PUBLIC MEETING OF THE NEBRASKA REAL PROPERTY APPRAISER BOARD
Thursday, August 20, 2026, 9:00 a.m.
500 South 16th Street, Suite 210, Lincoln, Nebraska

AGENDA

A. Opening 9:00 a.m.

B. Notice of Meeting (Adopt Agenda)

The Nebraska Real Property Appraiser Board will meet in executive session for the purpose of reviewing applicants for credentialing; applicants for appraisal management company registration; investigations; pending litigation, or litigation that is imminent as evidenced by communication of a claim or threat of litigation; and employee performance evaluation. The Board will exit executive session at 9:45 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 1-12

1. New Applicants for Certified Residential Credential through Education, Experience, and Examination
   a. CR26002
2. Pending Applications
   a. CG26006
3. Other Application Matters
   a. CGTA000251

D. Registration as an Appraisal Management Company 1-2

1. New Applicants for Appraisal Management Company Registration
   a. NE2026007

E. Compliance Matters

F. Other Executive Session Items 1

1. Personnel Matters

G. Welcome and Chair's Remarks (Public Agenda 9:45 a.m.)

H. Board Meeting Minutes

1. Approval of July 16 2026 Meeting Minutes 1-18

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

July 16, 2026 Meeting Minutes

A. OPENING

Chairperson Hermsen called to order the July 16, 2026 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 Hermsen announced the notice of the meeting was duly given, posted, published, and tendered in compliance with the Open Meetings Act, and all board members received notice simultaneously by email. Publication of official notice of the meeting appeared on the State of Nebraska Public Calendar found at www.nebraska.gov on July 10, 2026. The agenda was kept current in the Nebraska Real Property Appraiser Board office and on the Board's website. In accordance with the Open Meetings Act, at least one copy of all reproducible written material for this meeting, either in paper or electronic form, was available for examination and copying by members of the public. The material in paper form was available on the table in a public folder, and the material in electronic form was available on the Board's website in Public Meeting Material (https://appraiser.ne.gov/board_meetings/). A copy of the Open Meetings Act was available for the duration of the meeting. For the record, Board Members Kevin Hermsen of Gretna, Nebraska; Derek Minshull of North Platte, Nebraska; Adam Batie of Kearney, Nebraska; and Lori Johnson of Lincoln, Nebraska were present. Board Member Rodney Johnson of Norfolk, Nebraska was absent and excused. Also present were Director Tyler Kohtz, Licensing Programs Manager Karen Loll, Education Program Manager Kashinda Sims, and Business Programs Manager Colby Falls, who are headquartered in Lincoln, Nebraska.

ADOPTION OF THE AGENDA

Chairperson Hermsen reminded those present for the meeting that the agenda cannot be altered twenty-four hours prior to the meeting except for emergency items in accordance with the Open Meetings Act. Board Member Minshull moved to adopt the agenda as presented. Board Member Batie seconded the motion. The motion carried with Minshull, Batie, L. Johnson, and Hermsen voting aye.

Board Member Minshull moved that the Board, including all board members and staff present, enter executive session for the purpose of reviewing applicants for credentialing; applications for appraisal management company registration; investigations; pending litigation, or litigation which is imminent as evidenced by communication of 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 Batie seconded the motion. The time on the meeting clock was 9:03 a.m. The motion carried with Minshull, Batie, L. Johnson, and Hermsen voting aye.

Board Member Minshull moved that the Board exit executive session at 10:33 a.m. Board Member L. Johnson seconded the motion. The motion carried with Minshull, Batie, L. Johnson, and Hermsen voting aye.

Break from 10:34 a.m. to 10:42 a.m.

G. WELCOME AND CHAIR'S REMARKS

Chairperson Hermsen welcomed board members and staff to the July 16, 2026 meeting of the Nebraska Real Property Appraiser Board and declared that he had no opening remarks. Hermsen then acknowledged and welcomed Roger Morrissey as the only member of the public in attendance.

H. BOARD MEETING MINUTES

1. APPROVAL OF JUNE 16, 2026 STRATEGIC PLANNING MEETING MINUTES

Chairperson Hermsen asked for any additions or corrections to the June 16, 2026 strategic planning meeting minutes. With no discussion, Chairperson Hermsen called for a motion. Board Member Minshull moved to approve the June 16, 2026 strategic planning meeting minutes as presented. Board Member L. Johnson seconded the motion. Chairperson Hermsen recognized the motion and asked for any discussion. With no discussion, Chairperson Hermsen called for a vote. The motion carried with Minshull, Batie, L. Johnson, and Hermsen voting aye.

2. APPROVAL OF JUNE 18, 2026 REGULAR MEETING MINUTES

Chairperson Hermsen asked for any additions or corrections to the June 18, 2026 regular meeting minutes. With no discussion, Chairperson Hermsen called for a motion. Board Member Minshull moved to approve the June 18, 2026 regular meeting minutes as presented. Board Member Batie seconded the motion. Chairperson Hermsen recognized the motion and asked for any discussion. With no discussion, Chairperson Hermsen called for a vote. The motion carried with Minshull, Batie, L. Johnson, and Hermsen voting aye.

I. DIRECTOR'S REPORT

1. REAL PROPERTY APPRAISER AND AMC COUNTS AND TRENDS

a. Real Property Appraiser Report

Director Kohtz presented seven charts outlining the number of real property appraisers as of July 16, 2026 to the Board for review. The Director reported that trends remain stable. The Director guided the Board to page I.2 and commented on the stability in the number of certified and licensed real property appraisers over the five-year period. The Director then noted the drop in certified, licensed, and trainee real property appraisers in 2025 and 2026 was due to the decrease in the number of trainee real property appraisers. Director Kohtz then asked for any questions or comments. There was no further discussion.

b. Real Property Appraiser Renewal Report

Director Kohtz presented two charts detailing 2026-2027 real property appraiser renewals as of June 30, 2026 to the Board for review and informed the Board that the renewal period has now closed. The Director guided the Board to the 2026-27 Real Property Appraiser Renewal Progress Report and reported that, out of the 467 real property appraisers whose credential expired on December 31, 2025, 417 real property appraisers were renewed. Director Kohtz noted these numbers do not include real property appraiser renewal applications on the agenda for this meeting. The Director then reviewed the 2026-27 Percentage Projections/Actuals Renewal Progress Report and informed the Board that the overall renewal rate is currently at 89%; however, the actual renewal rate will meet the projected renewal rate for all classifications at 90% when all applications are processed. Director Kohtz then moved to the real property appraiser renewal rates for each classification and reported that, other than the trainee and licensed residential classifications, the renewal rates were typical and at or near projections. The trainee classification renewal rate, at 63%, was below the projected rate of 76%; and the licensed residential classification renewal rate, at 87%, was higher than the projected rate of 75%. The Director asked for any questions or comments. There was no further discussion.

c. Temporary Real Property Appraiser Report

Director Kohtz presented three charts outlining the number of temporary credentials issued as of June 30, 2026 to the Board for review. The Director reported that trends remained stable and indicated that he had no specific comments. Director Kohtz then asked for any questions or comments. There was no further discussion.

d. Supervisory Real Property Appraiser Report

Director Kohtz presented two charts outlining the number of registered supervisory real property appraisers as of July 16, 2026 to the Board for review. The Director reported that trends remain stable and noted that he had no specific comments. Director Kohtz then asked for any questions or comments. There was no further discussion.

e. PAREA Program Participation Report

Director Kohtz presented three new charts, outlining the number of PAREA program participants that reside in the state of Nebraska as of July 16, 2026, to the Board for review. The Director explained that the first chart shows the number of PAREA program participants for each month, which will ultimately include a thirteen-month period of data; and shows the number of graduates for each month over the thirteen-month period. The next chart shows the number of PAREA program participants for each year, which will ultimately include a five-year period of data; and shows the number of graduates for each year over the five-year period. The final chart shows the overall number of PAREA program graduates over a five-year period. Director Kohtz then asked for any questions or comments. Chairperson Hermsen asked if the PAREA program has a defined time period for completion. LPM Loll responded and informed the Board that there are no time requirements for the PAREA program but that she was aware of one former participant that was removed from the program for not progressing. Chairperson Hermsen thanked LPM Loll for the information. There was no further discussion.

f. Appraisal Management Company Report

Director Kohtz presented two charts outlining the number of AMCs as of July 16, 2026 to the Board for review. The Director reported that trends remained stable and indicated that he had no specific comments. Director Kohtz then 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 for the period between June 10, 2026 and July 7, 2026. The Director indicated that he had no specific comments and asked for any questions or comments. There was no further discussion.

b. Appraisal Management Company Report

Director Kohtz presented the Appraisal Management Company Report to the Board for review, showing AMC applicants approved for registration by the Director for the period between June 10, 2026 and July 7, 2026. The Director indicated that he had no specific comments and asked for any questions or comments. There was no further discussion.

c. Education Activity and Instructors Report

Director Kohtz presented the Education Activities and Instructors Report to the Board for review, showing education activities and instructors approved by the Director for the period between June 10, 2026 and July 7, 2026. The Director indicated that he had no specific comments and asked for any questions or comments. There was no further discussion.

3. 2026-27 NRPAB GOALS AND OBJECTIVES + SWOT ANALYSIS

Director Kohtz presented the 2026-27 NRPAB Goals and Objectives + SWOT Analysis to the Board for consideration. The Director reported that these documents reflect the Board's goals and objectives set during the strategic planning meeting in June. The Director then asked the Board whether the 2026-27 NRPAB Goals and Objectives + SWOT Analysis documents accurately reflect the Board's discussions during the strategic planning meeting. The Board confirmed that the document captured the objectives and goals discussed during the strategic planning. Director Kohtz informed the Board that he will continue to present a goals and objectives progress report at each monthly meeting. The Director then asked for any questions or comments. With none, Chairperson Hermsen called for a motion. Board Member Minshull moved to approve the 2026-27 NRPAB Goals and Objectives + SWOT Analysis as presented. Chairperson Hermsen seconded the motion, recognized the motion, and called for a vote. The motion carried with Minshull, Batie, L. Johnson, and Hermsen voting aye.

J. FINANCIAL REPORT AND CONSIDERATIONS

1. JUNE FINANCIAL REPORT

Director Kohtz reported to the Board that the 2025-2026 fiscal year has closed and informed the Board that he will provide a summary for both the June expenditures and revenues and the fiscal year expenditures and revenues.

The Director began with the receipts and expenditures for the month of June and indicated that he had no comments on any specific expenditures for the month. The Director reported to the Board that the new certified general real property appraisers and the new appraisal management companies continued to perform well in June. Revenues for “Certified General New Fees” were $960.00 and Revenues for “AMC Registered New Fees” were $2,000.00. Director Kohtz then informed the Board that the overall expenditures for the month of June totaled $31,980.69, and the overall revenues for the month of June were $14,292.62.

Director Kohtz then moved to the Budget Status Report for the Real Property Appraiser Fund and AMC Fund and reported that he had no comments on any specific expenditures or revenues. The Director informed the Board that the Real Property Appraiser Fund expenditures for the month totaled $20,498.16, and the Real Property Appraiser Fund revenues were $6,333.85 for June. The AMC Fund expenditures for the month totaled $11,482.53, and the AMC Fund revenues totaled $7,958.77 for June.

Director Kohtz then reported on the 2026-27 fiscal year receipts and expenditures. The Director began by encouraging the Board to ask any questions it had about items in the Budget Status Report. The Director informed the Board that personal services and benefits expenditures for the fiscal year totaled $365,864.97, which amounts to 95.69 percent of the budgeted expenditures for the fiscal year. Director Kohtz continued to the “CIO Charges” expense in the amount of $27,099.45, which is 72 percent of the budgeted amount, and reported that the two months of no CIO billing had saved approximately $6,000.00. Director Kohtz then led the Board’s attention to “Office Supplies Expense” in the amount of $1,828.74, which was 102.02 percent of the budgeted amount, and reported that these expenditures exceeded the budgeted amount due to office relocation costs. The Director continued to “Non-Capitalized Equip Purchase” expense in the amount of $159.98, which was 106.65 percent of the budgeted amount, and noted this expenditure was higher than the Board approved amount due to a slight cost increase that occurred between the Board’s approval and order approval. Director Kohtz then moved to the “Purchasing Assessment Expense” and “SOS Temporary Service – Personnel” expense and indicated that, due to rebates, the purchasing assessment ended at -$9.00, which was -21.95 percent of the budgeted amount, and temporary services finished at -$787.90, which had no budgeted amount. The Director then led the Board to the “Legal Services Expense” and “Legal Related Expense” and indicated that, due to the Board’s effective compliance program, both expenditures finished significantly below budget. “Legal Services Expense” ended at $163.50, which was .82 percent of budgeted and “Legal Related Expense” ended at $31.00, which is 1.02 percent of budgeted. Director Kohtz continued to “Other Contractual Services” in the amount of $14,460.27, which is 46.21 percent of the budgeted amount, and indicated that this was significantly below budget due to low investigation activity and the Board’s persistence in keeping the number of real property appraiser applicant review appraisals low. The Director informed the Board that the overall travel expenditures for the fiscal year totaled $10,049.07, which amounted to 78.20 percent of the budgeted expenditures for the fiscal year, and noted that this was typically lower than the budgeted amount due to the board member absences throughout the fiscal year. Director Kohtz reported the overall expenditures for the fiscal year were $447,016.12, which is 86.28 percent of the budgeted amount.

Director Kohtz proceeded to revenues for the fiscal year and informed the Board that “Qualifying Ed Course Fees” ended at $840.00, “Continuing Education New Fees” ended at $4,415.00, and “Continuing Education Renewal Fees” ended at $150.00; noting all education revenues were lower than projected for the fiscal year. The Director informed the Board that future projections have been revised downward. “Certified General New” and “Licensed Residential New” revenues were significantly above projections at $11,620.00 and $1,260.00; however, “Certified Residential New” revenues finished at $1,560.00, which was below projections. Director Kohtz then moved to appraiser renewal revenues and reported that “Certified General Renew” and “Licensed Residential Renew” revenues finished at $110,350.00 and $10,150.00, well above projections, while “Certified Residential Renew” revenues finished at $57,000.00, which was below projections by approximately 8 percent. The Director then reported that appraiser application revenues ended at $31,950.00, which is 115.34 percent of the budgeted amount, and late processing fees ended at $5,550.00, which is 137.89 percent of the budgeted amount, exceeded projections. Director Kohtz informed the Board that AMC revenues performed extremely well for the fiscal year and exceeded projections - “AMC Registered New Fees” were $16,000.00, 266.67 percent of projected revenues, and “AMC Application Fees” totaled $3,150.00, which is 300 percent above projections for the fiscal year. Finally, the Director reported the miscellaneous revenue totals – “Investment Income” revenue in the amount of $16,802.08, which is 80.01 percent of the budgeted amount, was lower than projected due to the transfer of funds to the State General Fund; and “Reimbursement of Non-Government Sources” revenue in the amount of $9,346.74, which is 155.78 percent of the budgeted amount, was higher than projected due to real property appraiser applicant review contractor services reimbursements. For the fiscal year, overall revenues finished at $411,027.04, which is 106 percent of the projected amount. Director Kohtz informed the Board that, not considering the fund balance transfers, there has been an overall cash fund decline of $35,989.08, which was significantly lower than projections for the fiscal year, which reached $64,981.50 after the 18 percent increase to the Board’s insurance cost implemented by DAS after the start of the fiscal year.

Director Kohtz then moved to the Budget Status Report for the Real Property Appraiser Fund and AMC Fund and once again indicated that he had no comments on any specific object codes. The Director informed the Board that the Real Property Appraiser Fund expenditures for the fiscal year were $293,993.14, which amounts to 83.16 percent of the budgeted expenditures for the fiscal year, and revenues were $268,785.27, which amounts to 104 percent of the projected revenue for the fiscal year. Director Kohtz then reported that the AMC Fund expenditures were $153,022.98, which amounts to 92.99 percent of the budgeted expenditures for the fiscal year, and revenues were $176,891.77, which is 138 percent of the projected revenue for the fiscal year. The Director asked if there were any questions or comments regarding the June Budget Status Report or the 2025-26 fiscal year end report. There was no further discussion.

Director Kohtz presented the MTD General Ledger Detail report for the month of June. The Director led the Board’s attention to a journal entry with the payee/explanation as “ONLINE AUCTION MAY 2026” on page J.11 and informed the Board that the amount of $86.48 was the profits for the first surplus submission related to the office relocation. The Director then asked for any questions or comments. There was no further discussion.

Director Kohtz then presented four graphs illustrating expenses, revenues, and cash balances. The Director noted overall expenditures of $31,980.69 and revenues of $14,292.62 for the month of June for the Real Property Appraiser Program, which includes both the Appraiser Fund and the AMC Fund. Director Kohtz then brought the Board's attention to the NRPAB Twenty-Five Month Expenses/Revenues by Program, reiterating that the Real Property Appraiser Fund expenditures totaled $20,498.16, the Real Property Appraiser Fund revenues totaled $6,333.85, the AMC Fund expenditures totaled $11,482.53, and the AMC Fund revenues totaled $7,958.77. The Director stated that the cash balance for the AMC Fund is $191,513.96, the cash balance for the Appraiser Fund is $189,309.76, and the overall cash balance for both funds is $380,823.72. Director Kohtz then informed the Board that on July 10, 2026, $100,000.00 was transferred from the AMC Fund to the State's general fund, so the actual balance as of today is $91,513.96. The Director asked for any questions or comments. Board Member Minshull asked what the total amount was that has been transferred from the Real Property Appraiser Program. Director Kohtz informed the Board that the total transferred amount between the two funds was $350,000.00. Board Member Minshull stated that the overall fund balance would appear to be in line with the previous five years if no transfer took place. The Director agreed with this statement. There was no further discussion.

Board Member Minshull moved to accept and file the June financial reports for audit. Board Member L. Johnson seconded the motion. Chairperson Hermsen recognized the motion and asked for any discussion. With no discussion, Chairperson Hermsen called for a vote. The motion carried with Minshull, Batie, L. Johnson, and Hermsen voting aye.

2. ASC SARAS GRANT REPORT

Director Kohtz presented the Budget Status Report for the SARAS Grant Fund to the Board for review and reported that the SARAS Grant Fund expenditures for the fiscal year ended at $67,076.34, which amounts to 54.76 percent of the budgeted expenditures. The Director reminded the Board that the expenditures did not change from last month due to OCIO not billing for IMS services for April or May. Director Kohtz then informed the Board that the June billing in the amount of $21,284.00 will be included in the July ASC SARAS grant report. The Director indicated that work on the online education applications and NRPAB Database interface is being completed and is still on schedule. Director Kohtz asked for any questions or comments. There was no further discussion.

Director Kohtz presented the June General Ledger Detail Report for the SARAS Grant Fund. The Director indicated that he had no specific comments and asked for any questions or comments. There was no further discussion.

Chairperson Hermsen asked for a motion on the June SARAS Grant Fund financial reports. Board Member Minshull moved to file the June SARAS Grant Fund financial reports for audit. Board Member Batie seconded the motion. Chairperson Hermsen recognized the motion and asked for any discussion. With no discussion, Chairperson Hermsen called for a vote. The motion carried with Minshull, Batie, L. Johnson, and Hermsen voting aye.

