

**PUBLIC MEETING OF THE NEBRASKA REAL PROPERTY APPRAISER BOARD**  
**Thursday, November 17, 2022, 9:00 a.m.**  
**Nebraska Real Property Appraiser Board Office, First Floor, Nebraska State Office Building**  
**301 Centennial Mall South, Lincoln, Nebraska**  
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**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 9:30 a.m. If needed, the Board will re-enter executive session at the conclusion of the public agenda items discussion to complete review of the above-mentioned items. The Board will not take action on agenda items C, D, E, and F until executive session is completed.*

**C. Credentialing as a Nebraska Real Property Appraiser** .....1-16

- 1. New Applicants for Licensed Residential Credential through Education, Experience, and Examination
  - a. L22005
- 2. New Applicants for Temporary Certified General Credential
  - a. 2096
- 3. Pending Applications
  - a. CG22024R

**D. Registration as an Appraisal Management Company**

**E. Consideration of Compliance Matters**

**F. Consideration of Other Executive Session Items** .....1-14

- 1. Request for Individualized Program of Continuing Education
  - a. L280227
- 2. Personnel Matters

**G. Welcome and Chair’s Remarks (Public Agenda 9:30 am)**

**H. Board Meeting Minutes**

- 1. Approval of October 20, 2022 Meeting Minutes ..... 1-10

**I. Director’s Report**

- 1. Real Property Appraiser and AMC Counts and Trends
  - a. Real Property Appraiser Report ..... 1-5
  - b. Temporary Real Property Appraiser Report ..... 6
  - c. Supervisory Real Property Appraiser Report ..... 7
  - d. Appraisal Management Company Report ..... 8
- 2. Director Approval of Applicants
  - a. Real Property Appraiser Report ..... 9
  - b. Education Activity and Instructor(s) Report ..... 10-18
- 3. 2022-23 NRPAB Goals and Objectives + SWOT Analysis ..... 19-21

**J. Financial Report and Considerations**

- 1. October Financial Report
  - a. Budget Status Report ..... 1-3
  - b. MTD General Ledger Detail Report ..... 4-10
  - c. Financial Charts ..... 11-14
- 2. Per Diems

**K. General Public Comments**

**L. Consideration of Education/Instructor Requests**

**M. Unfinished Business**

- 1. Open At-Large Licensed Real Estate Broker Position
- 2. Renewal Season Temporary Employee

**N. New Business**

**O. Legislative Report and Business**

- 1. Other Legislative Matters

**P. Administrative Business**

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

**Q. Other Business**

- 1. Board Meetings
  - a. Virtual Conferencing Format for December, January, and February Meetings
- 2. Conferences/Education
  - a. Kohtz Fall AARO Conference Report ..... 1-4
- 3. Memos from the Board
- 4. Quarterly Newsletter
  - a. Fall 2022 Edition of The Nebraska Appraiser ..... 5-16
- 5. Appraisal Subcommittee
  - a. 2023 ASC Compliance Review – March 13-17, 2023
- 6. The Appraisal Foundation
  - a. TAF October State Regulator Newsletter ..... 17-19
  - b. TAF November Newsletter ..... 20-21
- 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**

**October 20, 2022 Meeting Minutes**

**A. OPENING**

Chairperson Thomas Luhrs called to order the October 20, 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**

Chairperson Luhrs announced the notice of the meeting was duly given, posted, published, and tendered in compliance with the Open Meetings Act, and all board members received notice simultaneously by email. Publication of official notice of the meeting appeared on the State of Nebraska Public Calendar found at [www.nebraska.gov](http://www.nebraska.gov) on October 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/](https://appraiser.ne.gov/board_meetings/)). A copy of the Open Meetings Act was available for the duration of the meeting. For the record, Board Members Thomas Luhrs of Imperial, Nebraska, Wade Walkenhorst of Lincoln, Nebraska, Bonnie Downing of Dunning, Nebraska, Cody Gerdes of Lincoln, Nebraska, and Kevin Hermsen 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 Peppe, who are headquartered in Lincoln, Nebraska.

**ADOPTION OF THE AGENDA**

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

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

Board Member Downing moved to come out of executive session at 9:31 a.m. Board Member Walkenhorst seconded the motion. The motion carried with Walkenhorst, Downing, Gerdes, Hermsen, and Luhrs voting aye.

#### **G. WELCOME AND CHAIR'S REMARKS**

Chairperson Luhrs welcomed all to the October 20, 2022 meeting of the Nebraska Real Property Appraiser Board and indicated that he had no remarks. Roger Morrissey was the only member of the public present.

#### **H. BOARD MEETING MINUTES**

##### **1. APPROVAL OF SEPTEMBER 15, 2022 MEETING MINUTES**

Chairperson Luhrs asked for any additions or corrections to the September 15, 2022 meeting minutes. With no discussion, Chairperson Luhrs called for a motion. Board Member Walkenhorst moved to approve the September 15, 2022 meeting minutes as presented. Board Member Downing seconded the motion. Chairperson Luhrs recognized the motion and asked for any discussion. With no discussion, Chairperson Luhrs called for a vote. The motion carried with Walkenhorst, Downing, Gerdes, Hermsen, and Luhrs voting aye.

#### **I. DIRECTOR'S REPORT**

##### **1. REAL PROPERTY APPRAISER AND AMC COUNTS AND TRENDS**

###### **a. Real Property Appraiser Report**

Director Kohtz presented seven charts outlining the number of real property appraisers as of October 20, 2022 to the Board for review. The Director reported that there were no changes in trends and that he had no specific comments. The Director asked for any questions or comments. There was no discussion.

###### **b. Temporary Real Property Appraiser Report**

Director Kohtz presented three charts outlining the number of temporary credentials issued as of September 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.

###### **c. Supervisory Real Property Appraiser Report**

Director Kohtz presented two charts outlining the number of supervisory real property appraisers as of October 20, 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.

###### **d. Appraisal Management Company Report**

Director Kohtz presented two charts outlining the number of AMCs as of October 20, 2022 to the Board for review. Director Kohtz indicated that the current downward trend will continue to be monitored. The Director asked for any questions or comments. There was no further 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 September 7, 2022 and October 3, 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 September 7, 2022 and October 3, 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 and SWOT Analysis to the Board for review and provided a status update. The Director brought attention to goals related to Laws, Rules, and Guidance Documents, and reported that initial drafts of the Real Property Appraiser Act and Appraisal Management Company Registration Act have been prepared for the Board's review. Also under Laws, Rules, and Guidance Documents, the Director reported that the hearing for changes to Title 298 is set for November 17, 2022. All required documents have been delivered to the Secretary of State's Office, the Executive Board of the Nebraska Legislature, and the Governor's Policy and Research Office. The public notice has also been published in the Lincoln Journal Star. Director Kohtz moved on to goals related to Personnel and stated that SOS temporary employee Marguerite Radcliffe will begin employment on Monday, October 24, 2022. Finally, under Public Information, the Director remarked that progress had been made on the message screen at the top of the NRPAB website for use to disseminate relevant timely information. BLPM Nespor displayed the proposed message screen on the projector for all to see and demonstrated its function. BLPM Nespor informed the Board that this screen would automatically update when the Board's Facebook page is updated. All Board Members expressed acceptance for the design and placement of the message screen. Board Member Gerdes declared that having the website update more often should push it higher in results for search engine inquiries. Director Kohtz stated that, since the Board agreed that this is acceptable, it would be moved to production as soon as possible. The Director said he had no more updates and asked for any questions or comments. There was no further discussion.

## **J. FINANCIAL REPORT AND CONSIDERATIONS – OCTOBER 2022**

### **1. APPROVAL OF SEPTEMBER RECEIPTS AND EXPENDITURES**

The receipts and expenditures for September were presented to the Board for review in the Budget Status Report. Director Kohtz brought attention to the Data Processing Expense of \$6,338.22 and informed the Board that much of this expenditure is for work on the AMC renewal interface and various other database tickets. The Director also noted the Conference Registration expense of \$550.00, which was the cost for his Fall AARO Conference registration. Director Kohtz indicated that expenditures for the month of September totaled \$30,486.01, and the year-to-date expenditures for the fiscal year are \$86,189.35, which amounts to 17.94 percent of the budgeted expenditures for the fiscal year; 25.21 percent of the fiscal year has passed.

The Director turned the Board's attention to revenues and reported that real property appraiser renewal revenues are already strong. Director Kohtz indicated that revenues for September were \$28,440.82, and that the year-to-date revenues for the fiscal year are \$75,613.58, which amounts to 17.81 percent of the projected revenues for the fiscal year. The Director asked for any questions or comments. There was no further discussion.

Director Kohtz then brought attention to the MTD General Ledger for September, and reported that 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 balances. The Director once again pointed out the expenditures and revenues for the month of September for the Real Property Appraiser Program, which includes both the Appraiser Fund and the AMC Fund. Director Kohtz then reported that Real Property Appraiser Fund revenues for the month of September totaled \$21,830.84, the Real Property Appraiser Fund expenses totaled \$20,688.00, the AMC Fund revenues totaled \$6,609.98, and the AMC Fund expenses totaled \$9,798.01. The Director then remarked that the cash balance for the AMC Fund is \$345,763.16, the Appraiser Fund is \$369,280.03, and the overall cash balance for both funds is \$715,043.19. The Director asked for any questions or comments. There was no further discussion.

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

## **2. 2023 Mid-Biennium Budget Request**

Director Kohtz presented the 2023 Mid-Biennium Budget Request to the Board for consideration. The Director indicated that due to a benefit qualifying life event for a Nebraska Real Property Appraiser Board teammate, the Board's health insurance costs have increased significantly during FY22-23. Director Kohtz reported that this funding request for Health Insurance Expense in the amount of \$5,905.00 is to address the funding deficiency for the difference between the teammate elected "Employee Only" Consumer Focused Health Plan and the "Employee + Spouse" Consumer Focused Health Plan, for FY22-23. Director Kohtz asked for any questions or comments. There was no discussion. Board Member Downing moved to approve the 2023 Mid-Biennium Budget Request for submission to the Nebraska Legislature. Board Member Gerdes seconded the motion. Chairperson Luhrs recognized the motion and asked for any discussion. With no discussion, Chairperson Luhrs asked for a vote. The motion carried with Walkenhorst, Downing, Gerdes, Hermsen, and Luhrs 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**

Chairperson Luhrs asked for any public comments. Roger Morrissey requested to speak. The Chairperson invited Mr. Morrissey to make a comment. Mr. Morrissey asked what an “individualized program of continuing education” means. Director Kohtz offered to provide a response. Chairperson Luhrs permitted Director Kohtz to respond. According to the Director, the Nebraska Real Property Appraiser Act outlines certain parameters for what continuing education is and how it is awarded to real property appraisers. Director Kohtz stated that an individual may have a situation where their education does not fit within the Act’s parameters, but it is still compliant with the Real Property Appraiser Qualifications Criteria. The Director remarked that these programs allow approval of specific continuing education as requested, if it meets the Criteria. Mr. Morrissey asked what an example of such of a program would be. Director Kohtz indicated that a few years ago a trainee real property appraiser requested permission to use colleges courses from an AQB approved degree program as continuing education. Although the degree, once conferred, is acceptable in the place of traditional qualifying education, there are no provisions in the Act, or language in the Criteria, allowing the colleges courses completed to earn the degree to be used as continuing education. The Board reviewed the matter with the Appraisal Subcommittee and The Appraisal Foundation, which both agreed that this request would meet the intent of the Criteria. Mr. Morrissey thanked the Director. Chairperson Luhrs asked for any other comments. With no further comments, Chairperson Luhrs moved on to Consideration of Education/Instructor requests.

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

## **M. UNFINISHED BUSINESS**

### **1. OPEN AT-LARGE LICENSED REAL ESTATE BROKER POSITION**

Director Kohtz reported that no applications have been received by the Governor’s office for the open At-large Licensed Real Estate Broker position on the Board to date. The Director asked for any questions or comments. There was no discussion.

### **2. RENEWAL SEASON TEMPORARY EMPLOYEE**

Director Kohtz reiterated his comments made during made during the 2022-23 NRPAB Goals and Objectives and SWOT Analysis status update, and reported that SOS temporary employee Marguerite Radcliffe will start on Monday, October 24, 2022. The Director asked for any questions or comments. There was no discussion.

**N. NEW BUSINESS:** No discussion.

## **O. LEGISLATIVE REPORT AND BUSINESS**

### **1. NEBRASKA REAL PROPERTY APPRAISER ACT UPDATE**

Director Kohtz presented the September 28, 2022 draft of the Nebraska Real Property Appraiser Act with changes to the Board for consideration. The Director remarked that there are no substantial changes in this draft and only one substantial change in the AMC Registration Act update draft. The Director summarized the September 28, 2022 draft of the Nebraska Real Property Appraiser Act and informed the Board that on page O.27 National Registry is changed to Appraiser Registry as requested by the ASC Policy Managers during the SOA.

## 2. NEBRASKA APPRASIAL MANAGEMENT COMPANY ACT UPDATE

Director Kohtz presented the September 28, 2022 draft of the Nebraska Appraisal Management Company Registration Act with changes to the Board for consideration. The Director summarized the September 28, 2022 draft of the Nebraska Real Property Appraiser Act and brought attention to the following changes:

- On page O.39, National Registry changed to Appraiser Registry and AMC National Registry changed to AMC Registry as requested by the ASC Policy Managers during the SOA. AMC Final Rule is also changed to AMC Rule as requested by the ASC Policy Managers during the SOA as well.
- On page O.43, AMC Final Rule is changed to AMC Rule.
- On pages O.45 and O.46, AMC National Registry is changed to AMC Registry and AMC Final Rule changed to AMC Rule.
- On page O.47, Neb. Rev. Stat. §§ 76-3209 and 76-3211 are both stricken as the language is no longer relevant after the AMC Registration Act was updated to account for the AMC Rule. All of this information is addressed under Neb. Rev. Stat. § 76-3203.01 pertaining to the Appraisal Panel.
- On page O.50, “AMC” is added before appraiser to use proper defined term AMC Appraiser.
- On page O.5, language is added to provide civil and criminal immunity for board members, the Board’s staff, and those under contract by the Board. This language is modeled after language found in the Real Property Appraiser Act.

Director Kohtz stated that there are no federal law or policy changes required in the Real Property Appraiser Act or the Appraisal Management Company Registration Act during this next Legislative session. The Director also informed the Board that he had a conversation with ASC Policy Manager Tidwell regarding the recommendations made by the Appraisal Subcommittee during its SOA. Specifically, the Director asked if any of the recommendations made during the SOA are critical. P.M. Tidwell indicated that none of the recommendations included in the drafts are critical and can be held for a future bill if the Board wishes to wait for more substantial changes. Director Kohtz indicated that without the federal urgency, the Board’s chance of getting a priority is very small, so the chance of the bill making it through the process is 50%/50%. According to the Director, another consideration that the Board needs to take into account is that the civil and criminal immunity language may slow the process. If there were federal changes included, the bill could simply be amended to remove this language to keep it moving if a problem presented itself, but without federal changes, the bill may just stall if the civil and criminal immunity language becomes a problem. The final factor to take into consideration this year are all the changes that will take place this session. As of now, the Legislature’s Banking, Commerce, and Insurance Committee makeup is unknown, as is the new administration coming in. Chairperson Luhrs asked Director Kohtz what the easiest approach would be. The Director responded that it does not make any difference to him. Director Kohtz continued, if the Board would like, he could discuss the proposed changes with the Committee Legal Counsel Bill Marienau to get a feel for potential success. Chairperson Luhrs expressed support for holding the drafts for the 2024 session. All other board members agreed with this. The Director finished by stating, “With the administration change and all the new senators coming in, it might be a good idea to take a year to get a feel for the new makeup.” There was no further discussion.



**3. TITLE 298**

Director Kohtz reiterated his comments made during made during the 2022-23 NRPAB Goals and Objectives and SWOT Analysis status update, and once again informed the Board that the hearing for proposed changes to Title 298 is scheduled for 11:00 a.m. on Thursday, November 17, 2022. The Director also remarked that all paperwork has been submitted as required. The Director asked for any questions or comments. There was no discussion.

**4. OTHER LEGISLATIVE MATTERS:** No discussion.

**P. ADMINISTRATIVE BUSINESS:** No discussion.

**Q. OTHER BUSINESS**

**1. BOARD MEETINGS:** No discussion.

**2. CONFERENCES/EDUCATION:** No discussion.

**3. MEMOS FROM THE BOARD:** No discussion.

**4. QUARTERLY NEWSLETTER:** No discussion.

**5. APPRAISAL SUBCOMMITTEE**

**a. ASC Quarterly Meeting: November 16, 2022**

Director Kohtz reported that the ASC scheduled its quarterly meeting for November 16, 2022. The Director asked for any questions or comments. There was no discussion.

**b. ASC June 8, 2022 Meeting Minutes**

Director Kohtz presented the ASC June 8, 2022 meeting minutes to the Board for review. The Director noted that the minutes refer to a census/survey, which includes the following three projects:

- Create a census using data from the ASC's Appraiser Registry to create a universe of active appraisers. Once this is set up, it will be linked to other private and federal data sources. This will allow CLEAR to utilize statistical sampling techniques from that universe to draw scientifically defensible conclusions on the demographics, experiences, and barriers to entry experienced by active appraisers.
- CLEAR has engaged a research and management organization with expertise on developing testable research questions, aggregating data from multiple sources, and assembling a plan to collect and integrate data.
- Develop data visualization techniques to compile the data and develop new ways to analyze the information and create new strategies for data-based decision making.

*(Continued on page 8)*

*(Continued from page 7)*

The Director informed the Board that he is unaware of what this appraiser data consists of and how it would be used. Director Kohtz indicated that it may be something that the Board wants to keep an eye on since the data of Nebraska credential holders will be included in this data collection. BEPM Peppe expressed surprise that the ASC was taking on new data visualization projects when the visualization and functionality of the ASC Appraiser and AMC Registries was recently downgraded. BLPM Nespor then provided a demonstration of the new ASC Appraiser Registry to the Board in support of BEPM Peppe's comment. Director Kohtz remarked that the new ASC registries were a popular topic at the Fall AARO Conference, but no mention was made of the ASC's census/survey. The Director asked for any questions or comments. There was no further discussion.

**6. THE APPRAISAL FOUNDATION**

**a. TAF October Newsletter**

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

**b. AQB Public Meeting: March 22, 2023 – Virtual**

Director Kohtz reported that the AQB would hold a virtual public meeting on March 22, 2023. The Director asked for any questions or comments. There was no discussion.

**c. ASB Public Meeting: February 16, 2023 – Virtual**

Director Kohtz reported that the ASB would hold a virtual public meeting on February 16, 2023. The Director asked for any questions or comments. There was no 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 CG22024R. Chairperson Luhrs asked for a motion on CG22024R.

Board Member Walkenhorst moved to take the following action:

**CG22024R / Hold.**

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

**D. REGISTRATION AS APPRAISAL MANAGEMENT COMPANY:** No discussion.

**E. CONSIDERATION OF COMPLIANCE MATTERS**

The Board reviewed 22-02. Chairperson Luhrs asked for a motion for compliance matters. Board Member Walkenhorst moved to take the following action:

**22-02 / Dismiss without prejudice.**

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

**F. CONSIDERATION OF OTHER EXECUTIVE SESSION ITEMS**

**1. 2022.06**

The Board discussed a matter in which a Nebraska registered AMC may not hold an active surety bond as required by Neb. Rev. Stat. § 76-3203(2). Director Kohtz reported that the AMC had provided evidence of an active surety bond. Board Member Walkenhorst moved to close the matter. Board Member Downing seconded the motion. Chairperson Luhrs recognized the motion and called for a vote. Motion carried with Walkenhorst, Downing, Gerdes, Hermsen, and Luhrs voting aye.

**2. 2022.07**

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

**3. 2022.08**

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

**4. REQUEST FOR INDIVIDUALIZED PROGRAM OF CONTINUING EDUCATION**

**a. CG2019018**

The Board reviewed a request for an individualized program of continuing education. CG2019018 requested that education activities offered by a specific education provider, not approved by the Board for continuing education at the time of completion, be allowed as continuing education. In accordance with Neb. Rev. Stat. § 76-2236 (4), Board Member Walkenhorst moved to adopt an individualized program of continuing education for CG2019018, for the 2022-2023 continuing education period, as follows:

- Any education activity provided by the specific education provider as requested, not approved by the Board at the time the education activity was completed, but approved by the Board to be offered for continuing education credit at a date after completion, shall be approved for continuing education credit for the number of hours as approved by the Board, if evidence is provided that such education activity was satisfactorily completed during the two-year continuing education period.
- All other provisions of Neb. Rev. Stat. § 76-2236 shall apply.

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

**b. T2016012**

The Board reviewed a request for an individualized program of continuing education. T2016012 requested that education activities offered by a specific education provider, not approved by the Board for continuing education at the time of completion, be allowed as continuing education. Board Member Walkenhorst moved to deny this request for an individualized program of continuing education as the request is made under a trainee real property appraiser credential that is inactive as of October 16, 2022. Board Member Downing seconded the motion. Chairperson Luhrs recognized the motion and called for a vote. Motion carried with Walkenhorst, Downing, Gerdes, Hermsen, and Luhrs voting aye.

**5. 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, Hermsen, and Luhrs voting aye. At 10:11 a.m., Chairperson Luhrs adjourned the October 20, 2022 meeting of the Real Property Appraiser Board.

