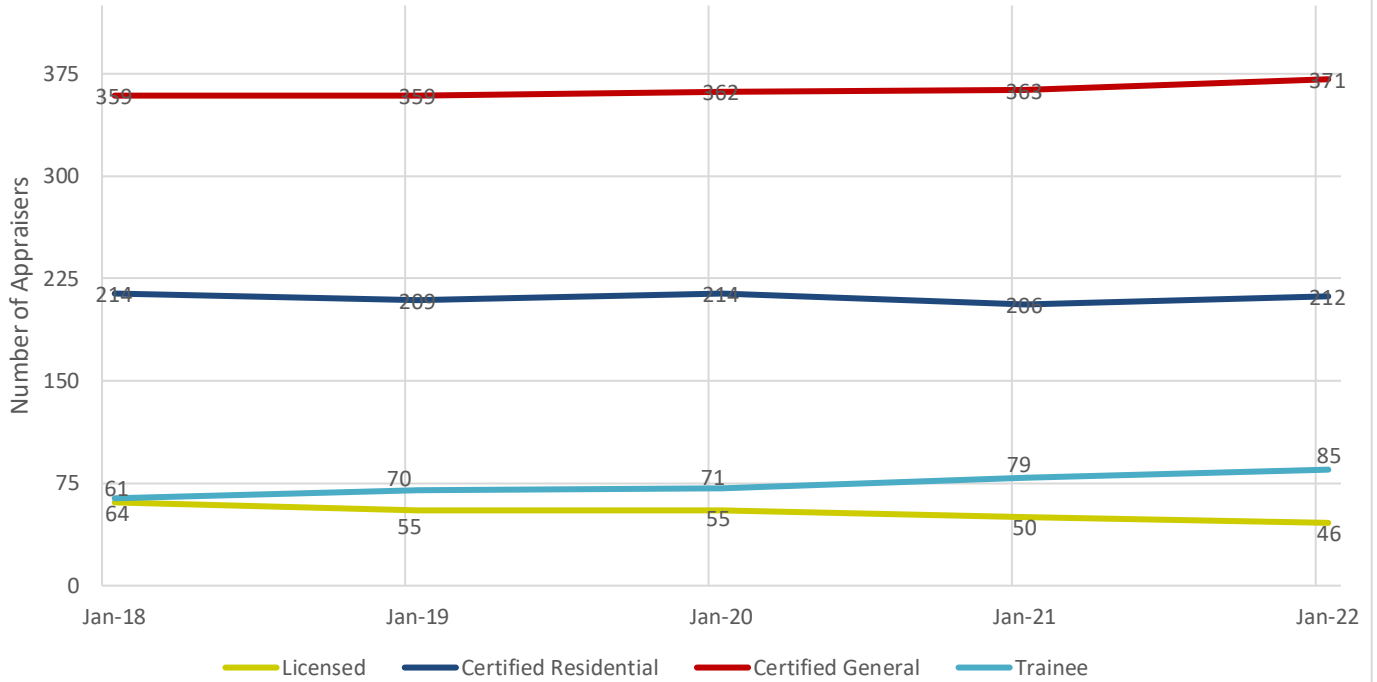
Appraisal Management Companies

- TrUnion Appraisal Services LLC** – NE2021008

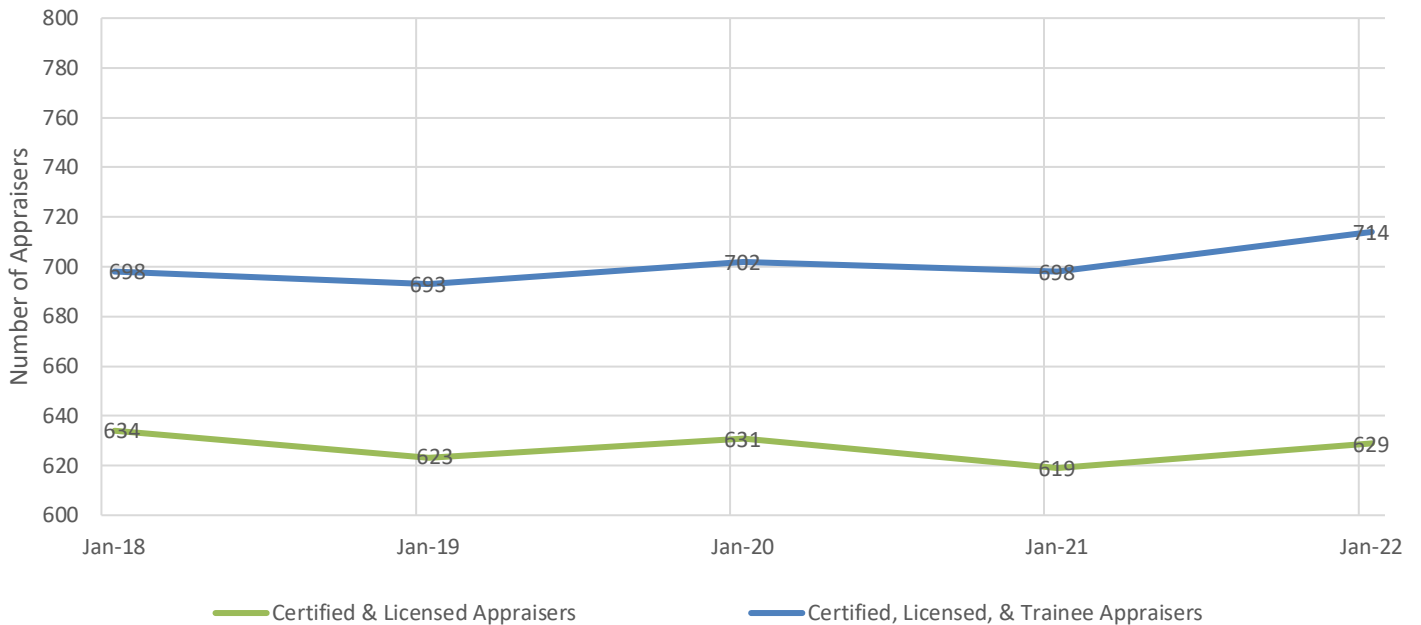
Real Property Appraiser and AMC Numbers and Trends as of January 1, 2022

The charts below outline the five-year trend for the number of Nebraska credentialed real property appraisers and Nebraska registered appraisal management companies as of January 1, 2022. There are currently 629 licensed residential, certified residential, and certified general real property appraisers in Nebraska, and 85 credentialed trainee real property appraisers. In addition, there are currently 94 appraisal management companies registered in Nebraska.

