

PUBLIC MEETING OF THE NEBRASKA REAL PROPERTY APPRAISER BOARD
Thursday, August 18, 2022, 9:00 a.m.
Nebraska Real Property Appraiser Board Office, First Floor, Nebraska State Office Building
301 Centennial Mall South, Lincoln, Nebraska

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 10:00 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.....1-15

1. New Applicants for Trainee Credential
 - a. T22017
2. New Applicants for Certified Residential Credential through Education, Experience, and Examination
 - a. CR22005
3. New Applicants for Certified General Credential through Education, Experience, and Examination
 - a. CG22019

D. Registration as an Appraisal Management Company

E. Consideration of Compliance Matters.....1

1. New Grievances
 - a. 22-01

F. Consideration of Other Executive Session Items.....1-37

1. 2022.05
2. Personnel Matters

G. Welcome and Chair's Remarks (Public Agenda 10:00 am)

H. Board Meeting Minutes

1. Approval of July 21, 2022 Meeting Minutes.....1-10

I. Director's Report

1. Real Property Appraiser and AMC Counts and Trends
 - a. Real Property Appraiser Report1-4
 - b. Temporary Real Property Appraiser Report5
 - c. Supervisory Real Property Appraiser Report6
 - d. Appraisal Management Company Report7
2. Director Approval of Applicants
 - a. Real Property Appraiser Report8
 - b. Education Activity and Instructor(s) Report9-10
3. 2022-23 NRPAB Goals and Objectives + SWOT Analysis11-13

J. Financial Report and Considerations

1. July Financial Report
 - a. Budget Status Report 1-3
 - b. MTD General Ledger Detail Report 4-11
 - c. Financial Charts 12-15
2. 2023-2025 Biennial Budget
 - a. 2023-2025 Biennial Budget Request Highlights 16-17
 - b. Agency Narrative Report 18-23
 - c. Program Narrative Report 24-40
 - d. Agency Request Report 41-44
 - e. Issue Detail Report 45-82
 - f. Real Property Appraiser Funds Analysis 83-86
 - g. AMC Funds Analysis 87-89
3. Per Diems

K. General Public Comments

L. Consideration of Education/Instructor Requests 1-17

M. Unfinished Business

N. New Business

1. Renewal Season Temporary Employee

O. Legislative Report and Business

1. Title 298
2. 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
5. Appraisal Subcommittee
 - a. ASC Temporary Waiver Flow Chart 1
6. The Appraisal Foundation
 - a. TAF August Newsletter 2-3
 - b. TAF Press Release: 2020-21 USPAP Extended for an Additional Year 4-5
 - c. Third Exposure Draft of Proposed Changes to USPAP_July 26, 2022 6-15
7. Association of Appraiser Regulatory Officials
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**

July 21, 2022 Meeting Minutes

A. OPENING

Vice-chairperson Wade Walkenhorst called to order the July 21, 2022 meeting of the Nebraska Real Property Appraiser Board at 9:00 a.m., 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

Vice-chairperson Walkenhorst 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 July 11, 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 Wade Walkenhorst of Lincoln, Nebraska, Bonnie Downing of Dunning, Nebraska, Cody Gerdes of Lincoln, Nebraska, and Kevin Hermesen of Gretna, Nebraska were present. Also present were Director Tyler Kohtz, Business and Licensing Program Manager Allison Nespor, and Business and Education Program Manager Katja Duerig, who are all headquartered in Lincoln, Nebraska. Board Member Thomas Luhrs of Imperial, Nebraska was absent and excused.

ADOPTION OF THE AGENDA

Vice-chairperson Walkenhorst 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 Hermesen seconded the motion. With no further discussion, the motion carried with Walkenhorst, Downing, Gerdes, and Hermesen voting aye.

Board Member Downing 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 Gerdes seconded the motion. The time on the meeting clock was 9:03 a.m. The motion carried with Walkenhorst, Downing, Gerdes, and Hermesen voting aye.

Board Member Downing moved to come out of executive session at 9:18 a.m. Board Member Gerdes seconded the motion. The motion carried with Walkenhorst, Downing, Gerdes, and Hermesen voting aye.

Break from 9:19 a.m. to 9:30 a.m.

G. WELCOME AND CHAIR'S REMARKS

Vice-chairperson Walkenhorst welcomed all to the July 21, 2022 meeting of the Nebraska Real Property Appraiser Board and indicated that he had no comments. Vice-chairperson Walkenhorst acknowledged that Roger Morrissey was the only member of the public present and thanked him for his attendance.

H. BOARD MEETING MINUTES

1. APPROVAL OF JUNE 15, 2022 STRATEGIC PLANNING MEETING MINUTES

Vice-chairperson Walkenhorst asked for any additions or corrections to the June 15, 2022 strategic planning meeting minutes. With no discussion, Vice-chairperson Walkenhorst called for a motion. Board Member Downing moved to approve the June 15, 2022 strategic planning meeting minutes as presented. Board Member Gerdes seconded the motion. Vice-chairperson Walkenhorst recognized the motion and asked for any discussion. With no discussion, Vice-chairperson Walkenhorst called for a vote. The motion carried with Walkenhorst, Downing, Gerdes, and Hermesen voting aye.

2. APPROVAL OF JUNE 16, 2022 MEETING MINUTES

Vice-chairperson Walkenhorst asked for any additions or corrections to the June 16, 2022 meeting minutes. With no discussion, Vice-chairperson Walkenhorst called for a motion. Board Member Downing moved to approve the June 16, 2022 meeting minutes as presented. Board Member Gerdes seconded the motion. Vice-chairperson Walkenhorst recognized the motion and asked for any discussion. With no discussion, Vice-chairperson Walkenhorst called for a vote. The motion carried with Walkenhorst, Downing, Gerdes, and Hermesen 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 July 21, 2022 to the Board for review. The Director reported that all trends are maintaining, then asked for any questions or comments. There was no further discussion.

b. Real Property Appraiser Renewal Report

Director Kohtz presented four charts pertaining to the 2022-23 real property appraiser renewals as of June 30, 2022. The Director reported that 91 percent of real property appraisers with credentials expiring on December 31, 2021 were projected to renew, and the actual rate of renewal was 92 percent. The renewal of trainee real property appraiser credentials expiring on December 31, 2021 ended at 86 percent as of June 30, 2022, greatly exceeding the projected rate of 70 percent. Director Kohtz noted that the renewal rate for the licensed residential real property appraisers is typically 90-95 percent, but this period finished with 78 percent. The Director informed the Board that there is no specific reason for the drop, so it will be monitored for long-term trend changes. Nearly all certified residential real property appraisers with credentials expiring on December 31, 2021 renewed. Director Kohtz remarked that the 99 percent renewal rate exceeded the typical rate for this classification. The Director finished by reporting that the certified general real property appraiser renewal rate of 91 percent was lower than projected, but within the typical range for this credential. Vice-chairperson Walkenhorst asked Director Kohtz if he still expects to see more licensed residential credential holders upgrading to certified residential. The Director responded that he does, and he expects the overall number of total licensed residential real property appraisers to increase in the future. Director Kohtz cited changes to The Real Property Appraiser Qualification Criteria that make it easier for one to obtain a licensed residential real property appraiser credential, and also upgrade to the certified residential classification. The Director informed the Board that more licensed residential real property appraiser applications have been submitted this year compared to the past four years combined. Director Kohtz added that the Criteria change has had a slower than expected effect, but it is starting to show. Vice-chairperson Walkenhorst thanked the Director for this report.

c. Temporary Real Property Appraiser Report

Director Kohtz presented three charts outlining the number of temporary credentials issued as of June 30, 2022 to the Board for review. The Director reported that he had no specific comments and asked for any questions or comments. There was no discussion.

d. Supervisory Real Property Appraiser Report

Director Kohtz presented two charts outlining the number of supervisory real property appraisers as of July 21, 2022 to the Board for review. The Director reported that there were no changes in trends and that he had no specific comments. Director Kohtz asked for any questions or comments. There was no further discussion.

e. Appraisal Management Company Report

Director Kohtz presented two charts outlining the number of AMCs as of July 21, 2022 to the Board for review. Director Kohtz indicated that he had no 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 June 8, 2022 and July 6, 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 June 8, 2022 and July 6, 2022. The Director asked for any questions or comments. There was no further discussion.

3. 2022-23 NRPAB GOALS AND OBJECTIVES + SWOT ANALYSIS

Director Kohtz presented the 2022-23 NRPAB Goals and Objectives + SWOT Analysis to the Board for consideration. The Director reported that these documents reflect the Board's decisions made during the strategic planning meeting in June. Director Kohtz informed the Board that he will continue to present a goals and objectives progress report at each monthly meeting. The Director asked the Board if the 2022-23 NRPAB Goals and Objectives + SWOT Analysis documents accurately reflect the Board's discussions during the strategic planning meeting. No board members requested changes to the documents. Director Kohtz then requested a motion to approve the 2022-23 NRPAB Goals and Objectives + SWOT Analysis. With no discussion, Vice-chairperson Walkenhorst called for a motion. Board Member Downing moved to approve the 2022-23 NRPAB Goals and Objectives + SWOT Analysis as presented. Board Member Gerdes seconded the motion. Vice-chairperson Walkenhorst recognized the motion and asked for any discussion. With no discussion, Vice-chairperson Walkenhorst called for a vote. The motion carried with Walkenhorst, Downing, Gerdes, and Hermesen voting aye.

J. FINANCIAL REPORT AND CONSIDERATIONS – JULY 2022

1. APPROVAL OF JUNE RECEIPTS AND EXPENDITURES

Director Kohtz summarized the expenditures and revenues for the 2021-2022 fiscal year as shown in the Budget Status Report. The Director began by reviewing the expenditures and informed the Board that Personal Services expenditures ended the fiscal year at \$178,074.11; 96.91 percent of budgeted. Benefits expenditures ended at \$237,912.97; 97.77 percent of budgeted. The Director guided the Board's attention to Overtime Payments, and informed the Board that overtime expenditures finished at 353.56 percent of budgeted. Director Kohtz reminded the Board of the effort needed to get the work done, and reiterated the need for additional staffing. The Director then brought attention to the Sick Leave Expense and informed the Board that because of the Board's flexible work policies, there is little need to utilize sick leave. Director Kohtz informed the Board that the budgeted Sick Leave Expense was revised down in the FY 2022-2023 Budget. The Director then moved to Operating Expenses, and indicated that Data Processing Expense ended at 40.72 percent of budgeted. Director Kohtz reminded the Board that it approved a revised budget at the end of the fiscal year reallocating unused funds to the AMC Renewal Application and Interface project. Very little of the project was completed during the 2021-2022 fiscal year as expected, which resulted in CIO Expenses ending far below budgeted.

(Continued on page 5)

(Continued from page 4)

The Director then guided the Board's attention to Dues and Subscriptions Expense, and informed the Board that expenditures ended 199.62 percent of budgeted due to a significant increase to the AARO membership dues. Director Kohtz indicated that another dues payment contributed to this increase, but that he could not remember it off the top of his head. BLPM Nespor reminded him that it was her notary association dues. Director Kohtz agreed with BLPM Nespor that this is the expenditure that he could not recall. The Director then moved to the Insurance Expense and Surety and Notary Bonds expenditures, and indicated that State Accounting required that surety and notary expenditures now be coded as Insurance Expense, which lead to expenditures being 227.43 percent of budgeted. Director Kohtz finished the review of expenditures for the 2021-2022 fiscal year by stating the total expenditures were \$355,987.28; 84.60 percent of budgeted. The Director declared that lack of expenditures related to investigations, including SME review costs and legal fees, resulted in lower than projected expenditures for the fiscal year.

Director Kohtz then moved to revenues for the 2021-2022 fiscal year and informed the Board that revenues were strong. The Director highlighted continuing education renewal fees, which ended at 230 percent of projected revenues; certified general new fees, which ended at 164 percent of projected revenues; licensed new fees, which ended at 600 percent of projected revenues; fingerprint fees, which ended at 157.85 percent of projected revenues; and application fees, which ended at 121.41 percent of projected revenues. Director Kohtz brought attention to the increased number of real property appraiser applications received during the fiscal year, and indicated that this increased revenues. The Director then informed the Board that renewal revenues were higher than projected for the certified general classification because more credential holders renewed for two years compared to normal. The increase in revenues for certified residential renewals was due to a higher-than-normal renewal rate for those with credentials that expired on December 31, 2021. The Director also indicated that AMC revenues were stable and in line with projected revenues. Director Kohtz finished review of the 2021-2022 fiscal year by informing the Board that revenues for the fiscal year ended at \$380,644.36; 108.25 percent of projected.

The receipts and expenditures for June were then presented to the Board for review. Director Kohtz brought attention to the subtotal for all Personal Services and noted that the June expenditures were high due to three pay periods in the month. The Director then pointed out that the Data Processing Expense for the month of June was \$9,117.26. The Director informed the Board that the expense includes the Supervisory Appraiser Contact List, the AMC Renewal Application and Interface, and various other bug fixes and minor enhancements. Director Kohtz indicated that expenditures for the month of June totaled \$46,506.94. The Director turned the Board's attention to revenues, and informed the Board that revenues for June were \$14,602.36. The Director asked for any questions or comments. There was no further discussion.

Director Kohtz then guided the Board's attention to the MTD General Ledger for June and said he had no specific comments. The Director asked for any questions or comments. There was no further discussion.

Director Kohtz presented four graphs showing expenses, revenues, and cash balance. The Director once again pointed out the expenditures and revenues for the month of June for the Real Property Appraiser Program, which includes both the Appraiser Fund and the AMC Fund. The Director brought attention to a new graph titled, “NRPAB Twenty-Five Month Expenses/Revenue by Program,” and noted that this graph tracks the expenditures and revenues by program. Since this data is used for biennial budget preparations and is available per program, the Board will have the opportunity to review it on a monthly basis moving forward. Director Kohtz reported that Real Property Appraiser Fund revenues for the month of June totaled \$6,618.68, the Real Property Appraiser Fund expenses totaled \$30,288.07, the AMC Fund revenues totaled \$7,983.68, and the AMC Fund expenses totaled \$16,218.87.

The Director then remarked that the cash balance for the AMC Fund is \$344,501.80, the Appraiser Fund is \$372,339.68, and the overall cash balance for both funds is \$716,841.48. Director Kohtz commented that the Appraiser Fund cash balance is healthy, while the AMC Fund cash balance is the highest it’s ever been. The Director asked for any questions or comments. There was no further discussion.

Board Member Downing moved to accept and file the June 2022 financial reports for audit. Board Member Gerdes seconded the motion. Vice-chairperson Walkenhorst recognized the motion and asked for any discussion. With no discussion, Vice-chairperson Walkenhorst asked for a vote. The motion carried with Walkenhorst, Downing, Gerdes, and Hermesen voting aye.

2. FY 2022-2023 BUDGET

Director Kohtz presented the proposed budget and projected revenues for FY 2022-2023 to the Board for consideration. The Director informed the Board that the only change in the proposed budget since it was presented at the strategic planning meeting is that the projected revenues were revised upward after the final June revenues became available. The Director summarized the available funding and the projected expenditures and revenues, for the FY 2022-2023 fiscal year. Director Kohtz then provided a brief summary regarding the application of budgeted expenditures to the Appraiser Fund and the AMC Fund, and informed the Board that the general expenses will be split 65% to the Appraiser Fund and 35% to the AMC Fund as discussed at the strategic planning meeting. Director Kohtz asked for any questions or comments related to the FY 2022-2023 Budget. Board Members Walkenhorst and Gerdes thanked the Director for the work put into the budget preparation. Board Member Downing moved to approve the FY 2022-2023 Budget as presented. Board Member Gerdes seconded the motion. Vice-chairperson Walkenhorst recognized the motion and asked for any discussion. With no discussion, Vice-chairperson Walkenhorst asked for a vote. The motion carried with Walkenhorst, Downing, Gerdes, and Hermesen voting aye.

3. 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 further discussion.

K. GENERAL PUBLIC COMMENTS

Vice-chairperson Walkenhorst asked for any public comments. With no comments, Vice-chairperson Walkenhorst moved on to Consideration of Education/Instructor requests.

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

M. UNFINISHED BUSINESS: No discussion.

N. NEW BUSINESS: No discussion.

O. LEGISLATIVE REPORT AND BUSINESS

1. TITLE 298

a. Summary of Proposed Changes to Title 298 of the Nebraska Administrative Code June 16, 2022 Draft

Director Kohtz presented the Summary of Proposed Changes to Title 298 of the Nebraska Administrative Code June 16, 2022 Draft to the Board for review. The Director remarked that this is the “cheat sheet” that is provided to assist with public comment, and no action is required. Director Kohtz also informed the Board that the draft of Title 298 reviewed by the Board at the June meeting has been provided to the ASC, the Attorney General’s Office, and the Governor’s Policy and Research Office for preliminary review. The Director asked for any questions or comments. There was no discussion.

2. OTHER LEGISLATIVE MATTERS: No discussion.

P. ADMINISTRATIVE BUSINESS

1. GUIDANCE DOCUMENTS: No discussion.

2. INTERNAL PROCEDURAL DOCUMENTS: No discussion.

3. FORMS, APPLICATIONS, AND PROCEDURES

a. Revised NRPAB Employee Handbook

Director Kohtz presented the revised NRPAB Employee Handbook to the Board for consideration, and reported that a thorough review was completed, but only a few changes were necessary. The Director guided the Board to page P.5, and informed the Board that the working titles for the contract employees were updated to reflect their current titles. Director Kohtz indicated that this change was made throughout where the titles appear. The Director then moved to page P.27, and informed the Board that the Juneteenth holiday was added to the list of state holidays as requested by the Board during the strategic planning meeting. The Director asked for any questions or comments. With no discussion, Vice-chairperson Walkenhorst called for a motion. Board Member Gerdes moved to approve the revised NRPAB Employee Handbook as presented. Board Member Downing seconded the motion. Vice-chairperson Walkenhorst recognized the motion and asked for any discussion. With no discussion, Vice-chairperson Walkenhorst asked for a vote. The motion carried with Walkenhorst, Downing, Gerdes, and Hermsen voting aye.

Q. OTHER BUSINESS

1. BOARD MEETINGS: No discussion.

2. CONFERENCES/EDUCATION

a. Fall AARO Conference; October 14-17, 2022

Director Kohtz reported that the Fall AARO Conference will take place in-person in Washington, D.C., on October 14-17, 2022. The Director informed the Board that he plans to attend and asked for approval for attendance. No board members expressed interest in attending. Board Member Downing moved to approve Director Kohtz for attendance at the Fall 2022 AARO Conference on October 14-17, 2022. Board Member Gerdes seconded the motion. Vice-chairperson Walkenhorst recognized the motion and asked for any discussion. With no discussion, Vice-chairperson Walkenhorst asked for a vote. The motion carried with Walkenhorst, Downing, Gerdes, and Hermesen voting aye.

3. MEMOS FROM THE BOARD: No discussion.

4. QUARTERLY NEWSLETTER: No discussion.

5. APPRAISAL SUBCOMMITTEE

a. ASC Memo to State Appraiser Regulatory Officials Concerning the 2022-2023 7-Hour National USPAP Update Course

Director Kohtz presented the ASC Memo to State Appraiser Regulatory Officials Concerning the 2022-2023 7-Hour National USPAP Update Course to the Board for review. The Director summarized the memo, and reported that the ASC is not requiring appraisers to complete the 2022-2023 7-Hour National USPAP Update Course at this time as the ASC's comprehensive and independent review of USPAP and the Real Property Appraiser Qualifications Criteria cited deficiencies in the course's diversity and discrimination content. Because updates to the course are required, states have the option to waive the 2022-2023 7-Hour National USPAP Update requirements until the course content is updated to address the diversity and discrimination deficiencies. The Director noted that additional information will be added to the fair housing module of the course, and once it is, it will be sent to all appraisers who have already completed the course. Director Kohtz also reported that the 2022-2023 7-Hour National USPAP Update Course in its present form still meets the requirement for completing the 7-Hour National USPAP Update Course once every two years. For this reason, and to avoid creating unnecessary confusion and record-keeping issues, the Director recommended that the Board not waive the 7-Hour National USPAP Update requirement at this time. All Board Members agreed. The Director asked for any questions or comments. There was no further discussion.

6. THE APPRAISAL FOUNDATION

a. TAF June State Regulator Newsletter

Director Kohtz presented the TAF June State Regulator Newsletter to the Board for review. The Director stated that he had no specific comments, and asked for any questions or comments. There was no discussion.

b. TAF July Newsletter

Director Kohtz presented the TAF July Newsletter to the Board for review. The Director stated that he had no specific comments, and asked for any questions or comments. There was no discussion.

c. TAF Memo to State Appraiser Regulatory Officials Concerning the 2022-2023 7-Hour National USPAP Update Course

Director Kohtz presented the TAF Memo to State Appraiser Regulatory Officials Concerning the 2022-2023 7-Hour National USPAP Update Course to the Board for review. The Director reported that this memo contains similar information to the Appraisal Subcommittee memo previously reviewed, and that he has no specific comments. The Director asked for any questions or comments. There was no further discussion.

7. ASSOCIATION OF APPRAISER REGULATORY OFFICIALS: No discussion.

8. IN THE NEWS: No discussion.

C. CREDENTIALING AS A NEBRASKA REAL PROPERTY APPRAISER

The Board reviewed CR22004. Vice-chairperson Walkenhorst asked for a motion on CR22004.

Board Member Downing moved to take the following action:

CR22004 / Approve to sit for exam and authorize Director to issue credential as a Certified Residential real property appraiser upon providing evidence of successful completion of the national uniform licensing and certification examination and providing the necessary fees.

Board Member Gerdes seconded the motion. Vice-chairperson Walkenhorst recognized the motion and called for a vote. Motion carried with Walkenhorst, Downing, Gerdes, and Hermesen voting aye.

D. REGISTRATION AS APPRAISAL MANAGEMENT COMPANY: No discussion.

E. CONSIDERATION OF COMPLIANCE MATTERS: No discussion.

F. CONSIDERATION OF OTHER EXECUTIVE SESSION ITEMS

1. 2022.04

The Board discussed a matter in which a Nebraska registered AMC may have attempted to procure a registration for itself by fraud, misrepresentation, or deceit. During review of a Nebraska registered AMC's Application for Renewal of Nebraska Appraisal Management Company Registration, it was discovered that the organization may not have properly reported previous disciplinary action on its initial Application for Nebraska Appraisal Management Company Registration. Board Member Downing moved to issue a written advisory to the AMC reminding the organization of the importance of carefully reading and truthfully answering all questions on applications submitted to the Board. Board Member Gerdes seconded the motion. Vice-chairperson Walkenhorst recognized the motion and called for a vote. Motion carried with Walkenhorst, Downing, Gerdes, and Hermesen voting aye.

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, and Hermesen voting aye. At 10:13 a.m., Vice-chairperson Walkenhorst adjourned the July 21, 2022 meeting of the Real Property Appraiser Board.

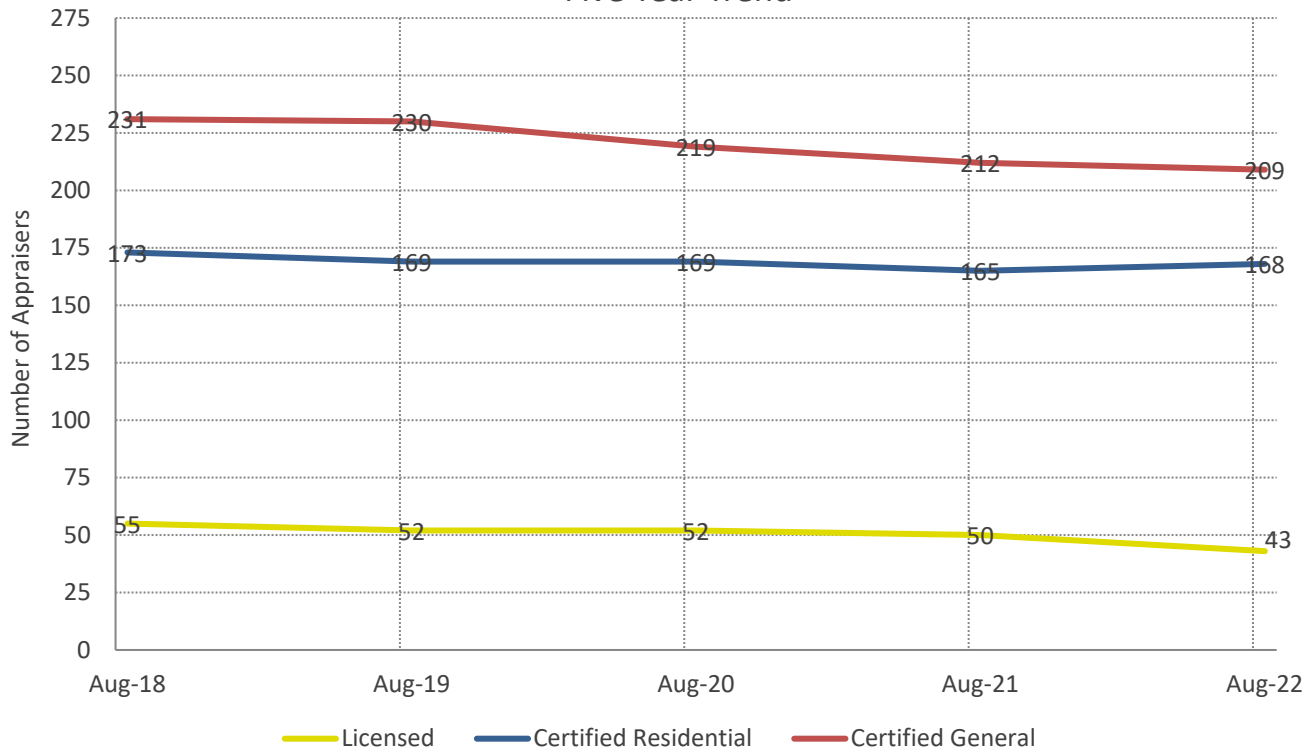
Respectfully submitted,

Tyler N. Kohtz
Director

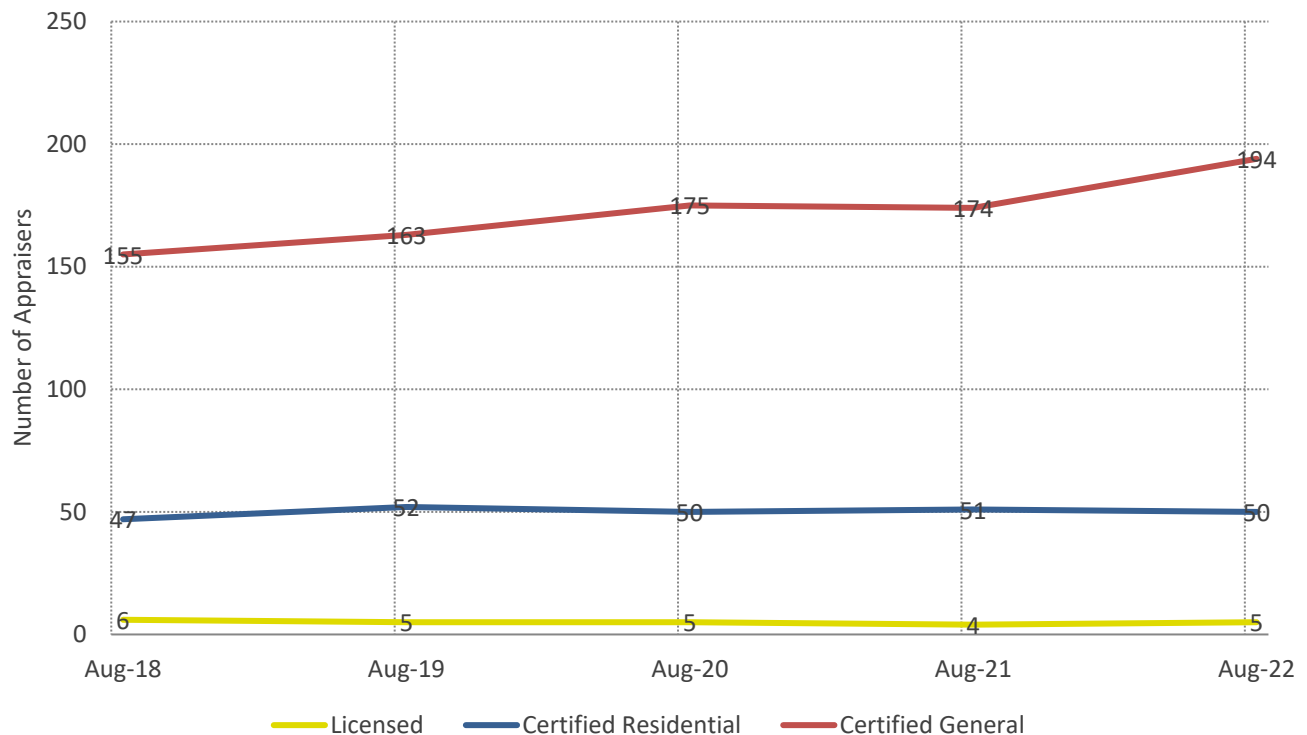
These minutes were available for public inspection on July 26, 2022, in compliance with Nebraska Revised Statute § 84-1413 (5).

Real Property Appraiser Report

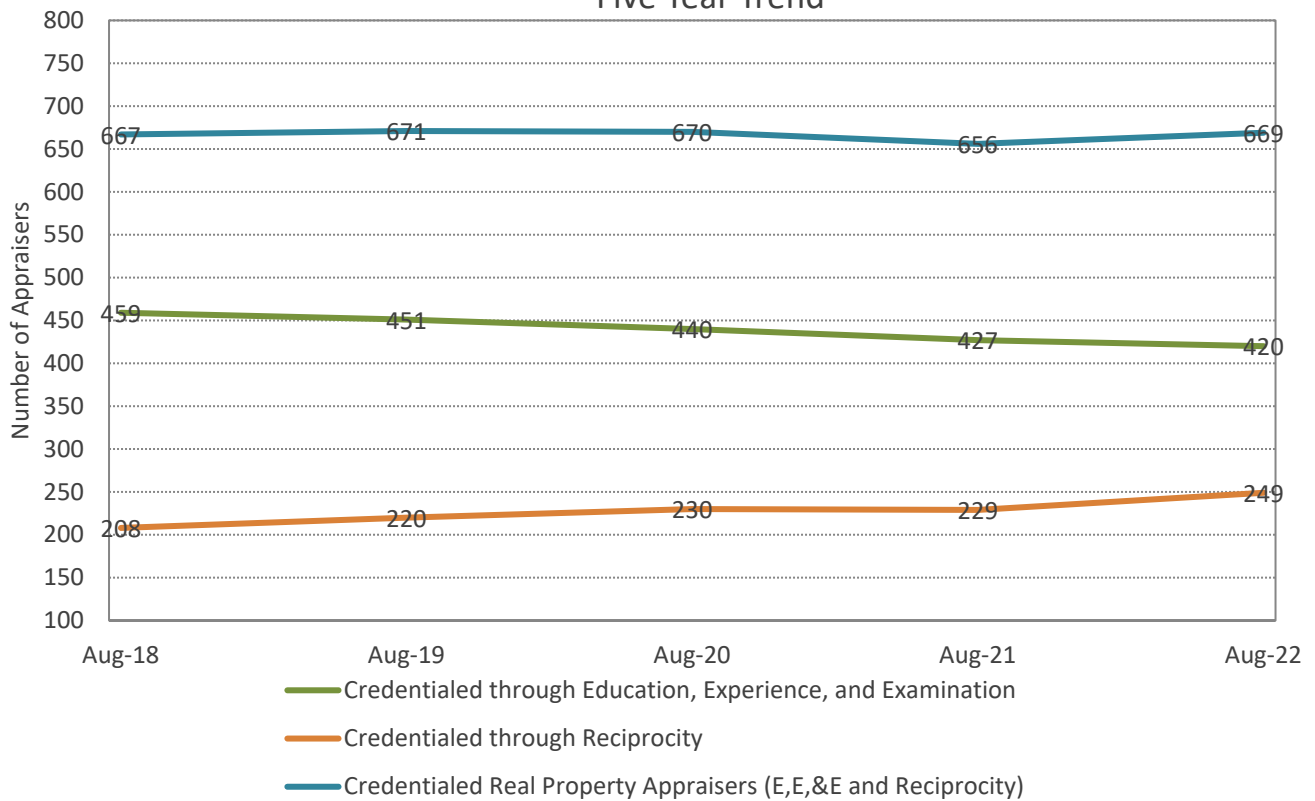
Real Property Appraisers Credentialed through
Education, Experience, and Examination (not including Trainee)
- Five Year Trend



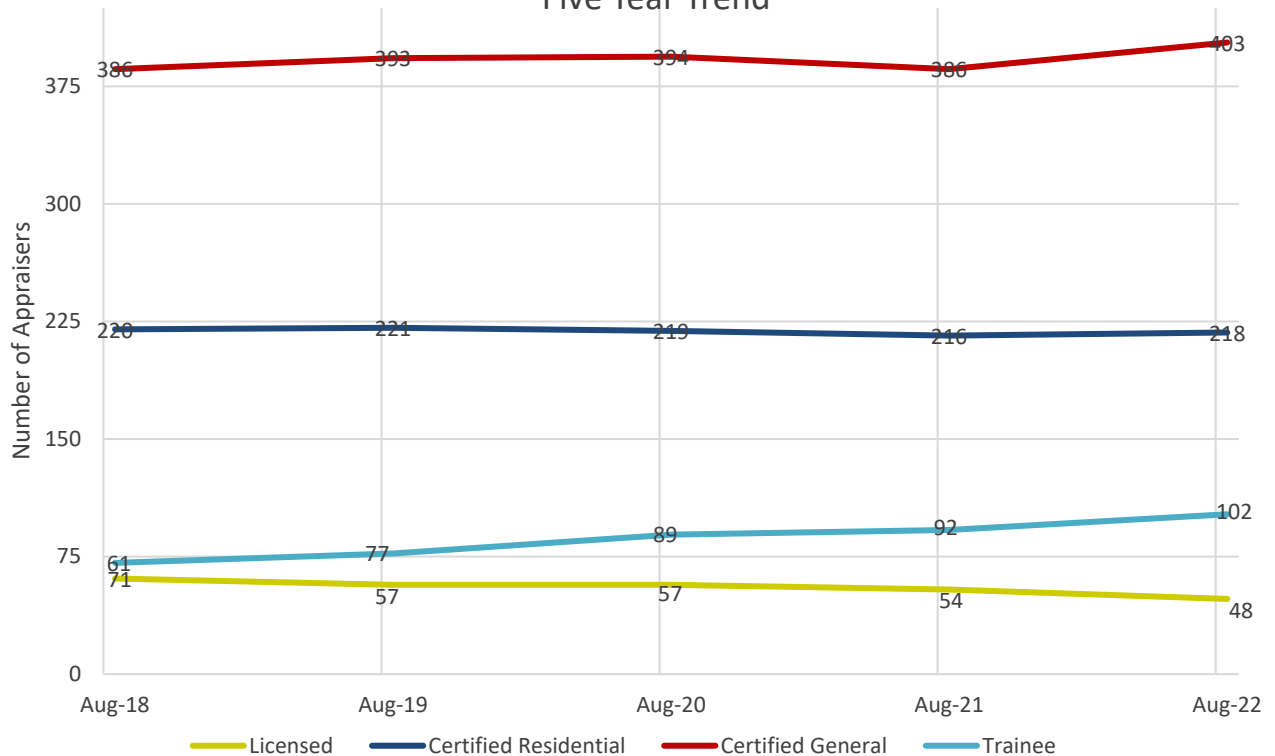
Real Property Appraisers by Classification
Credentialed through Reciprocity - Five Year Trend