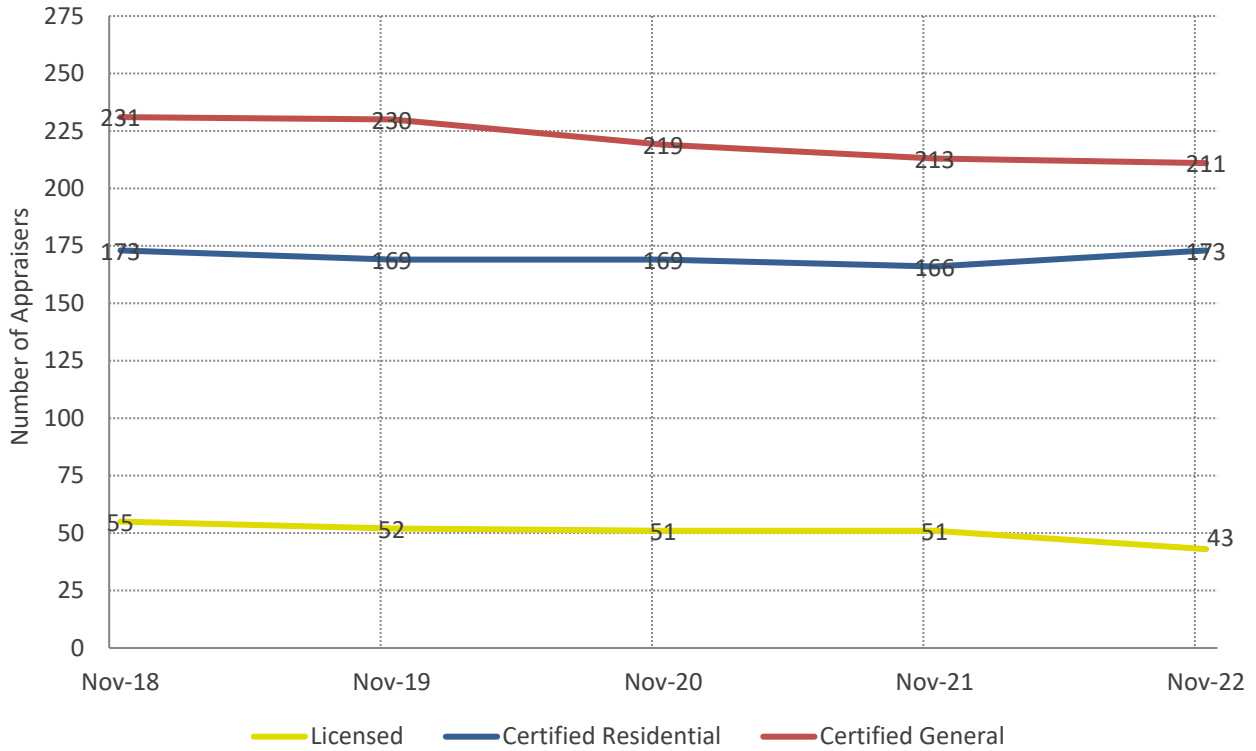
Respectfully submitted,

Tyler N. Kohtz  
Director

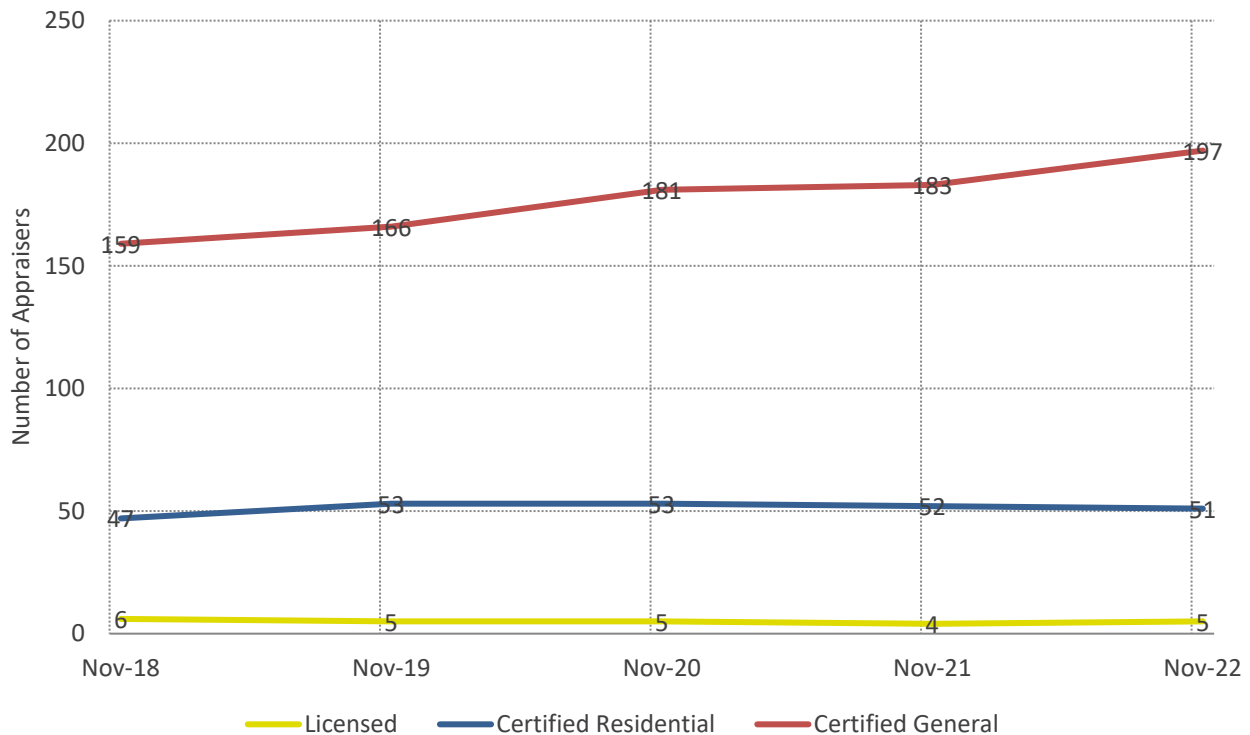
These minutes were available for public inspection on November 2, 2022, in compliance with Nebraska Revised Statute § 84-1413 (5).

# Real Property Appraiser Report

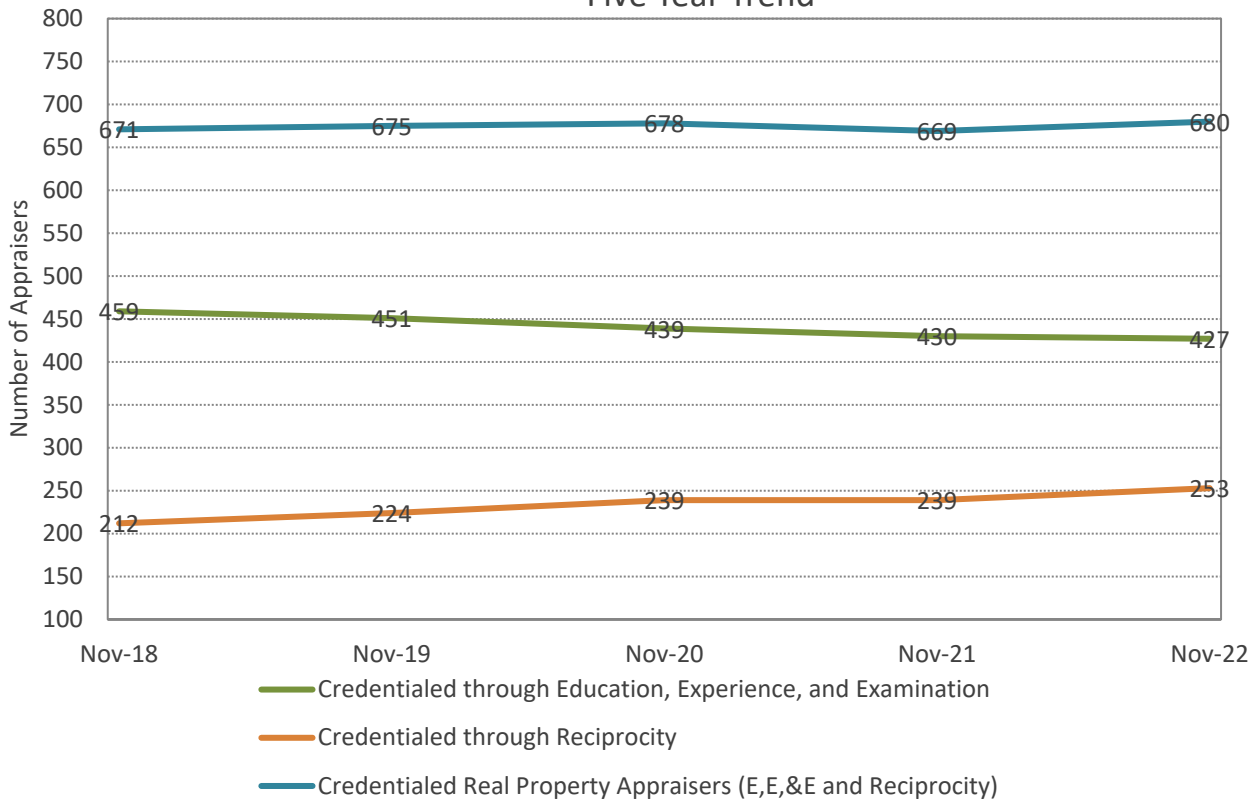
Real Property Appraisers Credentialed through Education, Experience, and Examination (not including Trainee) - Five Year Trend



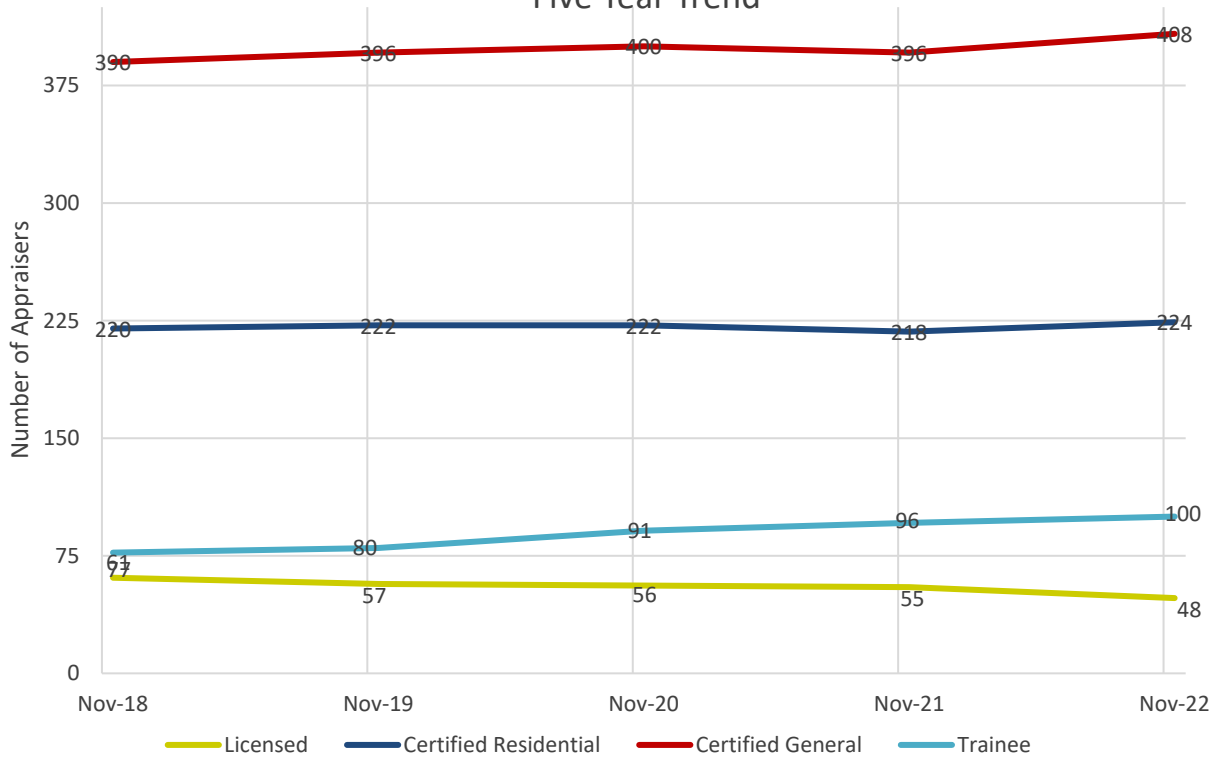
Real Property Appraisers by Classification Credentialed through Reciprocity - Five Year Trend



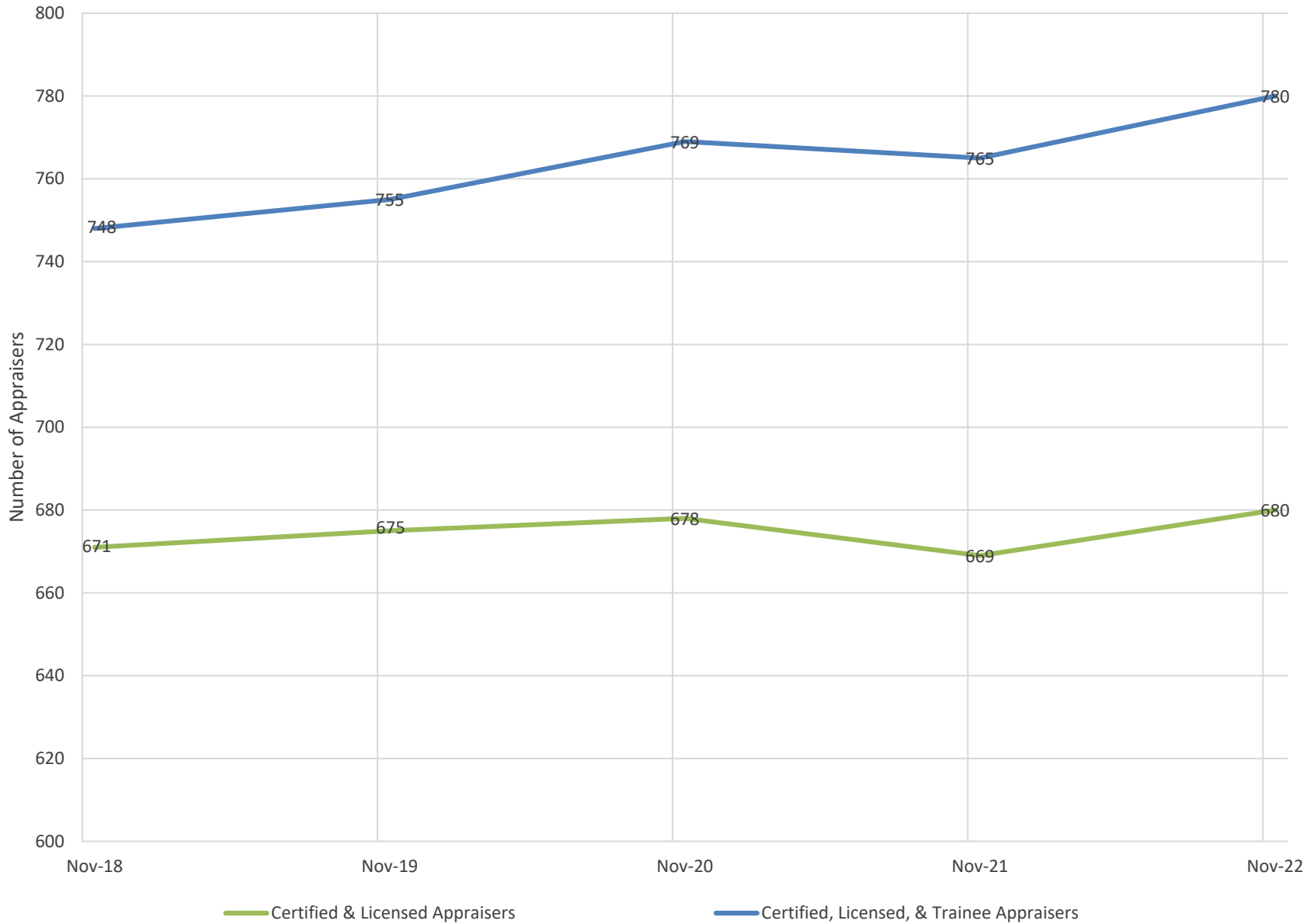
Total Real Property Appraisers (not including Trainee)  
- Five Year Trend



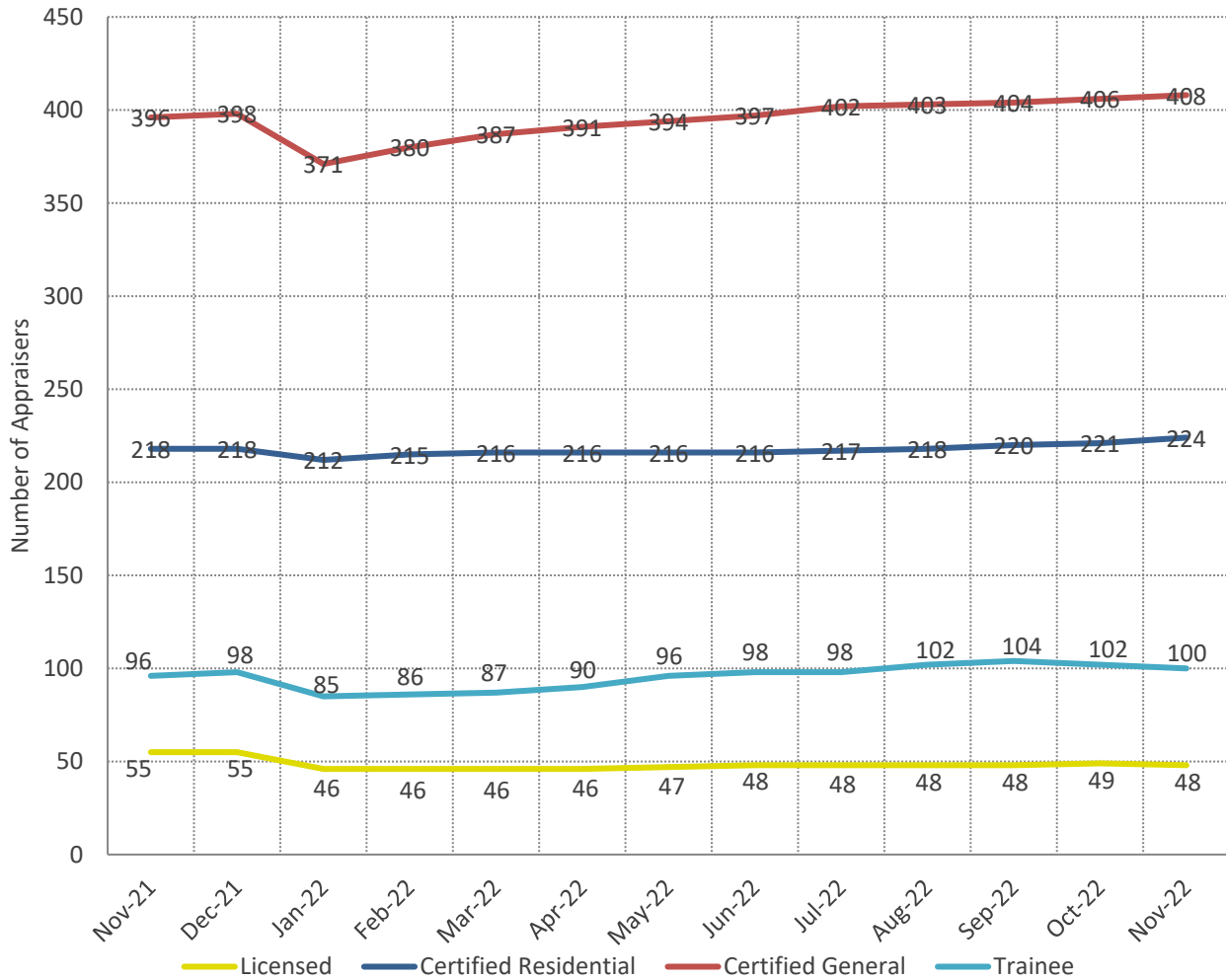
Total Real Property Appraisers by Classification -  
Five Year Trend



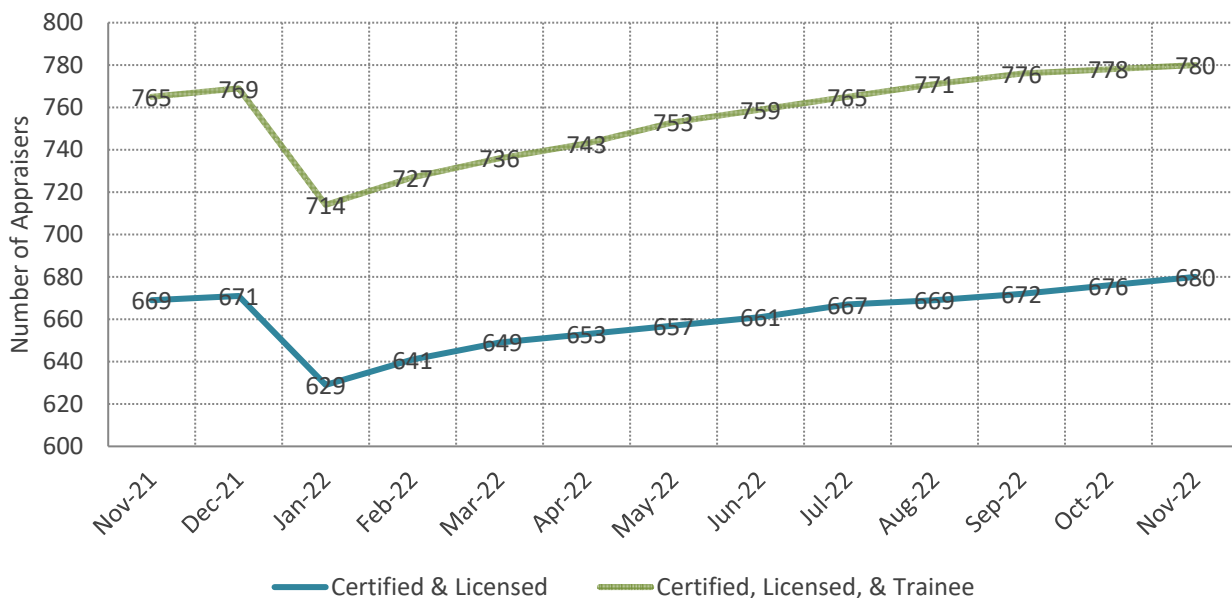
Total Real Property Appraisers - Five Year Trend