3. **FY 2026-2027 BUDGET**

Director Kohtz presented the proposed budget and projected revenues for FY 2026-27 to the Board for consideration, which includes the FY2026-27 Budget Highlights document, the proposed FY2026-27 Budget, and financial charts and graphs. The Director informed the Board that some changes have been made to the proposed budget since the Board's review at the strategic planning meeting. Director Kohtz then reported that the Board's appropriation for FY 2026-27 is $502,236.00 and highlighted the following items that have changed since strategic planning:

- Rent increased by $1,927.00. The Director noted that no information was provided by DAS Buildings Division when preparing the budget for strategic planning. The costs were recently provided, which include a one-third share of the second floor conference room cost.
- Awards Expense is reduced by $30.00.
- Other Contractual Services expense is reduced by $1,790.00.
- Other Operating Expenses is reduced by $289.00.

The Director then indicated that the proposed budget includes an overall reduction in operations funding of $182.00 as the allocated carryover funds were reduced from $1,847.00 to $1,665.00 after end-of-year revisions were completed. Board Member Minshull asked what expenses would fall under the awards expense category. The Director stated that only board member plaques are expensed to this category.

Director Kohtz then reported that the projected Appraiser Fund and AMC Fund overall expenditures are $457,365.00, and projected Appraiser Fund and AMC Fund overall revenues are $475,925.00; projected Appraiser Fund expenditures are $311,658.00, and projected Appraiser Fund revenues are $315,225.00; and projected AMC Fund expenditures are $145,707.00, and projected AMC Fund revenues are $160,700.00. Director Kohtz then presented four charts projecting expenses and revenues over the next four fiscal years. The Director asked for any questions or comments. There was no further discussion. Director Kohtz asked for approval of the FY 2026-27 Budget. Chairperson Hermsen asked for any amendments to the 2026-27 Budget. With no discussion, Chairperson Hermsen called for a motion. Board Member Batie moved to approve the 2026-27 Budget as presented. Board Member L. Johnson seconded the motion. Chairperson Hermsen recognized the motion and asked for any discussion. With no discussion, Chairperson Hermsen called for a vote. The motion carried with Minshull, Batie, L. Johnson, and Hermsen voting aye.

4. **GOVERNOR PILLEN FISCAL RESTRAINT MEMO FY2026-27**

Director Kohtz presented a document titled "Memorandum for the Cabinet and Heads of All Agencies, Boards, and Commissions" to the Board for review. The Director informed the Board that Governor Pillen's memo orders restraint in travel, hiring, membership dues, implementing technology upgrades, and purchasing equipment. Director Kohtz then informed the Board that he submitted the "Fiscal Restraint and Spending Reduction Initiative" and the FY2026-27 monthly cashflow document showing a five percent budget reduction to DAS Budgeting as expected. The Director presented these documents to the Board for review. Board Member Minshull questioned the applicability of this order to the Board, as the agency is cash funded and does not use state tax money. Director Kohtz responded that as a non-code agency, it technically does not, but that is a longer discussion. There was no further discussion.

5. **PER DIEMS:** No discussion.

K. GENERAL PUBLIC COMMENTS

Chairperson Hermsen asked for any public comments. With none, Chairperson Hermsen moved on to Education.

L. EDUCATION: No discussion.

M. UNFINISHED BUSINESS

1. **500 SOUTH 16TH STREET DOL BUILDING RELOCATION**

   Director Kohtz informed the Board that he has signed the lease for the new office, and staff will vacate the current office and move to remote status tomorrow. Staff will move into the new office on Monday, July 27, 2026. The Director asked for any questions or comments. There was no further discussion.

2. **BOARD MEMBER ANNUAL STATEMENT OF FINANCIAL INTERESTS (NADC FORM C-1) STATUS UPDATE**

   Director Kohtz informed the Board that board members are not required to file the NADC Form C-1, Annual Statement of Financial Interests. The Director explained that after a discussion with Board Member Minshull, he revisited the matter. After reviewing Neb. Rev. Stat. § 49-1493(7) again, it was determined that individual board members do not provide the duties that require disclosure. The Accountability and Disclosure Commission accepted the change as presented. The Board expressed their gratitude to the Director.

N. NEW BUSINESS

1. **PROCESSING FEE/SURCHARGE FOR ADMINISTRATIVE VIOLATIONS**

   Director Kohtz reminded the Board that during the strategic planning meeting, a discussion took place regarding the introduction of processing fees/surcharges for administrative violations. The Director informed the board that, according to Assistant Attorney General Kinnison, the Board cannot implement a specific fee for this violation; however, the Board could issue citations similar to what other states do through a streamlined contingent dismissal process. The Board would open an investigation and issue a conditional dismissal document, or "citation" at the same meeting. Roger Morrissy then asked how common administrative violations are. Board Member Minshull stated that many have been found and noted that other states have been fining applicants, which is why the Board is looking into this option. Director Kohtz added that the staff's time and effort retrieving information for a question answered untruthfully becomes costly to the Board. Board Member Minshull asked if the Board could include special assistant attorney general costs. Director Kohtz confirmed that these costs could be included. The Director indicated that the Board just needs to provide justification for the amount regarding any costs of investigation. Director Kohtz asked if the Board would like staff to begin tracking time spent on, and costs for, administrative violations. The Board agreed that it should be tracked.

2. **PRACTICUM COURSE REAL PROPERTY APPRAISAL PRACTICE EXPERIENCE REQUIREMENTS**

Director Kohtz informed the Board that at the last AARO conference, there was a presentation on the development and implementation of Practicum Courses in the State of California. There was no requirement for the student to be a trainee real property appraiser in states that have trainee programs, or that a supervisory real property appraiser must oversee the experience if the state has a trainee program. In the Real Property Appraiser Qualifications Criteria, under "Criteria Applicable to All Appraiser Classifications," Section VI pertains to the requirements for a PAREA Program. This program is considered to be separate from the traditional supervisory appraiser/trainee model. This is supported by the criteria language, "Practical Applications of Real Estate Appraisal (PAREA) programs approved by the AQB utilize simulated experience training, and serve as an alternative to the traditional Supervisor/Trainee experience model, under Section V." The Director indicated that it was his understanding that any other experience obtained must be obtained as a trainee real property appraiser with a supervisory real property appraiser if that state has a trainee program. The Practicum Course Program language is still under Section V and is not given its own carveout like PAREA Programs. Director Kohtz then presented an email chain between him and Program Manager Tom Lewis. Lewis informed the Director that the ASC will enforce The Appraisal Foundation's interpretation of the Real Property Appraiser Qualifications Criteria, as it has been determined that Practicum Courses are separate from the traditional supervisory appraiser/trainee model. According to the Director, this means that Title 298 is not in line with Practicum Course Program requirements in the Criteria. The Board has three options: it could update Title 298 to apply all of the real property appraisal practice experience exemptions for PAREA programs to Practicum Course Programs, issue a guidance document outlining the Board's interpretation and implementation of the real property appraisal practice experience requirements as they pertain to Practicum Course Programs in Title 298, or wait until the next generation criteria is adopted and update the Practicum Course Program language at that time. Chairperson Hermsen asked if there was a time frame for when the next criteria update would be released. Director Kohtz stated that PM Lewis indicated that it is possible that the new criteria could be adopted at the end of the calendar year. Board Member Minshull recommended that the Board issue a guidance document, and Practicum Course Programs can be brought in line with the criteria when changes are made to Title 298 to implement the next criteria. The Director informed the Board that he will prepare the guidance document for the Board's consideration at the next board meeting.

3. **NEBRASKA RESIDENT ASSISTANT A.I. BY TYLER TECHNOLOGIES**

BPM Falls presented the Nebraska Resident Assistant A.I. (NRA), developed by Tyler Technologies, to the Board for review. BPM Falls presented the test site and informed the Board that this A.I. will search all websites owned and maintained by the State of Nebraska for information to be made available to the public upon search. LPM Loll then provided search examples, and the Board reviewed the information. BPM Falls stated that, according to Tyler Technologies, agencies have two options once they have decided to sign up for the NRA search to be added to their agency website. The first option is for the search to include all state websites; the second option is to only show results from that agency's website.

(Continued on page 11)

(Continued from page 10)

BPM Falls then informed the Board that Tyler Technologies recommended testing the NRA even if the agency does not plan to add it to its website, to ensure that the answers given are accurate. Tyler Technologies has contracted with the Nebraska State Records Board, meaning there is no cost to state agencies to implement. BPM Falls then informed the Board that agency implementation isn't scheduled until fourth quarter of fiscal year 2026. Board Member Minshull stated that he sees no need to implement the NRA on the Board's website but encouraged BPM Falls to sign up, continue testing, and report any notable changes. Board Member Batie expressed support for adding it to the website, as the information is already there and the search will be available on other state websites, including the main landing page. Chairperson Hermsen and Board Member L. Johnson acknowledged Batie's comments and agreed that there is no harm in adding it to the Board's site. Board Member Minshull asked if there are hidden costs. Director Kohtz responded that there are no costs that he is aware of, but if costs were to be included, he would not proceed with the NRA on the Board's website. Board Member Minshull expressed satisfaction with this plan. Director Kohtz informed the Board that BPM Falls will sign the Board up to have the NRA added to its website. There was no further discussion.

O. LEGISLATIVE REPORT AND BUSINESS

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

P. ADMINISTRATIVE BUSINESS

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

2. **INTERNAL PROCEDURAL DOCUMENTS**

   a. **202601: Mail Received With No Postmark Date**

   Director Kohtz presented Internal Procedure 202601, "Mail Received with No Postmark Date," to the Board for consideration. The Director informed the Board that this procedure regarding mail that lacks a postmark date has already been implemented by staff, but that he thought it would be better suited as an Internal Procedural Document. Chairperson Hermsen asked for any discussion. With no discussion, Chairperson Hermsen called for a motion. Board Member Minshull moved to approve Internal Procedural Document 202601 as presented. Chairperson Hermsen seconded the motion. Chairperson Hermsen recognized the motion and asked for any discussion. With no discussion, Chairperson Hermsen called for a vote. The motion carried with Minshull, Batie, L. Johnson, and Hermsen voting aye.

3. **FORMS, APPLICATIONS, AND PROCEDURES:** No discussion.

Q. OTHER BUSINESS

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

2. **CONFERENCES/EDUCATION**
   a. **Fall AARO Conference; September 28-30, 2026 – Clearwater, FL**
   Director Kohtz reported that the Fall 2026 AARO Conference would take place September 28-30, 2026, in Clearwater, Florida. The Director informed the Board that he plans to attend and asked for permission to attend the conference on behalf of the Board; ASC SARAS Grant funds will be utilized for the travel and registration costs. Chairperson Hermsen asked for any discussion. With none, Chairperson Hermsen asked for a motion. Board Member Minshull moved to approve Director Kohtz's attendance of the Fall AARO Conference on September 28-30, 2026, utilizing the ASC SARAS Grant funds for registration and travel. Board Member Batie seconded the motion. Chairperson Hermsen recognized the motion and asked for any discussion. With no discussion, Chairperson Hermsen called for a vote. The motion carried with Minshull, Batie, L. Johnson, and Hermsen voting aye.

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

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

5. **APPRAISAL SUBCOMMITTEE**
   a. **ASC Notice to States – AQB 2nd Exposure Draft**
   Director Kohtz presented a Notice from the Appraisal Subcommittee notifying State regulators of The Appraisal Foundation's Appraiser Qualifications Board's Second exposure draft for the Real Property Appraiser Qualifications Criteria. The Director informed the Board that comments have already been submitted based on the discussion with the Board last month. The Director asked for any questions or comments. There was no further discussion.

   b. **ASC Annual Report 2025**
   Director Kohtz presented the ASC Annual Report 2025 to the Board for review and reported that he had no specific comments. The Director asked for any questions or comments. There was no further discussion.

6. **THE APPRAISAL FOUNDATION**
   a. **TAF July Newsletter**
   Director Kohtz presented The Appraisal Foundation's July 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 further discussion.

   b. **TAF State Regulator Newsletter**
   Director Kohtz presented The Appraisal Foundation's State Regulator 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 further discussion.

   c. **Second Exposure Draft of Proposed Changes to the Criteria_June 22, 2026**
   Director Kohtz presented TAF Appraiser Qualifications Board's Second Exposure Draft of Proposed Changes to the Real Property Appraiser Qualifications Criteria to the Board for review.

The Director summarized the changes between the first and second draft and reported the following:

- Opens a new route to the Licensed Residential classification that does not require finding a supervisor. Working through an AQB-approved entity, an applicant qualifies by completing three appraisal reports on actual properties, as a complete alternative to the supervised path.
- Adds a new Practical Applications of Real Estate Appraisal (PAREA) pathway at the Certified General classification.
- Drops the requirement that an applicant for the Certified Residential or Certified General credential holds a college degree or completes specific college courses, neither of which was found to directly measure readiness. In its place, a new required course teaches analytic skills directly through appraisal instruction rather than relying on a degree to stand in for them.
- Drops the requirement to take elective courses as qualifying education for a Certified Residential or Certified General appraiser. The education required to earn those credentials is now made up entirely of specific courses chosen for the skills an appraiser needs, rather than electives picked from a broad list.
- Removes the requirement that an applicant's minimum required experience hours be spread across a minimum number of months.
- Removes the requirement that a Trainee Appraiser's coursework must have been completed within the last five years.
- Allows an applicant to take the national examination as soon as the qualifying education is finished.
- Extends the validity period for a passing examination score from two years to never expiring.
- Shortens the required course on valuation bias and fair housing to five hours.
- For mass appraisal work, the experience log no longer needs a signature of any kind.
- Drops the continuing-education requirement for the Trainee Appraiser classification, an added burden at what is an entry-level, supervised stage.
- Allows a State Appraiser Regulatory Agency to give a candidate or credential holder extra time to meet a deadline when something outside their control gets in the way.
- Aligns the rules on credential recognition across states and encourages State Appraiser Regulatory Agencies to recognize the continuing education an appraiser has already completed and had accepted in another jurisdiction
- Defines the Practicum, an instructor-led program in which a candidate earns experience by completing USPAP-compliant appraisals on actual properties under direct instructor oversight, so that it is no longer mistaken for a logged hours pathway
- The Licensed Residential classification's boundary, one-to-four residential work, is unchanged. The change here is limited to standardizing the definition of transaction value so that it matches the federal regulatory definition.
- Reorganizes the Supervisory Appraiser provisions, so they are easier to find and follow, without adding any new requirements for supervisors.
- Defines terms the Criteria has long used but never spelled out and updates them.

The Director asked for any questions or comments. Board Member Minshull asked for the Director's thoughts on the changes. The Director presented his thoughts as they relate to the proposed criteria and indicated that some changes were good; however, many of the changes further complicate entrance into the profession and do not promote growth. Director Kohtz brought attention to education and indicated that additional qualifying education, along with devaluing the college degree, does not encourage those with degrees to pursue a career as a real property appraiser. Director Kohtz added that, as written, this criteria would be very difficult to implement from an administrative perspective. Chairperson Hermsen agreed and indicated that the changes appear to focus on pushing new appraisers across the finish line. There was no further discussion.

7. ASSOCIATION OF APPRAISER REGULATORY OFFICIALS

a. AARO Quarterly Newsletter

Director Kohtz presented AARO Quarterly 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 further discussion.

8. GOVERNMENT-SPONSORED ENTERPRISES

a. Fannie Mae: No discussion.

b. Freddie Mac

i. GSE Appraiser Capacity_June 2026

Director Kohtz presented the Freddie Mac document titled "Appraiser Capacity" to the Board for review and reported that he had no specific comments. The Director asked for any questions or comments. There was no further discussion.

9. IN THE NEWS: No discussion.

Chairperson Hermsen moved that the Board, including all board members and staff present, enter executive session for the purpose of employee performance evaluation. A closed session is clearly necessary to prevent needless injury to the reputation of those involved. Board Member Minshull seconded the motion. The time on the meeting clock was 12:21 p.m. The motion carried with Minshull, Batie, L. Johnson, and Hermsen voting aye.

Staff members Kashinda Sims, Karen Loll, and Colby Falls exited executive session at 12:22 p.m.

Board Member Minshull moved that the Board exit executive session at 12:46 p.m. Board Member Batie seconded the motion. The motion carried with Minshull, Batie, L. Johnson, and Hermsen voting aye.

C. CREDENTIALING AS A NEBRASKA REAL PROPERTY APPRAISER

The Board reviewed applicants CG26006, CG26008, CR26001, CG23138T, CG22699T, and CG22789T.

1. NEW APPLICANTS FOR CERTIFIED GENERAL CREDENTIAL THROUGH EDUCATION, EXPERIENCE, AND EXAMINATION

a. CG26006

Chairperson Hermsen asked Director Kohtz for proposed language for CG26006.

Director Kohtz presented the following proposed language:

Provide redacted copy of UPSAP Compliance Review Report pertaining to the Saline County, Nebraska report, and redacted copy of the UPSAP Compliance Review Report pertaining to the Gage County, Nebraska report, to applicant and request that applicant provide a written response to the USPAP Compliance Review Report pertaining to the Saline County, Nebraska report within thirty days of notice.

Board Member Minshull moved the proposed language as presented. Board Member L. Johnson seconded the motion. Chairperson Hermsen recognized the motion and called for a vote. The motion carried with Minshull, Batie, L. Johnson, and Hermsen voting aye.

b. CG26008

Chairperson Hermsen asked Director Kohtz for proposed language for CG26008.

Director Kohtz presented the following proposed language:

Approve applicant to sit for exam and authorize director to issue credential as a certified general real property appraiser upon applicant providing evidence of successful completion of the national uniform licensing and certification examination and the necessary fees. Issue letter to bring attention to property rights explanation, comparable property selection, capitalization rate use, and amortization of tenant improvements.

Board Member Minshull moved the proposed language as presented. Board Member Batie seconded the motion. Chairperson Hermsen recognized the motion and called for a vote. The motion carried with Minshull, Batie, L. Johnson, and Hermsen voting aye.

2. NEW APPLICANTS FOR CERTIFIED RESIDENTIAL CREDENTIAL THROUGH EDUCATION, EXPERIENCE, AND EXAMINATION

a. CR26001

Chairperson Hermsen asked Director Kohtz for proposed language for CR26001.

Director Kohtz presented the following proposed language:

Deny the application for failure to meet the requirements under Neb. Rev. Stat. § 76-2227(1), Neb. Rev. Stat § 76-2231.01(1)(e), 298 NAC Chapter 2, § 001.03E.2b(4), and 298 NAC Chapter 2, § 002.03B; require applicant to obtain 300 hours of real property appraisal practice experience completed after April 15, 2026, before submitting a new application; and provide redacted copy of UPSAP Compliance Review Report completed for the 401 E Street report and UPSAP Compliance Review Report completed for the 5960 W Fletcher Avenue report.

Board Member Minshull moved the proposed language as presented. Board Member L. Johnson seconded the motion. Chairperson Hermsen recognized the motion and called for a vote. The motion carried with Minshull, Batie, L. Johnson, and Hermsen voting aye.

3. NEW APPLICANTS FOR RENEWAL OF TEMPORARY REAL PROPERTY APPRAISER CREDENITAL
Chairperson Hermsen asked Director Kohtz for proposed language for CG23138T, CG22699T, and CG22789T.

Director Kohtz presented the following proposed language:

Deny Application for Renewal of Nebraska Real Property Appraiser Temporary Credential for CG23138T, Application for Renewal of Nebraska Real Property Appraiser Temporary Credential for CG22699T, and the Application for Renewal of Nebraska Real Property Appraiser Temporary Credential for CG22789T for failure to meet the requirements under 298 NAC Chapter 3, § 002.06.