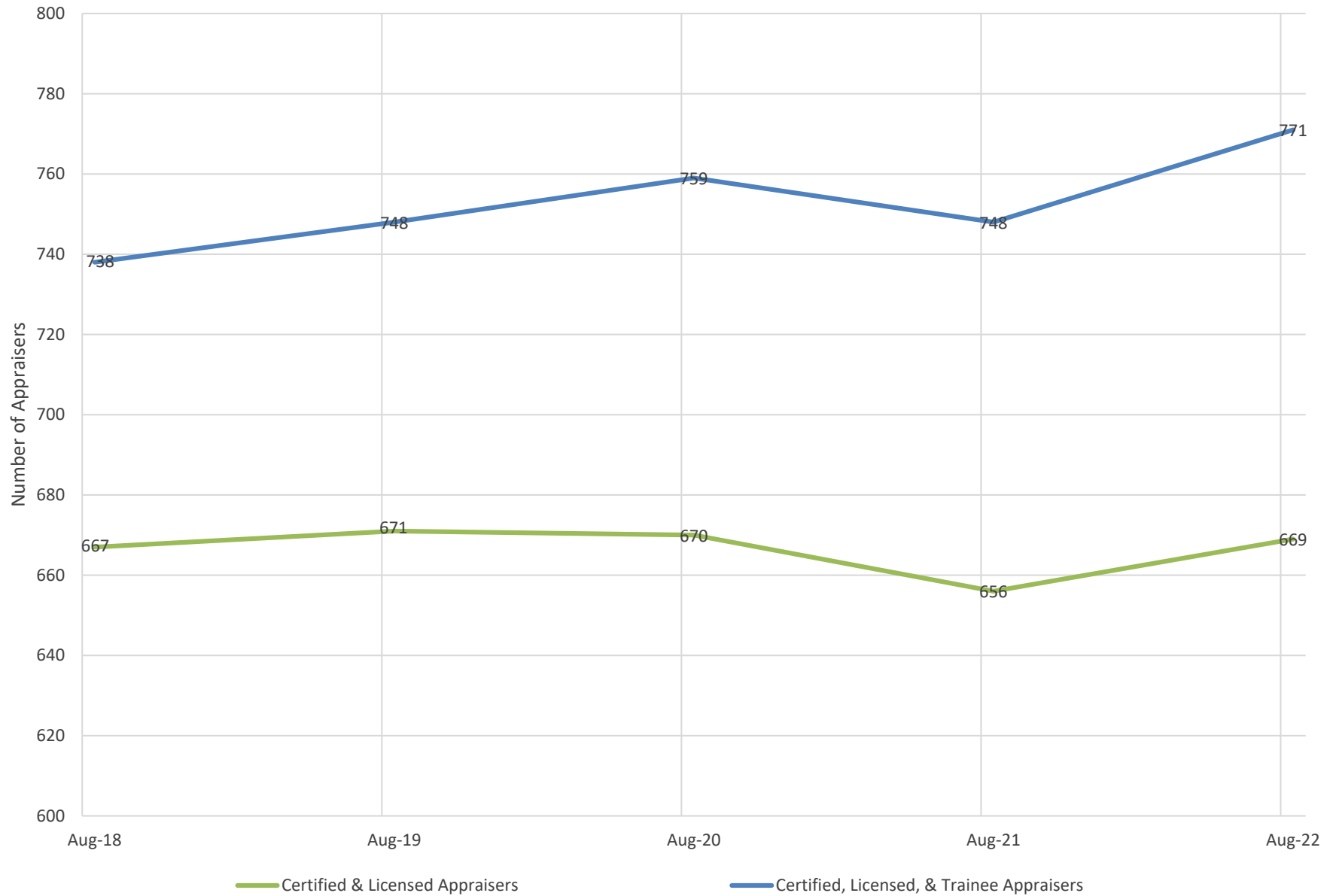
Total Real Property Appraisers (not including Trainee)
- Five Year Trend



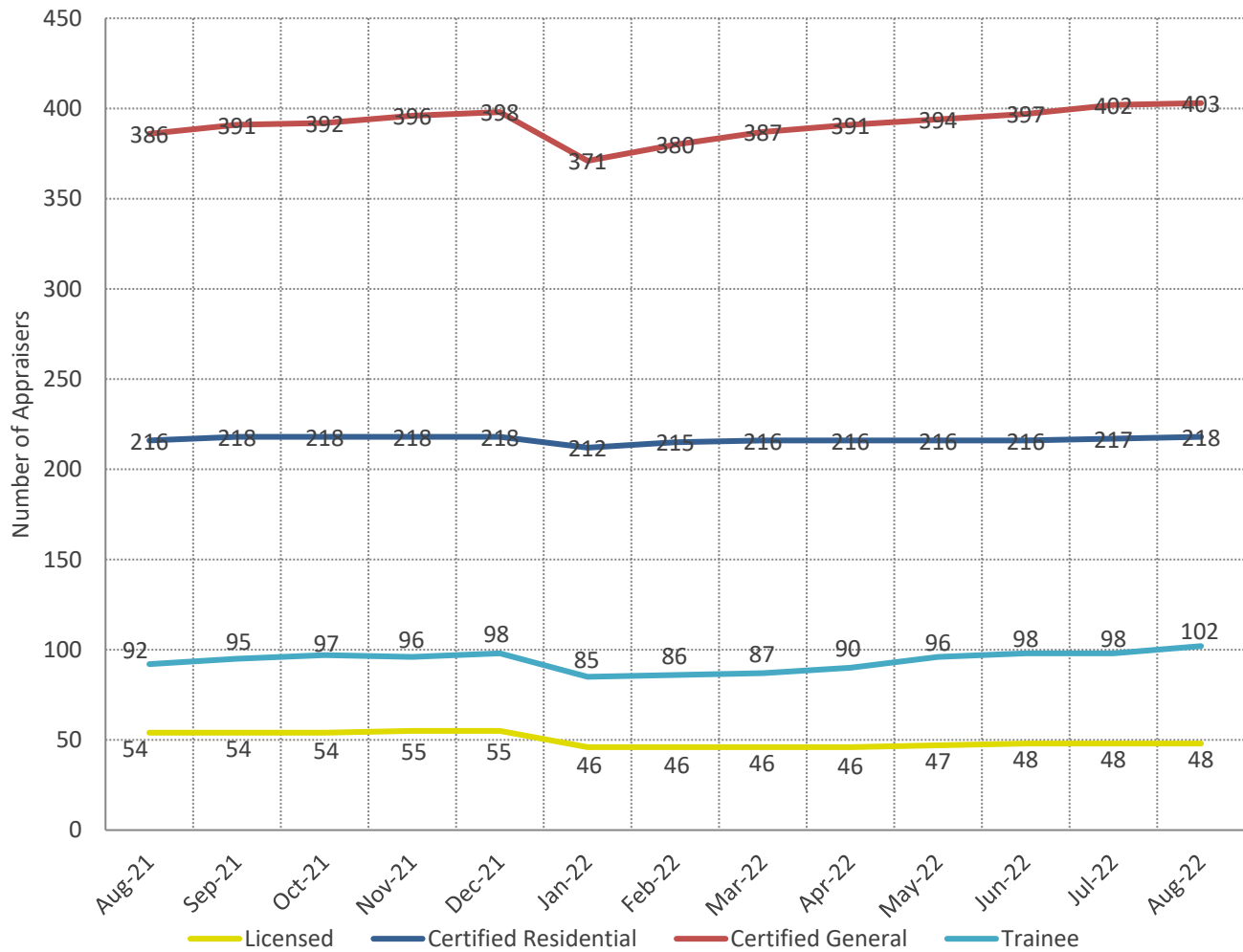
Total Real Property Appraisers by Classification -
Five Year Trend



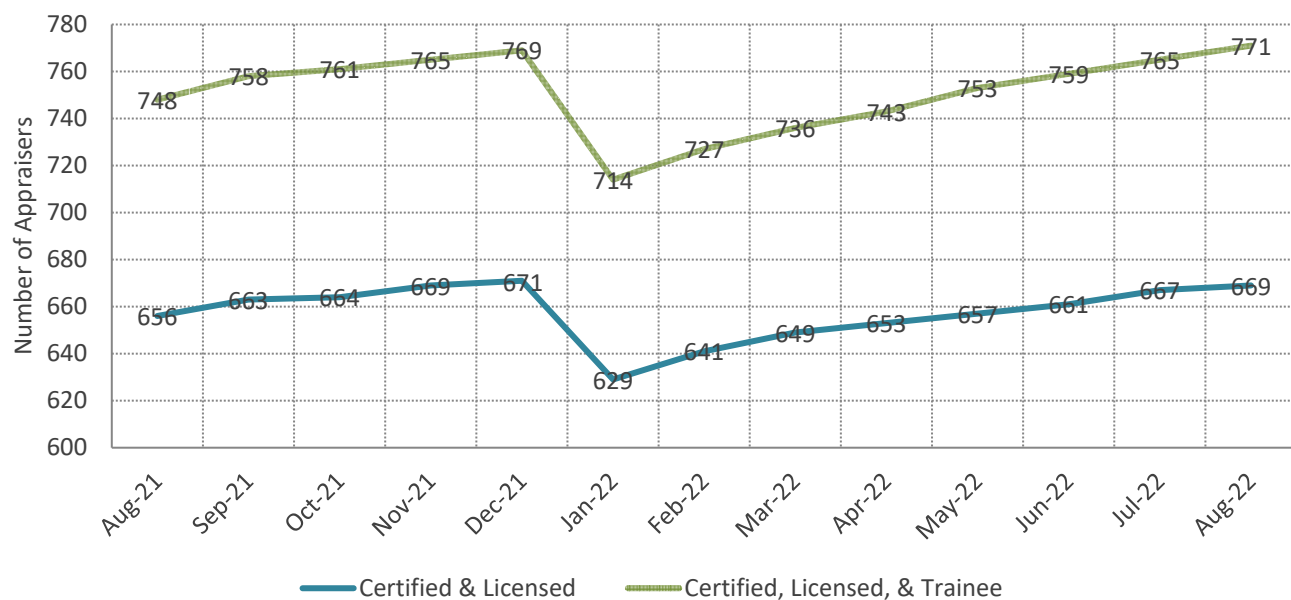
Total Real Property Appraisers - Five Year Trend



Real Property Appraisers by Classification - Thirteen Month Trend

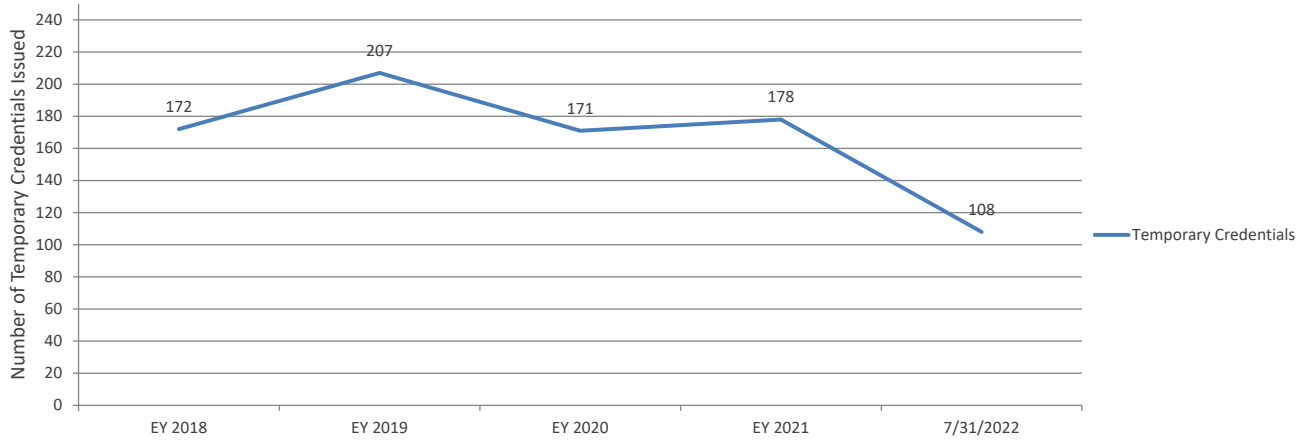


Total Real Property Appraisers - Thirteen Month Trend

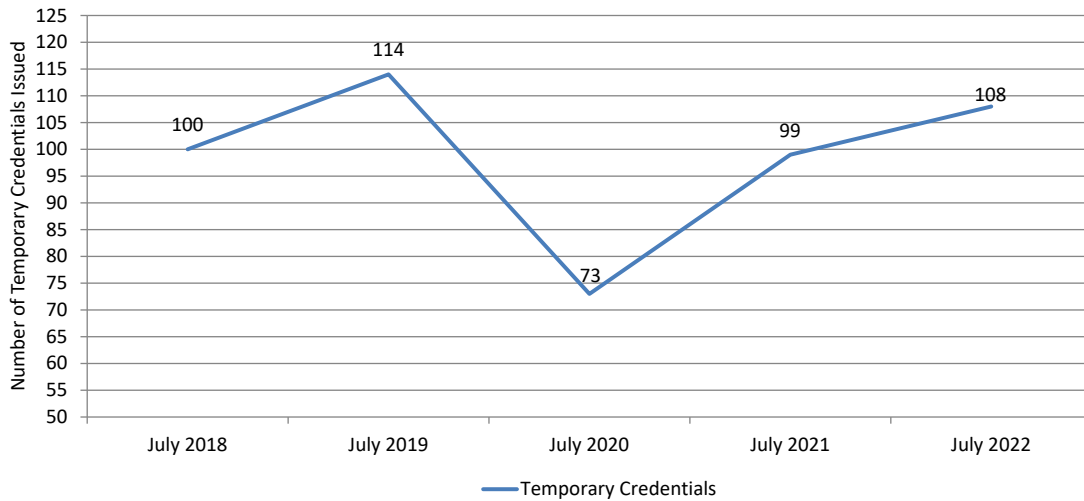


Temporary Real Property Appraiser Report

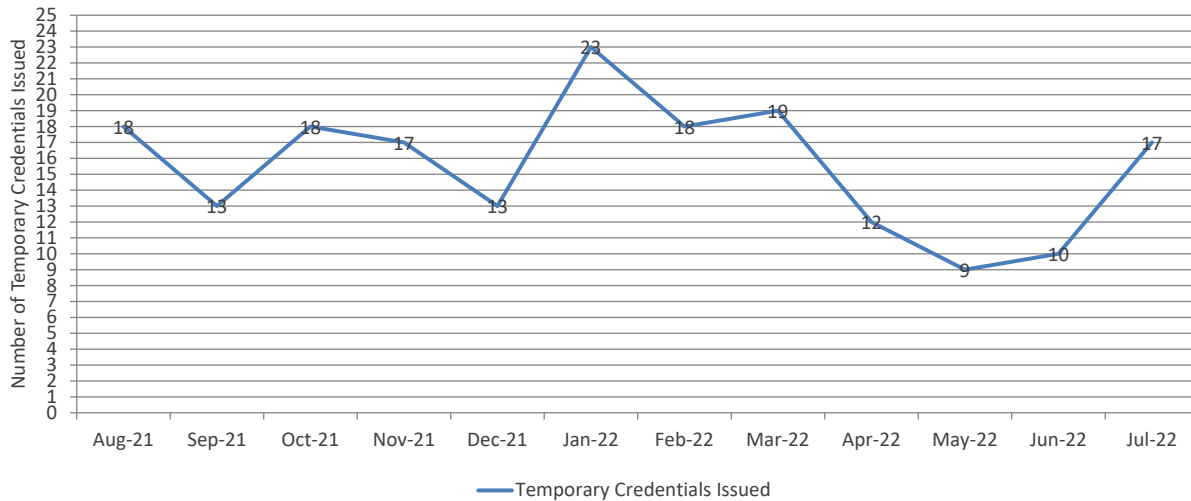
Temporary Real Property Appraiser Credentials Issued by Calendar Year - Five Year Trend



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

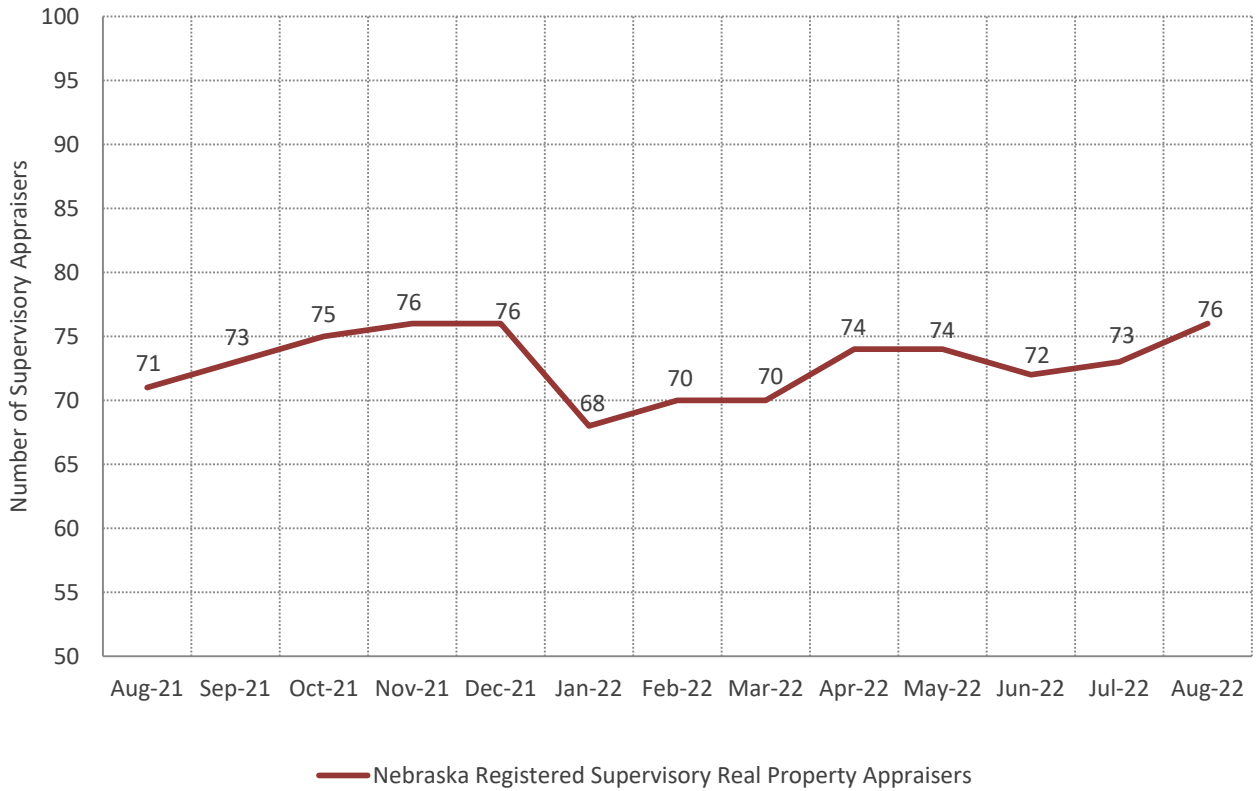


Temporary Real Property Appraiser Credentials Issued by Month - Twelve Month Trend



Supervisory Real Property Appraiser Report

Registered Supervisory Real Property Appraisers - Thirteen Month Trend

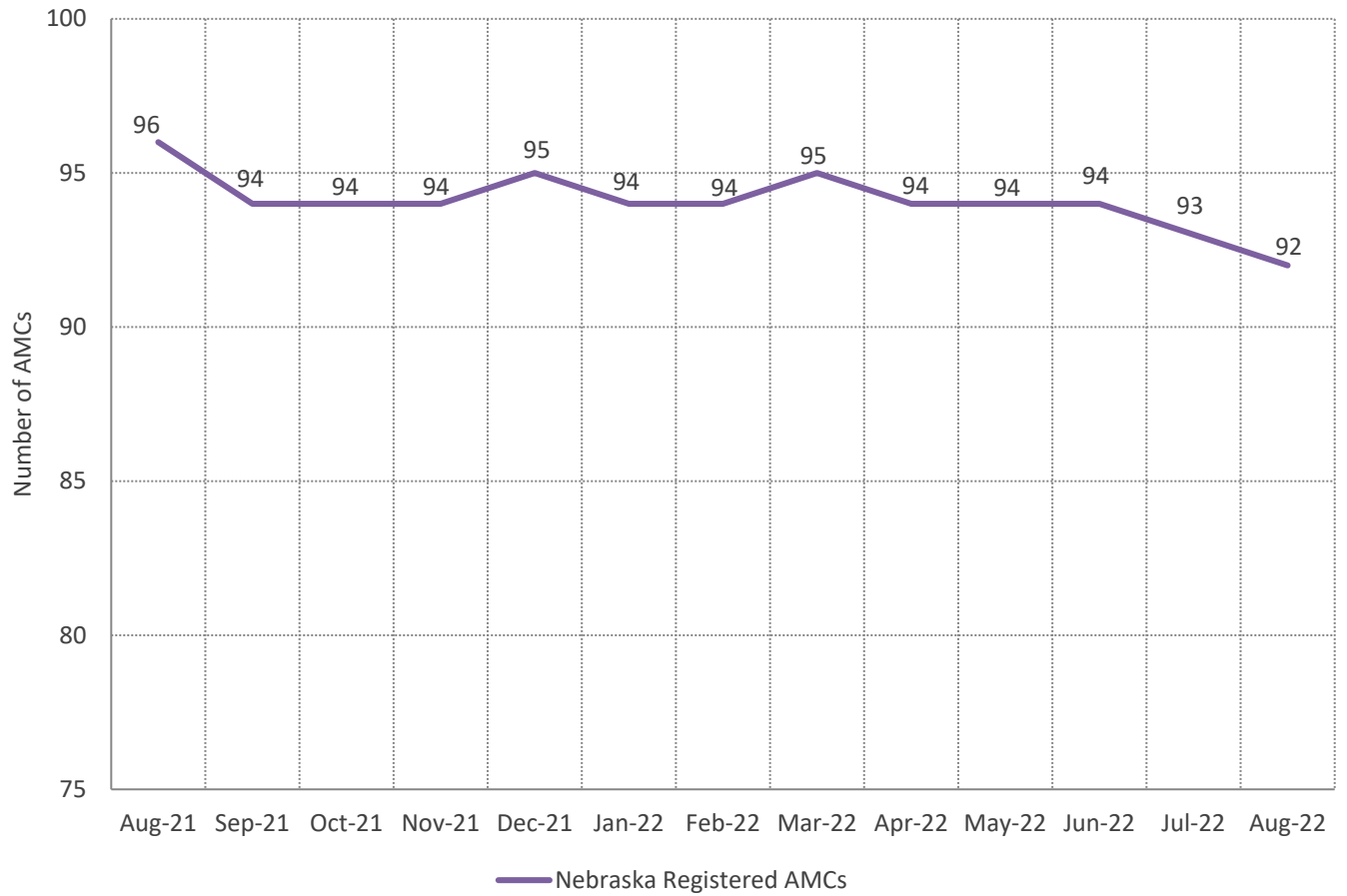


Registered Supervisory Real Property Appraisers - Five Year Trend

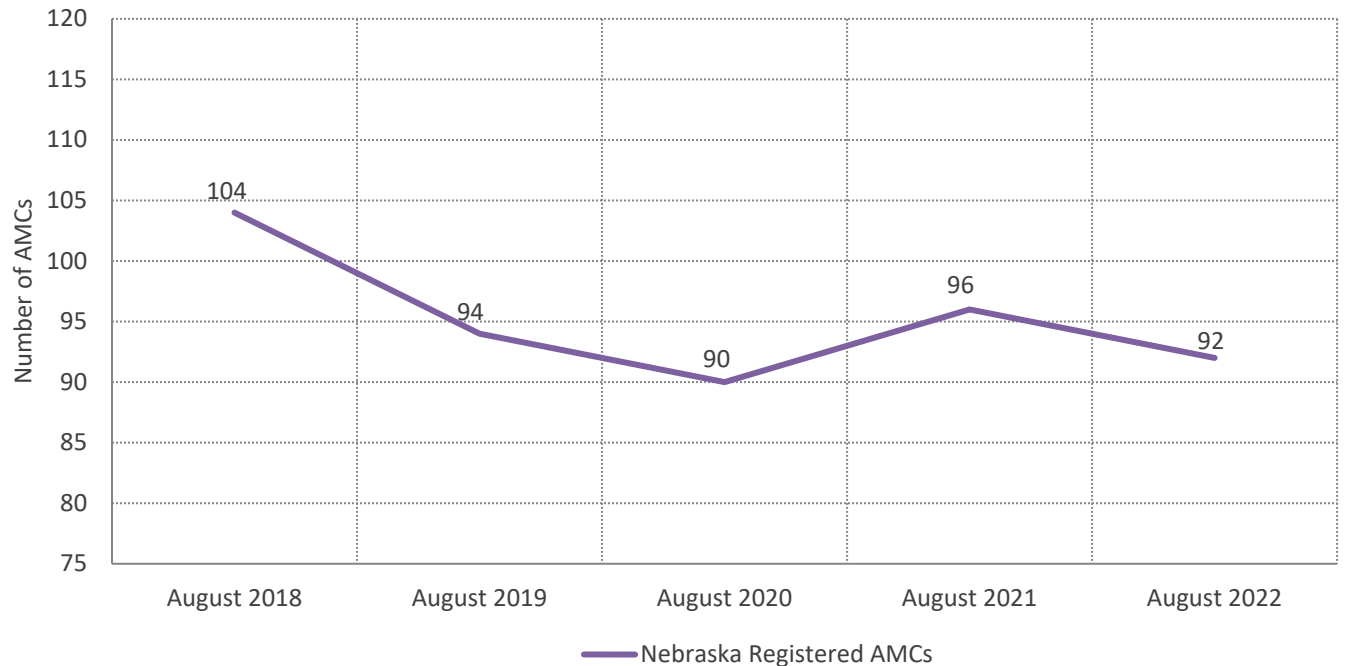


Appraisal Management Company Report

Appraisal Management Companies - Thirteen Month Trend



Appraisal Management Companies - Five Year Trend



NEBRASKA REAL PROPERTY APPRAISER BOARD

DIRECTOR APPROVAL OF REAL PROPERTY APPRAISER APPLICANTS

July 7, 2022 – August 9, 2022

<i>New Trainee Real Property Appraisers</i>		
T2022015	Katrina Hansen	Approved July 7, 2022 with advisory, no supervisor
T2022016	Ashley Penix	Approved July 15, 2022 with advisory, no supervisor
T2022017	Clay Vieth	Approved August 2, 2022 with advisory, no supervisor
<i>New Licensed Residential Real Property Appraisers through Education, Experience, and Examination</i>		
L22004	Anthony Milana	Approved August 8, 2022 to sit for exam
<i>New Certified Residential Real Property Appraisers through Education, Experience, and Examination</i>		
CR22001	Sean Payne	Approved July 11, 2022 to sit for exam
CR22006	Ashley Scott	Approved August 8, 2022 to sit for exam
<i>New Certified Residential Real Property Appraisers through Reciprocity</i>		
CR2022005R	Todd Kramer	Approved July 14, 2022
<i>New Certified General Real Property Appraisers through Reciprocity</i>		
CG2022026R	Bradee Pazour	Approved July 7, 2022

NEBRASKA REAL PROPERTY APPRAISER BOARD

DIRECTOR APPROVAL OF EDUCATION ACTIVITY AND INSTRUCTOR(S) APPLICANTS

July 7, 2022 – August 9, 2022

Provider	Activity Number	Hours	Title	Instructor(s)	Approval Date
<i>New Qualifying Education Activities and Instructors</i>					
ASFMRA	1221457.01	30	Basic Appraisal Principles (A101)	Cindy Best Brian Gatzke Jacob Zook JoAnn Wall Charles Scott Seely Mark Williams Jaxson Love Jake Minton Dave Nebel	August 8, 2022
ASFMRA	1223458.01	30	Basic Appraisal Principles (A101)	Cindy Best Brian Gatzke Jaxson Love Jake Minton Dave Nebel JoAnn Wall Charles Scott Seely Mark Williams Jacob Zook	August 8, 2022
ASFMRA	1221459.01	30	Basic Appraisal Procedures (A102)	Cindy Best Brian Gatzke Rebecca Stone JoAnn Wall Wayne Young Jake Minton Dave Nebel Charles Scott Seely Travis Anderson Randall Kyles Jaxson Love	August 8, 2022
ASFMRA	1223460.01	30	Basic Appraisal Procedures (A102)	Cindy Best Brian Gatzke Rebecca Stone JoAnn Wall Wayne Young Jake Minton Dave Nebel Charles Scott Seely Travis Anderson Randall Kyles Jaxson Love	August 8, 2022

ASFMRA	1221161.01	15	15 Hour National USPAP Course (A113) (2020-2021)	Jeffrey Berg Chris Greenwalt Mark Lewis LeAnn Moss Charles Scott Seely	August 9, 2022
ASFMRA	1223162.01	15	15 Hour National USPAP Course (A113) (2020-2021)	Jeffrey Berg Chris Greenwalt Mark Lewis LeAnn Moss Charles Scott Seely	August 9, 2022

2022-23 Nebraska Real Property Appraiser Board Goals and Objectives
June 15, 2022 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 for introduction addressing the changes needed in the Real Property Appraiser Act, which includes but is not limited to the ASC SOA recommendations.	12/31/2022		Address changes to USPAP, Real Property Appraiser Qualifications Criteria, ASC Policy Statements, AQB CAP Program Guidelines, and Title XI as required.	Ongoing.	
	Work with the Banking, Commerce and Insurance Legislative Committee's Legal Counsel to draft a bill for introduction addressing the changes needed in the AMC Registration Act, which includes but is not limited to the ASC SOA recommendations and inclusion of criminal and civil immunity language.	12/31/2022		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, harmonize Title 298 with the changes made to the Nebraska Real Property Appraiser Act through LB707 in 2022, and incorporate changes made to the Real Property Appraiser Qualification Criteria and CAP Guidelines effective January 1, 2022.	6/30/2023	ASC and AGO preliminary reviews complete. Waiting on GPRO preliminary review.	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			None		
CREDENTIALING AND REGISTRATION	Explore change to real property appraiser credential renewal dates.	6/30/2023		Explore opportunities to increase the number of Nebraska resident real property appraisers.	Ongoing.	
	Explore alternatives for verification of AMC owner AMC Rule background compliance related to AMC registration renewal.	6/30/2023				
EDUCATION	Add language to the Certified General Real Property Appraiser Requirements document located on the Board's website encouraging potential real property appraiser applicants who intend to engage in real property appraisal practice pertaining to agricultural real property complete agricultural-based qualifying education offered by an education provider with an expertise in agricultural appraisal.	6/30/2023		Encourage trainee real property appraisers who intend to engage in real property appraisal practice pertaining to agricultural real property upon credentialing as a certified general real property appraiser complete agricultural-based qualifying education offered by an education provider with an expertise in agricultural appraisal in approval letter sent to trainee real property appraisers.	Ongoing.	
	Send letter to all registered supervisory real property appraisers describing the real property appraisal practice deficiencies observed by the Board concerning the appraisal of agricultural real property and to request that supervisory real property appraisers encourage their trainee real property appraisers who intend to engage in real property appraisal practice pertaining to agricultural real property upon credentialing as a certified general real property appraiser, to complete agricultural-based qualifying education offered by an education provider with an expertise in agricultural appraisal.	6/30/2023		Request that supervisory real property appraisers with trainee real property appraisers who intend to engage in real property appraisal practice pertaining to agricultural real property upon credentialing as a certified general real property appraiser encourage their trainee real property appraisers to complete agricultural-based qualifying education offered by an education provider with an expertise in agricultural appraisal in approval letter sent to supervisory real property appraisers.	Ongoing.	
	Send letter to American Society of Farm Managers and Rural Appraisers describing the real property appraisal practice deficiencies observed by the Board concerning the appraisal of agricultural real property and requesting that the organization consider increasing its frequency and availability of synchronous, asynchronous, and hybrid qualifying and continuing education offerings.	6/30/2023				
	Include language in the 2023-2024 Credential Renewal Reminder and Information article in the fall edition of The Nebraska Appraiser encouraging Nebraska real property appraisers to complete continuing education related to their area of real property appraisal practice focus.	12/31/2022				
	Include a new Q&A in the 2023-2024 Credential Renewal Questions and Answers encouraging Nebraska real property appraisers to complete continuing education related to their area of real property appraisal practice focus.	12/31/2022				
PERSONNEL	Add additional Administrative Specialist classified employee. Adequate staffing is required to carry out the Board's mission, maintain a high-level operation, remain compliant with Title XI, and to maintain public satisfaction.	6/30/2023		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.	
	Utilize SOS temporary employee as available to assist with processing real property appraiser renewal applications for the 2023-24 real property appraiser renewals.	6/30/2023				
	Add the Juneteenth holiday to the NRPAB Employee Handbook.	12/31/2022				
PUBLIC INFORMATION	Explore adding disciplinary action orders/consent agreements to the Appraiser Listing search as a PDF attachment (Obtain quote form CIO and present to the Board for consideration).	6/30/2023		Encourage development of Memos from the Board and Facebook posts that contain facts of interest to the appraiser community.	Ongoing.	
	Remove Education Provider Offerings Calendar from the NRPAB website.	12/31/2022		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, documents posted to the NRPAB website, meeting information, and other information that affects the industry.	Ongoing.	
	Restructure the Appraiser Listing page on the NRPAB website and remove the distribution map.	6/30/2023		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.	
	Complete 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.	12/31/2022		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.	

2022-23 Nebraska Real Property Appraiser Board Goals and Objectives
June 15, 2022 Strategic Planning Meeting

ADMINISTRATION	Complete supervisory real property appraiser list derived from Application for Renewal of Nebraska Real Property Appraiser Credential.	6/30/2023	Completed in July.	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.	6/30/2023		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.	
	Complete online AMC renewal application and upgrade to the AMC Interface in the NRPAB Database.	6/30/2023		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	Include request for an increase in funding for CIO and technology maintenance expenditures, additional AARS contractor services, and an additional Administrative Specialist classified employee in the FY2023-25 Biennial Budget Request.	12/31/2023	2023-2025 Biennial Budget Request complete and prepared for Board review.	None.		