### Real Property Appraisers by Classification - Thirteen Month Trend

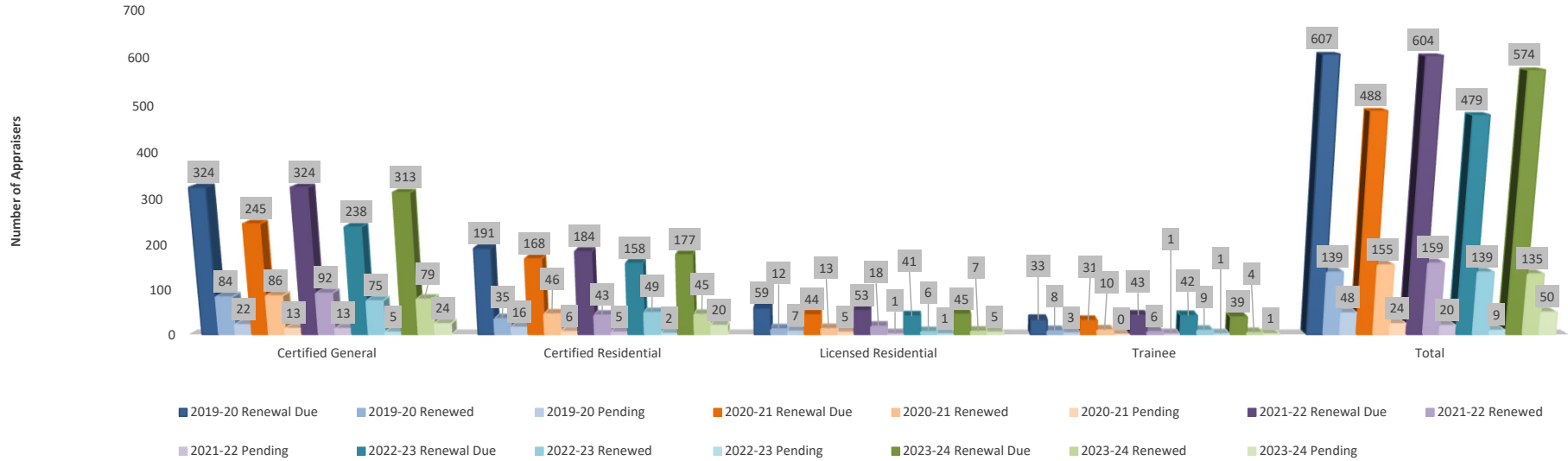


### Total Real Property Appraisers - Thirteen Month Trend





### 2023-24 APPRAISER COUNT RENEWAL REPORT - 11/9/2022

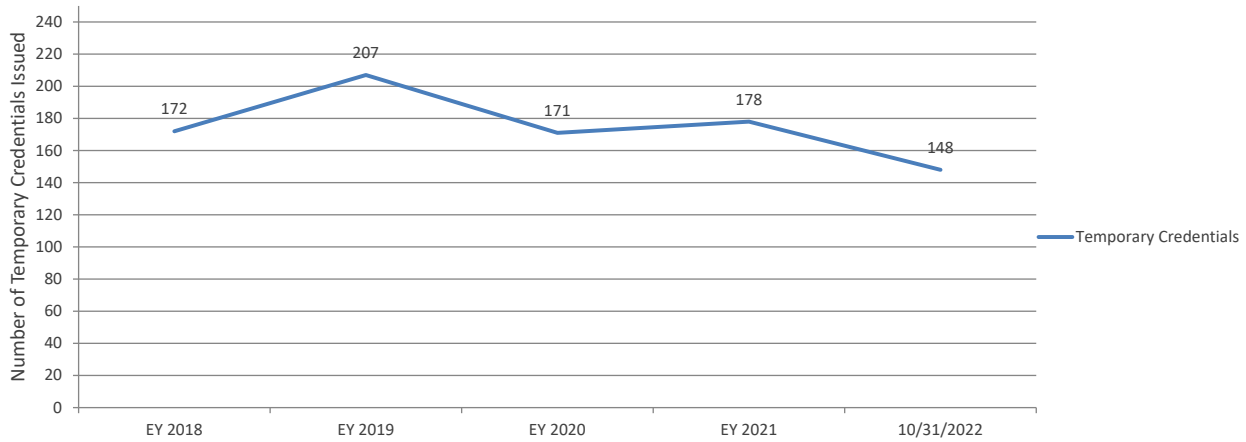


### 2023-24 PERCENTAGE PROJECTIONS/ACTUALS RENEWAL REPORT - 11/9/2022

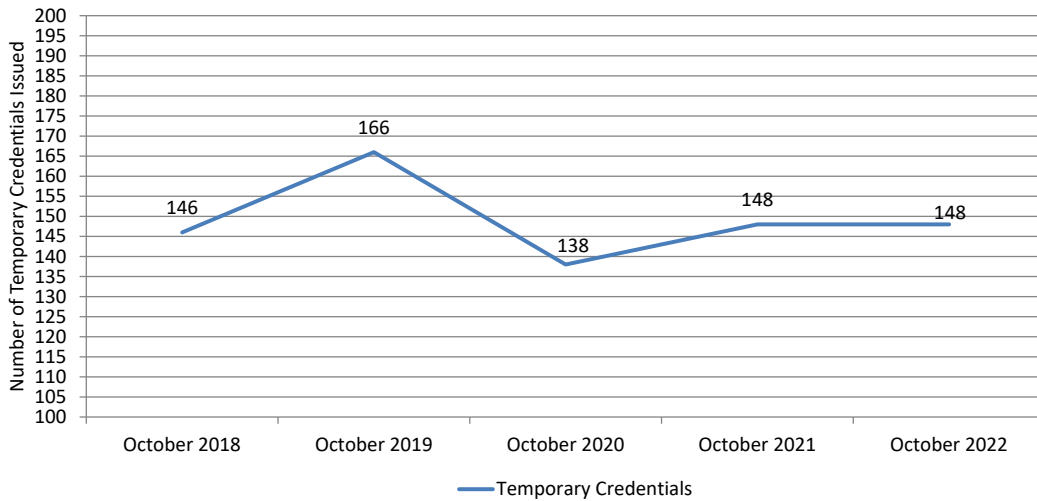


## Temporary Real Property Appraiser Report

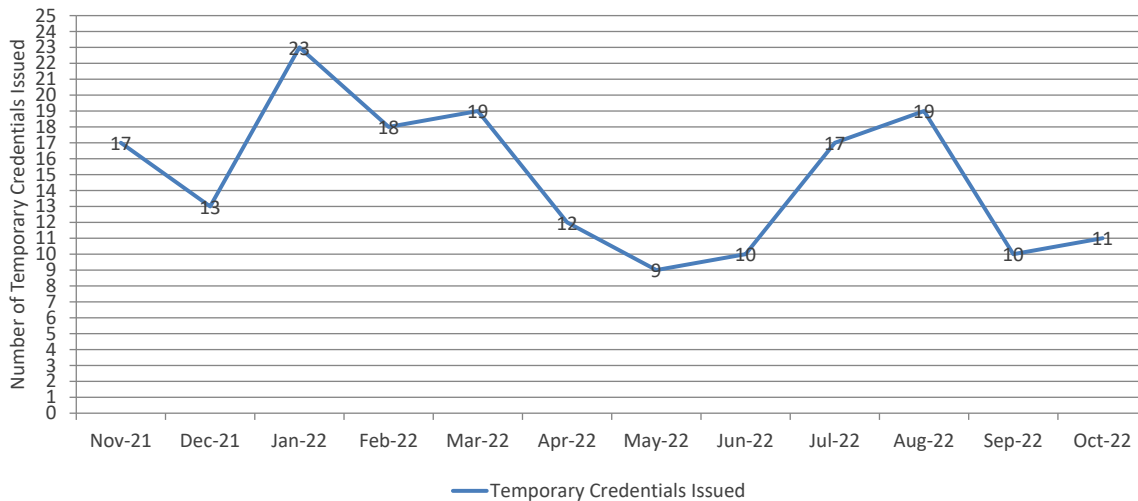
Temporary Real Property Appraiser Credentials Issued by Calendar Year - Five Year Trend



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

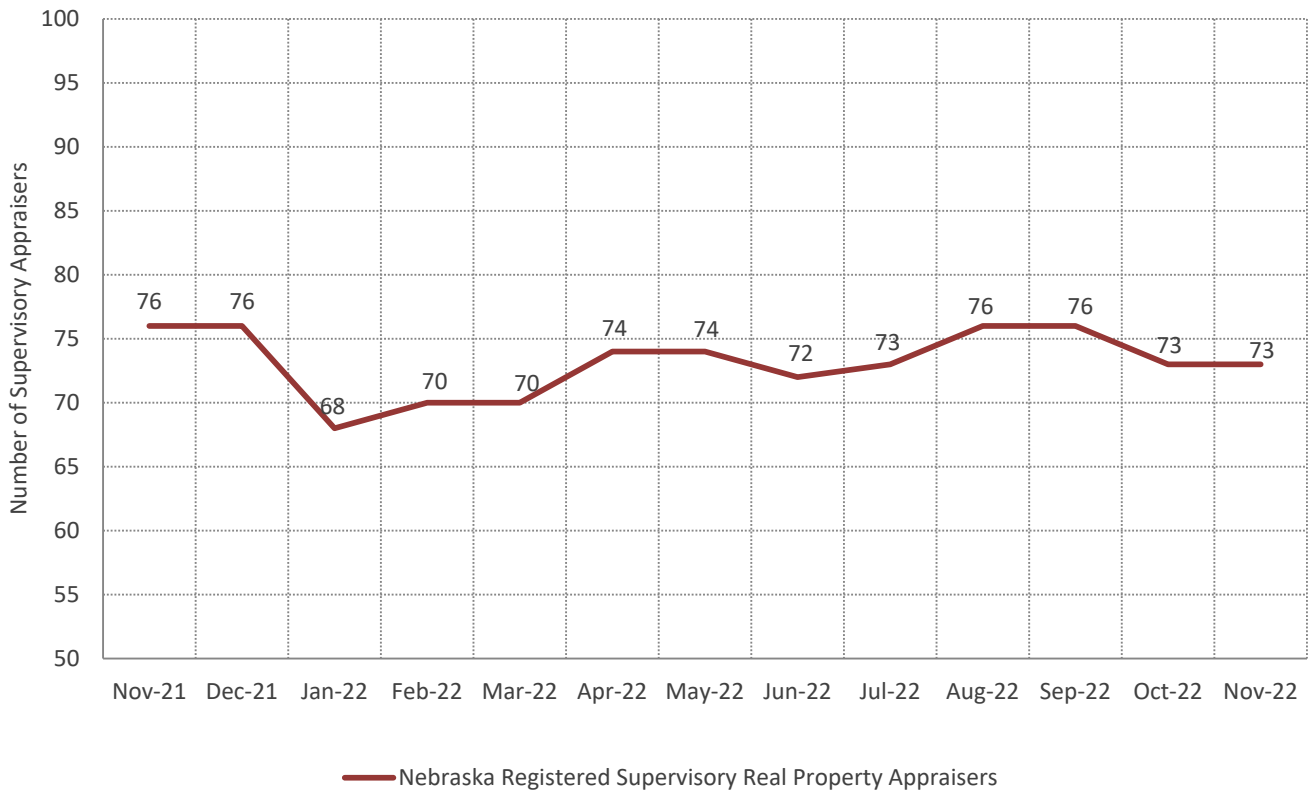


Temporary Real Property Appraiser Credentials Issued by Month - Twelve Month Trend

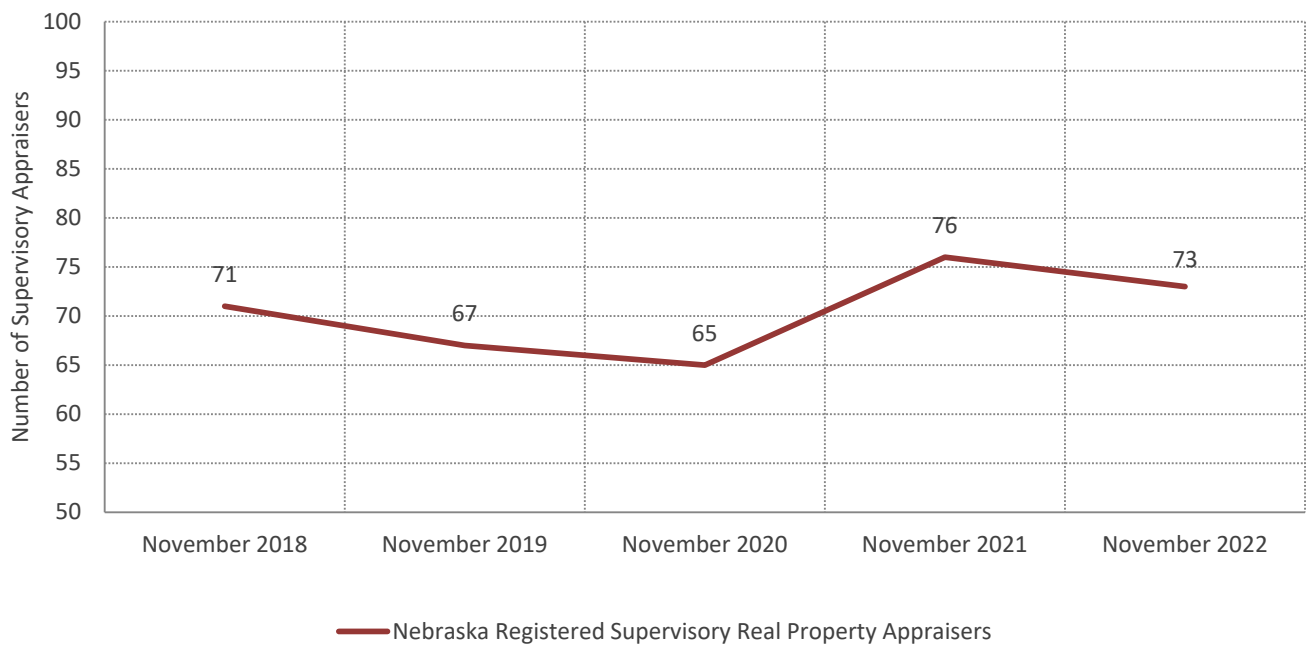


# Supervisory Real Property Appraiser Report

## Registered Supervisory Real Property Appraisers - Thirteen Month Trend

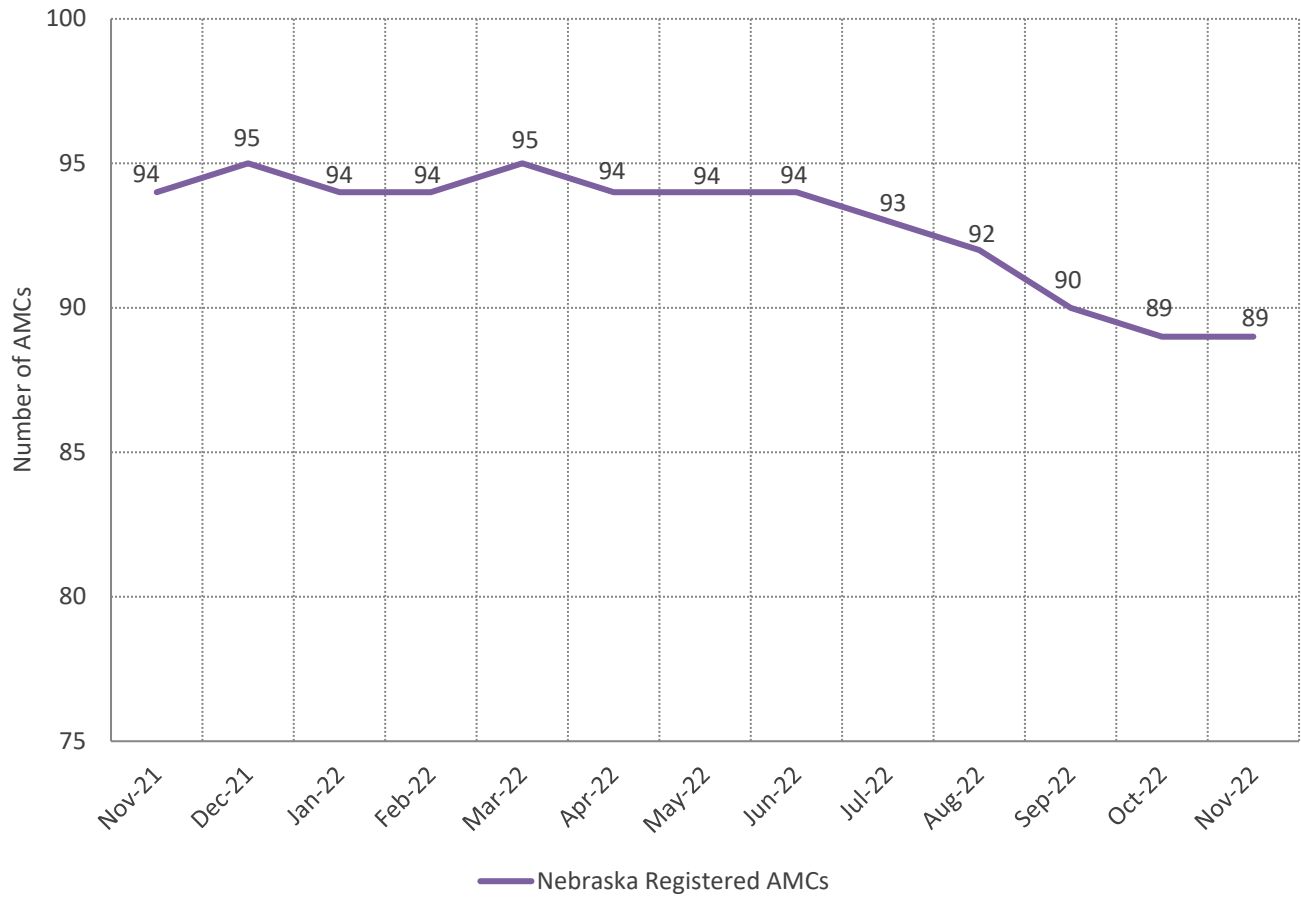


## Registered Supervisory Real Property Appraisers - Five Year Trend

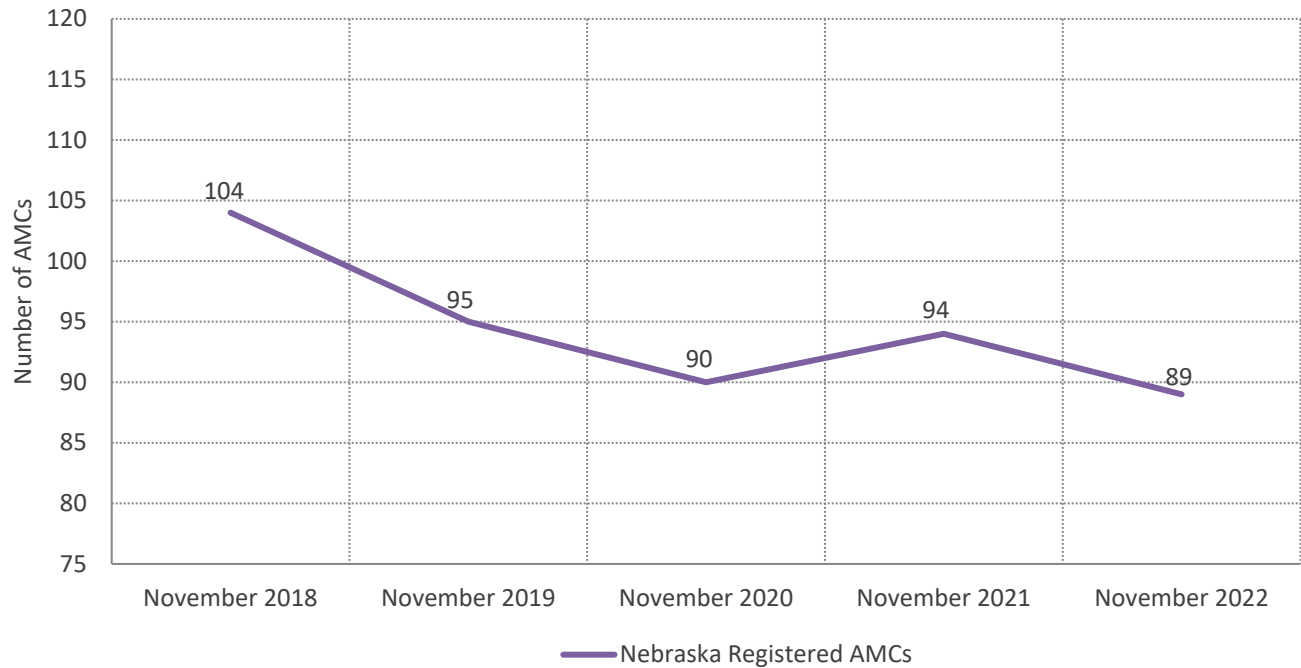


# Appraisal Management Company Report

## Appraisal Management Companies - Thirteen Month Trend



## Appraisal Management Companies - Five Year Trend



# NEBRASKA REAL PROPERTY APPRAISER BOARD

## DIRECTOR APPROVAL OF REAL PROPERTY APPRAISER APPLICANTS

October 4, 2022 – November 8, 2022

<i>New Trainee Real Property Appraisers</i>		
T2022022	Jordan Swan	Approved October 17, 2022
<i>New Certified General Real Property Appraisers through Reciprocity</i>		
CG22025R	Hans Schmitter	Approved November 2, 2022
CG2022031R	Christopher Brown	Approved November 3, 2022

# NEBRASKA REAL PROPERTY APPRAISER BOARD

## DIRECTOR APPROVAL OF EDUCATION ACTIVITY AND INSTRUCTOR(S) APPLICANTS

October 4, 2022 – November 8, 2022

Provider	Activity Number	Hours	Title	Instructor(s)	Approval Date
<i>New Continuing Education Activities and Instructors</i>					
International Right of Way Association	222140J.07	14	Course 400, Principles of Real Estate Appraisal	Joel Walker	October 17, 2022
Appraisal Institute	222140K.02	7	Inconsistency: It's Hiding in Plain Sight in Your Residential Appraisal	Rick Carlile	October 17, 2022
McKissock, LLC	2223181.03	7	Live Webinar: 2022-2023 7-hr National USPAP Update Course	Robert Abelson Dan Bradley Charles Fisher Charles Huntoon Phylicia Lloyd Steve Maher Robert McClelland Julie Molendorp Jo Traut Josh Walitt Mel Black Robert Frazier Alexander Gilbert Alan Hummel Sam Martin Diana Jacob Greg Stephens Pam Teel	October 26, 2022
McKissock, LLC	2223482.03	7	Live Webinar: Appraising Complex and Stigmatized Residential Properties	Alexander Gilbert Alan Hummel Josh Walitt Mel Black Robert Abelson Charles Fisher Robert Frazier Robert McClelland Charles Huntoon Dan Bradley Phylicia Lloyd Pam Teel Steve Maher Julie Molendorp Jo Traut Diana Jacob Greg Stephens	October 26, 2022

McKissock, LLC	2223483.03	3	Live Webinar: Appraising Condominium Units	Robert Abelson Dan Bradley Charles Fisher Robert Frazier Charles Huntoon Phylicia Lloyd Steve Maher Robert McClelland Julie Molendorp Jo Traut Josh Walitt Alexander Gilbert Alan Hummel Diana Jacob Greg Stephens Pam Teel	October 26, 2022
McKissock, LLC	2223484.03	4	Live Webinar: Appraising Small Apartment Properties	Dan Bradley Robert Frazier Robert Abelson Charles Fisher Alan Hummel Phylicia Lloyd Julie Molendorp Diana Jacob Greg Stephens Pam Teel	October 26, 2022
McKissock, LLC	2223485.03	4	Live Webinar: Bifurcated and Hybrid Appraisals: A Practical Approach	Robert Abelson Dan Bradley Charles Fisher Robert Frazier Charles Huntoon Phylicia Lloyd Steve Maher Robert McClelland Julie Molendorp Jo Traut Josh Walitt Alexander Gilbert Alan Hummel Diana Jacob Greg Stephens Pam Teel	October 26, 2022
McKissock, LLC	2223486.03	3	Live Webinar: Diversify Your Appraisal Practice with Estate Appraisals	Robert Abelson Dan Bradley Charles Fisher Robert Frazier Charles Huntoon Phylicia Lloyd Steve Maher Robert McClelland Julie Molendorp Jo Traut Josh Walitt Alexander Gilbert Alan Hummel Diana Jacob Greg Stephens Pam Teel	October 26, 2022

McKissock, LLC	2223487.03	4	Live Webinar: Diversify Your Practice with Assessment Appeals	Robert Abelson Dan Bradley Charles Fisher Robert Frazier Charles Huntoon Phylicia Lloyd Steve Maher Robert McClelland Julie Molendorp Jo Traut Josh Walitt Alexander Gilbert Alan Hummel Diana Jacob Greg Stephens Pam Teel	October 26, 2022
McKissock, LLC	2223488.03	4	Live Webinar: Focus on FHA Minimum Property Requirements	Dan Bradley Robert Frazier Steve Maher Robert McClelland Robert Abelson Charles Fisher Alexander Gilbert Charles Huntoon Alan Hummel Phylicia Lloyd Julie Molendorp Jo Traut Josh Walitt Diana Jacob Greg Stephens Pam Teel	October 26, 2022
McKissock, LLC	2223489.03	4	Live Webinar: Fundamentals of Expert Witness Testimony	Robert Abelson Dan Bradley Charles Fisher Robert Frazier Charles Huntoon Phylicia Lloyd Steve Maher Robert McClelland Julie Molendorp Jo Traut Josh Walitt Mel Black Alexander Gilbert Alan Hummel Diana Jacob Greg Stephens Pam Teel	October 26, 2022