Total Real Property Appraisers by Classification - Five Year Trend

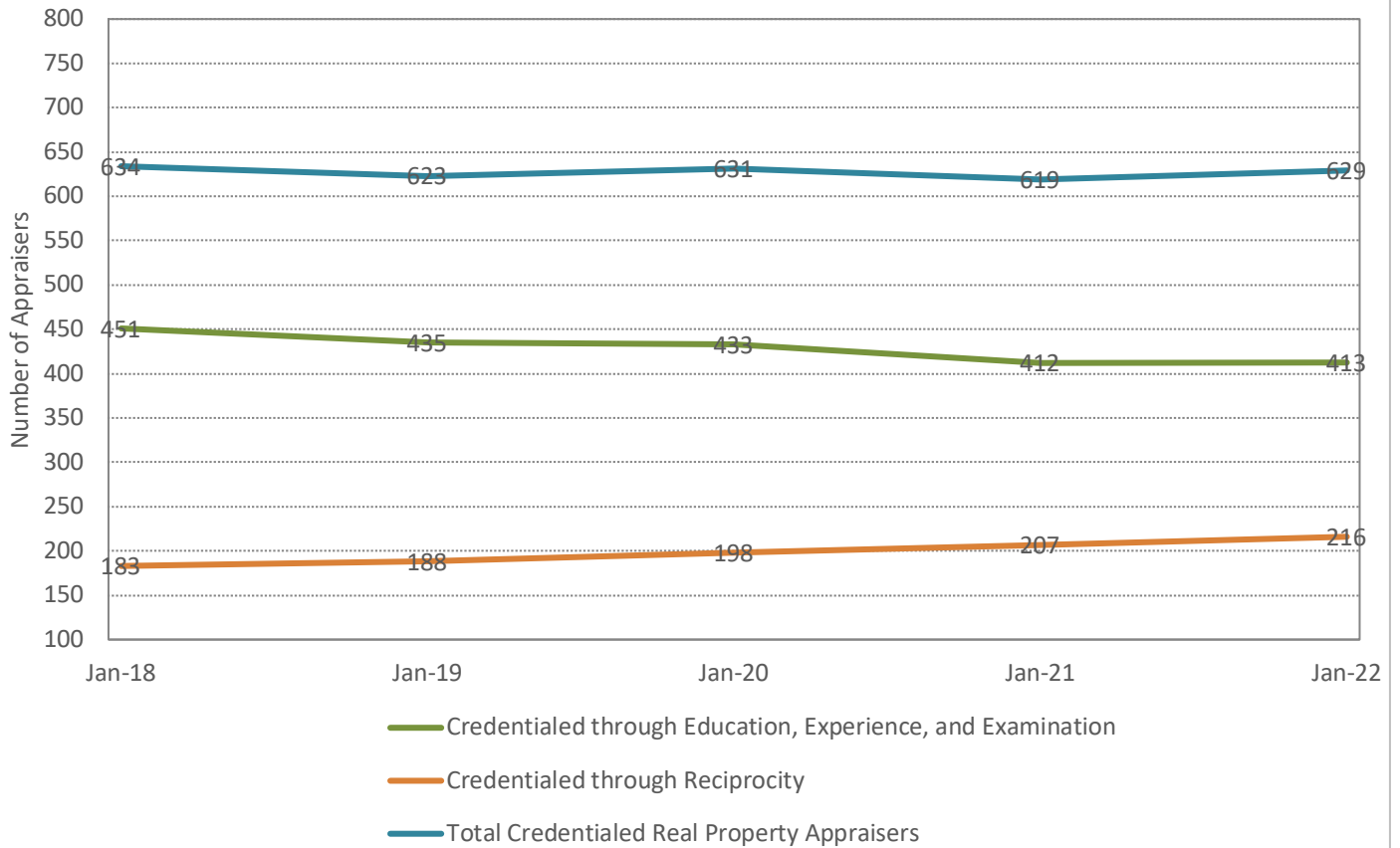


Total Real Property Appraisers - Five Year Trend

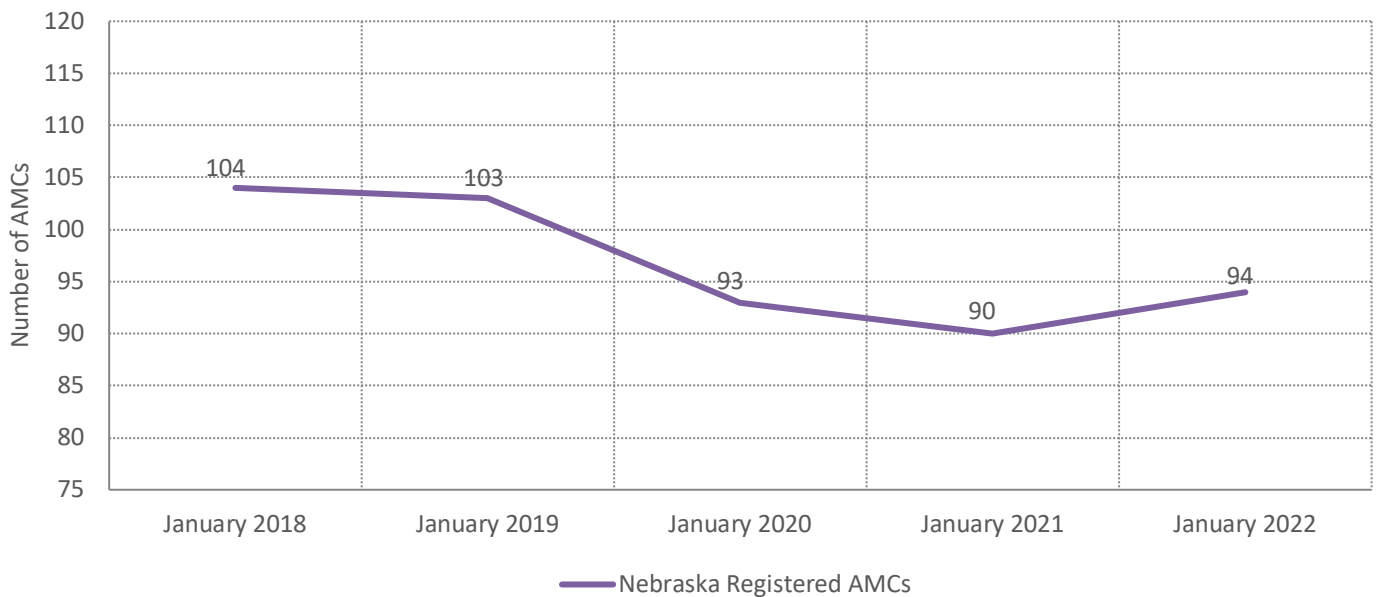


Real Property Appraiser and AMC Numbers and Trends as of January 1, 2022 (Continued)