2022-23 NRPAB SWOT Analysis			
STRENGTHS: - Customer service - Organization - Board member knoweldge - Staff knowledge - Adaptability - Professional Diversity of Board - Modernization of Accessability	-	WEAKNESSES: - Inability to grow the industry - Efficiency loss due to database - Size of agency staff - Regulatory and statutory regulations	OPPORTUNITIES: - Growth in appraiser field - Continually evaluate how the Board and Agency operate
			THREATS: - Agency turnover - Federal agency oversight - State economic climate - Aging appraiser population - Inadequate supervisory appraiser knowledge

R5509297
NIS0001

STATE OF NEBRASKA
Department of Administrative Services
Accounting Division
Budget Status Report
As of 07/31/22

08/11/22 9:26:55
Page - 1
- Indicates Credit

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

Percent of Time Elapsed = 8.49

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	150,067.69	9,505.85	9,505.85	6.33	5,004.02	135,557.82
511300	OVERTIME PAYMENTS	1,633.48					1,633.48
511600	PER DIEM PAYMENTS	9,100.00					9,100.00
511700	EMPLOYEE BONUSES	1,000.00					1,000.00
511800	COMP TIME PAYMENT	1,633.48	248.36	248.36	15.20		1,385.12
512100	VACATION LEAVE EXPENSE	12,763.62	1,891.53	1,891.53	14.82	295.39	10,576.70
512200	SICK LEAVE EXPENSE	824.88	41.53	41.53	5.03	41.53	741.82
512300	HOLIDAY LEAVE EXPENSE	7,918.85	1,297.11	1,297.11	16.38	637.20	5,984.54
Personal Services Subtotal		184,942.00	12,984.38	12,984.38	7.02	5,978.14	165,979.48
515100	RETIREMENT PLANS EXPENSE	13,188.15	972.27	972.27	7.37	449.26	11,766.62
515200	FICA EXPENSE	14,148.06	905.26	905.26	6.40	417.31	12,825.49
515500	HEALTH INSURANCE EXPENSE	32,903.00	2,741.90	2,741.90	8.33		30,161.10
516300	EMPLOYEE ASSISTANCE PRO	37.08	37.08	37.08	100.00		
516500	WORKERS COMP PREMIUMS	1,528.00					1,528.00
Major Account 510000 Total		246,746.29	17,640.89	17,640.89	7.15	6,844.71	222,260.69
520000 OPERATING EXPENSES							
521100	POSTAGE EXPENSE	2,500.00	591.70	591.70	23.67		1,908.30
521300	FREIGHT	100.00					100.00
521400	DATA PROCESSING EXPENSE	80,262.00	4,882.64	4,882.64	6.08		75,379.36
521500	PUBLICATION & PRINT EXPENSE	3,000.00	2,028.50	2,028.50	67.62		971.50
521900	AWARDS EXPENSE	100.00					100.00
522100	DUES & SUBSCRIPTION EXPENSE	600.00					600.00
522200	CONFERENCE REGISTRATION	1,100.00					1,100.00
524600	RENT EXPENSE-BUILDINGS	11,687.30	1,007.26	1,007.26	8.62		10,680.04
524900	RENT EXP-DUPR SURCHARGE	3,859.00	321.59	321.59	8.33		3,537.41
527100	REP & MAINT-OFFICE EQUIP	500.00					500.00
531100	OFFICE SUPPLIES EXPENSE	2,000.00	72.18	72.18	3.61		1,927.82
532100	NON CAPITALIZED EQUIP PU	500.00					500.00
533100	HOUSEHOLD & INSTIT EXP	235.00					235.00
534900	MISCELLANEOUS SUPPLIES EXPENSE	50.00					50.00
541100	ACCTG & AUDITING SERVICES	1,037.00	1,037.00	1,037.00	100.00		

R5509297
NIS0001

STATE OF NEBRASKA
Department of Administrative Services
Accounting Division
Budget Status Report
As of 07/31/22

08/11/22 9:26:55
Page - 2
- Indicates Credit

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

Percent of Time Elapsed = 8.49

ACCOUNT CODE DESCRIPTION		BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
541200	PURCHASING ASSESSMENT	90.00	83.00	83.00	92.22		7.00
541500	LEGAL SERVICES EXPENSE	35,000.00					35,000.00
541700	LEGAL RELATED EXPENSE	7,000.00					7,000.00
542100	SOS TEMP SERV-PERSONNEL	7,830.00					7,830.00
547100	EDUCATIONAL SERVICES	1,500.00					1,500.00
554900	OTHER CONTRACTUAL SERVICE	41,000.00	1,484.75	1,484.75	3.62	1,375.00-	40,890.25
556100	INSURANCE EXPENSE	47.00					47.00
559100	OTHER OPERATING EXP	14,880.07					14,880.07
Major Account 520000 Total		214,877.37	11,508.62	11,508.62	5.36	1,375.00-	204,743.75
570000 TRAVEL EXPENSES							
571100	BOARD & LODGING	4,650.00	288.00	288.00	6.19		4,362.00
571600	MEALS-NOT TRAVEL STATUS	100.00					100.00
571800	TAXABLE TRAVEL EXPENSES	2,010.00	103.26	103.26	5.14		1,906.74
572100	COMMERCIAL TRANSPORTATION	1,950.00					1,950.00
573100	STATE-OWNED TRANSPORT	200.00					200.00
574500	PERSONAL VEHICLE MILEAGE	8,797.64	401.92	401.92	4.57		8,395.72
575100	MISC TRAVEL EXPENSES	1,030.00	29.65	29.65	2.88		1,000.35
Major Account 570000 Total		18,737.64	822.83	822.83	4.39	0.00	17,914.81
BUDGETED EXPENDITURES TOTAL		480,361.30	29,972.34	29,972.34	6.24	5,469.71	444,919.25

SUMMARY BY FUND TYPE - EXPENDITURES

2	CASH FUNDS	480,361.30	29,972.34	29,972.34	6.24	5,469.71	444,919.25
BUDGETED EXPENDITURES TOTAL		480,361.30	29,972.34	29,972.34	6.24	5,469.71	444,919.25

BUDGETED FUND TYPES - REVENUES

470000 REVENUE - SALES AND CHARGES

471100	SALE OF SERVICES	400.00	50.00-	50.00-	12.50-		450.00
471120	QUALIFYING ED COURSE FEES	750.00	100.00-	100.00-	13.33-		850.00
471121	CONTINUING ED NEW FEES	1,250.00	450.00-	450.00-	36.00-		1,700.00
471122	CONTINUING ED RENEWAL FEES	150.00	60.00-	60.00-	40.00-		210.00
475150	CERTIFIED GENERAL NEW FEES	9,000.00	300.00-	300.00-	3.33-		9,300.00
475151	LICENSED NEW FEES	1,200.00					1,200.00

R5509297
NIS0001

STATE OF NEBRASKA
Department of Administrative Services
Accounting Division
Budget Status Report
As of 07/31/22

08/11/22 9:26:55
Page - 3
- Indicates Credit

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

Percent of Time Elapsed = 8.49

ACCOUNT CODE DESCRIPTION		BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
475152	FINGERPRINT FEES	3,077.00	271.50-	271.50-	8.82-		3,348.50
475153	CERTIFIED RESIDENTIAL NEW	3,000.00	300.00-	300.00-	10.00-		3,300.00
475154	CERTIFIED GENERAL RENEWAL	122,375.00	5,500.00-	5,500.00-	4.49-		127,875.00
475155	LICENSED RENEWAL	15,950.00	275.00-	275.00-	1.72-		16,225.00
475156	FINGERPRINT AUDIT PROGRAM FEES	3,960.00	165.00-	165.00-	4.17-		4,125.00
475157	CERTIFIED RESIDENTIAL RENEWAL	64,625.00	3,300.00-	3,300.00-	5.11-		67,925.00
475161	TEMPORARY CERTIFIED GENERAL	9,000.00	800.00-	800.00-	8.89-		9,800.00
475163	AMC REGISTERED NEW FEES	12,000.00					12,000.00
475164	AMC APPLICATION FEES	2,100.00					2,100.00
475165	AMC REGISTERED RENEWAL	129,000.00	12,000.00-	12,000.00-	9.30-		141,000.00
475167	CERTIFIED RESIDENTIAL INACTIVE	300.00					300.00
475168	CERTIFIED GENERAL INACTIVE	300.00					300.00
475234	APPLICATION FEES	28,200.00	2,500.00-	2,500.00-	8.87-		30,700.00
476101	LATE PROCESSING FEES	4,500.00	125.00-	125.00-	2.78-		4,625.00
Major Account 470000 Total		411,137.00	26,196.50-	26,196.50-	6.37-	0.00	437,333.50
480000 REVENUE - MISCELLANEOUS							
481100	INVESTMENT INCOME	6,000.00	1,004.92-	1,004.92-	16.75-		7,004.92
481101	AMC INVESTMENT INCOME	5,000.00					5,000.00
484500	REIMB NON-GOVT SOURCES	2,500.00					2,500.00
Major Account 480000 Total		13,500.00	1,004.92-	1,004.92-	7.44-	0.00	14,504.92
BUDGETED REVENUE TOTAL		424,637.00	27,201.42-	27,201.42-	6.41-	0.00	451,838.42
SUMMARY BY FUND TYPE - REVENUE							
2	CASH FUNDS	424,637.00	27,201.42-	27,201.42-	6.41-		451,838.42
BUDGETED REVENUE TOTAL		424,637.00	27,201.42-	27,201.42-	6.41-	0.00	451,838.42

R5509168M
NIS0003
Agency 053 REAL PROPERTY APPRAISER BD
Division 000 AGENCY DEFINED DIVISION
Grant

STATE OF NEBRASKA
MTD General Ledger Detail
All Objects
As of 07/31/22

08/11/22 9:40:17
Page - 1

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.		454068	07/12/22	RC	RB	NRPAB DEPOSIT 220712	6758941		25.00-
25310	079	000	53105018.471100.		454452	07/14/22	RC	RB	NRPAB DEPOSIT 220714	6762681		25.00-
Total for Object			471100 SALE OF SERVICES									50.00-
25310	079	000	53105018.471120.		455284	07/20/22	RC	RB	NRPAB DEPOSIT 220720	6767755		100.00-
Total for Object			471120 QUALIFYING ED COURSE FEES									100.00-
25310	079	000	53105018.471121.		455284	07/20/22	RC	RB	NRPAB DEPOSIT 220720	6767755		400.00-
25310	079	000	53105018.471121.		456886	07/26/22	RC	RB	NRPAB DEPOSIT 220725	6774942		25.00-
25310	079	000	53105018.471121.		457425	07/29/22	RC	RB	NRPAB DEPOSIT 220729	6779671		25.00-
Total for Object			471121 CONTINUING ED NEW FEES									450.00-
25310	079	000	53105018.471122.		456886	07/26/22	RC	RB	NRPAB DEPOSIT 220725	6774942		60.00-
Total for Object			471122 CONTINUING ED RENEWAL FEES									60.00-
25310	079	000	53105018.475150.		456240	07/22/22	RC	RB	NRPAB DEPOSIT 220722	6771496		300.00-
Total for Object			475150 CERTIFIED GENERAL NEW FEES									300.00-
25310	079	000	53105018.475152.		453446	07/06/22	RC	RB	NRPAB DEPOSIT 220706	6752607		90.50-
25310	079	000	53105018.475152.		453629	07/07/22	RC	RB	NRPAB DEPOSIT 220707	6754344		45.25-
25310	079	000	53105018.475152.		455284	07/20/22	RC	RB	NRPAB DEPOSIT 220720	6767755		135.75-
Total for Object			475152 FINGERPRINT FEES									271.50-
25310	079	000	53105018.475153.		456242	07/21/22	RC	RB	NRPAB DEPOSIT 220721	6770332		300.00-
Total for Object			475153 CERTIFIED RESIDENTIAL NEW									300.00-
25310	079	000	53105018.475154.		453653	07/06/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220706	6753623		275.00-
25310	079	000	53105018.475154.		454169	07/11/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220711	6758457		275.00-
25310	079	000	53105018.475154.		454068	07/12/22	RC	RB	NRPAB DEPOSIT 220712	6758941		550.00-
25310	079	000	53105018.475154.		454452	07/14/22	RC	RB	NRPAB DEPOSIT 220714	6762681		1,100.00-
25310	079	000	53105018.475154.		456054	07/20/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220720	6769694		550.00-
25310	079	000	53105018.475154.		456242	07/21/22	RC	RB	NRPAB DEPOSIT 220721	6770332		550.00-
25310	079	000	53105018.475154.		456312	07/21/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220721	6770819		550.00-
25310	079	000	53105018.475154.		457269	07/27/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220727	6777470		550.00-
25310	079	000	53105018.475154.		457425	07/29/22	RC	RB	NRPAB DEPOSIT 220729	6779671		1,100.00-
Total for Object			475154 CERTIFIED GENERAL RENEWAL									5,500.00-
25310	079	000	53105018.475155.		454169	07/11/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220711	6758457		275.00-
Total for Object			475155 LICENSED RENEWAL									75.40-

Agency 053 REAL PROPERTY APPRAISER BD
 Division 000 AGENCY DEFINED DIVISION
 Grant

STATE OF NEBRASKA
 MTD General Ledger Detail
 All Objects
 As of 07/31/22

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	53105018.475156.		453653	07/06/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220706	6753623		15.00-
25310	079	000	53105018.475156.		453865	07/07/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220707	6755010		10.00-
25310	079	000	53105018.475156.		454169	07/11/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220711	6758457		20.00-
25310	079	000	53105018.475156.		454068	07/12/22	RC	RB	NRPAB DEPOSIT 220712	6758941		10.00-
25310	079	000	53105018.475156.		454452	07/14/22	RC	RB	NRPAB DEPOSIT 220714	6762681		20.00-
25310	079	000	53105018.475156.		456054	07/20/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220720	6769694		15.00-
25310	079	000	53105018.475156.		456242	07/21/22	RC	RB	NRPAB DEPOSIT 220721	6770332		10.00-
25310	079	000	53105018.475156.		456312	07/21/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220721	6770819		20.00-
25310	079	000	53105018.475156.		456952	07/25/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220725	6773935		5.00-
25310	079	000	53105018.475156.		457101	07/26/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220726	6776016		10.00-
25310	079	000	53105018.475156.		457269	07/27/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220727	6777470		10.00-
25310	079	000	53105018.475156.		457425	07/29/22	RC	RB	NRPAB DEPOSIT 220729	6779671		20.00-
Total for Object			475156 FINGERPRINT AUDIT PROGRAM FEES									165.00-
25310	079	000	53105018.475157.		453653	07/06/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220706	6753623		550.00-
25310	079	000	53105018.475157.		453865	07/07/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220707	6755010		550.00-
25310	079	000	53105018.475157.		454169	07/11/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220711	6758457		550.00-
25310	079	000	53105018.475157.		456054	07/20/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220720	6769694		275.00-
25310	079	000	53105018.475157.		456312	07/21/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220721	6770819		550.00-
25310	079	000	53105018.475157.		456952	07/25/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220725	6773935		275.00-
25310	079	000	53105018.475157.		457101	07/26/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220726	6776016		550.00-
Total for Object			475157 CERTIFIED RESIDENTIAL RENEWAL									3,300.00-
25310	079	000	53105018.475161.		453446	07/06/22	RC	RB	NRPAB DEPOSIT 220706	6752607		50.00-
25310	079	000	53105018.475161.		454452	07/14/22	RC	RB	NRPAB DEPOSIT 220714	6762681		200.00-
25310	079	000	53105018.475161.		455284	07/20/22	RC	RB	NRPAB DEPOSIT 220720	6767755		250.00-
25310	079	000	53105018.475161.		456242	07/21/22	RC	RB	NRPAB DEPOSIT 220721	6770332		50.00-
25310	079	000	53105018.475161.		456886	07/26/22	RC	RB	NRPAB DEPOSIT 220725	6774942		200.00-
25310	079	000	53105018.475161.		457425	07/29/22	RC	RB	NRPAB DEPOSIT 220729	6779671		50.00-
Total for Object			475161 TEMPORARY CERTIFIED GENERAL									800.00-
25310	079	000	53105018.475234.		453446	07/06/22	RC	RB	NRPAB DEPOSIT 220706	6752607		400.00-
25310	079	000	53105018.475234.		453629	07/07/22	RC	RB	NRPAB DEPOSIT 220707	6754344		150.00-
25310	079	000	53105018.475234.		454452	07/14/22	RC	RB	NRPAB DEPOSIT 220714	6762681		400.00-
25310	079	000	53105018.475234.		455284	07/20/22	RC	RB	NRPAB DEPOSIT 220720	6767755		950.00-
25310	079	000	53105018.475234.		456242	07/21/22	RC	RB	NRPAB DEPOSIT 220721	6770332		100.00-
25310	079	000	53105018.475234.		456886	07/26/22	RC	RB	NRPAB DEPOSIT 220725	6774942		400.00-
25310	079	000	53105018.475234.		457425	07/29/22	RC	RB	NRPAB DEPOSIT 220729	6779671		100.00-

R5509168M
NIS0003
Agency 053
Division 000
Grant

REAL PROPERTY APPRAISER BD
AGENCY DEFINED DIVISION

STATE OF NEBRASKA
MTD General Ledger Detail
All Objects
As of 07/31/22

08/11/22 9:40:17
Page - 3

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			475234 APPLICATION FEES									2,500.00-
25310	079	000	53105018.481100.		18392882	07/25/22	JE	G	OIP June 2022 1.66747%	6775385		525.74-
Total for Object			481100 INVESTMENT INCOME									525.74-
25310	079	000	53105018.511100.		3166188	07/13/22	T2	7	PAYROLL LABOR DISTRIBUTION	6755250		3,448.16
25310	079	000	53105018.511100.		3166386	07/27/22	T2	7	PAYROLL LABOR DISTRIBUTION	6769178		2,730.78
Total for Object			511100 PERMANENT SALARIES-WAGES									6,178.94
25310	079	000	53105018.511800.		3166188	07/13/22	T2	7	PAYROLL LABOR DISTRIBUTION	6755250		69.19
25310	079	000	53105018.511800.		3166386	07/27/22	T2	7	PAYROLL LABOR DISTRIBUTION	6769178		92.25
Total for Object			511800 COMPENSATORY TIME PAID									161.44
25310	079	000	53105018.512100.		3166188	07/13/22	T2	7	PAYROLL LABOR DISTRIBUTION	6755250		192.00
25310	079	000	53105018.512100.		3166386	07/27/22	T2	7	PAYROLL LABOR DISTRIBUTION	6769178		1,037.38
Total for Object			512100 VACATION LEAVE EXPENSE									1,229.38
25310	079	000	53105018.512200.		3166188	07/13/22	T2	7	PAYROLL LABOR DISTRIBUTION	6755250		26.95
Total for Object			512200 SICK LEAVE EXPENSE									26.95
25310	079	000	53105018.512300.		3166188	07/13/22	T2	7	PAYROLL LABOR DISTRIBUTION	6755250		414.18
25310	079	000	53105018.512300.		3166386	07/27/22	T2	7	PAYROLL LABOR DISTRIBUTION	6769178		428.94
Total for Object			512300 HOLIDAY LEAVE EXPENSE									843.12
25310	079	000	53105018.515100.		3166189	07/13/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6755250		310.80
25310	079	000	53105018.515100.		3166387	07/27/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6769178		321.21
Total for Object			515100 RETIREMENT PLANS EXPENSE									632.01
25310	079	000	53105018.515200.		3166189	07/13/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6755250		288.90
25310	079	000	53105018.515200.		3166387	07/27/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6769178		299.52
Total for Object			515200 FICA EXPENSE									588.42
25310	079	000	53105018.515500.		3166189	07/13/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6755250		891.12
25310	079	000	53105018.515500.		3166387	07/27/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6769178		891.13
Total for Object			515500 HEALTH INSURANCE EXPENSE									1,782.25
25310	079	000	53105018.516300.		18268113	07/14/22	JE	G	FY22-23 EAP	6755267		37.08
25310	079	000	53105018.516300.		18372849	07/20/22	JE	G	NRPAB FY 22-23 EAP	6769811		12.98-
Total for Object			516300 EMPLOYEE ASSISTANCE PRO									24.00

Agency 053 REAL PROPERTY APPRAISER BD
 Division 000 AGENCY DEFINED DIVISION
 Grant

STATE OF NEBRASKA
 MTD General Ledger Detail
 All Objects
 As of 07/31/22

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	53105018.521100.		18355685	07/15/22	J9	G	POSTAGE 20220601 - 20220630	6766542		.46
25310	079	000	53105018.521100.		18355812	07/18/22	J9	G	POSTAGE DUE JUN 2022	6767591		591.24
25310	079	000	53105018.521100.		18372852	07/20/22	J9	G	NRPA B POSTAGE JUNE 2022	6769846		207.10-
Total for Object			521100 POSTAGE EXPENSE									384.60
25310	079	000	53105018.521400.		50038229	07/01/22	P9	V	AS - OCIO - COMMUNICATIONS	6747949		130.83
25310	079	000	53105018.521400.		50143302	07/20/22	P9	V	AS - OCIO - IMSERVICES	6769829		3,071.03
25310	079	000	53105018.521400.		50160298	07/25/22	PV	V	AS - OCIO - COMMUNICATIONS	6775502		131.31
Total for Object			521400 CIO CHARGES									3,333.17
25310	079	000	53105018.521500.		50038171	07/01/22	P9	V	SECRETARY OF STATE	6747911		2,028.50
Total for Object			521500 PUBLICATION & PRINT EXP									2,028.50
25310	079	000	53105018.524600.		50038171	07/01/22	P9	V	SECRETARY OF STATE	6747911		21.88
25310	079	000	53105018.524600.		18250301	07/08/22	JE	G	RENT & LB530 JULY 2022- OTHER	6751972		939.94
25310	079	000	53105018.524600.		50143296	07/20/22	P9	V	SECRETARY OF STATE	6769818		21.88
25310	079	000	53105018.524600.		18372855	07/20/22	JE	G	NRPA B RENT JULY 2022	6769876		328.98-
Total for Object			524600 RENT EXPENSE-BUILDINGS									654.72
25310	079	000	53105018.524900.		18250301	07/08/22	JE	G	RENT & LB530 JULY 2022- OTHER	6751972		321.59
25310	079	000	53105018.524900.		18372855	07/20/22	JE	G	NRPA B RENT JULY 2022	6769876		112.56-
Total for Object			524900 RENT EXP-DEPR SURCHARGE									209.03
25310	079	000	53105018.531100.		18225311	07/05/22	J9	G	OFFICE DEPOT MAY 2022	6749164		72.18
25310	079	000	53105018.531100.		18274513	07/07/22	J9	G	NRPA B OFFICE DEPOT MAY 2022	6756172		25.26-
Total for Object			531100 OFFICE SUPPLIES EXPENSE									46.92
25310	079	000	53105018.539500.		50095770	07/11/22	P9	V	Purchase Card Offset	6758738		288.00
25310	079	000	53105018.539500.		18296870	07/11/22	J9	G	PURCHASE CARD TRANSACTION	6758839		288.00-
Total for Object			539500 PURCHASING CARD SUSPENSE									
25310	079	000	53105018.541100.		50143314	07/20/22	PV	V	AS - ACCOUNTING DIVISION	6769858		674.05
Total for Object			541100 ACCTG & AUDITING SERVICES									674.05
25310	079	000	53105018.541200.		50143913	07/20/22	PV	V	AS - MATERIEL DIVISION	6770438		53.95
Total for Object			541200 PURCHASING ASSESSMENT									53.95
25310	079	000	53105018.554900.		50038246	07/01/22	P9	V	PATROL, NEBRASKA STATE	6747961		271.70

R5509168M
NIS0003
Agency 053 REAL PROPERTY APPRAISER BD
Division 000 AGENCY DEFINED DIVISION
Grant

STATE OF NEBRASKA
MTD General Ledger Detail
All Objects
As of 07/31/22

08/11/22 9:40:17
Page - 5

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	53105018.554900.		50086884	07/07/22	PV	V	BAUERMEISTER APPRAISAL SERVICE	6755855		250.00
25310	079	000	53105018.554900.		50086892	07/07/22	PV	V	BAUERMEISTER APPRAISAL SERVICE	6755864		375.00
Total for Object			554900 OTHER CONTRACTUAL SERVICES									896.50
25310	079	000	53105018.571100.		18296870	07/11/22	J9	G	PURCHASE CARD TRANSACTION	6758839		187.20
Total for Object			571100 LODGING									187.20
25310	079	000	53105018.571800.		50069295	07/05/22	P9	V	DOWNING, BONNIE M	6753121		67.12
Total for Object			571800 MEALS - TRAVEL STATUS									67.12
25310	079	000	53105018.574500.		50055810	07/01/22	P9	V	HERMSEN, KEVIN P	6749585		70.36
25310	079	000	53105018.574500.		50055813	07/01/22	P9	V	WALKENHORST, WADE	6749592		12.17
25310	079	000	53105018.574500.		50069295	07/05/22	P9	V	DOWNING, BONNIE M	6753121		178.72
Total for Object			574500 PERSONAL VEHICLE MILEAGE									261.25
25310	079	000	53105018.575100.		50055810	07/01/22	P9	V	HERMSEN, KEVIN P	6749585		4.81
25310	079	000	53105018.575100.		50055813	07/01/22	P9	V	WALKENHORST, WADE	6749592		4.06
25310	079	000	53105018.575100.		50069295	07/05/22	P9	V	DOWNING, BONNIE M	6753121		10.40
Total for Object			575100 MISC TRAVEL EXPENSE									19.27
Total for Business Unit			53105018 NE REAL PROPERTY APPRAISER									5,685.65
25320	079	000	53105200.475165.		454451	07/14/22	RC	RB	NRPAB AMC DEPOSIT 220714	6762676		1,500.00-
25320	079	000	53105200.475165.		455285	07/20/22	RC	RB	NRPAB AMC DEPOSIT 220720	6767746		3,000.00-
25320	079	000	53105200.475165.		456241	07/22/22	RC	RB	NRPAB AMC DEPOSIT 220722	6771507		1,500.00-
25320	079	000	53105200.475165.		456885	07/26/22	RC	RB	NRPAB AMC DEPOSIT 220726	6774935		3,000.00-
25320	079	000	53105200.475165.		457424	07/29/22	RC	RB	NRPAB AMC DEPOSIT 220729	6779646		3,000.00-
Total for Object			475165 AMC REGISTERED RENEWAL									12,000.00-
25320	079	000	53105200.476101.		455285	07/20/22	RC	RB	NRPAB AMC DEPOSIT 220720	6767746		100.00-
25320	079	000	53105200.476101.		456241	07/22/22	RC	RB	NRPAB AMC DEPOSIT 220722	6771507		25.00-
Total for Object			476101 LATE PROCESSING FEES									125.00-
25320	079	000	53105200.481100.		18392882	07/25/22	JE	G	OIP June 2022 1.66747%	6775385		479.18-
Total for Object			481100 INVESTMENT INCOME									479.18-
25320	079	000	53105200.511100.		3166188	07/13/22	T2	7	PAYROLL LABOR DISTRIBUTION	6755250		1,856.64
25320	079	000	53105200.511100.		3166386	07/27/22	T2	7	PAYROLL LABOR DISTRIBUTION	6769178		1,470.27
Total for Object			511100 PERMANENT SALARIES-WAGES									3,326.91

R5509168M
NIS0003
Agency 053
Division 000
Grant

REAL PROPERTY APPRAISER BD
AGENCY DEFINED DIVISION

STATE OF NEBRASKA
MTD General Ledger Detail
All Objects
As of 07/31/22

08/11/22 9:40:17
Page - 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
25320	079	000	53105200.511800.		3166188	07/13/22	T2	7	PAYROLL LABOR DISTRIBUTION	6755250		37.25
25320	079	000	53105200.511800.		3166386	07/27/22	T2	7	PAYROLL LABOR DISTRIBUTION	6769178		49.67
Total for Object			511800 COMPENSATORY TIME PAID									86.92
25320	079	000	53105200.512100.		3166188	07/13/22	T2	7	PAYROLL LABOR DISTRIBUTION	6755250		103.39
25320	079	000	53105200.512100.		3166386	07/27/22	T2	7	PAYROLL LABOR DISTRIBUTION	6769178		558.76
Total for Object			512100 VACATION LEAVE EXPENSE									662.15
25320	079	000	53105200.512200.		3166188	07/13/22	T2	7	PAYROLL LABOR DISTRIBUTION	6755250		14.58
Total for Object			512200 SICK LEAVE EXPENSE									14.58
25320	079	000	53105200.512300.		3166188	07/13/22	T2	7	PAYROLL LABOR DISTRIBUTION	6755250		223.02
25320	079	000	53105200.512300.		3166386	07/27/22	T2	7	PAYROLL LABOR DISTRIBUTION	6769178		230.97
Total for Object			512300 HOLIDAY LEAVE EXPENSE									453.99
25320	079	000	53105200.515100.		3166189	07/13/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6755250		167.34
25320	079	000	53105200.515100.		3166387	07/27/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6769178		172.92
Total for Object			515100 RETIREMENT PLANS EXPENSE									340.26
25320	079	000	53105200.515200.		3166189	07/13/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6755250		155.55
25320	079	000	53105200.515200.		3166387	07/27/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6769178		161.29
Total for Object			515200 FICA EXPENSE									316.84
25320	079	000	53105200.515500.		3166189	07/13/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6755250		479.83
25320	079	000	53105200.515500.		3166387	07/27/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6769178		479.82
Total for Object			515500 HEALTH INSURANCE EXPENSE									959.65
25320	079	000	53105200.516300.		18372849	07/20/22	JE	G	NRPAB FY 22-23 EAP	6769811		12.98
Total for Object			516300 EMPLOYEE ASSISTANCE PRO									12.98
25320	079	000	53105200.521100.		18372852	07/20/22	J9	G	NRPAB POSTAGE JUNE 2022	6769846		207.10
Total for Object			521100 POSTAGE EXPENSE									207.10
25320	079	000	53105200.521400.		50038229	07/01/22	P9	V	AS - OCIO - COMMUNICATIONS	6747949		70.44
25320	079	000	53105200.521400.		50143302	07/20/22	P9	V	AS - OCIO - IMSERVICES	6769829		1,408.33
25320	079	000	53105200.521400.		50160298	07/25/22	PV	V	AS - OCIO - COMMUNICATIONS	6775502		70.70
Total for Object			521400 CIO CHARGES									1,549.47

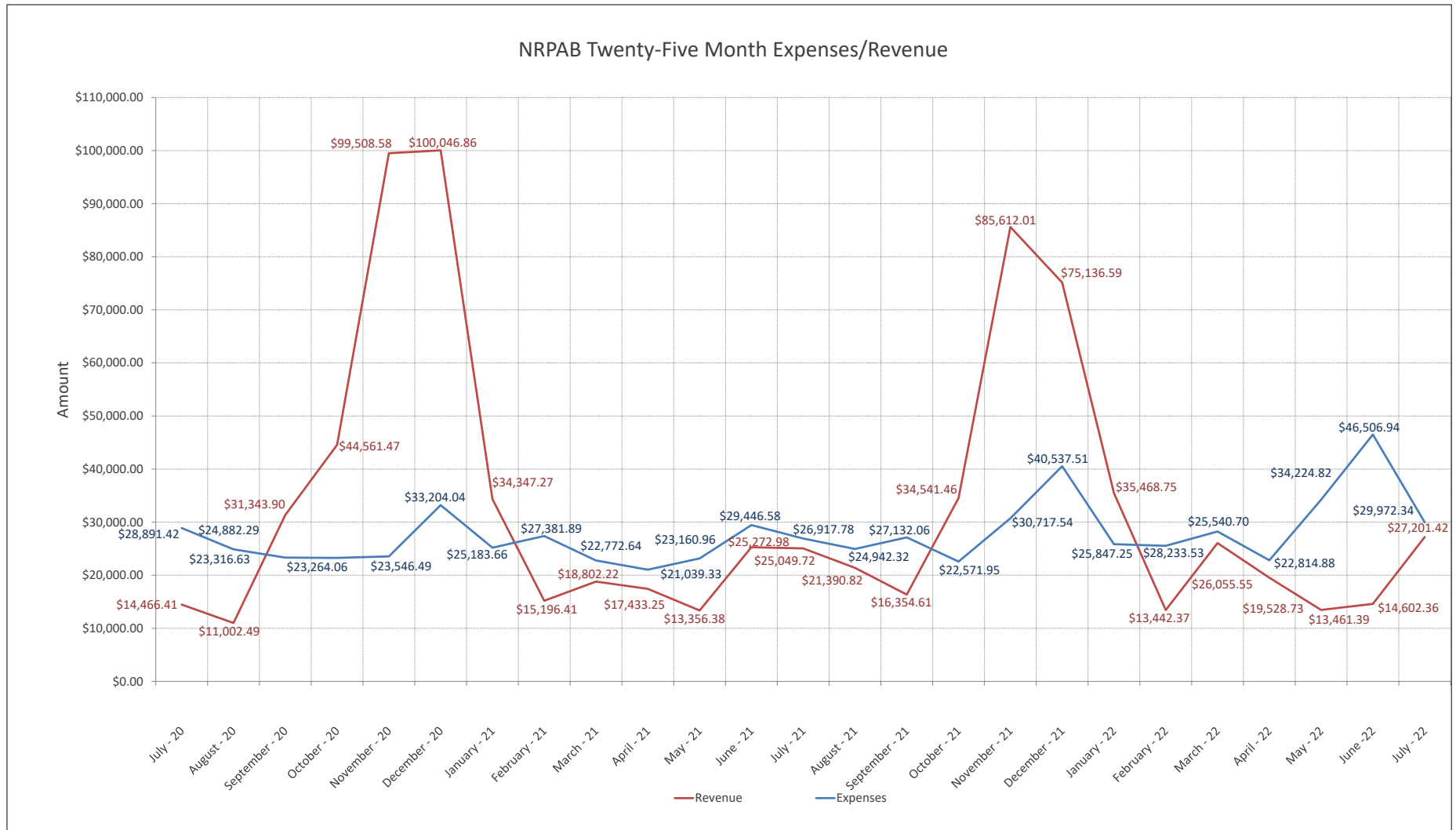
Agency 053 REAL PROPERTY APPRAISER BD
 Division 000 AGENCY DEFINED DIVISION
 Grant

STATE OF NEBRASKA
 MTD General Ledger Detail
 All Objects
 As of 07/31/22

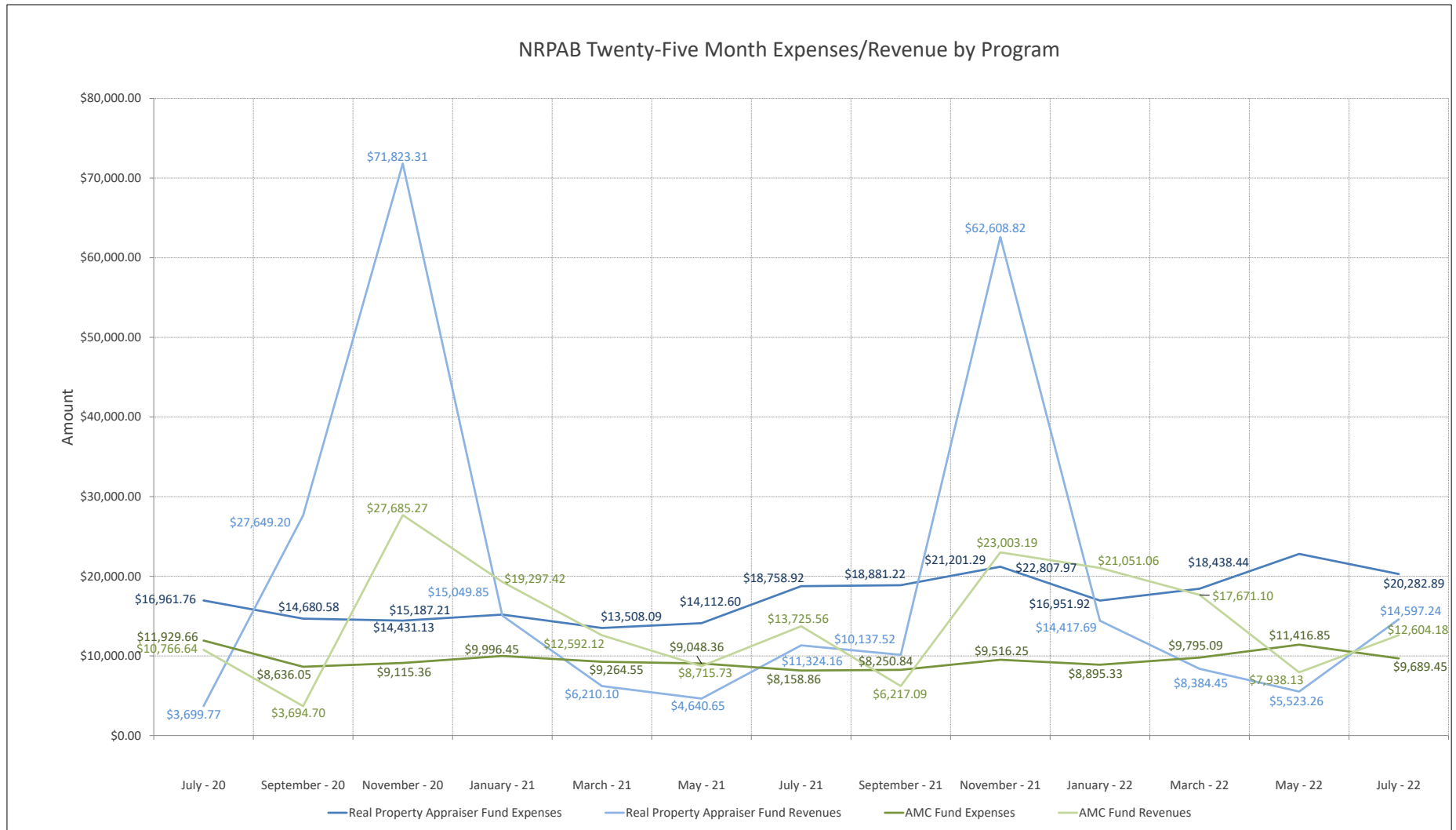
Fund	Program	Sub-Program	Account Number	Sub-ledger	Doc Number	Tran Date	Tran Type	Batch Type	Payee/Explanation	Batch Number	Posted Code	Month to Date
25320	079	000	53105200.524600.		50038171	07/01/22	P9	V	SECRETARY OF STATE	6747911		11.78
25320	079	000	53105200.524600.		50143296	07/20/22	P9	V	SECRETARY OF STATE	6769818		11.78
25320	079	000	53105200.524600.		18372855	07/20/22	JE	G	NRPAB RENT JULY 2022	6769876		328.98
Total for Object			524600 RENT EXPENSE-BUILDINGS									352.54
25320	079	000	53105200.524900.		18372855	07/20/22	JE	G	NRPAB RENT JULY 2022	6769876		112.56
Total for Object			524900 RENT EXP-DEPR SURCHARGE									112.56
25320	079	000	53105200.531100.		18274513	07/07/22	J9	G	NRPAB OFFICE DEPOT MAY 2022	6756172		25.26
Total for Object			531100 OFFICE SUPPLIES EXPENSE									25.26
25320	079	000	53105200.541100.		50143314	07/20/22	PV	V	AS - ACCOUNTING DIVISION	6769858		362.95
Total for Object			541100 ACCTG & AUDITING SERVICES									362.95
25320	079	000	53105200.541200.		50143913	07/20/22	PV	V	AS - MATERIEL DIVISION	6770438		29.05
Total for Object			541200 PURCHASING ASSESSMENT									29.05
25320	079	000	53105200.554900.		50038246	07/01/22	P9	V	PATROL, NEBRASKA STATE	6747961		588.25
Total for Object			554900 OTHER CONTRACTUAL SERVICES									588.25
25320	079	000	53105200.571100.		18296870	07/11/22	J9	G	PURCHASE CARD TRANSACTION	6758839		100.80
Total for Object			571100 LODGING									100.80
25320	079	000	53105200.571800.		50069295	07/05/22	P9	V	DOWNING, BONNIE M	6753121		36.14
Total for Object			571800 MEALS - TRAVEL STATUS									36.14
25320	079	000	53105200.574500.		50055810	07/01/22	P9	V	HERMSEN, KEVIN P	6749585		37.88
25320	079	000	53105200.574500.		50055813	07/01/22	P9	V	WALKENHORST, WADE	6749592		6.55
25320	079	000	53105200.574500.		50069295	07/05/22	P9	V	DOWNING, BONNIE M	6753121		96.24
Total for Object			574500 PERSONAL VEHICLE MILEAGE									140.67
25320	079	000	53105200.575100.		50055810	07/01/22	P9	V	HERMSEN, KEVIN P	6749585		2.59
25320	079	000	53105200.575100.		50055813	07/01/22	P9	V	WALKENHORST, WADE	6749592		2.19
25320	079	000	53105200.575100.		50069295	07/05/22	P9	V	DOWNING, BONNIE M	6753121		5.60
Total for Object			575100 MISC TRAVEL EXPENSE									10.38
Total for Business Unit			53105200 AMC LICENSING									2,914.73-
Total for Division			000									7,700.22

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 Agency		053	REAL PROPERTY APPRAISER BD									2,770.92