McKissock, LLC	2223490.03	5	Live Webinar: Land and Site Valuation	Robert Abelson Dan Bradley Charles Fisher Robert Frazier Charles Huntoon Phylicia Lloyd Steve Maher Robert McClelland Julie Molendorp Jo Traut Josh Walitt Alexander Gilbert Alan Hummel Sam Martin Diana Jacob Greg Stephens Pam Teel	October 26, 2022
McKissock, LLC	2223491.03	3	Live Webinar: Learning from the Mistakes of Others: Appraisal Disciplinary Case Studies	Robert Abelson Dan Bradley Robert Frazier Charles Huntoon Phylicia Lloyd Steve Maher Robert McClelland Jo Traut Josh Walitt Mel Black Charles Fisher Alexander Gilbert Alan Hummel Julie Molendorp Diana Jacob Greg Stephens Pam Teel	October 26, 2022
McKissock, LLC	2223492.03	4	Live Webinar: Market Disturbances-Market Analysis in Atypical Markets and Cycles	Robert Abelson Dan Bradley Charles Fisher Robert Frazier Charles Huntoon Phylicia Lloyd Steve Maher Robert McClelland Julie Molendorp Jo Traut Josh Walitt Alexander Gilbert Alan Hummel Diana Jacob Greg Stephens Pam Teel	October 26, 2022

McKissock, LLC	2223493.03	4	Live Webinar: Measuring 1-4 Unit Residential Properties-with ANSI Z765 Standard	Robert Abelson Dan Bradley Charles Fisher Robert Frazier Charles Huntoon Phylicia Lloyd Steve Maher Robert McClelland Julie Molendorp Jo Traut Josh Walitt Alexander Gilbert Alan Hummel Diana Jacob Greg Stephens Pam Teel	October 26, 2022
McKissock, LLC	2223494.03	7	Live Webinar: Mortgage Lending Appraisal Requirements: Fannie Mae and Freddie Mac	Robert Abelson Dan Bradley Charles Fisher Robert Frazier Charles Huntoon Phylicia Lloyd Steve Maher Robert McClelland Julie Molendorp Jo Traut Josh Walitt Alexander Gilbert Alan Hummel Diana Jacob Greg Stephens Pam Teel	October 26, 2022
McKissock, LLC	2223495.03	3	Live Webinar: New Construction Essentials: Luxury Homes	Robert Abelson Dan Bradley Charles Fisher Robert Frazier Charles Huntoon Phylicia Lloyd Steve Maher Robert McClelland Julie Molendorp Jo Traut Josh Walitt Alexander Gilbert Alan Hummel Diana Jacob Greg Stephens Pam Teel	October 26, 2022

McKissock, LLC	2223496.03	7	Live Webinar: Residential Property Inspections: An Appraiser's Perspective	Robert Abelson Dan Bradley Charles Fisher Robert Frazier Charles Huntoon Phylicia Lloyd Steve Maher Robert McClelland Julie Molendorp Jo Traut Josh Walitt Alexander Gilbert Alan Hummel Diana Jacob Greg Stephens Pam Teel	October 26, 2022
McKissock, LLC	2223497.03	4	Live Webinar: REO Appraisal: Guidelines and Best Practices	Dan Bradley Steve Maher Robert McClelland Josh Walitt Robert Abelson Charles Fisher Alexander Gilbert Charles Huntoon Alan Hummel Phylicia Lloyd Julie Molendorp Jo Traut Robert Frazier Diana Jacob Greg Stephens Pam Teel	October 26, 2022
McKissock, LLC	2223498.03	3	Live Webinar: Responding to a Reconsideration of Value (ROV)	Robert Abelson Mel Black Dan Bradley Charles Fisher Robert Frazier Alexander Gilbert Alan Hummel Charles Huntoon Phylicia Lloyd Steve Maher Sam Martin Robert McClelland Julie Molendorp Jo Traut Josh Walitt Patrick Kelly Diana Jacob Greg Stephens Pam Teel	October 26, 2022

McKissock, LLC	2223499.03	4	Live Webinar: Supporting Adjustments: The Journey from Analysis to Adjusting	Robert Abelson Dan Bradley Charles Fisher Robert Frazier Charles Huntoon Phylicia Lloyd Steve Maher Robert McClelland Julie Molendorp Jo Traut Josh Walitt Alexander Gilbert Alan Hummel Sam Martin Diana Jacob Greg Stephens Pam Teel	October 26, 2022
McKissock, LLC	222340A.03	7	Live Webinar: The Appraiser's Guide to HUD Handbook 4000.1	Robert Abelson Dan Bradley Charles Fisher Robert Frazier Charles Huntoon Phylicia Lloyd Steve Maher Robert McClelland Julie Molendorp Jo Traut Josh Walitt Alexander Gilbert Alan Hummel Diana Jacob Greg Stephens Pam Teel	October 26, 2022
McKissock, LLC	222340B.03	4	Live Webinar: The Fundamentals of Appraising Luxury Homes	Robert Abelson Dan Bradley Charles Fisher Robert Frazier Charles Huntoon Phylicia Lloyd Steve Maher Robert McClelland Julie Molendorp Jo Traut Josh Walitt Alexander Gilbert Alan Hummel Diana Jacob Greg Stephens Pam Teel	October 26, 2022

McKissock, LLC	222340C.03	3	Live Webinar: Using Appraisal Report Templates Responsibly	Robert Abelson Dan Bradley Charles Fisher Robert Frazier Charles Huntoon Philicia Lloyd Steve Maher Robert McClelland Julie Molendorp Jo Traut Josh Walitt Mel Black Alexander Gilbert Alan Hummel Sam Martin Diana Jacob Greg Stephens Pam Teel	October 26, 2022
McKissock, LLC	222340D.03	3	Live Webinar: Valuation of Residential Solar	Robert Abelson Dan Bradley Charles Fisher Robert Frazier Charles Huntoon Philicia Lloyd Steve Maher Robert McClelland Julie Molendorp Jo Traut Josh Walitt Alexander Gilbert Alan Hummel Diana Jacob Greg Stephens Pam Teel	October 26, 2022

*New Qualifying Education Activities and Instructors*

McKissock, LLC	122310E.03	15	Live Webinar: 2020-2021 15-hr National USPAP Course	Robert Abelson Mel Black Dan Bradley Robert McClelland Josh Walitt Alan Hummel Sam Martin Diana Jacob Greg Stephens Pam Teel	October 26, 2022
McKissock, LLC	122340F.03	30	Live Webinar: Basic Appraisal Principles	Robert Abelson Mel Black Dan Bradley Patrick Kelly Robert McClelland Josh Walitt Sam Martin Diana Jacob Greg Stephens Pam Teel	October 26, 2022
McKissock, LLC	122340G.03	30	Live Webinar: Basic Appraisal Procedures	Robert Abelson Mel Black Dan Bradley Patrick Kelly Robert McClelland Josh Walitt Sam Martin Diana Jacob Greg Stephens Pam Teel	October 26, 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
<b>LAWS, RULES, AND GUIDANCE DOCUMENTS</b>	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	Completed in October - No Legislative Bill in 2023.	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	Completed in October - No Legislative Bill in 2023.	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	November 17, 2022 Hearing scheduled. All required documents have been delivered and public notice published in the LJS.	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.	
<b>COMPLIANCE</b>	None			None		
<b>CREDENTIALING AND REGISTRATION</b>	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				
<b>EDUCATION</b>	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	Completed in November.			
	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				
<b>PERSONNEL</b>	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	Completed in October.			
	Add the Juneteenth holiday to the NRPAB Employee Handbook.	12/31/2022	Completed in July.			
<b>PUBLIC INFORMATION</b>	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	Completed in November.	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**

<b>ADMINISTRATION</b>	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	This project has started.	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.	
<b>FINANCIALS</b>	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	Completed in August.	None.		



## 2022-23 NRPAB SWOT Analysis

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

STATE OF NEBRASKA  
Department of Administrative Services  
Accounting Division  
Budget Status Report  
As of 10/31/22

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

Percent of Time Elapsed = 33.70

ACCOUNT CODE DESCRIPTION	BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
<b>BUDGETED FUND TYPES - EXPENDITURES</b>						
<b>510000 PERSONAL SERVICES</b>						
511100 PERMANENT SALARIES-WAGES	150,067.69	12,590.77	44,171.93	29.43		105,895.76
511300 OVERTIME PAYMENTS	1,633.48					1,633.48
511600 PER DIEM PAYMENTS	9,100.00	300.00	1,200.00	13.19		7,900.00
511700 EMPLOYEE BONUSES	1,000.00					1,000.00
511800 COMP TIME PAYMENT	1,633.48		379.28	23.22		1,254.20
512100 VACATION LEAVE EXPENSE	12,763.62	456.48	5,136.19	40.24		7,627.43
512200 SICK LEAVE EXPENSE	824.88	150.79	705.43	85.52		119.45
512300 HOLIDAY LEAVE EXPENSE	7,918.85		1,957.02	24.71		5,961.83
512500 FUNERAL LEAVE EXPENSE			228.64			228.64
<b>Personal Services Subtotal</b>	<b>184,942.00</b>	<b>13,498.04</b>	<b>53,778.49</b>	<b>29.08</b>	<b>0.00</b>	<b>131,163.51</b>
515100 RETIREMENT PLANS EXPENSE	13,188.15	988.26	3,937.05	29.85		9,251.10
515200 FICA EXPENSE	14,148.06	916.56	3,733.88	26.39		10,414.18
515500 HEALTH INSURANCE EXPENSE	32,903.00	3,922.98	12,148.68	36.92		20,754.32
516300 EMPLOYEE ASSISTANCE PRO	37.08		37.08	100.00		
516500 WORKERS COMP PREMIUMS	1,528.00		1,528.00	100.00		
<b>Major Account 510000 Total</b>	<b>246,746.29</b>	<b>19,325.84</b>	<b>75,163.18</b>	<b>30.46</b>	<b>0.00</b>	<b>171,583.11</b>
<b>520000 OPERATING EXPENSES</b>						
521100 POSTAGE EXPENSE	2,500.00	121.36	1,172.76	46.91		1,327.24
521300 FREIGHT	100.00					100.00
521400 DATA PROCESSING EXPENSE	80,262.00	11,139.46	22,360.32	27.86		57,901.68
521500 PUBLICATION & PRINT EXPENSE	3,000.00		2,531.36	84.38		468.64
521900 AWARDS EXPENSE	100.00					100.00
522100 DUES & SUBSCRIPTION EXPENSE	600.00					600.00
522200 CONFERENCE REGISTRATION	1,100.00		550.00	50.00		550.00
524600 RENT EXPENSE-BUILDINGS	11,687.30	975.13	3,931.12	33.64		7,756.18
524900 RENT EXP-DUPR SURCHARGE	3,859.00	321.59	1,286.36	33.33		2,572.64
527100 REP & MAINT-OFFICE EQUIP	500.00					500.00
531100 OFFICE SUPPLIES EXPENSE	2,000.00	77.83	150.01	7.50		1,849.99
532100 NON CAPITALIZED EQUIP PU	500.00					500.00
532260 VOICE EQUIP			35.98			35.98
533100 HOUSEHOLD & INSTIT EXP	235.00	68.00	68.00	28.94		167.00

STATE OF NEBRASKA  
Department of Administrative Services  
Accounting Division  
Budget Status Report  
As of 10/31/22

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

Percent of Time Elapsed = 33.70

ACCOUNT CODE DESCRIPTION		BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
534900	MISCELLANEOUS SUPPLIES EXPENSE	50.00					50.00
541100	ACCTG & AUDITING SERVICES	1,037.00		1,037.00	100.00		
541200	PURCHASING ASSESSMENT	90.00		83.00	92.22		7.00
541500	LEGAL SERVICES EXPENSE	35,000.00					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	633.50	8,458.50	20.63		32,541.50
556100	INSURANCE EXPENSE	47.00		25.95	55.21		21.05
559100	OTHER OPERATING EXP	14,880.07					14,880.07
<b>Major Account 520000 Total</b>		<b>214,877.37</b>	<b>13,336.87</b>	<b>41,690.36</b>	<b>19.40</b>	<b>0.00</b>	<b>173,187.01</b>
<b>570000 TRAVEL EXPENSES</b>							
571100	BOARD & LODGING	4,650.00	96.00	672.00	14.45		3,978.00
571600	MEALS-NOT TRAVEL STATUS	100.00					100.00
571800	TAXABLE TRAVEL EXPENSES	2,010.00	123.92	351.10	17.47		1,658.90
572100	COMMERCIAL TRANSPORTATION	1,950.00					1,950.00
573100	STATE-OWNED TRANSPORT	200.00					200.00
574500	PERSONAL VEHICLE MILEAGE	8,797.64	670.02	1,804.46	20.51		6,993.18
575100	MISC TRAVEL EXPENSES	1,030.00	23.75	84.65	8.22		945.35
<b>Major Account 570000 Total</b>		<b>18,737.64</b>	<b>913.69</b>	<b>2,912.21</b>	<b>15.54</b>	<b>0.00</b>	<b>15,825.43</b>
<b>BUDGETED EXPENDITURES TOTAL</b>		<b>480,361.30</b>	<b>33,576.40</b>	<b>119,765.75</b>	<b>24.93</b>	<b>0.00</b>	<b>360,595.55</b>

**SUMMARY BY FUND TYPE - EXPENDITURES**

2	CASH FUNDS	480,361.30	33,576.40	119,765.75	24.93		360,595.55
<b>BUDGETED EXPENDITURES TOTAL</b>		<b>480,361.30</b>	<b>33,576.40</b>	<b>119,765.75</b>	<b>24.93</b>	<b>0.00</b>	<b>360,595.55</b>

**BUDGETED FUND TYPES - REVENUES**

**470000 REVENUE - SALES AND CHARGES**

471100	SALE OF SERVICES	400.00	75.00-	175.00-	43.75-		575.00
471120	QUALIFYING ED COURSE FEES	750.00		1,200.00-	160.00-		1,950.00
471121	CONTINUING ED NEW FEES	1,250.00	50.00-	1,225.00-	98.00-		2,475.00
471122	CONTINUING ED RENEWAL FEES	150.00	20.00-	90.00-	60.00-		240.00

STATE OF NEBRASKA  
Department of Administrative Services  
Accounting Division  
Budget Status Report  
As of 10/31/22

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

Percent of Time Elapsed = 33.70

	BUDGETED	CURRENT MONTH	YEAR-TO-DATE	PERCENT OF		
ACCOUNT CODE DESCRIPTION	AMOUNT	ACTIVITY	ACTUALS	BUDGET	ENCUMBERANCES	VARIANCE
475150 CERTIFIED GENERAL NEW FEES	9,000.00	900.00-	2,100.00-	23.33-		11,100.00
475151 LICENSED NEW FEES	1,200.00		300.00-	25.00-		1,500.00
475152 FINGERPRINT FEES	3,077.00	271.50-	950.25-	30.88-		4,027.25
475153 CERTIFIED RESIDENTIAL NEW	3,000.00	900.00-	1,800.00-	60.00-		4,800.00
475154 CERTIFIED GENERAL RENEWAL	122,375.00	13,200.00-	37,125.00-	30.34-		159,500.00
475155 LICENSED RENEWAL	15,950.00	1,375.00-	3,025.00-	18.97-		18,975.00
475156 FINGERPRINT AUDIT PROGRAM FEES	3,960.00	430.00-	1,065.00-	26.89-		5,025.00
475157 CERTIFIED RESIDENTIAL RENEWAL	64,625.00	7,975.00-	16,775.00-	25.96-		81,400.00
475161 TEMPORARY CERTIFIED GENERAL	9,000.00	500.00-	2,800.00-	31.11-		11,800.00
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	4,500.00-	27,000.00-	20.93-		156,000.00
475167 CERTIFIED RESIDENTIAL INACTIVE	300.00					300.00
475168 CERTIFIED GENERAL INACTIVE	300.00					300.00
475234 APPLICATION FEES	28,200.00	1,900.00-	8,750.00-	31.03-		36,950.00
476101 LATE PROCESSING FEES	4,500.00		225.00-	5.00-		4,725.00
<b>Major Account 470000 Total</b>	<b>411,137.00</b>	<b>32,096.50-</b>	<b>104,605.25-</b>	<b>25.44-</b>	<b>0.00</b>	<b>515,742.25</b>
<b>480000 REVENUE - MISCELLANEOUS</b>						
481100 INVESTMENT INCOME	6,000.00	1,131.85-	4,221.72-	70.36-		10,221.72
481101 AMC INVESTMENT INCOME	5,000.00					5,000.00
484500 REIMB NON-GOVT SOURCES	2,500.00	12.45-	27.39-	1.10-		2,527.39
<b>Major Account 480000 Total</b>	<b>13,500.00</b>	<b>1,144.30-</b>	<b>4,249.11-</b>	<b>31.47-</b>	<b>0.00</b>	<b>17,749.11</b>
<b>BUDGETED REVENUE TOTAL</b>	<b>424,637.00</b>	<b>33,240.80-</b>	<b>108,854.36-</b>	<b>25.63-</b>	<b>0.00</b>	<b>533,491.36</b>
<b>SUMMARY BY FUND TYPE - REVENUE</b>						
2 CASH FUNDS	424,637.00	33,240.80-	108,854.36-	25.63-		533,491.36
<b>BUDGETED REVENUE TOTAL</b>	<b>424,637.00</b>	<b>33,240.80-</b>	<b>108,854.36-</b>	<b>25.63-</b>	<b>0.00</b>	<b>533,491.36</b>

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.		468014	10/04/22	RC	RB	NRPAB DEPOSIT 221004	6855314		25.00-
25310	079	000	53105018.471100.		470335	10/19/22	RC	RB	NRPAB DEPOSIT 221019	6872252		25.00-
25310	079	000	53105018.471100.		470785	10/21/22	RC	RB	NRPAB DEPOSIT 221021	6875396		25.00-
Total for Object			471100 SALE OF SERVICES									75.00-
25310	079	000	53105018.471121.		468014	10/04/22	RC	RB	NRPAB DEPOSIT 221004	6855314		50.00-
Total for Object			471121 CONTINUING ED NEW FEES									50.00-
25310	079	000	53105018.471122.		469322	10/13/22	RC	RB	NRPAB DEPOSIT 221013	6866111		20.00-
Total for Object			471122 CONTINUING ED RENEWAL FEES									20.00-
25310	079	000	53105018.475150.		468014	10/04/22	RC	RB	NRPAB DEPOSIT 221004	6855314		300.00-
25310	079	000	53105018.475150.		469684	10/17/22	RC	RB	NRPAB DEPOSIT 221017	6869104		300.00-
25310	079	000	53105018.475150.		470335	10/19/22	RC	RB	NRPAB DEPOSIT 221019	6872252		300.00-
Total for Object			475150 CERTIFIED GENERAL NEW FEES									900.00-
25310	079	000	53105018.475152.		468014	10/04/22	RC	RB	NRPAB DEPOSIT 221004	6855314		90.50-
25310	079	000	53105018.475152.		468575	10/07/22	RC	RB	NRPAB DEPOSIT 2201007	6860533		45.25-
25310	079	000	53105018.475152.		469684	10/17/22	RC	RB	NRPAB DEPOSIT 221017	6869104		45.25-
25310	079	000	53105018.475152.		470785	10/21/22	RC	RB	NRPAB DEPOSIT 221021	6875396		45.25-
25310	079	000	53105018.475152.		472013	10/28/22	RC	RB	NRPAB DEPOSIT 221028	6883310		45.25-
Total for Object			475152 FINGERPRINT FEES									271.50-
25310	079	000	53105018.475153.		468385	10/06/22	RC	RB	NRPAB DEPOSIT 221006	6859168		300.00-
25310	079	000	53105018.475153.		468958	10/11/22	RC	RB	NRPAB DEPOSIT 221011	6862279		300.00-
25310	079	000	53105018.475153.		470335	10/19/22	RC	RB	NRPAB DEPOSIT 221019	6872252		300.00-
Total for Object			475153 CERTIFIED RESIDENTIAL NEW									900.00-
25310	079	000	53105018.475154.		468093	10/03/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221003	6854438		275.00-
25310	079	000	53105018.475154.		468012	10/04/22	RC	RB	NRPAB RENEWALS DEPOSIT 221004	6855299		1,925.00-
25310	079	000	53105018.475154.		468014	10/04/22	RC	RB	NRPAB DEPOSIT 221004	6855314		550.00-
25310	079	000	53105018.475154.		468481	10/05/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221005	6858196		1,375.00-
25310	079	000	53105018.475154.		469070	10/07/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221007	6861569		1,375.00-
25310	079	000	53105018.475154.		469321	10/13/22	RC	RB	NRPAB RENEWALS DEPOSIT 221013	6866098		275.00-
25310	079	000	53105018.475154.		469792	10/14/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221014	6868601		550.00-
25310	079	000	53105018.475154.		470334	10/19/22	RC	RB	NRPAB RENEWALS DEPOSIT 221019	6872241		1,375.00-
25310	079	000	53105018.475154.		470670	10/19/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221019	6873078		1,650.00-
25310	079	000	53105018.475154.		470875	10/20/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221020	6874674		1,375.00-
25310	079	000	53105018.475154.		471730	10/25/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221025	6879956		50.00-