Total Real Property Appraisers (not including Trainee) - Five Year Trend



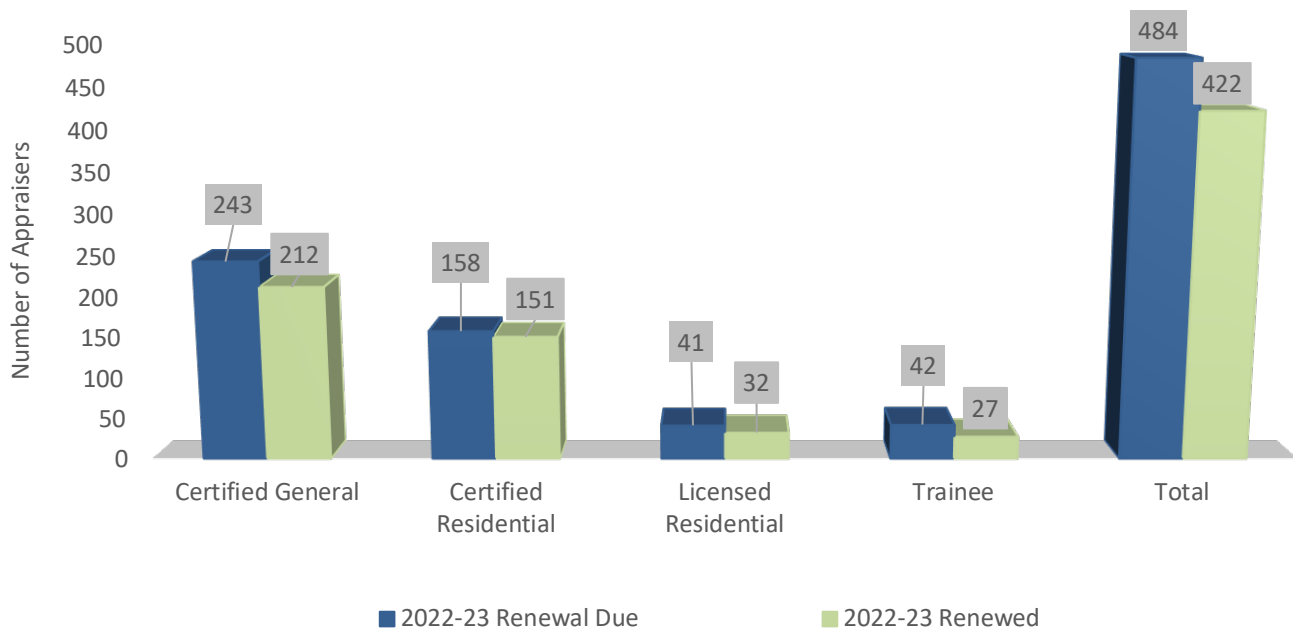
Appraisal Management Companies - Five Year Trend



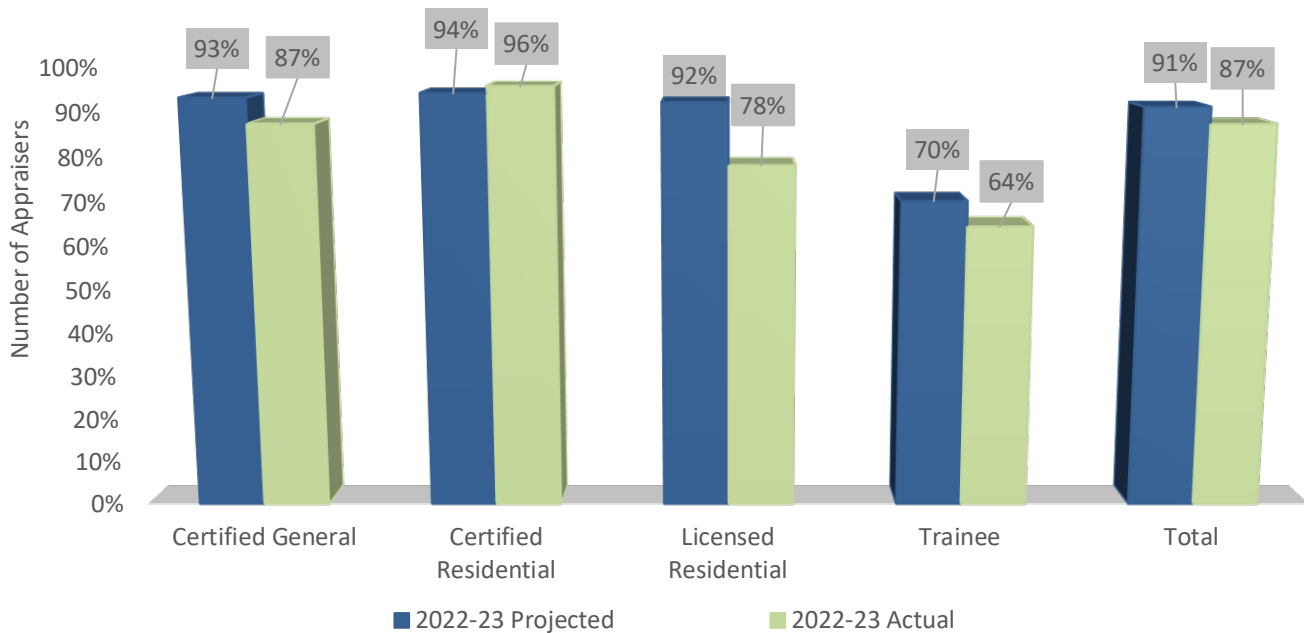
Real Property Appraiser Renewal Counts and Percentages as of January 2022

The charts below outline the real property appraiser renewal counts and percentages as of January 2022. There were 484 trainee, licensed residential, certified residential, and certified general real property appraiser renewals due, and 422 credentials were renewed.