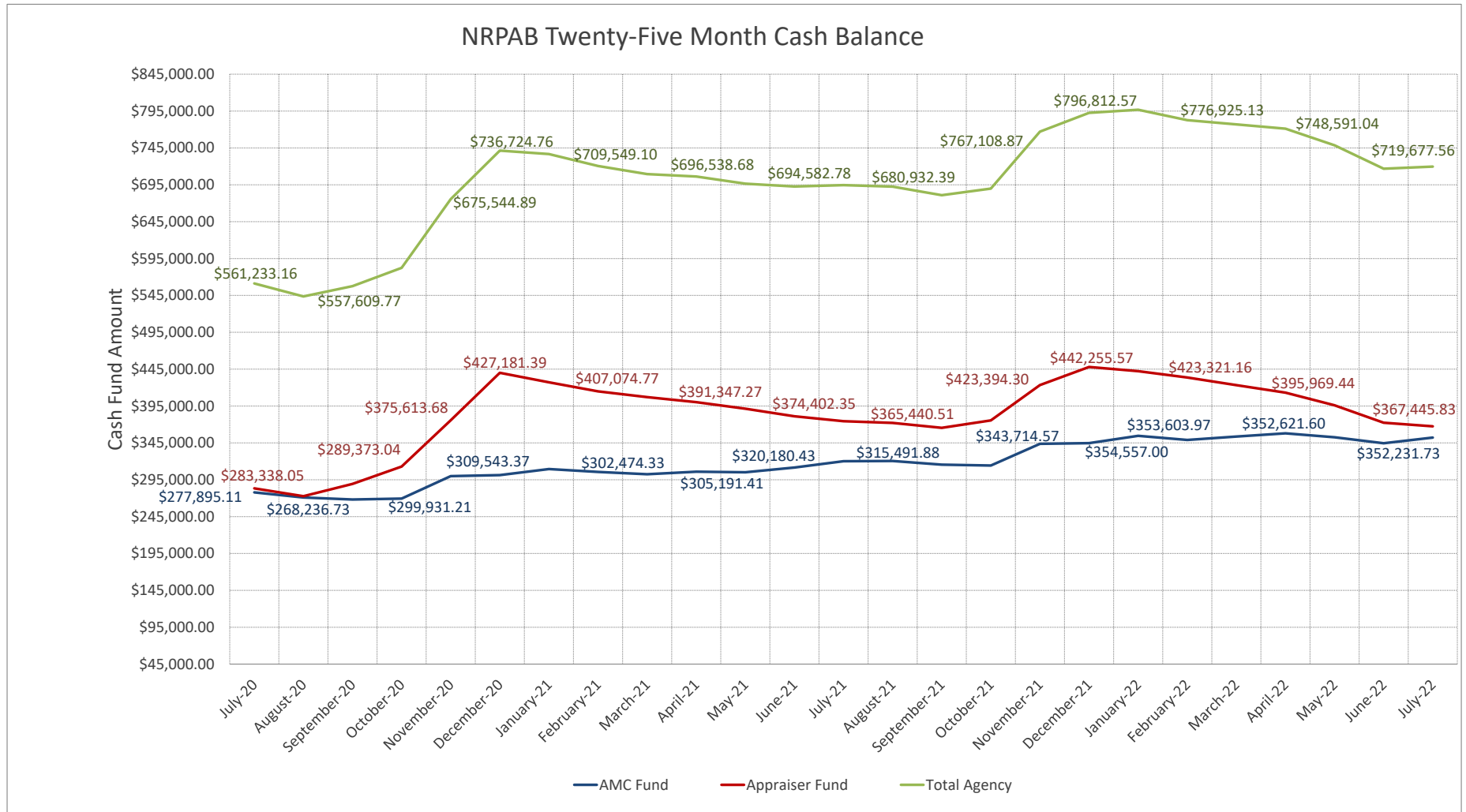
Financial Report and Considerations - Financial Charts



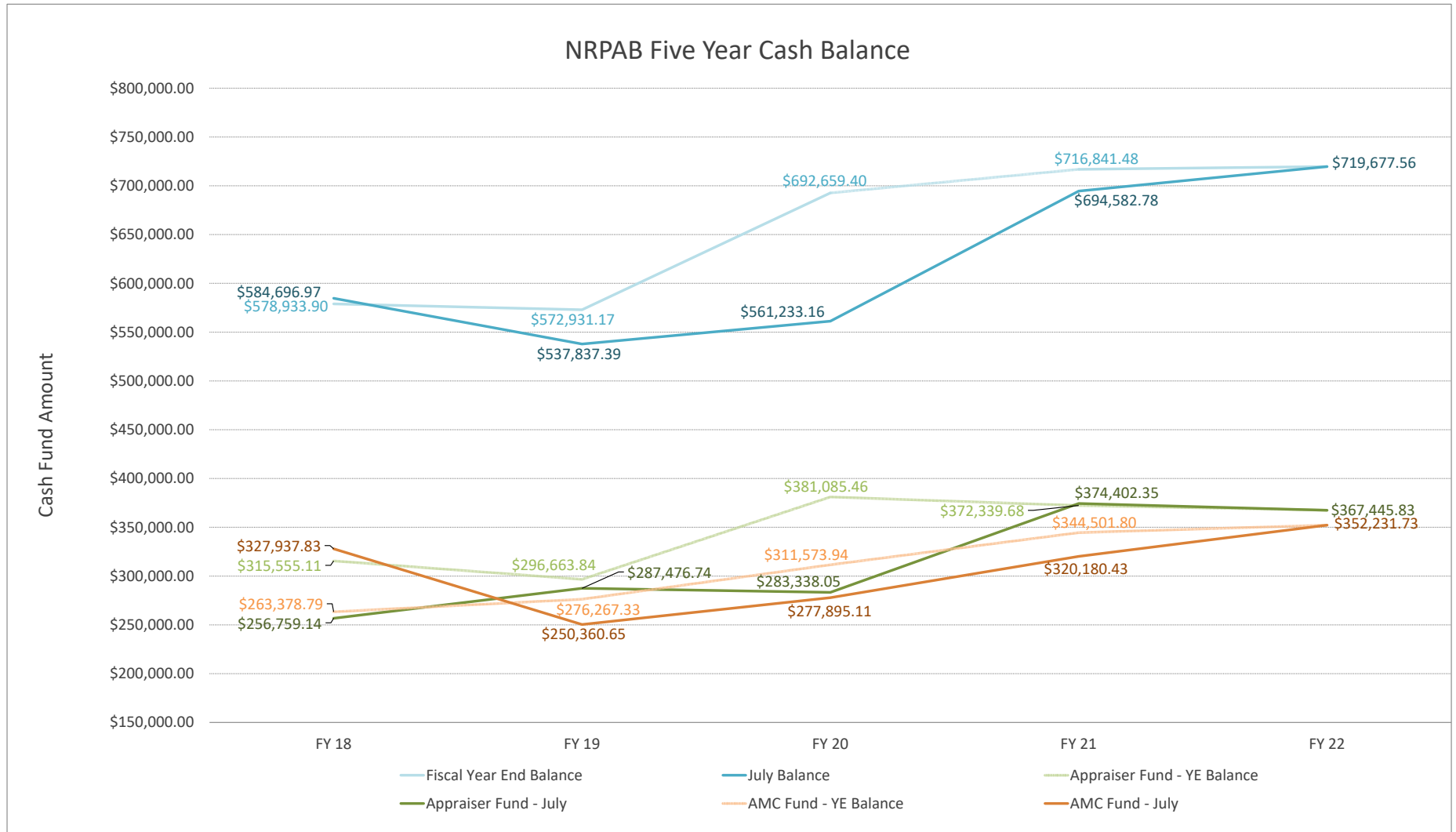
Financial Report and Considerations - Financial Charts



Financial Report and Considerations - Financial Charts



Financial Report and Considerations - Financial Charts



2023-2025 NRPAB Biennial Budget Request Highlights

Narrative Summary

The Nebraska Real Property Appraiser Board administers and enforces the Nebraska Real Property Appraiser Act and Nebraska Appraisal Management Company Registration Act. In order to carry out its duties in an efficient and equitable manner, and to maintain compliance with Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, appropriate funding is needed for general operation and issues faced by the Board. The Board's primary functions are to issue and renew appraiser credentials; develop and implement standards for appraiser credentialing; register and renew registration for appraisal management companies; approve appraiser qualifying courses and appraiser continuing education activities, along with instructors for these activities; investigate and adjudicate grievances; develop laws and rules through relevant, efficient and effective legislation and rulemaking; and disseminate relevant information to general public, stakeholders, credentialed appraisers and appraisal management companies. Through these processes, the Board ensures that the citizens of Nebraska are protected and served, and also that the appraisal business community is highly qualified through education, experience, and examination. The Board's funding request priorities address the Board's primary functions. In addition, the Board is also requesting funding adjustments to address the following specific issues that affect the base appropriation as listed below.

Base Appropriations

	FY2022-23
CASH FUND	\$415,564.00
SALARY LIMIT	\$184,942.00

Budget Request Issues (Requested budget change relevant to the Base Appropriations)

- **Additional FTE Teammate** - It is essential that the agency operates with the highest efficiency and effectiveness. Since 2017 there has been significant task creep that has begun to impede the agency's effectiveness and efficiency. Although many steps have been taken during the past two years to increase efficiency (e.g., database enhancements to better automate processes; staff duty evaluation and reassignment; streamlined processes and procedures), the pace at which agency staff must operate to complete tasks to keep up with the current workload is exceeding its capabilities. Any negative change in staffing would also have a detrimental effect on Board functions. As a result, credential holders, the mortgage loan industry, and the public would be negatively impacted. Adequate staffing is required to carry out the Board's mission, maintain a high-level operation, remain compliant with Title XI, and to keep public satisfaction. The Board is requesting funding for one additional FTE Administrative Specialist classified position. The Board intends to redirect base funds for temporary services utilized for real property appraiser renewals to this position as the temporary duties would be included in the new position's duties. The Board also intends to redirect partial overtime and comp time base funds to this position as the need for overtime would be reduced significantly (FY 23-24: \$45,201, FY 24-25: \$47,790).
- **CIO and Technology Maintenance** - As the NRPAB Database, Appraiser Login, and the NRPAB website become more detailed with increased functionality, the maintenance costs are also increasing. The Board is requesting additional funding for CIO and technology maintenance for bug repairs, security functions, and for modifications to the Board's technology systems to address changes to the Real Property Appraiser Qualifications Criteria, ASC Policy Statements, AMC Rule, AQB CAP Program Guidelines, and Title XI (FY 23-24: \$1,608, FY 24-25: \$1,608).

- **AARS Contractor Fees** - The number education, experience, and education applicants has increased significantly during the past two fiscal years; this trend is expected to continue. The implementation of Practical Applications of Real Estate Appraisal Programs (“PAREA”), and the Appraiser Qualifications Board's consideration of removing barriers to entry into the real property appraiser profession as recommended in the PAVE Action Plan, will likely increase the trajectory of this upward trend further. The Board is requesting additional funding for Appraisal Applicant Review Contractors that conduct USPAP compliance reviews of applicants' appraisal reports to assist with the Board's determination as to if the real property appraisal practice experience meets the Real Property Appraiser Qualifications Criteria as promulgated by the Appraiser Qualifications Board of The Appraisal Foundation and the Uniform Standards of Professional Appraisal Practice (“USPAP”) as promulgated by the Appraisal Standards Board of The Appraisal Foundation (FY 23-24: \$6,000, FY 24-25: \$7,500).
 - ***2023-2025 Teammate Salary Increase** - As requested, “2023-2025 Teammate Salary Increase” is included as an issue to estimate the cost of employee salary increases equivalent to 5% for FY24 and FY25 each (FY 23-24: \$9,877, FY 24-25: \$20,251).
 - ***2023-2025 Teammate Health Insurance** - It is anticipated that health care costs will change in the next biennium. As requested, “2023-2025 Teammate Health Insurance” is included as an issue to estimate the cost to the agency for employee health insurance with an increase equivalent to 4% for FY24 and FY25 each (FY 23-24: \$1,316, FY 24-25: \$2,685).
 - **2023-2025 DAS Assessment Changes** - The Department of Administrative Services charges an assessment based on usage. The Board's request includes the necessary adjustments based on the changes to assessments for the 2023-25 biennial budget cycle (FY 23-24: \$1,113, FY 24-25: \$1,113).
- * Enterprise Issues are used to aggregate information and costs across all agencies of state government for a specific activity. Two Enterprise Issues have been established for the 2023-2025 biennial budget by the State Budget Division.

Fiscal Summary

<u>FY 23-24</u>	<u>FY 24-25</u>
Base: \$415,564.00	Base: \$415,564.00
Request: \$480,680.00	Request: \$496,511.00
Difference: \$65,116.00	Difference: \$80,947.00
Projected Expenditures: \$392,813.00	Projected Expenditures: \$405,764.00
Projected Revenues: \$390,128.00	Projected Revenues: \$417,903.00
Appraiser Fund Balance: \$393,866.00	Appraiser Fund Balance: \$405,094.00
AMC Fund Balance: \$333,145.00	Fund Balance: \$334,056.00

Agency Narrative Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

STATUTORY AUTHORITY:

The Real Property Appraiser Board is charged with administering the Real Property Appraiser Act, Nebraska Revised Statutes §§ 76-2201 to 76-2250, and the Appraisal Management Company Registration Act, Nebraska Revised Statutes §§ 76-3201 to 76-3222.

Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 ("FIRREA") requires each state to prescribe appropriate standards for the performance of real estate appraisals in connection with federally related transactions. In addition, real estate appraisals are to be performed in accordance with generally accepted uniform appraisal standards, and are to be performed by an individual whose competency has been demonstrated, and whose professional conduct is subject to effective state supervision. The Real Property Appraiser Board was established as the Real Estate Appraiser Board on January 1, 1991 to carry out the requirements of Title XI. The Real Property Appraiser Act consists of qualifications for credentialing, as well as standards for appraisal practice and appraiser conduct.

Title XI 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. The Appraisal Management Company Registration Act was established on January 1, 2012, authorizing the Real Property Appraiser Board to register and oversee appraisal management companies 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 appraisal management companies; the AMC Rule was adopted on June 9, 2015, with an effective date of August 10, 2018. The Appraisal Management Company Fund was created for use to implement, administer, and enforce the Appraisal Management Company Registration Act.

The Appraisal Subcommittee of the Federal Financial Institutions Examination Council monitors the requirements established by the states, territories, and the District of Columbia and their appraiser regulatory agencies for the certification and licensing of appraisers, and the registration of appraisal management companies. The Appraisal Subcommittee reviews each state's compliance with the requirements of Title XI, and is authorized by Title XI to take action against a non-complying state appraiser regulatory program if the policies, practices and procedures in place are inconsistent with the requirements of Title XI. The Appraisal Subcommittee is also charged with monitoring and reviewing the practices, procedures, activities, and organizational structure of The Appraisal Foundation, which is authorized by the U.S. Congress to develop the Real Property Appraiser Qualification Criteria through its Appraiser Qualifications Board, and the Uniform Standards of Professional Appraisal Practice, also known as USPAP, through its Appraisal Standards Board. The Real Property Appraiser Act and the Appraisal Management Company Registration Act are updated as needed to ensure compliance with Title XI and the Appraisal Subcommittee Policy Statements.

VISION:

The Nebraska Real Property Appraiser Board's vision is to be the leading advocate for the appraisal industry in the State of Nebraska. The Board will generate interest by promoting the appraiser profession in schools and colleges, build positive public awareness of the industry throughout the state, and identify and resolve issues faced by the public and appraisal business 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 business community in Nebraska.

Agency Narrative Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Budget Cycle: 2023-2025 Biennium Version: A1 - AGENCY REQUEST

MISSION AND PRINCIPLES:

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 not only ensure that the citizens of Nebraska are protected and served, but also that the appraisal business community is highly qualified through education, experience, and examination.

GOALS:

The NRPAB's ongoing goals:

- Ensure continued compliance with federal requirements set forth in Title XI and Dodd-Frank.
- Administer and enforce the Real Property Appraiser Act and the Appraisal Management Company Registration Act with efficiency, equity, and integrity.
- Uphold the mission and vision of the Board.
- Continue to improve the agency's operations efficiency through evaluation of policies and procedures and measuring the effectiveness of the agency's functions.
- Continue to develop and improve the agency's technology that increases the efficiency and effectiveness of the agency.

The following objectives were set by the Nebraska Real Property Appraiser Board at its June 15, 2022 strategic planning meeting:

Long-term Goals

- Address changes to USPAP, Real Property Appraiser Qualifications Criteria, ASC Policy Statements, AQB CAP Program Guidelines, and Title XI as required.
- Harmonize Title 298 with the changes made to the Nebraska Real Property Appraiser Act and Appraisal Management Company Registration Act as needed.
- 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.
- Continue to adopt guidance documents for public advisement concerning interpretation of statutes and rules and retire guidance documents that are no longer relevant.
- 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.
- Explore opportunities to increase the number of Nebraska resident real property appraisers.
- Encourage trainee real property appraisers who intend to engage in real property appraisal practice pertaining to agricultural real property, upon credentialing as a certified general real property appraiser, complete agricultural-based qualifying education offered by education providers with an expertise in agricultural appraisal.
- Encourage supervisory real property appraisers, with trainee real property appraisers who intend to engage in real property appraisal practice pertaining to agricultural real property upon credentialing as a certified general real property appraiser, to encourage their trainee real property appraisers to complete agricultural-based qualifying education offered by education providers with an expertise in agricultural appraisal.
- 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.
- Continue utilizing the NRPAB website, NRPAB Facebook page, The Nebraska Appraiser (newsletter), and Memos from the Board (listserv emails) to disseminate relevant

Agency Narrative Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

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, documents posted to the NRPAB website, meeting information, and other information that affects the industry.

- Continue to monitor the effectiveness of current NRPAB website, and repair bugs, make improvements, and add enhancements needed to address functionality or use.
- Explore the development and implementation of an updated NRPAB branding.
- 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.
- Continue to monitor the effectiveness of current NRPAB database, repair bugs, make improvements, and add enhancements needed to address program or use changes.
- Explore online real property appraiser initial applications (Reciprocity; Education, Experience, & Examination; Temporary) AMC initial applications, education activity applications, and other services that require payment of a fee.

Short-term Goals

- Explore change to real property appraiser credential renewal dates.
- Explore alternatives for verification of AMC owner AMC Rule background compliance related to AMC registration renewal.
- Add language to the Certified General Real Property Appraiser Requirements document located on the NRPAB website encouraging potential real property appraiser applicants, who intend to engage in real property appraisal practice pertaining to agricultural real property, complete agricultural-based qualifying education offered by an education provider with an expertise in agricultural appraisal.
- Communicate the real property appraisal practice deficiencies observed by the Board concerning the appraisal of agricultural real property to all registered supervisory real property appraisers, and request that supervisory real property appraisers encourage their trainee real property appraisers, who intend to engage in real property appraisal practice pertaining to agricultural real property upon credentialing as a certified general real property appraiser, complete agricultural-based qualifying education offered by an education provider with an expertise in agricultural appraisal.
- Communicate real property appraisal practice deficiencies observed by the Board concerning the appraisal of agricultural real property with agricultural-based education providers and request that organizations consider increasing its frequency and availability of synchronous, asynchronous, and hybrid qualifying and continuing education offerings.
- Include language in the Credential Renewal Reminder and Information article in The Nebraska Appraiser, and in the Credential Renewal Questions and Answers document, encouraging Nebraska real property appraisers to complete continuing education related to their area of real property appraisal practice focus.
- Add additional Administrative Specialist classified employee. Adequate staffing is required to carry out the Board's mission, maintain a high-level operation, remain compliant with Title XI, and to maintain public satisfaction.
- Explore adding disciplinary action orders/consent agreements to the Appraiser Listing search as a PDF attachment (Obtain quote from CIO and present to the Board for consideration).
- Complete 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, and restructure the Appraiser Listing page.
- Explore use of Federal grant money to pursue development of a translator system between the NRPAB Database and the ASC Federal Registry system.

Attachments:

NRPAB Strategic Planning Meeting Minutes_June 15, 2022.pdf

EXECUTIVE SUMMARY, MGMT PROCESSES, AND SERVICE DELIVERY METHODS:

Agency Narrative Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Executive Summary

The Nebraska Real Property Appraiser Board administers and enforces the Nebraska Real Property Appraiser Act and Nebraska Appraisal Management Company Registration Act. In order to carry out its duties in an efficient and equitable manner, and to maintain compliance with Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, appropriate funding is needed for general operation and issues faced by the Board. The Board's primary functions are to issue and renew appraiser credentials; develop and implement standards for appraiser credentialing; register and renew registration for appraisal management companies; approve appraiser qualifying courses and appraiser continuing education activities, along with instructors for these activities; investigate and adjudicate grievances; develop laws and rules through relevant, efficient and effective legislation and rulemaking; and disseminate relevant information to general public, stakeholders, credentialed appraisers and appraisal management companies. Through these processes, the Board ensures that the citizens of Nebraska are protected and served, and also that the appraisal business community is highly qualified through education, experience, and examination. The Board's funding request priorities address the Board's primary functions. In addition, the Board is also requesting funding adjustments to address the following specific issues that affect the base appropriation:

- It is essential that the agency operates with the highest efficiency and effectiveness. Since 2017 there has been significant task creep that has begun to impede the agency's effectiveness and efficiency. Although many steps have been taken during the past two years to increase efficiency (e.g., database enhancements to better automate processes; staff duty evaluation and reassignment; streamlined processes and procedures), the pace at which agency staff must operate to complete tasks to keep up with the current workload is exceeding its capabilities. Any negative change in staffing would also have a detrimental effect on Board functions. As a result, credential holders, the mortgage loan industry, and the public would be negatively impacted. Adequate staffing is required to carry out the Board's mission, maintain a high-level operation, remain compliant with Title XI, and to keep public satisfaction. The Board is requesting funding for one additional FTE Administrative Specialist classified position. The Board intends to redirect base funds for temporary services utilized for real property appraiser renewals to this position as the temporary duties would be included in the new position's duties. The Board also intends to redirect partial overtime and comp time base funds to this position as the need for overtime would be reduced significantly.
- As the NRPAB Database, Appraiser Login, and the NRPAB website become more detailed with increased functionality, the maintenance costs are also increasing. The Board is requesting additional funding for CIO and technology maintenance for bug repairs, security functions, and for modifications to the Board's technology systems to address changes to the Real Property Appraiser Qualifications Criteria, ASC Policy Statements, AMC Rule, AQB CAP Program Guidelines, and Title XI.
- The number education, experience, and education applicants has increased significantly during the past two fiscal years; this trend is expected to continue. The implementation of Practical Applications of Real Estate Appraisal Programs ("PAREA"), and the Appraiser Qualifications Board's consideration of removing barriers to entry into the real property appraiser profession as recommended in the PAVE Action Plan, will likely increase the trajectory of this upward trend further. The Board is requesting additional funding for Appraisal Applicant Review Contractors that conduct USPAP compliance reviews of applicants' appraisal reports to assist with the Board's determination as to if the real property appraisal practice experience meets the Real Property Appraiser Qualifications Criteria as promulgated by the Appraiser Qualifications Board of The Appraisal Foundation and the Uniform Standards of Professional Appraisal Practice ("USPAP") as promulgated by the Appraisal Standards Board of The Appraisal Foundation.
- As requested, "2023-2025 Teammate Salary Increase" is included as an issue to estimate the cost of employee salary increases equivalent to 5% for FY24 and FY25 each.
- It is anticipated that health care costs will change in the next biennium. As requested, "2023-2025 Teammate Health Insurance" is included as an issue to estimate the cost to the agency for employee health insurance with an increase equivalent to 4% for FY24 and FY25 each.
- The Department of Administrative Services charges an assessment based on usage. The Board's request includes the necessary adjustments based on the changes to assessments for the 2023-25 biennial budget cycle.

Agency Narrative Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Management Processes

The Nebraska Real Property Board was established on January 1, 1991 upon the adoption of Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989. The Board is responsible ensuring that Nebraska's appraiser and appraisal management company regulation programs are compliant with the Federal Financial Institutions Examination Council Appraisal Subcommittee requirements. In addition, The Appraisal Foundation is authorized by U.S. Congress as the source of appraisal standards and qualifications. The Board incorporates the Uniform Standards of Professional Appraisal Practice ("USPAP") developed by The Appraisal Foundation's Appraisal Standards Board and establishes appraiser education and experience requirements in accordance with the standards promulgated by The Appraisal Foundation's Appraiser Qualifications Board.

The Nebraska Real Property Appraiser Board consists of five members; three members are certified real property appraisers representing each of the three congressional districts, and two members are at-large, which includes one representative of financial institutions, and one licensed real estate broker. The term for each member is five years, and no person shall serve as a member of the Board for consecutive terms.

The Board employs a Director, who is responsible for carrying out the will of the Board, and administering the compliance, education, public information, accounting and budgeting, and credentialing programs. Two staff members provide administrative, accounting, licensing, education, enforcement, public information, and daily operations support to the Director.

The primary functions of the Nebraska Real Property Appraiser Board are to:

- Issue and renew resident and reciprocal licensed, certified residential, and certified general appraiser credentials, which includes reviewing applications to ensuring that each applicant meets the necessary education and experience requirements for issuance or renewal. The requirements for credentialing can be found in the Real Property Appraiser Act, along with Title 298 of the Rules and Regulations, and are developed in accordance with the standards promulgated by the Appraisal Foundation's Appraiser Qualifications Board. In order for a credential holder to renew his or her credential, the individual must complete 28 hours of continuing education in a two-year period, and must have successfully completed the 7-Hour USPAP Update Course during that period.
- Register and renew registration for appraisal management companies. This includes reviewing each application to ensure that the organization meets the requirements to practice as an appraisal management company in Nebraska. The requirements can be found in the Appraisal Management Company Registration Act, along with Title 298 of the Rules and Regulations. The Appraisal Management Company Fund was created for use to implement, administer, and enforce the Appraisal Management Company Registration Act.
- Approve appraiser qualifying courses, appraiser continuing education activities, and instructors for these offerings. This requires review of applications to ensure that core curriculum qualifying courses are approved by The Appraisal Foundation's Course Approval Program, and that qualifying courses and continuing education activities meet the requirements set forth in the Board's Rules and Regulations. Instructors must be qualified through education, experience, or by being highly qualified to teach the subject matter.
- Enforce the Real Property Appraiser Act and Appraisal Management Company Registration Act and ensure that credential holders and appraisal management companies are in compliance with the laws governing appraisal practice in Nebraska. The Board investigates and adjudicates alleged violations of the Real Property Appraiser Act and Appraisal Management Company Registration Act. This includes protecting a respondent's due process, interviewing the complainant and respondent if needed, gathering and documenting evidence, and contracting to have a USPAP compliance review completed if a complaint alleges a violation of USPAP. The intent of the Board's regulatory program is to be educational in practice when possible.

Agency Narrative Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

- Communicate with general public, stakeholders, credentialed appraisers, and appraisal management companies to not only make known the laws and rules that govern appraisal practice in Nebraska, but to also identify and resolve issues faced by the appraisal community through efficient and effective legislation and rulemaking. The Board places priority on the service to, and protection of, the citizens of Nebraska, and that the appraisal business community is highly qualified through education, experience, and examination.
- Disseminate information relevant to appraisal practice in Nebraska to general public, stakeholders, credentialed appraisers and appraisal management companies. This information includes changes or updates to federal requirements, changes or updates to practice or qualifications for appraisers or appraisal management companies, information pertaining to issues faced by the appraisal industry, changes or updates related to the Board's policies and procedures, and information meant to be educational in nature.

Service Delivery Methods

Services are delivered to the public, credential holders, and appraisal management companies through Board staff by phone, mail, internet, and in person. Specific personal and confidential information concerning credentialing, registration, or compliance is typically delivered by mail or through the Board's secure portal called Appraiser Login, but may occasionally be delivered through the state email system or in person. General information is typically delivered through the internet, and may be emailed, found in Appraiser Login, or posted on the Board's website or Facebook page. Board Members or staff may meet with an individual or a group of people to conduct Board business. Notice of board meetings are posted on the Board's website and on the State of Nebraska Public Calendar found at www.nebraska.gov.

Attachments:

NRPAB 2023-2025 Evidence-Based Certification .xlsx
NRPAB Organizational Chart.pdf

Program Narrative Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Program: 079 - APPRAISER LICENSING
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

PROGRAM DESCRIPTION:

The Real Property Appraiser Board is statutorily charged with administering and enforcing the Real Property Appraiser Act and the Appraisal Management Company Registration Act. The Board's primary functions are to issue and renew appraiser credentials, develop and implement standards for appraiser credentialing, register and renew registration for appraisal management companies, approve appraiser qualifying courses and appraiser continuing education activities, along with instructors for these activities, investigate and adjudicate grievances, develop laws and rules through relevant, efficient and effective legislation and rulemaking, and disseminate relevant information to general public, stakeholders, credentialed appraisers and appraisal management companies.

Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 ("FIRREA") requires each state to prescribe appropriate standards for the performance of real estate appraisals in connection with federally related transactions. In addition, real estate appraisals are to be performed in accordance with generally accepted uniform appraisal standards, and are to be performed by an individual whose competency has been demonstrated, and whose professional conduct is subject to effective state supervision. The Real Property Appraiser Board was established as the Real Estate Appraiser Board on January 1, 1991 to carry out the requirements of Title XI. The Real Property Appraiser Act consists of qualifications for credentialing, as well as standards for appraisal practice and appraiser conduct.

Title XI 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. The Appraisal Management Company Registration Act was established on January 1, 2012, authorizing the Real Property Appraiser Board to register and oversee appraisal management companies 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 appraisal management companies; the AMC Rule was adopted on June 9, 2015, with an effective date of August 10, 2018. The Appraisal Management Company Fund was created for use to implement, administer, and enforce the Appraisal Management Company Registration Act.

The Appraisal Subcommittee of the Federal Financial Institutions Examination Council monitors the requirements established by the states, territories, and the District of Columbia and their appraiser regulatory agencies for the certification and licensing of appraisers, and the registration of appraisal management companies. The Appraisal Subcommittee reviews each state's compliance with the requirements of Title XI, and is authorized by Title XI to take action against a non-complying state appraiser regulatory program if the policies, practices and procedures in place are inconsistent with the requirements of Title XI. The Appraisal Subcommittee is also charged with monitoring and reviewing the practices, procedures, activities, and organizational structure of The Appraisal Foundation, which is authorized by the U.S. Congress to develop the Real Property Appraiser Qualification Criteria through its Appraiser Qualifications Board, and the Uniform Standards of Professional Appraisal Practice, also known as USPAP, through its Appraisal Standards Board. The Real Property Appraiser Act and the Appraisal Management Company Registration Act are updated as needed to ensure compliance with Title XI and the Appraisal Subcommittee Policy Statements.

Program Narrative Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Program: 079 - APPRAISER LICENSING
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

PROGRAM OBJECTIVES:

The Nebraska Real Property Appraiser Board has evolved in to a strategic results-based agency. The Board's goals and objectives are set each year at its annual strategic planning meeting held in June and evaluated throughout the fiscal year at each board meeting. The Board has established both new and ongoing objectives for the 2023-2025 biennial budget period.

The Nebraska Real Property Appraiser Board's general objectives:

Federal Compliance

Comments: The Board is required to comply with federal requirements set forth by the Appraisal Subcommittee, Title XI of FIRREA, and the Dodd-Frank Wall Street Reform and Consumer Protection Act. The Board was audited by the Appraisal Subcommittee on March 19-22 of 2019, and received a rating of "Excellent" for both the Appraiser Program and the AMC Program. The Appraisal Subcommittee found no weaknesses in the state's regulatory programs. This was the State of Nebraska's first ever rating of excellent for the Appraiser Program. In addition, this was the first cycle for the Appraisal Subcommittee to audit states' AMC Programs, and Nebraska was the first state to receive the excellent rating. Due to the Covid-19 pandemic, the Appraisal Subcommittee has been conducting State Off-Site Assessments. These SOAs are not audits, but a review of a state's Appraiser Program and AMC Program. The ASC performed an SOA of the State of Nebraska Appraiser Program and AMC Program in February of 2022. Although the ASC does not issue a finding for an SOA, the ASC noted that the Board's Appraiser Program has no areas of potential risk, and observed that the Federally Regulated AMC Reporting Form requires information of Federally Regulated AMCs that is beyond the authority of the AMC Rule and Revised Bulletin 2017 -01 issued April 16, 2018. The Board removed the collection of this information during the ASC's SOA.

Objectives: The Board will continue to implement and monitor policies and procedures that ensure compliance with federal requirements.

Administer and Enforce the Real Property Appraiser Act and Appraiser Management Company Registration Act

Comments: The Board continuously strives to administer and enforce the Nebraska Real Property Appraiser Act and the Nebraska Appraisal Management Company Registration Act with efficiency, equity, and integrity.

Objectives: The Board will continue to review processes and procedures related to administering and enforcing the Nebraska Real Property Appraiser Act and the Nebraska Appraisal Management Company Registration Act. The following highlights are essential to program success:

1. Residential and reciprocal credentials are issued in a timely manner to individuals qualified to serve the public.
2. Ensure that real property appraisers meet all continuing education requirements for renewal, and that each real property appraiser submits appropriate documentation in support of his or her continuing education activities.
3. In the absence of disciplinary or other issues, temporary credentials are issued within 48 hours of the application being received at the Board's office.
4. Register appraisal management companies in a timely manner that will operate with integrity and respect for the citizens and real property appraisers in the State of Nebraska.

Program Narrative Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Program: 079 - APPRAISER LICENSING

Budget Cycle: 2023-2025 Biennium

Version: A1 - AGENCY REQUEST

5. Grievances are resolved in an efficient manner that includes respect of the respondent's due process and a thorough investigation. The intent of the Board's regulatory program is to be educational in practice when possible.
6. Approve continuing education offerings that improve the quality of appraisers in the state.
7. Approve qualifying education courses that helps prepare an individual for success once credentialed.
8. Identify and remove barriers for entry into the real property appraiser profession and for registration as an appraisal management company, and for renewal of real property appraiser credentials and appraisal management company registrations.

Uphold the Mission and Vision of the Board

Comments: Uphold the mission and vision of the Board while approving applicants for credentialing, education offerings, appraisal management company registrations, and communicating with credential holders and the public.

Objectives: Continue to conduct Board business in a way that upholds the mission and vision of the Board, and incorporates processes and procedures that results in increased opportunities for, and protects, the public.

Evaluate and Update Board Policies and Procedures

Comments: The process of reviewing and updating the Board's policies and procedures is an ongoing objective.

Objectives: Continue to improve the agency's operations efficiency through evaluation of policies and procedures, and measuring the effectiveness of the agency's functions.

Develop and Improve Board's Technology

Comments: All information for applicants, credential holders, appraisal management companies, enforcement, and education is incorporated into one database, and the database includes an increasing number of interactive functions through the Appraiser Login portal. The Board also uses the OBIEE software for extracting relevant and important information from the database, and to create reports to help better understand data and trends. The Board's computer and printing equipment is also updated to remain current with relevant technology. In order to better reach Nebraska credentialed appraisers, appraisal management companies, and the public, the Board operates a website and Facebook page. Finally, the Board has expanded its videoconferencing capabilities to better serve Nebraska credentialed appraisers, appraisal management companies, and the public.

Objectives: Continue to develop and improve technology tools to maximize operations efficiency and better serve Nebraska real property appraisers, appraisal management companies, and the public. Specifically, the Board intends to develop online real property appraiser initial applications (Reciprocity; Education, Experience, & Examination; Temporary), AMC initial applications, education activity applications, and other services that require payment of a fee. In addition, the Board intends to explore the use of Federal grant money for the development of this technology and for a translator system between the NRPAB Database and the ASC Federal Registry system. The Board also intends to keep technology equipment current.

Program Narrative Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Program: 079 - APPRAISER LICENSING

Budget Cycle: 2023-2025 Biennium

Version: A1 - AGENCY REQUEST

Objectives set by the Board at its June 15, 2022 strategic planning meeting:

Legislation, Rulemaking, and Guidance Documents

Comments: The Board's Appraiser Program and AMC Program must maintain compliance with USPAP, Real Property Appraiser Qualifications Criteria, ASC Policy Statements, AQB CAP Program Guidelines, and Title XI. The Real Property Appraiser Act, Appraisal Management Company Registration Act, and Title 298 of the Nebraska Administrative Code must be updated as changes occur at the Federal level. In addition, it is the Board's priority to reduce unnecessary regulatory burden and remove barriers to entry into the real property appraiser profession.

Objectives:

- Address changes to USPAP, Real Property Appraiser Qualifications Criteria, ASC Policy Statements, AQB CAP Program Guidelines, and Title XI as required.
- Harmonize Title 298 with the changes made to the Nebraska Real Property Appraiser Act and Appraisal Management Company Registration Act as needed.
- 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.
- Continue to adopt guidance documents for public advisement concerning interpretation of statutes and rules and retire guidance documents that are no longer relevant.
- 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.