Board Member Minshull moved the proposed language as presented. Board Member Batie seconded the motion. Chairperson Hermsen recognized the motion and called for a vote. The motion carried with Minshull, Batie, L. Johnson, and Hermsen voting aye.

D. REGISTRATION AS AN APPRAISAL MANAGEMENT COMPANY
The Board reviewed applicant NE2021006.

1. APPLICANTS FOR RENEWAL OF APPRAISAL MANAGEMENT COMPANY REGISTRATION

a. NE2021006
Chairperson Hermsen asked Director Kohtz for proposed language for NE2021006.

Director Kohtz presented the following proposed language:

Approve Application for Renewal of Nebraska Appraisal Management Company Registration and issue a written advisory for the organization to take notice of its requirement to adhere to Neb. Rev. Stat. § 76-3203(3)(b) and remind organization of the Board's authority under Neb. Rev. Stat. § 76-3216(4).

Board Member Minshull moved the proposed language as presented. Board Member L. Johnson seconded the motion. Chairperson Hermsen recognized the motion and called for a vote. The motion carried with Minshull, Batie, L. Johnson, and Hermsen voting aye.

E. COMPLIANCE MATTERS
The Board reviewed compliance matter 26-04.

1. NEW GRIEVANCES
a. 26-04
Chairperson Hermsen asked Director Kohtz for proposed language for 26-04.

Director Kohtz presented the following proposed language:

Dismiss without prejudice.

Board Member Minshull moved the proposed language as presented. Board Member L. Johnson seconded the motion. Chairperson Hermsen recognized the motion and called for a vote. The motion carried with Minshull, Batie, L. Johnson, and Hermsen voting aye.

F. OTHER EXECUTIVE SESSION ITEMS

1. GENERAL

a. 2026.07

The Board reviewed a matter in which a Nebraska real property appraiser failed to complete the 7-Hour USPAP Continuing Education Course at least once every two years as required by Neb. Rev. Stat. § 76-2236(2). Chairperson Hermsen asked Director Kohtz for proposed language for 2026.07.

Director Kohtz presented the following proposed language:

Authorize Director to approve 2026-27 Application for Renewal of Nebraska Real Property Appraiser Credential subject to applicant providing evidence, before the end of the day on July 31, 2026, of the successful completion of the seven-hour National Uniform Standards of Professional Appraisal Practice Continuing Education Course completed after June 3, 2026 and before August 1, 2026. Date stamp will be used for electronic submission, and postmarked date will be used for mail submission. If evidence is not received as specified, applicant failed to meet the requirements in the Real Property Appraiser Act and Title 298 that pertain to renewal of a credential. Applicant may file a new application for credentialing, and if so, meet the credentialing requirements in place at the time the new application is submitted to the Board.

Board Member Minshull moved the proposed language as presented. Board Member Batie seconded the motion. Chairperson Hermsen recognized the motion and called for a vote. The motion carried with Minshull, Batie, L. Johnson, and Hermsen voting aye.

b. 2026.08

The Board reviewed a matter in which a Nebraska real property appraiser failed to complete the 7-Hour USPAP Continuing Education Course at least once every two years as required by Neb. Rev. Stat. § 76-2236(2). Chairperson Hermsen asked Director Kohtz for proposed language for 2026.08.

Director Kohtz presented the following proposed language:

Authorize Director to approve 2026-27 Application for Renewal of Nebraska Real Property Appraiser Credential subject to applicant providing evidence, before the end of the day on July 31, 2026, of the successful completion of the seven-hour National Uniform Standards of Professional Appraisal Practice Continuing Education Course completed after May 24, 2026 and before August 1, 2026. Date stamp will be used for electronic submission and postmarked date will be used for mail submission. If evidence is not received as specified, the applicant failed to meet the requirements in the Real Property Appraiser Act and Title 298 that pertain to renewal of a credential. The applicant may file a new application for credentialing, and if so, meet the credentialing requirements in place at the time the new application is submitted to the Board.

Board Member Minshull moved the proposed language as presented. Board Member L. Johnson seconded the motion. Chairperson Hermsen recognized the motion and called for a vote. The motion carried with Minshull, Batie, L. Johnson, and Hermsen voting aye.

c. 2026.09

The Board reviewed a request for an individualized program of continuing education. Chairperson Hermsen asked Director Kohtz for proposed language for 2026.09.

Director Kohtz presented the following proposed language:

Deny request for an Individualized Program of Continuing Education.

Board Member Minshull moved the proposed language as presented. Board Member L. Johnson seconded the motion. Chairperson Hermsen recognized the motion and called for a vote. The motion carried with Minshull, Batie, L. Johnson, and Hermsen voting aye.

2. PERSONNEL MATTERS

Personnel matters were discussed.

S. ADJOURNMENT

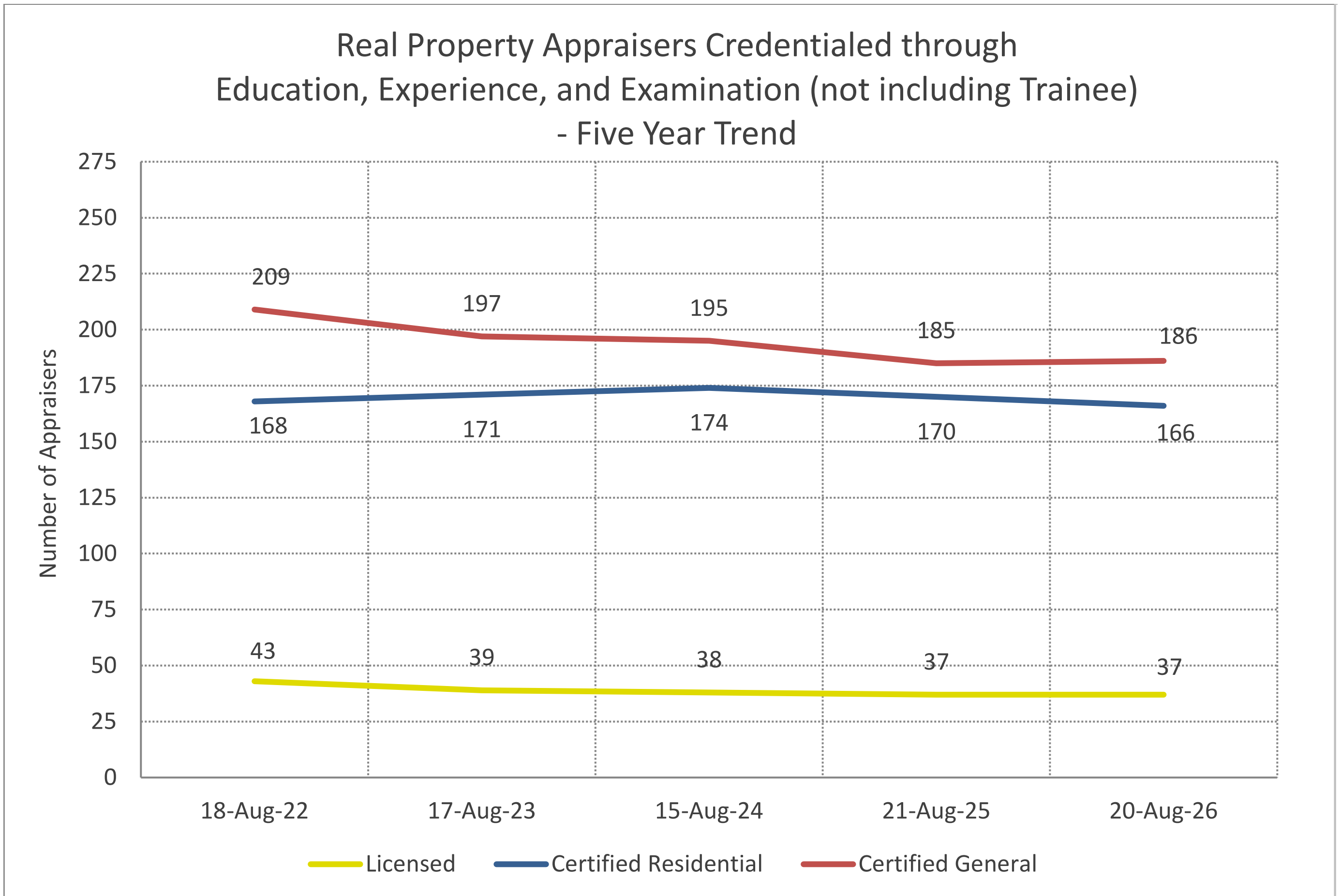
Board Member Minshull moved to adjourn the meeting. Board Member Batie seconded the motion. The motion carried with Minshull, Batie, L. Johnson, and Hermsen voting aye. At 12:55 p.m., Chairperson Hermsen adjourned the July 16, 2026 meeting of the Nebraska Real Property Appraiser Board.

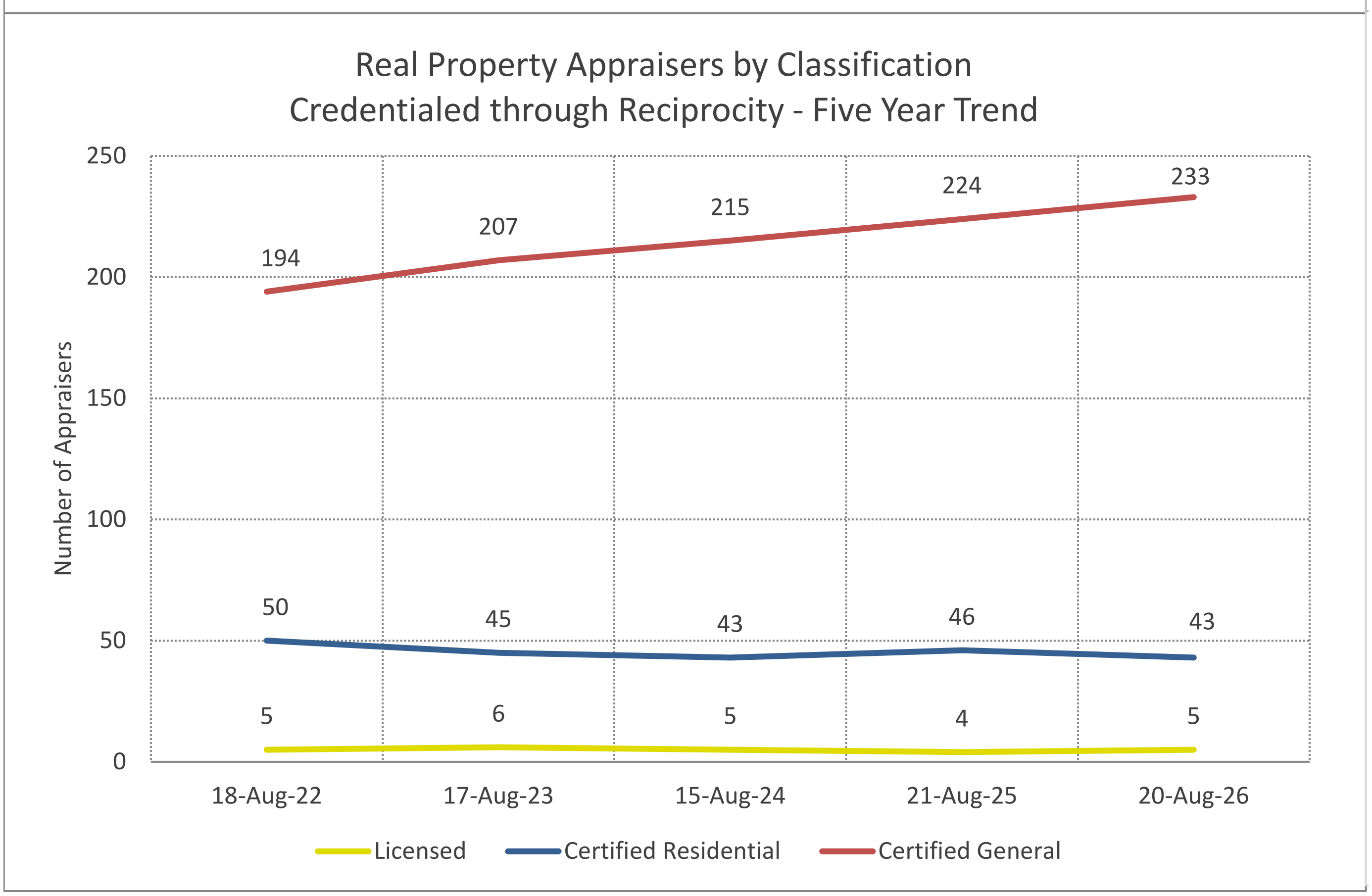
Respectfully submitted,

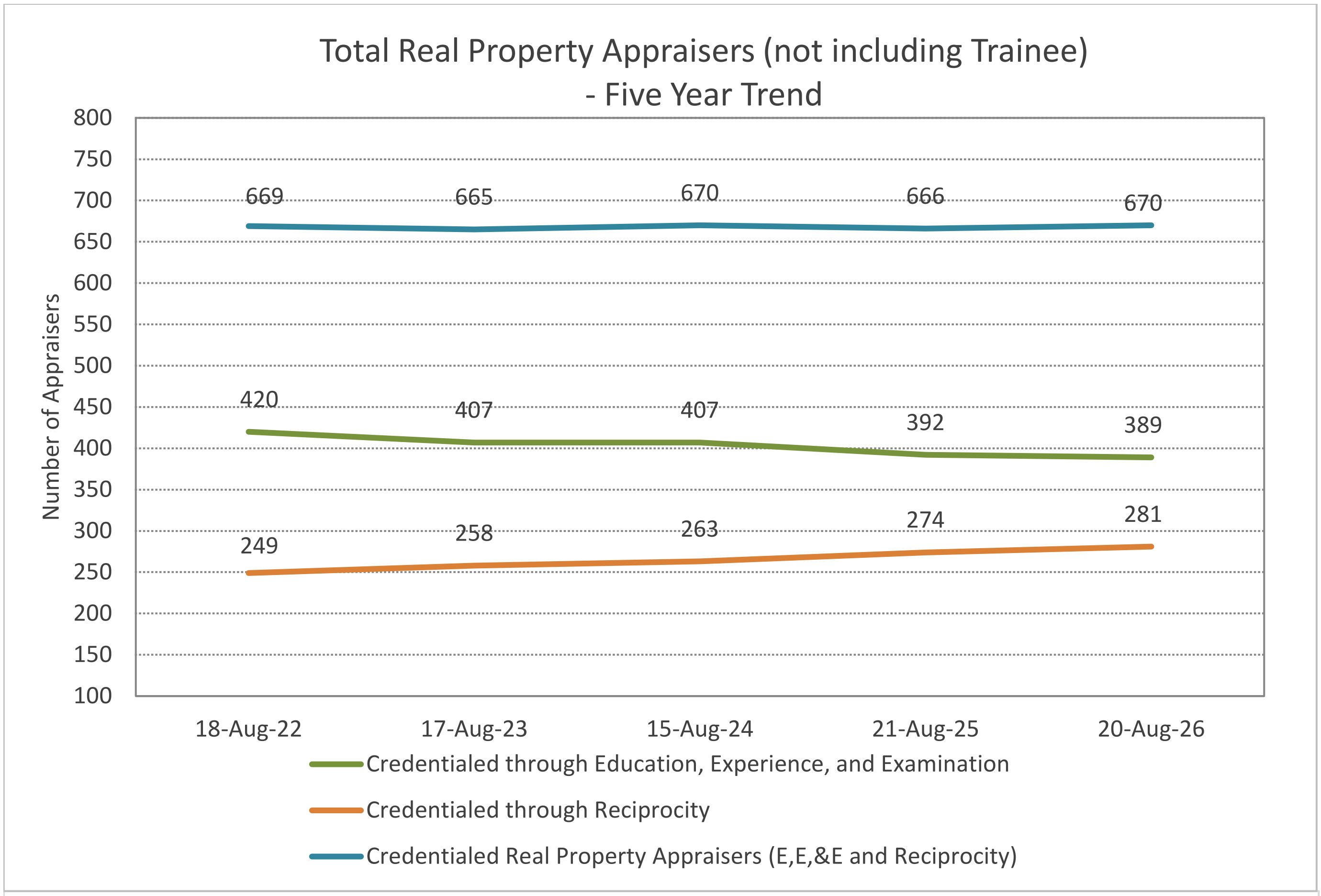
Tyler N. Kohtz
Director

These minutes have been made available for public inspection on July 30, 2026, in compliance with Nebraska Revised Statue § 84-1413(5).