2022-23 REAL PROPERTY APPRAISER RENEWAL PROGRESS REPORT - JANUARY 2022

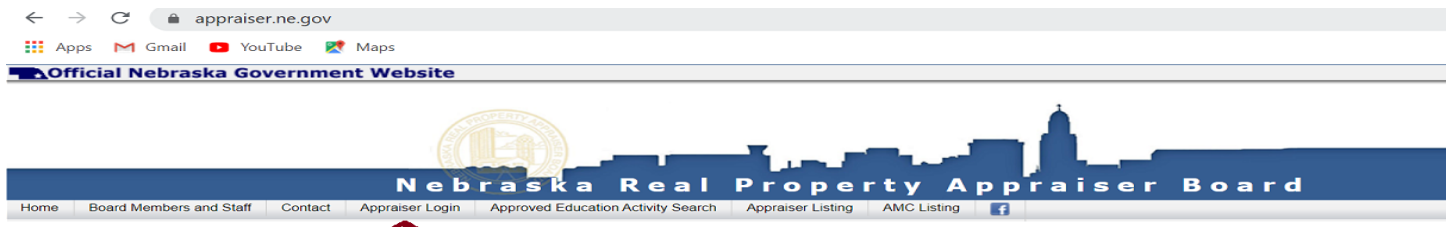
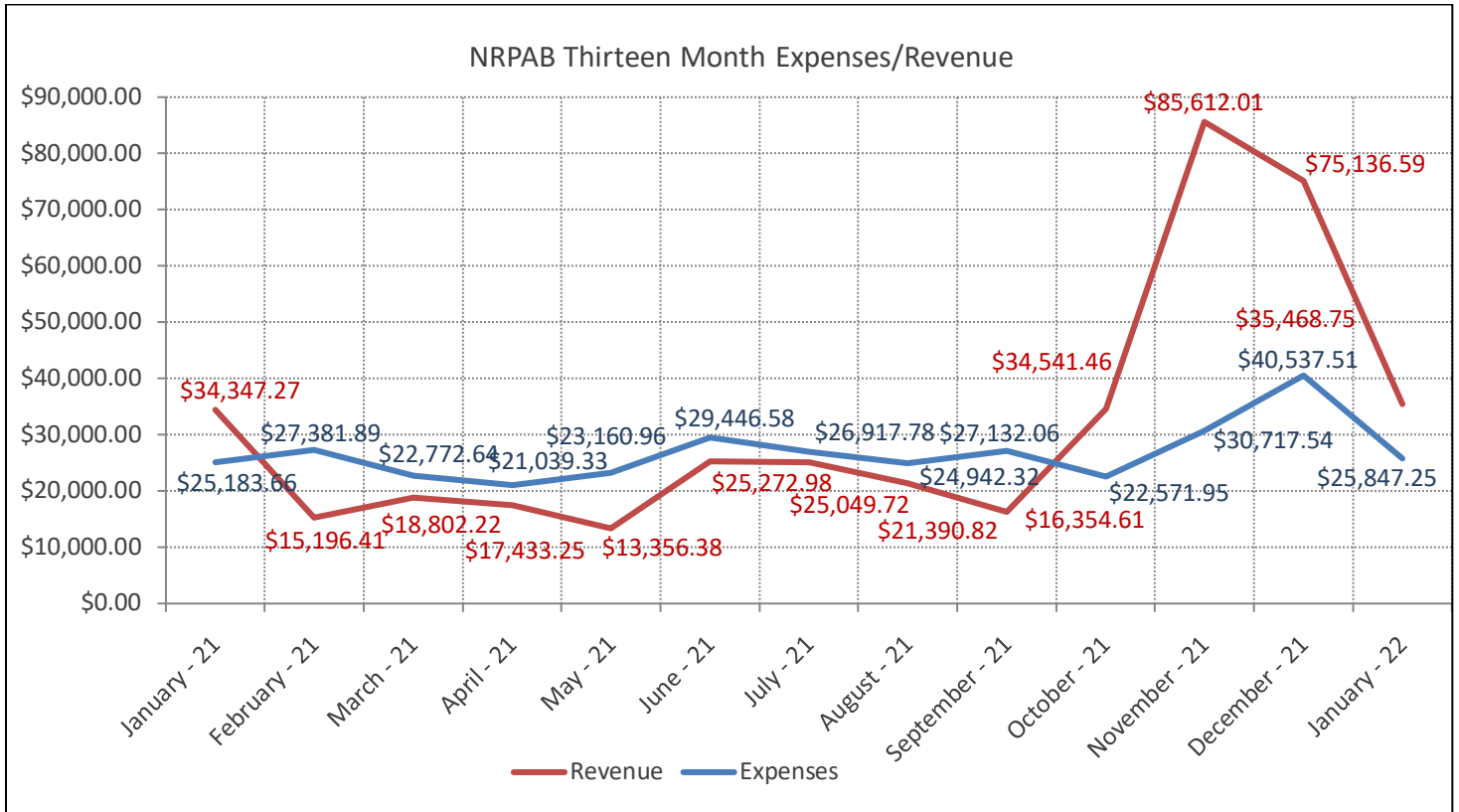


2022-23 PERCENTAGE PROJECTIONS/ACTUALS RENEWAL PROGRESS REPORT - JANUARY 2022



NRPAB Financial Snapshot as of December 31, 2021

For the Real Property Appraiser Program, which includes both the appraiser fund and the AMC fund, a total of \$172,819.16 in expenditures and \$258,085.21 in revenues were recorded as of December 31, 2021. Actual expenses registered at 41.33 percent of the budgeted expenditures for the fiscal year; 50.41 percent of the fiscal year has passed.



Appraiser Login

Mission:

The Mission of the Nebraska Real Property Appraiser Board is to administer and enforce the Nebraska Real Property Appraiser Act and Nebraska Appraisal Management Company Registration Act with efficiency, equity, and integrity to ensure that the citizens of Nebraska are protected and served, and that the appraisal services community is highly qualified through education, experience, and examination.

Vision:

The Nebraska Real Property Appraiser Board's vision is to provide leadership for the appraisal industry in the State of Nebraska. The Board will generate interest by promoting the appraiser profession, building positive public awareness of the industry throughout the State, and identifying and resolving issues faced by the public and appraisal services community. The Nebraska Real Property Appraiser Board will also establish and maintain standards for appraisers and appraisal management companies that lays the foundation for a highly qualified, motivated, dependable, and ethical appraisal services community in Nebraska.

Information about the 2021-22 Renewal Period:

- [2021-22 Real Property Appraiser Continuing Education Requirements \(pdf\)](#)
- [2021-22 Renewal Questions & Answers \(pdf\)](#)

- AMC Registration
- Appraiser Credentialing
- Board Meetings
- Education
- Enforcement
- Laws, Regulations, and Guidance Documents
- Public Information
- Request Forms
- USPAP Review Report Forms
- 2021-22 Renewal Applications
- COVID-19 Information
- 2021 Legislation of NRPAB Interest

Your credentialing card, the Online Renewal Application with EFW Payment, the Education Submission Portal, continuing education requirements, education history, and USPAP download are all found in the Appraiser Login on the Board's website.



Appraisal Subcommittee

Federal Financial Institutions Examination Council

March 2, 2022

Via Email

Tyler Kohtz, Director
Nebraska Real Property Appraiser Board
P O Box 94963
Lincoln, NE 68509-4963
Tyler.kohtz@nebraska.gov

RE: ASC State Off-Site Assessment of Nebraska's Appraiser Regulatory Program

Dear Tyler Kohtz:

As a result of the COVID-19 pandemic, the Appraisal Subcommittee (ASC) staff has implemented its State Off-Site Assessment (SOA) policy to assist States during this challenging time. The ASC staff conducted an SOA of Nebraska's appraiser regulatory program (Appraiser Program) on February 14-17, 2022. The SOA is not a Compliance Review. The SOA is a limited preliminary assessment and evaluation of a State Appraiser Program's compliance with Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (Title XI). The SOA allows ASC staff to provide feedback to Appraiser Program staff regarding observations and any areas of potential risk and does not result in findings regarding compliance or a program rating.

ASC staff did not observe significant potential risk to the Appraiser Program.

Please contact Jenny Tidwell, ASC Policy Manager, at Jenny@asc.gov with any questions.

Sincerely,

Denise Graves
Deputy Executive Director



Appraisal Subcommittee

Federal Financial Institutions Examination Council

March 2, 2022

Via Email

Tyler Kohtz, Director
Nebraska Real Property Appraiser Board
P O Box 94963
Lincoln, NE 68509-4963
Tyler.kohtz@nebraska.gov

RE: ASC State Off-Site Assessment of Nebraska’s Appraisal Management Company (AMC) Regulatory Program

Dear Tyler Kohtz:

As a result of the COVID-19 pandemic, the Appraisal Subcommittee (ASC) staff has implemented its State Off-Site Assessment (SOA) policy to assist States during this challenging time. The ASC staff conducted an SOA of Nebraska’s AMC regulatory program (AMC Program) on February 14-17, 2022. The SOA is not a Compliance Review. The SOA is a limited preliminary assessment and evaluation of a State AMC Program’s compliance with Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (Title XI). The SOA allows ASC staff to provide feedback to AMC Program staff regarding observations and any areas of potential risk and does not result in findings regarding compliance or a program rating.

In conducting the SOA of the Nebraska AMC Program, ASC staff observed the following:

- States are not permitted to impose requirements on AMCs that are owned and controlled by an insured depository institution.
 - Title 298NAC Chapter 7 003.01 and AMC application requires information of Federally Regulated AMCs that is beyond the authority of the AMC Rule and Revised Bulletin 2017-01 issued April 16, 2018.