Real Property Appraiser Credentialing and AMC Registration

Comments: The average age of a real property appraiser is approximately 55 years old; the Board acknowledges the need to increase the number of real property appraisers residing in Nebraska. As such, the Board regularly evaluates the effectiveness and efficiency of the Appraiser Program and explores ways to address this issue by removing barriers to entry into the real property appraiser profession, building positive public awareness of the real property appraiser profession, and maintaining relationships with colleges and universities that place priority on real estate related education. It is also the Board's mission to ensure that the appraisal business community is highly qualified through education, experience, and examination and competent to perform real property appraisal practice assignments. Recently, the Board has observed deficiencies in agricultural real property appraisals submitted by applicants for credentialing. The Board intends to communicate with potential real property appraiser applicants and credentialed real property appraisers, the importance of obtaining qualifying and continuing education related to their area of real property appraisal practice focus. Finally, the AMC Rule requires that an AMC shall not be registered by a state if any person that owns more than 10 percent of the AMC (1) Is determined by the state appraiser certifying and licensing agency not to have good moral character; or (2) Fails to submit to a background investigation carried out by the state appraiser certifying and licensing agency. Currently, the owners for Nebraska registered AMCs (own 10% or more) are required to submit to a Criminal History Record Check with each annual renewal. Although each state is different, some states allow AMCs to utilize affidavits to meet the intent of the AMC Rule, and some states complete background checks on a less frequent basis. Nebraska was one of the first states to implement the requirements of the AMC Rule, so there were no precedents available to determine the best practice for meeting this requirement in the AMC Rule at that time. The Board intends to work with the Appraisal Subcommittee, and review the procedures of other states, to determine if a change to this process is appropriate.

Objectives:

- Explore opportunities to increase the number of Nebraska resident real property appraisers.
- Encourage trainee real property appraisers who intend to engage in real property appraisal practice pertaining to agricultural real property, upon credentialing as a certified general real property appraiser, complete agricultural-based qualifying education offered by education providers with an expertise in agricultural appraisal.
- Communicate the real property appraisal practice deficiencies observed by the Board concerning the appraisal of agricultural real property to all registered supervisory real property appraisers, and encourage supervisory real property appraisers, with trainee real property appraisers who intend to engage in real property appraisal practice pertaining to agricultural real property upon credentialing as a certified general real property appraiser, to encourage their trainee real property appraisers to complete

Program Narrative Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Program: 079 - APPRAISER LICENSING

Budget Cycle: 2023-2025 Biennium

Version: A1 - AGENCY REQUEST

agricultural-based qualifying education offered by education providers with an expertise in agricultural appraisal.

- Encourage Nebraska real property appraisers to complete continuing education related to their area of real property appraisal practice focus.
- Explore alternatives for verification of AMC owner AMC Rule background compliance related to AMC registration renewal. Specifically, explore the possibility of reducing the number owner CHRCs.

Education

Comments: It is the Board's mission to ensure that the appraisal business community is highly qualified through education, experience, and examination and competent to perform real property appraisal practice assignments. Education providers play a critical role in this process. Recently, the Board has observed deficiencies in agricultural real property appraisals submitted by applicants for credentialing. It is the Board's intent to resolve this issue by communicating with trainee real property appraisers, supervisory real property appraisers, and education providers.

Objectives:

- Communicate real property appraisal practice deficiencies observed by the Board concerning the appraisal of agricultural real property with agricultural-based education providers and request that organizations consider increasing its frequency and availability of synchronous, asynchronous, and hybrid qualifying and continuing education offerings.

Personnel

Comments: It is essential that the agency operates with the highest efficiency and effectiveness. Since 2017 there has been significant task creep that has begun to impede the agency's effectiveness and efficiency. Although many steps have been taken during the past two years to increase efficiency (e.g., database enhancements to better automate processes; staff duty evaluation and reassignment; streamlined processes and procedures), the pace at which agency staff must operate to complete tasks to keep up with the current workload is exceeding its capabilities. Adequate staffing is required to carry out the Board's mission, maintain a high-level operation, remain compliant with Title XI, and to keep public satisfaction. In addition, the workplace environment is constantly changing. It is the Board's intent to implement policies and procedures that result in the best possible teammate environment for the Board's success.

Objectives:

- Add one additional FTE Administrative Specialist classified position.
- 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.

Public Information

Comments: One of the Board's primary functions is to disseminate relevant information to general public, stakeholders, credentialed appraisers and appraisal management companies. The Board publishes a quarterly newsletter named "The Nebraska Appraiser," and communicates with credential holders, appraisal management companies, and the general public through other means such as LISTSERV emails called "Memos From the Board," the Board's website, and the Board's Facebook page. The Board also maintains uniform branding, which includes logos, colors, and public presentation standards.

Objectives:

Program Narrative Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Program: 079 - APPRAISER LICENSING

Budget Cycle: 2023-2025 Biennium

Version: A1 - AGENCY REQUEST

- Continue utilizing the NRPAB website, NRPAB Facebook page, The Nebraska Appraiser (newsletter), and Memos from the Board (listserv emails) 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, documents posted to the NRPAB website, meeting information, and other information that affects the industry.
- Continue to monitor the effectiveness of current NRPAB website, and repair bugs, make improvements, and add enhancements needed to address functionality or use.
- Complete 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.
- Restructure the Appraiser Listing page to increase functionality.
- Explore the development and implementation of an updated NRPAB branding.

Administration

Comments: Administration includes those processes, procedures, and functions that pertain to the administration of the Board's programs. Real property appraiser renewals are due November 30th of each year. The additional workload places stress on the agency as it carries out its regular duties while reviewing real property appraiser renewal applications at the same time. The Board intends to review the current renewal due dates to determine if a change could alleviate agency pressure between October and January. The Board regularly evaluates the effectiveness and efficiency of its technology in place. The Board's intent is to develop and maintain technology that reduces burden on real property appraisers, AMCs, and the public, while increasing the efficiency and effectiveness of the Board's programs. The Board will continue developing online applications accessed through Appraiser Login. One of the most common public records requests received by the Board is for disciplinary orders or consent agreements related to real property appraiser or AMC discipline. Many states have begun making these public documents readily available through the public search functions. The Board intends to explore this concept to reduce staff time needed to address these requests.

Objectives:

- 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.
- Explore change to real property appraiser credential renewal dates to disperse real property appraiser renewals more evenly throughout the year.
- Continue to monitor the effectiveness of current NRPAB database, repair bugs, make improvements, and add enhancements needed to address program or use changes.
- Explore online real property appraiser initial applications (Reciprocity; Education, Experience, & Examination; Temporary) AMC initial applications, education activity applications, and other services that require payment of a fee.
- Explore adding disciplinary action orders/consent agreements to the Appraiser Listing search as a PDF attachment.
- Explore use of Federal grant money to pursue development of a translator system between the NRPAB Database and the ASC Federal Registry system.

Actual results pertaining to the objectives specified will depend on the timeliness and effectiveness of the entire plan the Board is presenting. Meeting one objective successfully might make another objective irrelevant. The Nebraska Real Property Appraiser Board intends to meet its operation goals in a cost-effective manner.

PERFORMANCE MEASURES:

Program Narrative Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Program: 079 - APPRAISER LICENSING
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

The Board measures performance related to credentialing appraisers, registering appraisal management companies, approving qualifying and continuing education offerings, and appraiser and appraisal management company compliance. The Board reviews performance in these areas at each regular meeting and discusses issues and sets objectives once a year during its strategic planning meeting. The Board also measures performance through program feedback from the Federal Appraisal Subcommittee, which audits the Board's appraiser credentialing and AMC registration programs on a biennial basis. Finally, the Board's performance is measured through public accountability. Although public accountability is not quantitative, it is the very reason for the existence of the Board.

The Board measures performance by reviewing the following inputs, outputs, efficiencies, and results:

Inputs

Nebraska Real Property Appraiser Board Revenues

The Board's primary source of revenue is new real property appraiser credentials, real property appraiser credential renewals, temporary real property appraiser credentials, appraisal management company registrations, appraisal management company renewals, new appraiser qualifying and continuing education activities, and renewal of appraiser continuing education activities.

Measures

See Attachment named "Nebraska Real Property Appraiser Board Revenues."

Related Request Issues

- AARS Contractor Fees
- Additional FTE Teammate

Positive Measure Impact

An increase in the number of new real property appraisers and/or appraisal management companies, along with a high real property appraiser and appraisal management company renewal rate, would result in a positive impact on the Board's revenue. Maintaining the current level of revenues is important for the Board's pursuit of future goals and objectives. Surpassing the projected revenue amounts would indicate that the appraisal industry is improving and growing.

Negative Measure Impact

If the projected revenues are not reached due to a decline to the number of credentialed real property appraisers and/or appraisal management companies in Nebraska, the Board must explore additional sources of revenue and develop a plan to increase the number of credential holders and/or appraisal management companies more aggressively. This may include raising application, credentialing, and registration fees. In addition, the Board may consider collecting additional fees to make up for the shortfall. A negative measure will also compromise the Board's ability to carry out its mission, goals, and objectives in the future.

Program Narrative Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Program: 079 - APPRAISER LICENSING
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Outputs

Licensed and Certified Real Property Appraisers Credentials

The Board awards licensed residential, certified residential, and certified general real property appraiser credentials to individuals that qualify through education, experience, and examination, as specified in the Real Property Appraiser Qualifications Criteria promulgated by the Appraiser Qualifications Board of The Appraisal Foundation, to engage in real property appraisal practice in Nebraska in an ethical, competent manner. The Board also awards licensed residential, certified residential, and certified general real property appraiser credentials through reciprocity to individuals credentialed to appraise real estate and real property under the laws of another jurisdiction at the time of application. Real Property Appraisers must meet requirements for renewal to maintain a credential.

Measures

See Attachment named "Nebraska Real Property Appraiser Credential Holder-AMC Registration Counts and Projections."

Related Request Issues

- AARS Contractor Fees
- Additional FTE Teammate

Positive Measure Impact

Changes at the federal level have introduced multiple paths to become a credentialed real property appraiser, and the Board has been proactive removing barriers to becoming a real property appraiser; however, the average age of an appraiser is over 55 years old and becoming a real property appraiser is still a lengthy process. It is imperative that the Board continues to proactively build awareness of the profession, so that future real property appraisers can plan how to meet the education and experience requirements in advance. Outperforming the projected numbers would result in additional revenue for the Board, which would benefit the Board as it pursues its mission, goals, and objectives. Also, higher than anticipated growth would indicate that the appraisal industry is improving and growing in Nebraska, and that the Board has sound policies in place related to credentialing.

Negative Measure Impact

An adequate number of real property appraisers is required to meet the specifications set forth by the federal government, and to meet the needs of the public, real estate, and financial sectors. If the projected numbers for real property appraisers are not met, the Board will have issues carrying out its mission and reaching its goals and objectives in the future. Furthermore, the Board will consider additional sources of revenue and develop a plan to more aggressively increase the number of credential holders in Nebraska.

Trainee Real Property Appraiser Credentials

The Board awards trainee real property appraiser credentials to individuals in pursuit of a licensed residential, certified residential, or certified general real property appraiser

Program Narrative Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Program: 079 - APPRAISER LICENSING

Budget Cycle: 2023-2025 Biennium

Version: A1 - AGENCY REQUEST

credential required to engage in real property appraisal practice independently. The trainee real property appraiser credential is required to obtain real property appraisal practice experience for credentialing under a supervisory real property appraiser. Trainee real property appraisers must meet qualifying and continuing education requirements to obtain and maintain a credential.

Measures

See Attachment named "Nebraska Real Property Appraiser Credential Holder-AMC Registration Counts and Projections."

Related Request Issues

- Additional FTE Teammate

Positive Measure Impact

Changes at the federal level have introduced multiple paths to become a credentialed real property appraiser, and the Board has been proactive removing barriers to becoming a real property appraiser; however, the average age of an appraiser is over 55 years old and becoming a real property appraiser is still a lengthy process. It is imperative that the Board continues to proactively build awareness of the profession, specifically at the college level, so that future real property appraisers can plan how to meet the education and experience requirements in advance. The trainee real property appraiser credential allows an individual in pursuit of a licensed residential, certified residential, or certified general real property appraiser credential required to engage in real property appraisal practice independently, the opportunity to learn the appraiser profession under the guidance of a qualified certified real property appraiser. Outperforming the projected numbers would result in additional revenue for the Board, which would be benefit the Board in pursuit of its mission, goals and objectives. Also, a higher than anticipated growth would indicate that the appraisal industry is improving and growing in Nebraska, and that the Board has sound policies in place to increase the number of credentialed real property appraisers in Nebraska.

Negative Measure Impact

If the projected number of trainee real property appraiser credentials is not met, the Board may have issues maintaining an adequate number of real property appraisers required to meet the specifications set forth by the federal government, and also the needs of the public, real estate, and financial sectors in the future. If the projections are not met, the Board will have to pursue additional sources of revenue and develop a plan to increase the number of credential holders more aggressively in Nebraska.

Temporary Real Property Appraiser Credentials

The Board issues temporary real property appraiser credentials to individuals that hold a valid credential in another jurisdiction for the duration of one project, or a maximum of six months, whichever comes first. To qualify for a temporary real property appraiser credential, an individual must be in good standing in his or her jurisdiction of residency.

Measures

See Attachment named "Nebraska Real Property Appraiser Credential Holder-AMC Registration Counts and Projections."

Program Narrative Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Program: 079 - APPRAISER LICENSING
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Related Request Issues

- None

Positive Measure Impact

The temporary real property appraiser credential offers an alternative for credential holders in other jurisdictions wishing to engage in real property appraisal for one project in the state an option to credentialing. During the 2019-20 biennial budget cycle, and during FY 2021-22, the Board investigated no instances in which a real property appraiser from another jurisdiction engaged in real property appraisal practice in Nebraska without a proper credential. The lack of these occurrences evidences that the Board's temporary credential program is effective. Outperforming the projected numbers would result in additional revenue for the Board, which would be benefit the Board in pursuit of its mission, goals and objectives.

Negative Measure Impact

If the number of temporary real property appraiser credentials issued does not reach the projected number, the Board will evaluate the temporary credential program performance to establish the reasons for the decline. A decline in temporary real property appraiser credentials may not be negative. For example, many regular temporary credential holders elect to obtain regular credentialing. If the Board finds an increase in the number of real property appraisers credentialed in other jurisdictions engaging in real property appraisal practice in Nebraska without obtaining a proper credential, the decline in the number of temporary credentials will need to be addressed within the compliance program.

Appraisal Management Company Registrations

Appraisal management companies provide appraisal management services in connection with valuing a consumer's principal dwelling as security for a consumer credit transaction or incorporating such transactions into securitizations, that within a twelve-month period, oversee an appraiser panel of more than fifteen AMC appraisers in Nebraska, or twenty-five or more AMC appraisers who each hold a credential or equivalent in two or more jurisdictions.

Measures

See Attachment named "Nebraska Real Property Appraiser Credential Holder-AMC Registration Counts and Projections."

Related Request Issues

- Additional FTE Teammate

Positive Measure Impact

If the projected number of registered appraisal management companies are reached the Board will have adequate resources to carry out its mission, goals, and objectives. If the projected number of registered appraisal management companies are surpassed, the board will have additional resources to carry out its mission, goals, and objectives. Higher

Program Narrative Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Program: 079 - APPRAISER LICENSING

Budget Cycle: 2023-2025 Biennium

Version: A1 - AGENCY REQUEST

than anticipated growth also reflects positively on Nebraska's business climate as the majority of appraisal management companies are based outside of Nebraska, and higher than anticipated growth would indicate that the appraisal industry is improving and growing in Nebraska.

Negative Measure Impact

A decline in the number of appraisal management companies below the projections would indicate a lack of appraisal management services work, which would likely correlate with the decline in the number of real property appraisers credentialed in the state. In addition, the Board's revenue would decrease causing difficulty in carrying out its mission, goals, and objectives in the future.

Efficiencies

Cost per Credential and Registration

The cost of labor and materials per credential and registration is utilized by the Board as the measure of budgetary efficiency. This measure is the Board's overall expenditures for each year divided by the total number of credential holders, temporary credentials issued, and appraisal management companies registered. The expenditures are estimated at 80% of budgeted for the Appraiser Program for FY 22-23 (\$240,068), FY 23-24 (\$252,246) and FY 24-25 (\$260,325) based on historic budgeted expenditures compared to actual expenditures and the issues included in this budget request. For the AMC Program, the expenditures are estimated at 90% of budgeted for FY 22-23 (\$162,248), and at 85% for FY 23-24 (\$140,566) and FY 24-25 (\$145,439) based on historic budgeted expenditures compared to actual expenditures and the issues included in this budget request. The projected 5% increase in expenditures for the AMC Program in FY 22-23 is due to completion of the online AMC renewal application and interface.

Measures

Actual Cost			Projected Cost	
FY 20-21	FY 21-22	FY 22-23	FY 23-24	FY 24-25
300	342	385	371	379

Related Request Issues

- AARS Contractor Fees
- Additional FTE Teammate
- CIO and Technology Maintenance
- 2023-2025 Teammate Salary Increase
- 2023-2025 Teammate Health Insurance
- 2023-2025 DAS Assessment Changes

Positive Measure Impact

An increase in budgetary efficiency over the projected number indicates that costs for the fiscal year came in below projections; or the number of credential holders, temporary

Program Narrative Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Program: 079 - APPRAISER LICENSING

Budget Cycle: 2023-2025 Biennium

Version: A1 - AGENCY REQUEST

credentials issued, or appraisal management companies registered increased; or an increase in agency operation efficiency was implemented.

Negative Measure Impact

A decrease in budgetary efficiency indicates that costs for the fiscal year came in above projections; or the number of credential holders, temporary permits issued, or appraisal management companies registered decreased; or a decrease in agency operation efficiency took place. If a decrease in budgetary efficiency occurs, the Board may need to re-evaluate how revenues are being utilized to support Board operations and make any necessary adjustments to increase efficiency. There are many factors that are not accounted for, such as inflation or potential legal issues that may arise, which would be considered if re-evaluation was necessary. Accountability is important to the Board and this measure of efficiency is a good indicator of the Board's overall operation efficiency.

Outcomes/Results

The Board's measurement concerning outcomes and results are specified in the Board's program objectives found in this request.

Measures

The Board intends to meet all the time, performance, and program objectives specified, unless an objective becomes irrelevant due to accomplishing other objectives successfully, or circumstances such as timeliness or resources result in the Board re-evaluating the objective during strategic planning.

Related Request Issues

- AARS Contractor Fees
- Additional FTE Teammate
- CIO and Technology Maintenance

Positive Measure Impact

Meeting the objectives set by the Board is an indicator that the Board is increasing its operating efficiency, maintaining compliance with federal requirements, and administering the Nebraska Real Property Appraiser Act and Appraisal Management Company Registration Act with efficiency, equity, and integrity, resulting in a better served public, applicant, credential holder, education provider, and appraisal management company. Meeting the objectives also indicates that the Board is providing more information to the above-mentioned entities, and in a more transparent manner.

Negative Measure Impact

If the Board does not meet the objectives set, the Board must re-evaluate its programs or the objectives set. Potential issues may include the lack of proper resources or available time to carry out the objectives.

Program Narrative Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Program: 079 - APPRAISER LICENSING
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Quality

The quality of the Nebraska Real Property Appraiser Board is measured by both customer and general public satisfaction. The Board understands that it is held accountable by the citizens of Nebraska, and therefore must be responsible when administering the Real Property Appraiser Act and Appraisal Management Company Registration Act, and conservative with use of the Real Property Appraiser and Appraisal Management Company Registration funds. The Board is also held accountable by its customers, or applicants, real property appraisers, education providers, appraisal management companies, and financial institutions. It is essential that the agency operates with the highest efficiency and effectiveness as any loss of efficiency or effectiveness would have a negative effect on credential holders, the mortgage loan industry, and the public.

Customers

Regarding its customers, the Board establishes quality by ensuring that applicants, credential holders, and appraisal management companies are provided service in a timely manner, and in a way that leaves the customer feeling satisfied with the Board's service.

Measures

1. Credentials are issued in a timely manner, and that the applicants are satisfied with the process to become credentialed. This includes the availability of Board staff to answer questions and help an applicant through the process.
2. Temporary real property appraiser credentials are issued within 48 hours, and the requester is satisfied with the process.
3. Appraisal management companies are approved for registration in a timely manner.
4. The Board approves qualifying and continuing education offerings that contribute to real property appraisers being better prepared to serve the citizens of Nebraska. In addition, the Board ensures that an adequate number of education offerings are available for real property appraisers and those working to become credentialed.
5. Relevant information is disseminated to the appraisal business community in a timely manner. This includes information related to state and federal regulations, credentialing requirements, renewal information, education information, and other information that affects the industry.
6. Compliance matters are addressed by the Board in a timely and just manner.

Related Request Issues

- Additional FTE Teammate
- CIO and Technology Maintenance

Positive Measure Impact

Customer satisfaction is an indicator that the Board's programs are not only effective, but serving the applicants, credential holders, education providers, and appraisal management companies well. The Board will strive to continue its level of service, while also pursuing more efficient and progressive ways to provide an even higher quality service.

Negative Measure Impact

Program Narrative Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Program: 079 - APPRAISER LICENSING

Budget Cycle: 2023-2025 Biennium

Version: A1 - AGENCY REQUEST

If customers have a negative perception of the Board, the Board will have to reconsider its policies and procedures and the effects on the administration of its programs.

General Public

The general public is also considered when measuring the Board's quality. The public reaction and views are an indicator of the quality and timeliness of appraisal reports completed in Nebraska, and subsequently, the quality of the Board's programs.

Measures

If the public is submitting a high number of complaints, the Board may need to re-evaluate its programs. Just as with the customers, when a grievance is filed against an appraiser or an appraisal management company, it is the Board's responsibility to conduct a proper investigation in a timely manner and determine the appropriate action, if any. The Board is also responsible for ensuring that appropriate information relative to the appraiser profession is available to the public for review. The Board's website and Facebook page are excellent sources for the public to learn about what is required and expected of appraisers in Nebraska, which helps the public better understand their rights and how a real property appraiser conducts business.

Related Request Issues

- Additional FTE Teammate
- CIO and Technology Maintenance

Positive Measure Impact

As with customer satisfaction, general public satisfaction is an indicator that the Board's credentialing program is not only effective, but also serving the citizens of Nebraska well. The Board will strive to continue its level of service, while also pursuing more efficient and progressive ways to provide an even higher quality service.

Negative Measure Impact

A negative perception of the Board by the public would result in the Board re-evaluating its policies and procedures and the effects on the administration of its programs.

Appraisal Subcommittee

A strong measure of quality is provided by the Federal Appraisal Subcommittee audit conducted every other year. The Board receives direct feedback regarding the performance of the appraiser credentialing, appraisal management company registration, education, and enforcement programs. The Appraisal Subcommittee issued a finding of "Excellent" for both the Board's Appraiser Program and Appraisal Management Company Program in March 2019. Due to the Covid-19 pandemic, the Appraisal Subcommittee has been conducting State Off-Site Assessments. These SOAs are not audits, but a review of a state's Appraiser Program and AMC Program. The ASC performed an SOA of the State of

Program Narrative Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Program: 079 - APPRAISER LICENSING

Budget Cycle: 2023-2025 Biennium

Version: A1 - AGENCY REQUEST

Nebraska Appraiser Program and AMC Program in February of 2022. Although the ASC does not issue a finding for an SOA, the ASC noted that the Board's Appraiser Program has no areas of potential risk, and observed that the Federally Regulated AMC Reporting Form requires information of Federally Regulated AMCs that is beyond the authority of the AMC Rule and Revised Bulletin 2017 -01 issued April 16, 2018. The Board removed the collection of this information during the ASC's SOA.

Related Request Issues

- AARS Contractor Fees
- Additional FTE Teammate
- CIO and Technology Maintenance

Positive Measure Impact

Compliance with Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 is an indicator of the quality of the Board's appraiser credentialing, appraisal management company registration, education, and enforcement programs. The Board will strive to maintain compliance.

Negative Measure Impact

If the Board's program is found to not be in compliance with Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, the Board will re-evaluate its program and implement changes that will bring the Board's program back into compliance with Title XI.

Nebraska State Auditor of Public Accounts

Finally, a strong measure of the Board's accounting practices and procedures, and its use of the Appraiser Fund and Appraisal Management Company Registration Fund, is provided by the Nebraska State Auditor of Public Accounts. The APA completed an audit of the Board's finances in March and April of 2020, for the period July 1, 2018, through December 31, 2019. The Board receives direct feedback from the APA regarding the performance of the Board's accounting practices and procedures. The APA listed no material issues or deficiencies in the April 15, 2020 Attestation Report.

Related Request Issues

- None

Positive Measure Impact

The lack of material issues or deficiencies found by the APA is an indicator of the quality of the Board's accounting practices and procedures, and the proper use of the Appraiser Fund and AMC Registration Fund. Also, the lack of material issues or deficiencies indicates that the Board is administering its programs in a responsible manner. The Board will strive to maintain its current accounting practices and procedures.

Program Narrative Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Program: 079 - APPRAISER LICENSING

Budget Cycle: 2023-2025 Biennium

Version: A1 - AGENCY REQUEST

Negative Measure Impact

If the APA finds material issues or deficiencies in the Board's accounting practices or procedures, or the improper use of the Appraiser Fund or Appraisal Management Company Registration Fund, the Board will re-evaluate its program and implement changes that include sound accounting practices and procedures.

Attachments:

Nebraska Real Property Appraiser Board Revenues.pdf

Nebraska Real Property Appraiser Credential Holder-AMC Registration Counts and Projections.pdf

REQUEST PRIORITIES AND SIGNIFICANT ISSUES:

The Nebraska Real Property Appraiser Board administers and enforces the Nebraska Real Property Appraiser Act and Nebraska Appraisal Management Company Registration Act. In order to carry out its duties in an efficient and equitable manner, appropriate funding is needed for general operation and issues faced by the Board. The Board's primary functions are to issue and renew appraiser credentials; develop and implement standards for appraiser credentialing; register and renew registration for appraisal management companies; approve appraiser qualifying courses and appraiser continuing education activities, along with instructors for these activities; investigate and adjudicate grievances; develop laws and rules through relevant, efficient and effective legislation and rulemaking; and disseminate relevant information to general public, stakeholders, credentialed appraisers and appraisal management companies. Through these processes, the Board ensures that the citizens of Nebraska are protected and served, and also that the appraisal business community is highly qualified through education, experience, and examination. The Board's funding request priorities address the Board's primary functions. In addition, the Board is also requesting funding adjustments to address the following specific issues that affect the base appropriation:

- It is essential that the agency operates with the highest efficiency and effectiveness. Since 2017 there has been significant task creep that has begun to impede the agency's effectiveness and efficiency. Although many steps have been taken during the past two years to increase efficiency (e.g., database enhancements to better automate processes; staff duty evaluation and reassignment; streamlined processes and procedures), the pace at which agency staff must operate to complete tasks to keep up with the current workload is exceeding its capabilities. Any negative change in staffing would also have a detrimental effect on Board functions. As a result, credential holders, the mortgage loan industry, and the public would be negatively impacted. Adequate staffing is required to carry out the Board's mission, maintain a high-level operation, remain compliant with Title XI, and to keep public satisfaction. The Board is requesting funding for one additional FTE Administrative Specialist classified position. The Board intends to redirect base funds for temporary services utilized for real property appraiser renewals to this position as the temporary duties would be included in the new position's duties. The Board also intends to redirect partial overtime and comp time base funds to this position as the need for overtime would be reduced significantly.
- As the NRPAB Database, Appraiser Login, and the NRPAB website become more detailed with increased functionality, the maintenance costs are also increasing. The Board is requesting additional funding for CIO and technology maintenance for bug repairs, security functions, and for modifications to the Board's technology systems to address changes to the Real Property Appraiser Qualifications Criteria, ASC Policy Statements, AMC Rule, AQB CAP Program Guidelines, and Title XI.
- The number education, experience, and education applicants has increased significantly during the past two fiscal years; this trend is expected to continue. The implementation of Practical Applications of Real Estate Appraisal Programs ("PAREA"), and the Appraiser Qualifications Board's consideration of removing barriers to entry into the real property appraiser profession as recommended in the PAVE Action Plan, will likely increase the trajectory of this upward trend further. The Board is requesting additional funding for Appraisal Applicant Review Contractors that conduct USPAP compliance reviews of applicants' appraisal reports to assist with the Board's determination as to if the real property appraisal practice experience meets the Real Property Appraiser Qualifications Criteria as promulgated by the Appraiser Qualifications Board of The Appraisal Foundation and the Uniform Standards of Professional Appraisal Practice ("USPAP") as promulgated by the Appraisal Standards Board of The Appraisal Foundation.

Program Narrative Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Program: 079 - APPRAISER LICENSING

Budget Cycle: 2023-2025 Biennium

Version: A1 - AGENCY REQUEST

- As requested, “2023-2025 Teammate Salary Increase” is included as an issue to estimate the cost of employee salary increases equivalent to 5% for FY24 and FY25 each.
- It is anticipated that health care costs will change in the next biennium. As requested, “2023-2025 Teammate Health Insurance” is included as an issue to estimate the cost to the agency for employee health insurance with an increase equivalent to 4% for FY24 and FY25 each.
- The Department of Administrative Services charges an assessment based on usage. The Board's request includes the necessary adjustments based on the changes to assessments for the 2023-25 biennial budget cycle.

Agency Request Report - Detail

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Budget Cycle: 2023-2025 Biennium Version: A1 - AGENCY REQUEST

	FY20 Actual Exp	FY21 Actual Exp	FY22 Actual Exp	FY22 Reappr	FY23 Cur Appr	FY24 Request	FY25 Request
SALARIES							
FTE	2.99	3.12	3.00		3.00	4.00	4.00
511100 PERMANENT SALARIES-WAGES	154,997	165,458	165,160	0	171,575	218,512	229,439
511300 OVERTIME PAYMENTS	520	2,328	5,314	0	1,634	500	500
511600 PER DIEM PAYMENTS	4,300	4,000	6,600	0	9,100	9,100	9,100
511700 EMPLOYEE BONUSES	0	1,000	1,000	0	1,000	1,000	1,000
511800 COMPENSATORY TIME PAID	400	0	0	0	1,633	500	500
Subtotal SALARIES	160,217	172,786	178,074	0	184,942	229,612	240,539
BENEFITS							
515100 RETIREMENT PLANS EXPENSE	11,675	12,564	12,765	0	13,188	16,538	17,358
515200 FICA EXPENSE	11,229	12,173	12,606	0	14,148	17,565	18,465
515400 LIFE & ACCIDENT INS EXP	0	0	0	0	0	0	0
515500 HEALTH INSURANCE EXPENSE	30,866	31,638	32,903	0	32,903	42,117	43,802
516300 EMPLOYEE ASSISTANCE PRO	37	37	37	0	37	51	51
516500 WORKERS COMP PREMIUMS	1,352	1,352	1,528	0	1,528	1,546	1,546
Subtotal BENEFITS	55,160	57,764	59,839	0	61,804	77,817	81,222
SALARY AND BENEFITS							
SALARY AND BENEFITS	215,376	230,550	237,913	0	246,746	307,429	321,761
OPERATING EXPENSES							
521100 POSTAGE EXPENSE	2,083	2,077	2,309	0	2,500	2,500	2,500
521300 FREIGHT EXPENSE	67	0	0	0	100	100	100
521400 OCIO CHARGES	79,800	25,236	37,756	50,000	30,262	34,930	34,930
521500 PUBLICATION & PRINT EXP	2,728	2,143	6,283	0	3,000	3,000	3,000

Agency Request Report - Detail

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Budget Cycle: 2023-2025 Biennium Version: A1 - AGENCY REQUEST

	FY20 Actual Exp	FY21 Actual Exp	FY22 Actual Exp	FY22 Reappr	FY23 Cur Appr	FY24 Request	FY25 Request
521900 AWARDS EXPENSE	28	28	28	0	100	100	100
522100 DUES & SUBSCRIPTION EXP	350	350	699	0	600	600	600
522200 CONFERENCE REGISTRATION	515	0	1,065	0	1,100	1,100	1,100
524600 RENT EXPENSE-BUILDINGS	13,168	13,067	11,732	0	11,687	12,411	12,411
524900 RENT EXP-DEPR SURCHARGE	4,872	4,872	3,859	0	3,859	4,187	4,187
527100 REP & MAINT-OFFICE EQUIP	0	0	0	0	500	500	500
531100 OFFICE SUPPLIES EXPENSE	1,432	476	3,182	0	2,000	2,500	2,500
532100 NON-CAPITALIZED ASSET PUR	0	0	0	0	500	500	500
532280 VIDEO EQUIP	0	0	408	0	0	0	0
533100 HOUSEHOLD & INSTIT EXP	65	67	74	0	235	235	235
534900 MISCELLANEOUS SUP EXP	0	0	0	0	50	50	50
541100 ACCTG & AUDITING SERVICES	1,077	1,013	1,037	0	1,037	1,128	1,128
541200 PURCHASING ASSESSMENT	174	174	83	0	90	39	39
541500 LEGAL SERVICES EXPENSE	2,080	200	3,500	0	35,000	35,000	35,000
541700 LEGAL RELATED EXPENSE	7	15	14	0	7,000	7,000	7,000
542100 SOS TEMP SERV - PERSONNEL	5,934	8,769	4,440	0	7,830	0	0
547100 EDUCATIONAL SERVICES	0	19	95	0	1,500	1,500	1,500
554900 OTHER CONTRACTUAL	19,831	15,134	29,150	0	41,000	47,000	48,500
556100 INSURANCE EXPENSE	20	20	48	0	47	49	49
556300 SURETY & NOTARY BONDS	20	20	0	0	0	0	0
559100 OTHER OPERATING EXP	20	0	120	14,797	83	83	83
Subtotal OPER EXPENSES	134,271	73,681	105,883	64,797	150,080	154,512	156,012
TRAVEL EXPENSES							
571100 BOARD & LODGING	2,675	435	3,922	0	4,650	4,650	4,650

Agency Request Report - Detail

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Budget Cycle: 2023-2025 Biennium Version: A1 - AGENCY REQUEST

	FY20 Actual Exp	FY21 Actual Exp	FY22 Actual Exp	FY22 Reappr	FY23 Cur Appr	FY24 Request	FY25 Request
571600 MEALS-NOT TRAVEL STATUS	0	0	0	0	100	100	100
571800 TAXABLE TRAVEL EXPENSES	0	0	1,228	0	2,010	2,010	2,010
572100 COMMERCIAL	717	0	0	0	1,950	1,950	1,950
573100 STATE-OWNED TRANSPORT	0	0	0	0	200	200	200
574500 PERSONAL VEHICLE MILEAGE	5,360	1,384	6,783	0	8,798	8,798	8,798
575100 MISC TRAVEL EXPENSE	338	40	259	0	1,030	1,030	1,030
Subtotal TRAVEL EXPENSES	9,089	1,859	12,192	0	18,738	18,738	18,738
TOTAL REQUEST (OPS)	358,737	306,090	355,987	64,797	415,564	480,679	496,511
OPERATIONS FUNDING							
General Fund	0	0	0	0	0	0	0
Cash Fund	358,737	306,090	355,987	64,797	415,564	480,679	496,511
Federal Fund	0	0	0	0	0	0	0
Revolving Fund	0	0	0	0	0	0	0
Other Fund	0	0	0	0	0	0	0
Total Operations Funding	358,737	306,090	355,987	64,797	415,564	480,679	496,511

Agency Request Report - Detail

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Budget Cycle: 2023-2025 Biennium Version: A1 - AGENCY REQUEST

	FY20 Actual Exp	FY21 Actual Exp	FY22 Actual Exp	FY22 Reappr	FY23 Cur Appr	FY24 Request	FY25 Request
TOTAL OPERATIONS AND GOVT AID FUNDING							
General Fund	0	0	0	0	0	0	0
Cash Fund	358,737	306,090	355,987	64,797	415,564	480,679	496,511
Federal Fund	0	0	0	0	0	0	0
Revolving Fund	0	0	0	0	0	0	0
Other Fund	0	0	0	0	0	0	0
Total Funding	358,737	306,090	355,987	64,797	415,564	480,679	496,511
Personal Service Limit	160,217	172,786	178,074	0	184,942	229,612	240,539
TOTAL REQUEST (OPS & AID)	358,737	306,090	355,987	64,797	415,564	480,679	496,511
TOTAL FUNDING (OPS & AID)	358,737	306,090	355,987	64,797	415,564	480,679	496,511
VARIANCE (OPS & AID)	0	0	0	0	0	0	0

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Issue: 2023-2025 DAS Assessment Changes

Description:

Program	FY24 Request	FY25 Request
079 - APPRAISER LICENSING	1,113	1,113
Total Issue Request	1,113	1,113

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Issue: 2023-2025 DAS Assessment Changes

Program: 079 - APPRAISER LICENSING

Operations Request	FY24 Request	FY25 Request
BENEFITS		
516300 EMPLOYEE ASSISTANCE PRO	1	1
516500 WORKERS COMP PREMIUMS	18	18
Subtotal BENEFITS	19	19
OPERATING EXPENSES		
524600 RENT EXPENSE-BUILDINGS	724	724
524900 RENT EXP-DEPR SURCHARGE	328	328
541100 ACCTG & AUDITING SERVICES	91	91
541200 PURCHASING ASSESSMENT	-51	-51
556100 INSURANCE EXPENSE	2	2
Subtotal OPERATING EXPENSES	1,094	1,094
Total Operations Request	1,113	1,113

Issue Detail Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Issue: 2023-2025 DAS Assessment Changes

Program: 079 - APPRAISER LICENSING

Funding	FY24 Request	FY25 Request
Operations Funding		
General Fund	0	0
Cash Fund	1,113	1,113
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Operations Funding	1,113	1,113
Aid Funding		
General Fund	0	0
Cash Fund	0	0
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Aid Funding	0	0
Total Funding		
General Fund	0	0
Cash Fund	1,113	1,113
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Funding	1,113	1,113
Personal Service Limit	0	0
FTE	0.00	0.00
Variance		
Total Request	1,113	1,113
Total Funding	1,113	1,113
Total Variance	0	0

Issue Detail Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Issue: 2023-2025 DAS Assessment Changes

Issue Total Funding	FY24 Request	FY25 Request
Operations Funding		
General Fund	0	0
Cash Fund	1,113	1,113
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Operations Funding	1,113	1,113
Aid Funding		
General Fund	0	0
Cash Fund	0	0
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Aid Funding	0	0
Total Funding		
General Fund	0	0
Cash Fund	1,113	1,113
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Funding	1,113	1,113
Personal Service Limit	0	0
FTE	0.00	0.00
Variance		
Total Request	1,113	1,113
Total Funding	1,113	1,113
Total Variance	0	0

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

ISSUE: 2023-2025 DAS ASSESSMENT CHANGES

DESCRIPTION OF REQUEST:

Administrative Services charges an assessment based on usage of services. The projected rates, as identified in the Budget Instructions for the 2023-2025 Biennium, are based on the agency's actual usage and the agency's usage percentage compared to all state agencies. The assessment was changed for the Nebraska Real Property Board's employee assistance program, worker's compensation, rent expense, rent depreciation, accounting and auditing, purchasing, contents and inland marine insurance, and state blanket bond projected rates for the 2023-2025 biennium budget period.