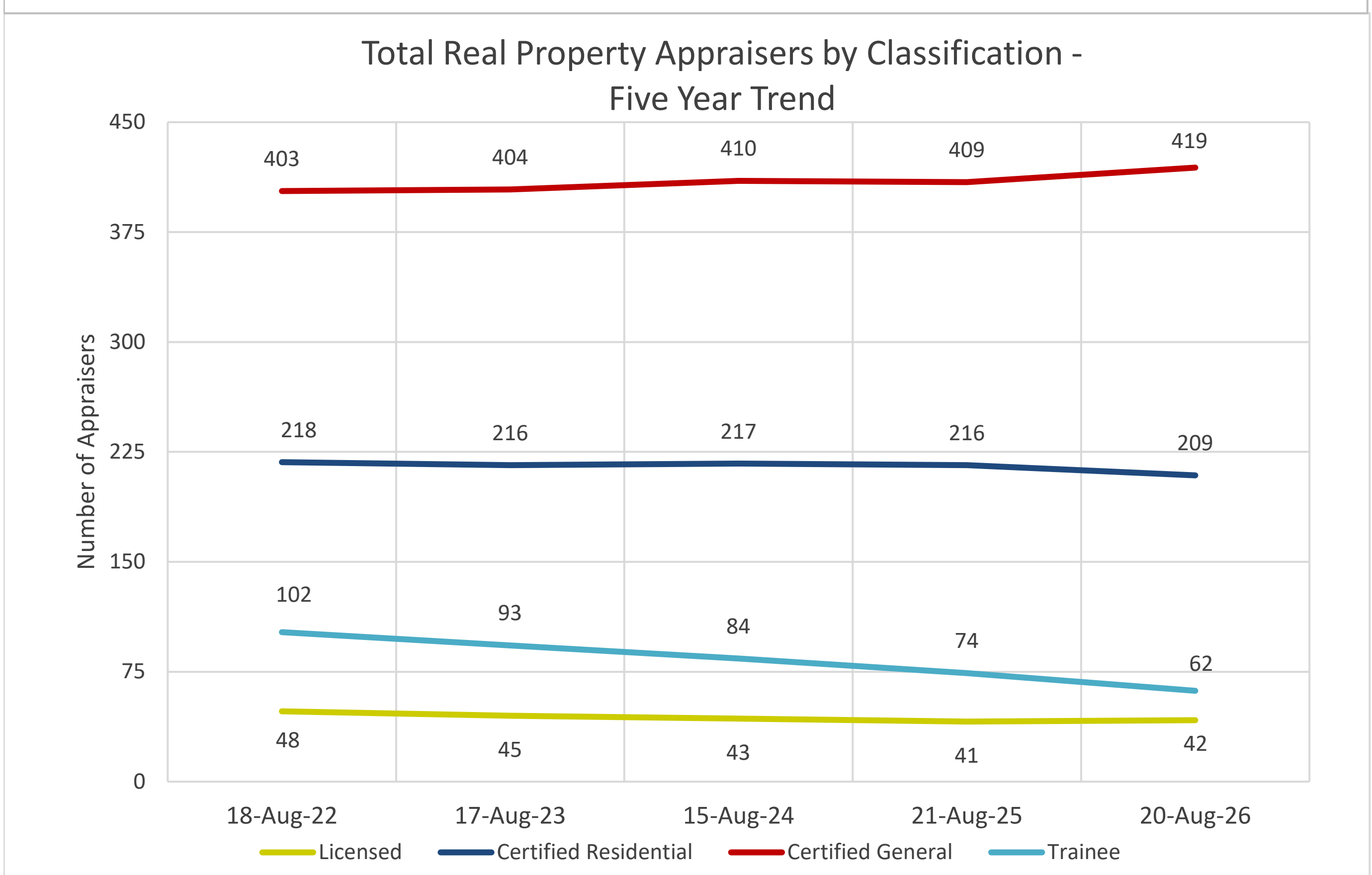
Real Property Appraiser Report



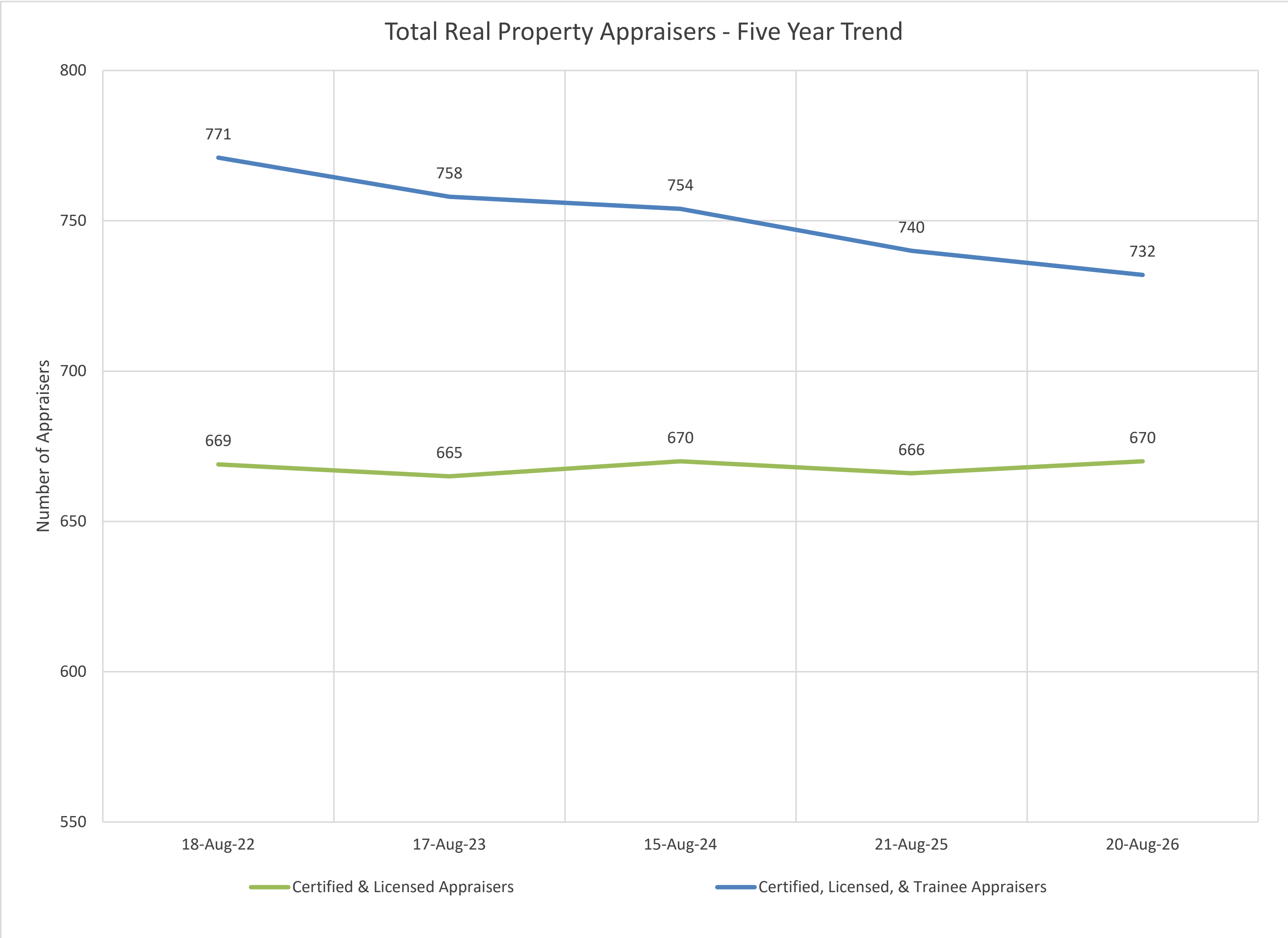


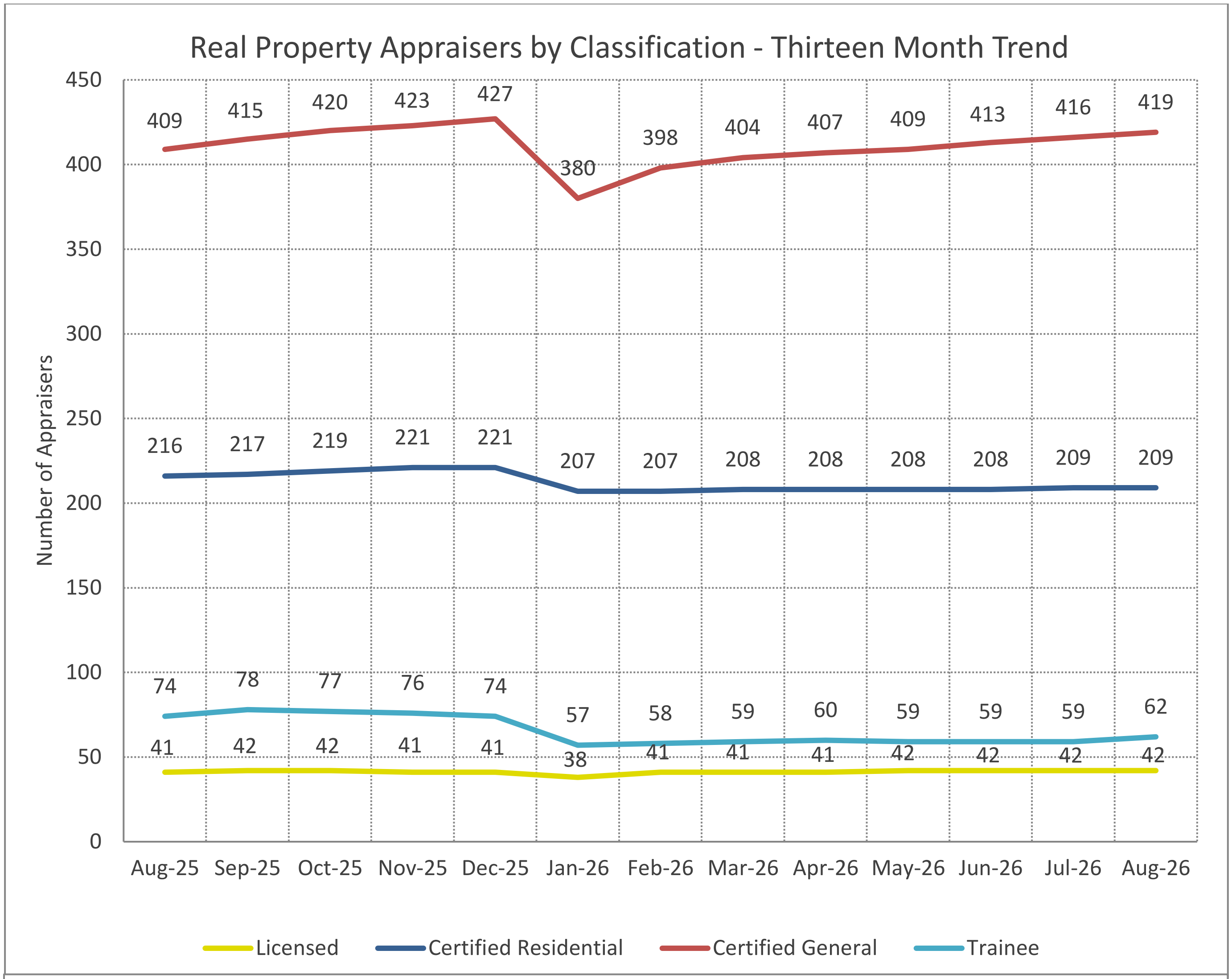


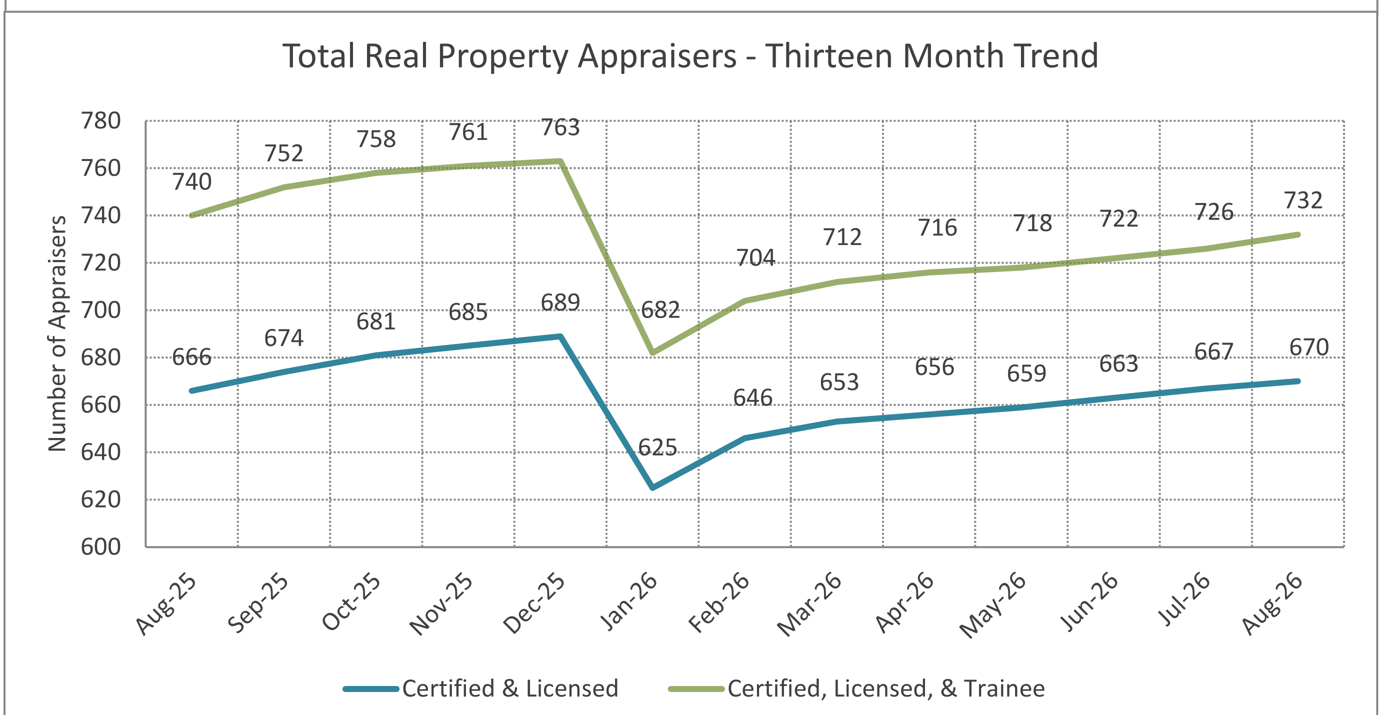
Total Real Property Appraisers (not including Trainee) - Five Year Trend
Number of Appraisers
800
750
700
650
600
550
500
450
400
350
300
250
200
150
100
669
665
670
666
670
420
407
407
392
389
249
258
263
274
281
18-Aug-22
17-Aug-23
15-Aug-24
21-Aug-25
20-Aug-26
Credentialed through Education, Experience, and Examination
Credentialed through Reciprocity
Credentialed Real Property Appraisers (E,E,&E and Reciprocity)

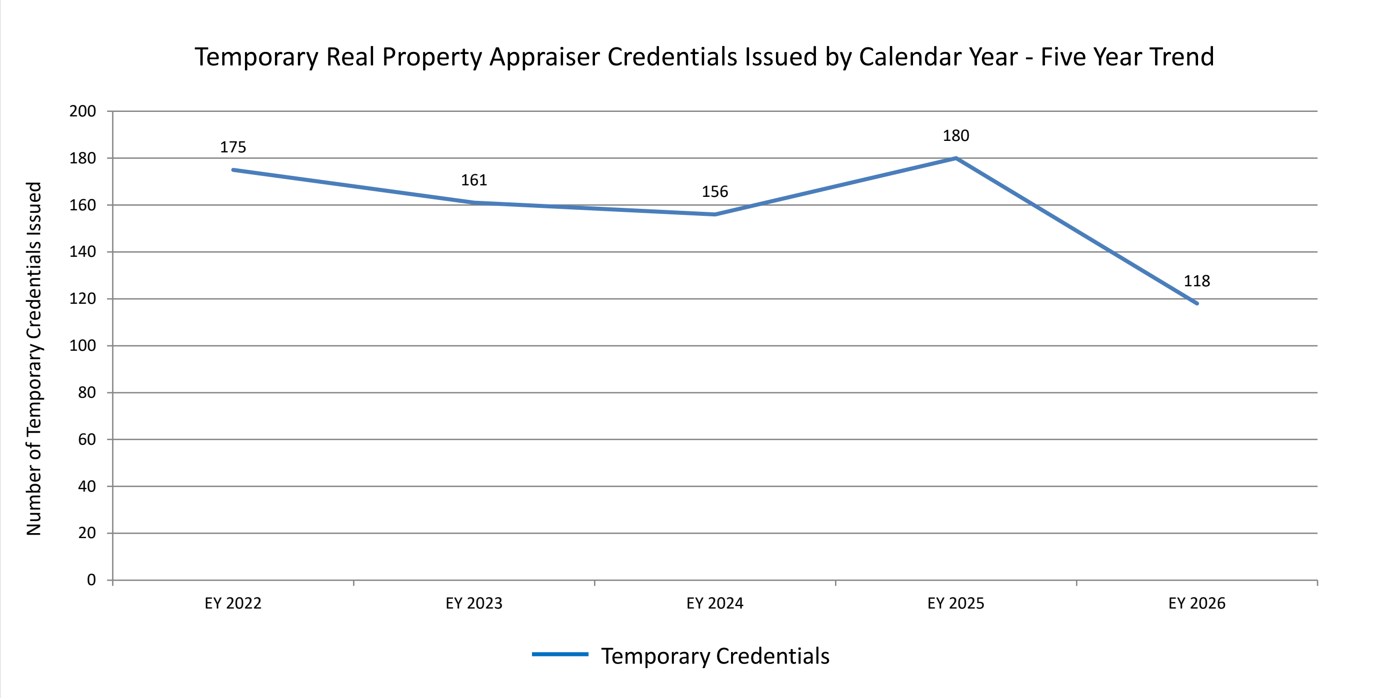


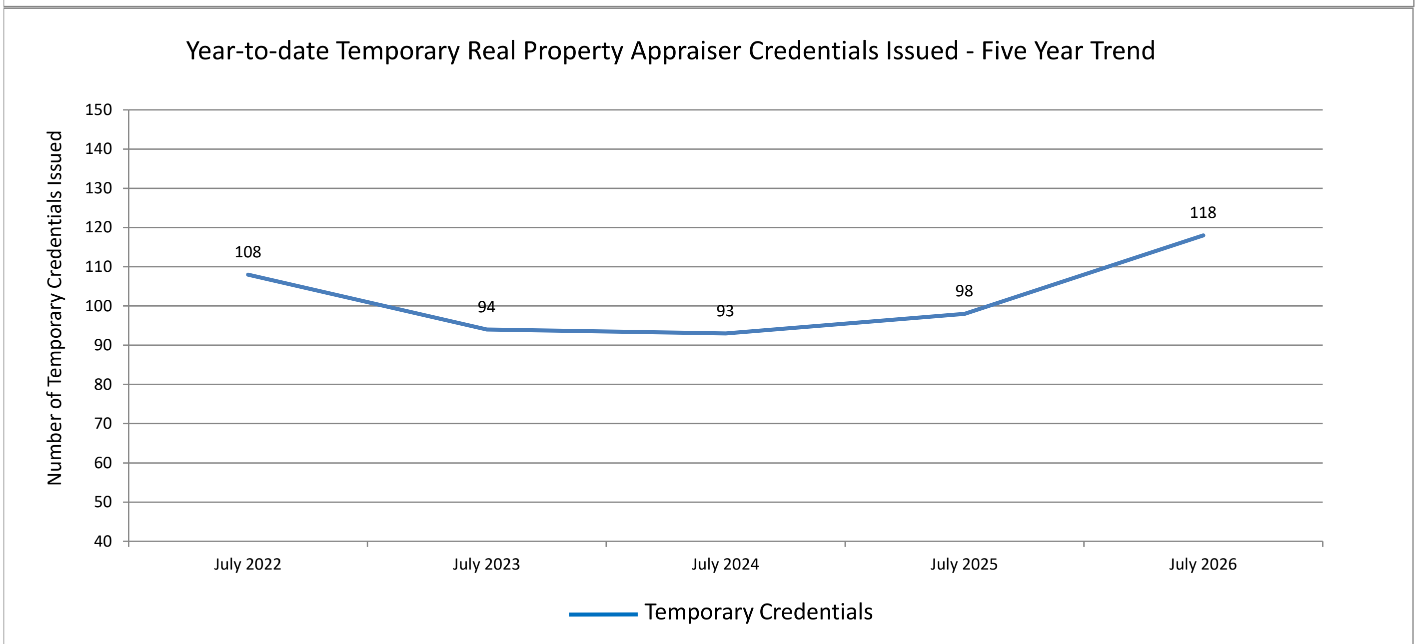
Total Real Property Appraisers by Classification - Five Year Trend
Number of Appraisers
450
375
300
225
150
75
0
403
404
410
409
419
218
216
217
216
209
102
93
84
74
62
48
45
43
41
42
18-Aug-22
17-Aug-23
15-Aug-24
21-Aug-25
20-Aug-26
Licensed
Certified Residential
Certified General
Trainee