Please contact Jenny Tidwell, ASC Policy Manager, at jenny@asc.gov with any questions.

Sincerely,

Denise Graves
Deputy Executive Director

■ ■ ■ ■ ■ ■ ■

Appraisal Subcommittee

Federal Financial Institutions Examination Council

TO: State Appraiser Regulatory Officials

FROM: Jim Park, Executive Director

DATE: February 24, 2022

RE: Validating PAREA and Practicum Course Experience

This memo is intended to provide clarification on what is required of States in validating experience credit obtained through approved *Practical Applications of Real Estate Appraisal* (PAREA) programs or approved practicum courses consistent with the Appraiser Qualifications Board (AQB) *Real Property Appraiser Qualification Criteria*:

States may rely on the certificate of completion from the provider of an approved PAREA program or approved practicum course as validation of an applicant's experience hours towards obtaining a credential.

This is consistent with revised ASC Policy Statement 4, *Application Process*, adopted by the Appraisal Subcommittee on March 5, 2018. Policy Statement 4 requires States to validate experience hours and analyze a representative sample of the applicant's work product for compliance with USPAP. However, this analysis is required for work product presented on an experience log, if applicable.

As always, please feel free to contact your Policy Manager with any questions you may have.

■ ■ ■ ■ ■ ■ ■

Appraisal Subcommittee

Federal Financial Institutions Examination Council

TO: State Appraiser Regulatory Officials

FROM: Jim Park, Executive Director

DATE: March 8, 2022

RE: Federal funds to support participation in PStAR training: May 12, 2022, San Antonio, TX

The Appraisal Subcommittee (ASC) is pleased to announce that in support of State appraiser regulatory agency programs, the ASC is providing federal funds for State regulators to participate in the upcoming Policy Statements and Appraisal Regulation (PStAR) training (formerly the RTC Level II course), in San Antonio, Texas. This eight-hour training course is developed and sponsored by the Council on Licensure, Enforcement and Regulation (CLEAR) and the Association of Appraiser Regulatory Officials (AARO). This course is offered at no cost to the State, with transportation to the training event, as well as lodging and meals, reimbursed by CLEAR. Each State will be funded to send up to two representatives to the course, at the discretion of the Administrator or Director of that State's appraiser regulatory agency. After April 20, 2022, States may request support for attendance of additional attendees, pending availability. Please note that funding is available for the PStAR training only. States must fund any additional cost for attendees wanting to combine the training with the AARO conference.

The PStAR course is designed to discuss in-depth the ASC Policy Statements and to expand the participant's appraiser regulatory knowledge necessary for administering a State appraiser and appraisal management company regulatory program.

We encourage you to take advantage of this unique opportunity for the training of your State's regulatory staff. For further information or to register, please visit: <https://www.clearhq.org/event-4610249>. For information on funding availability and reimbursement pre-approval, please contact David Byerman at CLEAR: dbyerman@clearhq.org.

From: Dave Bunton <news@appraisalfoundation.org>
Sent: Tuesday, March 1, 2022 8:53 AM
To: Kohtz, Tyler
Subject: MARCH NEWSLETTER: A Comprehensive Review of the Ethics Rule



Dear Tyler,

During the February public meeting of the Appraisal Standards Board, you might have expected them to announce the adoption of the newest edition of USPAP. However, the ASB announced instead that they are embarking on a comprehensive review of the Ethics Rule.

Here's what Appraisal Standards Board Chair Michelle Czekalski Bradley said: "This is a prime example of why USPAP requires periodic updates. The appraisal profession has to be able to evolve, which means our standards need to adapt when the need arises. We appreciate federal regulators bringing their concerns about the Ethics Rule to our attention. There is no place for discrimination in the appraisal profession, and we want to ensure that is clearly enshrined in our standards."

This announcement follows a February 4th letter from federal regulators to the Appraisal Standards Board raising concerns that the Ethics Rule does not make it clear that discrimination against protected classes is prohibited or that appraisers must follow all applicable federal and fair housing laws.

The Appraisal Standards Board responded to this letter asking federal regulators to meet with them to assist in a comprehensive review of the Ethics Rule that would address their concerns. [Click here](#) to read the letter.

Since this announcement, the ASB has met with these federal leaders to discuss the Ethics Rule. I have also sent a letter to National Fair Housing Alliance President Lisa Rice asking for her organization's input in this review as well.

In that time, House Financial Services Chair Maxine Waters has also sent a letter to appraisal regulators and organizations, including The Appraisal Foundation, sharing concerns about discrimination in the appraisal profession. You can read that letter [here](#) and our response [here](#).

In This Newsletter

From the President's Desk: A comprehensive review of the Ethics Rule

BOT applications due today

Updates from the ASB

Appraiser Talk

Upcoming Events

April 28-30: [Board of Trustees Public Meeting](#)

Helpful Resources

[7-Hour Course and Reference Manual FAQs](#)

Contact Us

T 202-347-7722

info@appraisalfoundation.org

www.appraisalfoundation.org

Follow Us



While USPAP has always prohibited discrimination against protected classes, we look forward to the opportunity to review the Ethics Rule and ensure this prohibition is crystal clear. We hope to meet with each of these groups and release a Third Exposure Draft of proposed changes to USPAP focusing exclusively on the Ethics Rule. As always, this exposure draft will be open for public comment, and the ASB hopes everyone will consider weighing into their proposed revisions to the rule.

The current edition of USPAP is effective through December 31, 2022. The Appraisal Standards Board will determine at a later time if this effective date needs to be extended.

Sincerely,

Dave Bunton
President

BOT applications due today

Applications to fill three at-large positions on the Board of Trustees are due today. Please [click here](#) to access the application.

Updates from the ASB

If you missed the February public meeting of the Appraisal Standards Board, you can catch the full video [here](#) until March 21st.

The ASB has released two new Q&As covering Affixing Another Appraiser's Signature and Using Rules of Thumb for Market Adjustments. [Click here](#) to read them.

Appraiser Talk

The Appraisal Foundation's podcast Appraiser Talk releases it's newest episode every Monday.

You can check out a full list of published podcasts and listen to each episode [here](#). Click [here](#) to sign up to receive a notification each time a new episode is published.

You can subscribe to Appraiser Talk on Spotify, Apple Podcasts or wherever you get your podcasts. If you have a question you'd like to hear answered on the show, email it to Amy Timmerman at amy@appraisalfoundation.org.

Share this Newsletter

Click [here](#) to get a shareable link of this month's newsletter to share on social media.

About The Appraisal Foundation

The Appraisal Foundation is the nation's foremost authority on the valuation profession. The organization sets the Congressionally authorized standards and qualifications for real estate appraisers, and provides voluntary guidance on recognized valuation methods and techniques for all valuation professionals. This work advances the profession by ensuring appraisals are independent, consistent, and objective. More information on The Appraisal Foundation is available at www.appraisalfoundation.org.