Fund	Program	Sub-Program	Account Number	Sub-ledger	Doc Number	Tran Date	Tran Type	Batch Type	Payee/Explanation	Batch Number	Posted Code	Month to Date
25310	079	000	53105018.475154.		472014	10/28/22	RC	RB	NRPAB RENEWAL DEPOSIT 221028	6883284		825.00-
25310	079	000	53105018.475154.		472152	10/27/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221027	6883444		1,100.00-
Total for Object			475154	CERTIFIED GENERAL RENEWAL								13,200.00-
25310	079	000	53105018.475155.		469321	10/13/22	RC	RB	NRPAB RENEWALS DEPOSIT 221013	6866098		275.00-
25310	079	000	53105018.475155.		469999	10/17/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221017	6870113		275.00-
25310	079	000	53105018.475155.		470875	10/20/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221020	6874674		275.00-
25310	079	000	53105018.475155.		471075	10/25/22	RC	RB	NRPAB RENEWAL DEPOSIT 221025	6878496		550.00-
Total for Object			475155	LICENSED RENEWAL								1,375.00-
25310	079	000	53105018.475156.		468093	10/03/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221003	6854438		5.00-
25310	079	000	53105018.475156.		468012	10/04/22	RC	RB	NRPAB RENEWALS DEPOSIT 221004	6855299		40.00-
25310	079	000	53105018.475156.		468014	10/04/22	RC	RB	NRPAB DEPOSIT 221004	6855314		10.00-
25310	079	000	53105018.475156.		468302	10/04/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221004	6856290		15.00-
25310	079	000	53105018.475156.		468481	10/05/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221005	6858196		35.00-
25310	079	000	53105018.475156.		468639	10/06/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221006	6860012		5.00-
25310	079	000	53105018.475156.		469070	10/07/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221007	6861569		50.00-
25310	079	000	53105018.475156.		469210	10/11/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221011	6863390		5.00-
25310	079	000	53105018.475156.		469321	10/13/22	RC	RB	NRPAB RENEWALS DEPOSIT 221013	6866098		20.00-
25310	079	000	53105018.475156.		469792	10/14/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221014	6868601		15.00-
25310	079	000	53105018.475156.		469999	10/17/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221017	6870113		15.00-
25310	079	000	53105018.475156.		470334	10/19/22	RC	RB	NRPAB RENEWALS DEPOSIT 221019	6872241		25.00-
25310	079	000	53105018.475156.		470670	10/19/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221019	6873078		50.00-
25310	079	000	53105018.475156.		470875	10/20/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221020	6874674		40.00-
25310	079	000	53105018.475156.		470785	10/21/22	RC	RB	NRPAB DEPOSIT 221021	6875396		10.00-
25310	079	000	53105018.475156.		471075	10/25/22	RC	RB	NRPAB RENEWAL DEPOSIT 221025	6878496		30.00-
25310	079	000	53105018.475156.		471730	10/25/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221025	6879956		25.00-
25310	079	000	53105018.475156.		472014	10/28/22	RC	RB	NRPAB RENEWAL DEPOSIT 221028	6883284		15.00-
25310	079	000	53105018.475156.		472152	10/27/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221027	6883444		20.00-
Total for Object			475156	FINGERPRINT AUDIT PROGRAM FEES								430.00-
25310	079	000	53105018.475157.		468012	10/04/22	RC	RB	NRPAB RENEWALS DEPOSIT 221004	6855299		275.00-
25310	079	000	53105018.475157.		468302	10/04/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221004	6856290		825.00-
25310	079	000	53105018.475157.		468481	10/05/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221005	6858196		550.00-
25310	079	000	53105018.475157.		468639	10/06/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221006	6860012		275.00-
25310	079	000	53105018.475157.		469070	10/07/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221007	6861569		1,375.00-
25310	079	000	53105018.475157.		469210	10/11/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221011	6863390		275.00-
25310	079	000	53105018.475157.		469792	10/14/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221014	6868601		275.00-
25310	079	000	53105018.475157.		469999	10/17/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221017	6870113		500.00-

Fund	Program	Sub-Program	Account Number	Sub-ledger	Doc Number	Tran Date	Tran Type	Batch Type	Payee/Explanation	Batch Number	Posted Code	Month to Date
25310	079	000	53105018.475157.		470670	10/19/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221019	6873078		550.00-
25310	079	000	53105018.475157.		470875	10/20/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221020	6874674		550.00-
25310	079	000	53105018.475157.		470785	10/21/22	RC	RB	NRPAB DEPOSIT 221021	6875396		550.00-
25310	079	000	53105018.475157.		471075	10/25/22	RC	RB	NRPAB RENEWAL DEPOSIT 221025	6878496		1,100.00-
25310	079	000	53105018.475157.		471730	10/25/22	RC	RB	NRPAB RENEW EFW DEPOSIT 221025	6879956		825.00-
Total for Object			475157	CERTIFIED RESIDENTIAL RENEWAL								7,975.00-
25310	079	000	53105018.475161.		468385	10/06/22	RC	RB	NRPAB DEPOSIT 221006	6859168		50.00-
25310	079	000	53105018.475161.		469322	10/13/22	RC	RB	NRPAB DEPOSIT 221013	6866111		150.00-
25310	079	000	53105018.475161.		471074	10/25/22	RC	RB	NRPAB DEPOSIT 221025	6878471		200.00-
25310	079	000	53105018.475161.		472013	10/28/22	RC	RB	NRPAB DEPOSIT 221028	6883310		100.00-
Total for Object			475161	TEMPORARY CERTIFIED GENERAL								500.00-
25310	079	000	53105018.475234.		468014	10/04/22	RC	RB	NRPAB DEPOSIT 221004	6855314		300.00-
25310	079	000	53105018.475234.		468385	10/06/22	RC	RB	NRPAB DEPOSIT 221006	6859168		100.00-
25310	079	000	53105018.475234.		468575	10/07/22	RC	RB	NRPAB DEPOSIT 2201007	6860533		150.00-
25310	079	000	53105018.475234.		469322	10/13/22	RC	RB	NRPAB DEPOSIT 221013	6866111		300.00-
25310	079	000	53105018.475234.		469684	10/17/22	RC	RB	NRPAB DEPOSIT 221017	6869104		150.00-
25310	079	000	53105018.475234.		470785	10/21/22	RC	RB	NRPAB DEPOSIT 221021	6875396		150.00-
25310	079	000	53105018.475234.		471074	10/25/22	RC	RB	NRPAB DEPOSIT 221025	6878471		400.00-
25310	079	000	53105018.475234.		472013	10/28/22	RC	RB	NRPAB DEPOSIT 221028	6883310		350.00-
Total for Object			475234	APPLICATION FEES								1,900.00-
25310	079	000	53105018.481100.		19197516	10/25/22	JE	G	OIP Sept 2022 1.92411%	6879864		577.09-
Total for Object			481100	INVESTMENT INCOME								577.09-
25310	079	000	53105018.484500.		19137470	10/19/22	JE	G	PCard Rebate 3rd Qtr 2022	6873153		12.45-
Total for Object			484500	REIMB NON-GOVT SOURCES								12.45-
25310	079	000	53105018.511100.		3168214	10/05/22	T2	7	PAYROLL LABOR DISTRIBUTION	6849713		4,091.55
25310	079	000	53105018.511100.		3168319	10/19/22	T2	7	PAYROLL LABOR DISTRIBUTION	6862570		4,092.54
Total for Object			511100	PERMANENT SALARIES-WAGES								8,184.09
25310	079	000	53105018.511600.		3168214	10/05/22	T2	7	PAYROLL LABOR DISTRIBUTION	6849713		195.00
Total for Object			511600	PER DIEM PAYMENTS								195.00
25310	079	000	53105018.512100.		3168214	10/05/22	T2	7	PAYROLL LABOR DISTRIBUTION	6849713		197.81
25310	079	000	53105018.512100.		3168319	10/19/22	T2	7	PAYROLL LABOR DISTRIBUTION	6862570		98.90
Total for Object			512100	VACATION LEAVE EXPENSE								296.71

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	53105018.512200.		3168319	10/19/22	T2	7	PAYROLL LABOR DISTRIBUTION	6862570		97.92
Total for Object			512200 SICK LEAVE EXPENSE									97.92
25310	079	000	53105018.515100.		3168215	10/05/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6849713		321.19
25310	079	000	53105018.515100.		3168320	10/19/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6862570		321.18
Total for Object			515100 RETIREMENT PLANS EXPENSE									642.37
25310	079	000	53105018.515200.		3168215	10/05/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6849713		309.89
25310	079	000	53105018.515200.		3168320	10/19/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6862570		285.88
Total for Object			515200 FICA EXPENSE									595.77
25310	079	000	53105018.515500.		3168215	10/05/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6849713		1,083.04
25310	079	000	53105018.515500.		3168320	10/19/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6862570		1,466.89
Total for Object			515500 HEALTH INSURANCE EXPENSE									2,549.93
25310	079	000	53105018.521100.		19124228	10/18/22	JE	G	POSTAGE DUE SEP 2022	6872580		121.36
25310	079	000	53105018.521100.		19161678	10/20/22	JE	G	NRPAB POSTAGE SEPTEMBER 2022	6875829		42.48-
Total for Object			521100 POSTAGE EXPENSE									78.88
25310	079	000	53105018.521400.		50510838	10/01/22	PV	V	AS - OCIO - IMSERVICES	6848049		2,126.34
25310	079	000	53105018.521400.		50659818	10/20/22	PV	V	AS - OCIO - IMSERVICES	6875598		1,549.94
Total for Object			521400 CIO CHARGES									3,676.28
25310	079	000	53105018.524600.		18970432	10/07/22	JE	G	RENT & LB530 OCT 2022- OTHER	6854085		939.94
25310	079	000	53105018.524600.		19150933	10/20/22	JE	G	NRPAB RENT OCTOBER 2022	6875580		328.98-
25310	079	000	53105018.524600.		50659797	10/20/22	PV	V	SECRETARY OF STATE	6875588		22.87
Total for Object			524600 RENT EXPENSE-BUILDINGS									633.83
25310	079	000	53105018.524900.		18970432	10/07/22	JE	G	RENT & LB530 OCT 2022- OTHER	6854085		321.59
25310	079	000	53105018.524900.		19150933	10/20/22	JE	G	NRPAB RENT OCTOBER 2022	6875580		112.56-
Total for Object			524900 RENT EXP-DEPR SURCHARGE									209.03
25310	079	000	53105018.531100.		50580986	10/04/22	PV	V	AS - MATERIEL DIVISION	6856361		50.59
Total for Object			531100 OFFICE SUPPLIES EXPENSE									50.59
25310	079	000	53105018.533100.		50510137	10/01/22	PV	V	ART FX SCREENPRINTING	6846962		44.20
Total for Object			533100 HOUSEHOLD & INSTIT EXPENSE									44.20

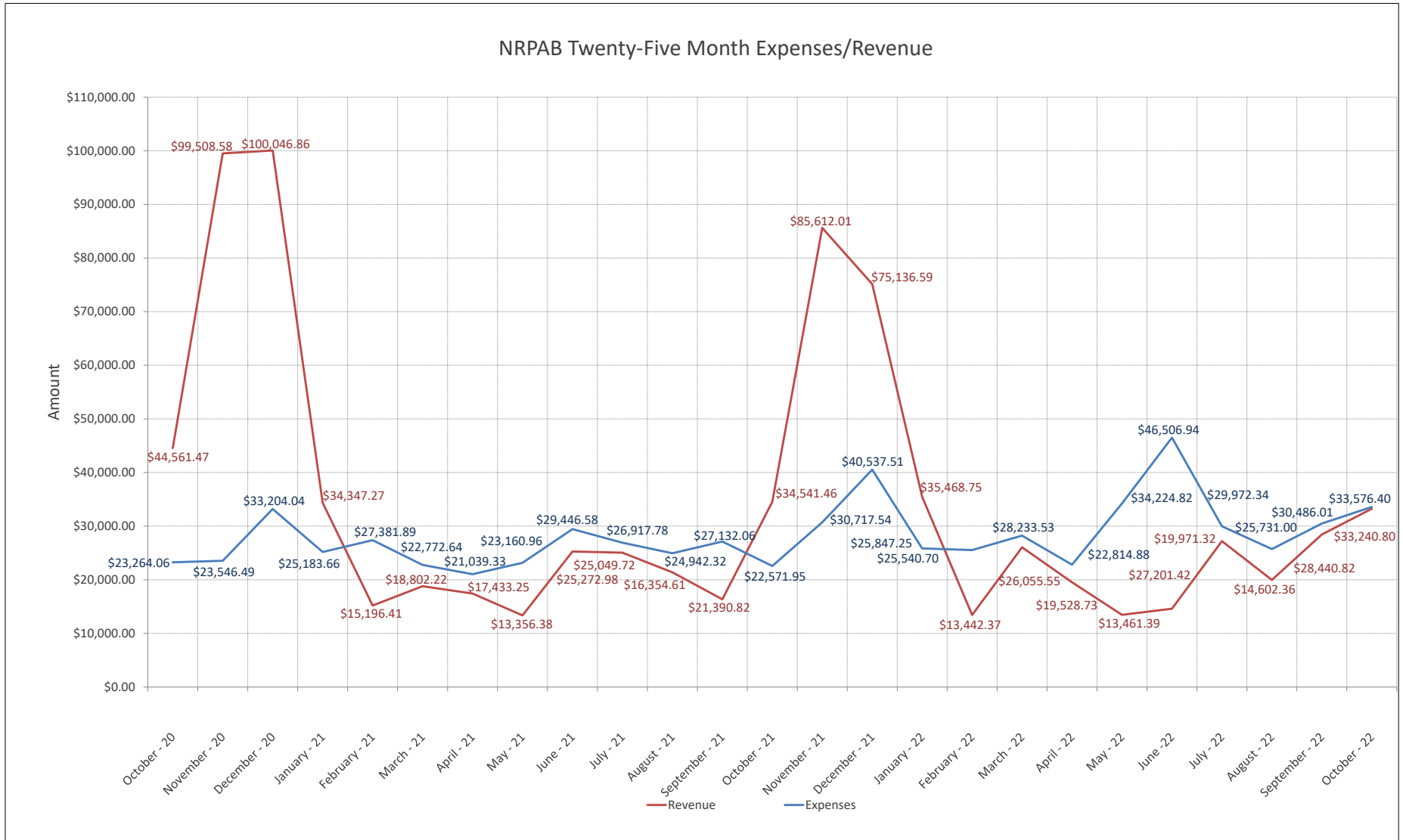


Fund	Program	Sub-Program	Account Number	Sub-ledger	Doc Number	Tran Date	Tran Type	Batch Type	Payee/Explanation	Batch Number	Posted Code	Month to Date	
25310	079	000	53105018.539500.		50581090	10/04/22	PC	V	Purchase Card Offset	6856621		96.00	
25310	079	000	53105018.539500.		50581203	10/04/22	PC	V	Purchase Card Offset	6856797		2,314.02	
25310	079	000	53105018.539500.		50581203	10/04/22	PC	V	Purchase Card Offset	6856797		2,314.02-	
25310	079	000	53105018.539500.		18985029	10/04/22	J1	G	PURCHASE CARD TRANSACTION	6856868		96.00-	
Total for Object			539500	PURCHASING CARD SUSPENSE									
25310	079	000	53105018.554900.		50565060	10/01/22	PV	V	PATROL, NEBRASKA STATE	6852756		452.50	
Total for Object			554900	OTHER CONTRACTUAL SERVICES									452.50
25310	079	000	53105018.571100.		18985029	10/04/22	J1	G	PURCHASE CARD TRANSACTION	6856868		62.40	
Total for Object			571100	LODGING									62.40
25310	079	000	53105018.571800.		50582241	10/04/22	PV	V	DOWNING, BONNIE M	6857813		40.27	
25310	079	000	53105018.571800.		50659829	10/20/22	PV	V	LUHRS, THOMAS M	6875606		40.27	
Total for Object			571800	MEALS - TRAVEL STATUS									80.54
25310	079	000	53105018.574500.		50510115	10/01/22	PV	V	WALKENHORST, WADE	6846936		6.50	
25310	079	000	53105018.574500.		50582241	10/04/22	PV	V	DOWNING, BONNIE M	6857813		190.94	
25310	079	000	53105018.574500.		50659829	10/20/22	PV	V	LUHRS, THOMAS M	6875606		238.07	
Total for Object			574500	PERSONAL VEHICLE MILEAGE									435.51
25310	079	000	53105018.575100.		50510115	10/01/22	PV	V	WALKENHORST, WADE	6846936		.81	
25310	079	000	53105018.575100.		50582241	10/04/22	PV	V	DOWNING, BONNIE M	6857813		7.31	
25310	079	000	53105018.575100.		50659829	10/20/22	PV	V	LUHRS, THOMAS M	6875606		7.31	
Total for Object			575100	MISC TRAVEL EXPENSE									15.43
Total for Business Unit		53105018	NE REAL PROPERTY APPRAISER										9,885.06-
25320	079	000	53105200.475165.		468386	10/06/22	RC	RB	NRPAB AMC DEPOSIT 221006	6859163		1,500.00-	
25320	079	000	53105200.475165.		469340	10/13/22	RC	RB	NRPAB AMC DEPOSIT 221013	6866124		1,500.00-	
25320	079	000	53105200.475165.		469683	10/17/22	RC	RB	NRPAB AMC DEPOSIT 221017	6869096		1,500.00-	
Total for Object			475165	AMC REGISTERED RENEWAL									4,500.00-
25320	079	000	53105200.481100.		19197516	10/25/22	JE	G	OIP Sept 2022 1.92411%	6879864		554.76-	
Total for Object			481100	INVESTMENT INCOME									554.76-
25320	079	000	53105200.511100.		3168214	10/05/22	T2	7	PAYROLL LABOR DISTRIBUTION	6849713		2,203.15	
25320	079	000	53105200.511100.		3168319	10/19/22	T2	7	PAYROLL LABOR DISTRIBUTION	6862570		2,203.53	
Total for Object			511100	PERMANENT SALARIES-WAGES									4,406.68

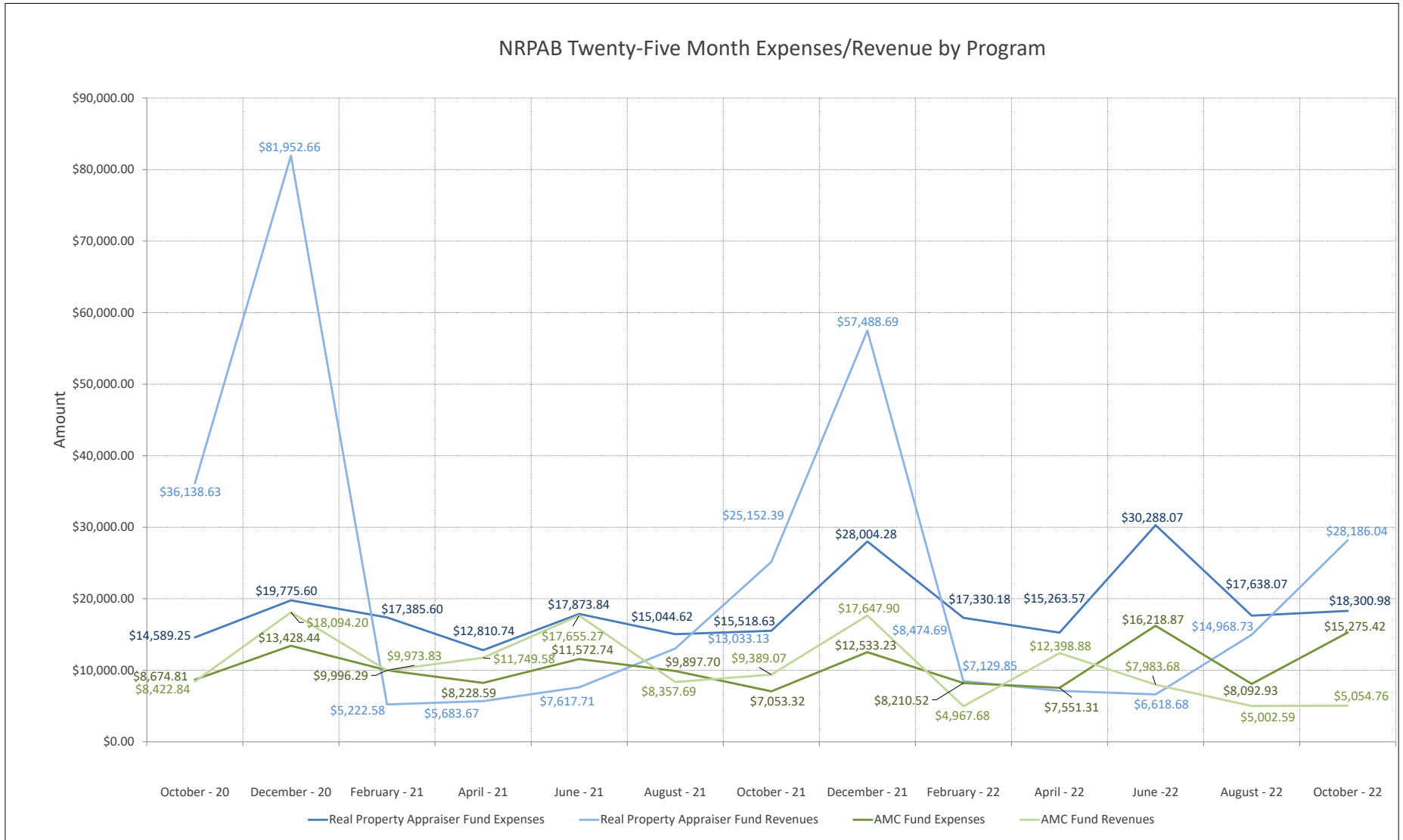
Fund	Program	Sub-Program	Account Number	Sub-ledger	Doc Number	Tran Date	Tran Type	Batch Type	Payee/Explanation	Batch Number	Posted Code	Month to Date
25320	079	000	53105200.511600.		3168214	10/05/22	T2	7	PAYROLL LABOR DISTRIBUTION	6849713		105.00
Total for Object			511600 PER DIEM PAYMENTS									105.00
25320	079	000	53105200.512100.		3168214	10/05/22	T2	7	PAYROLL LABOR DISTRIBUTION	6849713		106.51
25320	079	000	53105200.512100.		3168319	10/19/22	T2	7	PAYROLL LABOR DISTRIBUTION	6862570		53.26
Total for Object			512100 VACATION LEAVE EXPENSE									159.77
25320	079	000	53105200.512200.		3168319	10/19/22	T2	7	PAYROLL LABOR DISTRIBUTION	6862570		52.87
Total for Object			512200 SICK LEAVE EXPENSE									52.87
25320	079	000	53105200.515100.		3168215	10/05/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6849713		172.94
25320	079	000	53105200.515100.		3168320	10/19/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6862570		172.95
Total for Object			515100 RETIREMENT PLANS EXPENSE									345.89
25320	079	000	53105200.515200.		3168215	10/05/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6849713		166.86
25320	079	000	53105200.515200.		3168320	10/19/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6862570		153.93
Total for Object			515200 FICA EXPENSE									320.79
25320	079	000	53105200.515500.		3168215	10/05/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6849713		583.18
25320	079	000	53105200.515500.		3168320	10/19/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6862570		789.87
Total for Object			515500 HEALTH INSURANCE EXPENSE									1,373.05
25320	079	000	53105200.521100.		19161678	10/20/22	JE	G	NRPAB POSTAGE SEPTEMBER 2022	6875829		42.48
Total for Object			521100 POSTAGE EXPENSE									42.48
25320	079	000	53105200.521400.		50510838	10/01/22	PV	V	AS - OCIO - IMSERVICES	6848049		1,530.02
25320	079	000	53105200.521400.		50659818	10/20/22	PV	V	AS - OCIO - IMSERVICES	6875598		5,933.16
Total for Object			521400 CIO CHARGES									7,463.18
25320	079	000	53105200.524600.		19150933	10/20/22	JE	G	NRPAB RENT OCTOBER 2022	6875580		328.98
25320	079	000	53105200.524600.		50659797	10/20/22	PV	V	SECRETARY OF STATE	6875588		12.32
Total for Object			524600 RENT EXPENSE-BUILDINGS									341.30
25320	079	000	53105200.524900.		19150933	10/20/22	JE	G	NRPAB RENT OCTOBER 2022	6875580		112.56
Total for Object			524900 RENT EXP-DEPR SURCHARGE									112.56
25320	079	000	53105200.531100.		50580986	10/04/22	PV	V	AS - MATERIEL DIVISION	6856361		27.24
Total for Object			531100 OFFICE SUPPLIES EXPENSE									27.24