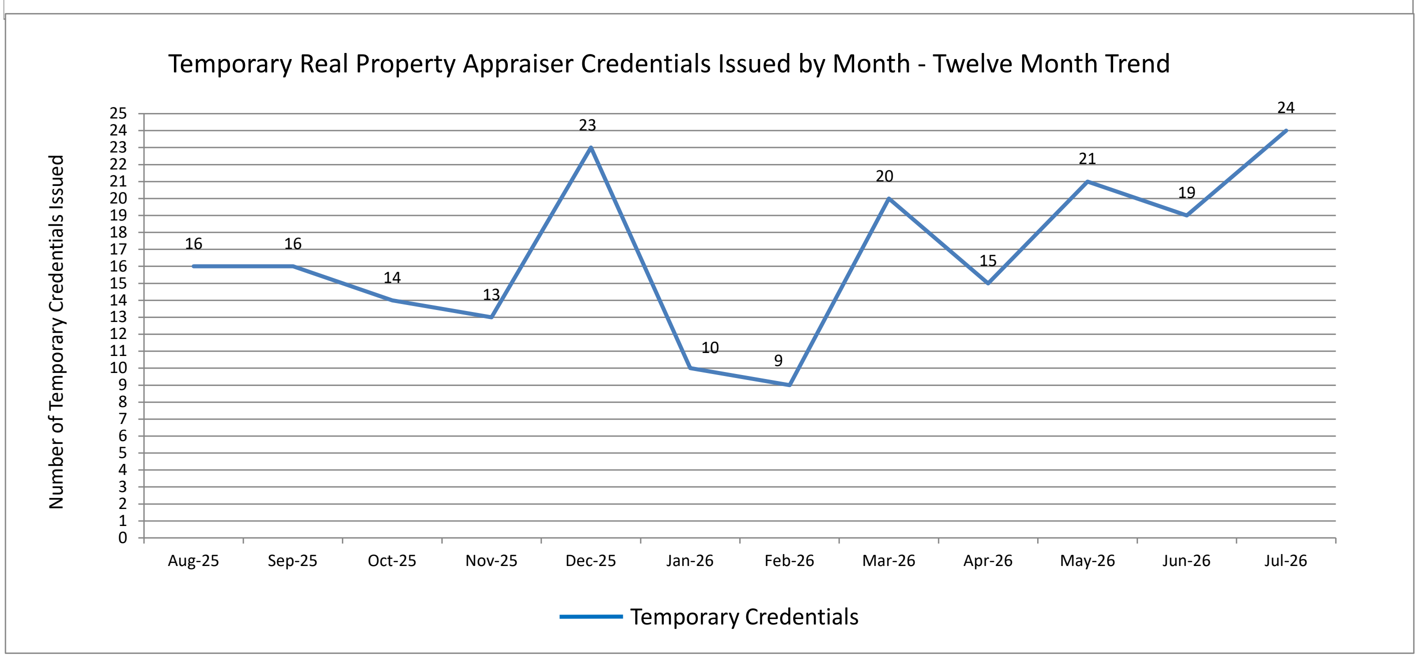

Total Real Property Appraisers - Five Year Trend
800
750
700
650
600
550
Number of Appraisers
771
758
754
740
732
669
665
670
666
670
18-Aug-22
17-Aug-23
15-Aug-24
21-Aug-25
20-Aug-26
Certified & Licensed Appraisers
Certified, Licensed, & Trainee Appraisers


Real Property Appraisers by Classification - Thirteen Month Trend
Number of Appraisers
450
400
350
300
250
200
150
100
50
0
409 415 420 423 427 380 398 404 407 409 413 416 419
216 217 219 221 221 207 207 208 208 208 208 209 209
74 78 77 76 74 57 58 59 60 59 59 59 62
41 42 42 41 41 38 41 41 41 42 42 42 42
Aug-25 Sep-25 Oct-25 Nov-25 Dec-25 Jan-26 Feb-26 Mar-26 Apr-26 May-26 Jun-26 Jul-26 Aug-26
Licensed
Certified Residential
Certified General
Trainee

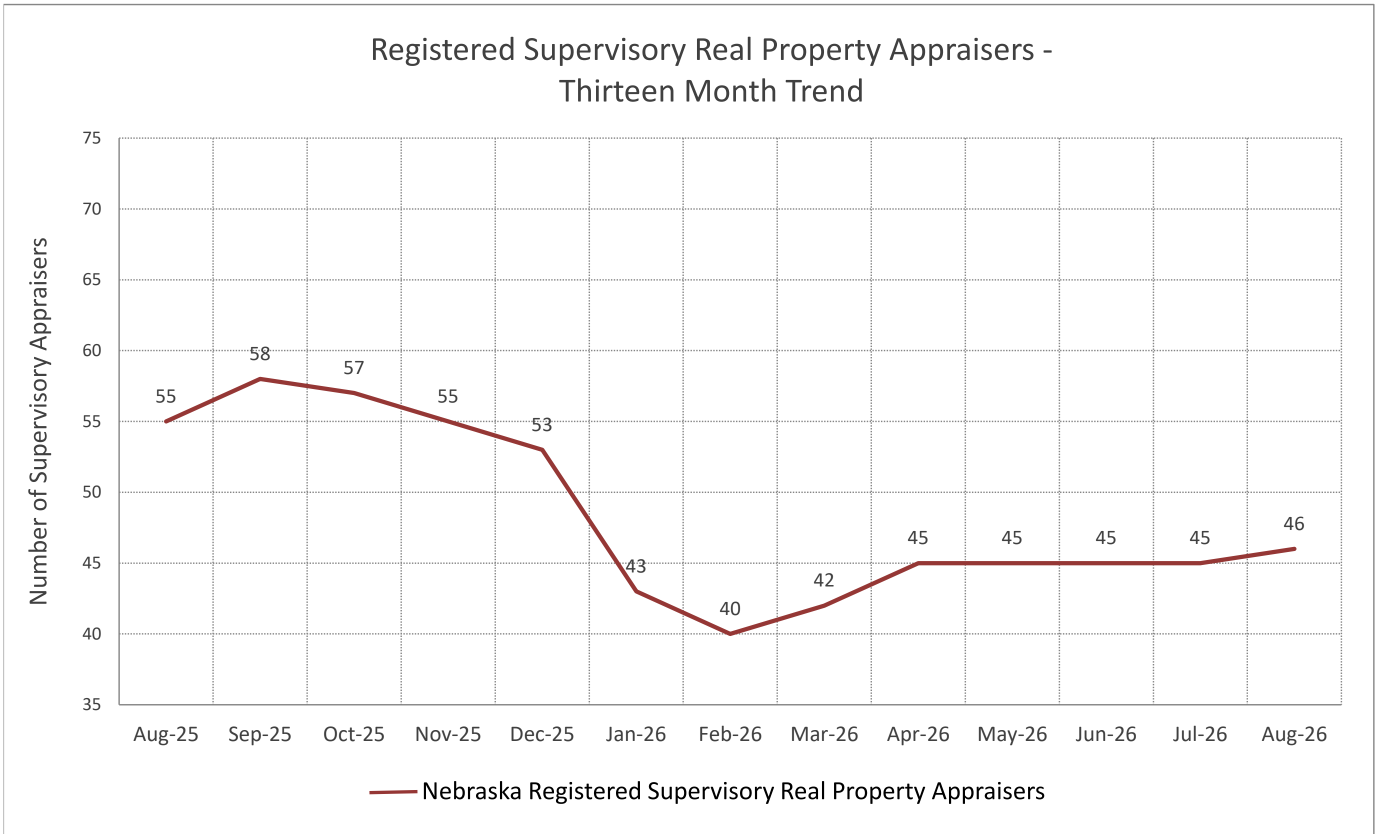

Total Real Property Appraisers - Thirteen Month Trend
Number of Appraisers
780
760
740
720
700
680
660
640
620
600
740 752 758 761 763 682 704 712 716 718 722 726 732
666 674 681 685 689 625 646 653 656 659 663 667 670
Aug-25 Sep-25 Oct-25 Nov-25 Dec-25 Jan-26 Feb-26 Mar-26 Apr-26 May-26 Jun-26 Jul-26 Aug-26
Certified & Licensed
Certified, Licensed, & Trainee

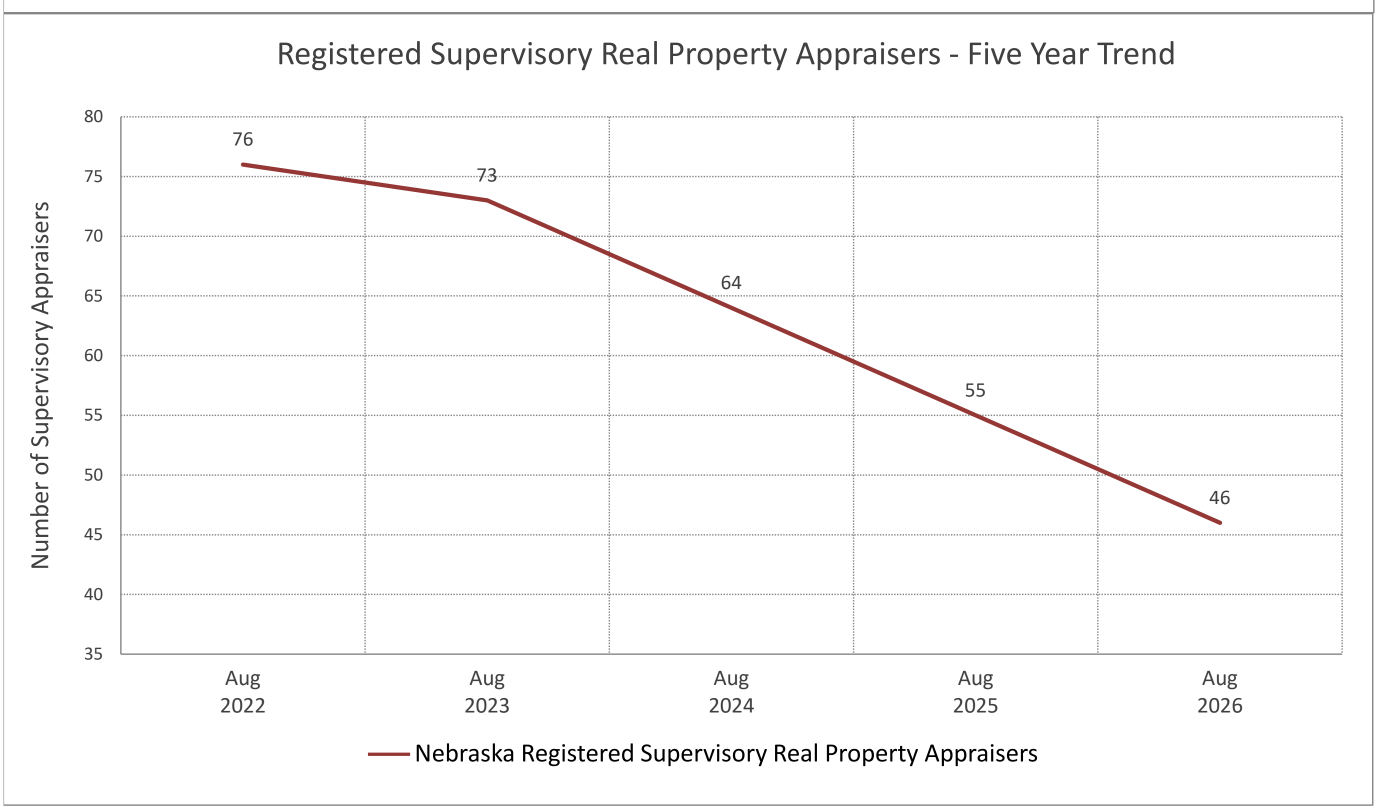

Temporary Real Property Appraiser Credentials Issued by Calendar Year - Five Year Trend
Number of Temporary Credentials Issued
175
161
156
180
118
EY 2022
EY 2023
EY 2024
EY 2025
EY 2026
Temporary Credentials

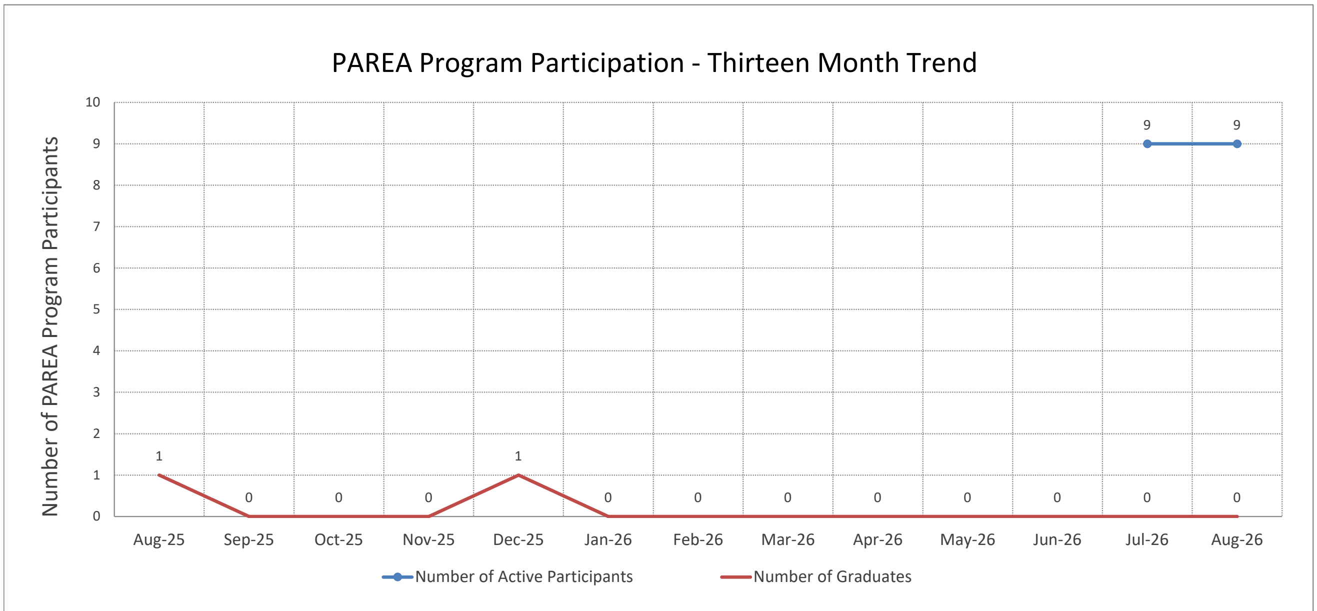

Year-to-date Temporary Real Property Appraiser Credentials Issued - Five Year Trend
Number of Temporary Credentials Issued
108
94
93
98
118
July 2022
July 2023
July 2024
July 2025
July 2026
Temporary Credentials

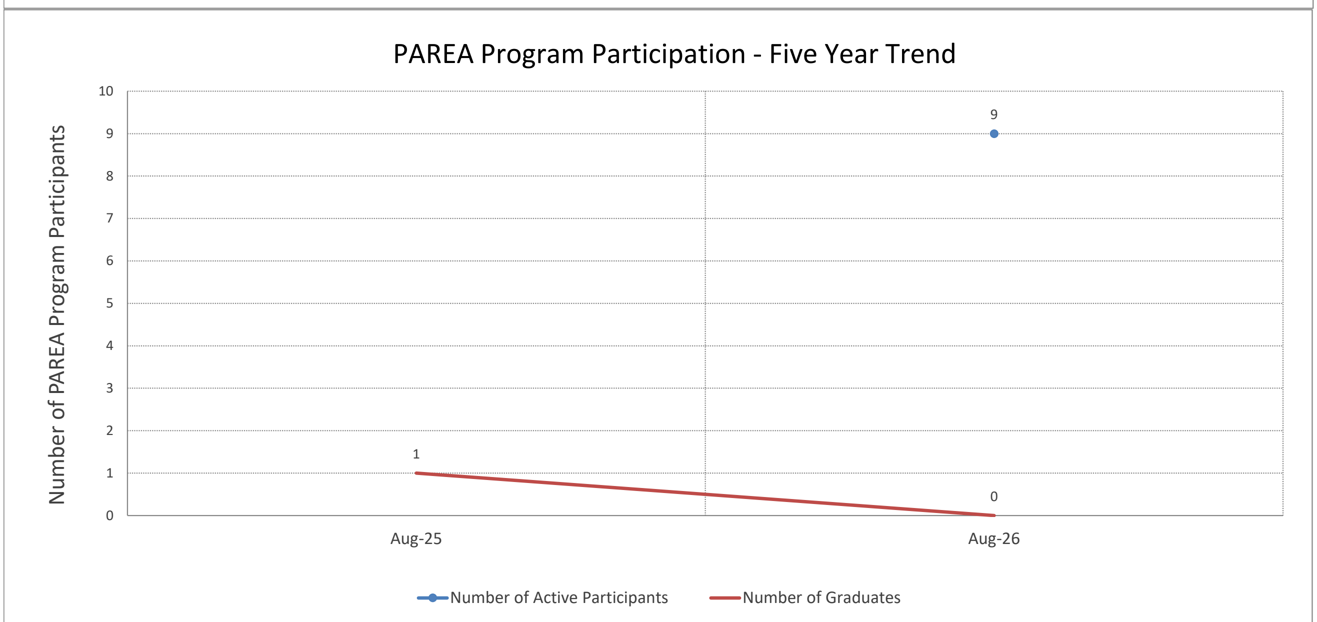

Temporary Real Property Appraiser Credentials Issued by Month - Twelve Month Trend
Number of Temporary Credentials Issued
16
16
14
13
23
10
9
20
15
21
19
24
Aug-25
Sep-25
Oct-25
Nov-25
Dec-25
Jan-26
Feb-26
Mar-26
Apr-26
May-26
Jun-26
Jul-26
Temporary Credentials

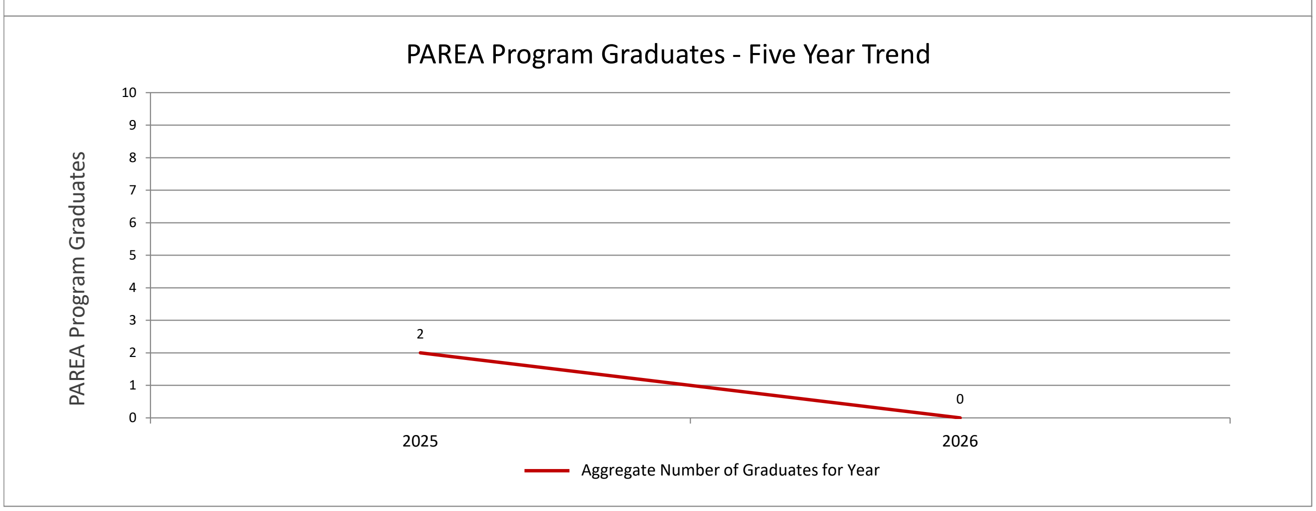
Supervisory Real Property Appraiser Report