[Unsubscribe](#)

From: The Appraisal Foundation <news@appraisalfoundation.org>
Sent: Tuesday, February 15, 2022 8:52 AM
To: Kohtz, Tyler
Subject: Introducing the State Regulator Newsletter



Dear Tyler,

Welcome to our inaugural newsletter for state regulators! Our goal is for this to be a resource for you to receive periodic updates from us on all things standards and qualifications.

To that end, I wanted to use this first state regulator newsletter to talk to you directly about PAREA. As you know, PAREA is now effective, and we are waiting eagerly for the first module to hit the market.

Up to now, the AQB has received proofs of concept from six different providers, and we have heard that at least one provider hopes to have a PAREA module available to aspiring appraisers in the second quarter of this year.

By our informal count, 27 states have now approved PAREA to fulfill experience credit either by adoption or by reference.

If your state is in the process of considering PAREA, one of our AQB members would be happy to present at your next meeting to share more about PAREA and answer any questions you might have. If you are interested in this, please respond to this email, and we will be happy to coordinate that with you.

Read on for more updates, and please respond to this email with any suggestions you may have for future newsletters.

Sincerely,

Lisa Desmarais
Vice President of Appraisal Issues

Join the State Regulator Advisory Group

The Appraisal Foundation would like to invite all state regulators to join the State Regulator Advisory Group. This group will be an opportunity for the Foundation, its boards, and regulators to discuss ongoing work and receive informal feedback.

In This Newsletter

From Lisa's Desk: An update on PAREA

Join the State Regulator Advisory Group

New PAREA Q&As

Appraiser Talk

Upcoming Events

February 17: [ASB Public Meeting](#)

Helpful Resources

[7-Hour Course and Reference Manual FAQs](#)

Contact Us

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Follow Us



The first meeting will be held on February 24th at 1:00 p.m. EST. [Click here to RSVP](#). We hope you will join us.

New PAREA Q&As

The AQB has released three new Q&As covering topics related to PAREA including:

- The Appraisal Experience Log and Successful Completion of a PAREA Program
- PAREA & Geographical Competency
- Verifying Qualifying Education after the Successful Completion of a PAREA Program

[Click here](#) to access these new Q&As.

Appraiser Talk

The Appraisal Foundation's podcast Appraiser Talk releases it's newest episode every Monday.

You can check out a full list of published podcasts and listen to each episode [here](#). Click [here](#) to sign up to receive a notification each time a new episode is published.

You can subscribe to Appraiser Talk on Spotify, Apple Podcasts or wherever you get your podcasts. If you have a question you'd like to hear answered on the show, email it to Amy Timmerman at amy@appraisalfoundation.org.

About The Appraisal Foundation

The Appraisal Foundation is the nation's foremost authority on the valuation profession. The organization sets the Congressionally authorized standards and qualifications for real estate appraisers, and provides voluntary guidance on recognized valuation methods and techniques for all valuation professionals. This work advances the profession by ensuring appraisals are independent, consistent, and objective. More information on The Appraisal Foundation is available at www.appraisalfoundation.org.

Manage Your Subscription

This message was sent to tyler.kohtz@nebraska.gov from news@appraisalfoundation.org

The Appraisal Foundation
1155 15th Street NW STE 1111
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Appraisal Standards Board Announces Comprehensive Review of Ethics Rule

(Washington, DC) February 17, 2022 – The Appraisal Foundation’s Appraisal Standards Board today announced a comprehensive review of the Ethics Rule in the Uniform Standards of Professional Appraisal Practice (USPAP).

“This is a prime example of why USPAP requires periodic updates,” said Appraisal Standards Board Chair Michelle Czekalski Bradley. “The appraisal profession has to be able to evolve, which means our standards need to adapt when the need arises. We appreciate federal regulators bringing their concerns about the Ethics Rule to our attention. There is no place for discrimination in the appraisal profession, and we want to ensure that is clearly enshrined in our standards.”

This announcement follows a February 4th letter from federal regulators to the Appraisal Standards Board raising concerns that the Ethics Rule does not make it clear that discrimination against protected classes is prohibited or that appraisers must follow all applicable federal and fair housing laws.

The Appraisal Standards Board responded to this letter asking federal regulators to meet with them to assist in a comprehensive review of the Ethics Rule that would address their concerns. Click [here](#) to read the letter.

The current edition of USPAP is effective through December 31, 2022. The Appraisal Standards Board will determine at a later time if this effective date needs to be extended.

—End—

USPAP Q&A

2020-22 USPAP Q&A

Issue Date: February 28, 2022

The Appraisal Standards Board (ASB) of The Appraisal Foundation develops, interprets, and amends the Uniform Standards of Professional Appraisal Practice (USPAP) on behalf of appraisers and users of appraisal services. The USPAP Q&A is a form of guidance issued by the ASB to respond to questions raised by appraisers, enforcement officials, users of appraisal services and the public to illustrate the applicability of USPAP in specific situations and to offer advice from the ASB for the resolution of appraisal issues and problems. The USPAP Q&A may not represent the only possible solution to the issues discussed nor may the advice provided be applied equally to seemingly similar situations. USPAP Q&A does not establish new standards or interpret existing standards. USPAP Q&A is not part of USPAP and is approved by the ASB without public exposure and comment.

2022-01: Affixing Another Appraiser's Signature

Question:

As a trainee appraiser, my supervisory appraiser requires me to keep my digital signature in a file we can both access by using one password. For appraisal assignments she applies both our signatures to the certification, then transmits the written report to the client. I do not know what changes she makes before transmitting the report. Are we following USPAP requirements for applying signatures?

Response:

No. The Management section of the ETHICS RULE includes a prohibition that an appraiser must not affix the signature of another appraiser without his or her consent, which must only be given on an assignment-by-assignment basis.

Additionally, a signed certification in a written report is evidence you recognize your ethical obligations. The signature itself serves as your personalized evidence that you are not only authenticating the work performed, but that you accept responsibility for the content, analyses, and conclusions in the report. If changes were made to the report without your knowledge, you, as the appraiser cannot meet these USPAP responsibilities.



Authorized by Congress as the Source of Appraisal Standards and Appraiser Qualifications

APPRAISAL STANDARDS BOARD

USPAP Q&A

2020-22 USPAP Q&A

Issue Date: February 28, 2022

The Appraisal Standards Board (ASB) of The Appraisal Foundation develops, interprets, and amends the Uniform Standards of Professional Appraisal Practice (USPAP) on behalf of appraisers and users of appraisal services. The USPAP Q&A is a form of guidance issued by the ASB to respond to questions raised by appraisers, enforcement officials, users of appraisal services and the public to illustrate the applicability of USPAP in specific situations and to offer advice from the ASB for the resolution of appraisal issues and problems. The USPAP Q&A may not represent the only possible solution to the issues discussed nor may the advice provided be applied equally to seemingly similar situations. USPAP Q&A does not establish new standards or interpret existing standards. USPAP Q&A is not part of USPAP and is approved by the ASB without public exposure and comment.

2022-02: Using Rules of Thumb for Market Adjustments

Question:

In my Appraisal Reports prepared on a Fannie Mae 1004 form, I often need to conclude whether adjustments for changes in market conditions are necessary. To make that conclusion, I use the following three rules-of-thumb:

1. I do not adjust for market conditions if a comparable sale sold within three months of the effective date of the appraisal;
2. I do not adjust for market conditions when the percentage change is low, such as 3% annually;
3. I limit my market conditions adjustments to 1% per month, even if the market is changing at a rate greater than 1% per month.