Fund	Program	Sub-Program	Account Number	Sub-ledger	Doc Number	Tran Date	Tran Type	Batch Type	Payee/Explanation	Batch Number	Posted Code	Month to Date
25320	079	000	53105200.533100.		50510137	10/01/22	PV	V	ART FX SCREENPRINTING	6846962		23.80
Total for Object			533100 HOUSEHOLD & INSTIT EXPENSE									23.80
25320	079	000	53105200.554900.		50565060	10/01/22	PV	V	PATROL, NEBRASKA STATE	6852756		181.00
Total for Object			554900 OTHER CONTRACTUAL SERVICES									181.00
25320	079	000	53105200.571100.		18985029	10/04/22	J1	G	PURCHASE CARD TRANSACTION	6856868		33.60
Total for Object			571100 LODGING									33.60
25320	079	000	53105200.571800.		50582241	10/04/22	PV	V	DOWNING, BONNIE M	6857813		21.69
25320	079	000	53105200.571800.		50659829	10/20/22	PV	V	LUHRS, THOMAS M	6875606		21.69
Total for Object			571800 MEALS - TRAVEL STATUS									43.38
25320	079	000	53105200.574500.		50510115	10/01/22	PV	V	WALKENHORST, WADE	6846936		3.50
25320	079	000	53105200.574500.		50582241	10/04/22	PV	V	DOWNING, BONNIE M	6857813		102.82
25320	079	000	53105200.574500.		50659829	10/20/22	PV	V	LUHRS, THOMAS M	6875606		128.19
Total for Object			574500 PERSONAL VEHICLE MILEAGE									234.51
25320	079	000	53105200.575100.		50510115	10/01/22	PV	V	WALKENHORST, WADE	6846936		.44
25320	079	000	53105200.575100.		50582241	10/04/22	PV	V	DOWNING, BONNIE M	6857813		3.94
25320	079	000	53105200.575100.		50659829	10/20/22	PV	V	LUHRS, THOMAS M	6875606		3.94
Total for Object			575100 MISC TRAVEL EXPENSE									8.32
Total for Business Unit		53105200	AMC LICENSING									10,220.66
Total for Division		000										335.60
Total for Agency		053	REAL PROPERTY APPRAISER BD									335.60

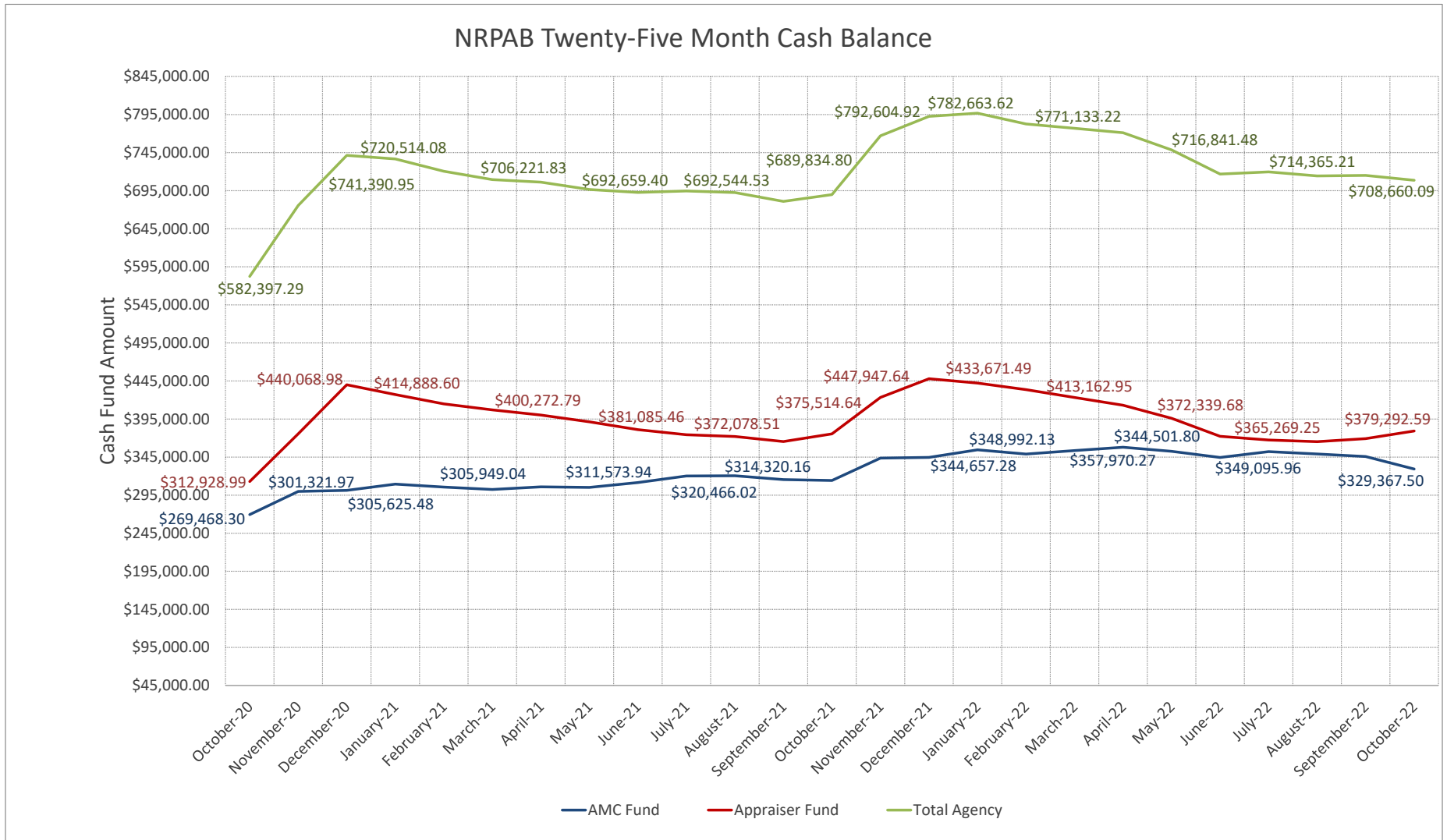
# Financial Report and Considerations - Financial Charts



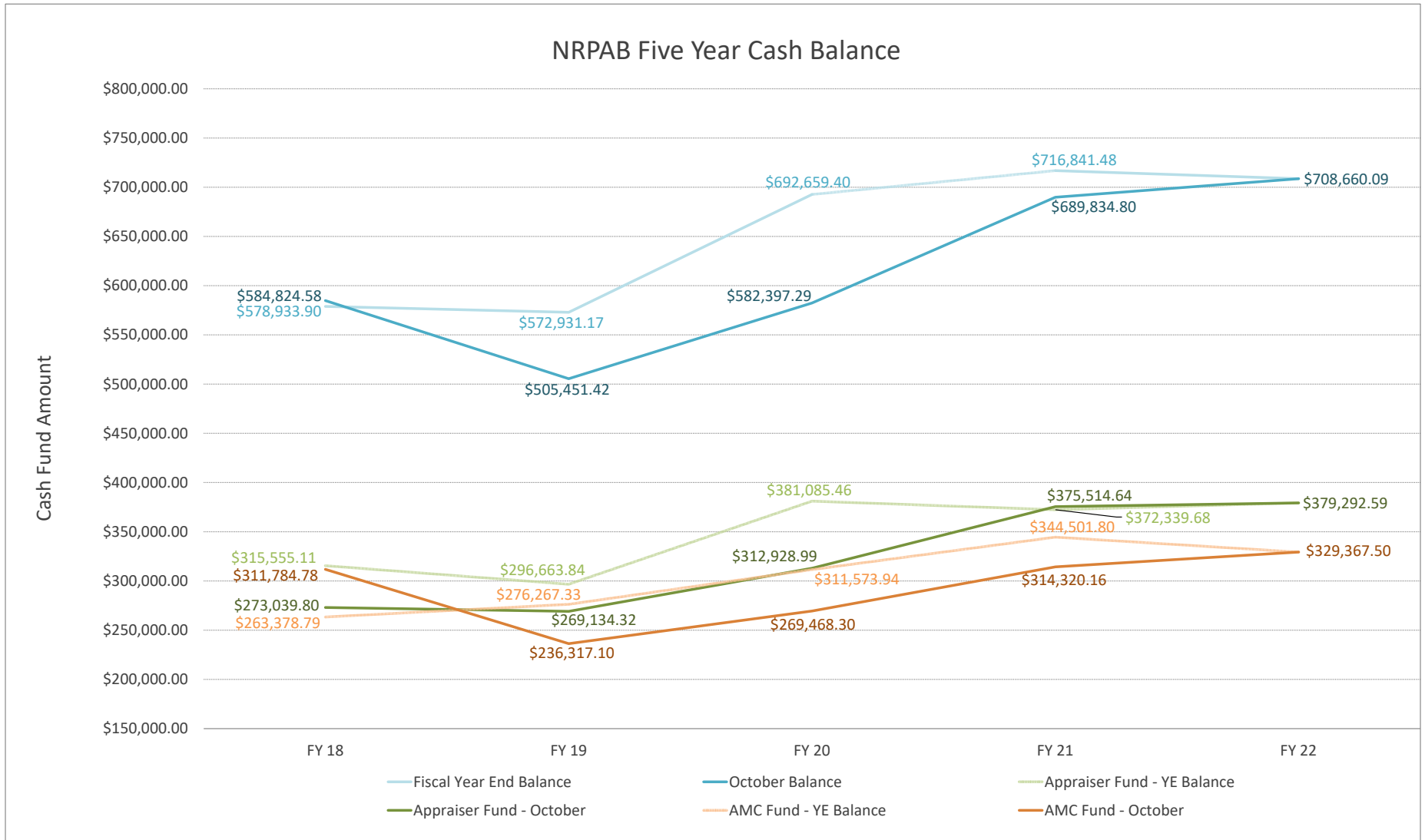
# Financial Report and Considerations - Financial Charts



# Financial Report and Considerations - Financial Charts



# Financial Report and Considerations - Financial Charts



## **Kohtz Fall AARO Conference Summary (October 14-17, 2022, Washington, D.C.)**

The Appraisal Subcommittee (“ASC”) opened the conference. ASC Executive Director Jim Park summarized ASC leadership/staffing changes that have recently taken place. As during the Spring 2022 AARO Conference, Park commented on the amount of staff turnover at the state level. According to Park, State Off-site Assessments were successful, but do not replace the benefits of compliance reviews, which will resume in 2023. A summary of the PAVE Report was then provided with a report on what the ASC is doing in response. Next, Park turned his focus to the ASC Grant Program and indicated that \$3.3M has been awarded to state Appraiser/AMC Programs; \$1M to The Appraisal Foundation; and \$350K for an Annual Cooperative Agreement. \$14M has been awarded over three years, with fifteen States receiving grants. Park highlighted some of the uses of this grant money by states. Park then brought attention to a Census/Data visualization project the ASC is working on, and indicated that a national shortage of appraisers will continue and changes in the industry may lead to a mass retirement. Data can be used to track this information. Park also discussed Federal legislation that has been introduced, covering the following topics:

- Add VA and USDA RHD to the ASC authority.
- Allow Licensed appraisers back on the FHA Roster.
- Add Trainees to the Appraiser Registry.
- Broaden ASC grant making authority.
- Authorize ASC to lower AMC Registry Fees.
- Improve governance of appraisal industry.

Park finished his presentation by detailing the ASC’s new website and branding.

The Appraisal Foundation (“TAF”) provided the following updates:

- The Appraiser Qualifications Board (“AQB”) provided information regarding a forum held to explore education requirements for fair housing laws and valuation bias education. The panel consisted of federal regulators, state appraiser regulatory agencies, professional appraiser organizations, education providers, and consumers. The AQB is working on a Discussion Draft based on this forum. The AQB then gave an overview of PAREA and indicated that thirty-five states have now indicated that PAREA will be accepted. To date, seven preliminary PAREA programs have been submitted to the AQB for review. The AQB finished by providing a summary of its other activities.
- The Appraisal Standards Board (“ASB”) focused on third exposure draft of the Uniform Standards of Professional Appraisal Practice (“USPAP”), but indicated that a fourth is coming soon. The 7-Hour National USPAP Course will also be updated to include anti-discrimination content, and anyone that has completed the course will receive the added content. Finally, the USPAP publication cycle will have starting date, but no ending date.
- Kelly Davids, provided a more general update on TAF. TAF started a state newsletter in February to keep state regulators informed on TAF business; State Regulator Advisory Group started back up; and a “suggestion box” has been deployed for anyone that has suggestions about the Real Property Appraiser Qualifications Criteria (“Criteria”) and/or USPAP. Davids then provided a summary of the following TAF actions in response to the PAVE Report:
  - Strengthen guardrails against unlawful discrimination.



- Retaining law firm Relman Colfax for study.
- Council to advocate for residential equity.
- Increased diversity training.
- New process for appointing board members - six of last seven appointments to ASB, AQB, BOT have been women and women of color.

Dauids finished by providing a Federal legislative update, and detailed the current TAF activities and offerings.

Fannie Mae provided the next update. A report was given on appraisal supply and demand. Demand has steadily increased while the number of real property appraisers has remained stable. 1,250 real property appraisers retire annually, and 450 new trainee real property appraisers enter annually. Fannie Mae is participating in the Appraiser Diversity Initiative (“ADI”). ADI is an industry initiative committed to addressing the lack of racial, ethnic, and gender diversity in the appraisal industry. ADI is a partnership between Fannie Mae, Freddy Mac, National Urban League, and the Appraisal Institute. A Workshop Program developed by ADI includes introduction to the industry and providing an explanation of real property appraiser roles and duties. A scholarship program administered by ADI helps new potential real property appraisers through the credentialing process by covering the costs of online education and providing a calculator class, the ADI inbox for on demand support, monthly meetings, and advisor support. ADI also has a sponsor program for supervisor sponsors, advisor sponsors, technology sponsors, community sponsors, and ADI Workshop sponsors. During past year, 416 scholarships were awarded. Currently, there are 322 active participants and 48 have completed workshop. Lyle Radke, Senior Director of Collateral Policy at Fannie Mae, also gave a presentation on barriers-to-entry in the real property appraiser profession. Radke highlighted the following barriers

- Some states do not have licensed real property appraisers, which requires more education and experience to become a real property appraiser.
- Some states have more stringent qualification requirements (above Criteria).
- Fees such as the cost of a trainee real property appraiser credential, background/fingerprint costs, and other related fees can be significant in some states (range from \$39.00 to \$930.00).
- Some states require all real property appraisers to hold bachelor’s degrees.

Radke finished by outlining the following myths in the industry:

- Lenders don’t allow trainee real property appraisers to sign reports.
- Trainee real property appraisers work exposes a real property appraiser to addition errors (Fannie Mae quality control data shows that the error rate is lower for trainees compared to non-trainees).
- Real property appraisers don’t have time to supervise trainee real property appraisers (shard workload increases productivity and efficiency, and improves a supervisory appraiser’s understanding).
- A real property appraiser makes less money with a trainee real property appraiser (a proficient trainee makes a supervisory appraiser more money).
- Trainee real property appraisers are future competition (yes, trainees are future competition, but also the future of the industry).

In a presentation meant to prepare conference attendees for their next State Compliance Review, the ASC provided an overview of the Compliance Review process, a summary of the rating system used for Compliance Reviews, and a detailed summary of the ASC Policy Statements.

At the Executive Directors and Administrators open discussion, the acceptance of education activities between jurisdictions, complaint processing procedures, Fannie Mae tips (some states automatically investigate, and some states complete a more informal review to decide if an investigation is warranted), appraisal ghosting, and supervisor/trainee numbers were all discussed.

Presentations were also given on the following:

**The Acceptance of Mass Appraisal Experience for Real Property Appraiser Experience Credit** - ASC Policy Manager Tidwell outlined the requirements in the Criteria for acceptance of mass appraisal experience. Amy Rasmussen, chief Deputy Assessor for the Riverside County Assessor, provided a summary as to what mass appraisal is and how it is utilized. A walkthrough of a mass appraisal was provided by Donna VanderVries, Equalization Director for Muskegon County, Michigan and member of AQB. Ms. VanderVries also described her experience going through the credentialing process utilizing mass appraisal experience. This presentation ended with Shannon Hiss, Assessment Advisor with IAAO, summarizing what the International Association of Assessing Officers (“IAAO”) is and what it does.

**Bias and Diversity, Equity, and Inclusion in the Real Property Appraiser Profession** - The Appraisal Institute provided a summary of their activities to date, which includes industry collaboration, building relationships with media, testifying before Congress and PAVE Task Force, and developing model state legislation. Appraisal Institute is also in partnership with Fannie Mae, Freddie Mac, and National Urban League for the ADI. Appraisal Institute then summarized progress on their PAREA program, which is on schedule for a September 2023 launch.

**Fair Housing and Alleged Discrimination in Appraising** - Two historically key federal laws apply to alleged discrimination in appraising, the Fair Housing Act (“FHA”) enacted as part of the Civil Rights Act of 1968, and the Equal Credit Opportunity Act (“ECOA”). The language in USPAP that addresses bias was summarized during this presentation. The different kinds of bias were also reviewed with examples of each provided. From 2002-2018 there were four complaints to HUD, ten complaints to state agencies, and two lawsuits alleging violation of FHA. From 2020 to present, there have been 100+ complaints to HUD. So far, no charges of discrimination involving appraisals have been issued by HUD. Difficulty exists distinguishing between negligence and alleged discrimination.

**Harmonizing Enforcement of USPAP Across Jurisdictions** – According to the presenter, the enforcement of USPAP across jurisdictions is inconsistent, which causes disparate outcomes and undermines credibility in the enforcement system. There is no top-down manner to enforce USPAP. The presenter indicated that better training for states and better communication between states is important. TAF also provided a summary of its resources available to states to assist with the enforcement of USPAP. A guided tour through the investigative process was also provided during this presentation.

**Appraiser Professionalism & USPAP** – This presentation focused on real property appraisers that abandon assignments and the effect it has on the public and the mortgage industry. A discussion took place as to if USPAP provides authority to states to address this matter or if it is left to individual state laws.

**Trends in Appraiser Behavior & Quality Concerns** - Scott Reuter, Chief Appraiser for Fannie Mac, indicated that residential mortgage activity is down by about a quarter for this year through July compared to 2021 (January through July). Real property appraiser capacity remained steady nationwide, while volume increased dramatically in 2020. Volume has been slowly declining in 2022. Reuter then addressed appraisal concerns established by Freddie Mac. Reuter began with Gross Living Area ("GLA"). The GLA adjustments applied are steady at 25%. Real property appraisers are reluctant to apply adequate GLA adjustment between comparable properties (analyzing market conditions); however, real property appraisers tend to make up for this in unsupported adjustments elsewhere. According to Reuter, property condition adjustments are also an issue. Particularly, unsupported condition adjustments. Reuter then summarized actions taken by Freddie Mac. Freddie Mac will continue to research appraisal gap and inequality in the industry, flag undervaluation and the use of biased words or phrases for review, and provide feedback to both lenders and real property appraisers. Reuter finished by providing a summary of changes to the Freddie Mac Selling Guide and providing a walkthrough of the redesigned UAD form.

**History of Bias in the Housing Industry** - Byron Miller summarized a study performed by himself evaluating the same home in various areas of the Minneapolis metropolitan area. According to Miller, locations that have predominantly minority populations, the house value was significantly lower. In one suburb the house sold for over \$600,000, and in a predominantly black neighborhood, the house sold for \$200,000. Miller also indicated that a study of assessed values revealed a structural bias in assessed values. The study indicates that the race of the assessment staff or the homeowners are unknown, but there is still a value discrepancy between white neighborhoods and neighborhoods predominantly of color.



# THE NEBRASKA APPRAISER

News from the Nebraska Real Property Appraiser Board

Fall 2022

## Director's Comments



Director Tyler Kohtz

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

## Culture

When referring to an organization, Merriam Webster defines culture as “the set of shared attitudes, values, goals, and practices that characterizes an institution or organization.” It is true that “culture” is a corporate buzzword; many talk about the strength of their organization’s culture. Until it is tested, how does one really know? I don’t recall that I have ever made a statement regarding the Board’s culture as I’ve always felt that words are just words when it comes to this topic. I prefer that the Board and its staff are judged by its actions and communication within the agency and with the public. During the last half of this year, the Board’s staff encountered some unexpected disruptions; everyone took on a little more to ensure that the Board’s services did not drop off. I am proud of, and grateful for, the support that we all offer each other as board members and staff members. As we move into the season of thanksgiving, celebration and reflection, I hope that you all can all take time to acknowledge those who positively impact your lives. In addition, I hope that you enjoy this edition of The Nebraska Appraiser.

## In This Issue

### NRPAB Features:

- 2023-2024 Credential Renewal Reminder and Information
- 2022 Fall AARO Conference Summary

### NRPAB Quick Hits:

- State of Nebraska Accepting Applications for At-Large Licensed Real Estate Broker Member on NRPAB
- The Appraisal Foundation Extends 2020-21 USPAP for an Additional Year
- Accessing Appraiser Login through Centurion Blue Account
- Employee Anniversaries
- Guidance Documents Adopted/Retired Between July and September of 2022
- Compliance Update (July - September 2022)

### Coming and Going:

- Who’s New? (July - September 2022)
- Real Property Appraiser and AMC Numbers and Trends as of October 1, 2022

### Financial Snapshot:

- September 30, 2022 Financial Report

## Upcoming NRPAB Meetings:

- ◆ December 15, 2022 @ NRPAB Office (Conference Room)
- ◆ January 19, 2023 @ NRPAB Office (Conference Room)
- ◆ February 16, 2023 @ NRPAB Office (Conference Room)

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

# 2023-24 Credential Renewal Reminder and Information

By Tyler N. Kohtz, Director

Real property appraiser renewal applications are due November 30, 2022, which is fast approaching. If your Nebraska credential expires December 31, 2022, and you have not renewed your credential, please take note of the following:

Yellow postcards were mailed in late June to all real property appraisers whose credential expires December 31, 2022, with directions for downloading the paper real property appraiser renewal application form from the Board's website at [appraiser.ne.gov](https://appraiser.ne.gov) (see yellow highlights in picture at bottom of this page), and how to access the online real property appraiser renewal application through Appraiser Login via Centurion (see yellow highlights in picture at bottom of this page and red highlights in picture at bottom of the next page). Additional information related to updating contact information and completing the online real property appraiser renewal application in Appraiser Login can be found in the Winter 2021 edition of The Nebraska Appraiser feature article titled "NRPAB Appraiser Login Expanded to Include Online Real Property Appraiser Renewal Application and Contact Information Self-Service Interface," which is located on the Board's website:

[https://appraiser.ne.gov/newsletters\\_and\\_memos/2021/TheNebraskaAppraiserWinter2021.pdf](https://appraiser.ne.gov/newsletters_and_memos/2021/TheNebraskaAppraiserWinter2021.pdf).