RATIONALE FOR REQUEST:

The projected rates are based on the agency's usage of services and the agency's usage percentage compared to all state agencies. No research, analysis, or justification is required.

IMPACT OF REQUEST:

The majority of the changes to the Department of Administrative Services' assessments result in an increase to the Board's funding. There will be no drop off in service to or impact felt by the general public related to this change.

The assessment increases result in the overall need for additional funds. The Impact for the assessment increases are shown below:

- Adequate funding is required to cover the Employee Assistance Program fee charged by Administrative Services. If funding is not provided, the agency may not be able to offer the Employee Assistance Program to those that may benefit from the program. Through this program, employees may access a wide variety of counseling, referral, and consultation services to help deal with personal and work-related issues that may be affecting job performance or personal well-being.
- The Board must be properly protected against any worker's compensation claims that may be made, and pay them when appropriate. If funding is not provided, the agency may be at a greater risk for financial liability related to such claims.
- Adequate funding is required to pay rent and rent depreciation expenses. If funding is not provided, the agency may not be able to pay rent or rent depreciation, which may result in a violation of the agency's contract with Administrative Services for use of state owned office space, and may also violate applicable state laws.
- Adequate funding is required to cover the accounting assessment charged by Administrative Services. If funding is not provided, the agency may not be able to pay the accounting assessment, which may result in violation of applicable state laws.
- Adequate funding is required to pay the Inland Marine insurance coverage for all State owned computers and other equipment when off-site of state property.
- Adequate funding is required to pay the Contents insurance coverage for agency owned property.
- Adequate funding is required to pay the state blanket bond insurance coverage against losses due to theft, employee dishonesty, or other actions resulting in a loss to the state.

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

There will be no drop off in service to or impact felt by the general public or the Board's customers related to this change.

STATUTORY CHANGES:

There are no known statutory changes related to this issue.

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Issue: AARS Contractor Fees

Description:

Program	FY24 Request	FY25 Request
079 - APPRAISER LICENSING	6,000	7,500
Total Issue Request	6,000	7,500

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Issue: AARS Contractor Fees

Program: 079 - APPRAISER LICENSING

Operations Request	FY24 Request	FY25 Request
OPERATING EXPENSES		
554900 OTHER CONTRACTUAL SERVICE	6,000	7,500
Subtotal OPERATING EXPENSES	6,000	7,500
Total Operations Request	6,000	7,500

Issue Detail Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Issue: AARS Contractor Fees

Program: 079 - APPRAISER LICENSING

Funding	FY24 Request	FY25 Request
Operations Funding		
General Fund	0	0
Cash Fund	6,000	7,500
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Operations Funding	6,000	7,500
Aid Funding		
General Fund	0	0
Cash Fund	0	0
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Aid Funding	0	0
Total Funding		
General Fund	0	0
Cash Fund	6,000	7,500
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Funding	6,000	7,500
Personal Service Limit	0	0
FTE	0.00	0.00
Variance		
Total Request	6,000	7,500
Total Funding	6,000	7,500
Total Variance	0	0

Issue Detail Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Issue: AARS Contractor Fees

Issue Total Funding	FY24 Request	FY25 Request
Operations Funding		
General Fund	0	0
Cash Fund	6,000	7,500
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Operations Funding	6,000	7,500
Aid Funding		
General Fund	0	0
Cash Fund	0	0
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Aid Funding	0	0
Total Funding		
General Fund	0	0
Cash Fund	6,000	7,500
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Funding	6,000	7,500
Personal Service Limit	0	0
FTE	0.00	0.00
Variance		
Total Request	6,000	7,500
Total Funding	6,000	7,500
Total Variance	0	0

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

ISSUE: AARS CONTRACTOR FEES

DESCRIPTION OF REQUEST:

The number education, experience, and examination applicants has increased significantly during the past two fiscal years; this trend is expected to continue. The implementation of Practical Applications of Real Estate Appraisal Programs ("PAREA"), and the Appraiser Qualifications Board's consideration of removing barriers to entry into the real property appraiser profession as recommended in the PAVE Action Plan, will likely increase the trajectory of this upward trend further. The Board is requesting additional funding for Appraisal Applicant Review Contractors that conduct USPAP compliance reviews of applicant's real property appraisal reports to assist the Board with its evaluation of real property appraiser applicants' experience.

The number of those applying for credentialing as a real property appraiser through education, experience, and examination is trending upward. A representative sampling of real property appraisal practice experience submitted by the applicant on his or her real property appraisal practice experience log must be evaluated to determine if the real property appraisal practice experience meets the Real Property Appraiser Qualifications Criteria ("Criteria") as promulgated by the Appraisal Qualifications Board of The Appraisal Foundation and the Uniform Standards of Professional Appraisal Practice ("USPAP") as promulgated by the Appraiser Standards Board of The Appraisal Foundation. The Board contracts with qualified third-party real property appraisers to conduct USPAP compliance reviews on appraisal reports submitted by an applicant.

RATIONALE FOR REQUEST:

The number of those applying for credentialing as a real property appraiser through education, experience, and examination is trending upward. The implementation and PAREA and any potential changes to the Criteria to reduce barriers into the real property appraiser profession may further increase the trajectory of the current upward trend.

The number of those applying for credentialing as a real property appraiser through education, experience, and examination is trending upward. Between FY 15-16 and FY 19-20, the Board averaged eight education, experience, and examination applicants per year. In FY 20-21, which was significantly affected by the Covid-19 Pandemic, only five applicants applied through education, experience, and examination. In FY 21-22, the Board approved fifteen applicants through education, experience, and examination. FY 22-23 is on pace for twenty such applicants, and FY 23-24 is projected to have twenty-two applicants, and FY 24-25 is projected to have twenty-three applicants. A representative sampling of real property appraisal practice experience submitted by the applicant on his or her real property appraisal practice experience log must be evaluated to determine if the real property appraisal practice experience meets the Real Property Appraiser Qualifications Criteria ("Criteria") as promulgated by the Appraiser Qualifications Board of The Appraisal Foundation and the Uniform Standards of Professional Appraisal Practice ("USPAP") as promulgated by the Appraisal Standards Board of The Appraisal Foundation. The Board contracts with qualified third-party real property appraisers to conduct USPAP compliance reviews on appraisal reports submitted by an applicant. Although the successful completion of a PAREA program is accepted in place of traditional real property appraisal practice experience hours, allowing a real property appraiser applicant a faster path to credentialing, a real property appraisal practice experience log may still be required depending on the PAREA program completed. If the PAREA program does not account for all of the required experience for the classification in which the individual is applying for, evaluation of his or her real property appraisal practice experience is still required for compliance with the Criteria and USPAP.

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

The PAVE Action Plan to Advance Property Appraisal and Valuation Equity commissioned by President Biden's administration and thirteen federal agencies and offices, and the Independent analysis of the USPAP and the Criteria, funded by the ASC pertaining to diversity and discrimination in the appraiser industry, both recommend that the Criteria be updated to reduce barriers to entry into the real property appraiser profession. This potential change could further increase the trajectory of the current upward trend concerning those applying for credentialing as a real property appraiser through education, experience, and examination, requiring additional contracts with qualified real property appraisers to conduct USPAP compliance reviews for the Board's evaluation of real property appraisal practice experience.

IMPACT OF REQUEST:

A representative sampling of real property appraisal practice experience submitted by the applicant on his or her real property appraisal practice experience log must be evaluated to determine if the real property appraisal practice experience meets the Criteria and USPAP. The Board contracts with qualified third-party real property appraisers to conduct USPAP compliance reviews on appraisal reports submitted by an applicant. USPAP Compliance reviews are a critical component to achieving the Board's objectives, remaining compliant with Title XI, and maintaining a high level of public satisfaction.

If this request for funding is approved, adequate funding will be available for the Board to contract with the most qualified real property appraisers to ensure that USPAP compliance reviews are thorough and fair, and that an applicant's experience is acceptable for credentialing. If this request for funding is not approved, the Board may have to reduce contract fees to a non-competitive amount, resulting in the inability to obtain an Applicant Appraisal Review Services Contractor, or if a contractor agrees to a contract, that the Applicant Appraisal Review Services Contractor performs a quality UPSAP compliance review. In addition, the Board may struggle to achieve its mission 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, which would also affect the Board's ability to maintain compliance with the ASC Policy Statements and Title XI. This would have a negative effect on credential holders, appraisal management companies, the mortgage loan industry, and the public. The performance indicators include monitoring efficiency, accuracy, and effectiveness of the Board's Appraisal Review Services Contractor Program. If changes are required, a plan will be established and implemented to resolve the issues.

STATUTORY CHANGES:

There are no known statutory changes related to this issue.

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Issue: Additional FTE Teammate

Description:

Program	FY24 Request	FY25 Request
079 - APPRAISER LICENSING	45,201	47,790
Total Issue Request	45,201	47,790

Issue Detail Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Issue: Additional FTE Teammate

Program: 079 - APPRAISER LICENSING

Permanent Salaries Request

A01014 ADMINISTRATIVE SPEC

Total Permanent Salaries Request

Operations Request

SALARIES

511100 PERMANENT SALARIES-WAGES

511300 OVERTIME PAYMENTS

511800 COMPENSATORY TIME PAID

Subtotal SALARIES

BENEFITS

515100 RETIREMENT PLANS EXPENSE

515200 FICA EXPENSE

515400 LIFE & ACCIDENT INS EXP

515500 HEALTH INSURANCE EXPENSE

516300 EMPLOYEE ASSISTANCE PRO

Subtotal BENEFITS

OPERATING EXPENSES

521400 OCIO CHARGES

531100 OFFICE SUPPLIES EXPENSE

542100 SOS TEMP SERV - PERSONNEL

Subtotal OPERATING EXPENSES

Total Operations Request

	FY24 FTE	FY24 Request	FY25 FTE	FY25 Request
	1.00	38,359	1.00	40,277
	1.00	38,359	1.00	40,277
		FY24 Request		FY25 Request
		38,359		40,277
		-1,134		-1,134
		-1,133		-1,133
		36,092		38,010
		2,707		2,851
		2,761		2,972
		0		0
		7,898		8,214
		13		13
		13,379		14,050
		3,060		3,060
		500		500
		-7,830		-7,830
		-4,270		-4,270
		45,201		47,790

Issue Detail Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Budget Cycle: 2023-2025 Biennium Version: A1 - AGENCY REQUEST

Issue: Additional FTE Teammate

Program: 079 - APPRAISER LICENSING

Funding	FY24 Request	FY25 Request
Operations Funding		
General Fund	0	0
Cash Fund	45,201	47,790
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Operations Funding	45,201	47,790
Aid Funding		
General Fund	0	0
Cash Fund	0	0
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Aid Funding	0	0
Total Funding		
General Fund	0	0
Cash Fund	45,201	47,790
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Funding	45,201	47,790
Personal Service Limit	36,092	38,010
FTE	1.00	1.00
Variance		
Total Request	45,201	47,790
Total Funding	45,201	47,790
Total Variance	0	0

Issue Detail Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Issue: Additional FTE Teammate

Issue Total Funding	FY24 Request	FY25 Request
Operations Funding		
General Fund	0	0
Cash Fund	45,201	47,790
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Operations Funding	45,201	47,790
Aid Funding		
General Fund	0	0
Cash Fund	0	0
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Aid Funding	0	0
Total Funding		
General Fund	0	0
Cash Fund	45,201	47,790
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Funding	45,201	47,790
Personal Service Limit	36,092	38,010
FTE	1.00	1.00
Variance		
Total Request	45,201	47,790
Total Funding	45,201	47,790
Total Variance	0	0

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

ISSUE: ADDITIONAL FTE TEAMMATE

DESCRIPTION OF REQUEST:

The Board is requesting funding for one additional FTE administrative specialist classified teammate [NAPE/AFSCME - A01014] with salary increases equivalent to 5% each July 1st for FY 23-24 and FY 24-25. The Board intends to redirect base funds for temporary services utilized for real property appraiser renewals to this position as the temporary duties would be included in the new position's duties. The Board also intends to redirect partial overtime and comp time base funds to this position as the need for overtime would be reduced significantly.

It is essential that the agency operates with the highest efficiency and effectiveness. Since 2017 there has been significant task creep that has begun to impede the agency's effectiveness and efficiency. Although many steps have been taken during the past two years to increase efficiency (e.g., database enhancements to better automate processes; staff duty evaluation and reassignment; streamlined processes and procedures), the pace at which agency staff must operate to complete tasks to keep up with the current workload is exceeding its capabilities. Any negative change in staffing would also have a detrimental effect on Board functions. As a result, credential holders, the mortgage loan industry, and the public would be negatively impacted. Adequate staffing is required to carry out the Board's mission, maintain a high-level operation, remain compliant with Title XI, and to keep public satisfaction.

RATIONALE FOR REQUEST:

With a small staff, it is essential that the agency operates with the highest efficiency and effectiveness. Since 2017 there has been significant task creep that has begun to impede the agency's effectiveness and efficiency. Although many steps have been taken during the past two years to increase efficiency (e.g., database enhancements to better automate processes; staff duty evaluation and reassignment; streamlined processes and procedures), the pace at which agency staff must operate to complete tasks to keep up with the current workload is exceeding its capabilities. A memo ("attached") was prepared for the Board to review at its June 15, 2022 strategic planning meeting outlining the justification for additional staffing. This rationale is included below.

AMC renewal applications are utilizing significant staff resources each year to due changes made to the program through the AMC Rule. When LB17 was approved to adopt changes to the AMC Registration Act required by the AMC Rule, the number of AMCs that would meet registration requirements were projected to drop to from low 100s to the 60s. This has not occurred, as the number of AMCs has held steady in the 90s. In addition, the AMC registration renewal period was reduced from two years to one year to meet federal AMC registry reporting requirements. Instead of processing fifty AMC renewals a year, staff now processes more than 90 a year, with far more complex analysis of each application (AMC appraiser panel federal registry fee and applicable date calculations).

Issue Detail Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

- 2017 (Year prior to implementation of AMC Rule) compared to 2022:
 - AMC renewals – 23 (low year of every other year AMC registration renewals) vs 93 (every year due to one year AMC registration renewals) – 304% increase.
 - Average time allocation per AMC Renewal Application – The renewal process takes an additional 90 minutes per application to complete due to the ASC AMC Registry reporting (entering or updating information in the ASC Extranet) and search requirements. AMC Appraisers reported on an AMC's AMC Panel must be verified. Average application now takes 6-8 hours to process (558-hour increase for year).

The State's temporary SOS staffing program has become unreliable for the Board's purposes. It has become difficult to find qualified staffing for short-term employment to assist with real property appraiser renewals and other needed Board functions. In addition, training and monitoring temporary staffing takes regular staff away from traditional duties (450 hours completed by temporary staff each year between September and February).

The number of real property appraiser applicants is increasing, and the number of credentialed real property appraisers has begun trending upwards. This requires additional staff time needed to process applications, prepare files for review, and complete the credentialing processes. It is anticipated that the rate of upward trend will increase as PAREA programs become available to real property appraiser applicants to complete in place of traditional experience.

- 2017 (Year prior to implementation of AMC Rule) compared to 2022:
 - Credential Applications – 68 total, 6 EE&E vs 77 total, 15 EE&E – 13% increase in total applications, 150% increase in EE&E applications (education, experience, and examination). Trainee and reciprocity applications take approximately 4-6 hours to process. EEE applications take 12-16 hours to process. The AARS Contract management process takes at least 5 hours, 2.5-hour increase compared to 2017 due to additional form completion requirements and purchase order processing (167-hour increase for year).

Between 2017 and 2022 the number of deposits has increased from 211 vs 323 (including 72 EFW deposits) due to the increase in the number of AMC registration renewal applications and additional real property appraiser credentialing applications – 53% increase. Time spent on a deposit varies enormously, depending on the size of the deposit. Between writing receipts, copying checks and receipts, entering the deposit, taking it to treasury management, scanning and saving it, and the Director's review, deposits can range from 1.5 hours to 3 hours depending on the number of receipts (178 additional deposits x 2 hours = 356-hour increase)

On March 31, 2020, the ASC issued a waiver to education providers during the Covid-19 pandemic to allow continuing education (CE) offerings that were originally designed to be presented in a traditional classroom setting to be offered remotely via distance education, without the delivery mechanism approval as required in the Real Property Appraiser Qualifications Criteria. This waiver was effective through December 31, 2020, but extended to December 31, 2021. The Real Property Appraiser Qualifications Criteria was amended as of January 1, 2022, which restructured real property appraiser education, making synchronous education activities more readily available (similar to the March 31, 2020 ASC Waiver). Due to the changes to the Real Property Appraiser Qualifications Criteria effective on January 1, 2022, and the AQB CAP Program Policies and Procedures effective on January 1, 2022, the time spent processing education activity applications has increased significantly. On average, a complete education activity application takes 2 hours to process, and each instructor application is an additional 1.5 hours. These estimates do not include time returning incomplete education applications to providers or communicating with providers to get a complete application. There is an estimated workload increase for education application processing of 436 hours.

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

- The five-year data reflect the change in education policies and procedures at the Federal level:
 - 2018: 65 activities approved/average 1.4 instructor applicants/activity = 267 hours. This was a non-eventful year and accurately reflects typical volume for education activities.
 - 2019: 106 activities approved/average 1.5 instructor applicants/activity = 451 hours. In 2019, LB77 included updates to the Real Property Appraiser Act to allow for all appraiser applicant qualifying education to be completed online to reduce barriers to entry as a real property appraiser. This resulted in a significant influx of new qualifying education activities being submitted. This year is an outlier in terms of workload as the influx was short-term. Without the influx, the number of hours would likely have been in the 200's.
 - 2020: 57 activities approved/average 1.5 instructor applicants/activity = 242 hours. The initial ASC Temporary Waiver went into effect on March 31, 2020, but had a delayed effect in Nebraska. The Board was not sure how long the Covid-19 pandemic would last and was hesitant to adopt the waiver, which would be difficult to reverse once the ASC Temporary Waiver expired (originally expired December 31, 2020). The Nebraska appraiser community already had many only CE options available, so not adopting the ASC Temporary Waiver did not appear to have a major impact on Nebraska appraisers. On September 25, 2020, the ASC extended the temporary waiver through December 31, 2021, and at its meeting on October 15, 2020, the Board voted to allow continuing and qualifying education activities approved as in-class activities to be presented remotely via distance education under the September 25, 2020 Appraisal Subcommittee temporary waiver as more evidence was appearing that this would be a significant benefit to Nebraska credentialed appraisers. Since the Board adopted the ASC Temporary waiver so late in 2020, and the Covid-19 pandemic impeded business functions, there were a low number of education applications submitted during 2020.
 - 2021: 64 activities approved/average 5.5 instructor applicants/activity = 656 Hours. The hours in this year reflect the effects of the ASC Temporary Waiver on the number of education applications submitted by education providers. This primary increase is due to the number of instructors submitted with each application as the education provider is not sure which instructor will teach a given livestream education activity.
 - 2022 (through August 5, 2022): 79 activities approved/average 4.6 instructor applicants/activity = 703 Hours (projected to be over 800 hours). The ASC Temporary Waiver expires and is replaced with the changes to the Real Property Appraiser Qualifications Criteria effective on January 1, 2022, and the AQB CAP Program Policies and Procedures effective on January 1, 2022, which makes the shift in the number of hours applied to processing education applications permanent. The Board adopted Board Policy 22-01 at its May 19, 2022 meeting, which moves the instructor information to the education activity application and streamlines the review process for instructors. Although no data yet exists related to this change, it is anticipated that it will reduce the number of hours spent processing the education activity applications by approximately 200 hours.

Staff is operating at peak efficiency, and effectiveness is still very good; however, any disruption in the staff flow would have significant consequences to productivity, which would negatively affect the appraiser industry, the mortgage loan industry, and the general public. The continuous overburdensome workload is beginning to affect employee morale. In addition, the Board's current allocation for overtime has been depleted by staff, which requires additional hours above 40 to complete the functions as described. Finally, it has become difficult for staff to utilize vacation leave without efficiency loss.

- 2017 (Year prior to implementation of AMC Rule) compared to 2022:
 - Overtime used by staff increased from 37.09 hours in 2017 to 169.25 in 2021. The majority of the 2017 overtime was due to travel by staff for federal appraisal regulatory training. The 2021 hours were all workload engagement. For FY 21-22, staff utilized 176% of budgeted overtime and comp time.
 - Director's hours reported over 40 hours per work week increased from 11.09 hours in 2017 to 77.25 in 2021.
 - Total number of hours over the standard work week accumulated by staff in 2021 is 246.5.

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

- Director lost 17.98 hours of earned vacation leave due to the inability to utilize the leave prior to January 1, 2022.

Technology-driven solutions reduce burdens and increase efficiencies for applicants, real property appraisers, and AMCs, but technology also requires additional focus on database development, maintenance, and testing, which utilizes significant staff time as these functions must be without error prior to being released for public consumption. It is estimated that staff time dedicated to testing of technology has increased by 150 hours per year between 2017 and 2022.

Additional resources may be required to carry out the additional responsibilities placed on state agencies as outlined in the PAVE Action Plan to Advance Property Appraisal and Valuation Equity commissioned by President Biden's administration and thirteen federal agencies and offices, and in the Independent analysis of the Uniform Standards of Professional Appraisal Practice (USPAP) and the Real Property Appraiser Qualification Criteria (AQB Criteria), funded by the ASC pertaining to diversity and discrimination in the appraiser industry. The Appraisal Subcommittee, GSE's, and The Appraisal Foundation have already been discussing the collection of appraiser-related data from states to develop a more thorough understanding of appraiser and appraisal patterns.

Additional time has also been allocated to additional state and federal reporting requirements between 2017 and 2022. For example, in 2021 an additional 40 hours of work was required to gather and report information for the Banking, Commerce, and Insurance Committee's Occupational Board Reform Act Study of the Nebraska Real Property Appraiser Board and the AMC Registry was established requiring that significant AMC renewal information be reported through the ASC Extranet.

IMPACT OF REQUEST:

Although many steps have been taken during the past two years to increase efficiency, the pace at which staff must operate to complete tasks to keep up with the current workload is exceeding its capabilities. Any negative change in staffing would have a detrimental effect on Board functions. As a result, credential holders, the mortgage loan industry, and the public would be negatively impacted. Adequate staffing is required to carry out the Board's mission, maintain a high-level operation, remain compliant with Title XI, and to keep public satisfaction. Increased revenue resulting from the upward trend in real property appraiser applications and the high number of AMCs registered with the state would allow for additional staffing with no increased fees to real property appraisers, AMCs, or the general public.

Nebraska is one of the top performing appraiser regulatory programs compared to peer programs in other states. Customer satisfaction is very high, and the state has one of the fastest real property appraiser credentialing and temporary credential turnaround times in the country. In addition, various state audits reflect the efficiency and effectiveness of the Board's programs. Below are recent results of audits of the Board's programs:

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

- The Board is required to comply with federal requirements set forth by the Appraisal Subcommittee, Title XI of FIRREA, and the Dodd-Frank Wall Street Reform and Consumer Protection Act. The Board was last audited by the Appraisal Subcommittee on March 19-22 of 2019, and received a rating of “Excellent” for both the Appraiser Program and the AMC Program. The Appraisal Subcommittee found no weaknesses in the state's regulatory programs.
- It is important to the Board that it is a good steward of public money. A strong measure of the Board's accounting practices and procedures, and use of the Appraiser Fund and Appraisal Management Company Registration Fund is provided by the Nebraska State Auditor of Public Accounts. The APA completed an audit of the Board's finances in March and April of 2020, for the period July 1, 2018, through December 31, 2019. The Board receives direct feedback from the APA regarding the performance of the Board's accounting practices and procedures. The APA listed no material issues or deficiencies in the April 15, 2020 Attestation Report. The lack of material issues or deficiencies found by the APA is an indicator of the quality of the Board's accounting practices and procedures, and the proper use of the Appraiser Fund and AMC Registration Fund. In addition, the lack of material issues or deficiencies indicates that the Board is administering its programs in a responsible manner.

Although many steps have been taken during the past two years to increase efficiency (e.g., database enhancements to better automate processes; staff duty evaluation and reassignment; streamlined processes and procedures), the pace at which staff must operate to complete tasks to keep up with the current workload is exceeding its capabilities. Adequate staffing is required to carry out the Board's mission, maintain a high-level operation, remain compliant with the ASC Policy Statements and Title XI, and to keep public satisfaction. Increased revenue resulting from the upward trend in real property appraiser applications and the high number of AMCs registered with the state would allow for additional staffing with no increased fees to real property appraisers, AMCs, or the general public. If this request for funding is not approved, the Board will may need to reduce the quality and quantity of services provided and any negative change in staffing would have a detrimental effect on Board functions. As a result, credential holders, the mortgage loan industry, and the public would be negatively impacted. The performance indicators include monitoring efficiency, accuracy, and effectiveness of the Board's performance. If changes are required to the agency processes or procedures or teammate responsibilities, a plan will be developed to improve the issues required to be addressed.

STATUTORY CHANGES:

There are no known statutory changes related to this issue.

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Issue: CIO and Technology Maintenance

Description:

Program	FY24 Request	FY25 Request
079 - APPRAISER LICENSING	1,608	1,608
Total Issue Request	1,608	1,608

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Issue: CIO and Technology Maintenance

Program: 079 - APPRAISER LICENSING

Operations Request	FY24 Request	FY25 Request
SALARIES		
511100 PERMANENT SALARIES-WAGES	0	0
Subtotal SALARIES	0	0
OPERATING EXPENSES		
521400 OCIO CHARGES	1,608	1,608
Subtotal OPERATING EXPENSES	1,608	1,608
Total Operations Request	1,608	1,608

Issue Detail Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Issue: CIO and Technology Maintenance

Program: 079 - APPRAISER LICENSING

Funding	FY24 Request	FY25 Request
Operations Funding		
General Fund	0	0
Cash Fund	1,608	1,608
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Operations Funding	1,608	1,608
Aid Funding		
General Fund	0	0
Cash Fund	0	0
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Aid Funding	0	0
Total Funding		
General Fund	0	0
Cash Fund	1,608	1,608
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Funding	1,608	1,608
Personal Service Limit	0	0
FTE	0.00	0.00
Variance		
Total Request	1,608	1,608
Total Funding	1,608	1,608
Total Variance	0	0

Issue Detail Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Issue: CIO and Technology Maintenance

Issue Total Funding	FY24 Request	FY25 Request
Operations Funding		
General Fund	0	0
Cash Fund	1,608	1,608
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Operations Funding	1,608	1,608
Aid Funding		
General Fund	0	0
Cash Fund	0	0
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Aid Funding	0	0
Total Funding		
General Fund	0	0
Cash Fund	1,608	1,608
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Funding	1,608	1,608
Personal Service Limit	0	0
FTE	0.00	0.00
Variance		
Total Request	1,608	1,608
Total Funding	1,608	1,608
Total Variance	0	0

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

ISSUE: CIO AND TECHNOLOGY MAINTENANCE

DESCRIPTION OF REQUEST:

As the NRPAB Database, Appraiser Login, and the NRPAB website become more detailed with increased functionality, the maintenance costs are also increasing. The Board is requesting additional funding for CIO and technology maintenance for bug repairs, security functions, and for modifications to the Board's technology systems to address changes to the Real Property Appraiser Qualifications Criteria, ASC Policy Statements, AMC Rule, AQB CAP Program Guidelines, and Title XI.

The NRPAB Database is the agency's central source for information management. The primary work being performed on the database are bug fixes, function modifications, and expanding and increasing the number of interfaces to collect additional information received through Appraiser Login (secure appraiser information portal). CIO's office is providing the maintenance work needed to update the NRPAB Database, accessed through Centurion, to expand and modify the information included for applicants, appraisers, appraisal management companies, enforcement, and education. This maintenance work is ongoing and is completed in phases starting with the most critical needs for the agency.

Appraiser Login is a secure online portal accessed through Centurion, that is used by real property appraisers and appraisal management companies to update contact information, renew credentials and registrations, and submit completed continuing education. The primary work being performed on the secure portal includes modifications to make the portal more user friendly and expanding the number of real property appraiser and appraisal management company online applications. OCIO ensures that the proper security levels are being maintained through regular maintenance.

One of the primary sources of information for applicants, real property appraisers, education providers, appraisal management companies, financial institutions, and the general public is the NRPAB website. The Board will continue to develop and improve the NRPAB website to better serve the Board's customers and the public. A combination of NRPAB staff and the CIO's office is providing the maintenance work needed to update the NRPAB website to keep information current and relevant.

Finally, the Board utilizes other services offered by OCIO, such as Microsoft Cloud Suite and Webex Meetings. The projected rates, as identified in the Budget Instructions for the 2023-2025 Biennium, include rate increases for these items.

RATIONALE FOR REQUEST:

It is imperative that the Board continue to develop and improve technology tools to maximize operations efficiency and better serve Nebraska real property appraisers, appraisal management companies, and the public. The projected rates, as identified in the Budget Instructions for the 2023-2025 Biennium, include rate increases for Application Development Services and Support. The Board utilizes application development services and support for maintenance and enhancement of the Board's technology tools.

The Board utilizes application development services and support for maintenance and modification of the NRPAB Database, which is the agency's central source for information management. Operation efficiency is increased greatly as all the information for applicants, credential holders, appraisal management companies, enforcement, education, and

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

instructors is included in the database. In addition, the need for paper files no longer exist, the potential for data related errors decrease dramatically, and information is provided to board members in real time. Relevant reports may also be extracted directly from the database, which results in saving time used to gather the information manually and allows Board staff to better analyze data. Centralizing the agency's data also has a positive impact on the agency clients and the general public because information provided to the Board will be stored in one location with quick access.

The Board utilizes application development services and support for maintenance and modification of Appraiser Login, which is a secure online portal accessed through Centurion, that is used by real property appraisers and appraisal management companies to update contact information, renew credentials and registrations, and submit completed continuing education. Operation efficiency is increased greatly as the information collected through Appraiser Login for credential holders and appraisal management companies directly updates the Appraiser database through interfaces specific to the type of information being collected. The interfaces in the database allow the agency to quickly review and make a decision on any application or continuing education activity submitted through the secure portal. This also reduces need for manual information collecting, which reduces data entry related errors. In addition, providing the option for real property appraisers and appraisal management companies to submit information through the secure portal also increases client efficiency as the number of steps required to submit information is greatly reduced. Furthermore, the submission screens in the secure portal guide the client through the submission process, reducing errors and inaccurate submission information.

The Board utilizes other services offered by OCIO, such as Microsoft Cloud Suite and Webex Meetings. The projected rates, as identified in the Budget Instructions for the 2023-2025 Biennium, include rate increases for these items.

Technology costs to the agency with significant increases includes Microsoft Cloud Suite (\$42.00), Webex Meetings (\$12.00) = $\$54.00 \times 12 = \648.00 . \$1,000.00 is currently allocated per month for technology maintenance for bug repairs, security functions, and for modifications to address changes to the Board's technology systems. Between FY 22-23 and FY 24-25, the Applications Developer hourly rate is increasing by approximately 7% and the Applications Developer Lead is increasing by approximately 8%. $\$1,000.00 \times 8\% = \$80.00 \times 12 = \$960.00$.

IMPACT OF REQUEST:

Maximum operation efficiency and effectiveness is achieved when the Board's technology systems are highly functioning, utilizing all available resources to ensure that the Real Property Appraiser Qualifications Criteria, ASC Policy Statements, AMC Rule, AQB CAP Program Guidelines, and Title XI are all met, and the technology systems are operating without errors or bugs.

Highly functioning technology systems ensure that the Board's customers and the public are served in an efficient manner that reduce burdensome barriers. If this request for funding is approved, the Board the current quality standards in place will remain. If this request is not approved, the Board will have to prioritize its technology system needs and address the deficiencies outside of its use of the NRPAB Database, Appraiser Login, the NRPAB Website, and other technology tools utilized by the Board. A reduced utilization of technology may result in a need to collect and maintain paper files and allow for an increase in improperly recorded information due to human error gathering the information manually. Finally, a reduced utilization of technology may result in the need to implement less efficient and more burdensome methods of collecting data from customers and

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

providing information to customers and the general public. The performance indicators include monitoring efficiency, accuracy, and effectiveness of the Board's technology systems. If changes are required to the information, or errors need to be corrected, a plan will be established and implemented to improve the issues needing addressed.

STATUTORY CHANGES:

There are no known statutory changes related to this issue.

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Issue: 2023-2025 Teammate Health Insurance

Description:

Request for Health Insurance increase

Program	FY24 Request	FY25 Request
079 - APPRAISER LICENSING	1,316	2,685
Total Issue Request	1,316	2,685

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Issue: 2023-2025 Teammate Health Insurance

Program: 079 - APPRAISER LICENSING

Operations Request	FY24 Request	FY25 Request
BENEFITS		
515500 HEALTH INSURANCE EXPENSE	1,316	2,685
Subtotal BENEFITS	1,316	2,685
Total Operations Request	1,316	2,685

Issue Detail Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Issue: 2023-2025 Teammate Health Insurance

Program: 079 - APPRAISER LICENSING

Funding	FY24 Request	FY25 Request
Operations Funding		
General Fund	0	0
Cash Fund	1,316	2,685
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Operations Funding	1,316	2,685
Aid Funding		
General Fund	0	0
Cash Fund	0	0
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Aid Funding	0	0
Total Funding		
General Fund	0	0
Cash Fund	1,316	2,685
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Funding	1,316	2,685
Personal Service Limit	0	0
FTE	0.00	0.00
Variance		
Total Request	1,316	2,685
Total Funding	1,316	2,685
Total Variance	0	0

Issue Detail Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Issue: 2023-2025 Teammate Health Insurance

Issue Total Funding	FY24 Request	FY25 Request
Operations Funding		
General Fund	0	0
Cash Fund	1,316	2,685
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Operations Funding	1,316	2,685
Aid Funding		
General Fund	0	0
Cash Fund	0	0
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Aid Funding	0	0
Total Funding		
General Fund	0	0
Cash Fund	1,316	2,685
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Funding	1,316	2,685
Personal Service Limit	0	0
FTE	0.00	0.00
Variance		
Total Request	1,316	2,685
Total Funding	1,316	2,685
Total Variance	0	0

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

ISSUE: 2023-2025 TEAMMATE HEALTH INSURANCE

DESCRIPTION OF REQUEST:

It is anticipated that health care costs will change in the next biennium. As requested in the Budget Instructions for the 2023-2025 Biennium, an estimated cost to the agency for teammate health insurance with an increase equivalent to 4% on July 1 for FY 23-24 and FY 24-25 is included.

RATIONALE FOR REQUEST:

No research, analysis, or justification is required.

IMPACT OF REQUEST:

Adequate funding is required to cover the health insurance expenses increase for the agency's teammates. If funding is not provided, the agency may not be able to pay its portion of its teammate health insurance expenses, which may result in violation of applicable state laws. There will be no drop off in service to or impact felt by the general public related to this change.

STATUTORY CHANGES:

There are no known statutory changes related to this request.