Is it acceptable under USPAP to use rules-of-thumb as the reasoning for my conclusions associated with market condition adjustments?

Response:

No. A “rule of thumb” does not meet the appraisal development requirements. Standards Rule 1-3(a) requires an appraiser to identify and analyze market data and to draw supported conclusions:

When necessary for credible assignment results in developing a market value opinion, an appraiser must:

(a) **identify and analyze** the effect on use and value of:

- (i) existing land use regulations;
- (ii) reasonably probable modifications of such land use regulations;
- (iii) **economic supply and demand**;
- (iv) the physical adaptability of the real estate; and
- (v) **market area trends**; and

Comment: An appraiser must avoid making an **unsupported assumption or premise about market area trends**, effective age, and remaining life.

(Bold added for emphasis)

Simply applying a rule-of-thumb to determine whether to make an adjustment for market conditions without analyzing market data and concluding what it indicates results in an unsupported conclusion and may result in misleading assignment results.

The USPAP Q&A is posted on The Appraisal Foundation website (www.appraisalfoundation.org).

For further information regarding USPAP Q&A, please contact:

Lisa Desmarais, Vice President, Appraisal Issues

The Appraisal Foundation
1155 15th Street, NW, Suite 1111
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(202) 624-3044
lisad@appraisalfoundation.org

United States House of Representatives
Committee on Financial Services
2129 Rayburn House Office Building
Washington, D.C. 20515

February 22, 2022

Honorable Marcia L. Fudge
Secretary
U.S. Department of Housing & Urban
Development
451 7th Street SW
Washington, DC 20410

Timothy Segerson
Appraisal Subcommittee Board Chairman
Deputy Director, Office of Examination and
Insurance
National Credit Union Administration
99 M Street SE, Suite 300
Washington, DC 20003

Jim Park
Executive Director
Appraisal Subcommittee
1325 G Street NW, Suite 500
Washington, D.C. 20005

David S. Bunton
President
The Appraisal Foundation
1155 15th Street, NW
Suite 1111
Washington, DC 20005

Pledger M. Bishop, III
President
Appraisal Institute
200 W. Madison, Suite 1500
Chicago, IL 60606

Secretary Fudge, Chairman Segerson, Mr. Park, Mr. Bunton, and Mr. Bishop:

During my time as Chairwoman, the House Committee on Financial Services has paid special attention to the racial inequities that continue to plague America's home valuation system, including through home appraisals, despite the passage of anti-discrimination laws.¹ National quantitative analyses from Freddie Mac² and scholars such as Drs. Andre Perry,³ Junia Howell, and Elizabeth Korver-Glenn⁴ have shown the systemic devaluation of homes experienced in communities of color, especially in Black-majority communities. This has been supported by data presented in numerous recent news media reports and lawsuits.⁵ Qualitative research from these scholars, as well as most recently from the National Fair Housing Alliance,⁶ has also shed light on

¹ Home appraisal discrimination based on race, color, sex, religion, national origin, familial status, disability, and age is illegal in the U.S. under the Fair Housing Act of 1968, the Equal Credit Opportunity Act of 1974, the Civil Rights Act of 1866, and various state and local laws.

² Freddie Mac, [Racial and Ethnic Valuation Gaps in Home Purchase Appraisals](#) (Sep. 2021).

³ The Brookings Institute, [The Devaluation of Assets in Black Neighborhoods: The Case of Residential Property](#) (Nov. 27, 2018).

⁴ Junia Howell and Elizabeth Korver-Glenn, [Neighborhoods, Race, and the Twenty-first-century Housing Appraisal Industry](#) (2018); Junia Howell and Elizabeth Korver-Glenn, [The Increasing Effect of Neighborhood Racial Composition on Housing Values, 1980–2015](#) (Sep. 4, 2020); Elizabeth Korver-Glenn, [Race Brokers: Housing Markets and Segregation in 21st Century Urban America](#) (2021).

⁵ Debra Kamin, [Black Homeowners Face Discrimination in Appraisals](#), New York Times (Aug. 25, 2020); Troy McMullen, [For Black homeowners, a common conundrum with appraisals](#), The Washington Post (Jan. 21, 2021); Julian Glover, [Bay Area Black, Latina real estate couple lowballed \\$250K in home appraisal](#), ABC 7 News (Feb. 23, 2021); NPR, [More Black Americans Call Out Housing Appraisal Process As Discriminatory](#) (May 19, 2021); The Real Deal, [Cashed out: Nonwhite homeowners denied access to refi bonanza](#) (Jan. 4, 2022); Tim Glaze, [HUD settles with JPMorgan over appraisal bias case](#), HousingWire (Mar. 9, 2021).

⁶ National Fair Housing Alliance, [Identifying Bias and Barriers. Promoting Equity: An Analysis of the USPAP Standards and Appraiser Qualification Criteria](#) (Jan. 2022).

the ways in which individual appraisers and the appraisal profession help perpetuate systemic and overt racism, highlighting statements made by appraisers as well as policies and practices that continue to be upheld by an appraisal profession that is 97% White.⁷

As an example of these ongoing trends, I am forwarding to you an email recently sent by an appraiser to Dr. Elizabeth Korver-Glenn, one of our nation’s foremost experts on bias and discrimination in the housing appraisal industry. In his email, the appraiser characterizes “minority” children as “illigitimant” [sic] and “poorly educated” and refers to the names of Black people as “obserd” [sic]. He also states that “racism is not as prevalent as you might think,” while ironically describing his racially segregated White neighborhood and pointing out the lack of investment in Black neighborhoods. Such statements cannot and should not be dismissed as “unconscious bias.” They reveal and perpetuate the false stereotypes upon which racism was founded and continues to shape communities across our country today.

Moreover, the author of the email goes on to imply that appraisers and lenders will double-down on discriminatory practices against communities of color, by refusing to perform appraisals, the more that people continue to speak out about racism in the appraisal and housing industries – “Appraisers are being turned in nationally because of so called race. The trend of course will be to refuse the assignment. [...]As the cry wolf extreme for lending and appraisals ramps up, appraisers and lendings will simply run from these loans not wanting any conflict,” a practice which is illegal under federal law.⁸

Some may say that the words of one appraiser do not reflect or represent the profession. However, years of data, ongoing research, and numerous settled lawsuits provide ample evidence to the contrary. The email I reference shines a spotlight on the racist stereotypes and harmful lines of thinking prevalent in an industry which systematically devalues the homes of Black people and other people of color. It does not reflect the ideals upon which our nation was founded nor the objectives of current statutory and regulatory standards. We can no longer turn a blind eye to the behaviors that make this inequity a reality.

Given this email incident and ongoing reports of appraisal discrimination, I will be introducing legislation to address systemic appraisal discrimination. Additionally, I ask that the Department of Housing and Urban Development investigate this matter and ask that you, Secretary Fudge, initiate a systemic fair housing investigation into housing valuation discrimination. I also call on the Appraisal Subcommittee, the Appraisal Foundation, and the Appraisal Institute to fully coordinate with State appraisal regulatory agencies and boards to conduct a full investigation into the incident described here, including whether any appraisals may have been improperly or incorrectly taken into consideration a prohibited basis, and to determine what actions should be taken.