If you have any questions regarding Appraiser Login, the online real property appraiser renewal application, or the contact information interface, please feel free to contact the Board's office by phone at 402-471-9015, or by email at [nrpab.AppraiserLogin@nebraska.gov](mailto:nrpab.AppraiserLogin@nebraska.gov).

All online real property appraiser renewal applications must be submitted with a date stamp prior to December 1, 2022 (all required continuing education completion certificates and supporting documentation must be submitted to the NRPAB through the Education Submission Portal found in Appraiser Login or by email prior to the submission of the online real property appraiser renewal application), and all paper real property appraiser renewal applications, along with all required documents, must be mailed to the Board's office, postmarked prior to December 1, 2022, to be considered timely. Paper renewal applications must include:

- A completed 2023-24 Application for Renewal of Nebraska Real Property Appraiser Credential;
- Explanations and copies of documents for all "YES" answers to disciplinary questions;
- All fees;
- All required continuing education completion certificates and supporting documentation (if not already submitted to and approved by the NRPAB through the Education Submission Portal found in Appraiser Login or by email); and
- For those notified of random selection for Criminal History Record Check ("CHRC") by certified mail, the signed and dated Authorization to Use Fingerprints for Criminal History Record Check Through the Nebraska State Patrol and the Federal Bureau of Investigation form and fingerprint cards or date of electronic fingerprint submission.

(Note: You must include all required documentation and explanations of "YES" answers to disciplinary questions with each renewal application, even if that information was previously sent to the Board.)

Incomplete or incorrect paper real property appraiser renewal applications will be returned, and incomplete online real property appraiser renewal applications will be rejected. In these cases, a letter describing the issues and explaining the next step will be sent (the status of an online real property appraiser renewal application can also be followed in Appraiser Login). Applications missing any required accompanying documentation are considered incomplete.

The screenshot shows the official website of the Nebraska Real Property Appraiser Board. The header includes the board's name and a navigation menu with links for Home, Board Members and Staff, Contact, Appraiser Login, Approved Education Activity Search, Appraiser Listing, and AMC Listing. The main content area features a mission statement, vision, and information about the 2021-22 renewal period. A sidebar on the right contains a menu with links for AMC Registration, Appraiser Credentialing, Board Meetings, Education, Enforcement, Laws, Regulations, and Guidance Documents, Public Information, Request Forms, and USRPB Review Report Forms. The '2022-23 Renewal Applications' link is highlighted in yellow.

## 2023-24 Credential Renewal Reminder and Information (continued)

When a complete real property appraiser renewal application has been received and processed by board staff, a blue postcard will be mailed stating that the credential has been renewed and providing directions for printing the credentialing card through Appraiser Login. An automated email will also be sent.

If a completed online real property appraiser renewal application is not submitted with a date stamp prior to December 1, 2022, or a paper real property appraiser renewal application, along with all required documents, is not received at the Board's office postmarked prior to December 1, 2022, a credential holder will have until July 1, 2023 to meet the requirements for renewal. A late processing fee of \$25.00 will be assessed for each month or portion of a month the credential is not renewed beginning on December 1, 2022. (The late processing fee does not apply until January 1, 2023 for new or upgraded credentials issued on or after November 1, 2022.) Also, for an online real property appraiser renewal application, if an incorrect routing or account number is entered for an EFW payment, a \$20.00 fee will be assessed for ACH return expenses charged to the Board by the Nebraska State Treasurer's Office.

Except for applications to renew new or upgraded credentials issued after November 30, 2022 and before January 1, 2023, all real property appraiser renewal applications received after November 30, 2022 may go before the Board for review.

If an appraiser who is required to submit fingerprints with this year's real property appraiser renewal application sends everything on time (on or before November 30, 2022), but the Board has not received the CHRC results from the State Patrol by December 31, 2022, the Board may renew a credential contingent on the CHRC results. All other requirements for renewal must be met prior to the November 30 deadline for this contingent approval.

A credential holder may elect inactive status to maintain his or her credential if he or she is unable to engage in real property appraisal practice for a period of less than two years. The inactive status application is located on the Board's website at: [https://appraiser.ne.gov/Appraiser\\_Credentialing/](https://appraiser.ne.gov/Appraiser_Credentialing/).

Information regarding the CE requirements is available in Appraiser Login in the Education Interface ("Education" button on the left side of the page - see red highlights in picture at bottom of the page). Log into Appraiser Login and select the "Nebraska Real Property Appraiser Continuing Education Requirements" link at the top of the page in the Education Interface. The Board encourages credential holders to complete continuing education that contributes to improved or new skills, knowledge, and/or competency in their primary area(s) of real property appraisal practice.

The Board may adopt a program of continuing education for an individual credential holder as long as the program complies with the Appraiser Qualifications Board's continuing education criteria. To request an individualized program of continuing education, submit a letter to the Board explaining the circumstances that are the basis for the request and the reason(s) why the existing continuing education requirements are a hardship.

Each credential holder who successfully renews his or her credential after the second year of a two-year credential period receives one free download of the PDF version of the 2020-21 Edition of USPAP through Appraiser Login ("USPAP" button on the left side of the page - see red highlights in picture at bottom of this page). The PDF version may only be used in accordance with the License Agreement for TAF Digital Content once the download is complete. You can purchase a hard copy from [The Appraisal Foundation](#).

Please contact the Board's office at 402-471-9015, or by email at: [nrpab.renewals@nebraska.gov](mailto:nrpab.renewals@nebraska.gov), for any questions concerning continuing education requirements or the real property appraiser renewal process.

The screenshot shows a web browser window with the URL [nrpab-appraiser-cat.ne.gov/appraiser/login/appraiser.shtml](http://nrpab-appraiser-cat.ne.gov/appraiser/login/appraiser.shtml). The page header includes the Nebraska Real Property Appraiser Board logo and navigation links: Home, Board Members and Staff, Contact, CAT Appraiser Login, CAT Approved Education Activity Search, CAT Appraiser Listing, and AMC Listing. A disclaimer states: "The Nebraska Real Property Appraiser Board has made every effort to ensure the accuracy of the information provided in Appraiser Login. However, if any errors, omissions, or discrepancies are found in Appraiser Login, please notify the Nebraska Real Property Appraiser Board immediately. As a Nebraska credentialled appraiser, it is your responsibility to ensure that all continuing education requirements are met, and all required information for renewal is submitted to the Board's office in a timely manner." The main content area is titled "Appraiser Details" and shows "Appraiser - Tyler Kohtz" with a sidebar menu containing "Home", "Contact Information", "Credential", "Education", "Renew Credential", and "USPAP". The "Education" and "Renew Credential" items are highlighted with red boxes. The user's name is "Name: Kohtz, Tyler" and email is "Email: tyler.kohtz@nebraska.gov". There is a checkbox for "Include in bulk email list for the NRAB" which is checked. At the bottom, there is a section for "Information about the 2021-22 Renewal Period" and a "2021-22 Renewal Period" button. A "Q.7" watermark is visible in the bottom right corner.



# 2022 Fall AARO Conference Summary

By Tyler N. Kohtz, Director

I attended the Fall AARO Conference October 14th through the 17th in Washington, D.C. As always the presentations and discussions were relevant and insightful. The following highlights were noted:

The Appraisal Subcommittee (“ASC”) opened the conference. ASC Executive Director Jim Park summarized ASC leadership/staffing changes that have recently taken place. As during the Spring 2022 AARO Conference, Park commented on the amount of staff turnover at the state level. According to Park, State Off-site Assessments were successful, but do not replace the benefits of compliance reviews, which will resume in 2023. A summary of the PAVE Report was then provided with a report on what the ASC is doing in response. Next, Park turned his focus to the ASC Grant Program and indicated that \$3.3M has been awarded to state Appraiser/AMC Programs; \$1M to The Appraisal Foundation; and \$350K for an Annual Cooperative Agreement. \$14M has been awarded over three years, with fifteen States receiving grants. Park highlighted some of the uses of this grant money by states. Park then brought attention to a Census/Data visualization project the ASC is working on, and indicated that a national shortage of appraisers will continue and changes in the industry may lead to a mass retirement. Data can be used to track this information. Park also discussed Federal legislation that has been introduced, covering the following topics:

- Add VA and USDA RHD to the ASC authority.
- Allow Licensed appraisers back on the FHA Roster.
- Add Trainees to the Appraiser Registry.
- Broaden ASC grant-making authority.
- Authorize ASC to lower AMC Registry Fees.
- Improve governance of appraisal industry.

Park finished his presentation by detailing the ASC’s new website and branding.

The Appraisal Foundation (“TAF”) provided the following updates:

- The Appraiser Qualifications Board (“AQB”) provided information regarding a forum held to explore education requirements for fair housing laws and valuation bias education. The panel consisted of federal regulators, state appraiser regulatory agencies, professional appraiser organizations, education providers, and consumers. The AQB is working on a Discussion Draft based on this forum. The AQB then gave an overview of PAREA and indicated that thirty-five states have now indicated that PAREA will be accepted. To date, seven preliminary PAREA programs have been submitted to the AQB for review. The AQB finished by providing a summary of its other activities.
- The Appraisal Standards Board (“ASB”) focused on the third exposure draft of the Uniform Standards of Professional Appraisal Practice (“USPAP”), but indicated that a fourth is coming soon. The 7-Hour National USPAP Course will also be updated to include anti-discrimination content, and anyone who has completed the course will receive the added content. Finally, the USPAP publication cycle will have a starting date, but no ending date.
- Kelly Davids provided a more general update on TAF. TAF started a state newsletter in February to keep state regulators informed on TAF business; the State Regulator Advisory Group started back up; and a “suggestion box” has been deployed for anyone who has suggestions about the Real Property Appraiser Qualifications Criteria (“Criteria”) and/or USPAP. Davids then provided a summary of the following TAF actions in response to the PAVE Report:
  - Strengthen guardrails against unlawful discrimination.
  - Retaining law firm Relman Colfax for a study.
  - Council to advocate for residential equity.
  - Increased diversity training.
  - New process for appointing board members - six of last seven appointments to ASB, AQB, BOT have been women and women of color.

Davids finished by providing a Federal legislative update, and detailed the current TAF activities and offerings.

## 2022 Fall AARO Conference Summary (continued)

Fannie Mae provided the next update. A report was given on appraisal supply and demand. Demand has steadily increased while the number of real property appraisers has remained stable. 1,250 real property appraisers retire annually, and 450 new trainee real property appraisers enter annually. Fannie Mae is participating in the Appraiser Diversity Initiative (“ADI”). ADI is an industry initiative committed to addressing the lack of racial, ethnic, and gender diversity in the appraisal industry. ADI is a partnership between Fannie Mae, Freddie Mac, National Urban League, and the Appraisal Institute. A Workshop Program developed by ADI includes introduction to the industry and providing an explanation of real property appraiser roles and duties. A scholarship program administered by ADI helps new potential real property appraisers through the credentialing process by covering the costs of online education and providing a calculator class, the ADI inbox for on-demand support, monthly meetings, and advisor support. ADI also has a sponsor program for supervisor sponsors, advisor sponsors, technology sponsors, community sponsors, and ADI Workshop sponsors. During past year, 416 scholarships were awarded. Currently, there are 322 active participants and 48 have completed the workshop. Lyle Radke, Senior Director of Collateral Policy at Fannie Mae, also gave a presentation on barriers-to-entry in the real property appraiser profession. Radke highlighted the following barriers:

- Some states do not have licensed real property appraisers, certified residential requires more education and experience to become a real property appraiser.
- Some states have more stringent qualification requirements (above and beyond Criteria).
- Fees such as the cost of a trainee real property appraiser credential, background/fingerprint costs, and other related fees can be significant in some states (ranging from \$39.00 to \$930.00).
- Some states require all real property appraisers to hold bachelor’s degrees.

Radke finished by outlining the following myths in the industry:

- Lenders don’t allow trainee real property appraisers to sign reports (This is false).
- Trainee real property appraisers work exposes a real property appraiser to addition errors (Fannie Mae quality control data shows that the error rate is lower for trainees compared to non-trainees).
- Real property appraisers don’t have time to supervise trainee real property appraisers (Shared workload can increase productivity and efficiency, and improve a supervisory appraiser’s understanding).
- A real property appraiser makes less money with a trainee real property appraiser (A proficient trainee makes a supervisory appraiser more money).
- Trainee real property appraisers are future competition (Yes, trainees are future competition, but also the future of the industry).

In a presentation meant to prepare conference attendees for their next State Compliance Review, the ASC provided an overview of the Compliance Review process, a summary of the rating system used for Compliance Reviews, and a detailed summary of the ASC Policy Statements.

At the Executive Directors and Administrators open discussion, the acceptance of education activities between jurisdictions, complaint processing procedures, Fannie Mae tips (some states automatically investigate, and some states complete a more informal review to decide if an investigation is warranted), appraisal ghosting, and supervisor/trainee numbers were all discussed.

Presentations were also given on the following:

**History of Bias in the Housing Industry** - Byron Miller summarized a study he performed evaluating the same home in various areas of the Minneapolis metropolitan area. According to Miller, in locations that have predominantly minority populations, the house value was significantly lower. In one suburb the house sold for over \$600,000, and in a predominantly black neighborhood, the house sold for \$200,000. Miller also indicated that a study of assessed values revealed a structural bias in assessed values. The study indicates that the race of the assessment staff or the homeowners are unknown, but there is still a value discrepancy between white neighborhoods and neighborhoods predominantly of color.



**The Acceptance of Mass Appraisal Experience for Real Property Appraiser Experience Credit** - ASC Policy Manager Tidwell outlined the requirements in the Criteria for acceptance of mass appraisal experience. Amy Rasmussen, chief Deputy Assessor for the Riverside County Assessor, provided a summary as to what mass appraisal is and how it is utilized. A walkthrough of a mass appraisal was provided by Donna VanderVries, Equalization Director for Muskegon County, Michigan and member of AQB. Ms. VanderVries also described her experience going through the credentialing process utilizing mass appraisal experience. This presentation ended with Shannon Hiss, Assessment Advisor with IAAO, summarizing what the International Association of Assessing Officers (“IAAO”) is and what it does.

**Bias and Diversity, Equity, and Inclusion in the Real Property Appraiser Profession** - The Appraisal Institute (“AI”) provided a summary of their activities to date, including industry collaboration, building relationships with media, testifying before Congress and the PAVE Task Force, and developing model state legislation. AI also in partnership with Fannie Mae, Freddie Mac, and the National Urban League for the ADI. AI then summarized progress on their PAREA program, which is on schedule for a September 2023 launch.

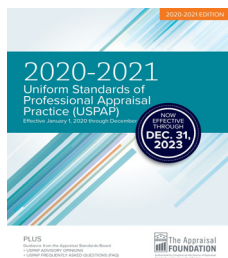
**Fair Housing and Alleged Discrimination in Appraising** - Two historically key federal laws apply to alleged discrimination in appraising, the Fair Housing Act (“FHA”) enacted as part of the Civil Rights Act of 1968, and the Equal Credit Opportunity Act (“ECOA”). The language in USPAP that addresses bias was summarized during this presentation. The different kinds of bias were also reviewed with examples of each provided. From 2002-2018 there were four complaints to HUD, ten complaints to state agencies, and two lawsuits alleging violation of FHA. From 2020 to present, there have been 100+ complaints to HUD. So far, no charges of discrimination involving appraisals have been issued by HUD. Difficulty exists distinguishing between negligence and alleged discrimination.

**Harmonizing Enforcement of USPAP Across Jurisdictions** – According to the presenter, the enforcement of USPAP across jurisdictions is inconsistent, which causes disparate outcomes and undermines credibility in the enforcement system. There is no top-down manner to enforce USPAP. The presenter indicated that better training for states and better communication between states is important. TAF also provided a summary of its resources available to states to assist with the enforcement of USPAP. A guided tour through the investigative process was also provided during this presentation, and supervisor/trainee numbers were all discussed.

**Appraiser Professionalism & USPAP** – This presentation focused on real property appraisers who abandon assignments and the effect it has on the public and the mortgage industry. A discussion took place as to whether USPAP provides authority to states to address this matter or if it is left to individual state laws.

**Trends in Appraiser Behavior & Quality Concerns** - Scott Reuter, Chief Appraiser for Freddie Mac, indicated that residential mortgage activity is down by a about a quarter for this year through July compared to 2021 (January through July). Real property appraiser capacity remained steady nationwide, while volume increased dramatically in 2020. Volume has been slowly declining in 2022. Reuter then addressed appraisal concerns established by Freddie Mac. Reuter began with Gross Living Area (“GLA”). The GLA adjustments applied are steady at 25%. Real property appraisers are reluctant to apply adequate GLA adjustment between comparable properties (analyzing market conditions); however, real property appraisers tend to make up for this in unsupported adjustments elsewhere. According to Reuter, property condition adjustments are also an issue. Particularly, unsupported condition adjustments. Reuter then summarized actions taken by Freddie Mac. Freddie Mac will continue to research appraisal gap and inequality in the industry, flag undervaluation and the use of biased words or phrases for review, and provide feedback to both lenders and real property appraisers. Reuter finished by providing a summary of changes to the Freddie Mac Selling Guide and providing a walkthrough of the redesigned UAD form.

- ◆ Board Member Thomas M. Luhrs’ term as the At-Large Licensed Real Estate Broker representative expires on December 31, 2022; his contributions and insight will be greatly missed. The State of Nebraska is currently accepting applications to fill this position on the Board.
- \* Anyone interested in the position as the At-Large Licensed Real Estate Broker representative must hold a current license as a Real Estate Broker. A Licensed or Certified Real Property Appraiser credential is also preferred, but not required. The term for this position will run for five years, beginning on January 1, 2023.
- \* If you would like more information about this position, or what the Board does, please visit the NRPAB website at <https://appraiser.ne.gov>, or contact the Board’s office at 402-471-9015.
- \* The Application for Executive Appointment can be found on the Governor’s website located at <https://governor.nebraska.gov>. Select the dropdown titled “Constituent Services” at the top of the page, then select “Boards and Commissions.” The application will remain open until an appointment is made.
- ◆ The Appraisal Foundation’s Appraisal Standards Board (“ASB”) announced that the current edition of 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. 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.



- ◆ The Board’s staff continues the process to ensure that all Nebraska real property appraisers have access to Appraiser Login (“A.L”). Additional security is required for enhancements made to A.L. in January 2021, which meant that A.L. had to be moved to the Centurion Blue platform (“Centurion”). Credentials can be renewed, contact information updated, education completion certificates submitted, education history reviewed, and the eUSPAP downloaded through A.L. If you have not received an invitation to Centurion, and have never accessed A.L. via Centurion, please contact the Board’s office at [nrpab.AppraiserLogin@nebraska.gov](mailto:nrpab.AppraiserLogin@nebraska.gov) or 402-471-9015.



*What's new at The Appraisal Foundation?*  
[appraisalfoundation.org](http://appraisalfoundation.org)



*What's new at the Appraisal Subcommittee?*  
[asc.gov](http://asc.gov)



*What's new at the AARO?*  
[aaro.net](http://aaro.net)

## NRPAB Quick Hits

- ◆ Congratulations to Katja Peppe, who has been with the Board for four years as of October 2nd.
- ◆ The Nebraska Real Property Appraiser Board retired no guidance documents, and adopted no new guidance document, between July and September. All Guidance Documents are available for viewing on the Board's website at: [https://appraiser.ne.gov/guidance\\_documents.html](https://appraiser.ne.gov/guidance_documents.html).
- ◆ Compliance Update
  - \* Between the months of July and September, two grievances were filed against Nebraska credentialed real property appraisers, and two grievances were dismissed without prejudice. During this time, no disciplinary actions were taken by the Board against any appraisers.
  - \* Between the months of July and September, no grievances were filed against any appraisal management companies. During this time, no disciplinary actions were taken by the Board against any appraisal management companies.



## NRPAB Staff

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Phone: 402-471-9015

Fax: 402-471-9017

Website: <https://appraiser.ne.gov/>



[Visit NRPAB on Facebook](#)

## *Have questions? We have answers!*

Questions related to appraisal management company registration and renewal: [nrpab.amc@nebraska.gov](mailto:nrpab.amc@nebraska.gov)

Questions related to real property appraiser credentialing: [nrpab.credentialing@nebraska.gov](mailto:nrpab.credentialing@nebraska.gov)

Questions related to real property appraiser credential renewal: [nrpab.renewals@nebraska.gov](mailto:nrpab.renewals@nebraska.gov)

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

Questions related to investigations, or how to file a grievance: [nrpab.compliance@nebraska.gov](mailto:nrpab.compliance@nebraska.gov)

Questions related to Appraiser Login: [nrpab.AppraiserLogin@nebraska.gov](mailto:nrpab.AppraiserLogin@nebraska.gov)

General Questions: [nrpab.questions@nebraska.gov](mailto:nrpab.questions@nebraska.gov)

## Who's New?

The Nebraska Real Property Appraiser Board congratulates the following individuals who received real property appraiser credentials, and the organizations newly registered as appraisal management companies, between July and September of 2022.