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Issue: 2023-2025 Teammate Salary Increase

Description:

Request for salary increase

Program	FY24 Request	FY25 Request
079 - APPRAISER LICENSING	9,877	20,251
Total Issue Request	9,877	20,251

Issue Detail Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Issue: 2023-2025 Teammate Salary Increase

Program: 079 - APPRAISER LICENSING

Permanent Salaries Request		FY24 FTE	FY24 Request	FY25 FTE	FY25 Request
ZZNEWS 2023-2025 SALARY INCREASES		0.00	8,578	0.00	17,587
Total Permanent Salaries Request		0.00	8,578	0.00	17,587
Operations Request		FY24 Request		FY25 Request	
SALARIES					
511100 PERMANENT SALARIES-WAGES		8,578		17,587	
Subtotal SALARIES		8,578		17,587	
BENEFITS					
515100 RETIREMENT PLANS EXPENSE		643		1,319	
515200 FICA EXPENSE		656		1,345	
515400 LIFE & ACCIDENT INS EXP		0		0	
515500 HEALTH INSURANCE EXPENSE		0		0	
516300 EMPLOYEE ASSISTANCE PRO		0		0	
Subtotal BENEFITS		1,299		2,664	
Total Operations Request		9,877		20,251	

Issue Detail Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Issue: 2023-2025 Teammate Salary Increase

Program: 079 - APPRAISER LICENSING

Funding	FY24 Request	FY25 Request
Operations Funding		
General Fund	0	0
Cash Fund	9,877	20,251
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Operations Funding	9,877	20,251
Aid Funding		
General Fund	0	0
Cash Fund	0	0
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Aid Funding	0	0
Total Funding		
General Fund	0	0
Cash Fund	9,877	20,251
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Funding	9,877	20,251
Personal Service Limit	8,578	17,587
FTE	0.00	0.00
Variance		
Total Request	9,877	20,251
Total Funding	9,877	20,251
Total Variance	0	0

Issue Detail Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Issue: 2023-2025 Teammate Salary Increase

Issue Total Funding	FY24 Request	FY25 Request
Operations Funding		
General Fund	0	0
Cash Fund	9,877	20,251
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Operations Funding	9,877	20,251
Aid Funding		
General Fund	0	0
Cash Fund	0	0
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Aid Funding	0	0
Total Funding		
General Fund	0	0
Cash Fund	9,877	20,251
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Funding	9,877	20,251
Personal Service Limit	8,578	17,587
FTE	0.00	0.00
Variance		
Total Request	9,877	20,251
Total Funding	9,877	20,251
Total Variance	0	0

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

ISSUE: 2023-2025 TEAMMATE SALARY INCREASE

DESCRIPTION OF REQUEST:

As requested in the Budget Instructions for the 2023-2025 Biennium, an estimated cost of teammate salary increases equivalent to 5% each July 1st for FY 23-24 and FY 24-25 is included.

RATIONALE FOR REQUEST:

No research, analysis, or justification is required.

IMPACT OF REQUEST:

Adequate funding is required to cover salary increases for the agency's teammates. If funding is not provided, the agency may not be able to pay the salaries of its teammates, which may result in violation of applicable state laws and operation inefficiencies. There will be no drop off in service to or impact felt by the general public related to this change.

STATUTORY CHANGES:

There are no known statutory changes related to this issue

Funds Analysis Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Fund: 25310 - RP APPRAISER LICENSING

				FY20 Actual	FY21 Actual	FY22 Actual	FY23 Estim	FY24 Estim	FY25 Estim	
Fund Equity Total July 1				314,451	296,120	380,256	368,365	403,834	393,866	
RECEIPTS										
Object Codes	Ag	Pg	SP	FY20 Actual	FY21 Actual	FY22 Actual	FY23 Estim	FY24 Estim	FY25 Estim	Authority
471100-SALE OF SERVICES	053	079	000	350	400	425	400	400	400	76-2241
471120-QUALIFYING ED COURSE	053	079	000	1,750	600	700	750	750	750	76-2241
471121-CONTINUING ED NEW FEES	053	079	000	1,500	1,150	1,600	1,250	1,250	1,250	76-2241
471122-CONTINUING ED RENEWAL	053	079	000	150	90	230	150	100	100	76-2241
475150-CERTIFIED GENERAL NEW	053	079	000	8,400	5,400	12,300	9,000	9,000	9,000	76-2241
475151-LICENSED NEW FEES	053	079	000	300	0	1,800	1,200	1,500	1,800	76-2241
475152-FINGERPRINT FEES	053	079	000	2,851	2,489	4,072	3,077	3,168	3,303	76-2241
475153-CERTIFIED RESIDENTIAL NEW	053	079	000	2,400	2,100	2,400	3,000	3,000	3,300	76-2241
475154-CERTIFIED GENERAL	053	079	000	82,775	126,140	88,000	122,375	99,825	117,150	76-2241
475155-LICENSED RENEWAL	053	079	000	12,650	18,150	10,450	15,950	11,550	15,125	76-2241
475156-FINGERPRINT AUDIT	053	079	000	2,945	3,885	3,095	3,960	3,510	3,825	76-2241
475157-CERTIFIED RESIDENTIAL	053	079	000	53,900	63,525	54,175	64,625	59,125	66,000	76-2241
475161-TEMPORARY CERTIFIED	053	079	000	8,550	9,500	9,100	9,000	9,000	9,000	76-2241
475167-CERTIFIED RESIDENTIAL	053	079	000	0	0	0	300	300	300	76-2241
475168-CERTIFIED GENERAL	053	079	000	600	0	0	300	300	300	76-2241
475234-APPLICATION FEES	053	079	000	26,850	27,250	32,250	28,200	28,500	28,950	76-2241
476101-LATE PROCESSING FEES	053	079	000	0	0	3,400	4,000	3,000	3,000	76-2241
481100-INVESTMENT INCOME	053	079	000	6,961	5,484	5,969	6,000	6,000	6,000	76-2226
484500-REIMB NON-GOVT SOURCES	053	079	000	3,726	4,108	426	2,000	2,000	2,000	76-2241
486500-MISCELLANEOUS	053	079	000	-187	360	-100	0	0	0	76-2241

Funds Analysis Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Fund: 25310 - RP APPRAISER LICENSING

RECEIPTS

Object Codes	Ag	Pg	SP	FY20 Actual	FY21 Actual	FY22 Actual	FY23 Estim	FY24 Estim	FY25 Estim	Authority
Total Receipts				216,471	270,632	230,293	275,537	242,278	271,553	

EXPENDITURES

Program Description	Ag	Pg	SP	FY20 Actual	FY21 Actual	FY22 Actual	FY23 Estim	FY24 Estim	FY25 Estim	Authority
APPRAISER LICENSING	053	079	000	234,802	186,496	238,489	240,068	252,246	260,325	76-2226
Total Expenditures				234,802	186,496	238,489	240,068	252,246	260,325	

	FY20 Actual	FY21 Actual	FY22 Actual	FY23 Estim	FY24 Estim	FY25 Estim
Fund Equity Total June 30	296,120	380,256	372,060	403,834	393,866	405,094
Less Encumbrances			3,695			
Unobligated Balance			368,365			

Funds Analysis Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

FUND: 25310 - RP APPRAISER LICENSING

GENERAL COMMENTS:

The Nebraska Real Property Appraiser Board is granted authority to collect appropriate fees for its services under Neb. Rev. Stat. § 76-2241 of the Nebraska Real Property Appraiser Act, and the Real Property Appraiser Fund was created under Neb. Rev. Stat. § 76-2226 for the Board's use to administer and enforce the Real Property Appraiser Act, and to meet the necessary expenditures of the Board.

In accordance with Neb. Rev. Stat. § 76-2226, the Board may use the real property appraiser fund for the administration and enforcement of the Real Property Appraiser Act and to meet the necessary expenditures of the Board, and in accordance with Neb. Rev. Stat. § 76-3219, the appraisal management company fund shall be used to implement, administer, and enforce the AMC Registration Act. The allocation between the two funds for expenditures that apply to both the Appraiser Program and the AMC Registration Program, or that are not cost effective to attempt to separate by program (e.g., payroll and benefits processing, general postage billing, general CIO network services billing, and general CIO IMS billing), is a percentage determined by the quarterly employee workload review from the previous fiscal year, and the budget analysis of the past, present, and projected numbers and trends for appraiser credentialing, AMC registrations, education activities, and compliance. The allocation percentage is rounded to the nearest half number for ease of application. Based on the most recent analysis, the AMC/Appraiser Funds allocation for FY 22-23 is 65% Appraiser Fund and 35% AMC Fund. Due to the anticipation of increased focus on the AMC Program by an additional teammate, the AMC/Appraiser Funds allocation for FY 23-24 and FY 24-25 is projected to be 60% Appraiser Fund and 40% AMC Fund for both fiscal years.

Between FY 19-20 and FY 21-22, actual expenditures amount to approximately 80% of budgeted expenditures. The percentage of actual expenditures to budgeted expenditures is primarily driven by legal costs and the number of USPAP compliance reviews needed each year related to investigations. During the past few years, the number of investigations requiring legal expenditures and USPAP compliance reviews have been significantly below budget. In addition, the Board utilizes education as a tool to correct real property appraiser deficiencies when appropriate, as opposed to discipline. The Board does, however, acknowledge that an investigation may conclude significant USPAP deficiencies and/or violations of the Nebraska Real Property Appraiser Act, at which point the formal disciplinary process is the only appropriate action. If such matter proceeds to a hearing, the costs to the Board for this investigation could easily exceed \$50,000, which would result in actual expenditures being near 100% of budgeted expenditures. Analysis was completed on the effect that the budget issues included in the Board's request would have on estimated expenditures for FY 23-24 and FY 24-25. The request amount of \$45,201 for FY 23-24 and \$47,790 for FY 24-25 for the issue titled, "Additional FTE Teammate" will have the greatest impact on actual expenditures, but that impact is anticipated to increase the percentage of actual expenditures to budgeted expenditures by only 1-2% for each fiscal year. No other issue will have a significant effect on estimated expenditures. Based on historic budgeted expenditures compared to actual expenditures, the issues included in this budget request, and the anticipation that investigative costs will remain low, the expenditures are estimated at 80% of budgeted for the Appraiser Program for FY 22-23, FY 23-24, and FY 24-25.

Neb. Rev. Stat. § 76-2226 says the real property appraiser fund shall include a sufficient cash fund balance as determined by the Board. The fund balance at the end of FY 24-25 is expected to be \$405,094, which is greater than 25% of the FY 24-25 budgeted expenditures. The agency must be properly funded to administer and enforce the Real Property Appraiser Act and ensure that proper financial protection is in place to manage any issue that may arise. According to the Appraisal Institute, the age of 70% of real property appraisers is between 51 and 65. Many appraisers will be retiring during the next ten years. Although the future of the market is bright as new real property appraisers entering the profession is meeting the market demand, the Board must be fiscally prepared to absorb challenges in the market. In addition, the Board must be prepared to purchase equipment

Funds Analysis Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

and supplies as needed to administer and enforce the Act. Technology and methodology improvements may require upgraded equipment, technology, and/or supplies. The Board must also be prepared for unexpected cost increases associated with employee benefits. Due to the Board's revenue structure, the majority of revenues are received during a four-month period (October to January). The Board must have adequate funds to administer and enforce the Act during low revenue months. Finally, the Board must be prepared to manage any costs of litigation that may arise. Legal expenses could potentially exceed \$100,000, and as such, the real property appraiser fund balance should include this amount for potential legal expenses.

Attachments:

FY 2022-23 Appraiser-AMC Funds Allocation Memo.pdf

2023-2025 NRPAB Funds Analysis Report.pdf

PURPOSE OF GRANT (REQUIRED-FEDERAL ONLY):

GRANT CHARACTERISTICS (REQUIRED-FEDERAL ONLY):

USE OF GRANT FUNDS (REQUIRED-FEDERAL ONLY):

GRANT FUTURE OUTLOOK (REQUIRED-FEDERAL ONLY):

IMPACT OF POTENTIAL REDUCTIONS (REQUIRED-FEDERAL ONLY):

Funds Analysis Report

Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

Fund: 25320 - AMC FUND

				FY20 Actual	FY21 Actual	FY22 Actual	FY23 Estim	FY24 Estim	FY25 Estim	
Fund Equity Total July 1				262,255	273,527	308,999	339,010	325,861	333,145	
RECEIPTS										
Object Codes	Ag	Pg	SP	FY20 Actual	FY21 Actual	FY22 Actual	FY23 Estim	FY24 Estim	FY25 Estim	Authority
475163-AMC REGISTERED NEW FEES	053	079	000	14,000	18,000	12,000	12,000	12,000	12,000	76-3206
475164-AMC APPLICATION FEES	053	079	000	3,500	3,500	2,100	2,100	2,100	2,100	76-3206
475165-AMC REGISTERED RENEWAL	053	079	000	111,000	127,500	130,500	129,000	127,500	126,000	76-3206
476101-LATE PROCESSING FEES	053	079	000	0	0	850	500	750	750	76-3206
481100-INVESTMENT INCOME	053	079	000	5,832	4,467	4,920	5,000	5,000	5,000	76-3219
484500-REIMB NON-GOVT SOURCES	053	079	000	875	1,600	6	500	500	500	76-3219
486500-MISCELLANEOUS	053	079	000	0	0	-25	0	0	0	76-3219
Total Receipts				135,207	155,067	150,351	149,100	147,850	146,350	
EXPENDITURES										
Program Description	Ag	Pg	SP	FY20 Actual	FY21 Actual	FY22 Actual	FY23 Estim	FY24 Estim	FY25 Estim	Authority
APPRAISER LICENSING	053	079	000	123,935	119,594	117,498	162,249	140,566	145,439	76-3219
Total Expenditures				123,935	119,594	117,498	162,249	140,566	145,439	
				FY20 Actual	FY21 Actual	FY22 Actual	FY23 Estim	FY24 Estim	FY25 Estim	
Fund Equity Total June 30				273,527	308,999	341,852	325,861	333,145	334,056	
Less Encumbrances						<u>2,842</u>				
Unobligated Balance						339,010				

Funds Analysis Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

FUND: 25320 - AMC FUND

GENERAL COMMENTS:

PURPOSE OF GRANT (REQUIRED-FEDERAL ONLY):

The Nebraska Real Property Appraiser Board is granted authority to collect appropriate fees for its services under Neb. Rev. Stat. § 76-3206 of the Nebraska Appraisal Management Company Registration Act, and the Appraisal Management Company Fund was created under Neb. Rev. Stat. § 76-3219 for the Board's use to implement, administer and enforce the Appraisal Management Company Registration Act.

In accordance with Neb. Rev. Stat. § 76-2226, the Board may use the real property appraiser fund for the administration and enforcement of the Real Property Appraiser Act and to meet the necessary expenditures of the Board, and in accordance with Neb. Rev. Stat. § 76-3219, the appraisal management company fund shall be used to implement, administer, and enforce the AMC Registration Act. The allocation between the two funds for expenditures that apply to both the Appraiser Program and the AMC Registration Program, or that are not cost effective to attempt to separate by program (e.g., payroll and benefits processing, general postage billing, general CIO network services billing, and general CIO IMS billing), is a percentage determined by the quarterly employee workload review from the previous fiscal year, and the budget analysis of the past, present, and projected numbers and trends for appraiser credentialing, AMC registrations, education activities, and compliance. The allocation percentage is rounded to the nearest half number for ease of application. Based on the most recent analysis, the AMC/Appraiser Funds allocation for FY 22-23 is 65% Appraiser Fund and 35% AMC Fund. Due to the anticipation of increased focus on the AMC Program by an additional teammate, the AMC/Appraiser Funds allocation for FY 23-24 and FY 24-25 is projected to be 60% Appraiser Fund and 40% AMC Fund for both fiscal years.

Between FY 19-20 and FY 21-22, actual expenditures amount to approximately 85% of budgeted expenditures. The percentage of actual expenditures to budgeted expenditures is primarily driven by legal costs related to investigations. During the past few years, the number of investigations requiring legal expenditures have been significantly below budget. In addition, the Board utilizes education as a tool to correct appraisal management company deficiencies when appropriate, as opposed to discipline. The Board does, however, acknowledge that an investigation may conclude significant violations of the Nebraska Appraisal Management Company Registration Act, at which point the formal disciplinary process is the only appropriate action. If such matter proceeds to a hearing, the costs to the Board for this investigation could easily exceed \$25,000, which would result in actual expenditures being near 92% of budgeted expenditures. Analysis was completed on the effect that the budget issues included in the Board's request would have on estimated expenditures for FY 23-24 and FY 24-25. The request amount of \$45,201 for FY 23-24 and \$47,790 for FY 24-25 for the issue titled, "Additional FTE Teammate" will have the greatest impact on actual expenditures, but that impact is anticipated to increase the percentage of actual expenditures to budgeted expenditures by only 1% for each fiscal year. No other issue will have a significant effect on estimated expenditures. Based on historic budgeted expenditures compared to actual expenditures, the issues included in this budget request, and the anticipation that investigative costs will remain low, the expenditures are estimated at 85% of budgeted for FY 23-24, and FY 24-25. Due to the anticipated increase in normal expenditures as the result of database maintenance work, 5% was added to the 85% used to arrive at the estimated expenditures for FY 22-23.

The fund balance at the end of FY 24-25 is expected to be \$ 334,056, which is greater than 25% of the FY 24-25 expenditures. The agency must be properly funded to administer and enforce the Appraisal Management Company Registration Act and ensure that proper financial protection is in place to manage any issue that may arise. The Board must be prepared to purchase equipment and supplies as needed to administer and enforce the Act. Technology and methodology improvements may require upgraded equipment,

Funds Analysis Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2023-2025 Biennium **Version: A1 - AGENCY REQUEST**

technology, and/or supplies. The Board must also be prepared for unexpected cost increases associated with employee benefits. Finally, the Board must also be prepared to manage any costs of litigation that may arise. Legal expenses could potentially exceed \$100,000, and as such, the appraisal management company fund balance shall include this amount for potential legal expenses.

Attachments:

2023-2025 NRPAB Funds Analysis Report.pdf

FY 2022-23 Appraiser-AMC Funds Allocation Memo.pdf

GRANT CHARACTERISTICS (REQUIRED-FEDERAL ONLY):

USE OF GRANT FUNDS (REQUIRED-FEDERAL ONLY):

GRANT FUTURE OUTLOOK (REQUIRED-FEDERAL ONLY):

IMPACT OF POTENTIAL REDUCTIONS (REQUIRED-FEDERAL ONLY):

NEBRASKA REAL PROPERTY APPRAISER BOARD

EDUCATION ACTIVITY APPLICANTS

TABLE OF CONTENTS

August 18, 2022

<i>New Applicants for Continuing Education</i>					
2221455.14	Planit Omaha	2022 Commercial Real Estate (CRE) Summit	7 Hours	Classroom	2-11
2223142.01	ASFMRA	2022-2023 7 Hour National USPAP Course (A114)	7 Hours	Correspondence	12-14
2223448.01	ASFMRA	Appraisal of Water Rights Seminar	8 Hours	Correspondence	15-17



Memo

To: Nebraska Real Property Appraiser Board
From: Business and Education Program Manager Katja Duerig
Date: 8/11/2022
Re: 2022 Commercial Real Estate (CRE) Summit, activity #2221455.14

Planit Omaha applied for 7 hours CE for the 2022 Commercial Real Estate (CRE) Summit. Director Kohtz reviewed the activity materials and determined that 5.25 hours are eligible for approval in accordance with the Real Property Appraiser Qualifications Criteria.

Real Property Appraiser Qualifications Criteria:

Class hour: A class hour is defined as 60 minutes, of which at least 50 minutes are instruction attended by the student. Our rule says the same thing.

Credit may be granted for education offerings that are consistent with the purpose of continuing education and cover real property related appraisal topics, including, but not limited to:

- a. Ad valorem taxation;
- b. Arbitration, dispute resolution;
- c. Courses related to the practice of real estate appraisal or consulting;
- d. Development cost estimating;
- e. Ethics and standards of professional practice, USPAP;
- f. Valuation bias, fair housing, and/or equal opportunity;
- g. Land use planning, zoning;
- h. Management, leasing, timesharing;
- i. Property development, partial interests;
- j. Real estate law, easements, and legal interests;
- k. Real estate litigation, damages, condemnation;
- l. Real estate financing and investment;
- m. Real estate appraisal-related computer applications;

- n. Real estate securities and syndication;
- o. Developing opinions of real property value in appraisals that also include personal property and/or business value;
- p. Seller concessions and impact on value; and/or
- q. Energy-efficient items and “green building” appraisals.

Criteria Q&As Question #12:

I understand that to be eligible for continuing education to renew a real property appraiser credential, a course or seminar must be a minimum of two (2) hours in length. However, some courses include material that is not real property-related. For example, if one hour of a two-hour course were designed for personal property appraisers, would the course still be eligible for two hours of continuing education credit for real property appraisers? If not, would the course be eligible for one hour of credit for real property appraisers?

Answer:

Only the real property appraisal-related portion of a continuing education offering is valid towards the renewal of a real property appraiser credential. In the example cited, the two-hour course would not be valid for two hours of continuing education credit, since it did not address real property appraisal-related topics for the entire two hours. Further, this particular course would not be eligible for any real property appraiser continuing education credit, since the real property appraisal-related portion of the course did not constitute a minimum of two hours in duration. If, alternatively, a three-hour course included two hours devoted to real property appraisal-related topics, that course would be eligible for two hours of continuing education credit.

The provider opted to put the application in front of the Board for review.

More information about the CRE Summit may be found in the NRPAB Database Education Interface (activity #2221455.14) or the [CRE Summit website](#).



CONTINUING EDUCATION ACTIVITY APPLICATION

Activity Name: 2022 Commercial Real Estate (CRE) Summit Submitted Hours: _____

Provider Name: Planit Omaha Activity Number: 2221455.14

Is this a new continuing education activity or resubmission of an approved continuing education activity?

☒ New ☐ Resubmission; Previous Approval Number: _____
(see explanation in Comments)

The continuing education activity method of delivery as submitted is:

☒ Classroom ☐ Conference ☐ Correspondence ☐ Online*

**IDECC Approval required, or continuing education activity must be conducted by an accredited college, community college, or university that offers distance education programs.*

IDECC Approval: ☐ Yes ☐ No ☒ N/A If yes, the IDECC Approval expiration date is: _____

If no, are the following provided: Evidence that the activity is conducted by an accredited college, community college, or university that offers distance education programs and is approved or accredited, Evidence that the activity provides interaction in a reciprocal environment where the student has communication with the instructor, and a Description of the mechanism(s) used to demonstrate the student's knowledge of the subject matter, and why the mechanism(s) are effective? ☐ Yes ☐ No ☒ N/A

If Correspondence is selected, and the activity is conducted by an accredited college, community college, or university, is the following provided: Evidence that the activity provides interaction in a reciprocal environment where the student has communication with the instructor? ☐ Yes ☐ No ☒ N/A

AQB CAP Approval: ☐ Yes ☒ No

If yes, the AQB CAP expiration date is: _____

If no, are all applicable 298 NAC Chapter 6, § 003.02A submission requirements met? ☒ Yes ☐ No

If this continuing education activity application is submitted for approval as a 7-Hour USPAP Update Course, is the activity approved by the AQB through its CAP program? ☐ Yes ☐ No ☒ N/A

If the above answer is no, does the activity meet the AQB requirements for approval of an equivalent seven-hour USPAP Course? ☐ Yes ☐ No

This activity contributes to a credential holder's development of appraiser related competency in any one or more of the following subjects: ☐ Real Property appraisal practice ☐ Valuation Methodology and or Techniques ☐ Communication ☐ Computation ☒ Market Fundamentals, Characteristics, Conditions and Analysis ☒ Real Property Concepts, Characteristics and Analysis ☐ Legal Considerations ☐ None

Continuing education activity contains current material, theory, and methodologies: ☒ Yes ☐ No

Continuing education activity is as least two hours in length, but does not exceed eight hours per day: ☒ Yes ☐ No

Except for an accredited college or university that has had all or part of its curriculum approved by the Appraiser Qualifications Board of The Appraisal Foundation, a document certifying completion will be issued to each attendee upon completion of any continuing education activity. The document may be transmitted to the attendee in person, by mail, by email, or by any other electronic means which are secure. The document includes the name of education provider, signature of education provider and/or instructor, name of activity as approved by the Board, location at which activity was conducted or presentation method, date(s) the activity was conducted, number of Board approved hours, pass or fail statement, and name of credential holder (an official transcript from a university or college that includes the name of activity as approved by the Board, the number of credit hours awarded, and the name of the attendee is required for a college or university): ☒ Yes ☐ No

Additional comments needed (if yes, see next page): ☒ Yes ☐ No

Recommendation: ☐ Approve ☐ Deny ☐ Hold ☒ Other

Comments:

Planit Omaha applied for 7 hours CE. Director Kohtz reviewed the activity materials and determined that, in accordance with the Real Property Appraiser Qualifications Criteria under executive approval procedures, he could only approve the activity for 5.25 hours CE. The Board has previously approved the CRE Summit for 7 or 8 hours CE. The provider opted to put the application in front of the Board for review.


THE CHANGING (CHANGED?) WORLD OF COMMERCIAL REAL ESTATE

CRE SUMMIT

2022 CRE SUMMIT | FRIDAY, AUGUST 26TH : THE CHANGING (CHANGED?) WORLD OF CRE

7:30 AM – 8:20 AM	REGISTRATION OPENS
8:20 AM – 8:45 AM	2021-2022 HIGHLIGHTS AND PROGRAM OVERVIEW
	Chris Mensinger, Senior Vice President Nebraska, Brokerage Services, Colliers - Co-Chair of CRE Summit: WELCOME AND PROGRAM OVERVIEW
	Jerry Slusky, Esq., Partner, Smith Slusky Law - Founder & Chair of CRE Summit: THE CHANGING WORLD OF CRE
	Special Guest Introduction:
	Mick Cornett, Former 4-term Mayor of OKC, Author of "The Next American City: The Big Promise of Our Midsize Metros", Executive Partner at Magellan Exec. Partners, Executive Counsel to Jones PR, Flintco Construction
	Deals of the Year:
	<i>Lincoln: Richard Meginnis, President; Mike Ball, Vice President, Sales & Leasing; and Scott Vyskocil, Senior Vice President, Property Management of NAI FMA Realty; and David Reese, Vice President of Operations, Bryan Health for Cancer Center Partners Lease</i>
	<i>Omaha: John Lund, Founder & Chairman, Cushman & Wakefield The Lund Company for Blackstone Plaza</i>
	Development of the Year, Lincoln:
	<i>Tam Allan, Lied Place Development, LLC for Lied Place</i>
	Development of the Year, Omaha:
	<i>Jason Fisher, President, Cushman & Wakefield The Lund Company for The Farnam Hotel</i>
	UNO SCHOLARSHIP RECIPIENT
	Joscelyn Vincent, UNO
8:45 AM – 9:00 AM	THE CHANGING WORLD OF THE ECONOMY / MACRO UPDATE
	PRESENTER: Ernie Goss, Ph.D., MacAllister Chair & Professor of Economics, Creighton University
9:00 AM – 9:45 AM	SESSION ONE: THE CHANGING WORLD OF THE CRE WORKPLACE / HOW BUSINESSES ARE RESPONDING TO A HYBRID WORKFORCE
	MODERATOR:
	Nancy Pridal, CEO & President, Lamp Rynearson
	PANELISTS:
	Polly Harris, SHRM-CP, AV-WR Services President, LEAD
	Jason Lauritsen, CEO, Co-Founder and Head Coach, Cultivayo
	Hobson Powell, Vice President, Global Support, LinkedIn
	Alysia Radicia, Partner, RDG Planning & Design
9:45 AM – 10:00 AM	NETWORKING BREAK
10:00 AM – 10:45 AM	SESSION TWO: THE CHANGING WORLD OF CRE LENDING / THE IMPACT OF RISING INTEREST RATES ON COMMERCIAL REAL ESTATE
	MODERATORS:
	Holly Clark, Senior Commercial Lender, First National Bank of Omaha
	Kendra Ringenberg, Partner, Ringenberg & Rattner Law
	PANELISTS:
	Brad Hammitt, Vice President, Mortgage Lending, Mutual of Omaha
	Marc Wisdom, Executive Vice President, Pinnacle Bank
	Jenn Kanne, Market Manager, Great Southern Bank
	John Reed, Managing Director, Debt & Equity, NorthMarq
10:45 AM – 11:00 AM	NETWORKING BREAK
11:00 AM – 11:45 AM	MORNING BREAKOUTS
	1 - BREAKOUT 1: THE CHANGING WORLD OF MULTI-FAMILY / RISING INTEREST RATES AND HIGH CONSTRUCTION COSTS / AN OVERVIEW OF SINGLE-FAMILY RENTAL
	MODERATOR:
	Jerry Slusky, Esq., Founder of SB Communities and Picket Fence Communities
	PANELISTS:
	Josh Larsen, Vice President - Debt & Structured Finance, CBRE
	Sean Miglini, Senior Commercial Lender, Veridian Credit Union
	S. Parker Stewart, Managing Director, Investment Sales, Northmarq
	2 - BREAKOUT 2: THE CHANGING WORLD OF RETAIL / IS RETAIL REBOUNDED POST-COVID?

	MODERATOR:
	Kristi Andersen, Vice President Nebraska, Brokerage Services, Colliers
	PANELISTS:
	Lindsay Banks, Development Project Manager, Lockwood Development
	Jami Heidemann, Vice President, CBRE
	Brian Kuehl, Retail, Office & Land, Investors Realty
	Jared Sullivan, Associate Broker, The Lerner Company
	3 - BREAKOUT 3: THE CHANGING WORLD OF CRE CONSTRUCTION CONTRACTS AND LEASES / IS THE GMAX CONSTRUCTION CONTRACT HISTORY?
	MODERATOR:
	Amy Lawrenson, Partner, Baird Holm LLP
	PANELISTS:
	Kurt Cisar, AIA, LEED AP, Principal, Holland Basham Architects
	Sam Garden, Senior Project Management Director, CBRE
11:45 AM – 12:00 PM	NETWORKING BREAK
12:00 PM – 1:00 PM	KEYNOTE SPEAKER/NETWORKING LUNCH
	2022 HALL OF FAME CLASS
	<i>Brenda Dooley, VP of Facilities, First National Bank of Omaha</i>
	<i>Curt Hofer, Owner & President, Curt Hofer & Associates</i>
	<i>Kevin Rhodes, President, Greenleaf Properties</i>
	<i>Mark Westergard, Civil Engineering, Project Manager, E & A Consulting Group</i>
	SPEAKER: Amelia Rose Earhart, Pilot and Speaker
	KEYNOTE DESCRIPTION: Learn to Love the Turbulence: When unexpected challenges force us to choose a different path toward reaching our goal, it can be tempting to lose momentum, or even give up completely. Flexibility and options for success are unlocked and explored, as Amelia shares stories and strategies centered around seeking new paths with confidence and creativity.
1:00 PM – 1:15 PM	NETWORKING BREAK
1:15 PM – 2:00 PM	AFTERNOON BREAKOUTS
	4 - BREAKOUT 4: THE CHANGING WORLD OF CRE CONSTRUCTION / NAVIGATING THE TURBULENCE OF LABOR SHORTAGES, CHOKED SUPPLY CHAINS & RISING CONSTRUCTION COSTS
	MODERATOR:
	Quinn Texmo, Business Development and Marketing, Turner Construction Company
	PANELISTS:
	Mike Bruskin, Vice President, Chief Procurement Officer, Turner Construction Company
	Tim Huber, President, Overland Constructors
	Ashley Kuhn, President, Blair Freeman Group
	5 - BREAKOUT 5: THE CHANGING WORLD OF CRE INVESTMENT PROPERTY / FINDING SUCCESS IN AN ENVIRONMENT OF RISING INTEREST RATES
	MODERATOR:
	Ember Grummons, Investment Property Broker, Investors Realty, Inc.
	PANELISTS:
	Alex Burnam, Director of Acquisitions, StorageMart
	Brian Diedrichsen, Managing Partner, NewStreet Properties
	Kirk Hanson, Principal, ACCESS Commercial, LLC
	John Heine, President, Oak Investment Real Estate
	6 - BREAKOUT 6: URBAN LAND INSTITUTE, INTRODUCING THE OMAHA CHAPTER
	PANELISTS:
	Mick Cornett, Former Mayor of OKC, Author of "The Next American City: The Big Promise of Our Midsize Metros", Executive Partner at Magellan Exec. Partners, Executive Counsel to Jones PR, Flintco Construction
	Jason Fisher, President, Cushman & Wakefield The Lund Company
	David Levy, Partner, Baird Holm
2:00 PM – 2:10 PM	NETWORKING BREAK
2:10 PM – 2:20 PM	WELCOME OUR NEW GREATER OMAHA CHAMBER OF COMMERCE PRESIDENT
	Veta Jeffery, President, Greater Omaha Chamber
2:20 PM – 3:05 PM	CLOSING SESSION: PRESIDENT'S ROUNDTABLE / THE CHANGED WORLD OF CRE
	MODERATOR:
	Jerry Slusky, Esq., Partner, Smith Slusky Law - Founder & Chair of CRE Summit
	PANELISTS:
	Jason Fisher, President, Cushman & Wakefield The Lund Company
	Bennett Ginsberg, Managing Director, CBRE
	Deb Graeve-Morrison, President, NP Dodge
	Kirk Hanson, Principal, ACCESS Commercial, LLC
	Tim Langan, President, Investors Realty, Inc.

	Jay Lerner, President, The Lerner Company
	Mike Potthoff, President, Principal Omaha, Colliers
	T.J. Twit, President, Seldin, LLC
3:05 PM – 5:00PM	RECEPTION: networking, complimentary cocktails at The Capitol District
	Presented By:  Pinnacle Bank <small>MEMBER FDIC</small>



2022 Commercial Real Estate Summit Program

CE Application

1. WELCOME: 2021-2022 HIGHLIGHTS AND PROGRAM OVERVIEW

Mr. Slusky, a 45+ year real estate law practitioner and former Adjunct Professor of Real Estate and Development at Creighton Law School will highlight some of the major commercial real estate law developments including new legal decisions and a historical overview. He will take an in-depth review of 33 years of commercial real estate development in Omaha and Lincoln, including the land acquisitions, zoning, architecture, engineering, construction, financing, leasing, and management. Along with Mr. Slusky speaking to local developments, we will hear from Chris Mensinger, Senior Vice President | Nebraska, Brokerage Services, Colliers on specific projects in Omaha and Lincoln to honor the Deal and Development awards. Each of these deals and developments selected for awards will be honored so the all professions attendance will gain an understanding of how a difficult deal comes together, and how a complex development comes together.

2. THE CHANGING WORLD OF THE ECONOMY

This session will be an educational presentation by one of Omaha's leading CRE economists, from the Creighton University, Ernie Goss. Discussing the current state of the CRE economy across and particularly how it effects the Omaha metro area. Our attendees will gain valuable insight from an economist's view of what is happening and what may happen with respect to the impact of the rate hikes/recession and apply that to their day-to-day business.

3. SESSION ONE: THE CHANGING WORLD OF THE CRE WORKPLACE / HOW BUSINESSES ARE RESPONDING TO A HYBRID WORKFORCE

In this session, we will have an open conversation around how businesses are responding to the increasing demands for a hybrid workforce, while adding flexibility to the changing market. Attendees will hear from an architect, designer, Cultivayo head coach, and Senior Leadership from a growing Omaha technology firm to understand what that impact is for Teams, Management & Leadership. Having these timely discussions helps our professionals obtain the information they need to understand and exceed in times of adaptation.

4. SESSION TWO: THE CHANGING WORLD OF CRE LENDING / THE IMPACT OF RISING INTEREST RATES ON COMMERCIAL REAL ESTATE

During the second mainstage session, we will hear from the top banks and their lenders to give attendees a look into the Lenders' world and understand what to expect with each respective loan types in the upcoming years. All professions will be able to apply this information with their own dealings in their industry.

5. BREAKOUT 1: THE CHANGING WORLD OF MULTI-FAMILY / RISING INTEREST RATES AND HIGH CONSTRUCTION COSTS / AN OVERVIEW OF SINGLE-FAMILY RENTAL

With home prices skyrocketing, this panel will discuss the changing world of multi-family and why single-family rentals are trending. Panelists will cover the future direction of the market, the effect of rising interest rates, and the impact these forces will have on the rental housing market. This discussion will give our professionals the knowledge to best advise their clients on the single-family market.

6. BREAKOUT 2: THE CHANGING WORLD OF RETAIL / IS RETAIL REBOUNDING POST-COVID?

Retail is changing quickly and each year seems to bring new variables to account for. This talented panel of retail professionals will dig down and present the pluses and minuses of both brick and mortar retail as well as internet retail. The impact of the retail revolution is significant of our communities and state. Attendees will learn how to maneuver and advise their retail clients as to the best way to approach the retail market today. This session should prove invaluable to those commercial real estate professionals to make their living in the retail sector.