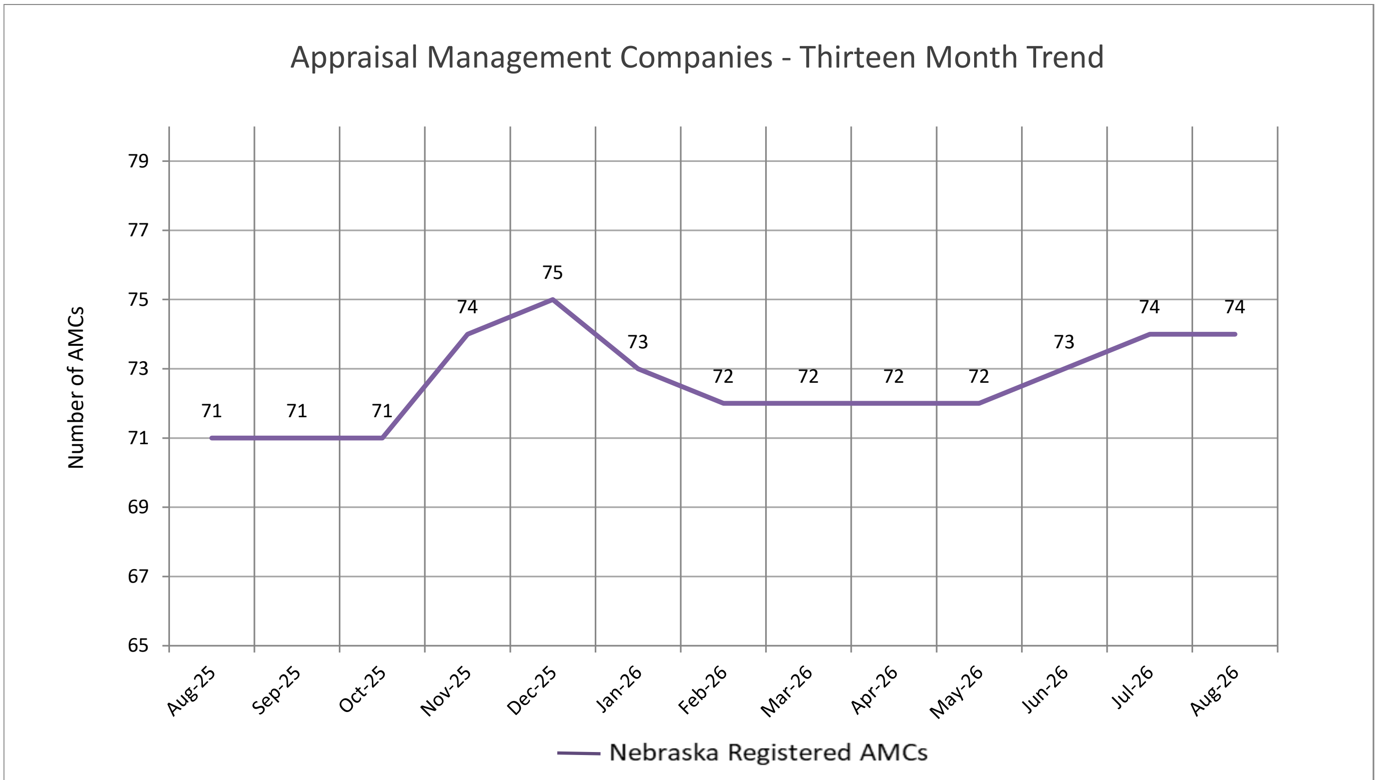


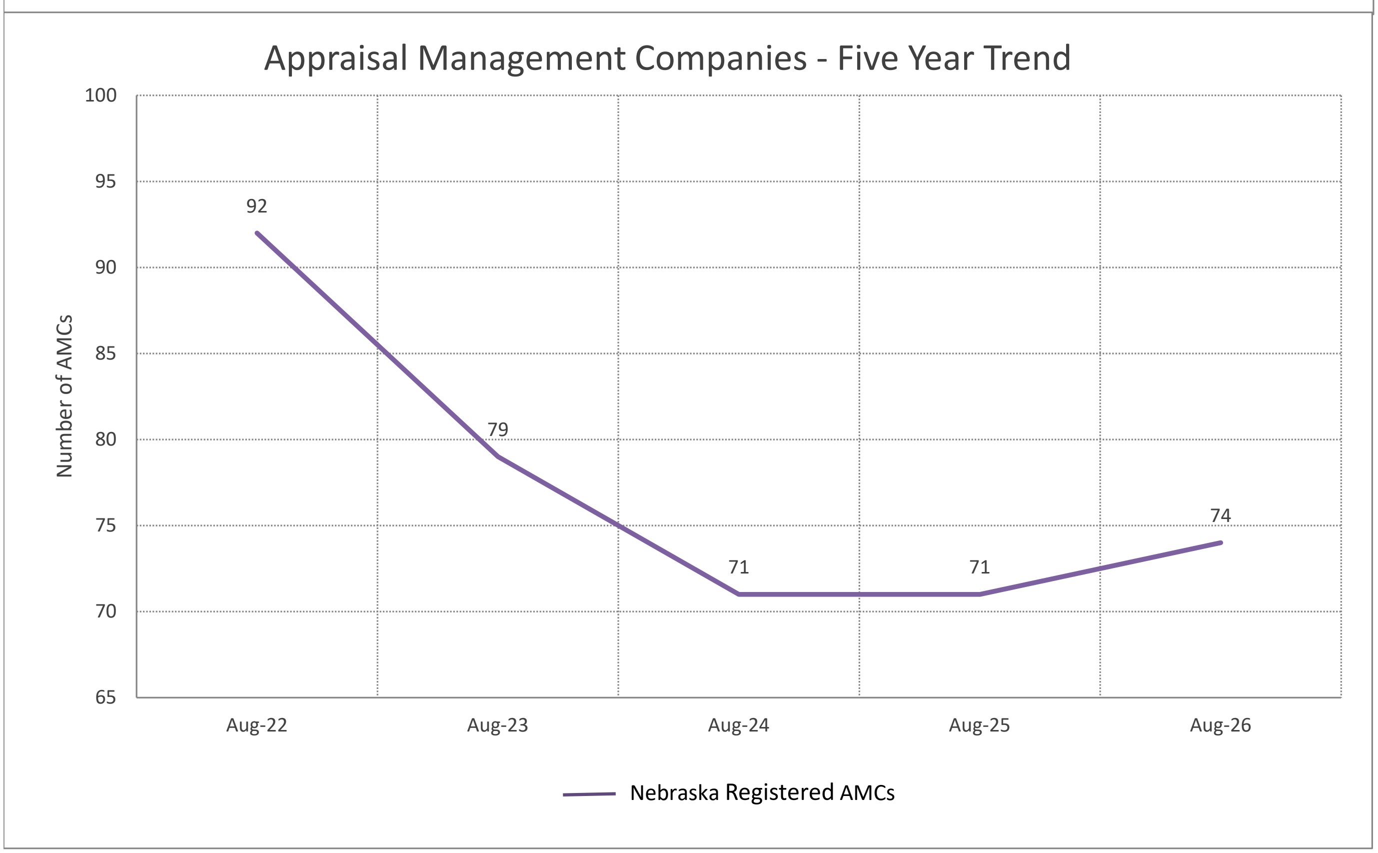



PAREA Program Participation - Thirteen Month Trend
Number of PAREA Program Participants
10
9
8
7
6
5
4
3
2
1
0
Aug-25
Sep-25
Oct-25
Nov-25
Dec-25
Jan-26
Feb-26
Mar-26
Apr-26
May-26
Jun-26
Jul-26
Aug-26
Number of Active Participants
Number of Graduates


PAREA Program Participation - Five Year Trend
Number of PAREA Program Participants
10
9
8
7
6
5
4
3
2
1
0
Aug-25
Aug-26
Number of Active Participants
Number of Graduates


PAREA Program Graduates - Five Year Trend
PAREA Program Graduates
10
9
8
7
6
5
4
3
2
1
0
2025
2026
Aggregate Number of Graduates for Year


Appraisal Management Companies - Thirteen Month Trend
Number of AMCs
79
77
75
73
71
69
67
65
71
71
71
74
75
73
72
72
72
72
73
74
74
Aug-25
Sep-25
Oct-25
Nov-25
Dec-25
Jan-26
Feb-26
Mar-26
Apr-26
May-26
Jun-26
Jul-26
Aug-26
Nebraska Registered AMCs


Appraisal Management Companies - Five Year Trend
Number of AMCs
100
95
90
85
80
75
70
65
92
79
71
71
74
Aug-22
Aug-23
Aug-24
Aug-25
Aug-26
Nebraska Registered AMCs

NEBRASKA REAL PROPERTY APPRAISER BOARD
DIRECTOR APPROVAL OF REAL PROPERTY APPRAISER APPLICANTS

July 8, 2026 – August 11, 2026

New Trainee Real Property Appraisers		
T2026004	Samson, Jennifer	Approved July 29, 2026
New Certified General Real Property Appraisers through Reciprocity		
CGRA260008	Miller, Michael	Approved July 13, 2026
CGRA260009	Calvanico, Joseph	Approved July 23, 2026

NEBRASKA REAL PROPERTY APPRAISER BOARD

DIRECTOR APPROVAL OF EDUCATION ACTIVITY AND INSTRUCTOR(S) APPLICANTS

July 8, 2026 – August 11, 2026

Provider	Activity Number	Hours	Title	Instructor(s)	Approval Date
New Continuing Education Activities and Instructors					
McKissock, LLC	2262441.03	7.00	Introduction to Farmland and Agricultural Appraisal	Paul Lorenzen	07/08/2026
Appraisal Institute	2261434.02	4.00	Valuing Solar PV: Methods, Market Support, and Free Tools	Woody Fincham, Timothy Runde, Jose Rodriguez Martinez, Douglas Potts, Terence Farr, Sean Sargeant, Stephen Wagner, Stacey Thoyre, Sandra Adomatis	7/10/2026
Appraiser eLearning	2263442.33	3.00	UAD 3.6 Deep Dive: What Have We Learned So Far?	Josh Walitt	7/10/2026
Appraisal Institute	2261439.02	7.00	Appraising Senior Nursing Homes	James Tellatin	07/13/2026
Appraisal Institute	2263440.02	7.00	Appraising Senior Nursing Homes	James Tellatin	07/13/2026
ASFMRA	2261445.01	6.00	Legal Descriptions of Rural Professionals	James Pruitt, Richard Rodriguez	07/16/2026
ASFMRA	2263446.01	6.00	Legal Descriptions of Rural Professionals	James Pruitt, Richard Rodriguez	07/16/2026
Planit Omaha	2261443.14	5.00	2026 Commercial Real Estate Summit (CRE Summit)	Jerry Slusky	07/22/2026
McKissock, LLC	2262244.03	4.00	4-hour National Valuation Bias and Fair Housing Laws and Regulations	Jo Traut	07/23/2026
Calypso Continuing Education	2262247.10	7.00	Valuation Bias and Fair Housing Laws and Regulations	Francis Finigan	08/05/2026

2026-27 Nebraska Real Property Appraiser Board Goals and Objectives
June 16, 2026 Strategic Planning Meeting

	SHORT TERM GOALS / OBJECTIVES	EXPECTED COMPLETION DATE	STATUS/GOAL MET	LONG TERM GOALS / OBJECTIVES	EXPECTED COMPLETION DATE	NOTES
LAWS, RULES, AND GUIDANCE DOCUMENTS	Adopt Title 298 changes to implement the increased CHRC fee to "as established by the Nebraska State Patrol," and change the ASC Appraiser Registry Fee and AMC Registry Fee language to "as established by the Appraisal Subcommittee of the Federal Financial Institutions Examination Council."	6/30/2027		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, maintain an effective enforcement program, and provide for better clarification and administration.	Ongoing.	
	Amend Neb. Rev. Stat. § 76-2221(7) to clarify that any person appointed by a County Board of Equalization to act as a Referee or Coordinator is exempt from the Real Property Appraiser Act.	12/31/2026		Harmonize Title 298 with the changes made to the Nebraska Real Property Appraiser Act and Appraisal Management Company Registration Act as needed.	Ongoing.	
	Amend Neb. Rev. Stat. § 76-2236 to allow for continuing education credit to be awarded for attendance of one NRPAB meeting. The meeting must be open to the public and must be a minimum of two hours in length but cannot exceed seven hours.	12/31/2026		Address changes to USPAP, Real Property Appraiser Qualifications Criteria, ASC Policy Statements, AQB CAP Program Guidelines, and Title XI as required.	Ongoing.	
	Amend Neb. Rev. Stat. §§ 76-2241 and 76-3206 to include a paper application processing fee of no more than fifty dollars for any form available electronically.	12/31/2026		Continue to adopt Guidance Documents for public advisement concerning interpretation of statutes and rules, and retire Guidance Documents that are no longer relevant.	Ongoing.	
				Continue to adopt internal procedures as needed to assist with the Board's administration of its programs, and retire internal procedures that are no longer relevant.	Ongoing.	
COMPLIANCE	Explore processing fee/surcharge for administrative violations.	12/31/2026	Completed July 16, 2026.	None.		
CREDENTIALING AND REGISTRATION	Add PAREA participants to monthly real property appraiser charts and graphs.	12/31/2026	Completed July 16, 2026.	Monitor real property appraiser credential renewal dates.	Ongoing.	
EDUCATION	None.			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.	
				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.	
PERSONNEL	None.			Continue updating the policies and procedures documents as needed to ensure compliance with state policy changes, NAPE/ASFCME contract changes, and to address general work environment needs and/or changes.	Ongoing.	
PUBLIC INFORMATION	None.			Encourage development of Memos from the Board and Facebook posts, and The Nebraska Appraiser articles that contain facts of interest to the appraisal business community.	Ongoing.	
				Continue utilizing the NRPAB website, NRPAB Facebook page, The Nebraska Appraiser, and Memos from the Board to disseminate relevant and important information to the appraisal business community and the general public in a timely manner. This includes information related to state and federal regulations, credentialing and registration requirements, renewal information, education information, Board policies and procedures, documents posted to the NRPAB website, meeting information, and other information that affects the industry.	Ongoing.	
				Continue utilization of Memos from the Board to disseminate important information in a timely manner that should not be held for the next release of The Nebraska Appraiser.	Ongoing.	
				Continue releasing new issues of The Nebraska Appraiser on a quarterly basis to disseminate important information to the appraisal business community and the general public in an effective and efficient manner.	Ongoing.	
				Continue utilization of the NRPAB Facebook page to disseminate important information in a timely manner that that appraisal business community and general public would otherwise not be aware of, such as documents posted to the NRPAB website, meeting information, and NRPAB policy and business information.	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.	
ADMINISTRATION	Utilize SARAS Grant for development and implementation of online education applications and NRPAB Database interface, and development and implementation of NRPAB Website-NRPAB Database Translator for Credit/Debit Card Processing System.	6/30/2027	Development of online education applications and database interface in progress.	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.	
				Continue to monitor the effectiveness of current NRPAB database, repair bugs, and make improvements and add enhancements needed to address program or use changes.	Ongoing.	
				Explore online real property appraiser through E,E,&E initial applications, AMC initial application, and other services that require payment of a fee.	Ongoing.	
				Explore use of AI for business functions to automate tasks and for data analysis.	Ongoing.	
FINANCIALS	Complete 2027-29 Biennial Budget Request addressing agency issues discussed at strategic planning (CHRC Fees, DAS State Projected Rate, Possible Director travel/conference attendance funding).	10/1/2026	Proposed 2027-29 Biennial Budget Request to be presented to the Board at its August 20, 2026 meeting.	None.		

2026-27 NRPAB SWOT Analysis			
STRENGTHS: -	**WEAKNESSES:**	**OPPORTUNITIES:**	**THREATS:**
* Customer service	* Industry's inability to grow	* Growth in real property appraiser field	* Agency turnover
* Organization	* Efficiency loss due to database not meeting potential	* Continued evaluation of Board and Agency operations	* Federal agency oversight
* Board member knowledge	* Regulatory and statutory barriers	* Embrace of available technology	* Economic climate
* Staff knowledge		* Agency staff size and cross-training of Agency duties	* Aging appraiser population
* Adaptability		* Board member with residential appraisal expertise	* Inadequate supervisory appraiser knowledge
* Professional diversity of Board		* Utilization of ASC grant funding for technology projects	* Deemphasis on appraisals at the Federal level
* Modernization of accessibility		* Education of users of appraisal reports	* Commodification of appraisal reports
* Authority to enter into contingent dismissal agreements			* Business consolidation
* Embrace of available technology			* Government consolidation
			* Fannie Mae UAD 3.6 Form upgrade

Accounting Division - Indicates Credit

Budget Status Report

As of 07/31/26

Agency 053 REAL PROPERTY APPRAISER BD

Division

Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 8.49

ACCOUNT CODE	DESCRIPTION	BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
BUDGETED FUND TYPES - EXPENDITURES							
510000 PERSONAL SERVICES							
511100	PERMANENT SALARIES-WAGES	221,196.00	15,712.41	15,712.41	7.10	9,544.89	195,938.70
511600	PER DIEM PAYMENTS	7,500.00	1,000.00	1,000.00	13.33	1,000.00	5,500.00
511700	EMPLOYEE BONUSES	1,500.00					1,500.00
512100	VACATION LEAVE EXPENSE	18,001.00	930.99	930.99	5.17	411.38	16,658.63
512200	SICK LEAVE EXPENSE	2,067.00	463.42	463.42	22.42	207.60	1,395.98
512300	HOLIDAY LEAVE EXPENSE	11,674.00	1,909.27	1,909.27	16.35	1,131.03	8,633.70
Personal Services Subtotal		261,938.00	20,016.09	20,016.09	7.64	12,294.90	229,627.01
515100	RETIREMENT PLANS EXPENSE	19,083.00	1,423.91	1,423.91	7.46	845.75	16,813.34
515200	FICA EXPENSE	20,038.00	1,313.14	1,313.14	6.55	809.70	17,915.16
515500	HEALTH INSURANCE EXPENSE	80,838.00	6,736.52	6,736.52	8.33		74,101.48
516500	WORKERS COMP PREMIUMS	1,366.00	1,366.00	1,366.00	100.00	273.20	273.20-
Major Account 510000 Total		383,263.00	30,855.66	30,855.66	8.05	14,223.55	338,183.79
520000 OPERATING EXPENSES							
521100	POSTAGE EXPENSE	2,500.00	187.24	187.24	7.49		2,312.76
521400	CIO CHARGES	31,727.00	2,089.15	2,089.15	6.58		29,637.85
521500	PUBLICATION & PRINT EXP	2,700.00					2,700.00
521900	AWARDS EXPENSE	30.00					30.00
522100	DUES & SUBSCRIPTION EXP	600.00					600.00
524600	RENT EXPENSE-BUILDINGS	14,334.00	1,227.34	1,227.34	8.56		13,106.66
531100	OFFICE SUPPLIES EXPENSE	1,500.00	50.30	50.30	3.35		1,449.70
532100	NON-CAPITALIZED EQUIP PU		18.97	18.97			18.97-
541100	ACCTG & AUDITING SERVICES	2,986.00	2,986.00	2,986.00	100.00		
541200	PURCHASING ASSESSMENT	41.00					41.00
541500	LEGAL SERVICES EXPENSE	20,000.00	970.50	970.50	4.85		19,029.50
541700	LEGAL RELATED EXPENSE	3,000.00					3,000.00
547100	EDUCATIONAL SERVICES	68.00	68.00	68.00	100.00		
554900	OTHER CONTRACTUAL SERVICES	32,665.00	3,672.50	3,672.50	11.24	625.00-	29,617.50
556100	INSURANCE EXPENSE	93.00					93.00
559100	OTHER OPERATING EXP	69,608.00	40.00	40.00	.06		69,568.00
Major Account 520000 Total		181,852.00	11,310.00	11,310.00	6.22	625.00-	171,167.00

J.1

Budget Status Report
As of 07/31/26

Agency 053 REAL PROPERTY APPRAISER BD
Division
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 8.49