⁷ U.S. Bureau of Labor Statistics, [Labor Force Statistics from the Current Population Survey](#) (2021); Note that the Appraisal Institute used to provide annual “U.S. Valuation Profession Fact Sheets” that included the demographic breakdown of the appraisal profession. The Institute has not produced any further factsheets since the Committee held a hearing on appraisal bias in [2019](#). While data methodology may differ, compared to the Institute’s [last fact sheet](#) and the Bureau of Labor Statistics’ latest data, the appraisal profession has become whiter between 2019 (85.4%) and 2021 (97.7%).

⁸ *Supra note 1*

In the coming months, my Committee will convene hearings, advance legislation, and continue working with stakeholders to end housing discrimination and hold the appraisal industry fully accountable. I look forward to your responses to this incident and this letter. Please contact Alia Fierro, Deputy Director of Housing, Community Development and Insurance, with any questions at alia.fierro@mail.house.gov.

Sincerely,

A handwritten signature in blue ink that reads "Maxine Waters". The signature is fluid and cursive, with the first letter of "Maxine" being a large, stylized capital "M".

Maxine Waters
Chairwoman

cc: The Honorable Patrick McHenry, Ranking Member

From: [REDACTED]
To: [REDACTED]
Subject: [REDACTED]
Date: [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

From: [REDACTED]
Sent: Wednesday, January 26, 2022 2:19 PM
To: Elizabeth Korver-Glenn [REDACTED]
Subject: Race and Real Estate Estate

[EXTERNAL]

Elizabeth,

Who the hell are you, to inject such racism. Your sociology background, well simply is flawed. You should get out of the office and work with an appraiser and see the impact of social groups, but more importantly, federal law, which makes poor minorities poorer. It's called lower-income housing or LIHTEC, and only the wealthy democrats own these. They are an annuity right from the the US Treasury into the Democrat pockets. Hence the millions of refugees in the system.

Appraisers are being turned in nationally because of so called race. The trend of course will be to refuse the assignment. While the document I read suggest racism was the underlying cause of the values being low in minority areas, I would suggest its factual data that reflects values are simply low, as investors are fewer. As the cry wolf extreme for lending and appraisals ramps up, appraisers and lendings will simply run from these loans not wanting any conflict. To suggest the loan is biased and the appraiser is racist to simple. But I have come to expect why someone with your credentials would dare to suggest they have a clue about what trained and educated people as my self actually do.

With your education, this is the best you could do. I would suggest you are a flunky and our country is racing to the bottom with people like yourself not capable of doing the work. Racism is not as prevalent as you might think. Im [REDACTED] and I live in the house I grew up in. the stret has hardly changed

even wen you get to the poor black neighborhoods. The point is, not much has changed, and these neighborhoods are socially adapted based on social behavior people are attracted to.

Come to [REDACTED], I will pay for your ticket, and I will walk your through your sociology degree and then ask you what you see after spending a week with me in the heart of the deep south where minorities are paid to raise their poorly educated kids illigitamant kids. Lets not forget the parents gave the kids obserd names that most employers immediately refuse to call. !!

[REDACTED]



[REDACTED]

JOE IBACH
PRESIDENT

BRANDY MARCH
MANAGING DIRECTOR

March 7, 2022

The Honorable Maxine Waters
Chairwoman
House Committee on Financial Services
2128 Rayburn House Office Building
Washington, DC 20515

Dear Chairman Waters:

As a way of introduction, my name is Joe Ibach, 2021-2022 President of the Association of Appraiser Regulatory Officials (AARO). AARO was formed in 1991 after Congress passed Title XI of the Financial Institutions Reform, Recovery, & Enforcement Act (FIRREA) of 1989. Appraiser certification and licensure programs soon realized that having a central voice for state regulators was imperative. AARO was established and has upheld its mission to be an advocate for all member jurisdictions as it relates to enforcement and administration of appraiser and appraisal management company regulatory laws.

The AARO Board of Directors read your February 22, 2022, letter addressed to various real estate-related entities. Collectively, we are dismayed by the comments made by one appraiser in the electronic message to Dr. Korver-Glenn. This appraiser's comments are deeply troubling and deserve further investigation.

In your letter, you identified the need to coordinate a full investigation about this incident that should involve the Appraisal Subcommittee, Appraisal Foundation, and Appraisal Institute to coordinate with State appraisal regulatory agencies and boards to, not only investigate this particular incident, but to determine what actions, if any, should be taken. We commit AARO's resources to this effort as the licensing agencies and boards of all 50 states and the five jurisdictions are members. When a state appraiser regulatory agency receives a complaint involving an appraiser or appraisal management company relating to these issues, AARO encourages the state appraiser regulatory agencies to first refer to HUD Fair Housing and/or the appropriate state Fair Housing agency or both. Another step taken by AARO in January 2022 was to compile statistics relating to allegations and/or complaints regarding appraisal bias and discrimination. The quarterly reports will be shared with The Appraisal Foundation and state appraiser regulatory agencies. AARO's Board is deeply concerned about these issues and is committed in an attempt to eliminate discrimination against all protected classes by appraisers.

Association of Appraiser Regulatory Officials (AARO)
PO Box 187 in Des Moines, IA 50301

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515.494.1710

JOE IBACH
PRESIDENT

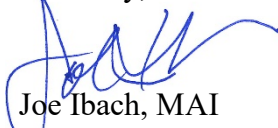
BRANDY MARCH
MANAGING DIRECTOR

AARO holds two annual conferences, one in the spring and one in the fall. Last fall, AARO hosted a panel session on appraiser-related consumer protection laws that included attorneys from HUD and the CFPB. AARO's upcoming spring conference, to be held in San Antonio between May 13 and 15, 2022, has appraisal bias and discrimination issues first and foremost on the agenda. Two sessions are scheduled to address bias, racial discrimination, and similar issues. These sessions will specifically include reports from the Appraisal Subcommittee and The Appraisal Foundation. AARO intends to assimilate as much information as possible and, hopefully, provide future educational opportunities for all State regulators regarding these issues.

Be assured, we are aware that even unintentional discrimination against protected classes is illegal. Therefore, AARO will do what it can to educate State appraiser regulators on how to identify bias and/or discrimination in the appraisal profession and formulate best practices regarding investigation and disciplinary measures. Appraiser boards or agencies can then communicate with their state credentialed appraisers in recognizing the need to eliminate bias and discrimination in the appraisal process. We invite you or a staff member to speak at or attend our conference. We understand the gravity of this topic and wish to be a leader in the movement to improve the profession and ensure the public's trust is restored.

In your letter, you also detailed that your committee will soon convene hearings, advance legislation, and continue working with stakeholders to end housing discrimination and hold the appraisal profession accountable. We hope that your committee considers AARO as one of the stakeholders. AARO is willing and ready to assist in this important and vital endeavor. Thank you for your continued efforts in addressing this important issue.

Sincerely,



Joe Ibach, MAI
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