7. BREAKOUT 3: THE CHANGING WORLD OF CRE CONSTRUCTION CONTRACTS AND LEASES / IS THE GMAX CONSTRUCTION CONTRACT HISTORY?

This panel will cover the impact of construction price escalations/variables and delays and how to navigate this when dealing with leases, construction, and design contracts. Professionals will learn the basics of this market along with its advantages and disadvantages and be able to advise their clients accordingly.

8. LUNCHEON KEYNOTE: Amelia Rose Earhart, Pilot and Speaker

During the luncheon, the CRE Summit will welcome our second keynote of the program, Amelia Rose Earhart, Pilot and Motivational Speaker will teach our attendees how to learn to love the turbulence of the changing industry. When unexpected challenges force us to choose a different path toward reaching our goal, it can be tempting to lose momentum, or even give up completely. Flexibility and options for success are unlocked and explored, as Amelia shares stories and strategies centered around seeking new paths with confidence and creativity.

9. BREAKOUT 4: THE CHANGING WORLD OF CRE CONSTRUCTION / NAVIGATING THE TURBULENCE OF LABOR SHORTAGES, CHOKED SUPPLY CHAINS & RISING CONSTRUCTION COSTS

Taking a look at historical construction costs and understanding the factors driving up the cost and timelines of construction projects. What does this mean for developers, employers, and the workforce in our community? Professionals in attendance will receive a deep educational dive into understanding the driving forces behind construction costs, labor shortages, and the supply chain which effect all

aspects of development projects. This knowledge will assist with acquiring properties and discussing project economics, contracts, and timelines with their clients.

10. BREAKOUT 5: THE CHANGING WORLD OF CRE INVESTMENT PROPERTY / THE IMPACT OF RISING INTEREST RATES / WILL CAP RATES INCREASE?

Ember Grummons is known for his expertise in understanding what drives current investment trends. His panel will discuss how investment properties are changing and how professionals in attendance can still find success with the rising interest rates. Our attendees will be able to take this information and feel more confident in their professions and deals.

BREAKOUT 6: URBAN LAND INSTITUTE, INTRODUCING THE OMAHA CHAPTER

During this session, we will hear from the Urban Land Institute's Omaha Chapter. Here they will discuss how ULI is the oldest and largest network of cross-disciplinary real estate and land use experts in the world. They will help attendees set standards of excellence in development practice.

11. CLOSING SESSION: PRESIDENT'S ROUNDTABLE / THE CHANGED WORLD OF CRE

This discussion will be held by the CRE industry's top leaders of the Omaha and Lincoln communities who have spent 20 – 40 years developing and nurturing the real estate and business developments in their respective communities. Insights will be shared by a star-studded panel will discuss every aspect of CRE development. Professionals in attendance will learn everything they need to know to assist their clients in becoming more profitable, while protecting interests in the commercial real estate industry. Attendees will gain additional expertise in the commercial real estate development process and insight for their individual practice into the trends which will be important to their success over the next coming years.



CONTINUING EDUCATION ACTIVITY APPLICATION

Activity Name: 2022-2023 7 Hour National USPAP Course (A114) Submitted Hours: 7

Provider Name: ASFMRA Activity Number: 2223142.01

Is this a new continuing education activity or resubmission of an approved continuing education activity?

☒ New ☐ Resubmission; Previous Approval Number: _____
(see explanation in Comments)

The continuing education activity method of delivery as submitted is:

☐ Classroom ☐ Conference ☒ Correspondence ☐ Online*

*IDECC Approval required, or continuing education activity must be conducted by an accredited college, community college, or university that offers distance education programs.

IDECC Approval: ☐ Yes ☐ No ☒ N/A If yes, the IDECC Approval expiration date is: _____

If no, are the following provided: Evidence that the activity is conducted by an accredited college, community college, or university that offers distance education programs and is approved or accredited, Evidence that the activity provides interaction in a reciprocal environment where the student has communication with the instructor, and a Description of the mechanism(s) used to demonstrate the student's knowledge of the subject matter, and why the mechanism(s) are effective? ☐ Yes ☐ No ☒ N/A

If Correspondence is selected, and the activity is conducted by an accredited college, community college, or university, is the following provided: Evidence that the activity provides interaction in a reciprocal environment where the student has communication with the instructor? ☐ Yes ☐ No ☒ N/A

AQB CAP Approval: ☒ Yes ☐ No

If yes, the AQB CAP expiration date is: 12/31/2023

If no, are all applicable 298 NAC Chapter 6, § 003.02A submission requirements met? ☐ Yes ☐ No

If this continuing education activity application is submitted for approval as a 7-Hour USPAP Update Course, is the activity approved by the AQB through its CAP program? ☒ Yes ☐ No ☐ N/A

If the above answer is no, does the activity meet the AQB requirements for approval of an equivalent seven-hour USPAP Course? ☐ Yes ☐ No

This activity contributes to a credential holder's development of appraiser related competency in any one or more of the following subjects: ☒ Real Property appraisal practice ☐ Valuation Methodology and or Techniques ☐ Communication ☐ Computation ☐ Market Fundamentals, Characteristics, Conditions and Analysis ☐ Real Property Concepts, Characteristics and Analysis ☒ Legal Considerations ☐ None

Continuing education activity contains current material, theory, and methodologies: ☒ Yes ☐ No

Continuing education activity is as least two hours in length, but does not exceed eight hours per day: ☒ Yes ☐ No

Except for an accredited college or university that has had all or part of its curriculum approved by the Appraiser Qualifications Board of The Appraisal Foundation, a document certifying completion will be issued to each attendee upon completion of any continuing education activity. The document may be transmitted to the attendee in person, by mail, by email, or by any other electronic means which are secure. The document includes the name of education provider, signature of education provider and/or instructor, name of activity as approved by the Board, location at which activity was conducted or presentation method, date(s) the activity was conducted, number of Board approved hours, pass or fail statement, and name of credential holder (an official transcript from a university or college that includes the name of activity as approved by the Board, the number of credit hours awarded, and the name of the attendee is required for a college or university): ☒ Yes ☐ No

Additional comments needed (if yes, see next page): ☒ Yes ☐ No

Recommendation: ☒ Approve ☐ Deny ☐ Hold ☐ Other

Comments:

A near-complete application for the activity was received on July 18. The missing materials were received and the application was considered complete on July 26. On August 12, ASFMRA reported that students from Nebraska had completed the activity via livestream (Correspondence) on July 28, and requested that the Board backdate the approval of the activity.



**American Society
of Farm Managers
& Rural Appraisers**

THE MOST TRUSTED RURAL
PROPERTY PROFESSIONALS

August 12, 2022

Katja Duerig
Nebraska Real Estate Appraiser Board
301 Centennial Mall South P.O. Box 94963
Lincoln, NE 68509-4963

RE: Approval

Dear Ms. Duerig,

The ASFMRA would respectfully request the back date of the approval of these two offerings to allow these students to receive credit for these seminars. The offerings are the 2022-2023 7 Hours National USPAP Course (A114) on July 28, 2022 and the seminar Appraisal of Water Rights Seminar held on August 4, 2022. Both were held via livestream. We had students from Nebraska attend the offerings who would like to receive credit for them.

If you should need anything else, please let me know.

Sincerely,

Deanna Ilk

Deanna Ilk
State Certification and Continuing Education Coordinator
303-692-1222
dilk@asfmra.org

Enclosures



CONTINUING EDUCATION ACTIVITY APPLICATION

Activity Name: Appraisal of Water Rights Seminar Submitted Hours: 8

Provider Name: ASFMRA Activity Number: 2223448.01

Is this a new continuing education activity or resubmission of an approved continuing education activity?

☒ New ☐ Resubmission; Previous Approval Number: _____
(see explanation in Comments)

The continuing education activity method of delivery as submitted is:

☐ Classroom ☐ Conference ☒ Correspondence ☐ Online*

*IDECC Approval required, or continuing education activity must be conducted by an accredited college, community college, or university that offers distance education programs.

IDECC Approval: ☐ Yes ☐ No ☒ N/A If yes, the IDECC Approval expiration date is: _____

If no, are the following provided: Evidence that the activity is conducted by an accredited college, community college, or university that offers distance education programs and is approved or accredited, Evidence that the activity provides interaction in a reciprocal environment where the student has communication with the instructor, and a Description of the mechanism(s) used to demonstrate the student's knowledge of the subject matter, and why the mechanism(s) are effective? ☐ Yes ☐ No ☒ N/A

If Correspondence is selected, and the activity is conducted by an accredited college, community college, or university, is the following provided: Evidence that the activity provides interaction in a reciprocal environment where the student has communication with the instructor? ☐ Yes ☐ No ☒ N/A

AQB CAP Approval: ☐ Yes ☒ No

If yes, the AQB CAP expiration date is: _____

If no, are all applicable 298 NAC Chapter 6, § 003.02A submission requirements met? ☒ Yes ☐ No

If this continuing education activity application is submitted for approval as a 7-Hour USPAP Update Course, is the activity approved by the AQB through its CAP program? ☐ Yes ☐ No ☒ N/A

If the above answer is no, does the activity meet the AQB requirements for approval of an equivalent seven-hour USPAP Course? ☐ Yes ☐ No

This activity contributes to a credential holder's development of appraiser related competency in any one or more of the following subjects: ☒ Real Property appraisal practice ☐ Valuation Methodology and or Techniques ☐ Communication ☐ Computation ☐ Market Fundamentals, Characteristics, Conditions and Analysis ☒ Real Property Concepts, Characteristics and Analysis ☒ Legal Considerations ☐ None

Continuing education activity contains current material, theory, and methodologies: ☒ Yes ☐ No

Continuing education activity is as least two hours in length, but does not exceed eight hours per day: ☒ Yes ☐ No

Except for an accredited college or university that has had all or part of its curriculum approved by the Appraiser Qualifications Board of The Appraisal Foundation, a document certifying completion will be issued to each attendee upon completion of any continuing education activity. The document may be transmitted to the attendee in person, by mail, by email, or by any other electronic means which are secure. The document includes the name of education provider, signature of education provider and/or instructor, name of activity as approved by the Board, location at which activity was conducted or presentation method, date(s) the activity was conducted, number of Board approved hours, pass or fail statement, and name of credential holder (an official transcript from a university or college that includes the name of activity as approved by the Board, the number of credit hours awarded, and the name of the attendee is required for a college or university): ☒ Yes ☐ No

Additional comments needed (if yes, see next page): ☒ Yes ☐ No

Recommendation: ☒ Approve ☐ Deny ☐ Hold ☐ Other

Comments:

A near-complete application for the activity was received on July 18. The missing materials were received and the application was considered complete on July 26. On August 12, ASFMRA reported that students from Nebraska had completed the activity via livestream (Correspondence) on August 4, and requested that the Board backdate the approval of the activity.



August 12, 2022

Katja Duerig
Nebraska Real Estate Appraiser Board
301 Centennial Mall South P.O. Box 94963
Lincoln, NE 68509-4963

RE: Approval

Dear Ms. Duerig,

The ASFMRA would respectfully request the back date of the approval of these two offerings to allow these students to receive credit for these seminars. The offerings are the 2022-2023 7 Hours National USPAP Course (A114) on July 28, 2022 and the seminar Appraisal of Water Rights Seminar held on August 4, 2022. Both were held via livestream. We had students from Nebraska attend the offerings who would like to receive credit for them.

If you should need anything else, please let me know.

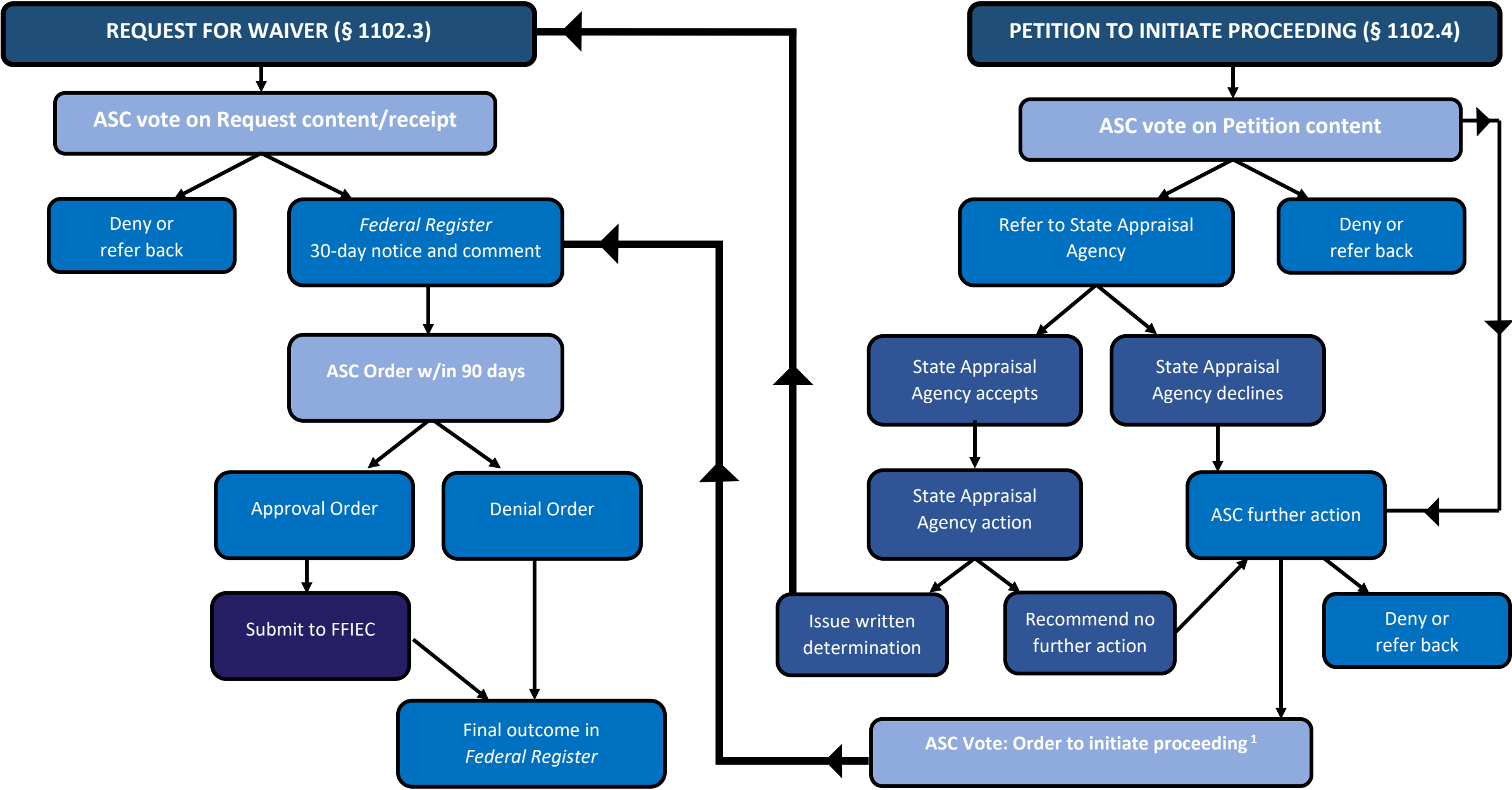
Sincerely,

Deanna Ilk

Deanna Ilk
State Certification and Continuing Education Coordinator
303-692-1222
dilk@asfmra.org

Enclosures

Temporary Waiver Flow Chart



¹ The ASC may initiate a temporary waiver proceeding without a Petition.

Kohtz, Tyler

From: Dave Bunton <news@appraisalfoundation.org>

Sent: Monday, August 1, 2022 9:34 AM

To: Kohtz, Tyler

Subject: AUGUST NEWSLETTER: A revised ETHICS RULE

NEWSLETTER



Dear Tyler,

In February, we shared the news that the ASB would be undertaking a comprehensive review of the ETHICS RULE in response to concerns raised by federal regulators. Today, I am pleased the Third Exposure Draft of proposed changes to USPAP is now available for your review and comment.

While discrimination against protected classes has always been prohibited by USPAP, these revisions ensure that this is crystal clear to anyone who reviews the standards, whether they are a seasoned appraiser or a consumer.

This comprehensive review was conducted in conjunction with the preeminent fair housing law firm Relman Colfax. They provided the ASB with important insights on the ETHICS RULE through a fair housing lens and will continue to review all future proposed changes to the standards and qualifications to ensure this important viewpoint is represented.

You, the public, and all of the appraisal profession's stakeholders will now have the opportunity to review the ASB's work and offer feedback.

Click [here to review](#) the Third Exposure Draft. The [public comment deadline](#) is September 18th.

Please join us for a webinar on the revisions to the ETHICS RULE in the Third Exposure Draft of proposed changes to USPAP on August 11th at 1:00 p.m. ET. Click [here](#) to register.

Sincerely,

Dave Bunton
President

Apply to join the BVRP and PPRP

In This Newsletter

From the President's Desk: A revised ETHICS RULE

Apply to join the BVRP and PPRP

Updates from the AQB

Appraiser Talk

Upcoming Events

Aug. 11: [USPAP 3rd Exposure Draft Webinar](#)

Sept. 12: [Forum to Explore Education Requirements: Fair Housing Laws and Valuation Bias Education](#)

Sept. 29: [AQB Public Meeting](#)

Oct 20: [ASB Public Meeting](#)

Contact Us

T 202-347-7722

info@appraisalfoundation.org

www.appraisalfoundation.org

Follow Us

Applications to join The Appraisal Foundation's two resource panels, the Business Valuation Resource Panel and Personal Property Resource Panel, are now open.

These resource panels provide input to The Appraisal Foundation's two independent boards on the standards and qualifications and offer unique insight from the business valuation and personal property appraisal professions.

Click [here](#) to apply to the BVRP, and click [here](#) to apply to the PPRP. Applications are due September 1st.

Updates from the AQB

The AQB will be hosting a "Forum to Explore Education Requirements: Fair Housing Laws and Valuation Bias Education" on September 12th at 1:00 p.m. ET. This forum is in response to stakeholders who have asked the Appraiser Qualifications Board to consider additional requirements to the Real Property Appraiser Qualification Criteria on the topics of fair housing laws and valuation bias.

This forum will explore these requests to expand education requirements related to fair housing laws and valuation bias. The AQB and the public will hear from state appraiser regulatory agencies, professional appraiser organizations, education providers, and consumer, civil rights, and fair housing advocacy groups.

Click [here](#) to register for this free event.

There will be an open forum at the end of the event for audience participation. If you would like to participate in the open forum, please submit your comments and/or questions to Aida Dedajic (aida@appraisalfoundation.org) in advance of the forum. Those who submit ahead of time will be given priority during the open forum.

Appraiser Talk

The Appraisal Foundation's podcast Appraiser Talk releases its 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

From: The Appraisal Foundation <news@appraisalfoundation.org>

Sent: Thursday, August 11, 2022 1:27 PM

To: Kohtz, Tyler

Subject: BREAKING: 2020-21 USPAP Extended for an Additional Year

PRESS RELEASE



BREAKING: 2020-21 USPAP Extended for an Additional Year

The Appraisal Foundation's Appraisal Standards Board (ASB) announced today that the current edition of the Uniform Standards of Professional Appraisal Practice (USPAP) will be extended by another year. The 2020-2021 USPAP will now be effective until December 31, 2023. This extension is in addition to a previous one-year extension of USPAP issued by the Appraisal Standards Board in February 2021.

"After careful consideration, the Appraisal Standards Board has voted to extend the current edition of USPAP through December 31, 2023," said ASB Chair Michelle Czekalski Bradley. "The ASB launched a comprehensive review of the ETHICS RULE in February and just released the resulting Third Exposure Draft in July. As USPAP matures, revisions such as this will take more time to conduct the requisite research to ensure changes continue to uphold the public trust. I am proud of the work we have done, in conjunction with the preeminent fair housing law firm Relman Colfax, to develop the proposed changes to the ETHICS RULE in the Third Exposure Draft, and the Board looks forward to receiving public comment on this proposed change."

Future editions of USPAP will have beginning effective dates, but no end dates to give the ASB greater flexibility to thoroughly examine proposed changes and respond in a timely manner to a changing marketplace.

To learn more about this announcement, please visit The Appraisal Foundation website, [appraisalfoundation.org](https://www.appraisalfoundation.org) or click here to read our [Frequently Asked Questions](#), including how this decision impacts continuing education courses.



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
Washington, DC 20005



Third Exposure Draft

USPAP

July 26, 2022

Table of Contents

Introduction.....	2
Join the Conversation	3
Send Your Comments by September 24, 2022.....	3
Second Exposure Draft of Proposed Changes to USPAP	4
Proposed Addition of a Nondiscrimination Section in the ETHICS RULE.....	4
Background.....	4
Nondiscrimination.....	5

Introduction

Proposed Changes to the *Uniform Standards of Professional Appraisal Practice* (USPAP)

The goal of the *Uniform Standards of Professional Appraisal Practice* (USPAP) is to promote and maintain a high level of public trust in appraisal practice by establishing requirements for appraisers. With this goal in mind, the Appraisal Standards Board (ASB) regularly solicits and receives comments and suggestions as it continually works to develop, interpret, and amend USPAP as needed.

Based on feedback, prior exposure drafts, the ASB's own internal tracking of recent past changes to USPAP, and other sources, the ASB is currently considering changes for the new edition of USPAP. Due to the lengthy process involved in promulgating new editions of USPAP, the public will be given sufficient time in advance of a new edition of USPAP becoming effective.

Based on concerns raised by stakeholders, including federal regulators and fair housing organizations, the ASB undertook a comprehensive review of the ETHICS RULE. The resulting edits in this draft reflect the ASB's deep commitment to upholding the public trust and the congressional authority granted to the ASB under Title XI.

If you have any questions, please contact the Board at ASB@appraisalfoundation.org.

On behalf of the ASB, thank you for taking the time to review and respond to this exposure draft.

Michelle Czekalski Bradley
Chair, Appraisal Standards Board

Join the Conversation

Appraisal Standards Board Chair, Michelle Czekalski Bradley, and Appraisal Foundation Vice President of Appraisal Issues, Lisa Desmarais, will host a webinar to discuss this exposure draft on August 11, 2022, at 1:00 PM ET (10:00 AM PT). Register [here](#) to attend the webinar.

The ASB will also accept verbal comments at its virtual public meeting on October 20, 2022. You may register to attend the virtual meeting by visiting: https://us02web.zoom.us/webinar/register/WN_GYZagveNRHSFRDjYcBf7Eq.

Send Your Comments by September 24, 2022

All interested parties are encouraged to comment in writing to the ASB before the deadline of September 24, 2022. Each member of the ASB will thoroughly read and consider all comments.

The format of this exposure draft is new compared with those released in recent years. Rationale for any changes is presented in the first part without line numbers. Complete proposed changes are organized in the second part, as appendices, and are shown with line numbers. This difference is intended to distinguish for the reader those parts that explain the changes to USPAP from the proposed changes themselves. Where text is proposed for deletion in USPAP, that text is shown as strikethrough (for example, ~~This is strikethrough text proposed for deletion~~). Text that is proposed to be added to USPAP is underlined (for example, This is text proposed for insertion).

Footnotes that already exist in the 2020-2022 USPAP (and that are not being changed, added or deleted) are omitted in this Exposure Draft, but that is based merely on a formatting decision.

When commenting on various aspects of the exposure draft, it is very helpful to reference sections and line numbers, fully explain the reasons for concern or support, provide examples or illustrations, and suggest any alternatives or additional issues the ASB should consider.

To submit comments, please visit: <https://www.surveymonkey.com/r/ASBComments>. For ease of processing, we prefer you use the SurveyMonkey for your comments. If you are unable to provide your comments via SurveyMonkey, you may also email the ASB at ASB@appraisalfoundation.org.

All written comments will be posted for public viewing, exactly as submitted, on the website of The Appraisal Foundation (<https://www.appraisalfoundation.org>). Names may be redacted upon request. The Appraisal Foundation reserves the right not to post written comments that contain offensive or inappropriate statements.

Second Exposure Draft of Proposed Changes to USPAP

All proposed revisions to USPAP from the Second Exposure Draft, other than those related to the ETHICS RULE, are still under consideration. Any of those proposed changes may be adopted at the next ASB public meeting to be held on October 20, 2022. While the ASB has received ample feedback on the proposed changes from the Second Exposure Draft, the ASB continues to welcome any additional comments on the topics in the Second Exposure Draft. The Second Exposure draft can be found by following this [link](#).

Proposed Addition of a Nondiscrimination Section in the ETHICS RULE

This Third Exposure Draft of potential changes to USPAP highlights the proposed revisions to the ETHICS RULE.

Background

In June of 2021, the Appraisal Standards Board issued a Discussion Draft. One of the questions asked in the Discussion Draft was the following:

Is the requirement for an appraiser to avoid relying upon “unsupported conclusions” relating to demographic characteristics understood by appraisers and users of appraisal services?

The predominant feedback the ASB had received on this question, in comments to two exposure drafts, and in numerous meetings held with advisory councils, appraiser groups, and multiple federal government agencies was essentially:

The proposed changes to the ETHICS RULE are not sufficient. It is not abundantly clear, to anyone who reads USPAP, that USPAP prohibits discrimination. More needs to be done.

The ASB agreed. As a result of this feedback, and after considerable time spent consulting with some of the nation's foremost fair housing experts, the ASB has prepared the attached proposed changes to the ETHICS RULE. These changes, if adopted, would make it clear that a violation of applicable antidiscrimination laws, such as the Fair Housing Act and the Equal Credit Opportunity Act, is not just a violation of the COMPETENCY RULE, but is also a violation of the ETHICS RULE.

Nondiscrimination

The ASB is proposing to add a new section within the ETHICS RULE titled **Nondiscrimination**. The Nondiscrimination section clarifies that any violation of applicable antidiscrimination laws is also a violation of USPAP. The new section highlights the most prominent federal antidiscrimination laws so that appraisers can better understand their legal and ethical requirements, risks, and responsibilities. The ASB also proposes deleting all discussion of supported and unsupported conclusions in the Conduct section.

Discrimination is illegal and unethical. While different appraisal disciplines are subject to different legal requirements, the Fair Housing Act, the Equal Credit Opportunity Act, and Sections 1981 and 1982 of the Civil Rights Act of 1866 are the key federal antidiscrimination laws applicable to appraisals. Of course, not every law is applicable to every appraiser, assignment, or appraisal discipline, but the aforementioned laws provide guiding ethical principles relevant across appraisal disciplines. In recognition of their vital importance to all appraisal practice, the new section highlights these laws and the specific legal concepts of disparate treatment and disparate impact.

The new section also alerts appraisers that other federal, state, and local antidiscrimination laws may be relevant, and that it is an appraiser's duty to be knowledgeable about and comply with any such laws. Concepts in USPAP are interrelated; the duty to understand applicable antidiscrimination laws implicates both the ETHICS RULE and the COMPETENCY RULE. Explicit discussion of select laws in the ETHICS RULE thus reinforces the COMPETENCY RULE.

The ASB determined that the existing statement in the Conduct section of the ETHICS RULE, that an appraiser "must not perform an assignment with bias," was insufficient to communicate the breadth of USPAP's prohibition against discrimination, and in particular, the legal basis for that prohibition. The ASB also determined that discussion of supported and unsupported conclusions, with or without the previously proposed interpretive comment, could be confusing and overly broad. Exceptions to the Fair Housing Act and other antidiscrimination laws are narrow. The new Nondiscrimination section states first that use of protected characteristics in appraisal practice is prohibited, then notes the existence of limited exceptions.

A Nondiscrimination section belongs in USPAP itself, rather than in an Advisory Opinion, because of the centrality of its concepts. It is imperative to provide clear guidance on the legal risks relevant to appraisal practice, for appraisers and for the public in general. Public trust in the appraisal profession requires clear reference to risks posed by antidiscrimination laws is included in USPAP. This new section is designed to demonstrate the ASB's steadfast commitment to the highest professional standards.

If adopted, the ASB intends to revise related training as well as Advisory Opinion 16 to align with, and further explain, the content of the new Nondiscrimination section of the ETHICS RULE.

The proposed ETHICS RULE is shown below. There are no proposed edits to the Management and Confidentiality sections of the ETHICS RULE.

ETHICS RULE

An appraiser must promote and preserve the public trust inherent in appraisal practice by observing the highest standards of professional ethics.

An appraiser must comply with USPAP when obligated by law or regulation, or by agreement with the client or intended users. In addition to these requirements, an individual should comply any time that individual represents that he or she is performing the service as an appraiser.

Comment: This Rule specifies the personal obligations and responsibilities of the individual appraiser. An individual appraiser employed by a group or organization that conducts itself in a manner that does not conform to USPAP should take steps that are appropriate under the circumstances to ensure compliance with USPAP.

This ETHICS RULE is divided into **three four** sections: **Nondiscrimination, Conduct, Management, and Confidentiality**, which apply to all appraisal practice.

NONDISCRIMINATION:

When engaging in appraisal practice, or otherwise acting in their professional capacity, an appraiser must not act with bias, or otherwise discriminate against or treat differently, individuals or groups based on a protected characteristic such as race, color, religion, national origin, sex, sexual orientation, gender, gender identity, gender expression, marital status, familial status, age, receipt of public assistance income, disability, military status, or any other characteristic protected under applicable law or regulation.

Comment: In the real estate context, protected characteristics include the demographic characteristics of the people who live in the neighborhood where the property is located. It is impermissible to base a conclusion or opinion of value upon the premise that homogeneity of the inhabitants of a neighborhood is relevant for the appraisal.

Federal, state, and local laws and regulations create certain legal and ethical duties for appraisers with respect to nondiscrimination principles in a variety of contexts. An appraiser must be knowledgeable about and fully comply with all antidiscrimination laws at the federal, state, and local levels that apply to the appraiser or to the assignment, including the federal Fair Housing Act and the federal Equal Credit Opportunity Act (ECOA).

The Fair Housing Act prohibits making housing unavailable or discriminating in residential real estate appraisals and other related transactions on the basis of race, color, religion, national origin, sex, disability, or familial status. An appraisal or the development or reporting of assignment results that are subject to the Fair Housing Act may not be based either in whole or in part on information involving any of those protected characteristics, regardless of the appraiser's intention, unless expressly permitted by law.

The ECOA applies to appraisal practice in the mortgage lending and credit contexts, including those related to business and personal property. It prohibits discrimination on the basis of race, color, religion, national origin, sex, marital status, age, and source of income. An appraisal or the development or reporting of assignment results that are subject to the ECOA may not be based either in whole or in part on information involving any of these protected characteristics, regardless of the appraiser's intention, unless expressly permitted by law.

Comment: Laws and regulations such as the Fair Housing Act and ECOA prohibit discriminatory conduct, which can encompass both *disparate treatment* and *disparate impact*. Disparate treatment refers to treating people differently in whole or in part because of a protected characteristic; evidence of hate or animus is not required. Disparate impact refers to the use of neutral policies or practices that disproportionately harm a protected group except when justified by business necessity and absent a less discriminatory alternative.

Section 1981 of the federal Civil Rights Act of 1866 prohibits many forms of discrimination with respect to the making and enforcement of contracts, and Section 1982 of the same law prohibits discrimination with respect to the purchasing, leasing, selling, holding, and conveyance of real and personal property. These laws create additional risks and obligations across the appraisal industry in how appraisers offer services, accept assignments, and treat clients.

State and local laws often expand upon federal nondiscrimination requirements to include additional protected characteristics or practices that may create different discrimination risks or liability for appraisers. It is the appraiser's responsibility and duty to be familiar with all applicable state or local antidiscrimination laws that apply to the appraiser's practice. A violation of antidiscrimination laws is a violation of the ETHICS RULE.

An appraiser must not use, rely on, or consider assumptions, stereotypes, or proxies related to protected characteristics in an analysis, opinion, or conclusion. A proxy is a nonprotected characteristic that is intentionally used as a stand-in for a protected characteristic. The concept of "proxy" is also relevant for disparate impact liability.

An appraiser also should avoid the use of "code words" that could be understood to reference the protected characteristics of a client, owner, resident, or neighborhood.

Comment: For example, references to "pride of ownership" or "crime-ridden areas" may be understood as having a potentially discriminatory meaning.

The exercise of an appraiser's professional discretion carries with it the potential for actual or perceived illegal discrimination. Reliance on judgmental factors creates an increased risk that illegal bias will affect an appraisal.

A protected characteristic may be considered in certain prescribed and limited instances when applicable law or regulation either requires or expressly permits its consideration. In these limited circumstances, consideration must be limited

to only those characteristics and purposes expressly permitted under relevant law.

Comment: For example, the Fair Housing Act's prohibition against discrimination on the basis of familial status does not apply to housing for older persons.

CONDUCT:

An appraiser must perform assignments with impartiality, objectivity, and independence, and without accommodation of personal interests.

An appraiser:

- **must not perform an assignment with bias, or in a manner inconsistent with the Nondiscrimination section of the ETHICS RULE;**
- **must not advocate the cause or interest of any party or issue;**
- **must not agree to perform an assignment that includes the reporting of predetermined opinions and conclusions;**
- **must not misrepresent his or her role when providing valuation services that are outside of appraisal practice;**
- **must not communicate assignment results with the intent to mislead or to defraud;**
- **must not use or communicate a report or assignment results known by the appraiser to be misleading or fraudulent;**
- **must not knowingly permit an employee or other person to communicate a report or assignment results that are misleading or fraudulent;**
- ~~**must not use or rely on unsupported conclusions relating to characteristics such as race, color, religion, national origin, gender, marital status, familial status, age, receipt of public assistance income, handicap, or an unsupported conclusion that homogeneity of such characteristics is necessary to maximize value;**~~
- **must not engage in criminal conduct;**
- **must not willfully or knowingly violate the requirements of the RECORD KEEPING RULE; and**
- **must not perform an assignment in a grossly negligent manner.**

Comment: Development standards (1-1, 3-1, 5-1, 7-1 and 9-1) address the requirement that "an appraiser must not render appraisal services in a careless or negligent manner." The above requirement deals with an appraiser being grossly negligent in performing an assignment which would be a violation of the Conduct section of the ETHICS RULE.

If known prior to agreeing to perform an assignment, and/or if discovered at any time during the assignment, an appraiser must disclose to the client, and in each subsequent report certification:

- **any current or prospective interest in the subject property or parties involved; and**
- **any services regarding the subject property performed by the appraiser, as an appraiser or in any other capacity, within the three-year period immediately preceding the agreement to perform the assignment.**

Comment: Disclosing the fact that the appraiser has previously appraised the property is permitted except in the case when an appraiser has agreed with the client to keep the mere occurrence of a prior assignment confidential. If an appraiser has agreed with a client not to disclose that he or she has appraised a property, the appraiser must decline all subsequent agreements to perform assignments that fall within the three-year period.

In assignments in which there is no appraisal or appraisal review report, only the initial disclosure to the client is required.

MANAGEMENT:

An appraiser must disclose that he or she paid a fee or commission, or gave a thing of value in connection with the procurement of an assignment.

Comment: The disclosure must appear in the certification and in any transmittal letter in which conclusions are stated; however, disclosure of the amount paid is not required. In groups or organizations engaged in appraisal practice, intra-company payments to employees for business development do not require disclosure.

An appraiser must not agree to perform an assignment, or have a compensation arrangement for an assignment, that is contingent on any of the following:

1. the reporting of a predetermined result (e.g., opinion of value);
2. a direction in assignment results that favors the cause of the client;
3. the amount of a value opinion;
4. the attainment of a stipulated result (e.g., that the loan closes, or taxes are reduced); or
5. the occurrence of a subsequent event directly related to the appraiser's opinions and specific to the assignment's purpose.

An appraiser must not advertise for or solicit assignments in a manner that is false, misleading, or exaggerated.

An appraiser must affix, or authorize the use of, his or her signature to certify recognition and acceptance of his or her USPAP responsibilities in an appraisal or appraisal review assignment (see Standards Rules 2-3, 4-3, 6-3, 8-3, and 10-3). An appraiser may authorize the use of his or her signature only on an assignment-by-assignment basis.

An appraiser must not affix the signature of another appraiser without his or her consent.

Comment: An appraiser must exercise due care to prevent unauthorized use of his or her signature. An appraiser exercising such care is not responsible for unauthorized use of his or her signature.

CONFIDENTIALITY:

An appraiser must protect the confidential nature of the appraiser-client relationship.

An appraiser must act in good faith with regard to the legitimate interests of the client in the use of confidential information and in the communication of assignment results.

An appraiser must be aware of, and comply with, all confidentiality and privacy laws and regulations applicable in an assignment.

An appraiser must not disclose: (1) confidential information; or (2) assignment results to anyone other than:

- the client;
- parties specifically authorized by the client;
- state appraiser regulatory agencies;
- third parties as may be authorized by due process of law; or
- a duly authorized professional peer review committee except when such disclosure to a committee would violate applicable law or regulation.

An appraiser must take reasonable steps to safeguard access to confidential information and assignment results by unauthorized individuals, whether such information or results are in physical or electronic form.

An appraiser must ensure that employees, co-workers, sub-contractors, or others who may have access to confidential information or assignment results, are aware of the prohibitions on disclosure of such information or results.

A member of a duly authorized professional peer review committee must not disclose confidential information presented to the committee.

Comment: When all confidential elements of confidential information, and assignment results are removed through redaction or the process of aggregation, client authorization is not required for the disclosure of the remaining information, as modified.