ACCOUNT CODE	DESCRIPTION	BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
570000 TRAVEL EXPENSES							
571100	LODGING	2,970.00	440.00	440.00	14.81		2,530.00
571800	MEALS - TRAVEL STATUS	1,928.00	357.00	357.00	18.52		1,571.00
573100	STATE-OWNED TRANSPORT	200.00					200.00
574500	PERSONAL VEHICLE MILEAGE	6,917.00	1,364.84	1,364.84	19.73		5,552.16
575100	MISC TRAVEL EXPENSE	450.00	72.45	72.45	16.10		377.55
Major Account 570000 Total		12,465.00	2,234.29	2,234.29	17.92	0.00	10,230.71
BUDGETED EXPENDITURES TOTAL		577,580.00	44,399.95	44,399.95	7.69	13,598.55	519,581.50

SUMMARY BY FUND TYPE - EXPENDITURES

2	CASH FUNDS	577,580.00	44,399.95	44,399.95	7.69	13,598.55	519,581.50
BUDGETED EXPENDITURES TOTAL		577,580.00	44,399.95	44,399.95	7.69	13,598.55	519,581.50

BUDGETED FUND TYPES - REVENUES

470000 REVENUE - SALES AND CHARGES

471100	SALE OF SERVICES	350.00-	50.00-	50.00-	14.29		300.00-
471120	QUALIFYING ED COURSE FEES	1,340.00-					1,340.00-
471121	CONTINUING ED NEW FEES	5,880.00-	280.00-	280.00-	4.76		5,600.00-
471122	CONTINUING ED RENEWAL FEES	240.00-	15.00-	15.00-	6.25		225.00-
475150	CERTIFIED GENERAL NEW FEES	10,050.00-	975.00-	975.00-	9.70		9,075.00-
475151	LICENSED NEW FEES	1,005.00-					1,005.00-
475152	FINGERPRINT FEES	2,695.00-	220.00-	220.00-	8.16		2,475.00-
475153	CERTIFIED RESIDENTIAL NEW	3,350.00-					3,350.00-
475154	CERTIFIED GENERAL RENEWAL	142,025.00-	5,050.00-	5,050.00-	3.56		136,975.00-
475155	LICENSED RENEWAL	14,625.00-					14,625.00-
475157	CERTIFIED RESIDENTIAL RENEWAL	70,200.00-					70,200.00-
475161	TEMPORARY CERTIFIED GENERAL	14,450.00-	1,785.00-	1,785.00-	12.35		12,665.00-
475163	AMC REGISTERED NEW FEES	12,000.00-	4,000.00-	4,000.00-	33.33		8,000.00-
475164	AMC APPLICATION FEES	2,100.00-	700.00-	700.00-	33.33		1,400.00-
475165	AMC REGISTERED RENEWAL	138,000.00-	8,000.00-	8,000.00-	5.80		130,000.00-
475166	FED REG AMC RPT FORM PROC FEES	700.00-					700.00-
475234	APPLICATION FEES	32,015.00-	3,560.00-	3,560.00-	11.12		28,455.00-
476101	LATE PROCESSING FEES	4,400.00-	875.00-	875.00-	19.89		3,525.00-

J.2

Budget Status Report
As of 07/31/26

Agency 053 REAL PROPERTY APPRAISER BD
Division
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 8.49

	ACCOUNT CODE DESCRIPTION	BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
	Major Account 470000 Total	455,425.00-	25,510.00-	25,510.00-	5.60	0.00	429,915.00-
	480000 REVENUE - MISCELLANEOUS						
481100	INVESTMENT INCOME	9,000.00-	1,001.82-	1,001.82-	11.13		7,998.18-
481101	AMC INVESTMENT INCOME	7,000.00-					7,000.00-
484500	REIMB NON-GOVT SOURCES	4,500.00-					4,500.00-
	Major Account 480000 Total	20,500.00-	1,001.82-	1,001.82-	4.89	0.00	19,498.18-
	490000 REVENUE - OTHER FINANCIAL SOURCES/U						
491300	SALE - SURP PROP/FIXED ASSET		22.08-	22.08-			22.08
493200	OPERATING TRANSFERS OUT		100,000.00	100,000.00			100,000.00-
	Major Account 490000 Total	0.00	99,977.92	99,977.92	0.00	0.00	99,977.92-
	BUDGETED REVENUE TOTAL	475,925.00-	73,466.10	73,466.10	15.44-	0.00	549,391.10-

SUMMARY BY FUND TYPE - REVENUE

2	CASH FUNDS	475,925.00-	73,466.10	73,466.10	15.44-		549,391.10-
	BUDGETED REVENUE TOTAL	475,925.00-	73,466.10	73,466.10	15.44-	0.00	549,391.10-

Budget Status Report
As of 07/31/26

Agency 053 REAL PROPERTY APPRAISER BD
Division
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 8.49

	ACCOUNT CODE DESCRIPTION	BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
BUDGETED FUND TYPES - EXPENDITURES							
510000 PERSONAL SERVICES							
511100	PERMANENT SALARIES-WAGES	143,777.40	10,212.90	10,212.90	7.10	6,204.01	127,360.49
511600	PER DIEM PAYMENTS	4,875.00	650.00	650.00	13.33	650.00	3,575.00
511700	EMPLOYEE BONUSES	975.00					975.00
512100	VACATION LEAVE EXPENSE	11,700.65	604.69	604.69	5.17	267.42	10,828.54
512200	SICK LEAVE EXPENSE	1,343.55	301.22	301.22	22.42	134.94	907.39
512300	HOLIDAY LEAVE EXPENSE	7,588.10	1,241.02	1,241.02	16.35	735.16	5,611.92
Personal Services Subtotal		170,259.70	13,009.83	13,009.83	7.64	7,991.53	149,258.34
515100	RETIREMENT PLANS EXPENSE	12,403.95	925.47	925.47	7.46	549.71	10,928.77
515200	FICA EXPENSE	13,024.70	853.47	853.47	6.55	526.28	11,644.95
515500	HEALTH INSURANCE EXPENSE	52,544.70	4,378.55	4,378.55	8.33		48,166.15
516500	WORKERS COMP PREMIUMS	887.90	887.90	887.90	100.00	177.58	177.58-
Major Account 510000 Total		249,120.95	20,055.22	20,055.22	8.05	9,245.10	219,820.63
520000 OPERATING EXPENSES							
521100	POSTAGE EXPENSE	2,250.00	182.20	182.20	8.10		2,067.80
521400	CIO CHARGES	20,622.55	1,528.83	1,528.83	7.41		19,093.72
521500	PUBLICATION & PRINT EXP	1,755.00					1,755.00
521900	AWARDS EXPENSE	19.50					19.50
522100	DUES & SUBSCRIPTION EXP	390.00					390.00
524600	RENT EXPENSE-BUILDINGS	9,317.10	797.77	797.77	8.56		8,519.33
531100	OFFICE SUPPLIES EXPENSE	975.00	32.70	32.70	3.35		942.30
532100	NON-CAPITALIZED EQUIP PU		12.33	12.33			12.33-
541100	ACCTG & AUDITING SERVICES	1,940.90	1,940.90	1,940.90	100.00		
541200	PURCHASING ASSESSMENT	26.65					26.65
541500	LEGAL SERVICES EXPENSE	18,000.00					18,000.00
541700	LEGAL RELATED EXPENSE	2,700.00					2,700.00
547100	EDUCATIONAL SERVICES	44.20	44.20	44.20	100.00		
554900	OTHER CONTRACTUAL SERVICES	30,825.00	3,672.50	3,672.50	11.91	625.00-	27,777.50
556100	INSURANCE EXPENSE	60.45					60.45
559100	OTHER OPERATING EXP	45,245.20	40.00	40.00	.09		45,205.20
Major Account 520000 Total		134,171.55	8,251.43	8,251.43	6.15	625.00-	126,545.12

J.4

Agency 053 REAL PROPERTY APPRAISER BD
Division
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 8.49

	ACCOUNT CODE DESCRIPTION	BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
570000 TRAVEL EXPENSES							
571100	LODGING	1,930.50	286.00	286.00	14.81		1,644.50
571800	MEALS - TRAVEL STATUS	1,253.20	232.05	232.05	18.52		1,021.15
573100	STATE-OWNED TRANSPORT	130.00					130.00
574500	PERSONAL VEHICLE MILEAGE	4,496.05	887.13	887.13	19.73		3,608.92
575100	MISC TRAVEL EXPENSE	292.50	47.10	47.10	16.10		245.40
Major Account 570000 Total		8,102.25	1,452.28	1,452.28	17.92	0.00	6,649.97
BUDGETED EXPENDITURES TOTAL		391,394.75	29,758.93	29,758.93	7.60	8,620.10	353,015.72

SUMMARY BY FUND TYPE - EXPENDITURES

2	CASH FUNDS	391,394.75	29,758.93	29,758.93	7.60	8,620.10	353,015.72
BUDGETED EXPENDITURES TOTAL		391,394.75	29,758.93	29,758.93	7.60	8,620.10	353,015.72

BUDGETED FUND TYPES - REVENUES

470000 REVENUE - SALES AND CHARGES							
471100	SALE OF SERVICES	350.00-	50.00-	50.00-	14.29		300.00-
471120	QUALIFYING ED COURSE FEES	1,340.00-					1,340.00-
471121	CONTINUING ED NEW FEES	5,880.00-	280.00-	280.00-	4.76		5,600.00-
471122	CONTINUING ED RENEWAL FEES	240.00-	15.00-	15.00-	6.25		225.00-
475150	CERTIFIED GENERAL NEW FEES	10,050.00-	975.00-	975.00-	9.70		9,075.00-
475151	LICENSED NEW FEES	1,005.00-					1,005.00-
475152	FINGERPRINT FEES	2,695.00-	220.00-	220.00-	8.16		2,475.00-
475153	CERTIFIED RESIDENTIAL NEW	3,350.00-					3,350.00-
475154	CERTIFIED GENERAL RENEWAL	142,025.00-	5,050.00-	5,050.00-	3.56		136,975.00-
475155	LICENSED RENEWAL	14,625.00-					14,625.00-
475157	CERTIFIED RESIDENTIAL RENEWAL	70,200.00-					70,200.00-
475161	TEMPORARY CERTIFIED GENERAL	14,450.00-	1,785.00-	1,785.00-	12.35		12,665.00-
475234	APPLICATION FEES	32,015.00-	3,560.00-	3,560.00-	11.12		28,455.00-
476101	LATE PROCESSING FEES	4,000.00-	875.00-	875.00-	21.88		3,125.00-
Major Account 470000 Total		302,225.00-	12,810.00-	12,810.00-	4.24	0.00	289,415.00-

480000 REVENUE - MISCELLANEOUS

Budget Status Report
As of 07/31/26

Agency 053 REAL PROPERTY APPRAISER BD
Division
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 8.49

	ACCOUNT CODE DESCRIPTION	BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
481100	INVESTMENT INCOME	9,000.00-	508.80-	508.80-	5.65		8,491.20-
484500	REIMB NON-GOVT SOURCES	4,000.00-					4,000.00-
Major Account 480000 Total		13,000.00-	508.80-	508.80-	3.91	0.00	12,491.20-
490000 REVENUE - OTHER FINANCIAL SOURCES/U							
491300	SALE - SURP PROP/FIXED ASSET		58.79-	58.79-			58.79
Major Account 490000 Total		0.00	58.79-	58.79-	0.00	0.00	58.79
BUDGETED REVENUE TOTAL		315,225.00-	13,377.59-	13,377.59-	4.24	0.00	301,847.41-

SUMMARY BY FUND TYPE - REVENUE

2	CASH FUNDS	315,225.00-	13,377.59-	13,377.59-	4.24		301,847.41-
BUDGETED REVENUE TOTAL		315,225.00-	13,377.59-	13,377.59-	4.24	0.00	301,847.41-

Department of Administrative Services
Accounting Division
Budget Status Report
As of 07/31/26

Agency 053 REAL PROPERTY APPRAISER BD
Division
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 8.49

	ACCOUNT CODE DESCRIPTION	BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
BUDGETED FUND TYPES - EXPENDITURES							
510000 PERSONAL SERVICES							
511100	PERMANENT SALARIES-WAGES	77,418.60	5,499.51	5,499.51	7.10	3,340.88	68,578.21
511600	PER DIEM PAYMENTS	2,625.00	350.00	350.00	13.33	350.00	1,925.00
511700	EMPLOYEE BONUSES	525.00					525.00
512100	VACATION LEAVE EXPENSE	6,300.35	326.30	326.30	5.18	143.96	5,830.09
512200	SICK LEAVE EXPENSE	723.45	162.20	162.20	22.42	72.66	488.59
512300	HOLIDAY LEAVE EXPENSE	4,085.90	668.25	668.25	16.36	395.87	3,021.78
Personal Services Subtotal		91,678.30	7,006.26	7,006.26	7.64	4,303.37	80,368.67
515100	RETIREMENT PLANS EXPENSE	6,679.05	498.44	498.44	7.46	296.04	5,884.57
515200	FICA EXPENSE	7,013.30	459.67	459.67	6.55	283.42	6,270.21
515500	HEALTH INSURANCE EXPENSE	28,293.30	2,357.97	2,357.97	8.33		25,935.33
516500	WORKERS COMP PREMIUMS	478.10	478.10	478.10	100.00	95.62	95.62-
Major Account 510000 Total		134,142.05	10,800.44	10,800.44	8.05	4,978.45	118,363.16
520000 OPERATING EXPENSES							
521100	POSTAGE EXPENSE	250.00	5.04	5.04	2.02		244.96
521400	CIO CHARGES	11,104.45	560.32	560.32	5.05		10,544.13
521500	PUBLICATION & PRINT EXP	945.00					945.00
521900	AWARDS EXPENSE	10.50					10.50
522100	DUES & SUBSCRIPTION EXP	210.00					210.00
524600	RENT EXPENSE-BUILDINGS	5,016.90	429.57	429.57	8.56		4,587.33
531100	OFFICE SUPPLIES EXPENSE	525.00	17.60	17.60	3.35		507.40
532100	NON-CAPITALIZED EQUIP PU		6.64	6.64			6.64-
541100	ACCTG & AUDITING SERVICES	1,045.10	1,045.10	1,045.10	100.00		
541200	PURCHASING ASSESSMENT	14.35					14.35
541500	LEGAL SERVICES EXPENSE	2,000.00	970.50	970.50	48.53		1,029.50
541700	LEGAL RELATED EXPENSE	300.00					300.00
547100	EDUCATIONAL SERVICES	23.80	23.80	23.80	100.00		
554900	OTHER CONTRACTUAL SERVICES	1,840.00					1,840.00
556100	INSURANCE EXPENSE	32.55					32.55
559100	OTHER OPERATING EXP	24,362.80					24,362.80
Major Account 520000 Total		47,680.45	3,058.57	3,058.57	6.41	0.00	44,621.88

J.7

Agency 053 REAL PROPERTY APPRAISER BD
Division
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 8.49

	ACCOUNT CODE DESCRIPTION	BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
570000 TRAVEL EXPENSES							
571100	LODGING	1,039.50	154.00	154.00	14.81		885.50
571800	MEALS - TRAVEL STATUS	674.80	124.95	124.95	18.52		549.85
573100	STATE-OWNED TRANSPORT	70.00					70.00
574500	PERSONAL VEHICLE MILEAGE	2,420.95	477.71	477.71	19.73		1,943.24
575100	MISC TRAVEL EXPENSE	157.50	25.35	25.35	16.10		132.15
Major Account 570000 Total		4,362.75	782.01	782.01	17.92	0.00	3,580.74
BUDGETED EXPENDITURES TOTAL		186,185.25	14,641.02	14,641.02	7.86	4,978.45	166,565.78

SUMMARY BY FUND TYPE - EXPENDITURES

2	CASH FUNDS	186,185.25	14,641.02	14,641.02	7.86	4,978.45	166,565.78
BUDGETED EXPENDITURES TOTAL		186,185.25	14,641.02	14,641.02	7.86	4,978.45	166,565.78

BUDGETED FUND TYPES - REVENUES

470000 REVENUE - SALES AND CHARGES							
475163	AMC REGISTERED NEW FEES	12,000.00-	4,000.00-	4,000.00-	33.33		8,000.00-
475164	AMC APPLICATION FEES	2,100.00-	700.00-	700.00-	33.33		1,400.00-
475165	AMC REGISTERED RENEWAL	138,000.00-	8,000.00-	8,000.00-	5.80		130,000.00-
475166	FED REG AMC RPT FORM PROC FEES	700.00-					700.00-
476101	LATE PROCESSING FEES	400.00-					400.00-
Major Account 470000 Total		153,200.00-	12,700.00-	12,700.00-	8.29	0.00	140,500.00-
480000 REVENUE - MISCELLANEOUS							
481100	INVESTMENT INCOME		493.02-	493.02-			493.02
481101	AMC INVESTMENT INCOME	7,000.00-					7,000.00-
484500	REIMB NON-GOVT SOURCES	500.00-					500.00-
Major Account 480000 Total		7,500.00-	493.02-	493.02-	6.57	0.00	7,006.98-
490000 REVENUE - OTHER FINANCIAL SOURCES/U							
491300	SALE - SURP PROP/FIXED ASSET		36.71	36.71			36.71-

Budget Status Report
As of 07/31/26

Agency 053 REAL PROPERTY APPRAISER BD
Division
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 8.49

	ACCOUNT CODE DESCRIPTION	BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
493200	OPERATING TRANSFERS OUT		100,000.00	100,000.00			100,000.00-
Major Account 490000 Total		0.00	100,036.71	100,036.71	0.00	0.00	100,036.71-
BUDGETED REVENUE TOTAL		160,700.00-	86,843.69	86,843.69	54.04-	0.00	247,543.69-

SUMMARY BY FUND TYPE - REVENUE

2	CASH FUNDS	160,700.00-	86,843.69	86,843.69	54.04-		247,543.69-
BUDGETED REVENUE TOTAL		160,700.00-	86,843.69	86,843.69	54.04-	0.00	247,543.69-