### *Trainee Real Property Appraisers*

**Katrina Hansen**, Superior NE – T2022015  
**Ashley Penix**, Papillion NE - T2022016  
**Clay Vieth**, Bettendorf IA – T2022017  
**Jeffrey Parr**, Hastings NE – T2022018  
**Joe Jackson**, Sioux City IA – T2022019  
**Kile Lundy**, Lincoln NE – T2022020  
**Alexis Massanet**, Omaha NE – T2022021

### *Licensed Residential Real Property Appraisers*

**Anthony Milana**, Lincoln NE – L2022005

### *Certified Residential Real Property Appraisers*

**Todd Kramer**, Spencer IA – CR2022005R  
**Vincent Graziano**, Irving TX – CR2022006R  
**Kirsten Wisniewski**, Papillion NE – CR2022007  
**Sean Payne**, Ravenna NE – CR2022008

### *Certified General Real Property Appraisers*

**Bradee Pazour**, Chamberlain SD – CG2022026R  
**John Mackris**, Chicago IL – CG2022027R  
**Robert Niehues Jr**, Seneca KS – CG2022028R

### *Appraisal Management Companies*

None



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

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

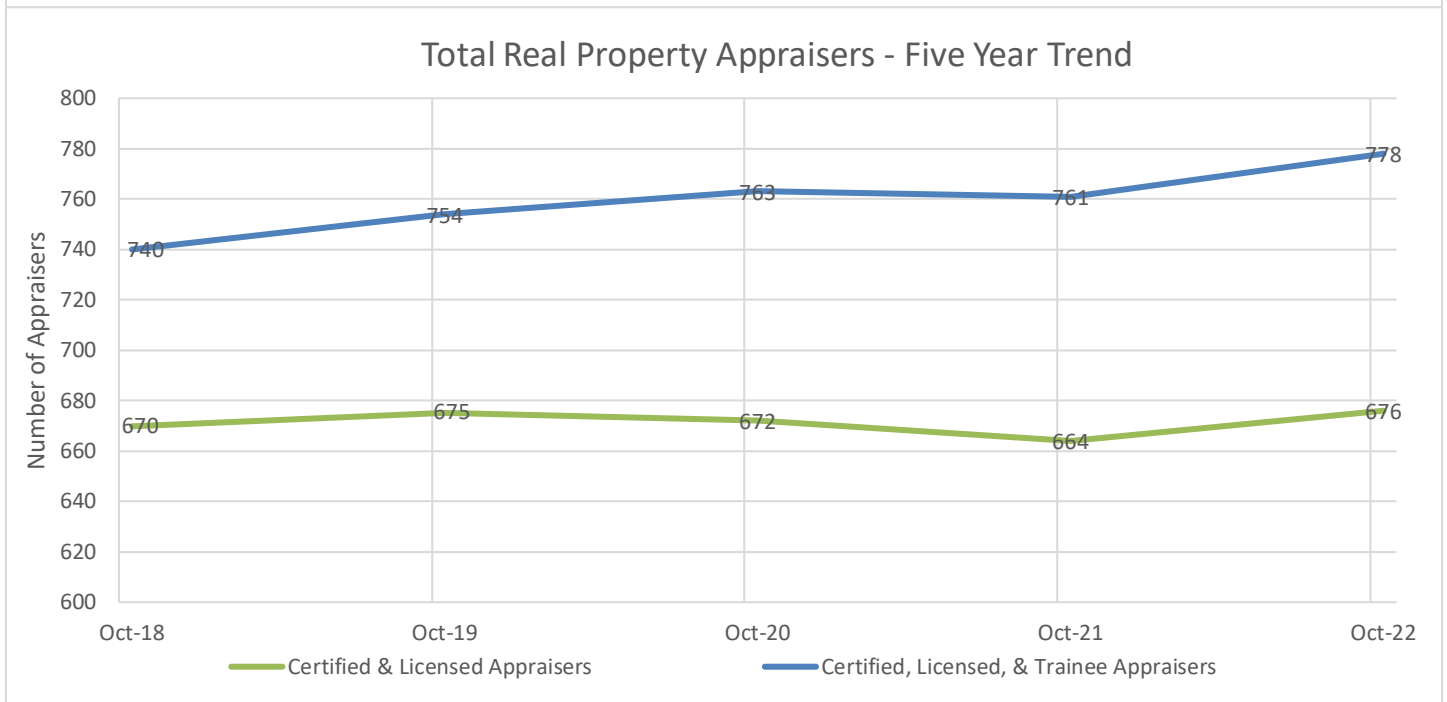
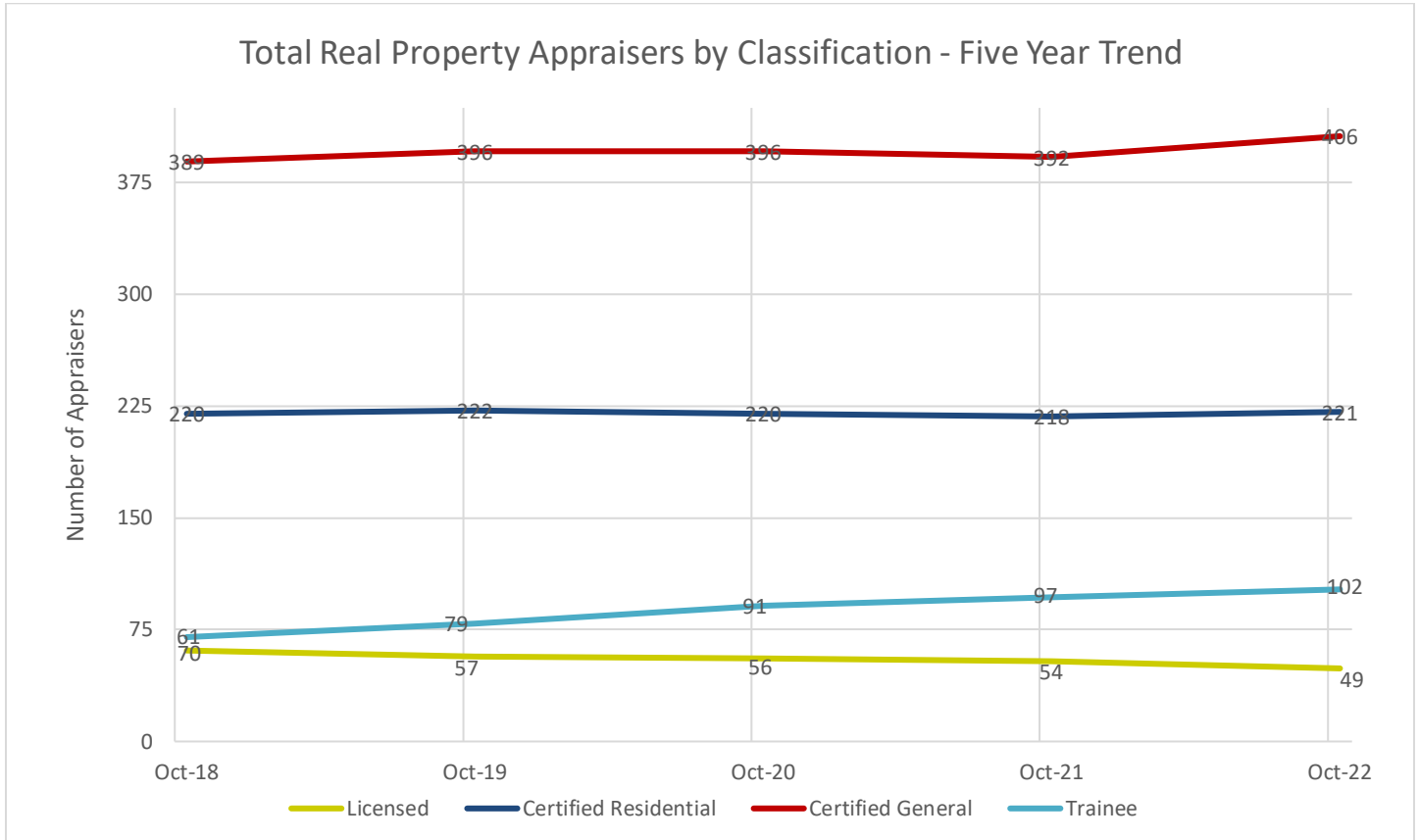
*Board Member*  
**Bonnie M. Downing**, Dunning  
Certified General Appraiser  
3rd District Representative  
Term Expires: January 1, 2025

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

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

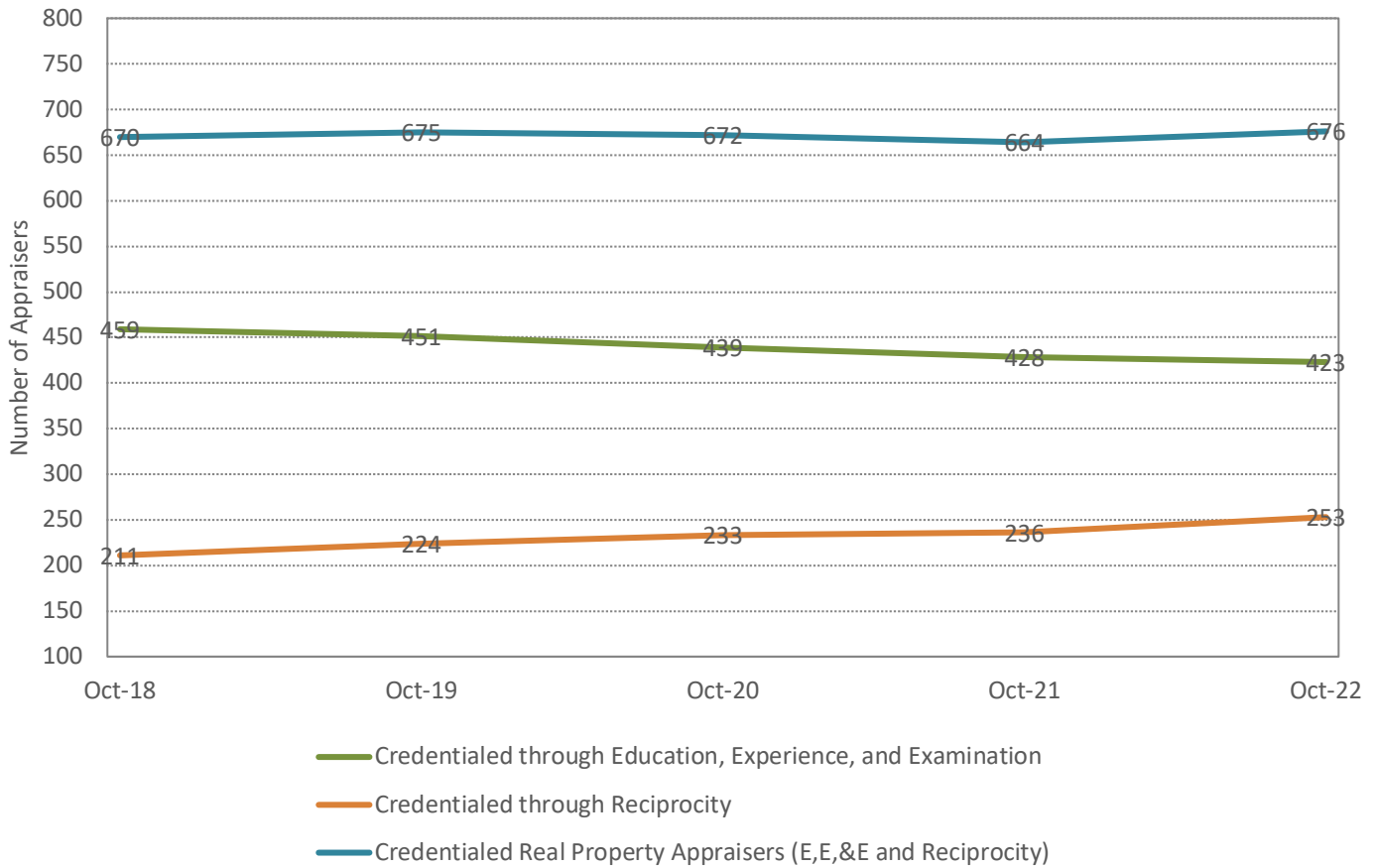
## Real Property Appraiser and AMC Numbers and Trends as of October 1, 2022

The charts below outline the five-year trend for the number of Nebraska credentialed real property appraisers and Nebraska registered appraisal management companies as of October 1, 2022. There are currently 676 licensed residential, certified residential, and certified general real property appraisers in Nebraska, and 102 credentialed trainee real property appraisers. In addition, there are currently 89 appraisal management companies registered in Nebraska.

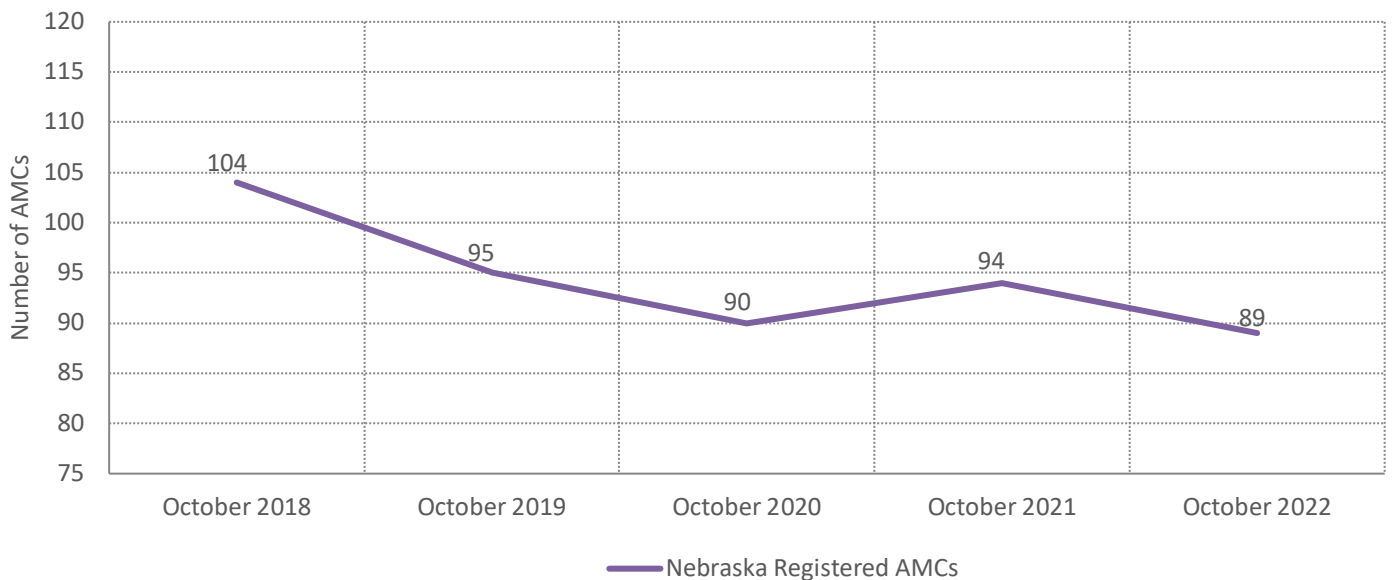


Real Property Appraiser and AMC Numbers and Trends as of October 1, 2022 (Continued)

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



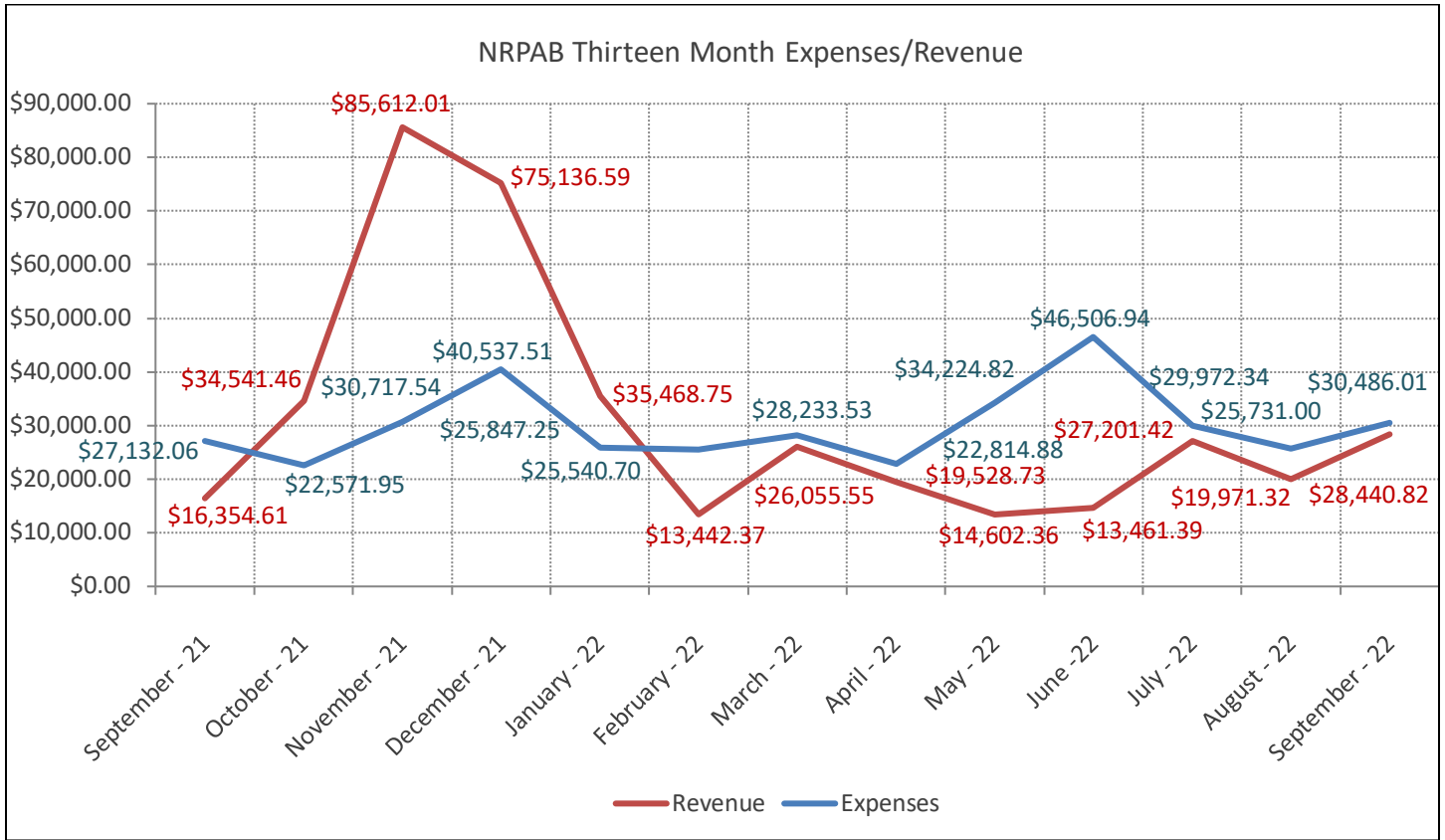
Appraisal Management Companies - Five Year Trend





# NRPAB Financial Snapshot as of September 30, 2022

For the Real Property Appraiser Program, which includes both the appraiser fund and the AMC fund, a total of \$86,189.35 in expenditures and \$75,613.56 in revenues were recorded as of September 30, 2022. Actual expenses registered at 17.94 percent of the budgeted expenditures for the fiscal year; 25.21 percent of the fiscal year has passed.



**Appraiser Login**

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

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

**Information about the 2021-22 Renewal Period:**  
[2021-22 Real Property Appraiser Continuing Education Requirements \(pdf\)](#)  
[2021-22 Renewal Questions & Answers \(pdf\)](#)

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

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

# NEWSLETTER



Dear Tyler,

Many of you we just saw at the fall AARO meeting, and we hope you all have safe travels home!

It was wonderful to see so many of you again, and we hope you found The Appraisal Foundation's presentations useful for your work as a state regulator.

In addition to Dave, Michelle and Brad's update on Foundation activities, we were pleased to give two additional presentations.

I was pleased to present with Craig Capilla on harmonization of USPAP enforcement across jurisdictions. We discussed Craig's experience in this space as a former regulator, and I shared how the Foundation can be a resource to collect information from the states as it relates to how they enforce USPAP and provided best practices, tips and ideas for how to move towards consistent application.

I also hope you caught Kelly's presentation today on a critical component of our strategic plan. One of the key goals of this plan is "Implementation of the Real Property Appraiser Qualification Criteria to be more consistent across jurisdictions with uniformity in education and experience approvals and improved reciprocity of licenses/certifications across jurisdictional boundaries." Kelly discussed a number of strategies to achieve this goal, and we hope you will join us as we continue to work on this critical effort.

Should you have further questions about any of the presentations or any other work at the Foundation, please don't hesitate to reach out. We are always eager to assist you.

Sincerely,

Lisa Desmarais  
Vice President of Appraisal Issues

## In This Newsletter

**From the President's Desk:  
Remembering Edie Yeomans**

**Welcoming Aisha Ahmad**

**Updates from the AQB**

**State Regulator Advisory  
Group**

**Appraiser Talk**

## Upcoming Events

Oct 20: [ASB Public Meeting](#)

Nov 3-5: [BOT Public Meeting](#)

## Contact Us

T 202-347-7722

[info@appraisalfoundation.org](mailto:info@appraisalfoundation.org)

[www.appraisalfoundation.org](http://www.appraisalfoundation.org)

## Follow Us



**Share this Newsletter**





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

## Welcoming Aisha Ahmad

The Appraisal Foundation was thrilled to welcome Engagement Coordinator Aisha Ahmad to our team in early June. She will be responsible for managing stakeholder relationships with a number of groups including state regulators. We hope you get a chance to meet her at our next State Regulator Advisory Group meeting!

In the meantime, please feel free to reach out to Aisha at [aisha@appraisalfoundation.org](mailto:aisha@appraisalfoundation.org) should you need anything.

## Updates from the AQB

Thank you to everyone who joined the AQB's public meeting last month and the Forum to Explore Education Requirements: Fair Housing Laws and Valuation Bias Education. If you missed either event, you can catch both here:

- [Forum to Explore Education Requirements: Fair Housing Laws and Valuation Bias Education](#)
- [AQB Public Meeting](#)

## State Regulator Advisory Group

The State Regulator Advisory Group recently held its first meeting of 2022. We had a great discussion ranging from PAREA to corrective education to a national portal for approved courses.

Thank you to everyone who joined us and participated in the discussion. We hope you will join us for the next SRAG meeting!

## 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.



## 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](http://www.appraisalfoundation.org).

### Manage Your Subscription

This message was sent to [tyler.kohtz@nebraska.gov](mailto:tyler.kohtz@nebraska.gov) from [news@appraisalfoundation.org](mailto:news@appraisalfoundation.org)

The Appraisal Foundation  
1155 15th Street NW STE 1111  
Washington, DC 20005



# NEWSLETTER



Dear Tyler,

November is always a busy month at The Appraisal Foundation. This week, we have our Board of Trustees meeting in Boston, and later this month, we will hold our final The Appraisal Foundation Advisory Council meeting for 2022 in Washington, DC.

I always get to this point in the year and wonder where the time went, but that has never been more true than this year. I say this almost annually now, but I really feel that this is the busiest the Foundation has ever been.

There are serious pressing issues of public trust facing the appraisal profession, and our boards have never been busier. The Appraisal Standards Board continues its work on a Fourth Exposure Draft of proposed changes to USPAP, and, as you'll learn below, the Appraiser Qualifications Board is hard at work on an exposure draft of their own.

I say all of this because there has not always been time to slow down and appreciate the countless efforts made by stakeholders like you to support our work. From practicing appraisers to state regulators and sponsors to consumer groups, our work would not be possible without your valuable contributions.

So in this month's newsletter, I simply want to say thank you.

Stay tuned next month for an update on our Board of Trustees meeting as we welcome our newest board members.

Sincerely,

Dave Bunton  
President

## Updates from the ASB

If you missed the public meeting last month, you can check out the full video [here](#).

### In This Newsletter

**From the President's Desk: A word of gratitude**

**Updates from the ASB**

**Updates from the AQB**

**Sponsor Spotlight:  
Appraisers Association of  
America**

**Appraiser Talk**

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### Upcoming Events

**Nov 3-5: [BOT Public Meeting](#)**

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### Contact Us

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## Updates from the AQB

The AQB is currently working on an Exposure Draft of proposed changes to the *Real Property Appraiser Qualification Criteria* which will add fair housing and valuation bias as required components of an appraiser's qualifying and continuing education.

While this was initially meant to be released as a discussion draft, the AQB feels that it has received broad stakeholder input supporting these changes and that it is in the best interest of the public trust to move forward with an Exposure Draft.

## Sponsor Spotlight: Appraisers Association of America

The Appraisers Association of America is hosting their [2022 National Conference](#) November 9th and 10th in New York City, followed by their [Art Law Day](#) on November 11th. Visit their [website](#) to learn more and register for these exciting events.

## 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](mailto:amy@appraisalfoundation.org).

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

## About The Appraisal Foundation

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

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