Agency 053 REAL PROPERTY APPRAISER BD

Division 000 AGENCY DEFINED DIVISION

Grant

All Objects

As of 07/31/26

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.		684062	07/15/26	RC	RB	NRPAB DEPOSIT 260715	8313381		25.00-
25310	079	000	53105018.471100.		685602	07/23/26	RC	RB	NRPAB DEPOSIT 260723	8324204		25.00-
Total for Object			471100 SALE OF SERVICES									50.00-
25310	079	000	53105018.471121.		682471	07/02/26	RC	RB	NRPAB DEPOSIT 260702	8298274		35.00-
25310	079	000	53105018.471121.		682931	07/08/26	RC	RB	NRPAB DEPOSIT 260708	8304818		200.00-
25310	079	000	53105018.471121.		687121	07/31/26	RC	RB	NRPAB DEPOSIT 260731	8335460		45.00-
Total for Object			471121 CONTINUING ED NEW FEES									280.00-
25310	079	000	53105018.471122.		682471	07/02/26	RC	RB	NRPAB DEPOSIT 260702	8298274		15.00-
Total for Object			471122 CONTINUING ED RENEWAL FEES									15.00-
25310	079	000	53105018.475150.		683549	07/09/26	RC	RB	NRPAB APP EFW DEP 260709	8309012		320.00-
25310	079	000	53105018.475150.		685209	07/20/26	RC	RB	NRPAB APP EFW DEPOSIT 260720	8320717		320.00-
25310	079	000	53105018.475150.		687039	07/30/26	RC	RB	NRPAB APP EFW DEPOSIT 260730	8335385		335.00-
Total for Object			475150 CERTIFIED GENERAL NEW FEES									975.00-
25310	079	000	53105018.475152.		682431	07/01/26	RC	RB	NRPAB APP EFW DEPOSIT 260701	8298253		55.00-
25310	079	000	53105018.475152.		683512	07/10/26	RC	RB	NRPAB DEPOSIT 260710	8309279		55.00-
25310	079	000	53105018.475152.		684062	07/15/26	RC	RB	NRPAB DEPOSIT 260715	8313381		55.00-
25310	079	000	53105018.475152.		684569	07/16/26	RC	RB	NRPAB APP EFW DEPOSIT 260716	8317482		55.00-
Total for Object			475152 FINGERPRINT FEES									220.00-
25310	079	000	53105018.475154.		682431	07/01/26	RC	RB	NRPAB APP EFW DEPOSIT 260701	8298253		600.00-
25310	079	000	53105018.475154.		682471	07/02/26	RC	RB	NRPAB DEPOSIT 260702	8298274		600.00-
25310	079	000	53105018.475154.		682933	07/07/26	RC	RB	NRPAB APP EFW DEPOSIT 260707	8304419		650.00-
25310	079	000	53105018.475154.		683549	07/09/26	RC	RB	NRPAB APP EFW DEP 260709	8309012		1,250.00-
25310	079	000	53105018.475154.		683512	07/10/26	RC	RB	NRPAB DEPOSIT 260710	8309279		650.00-
25310	079	000	53105018.475154.		684569	07/16/26	RC	RB	NRPAB APP EFW DEPOSIT 260716	8317482		650.00-
25310	079	000	53105018.475154.		685916	07/23/26	RC	RB	NRPAB APP EFW DEPOSIT 260723	8326515		650.00-
Total for Object			475154 CERTIFIED GENERAL RENEWAL									5,050.00-
25310	079	000	53105018.475161.		682431	07/01/26	RC	RB	NRPAB APP EFW DEPOSIT 260701	8298253		70.00-
25310	079	000	53105018.475161.		682933	07/07/26	RC	RB	NRPAB APP EFW DEPOSIT 260707	8304419		170.00-
25310	079	000	53105018.475161.		683549	07/09/26	RC	RB	NRPAB APP EFW DEP 260709	8309012		170.00-
25310	079	000	53105018.475161.		28367598	07/14/26	J9	G	NRPAB APR-JUN 2026 ACH RETURNS	8314031		70.00
25310	079	000	53105018.475161.		684569	07/16/26	RC	RB	NRPAB APP EFW DEPOSIT 260716	8317482		170.00-
25310	079	000	53105018.475161.		685209	07/20/26	RC	RB	NRPAB APP EFW DEPOSIT 260720	8320717		170.00-
25310	079	000	53105018.475161.		685916	07/23/26	RC	RB	NRPAB APP EFW DEPOSIT 260723	8326515		595.00-

J.10

Fund	Program	Sub-Program	Account Number	Sub-ledger	Doc Number	Tran Date	Tran Type	Batch Type	Payee/Explanation	Batch Number	Posted Code	Month to Date
25310	079	000	53105018.475161.		687039	07/30/26	RC	RB	NRPAB APP EFW DEPOSIT 260730	8335385		510.00-
Total for Object			475161 TEMPORARY CERTIFIED GENERAL									1,785.00-
25310	079	000	53105018.475234.		682431	07/01/26	RC	RB	NRPAB APP EFW DEPOSIT 260701	8298253		290.00-
25310	079	000	53105018.475234.		682933	07/07/26	RC	RB	NRPAB APP EFW DEPOSIT 260707	8304419		270.00-
25310	079	000	53105018.475234.		683549	07/09/26	RC	RB	NRPAB APP EFW DEP 260709	8309012		270.00-
25310	079	000	53105018.475234.		683512	07/10/26	RC	RB	NRPAB DEPOSIT 260710	8309279		185.00-
25310	079	000	53105018.475234.		684062	07/15/26	RC	RB	NRPAB DEPOSIT 260715	8313381		185.00-
25310	079	000	53105018.475234.		28367598	07/14/26	J9	G	NRPAB APR-JUN 2026 ACH RETURNS	8314031		120.00
25310	079	000	53105018.475234.		684569	07/16/26	RC	RB	NRPAB APP EFW DEPOSIT 260716	8317482		455.00-
25310	079	000	53105018.475234.		685209	07/20/26	RC	RB	NRPAB APP EFW DEPOSIT 260720	8320717		270.00-
25310	079	000	53105018.475234.		685916	07/23/26	RC	RB	NRPAB APP EFW DEPOSIT 260723	8326515		945.00-
25310	079	000	53105018.475234.		687039	07/30/26	RC	RB	NRPAB APP EFW DEPOSIT 260730	8335385		810.00-
Total for Object			475234 APPLICATION FEES									3,560.00-
25310	079	000	53105018.476101.		682431	07/01/26	RC	RB	NRPAB APP EFW DEPOSIT 260701	8298253		350.00-
25310	079	000	53105018.476101.		682471	07/02/26	RC	RB	NRPAB DEPOSIT 260702	8298274		175.00-
25310	079	000	53105018.476101.		682931	07/08/26	RC	RB	NRPAB DEPOSIT 260708	8304818		175.00-
25310	079	000	53105018.476101.		683549	07/09/26	RC	RB	NRPAB APP EFW DEP 260709	8309012		350.00-
25310	079	000	53105018.476101.		28367598	07/14/26	J9	G	NRPAB APR-JUN 2026 ACH RETURNS	8314031		175.00
Total for Object			476101 LATE PROCESSING FEES									875.00-
25310	079	000	53105018.481100.		28422145	07/22/26	JE	G	OIP Jun 2026 3.14175%	8325133		508.80-
Total for Object			481100 INVESTMENT INCOME									508.80-
25310	079	000	53105018.491300.		28309616	07/01/26	JE	G	NRPAB SURPLUS SALE TRANSFER	8296224		33.49-
25310	079	000	53105018.491300.		28342291	07/08/26	J9	G	ONLINE AUCTION JUN 2026	8306613		9.20-
25310	079	000	53105018.491300.		28381574	07/16/26	JE	G	NRPAB SURPLUS SALE TRANSFER	8318516		3.22-
25310	079	000	53105018.491300.		28419129	07/22/26	JE	G	ONLINE AUCTION JUL 2026	8324192		12.88-
Total for Object			491300 SALE - SURP PROP/FIXED ASSET									58.79-
25310	079	000	53105018.511100.		3198560	07/08/26	T2	7	PAYROLL LABOR DISTRIBUTION	8297794		5,201.79
25310	079	000	53105018.511100.		3198642	07/22/26	T2	7	PAYROLL LABOR DISTRIBUTION	8315881		5,011.11
Total for Object			511100 PERMANENT SALARIES-WAGES									10,212.90
25310	079	000	53105018.511600.		3198560	07/08/26	T2	7	PAYROLL LABOR DISTRIBUTION	8297794		650.00
Total for Object			511600 PER DIEM PAYMENTS									650.00
25310	079	000	53105018.512100.		3198560	07/08/26	T2	7	PAYROLL LABOR DISTRIBUTION	8297794		183.10

J.11

Fund	Program	Sub-Program	Account Number	Sub-ledger	Doc Number	Tran Date	Tran Type	Batch Type	Payee/Explanation	Batch Number	Posted Code	Month to Date
25310	079	000	53105018.512100.		3198642	07/22/26	T2	7	PAYROLL LABOR DISTRIBUTION	8315881		421.59
Total for Object			512100 VACATION LEAVE EXPENSE									604.69
25310	079	000	53105018.512200.		3198560	07/08/26	T2	7	PAYROLL LABOR DISTRIBUTION	8297794		93.37
25310	079	000	53105018.512200.		3198642	07/22/26	T2	7	PAYROLL LABOR DISTRIBUTION	8315881		207.85
Total for Object			512200 SICK LEAVE EXPENSE									301.22
25310	079	000	53105018.512300.		3198560	07/08/26	T2	7	PAYROLL LABOR DISTRIBUTION	8297794		608.69
25310	079	000	53105018.512300.		3198642	07/22/26	T2	7	PAYROLL LABOR DISTRIBUTION	8315881		632.33
Total for Object			512300 HOLIDAY LEAVE EXPENSE									1,241.02
25310	079	000	53105018.515100.		3198561	07/08/26	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	8297794		455.77
25310	079	000	53105018.515100.		3198643	07/22/26	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	8315881		469.70
Total for Object			515100 RETIREMENT PLANS EXPENSE									925.47
25310	079	000	53105018.515200.		3198561	07/08/26	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	8297794		444.48
25310	079	000	53105018.515200.		3198643	07/22/26	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	8315881		408.99
Total for Object			515200 FICA EXPENSE									853.47
25310	079	000	53105018.515500.		3198561	07/08/26	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	8297794		2,189.36
25310	079	000	53105018.515500.		3198643	07/22/26	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	8315881		2,189.19
Total for Object			515500 HEALTH INSURANCE EXPENSE									4,378.55
25310	079	000	53105018.516500.		61075421	07/22/26	PV	V	AS - RISK MANAGEMENT DIVISION	8324393		887.90
Total for Object			516500 WORKERS COMP PREMIUMS									887.90
25310	079	000	53105018.521100.		28309416	07/01/26	J9	G	NRPAB POSTAGE MAY 2026	8295216		5.04-
25310	079	000	53105018.521100.		28388419	07/16/26	J9	G	POSTAGE DUE JUN 2026	8318727		187.24
Total for Object			521100 POSTAGE EXPENSE									182.20
25310	079	000	53105018.521400.		60969993	07/01/26	P9	V	AS - OCIO - COMMUNICATIONS	8295231		7.85
25310	079	000	53105018.521400.		61054516	07/16/26	P9	V	AS - OCIO - IMSERVICES	8318486		1,520.98
Total for Object			521400 CIO CHARGES									1,528.83
25310	079	000	53105018.524600.		60928337	07/01/26	P9	V	SECRETARY OF STATE	8292314		17.16
25310	079	000	53105018.524600.		28325976	07/08/26	JE	G	RENT & LB530 JULY 2026-OTHER	8303877		1,174.54
25310	079	000	53105018.524600.		61031575	07/10/26	P9	V	SECRETARY OF STATE	8310577		17.16
25310	079	000	53105018.524600.		28367597	07/14/26	JE	G	NRPAB RENT JUL 2026	8314025		411.09-
Total for Object			524600 RENT EXPENSE-BUILDINGS									797.77

J.12

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	53105018.531100.		2344759	07/15/26	OV	O	ODP BUSINESS SOLUTIONS LLC	8316891		23.20
25310	079	000	53105018.531100.		2344759	07/15/26	OV	O	ODP BUSINESS SOLUTIONS LLC	8316891		9.50
Total for Object			531100 OFFICE SUPPLIES EXPENSE									32.70
25310	079	000	53105018.532100.		28318840	07/02/26	J9	G	PURCHASE CARD TRANSACTION	8302021		12.33
Total for Object			532100 NON-CAPITALIZED EQUIP PU									12.33
25310	079	000	53105018.539500.		61003361	07/02/26	P9	V	Purchase Card Offset	8301939		18.97
25310	079	000	53105018.539500.		28318840	07/02/26	J9	G	PURCHASE CARD TRANSACTION	8302021		18.97-
Total for Object			539500 PURCHASING CARD SUSPENSE									
25310	079	000	53105018.541100.		61064572	07/20/26	PV	V	AS - ACCOUNTING DIVISION	8321741		1,940.90
Total for Object			541100 ACCTG & AUDITING SERVICES									1,940.90
25310	079	000	53105018.547100.		61046189	07/15/26	PV	V	AS - PERSONNEL DIVISION	8316320		44.20
Total for Object			547100 EDUCATIONAL SERVICES									44.20
25310	079	000	53105018.554900.		60928658	07/01/26	P9	V	KEENEY, JOHN	8292467		1,187.50
25310	079	000	53105018.554900.		60928669	07/01/26	P9	V	SPRACKLING REAL ESTATE SOLUTIO	8292488		500.00
25310	079	000	53105018.554900.		60928676	07/01/26	P9	V	REALCORP	8292498		625.00
25310	079	000	53105018.554900.		61031850	07/10/26	PV	V	BEETHE APPRAISAL SERVICES	8310794		1,250.00
25310	079	000	53105018.554900.		61064578	07/20/26	P9	V	NEBRASKA STATE PATROL	8321752		110.00
Total for Object			554900 OTHER CONTRACTUAL SERVICES									3,672.50
25310	079	000	53105018.559100.		61040976	07/14/26	P9	V	TREASURER, STATE	8314029		40.00
Total for Object			559100 OTHER OPERATING EXP									40.00
25310	079	000	53105018.571100.		60969986	07/01/26	P9	V	MINSHULL, DEREK	8295198		71.50
25310	079	000	53105018.571100.		60970327	07/01/26	P9	V	HAMPTON INN LINCOLN	8295636		143.00
25310	079	000	53105018.571100.		61091753	07/27/26	PV	V	MINSHULL, DEREK	8331114		71.50
Total for Object			571100 LODGING									286.00
25310	079	000	53105018.571800.		60934400	07/01/26	P9	V	JOHNSON, RODNEY D	8293924		46.41
25310	079	000	53105018.571800.		60934416	07/01/26	P9	V	BATIE, ADAM	8293937		46.41
25310	079	000	53105018.571800.		60969986	07/01/26	P9	V	MINSHULL, DEREK	8295198		46.41
25310	079	000	53105018.571800.		61091753	07/27/26	PV	V	MINSHULL, DEREK	8331114		46.41
25310	079	000	53105018.571800.		61143311	07/29/26	PV	V	BATIE, ADAM	8333833		46.41
Total for Object			571800 MEALS - TRAVEL STATUS									232.05

Agency 053 REAL PROPERTY APPRAISER BD All Objects
Division 000 AGENCY DEFINED DIVISION As of 07/31/26
Grant

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	53105018.574500.		60934400	07/01/26	P9	V	JOHNSON, RODNEY D	8293924		116.87
25310	079	000	53105018.574500.		60934416	07/01/26	P9	V	BATIE, ADAM	8293937		122.52
25310	079	000	53105018.574500.		60934423	07/01/26	P9	V	HERMSEN, KEVIN P	8293951		40.53
25310	079	000	53105018.574500.		60969986	07/01/26	P9	V	MINSHULL, DEREK	8295198		213.00
25310	079	000	53105018.574500.		61091753	07/27/26	PV	V	MINSHULL, DEREK	8331114		223.29
25310	079	000	53105018.574500.		61143311	07/29/26	PV	V	BATIE, ADAM	8333833		128.44
25310	079	000	53105018.574500.		61143313	07/29/26	PV	V	HERMSEN, KEVIN P	8333846		42.48
Total for Object			574500 PERSONAL VEHICLE MILEAGE									887.13
25310	079	000	53105018.575100.		60934423	07/01/26	P9	V	HERMSEN, KEVIN P	8293951		3.32
25310	079	000	53105018.575100.		60969986	07/01/26	P9	V	MINSHULL, DEREK	8295198		16.25
25310	079	000	53105018.575100.		60970327	07/01/26	P9	V	HAMPTON INN LINCOLN	8295636		15.60
25310	079	000	53105018.575100.		61091753	07/27/26	PV	V	MINSHULL, DEREK	8331114		8.78
25310	079	000	53105018.575100.		61143313	07/29/26	PV	V	HERMSEN, KEVIN P	8333846		3.15
Total for Object			575100 MISC TRAVEL EXPENSE									47.10
Total for Business Unit		53105018	NE REAL PROPERTY APPRAISER									16,381.34
25320	079	000	53105200.475163.		682474	07/02/26	RC	RB	NRPAB AMC DEPOSIT 260702	8298302		2,000.00-
25320	079	000	53105200.475163.		685601	07/23/26	RC	RB	NRPAB AMC DEPOSIT 260723	8324220		2,000.00-
Total for Object			475163 AMC REGISTERED NEW FEES									4,000.00-
25320	079	000	53105200.475164.		682474	07/02/26	RC	RB	NRPAB AMC DEPOSIT 260702	8298302		350.00-
25320	079	000	53105200.475164.		687120	07/31/26	RC	RB	NRPAB AMC DEPOSIT 260731	8336326		350.00-
Total for Object			475164 AMC APPLICATION FEES									700.00-
25320	079	000	53105200.475165.		682474	07/02/26	RC	RB	NRPAB AMC DEPOSIT 260702	8298302		1,700.00-
25320	079	000	53105200.475165.		61012143	07/07/26	P9	V	FINANCIAL ASSET SERVICE INC	8304440		1,700.00
25320	079	000	53105200.475165.		685210	07/20/26	RC	RB	NRPAB AMC REN EFW DEP 260720	8320817		2,000.00-
25320	079	000	53105200.475165.		687038	07/30/26	RC	RB	NRPAB AMC REN EFW DEP 260730	8335431		6,000.00-
Total for Object			475165 AMC REGISTERED RENEWAL									8,000.00-
25320	079	000	53105200.481100.		28422145	07/22/26	JE	G	OIP Jun 2026 3.14175%	8325133		493.02-
Total for Object			481100 INVESTMENT INCOME									493.02-
25320	079	000	53105200.491300.		28309616	07/01/26	JE	G	NRPAB SURPLUS SALE TRANSFER	8296224		33.49
25320	079	000	53105200.491300.		28381574	07/16/26	JE	G	NRPAB SURPLUS SALE TRANSFER	8318516		3.22
Total for Object			491300 SALE - SURP PROP/FIXED ASSET									36.71

J.14

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	53105200.493200.		28342281	07/10/26	JE	G	LB1072 APPRAISL MGT CO-GF	8306604		100,000.00
Total for Object			493200 OPERATING TRANSFERS OUT									100,000.00
25320	079	000	53105200.511100.		3198560	07/08/26	T2	7	PAYROLL LABOR DISTRIBUTION	8297794		2,801.22
25320	079	000	53105200.511100.		3198642	07/22/26	T2	7	PAYROLL LABOR DISTRIBUTION	8315881		2,698.29
Total for Object			511100 PERMANENT SALARIES-WAGES									5,499.51
25320	079	000	53105200.511600.		3198560	07/08/26	T2	7	PAYROLL LABOR DISTRIBUTION	8297794		350.00
Total for Object			511600 PER DIEM PAYMENTS									350.00
25320	079	000	53105200.512100.		3198560	07/08/26	T2	7	PAYROLL LABOR DISTRIBUTION	8297794		98.38
25320	079	000	53105200.512100.		3198642	07/22/26	T2	7	PAYROLL LABOR DISTRIBUTION	8315881		227.92
Total for Object			512100 VACATION LEAVE EXPENSE									326.30
25320	079	000	53105200.512200.		3198560	07/08/26	T2	7	PAYROLL LABOR DISTRIBUTION	8297794		50.28
25320	079	000	53105200.512200.		3198642	07/22/26	T2	7	PAYROLL LABOR DISTRIBUTION	8315881		111.92
Total for Object			512200 SICK LEAVE EXPENSE									162.20
25320	079	000	53105200.512300.		3198560	07/08/26	T2	7	PAYROLL LABOR DISTRIBUTION	8297794		327.77
25320	079	000	53105200.512300.		3198642	07/22/26	T2	7	PAYROLL LABOR DISTRIBUTION	8315881		340.48
Total for Object			512300 HOLIDAY LEAVE EXPENSE									668.25
25320	079	000	53105200.515100.		3198561	07/08/26	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	8297794		245.44
25320	079	000	53105200.515100.		3198643	07/22/26	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	8315881		253.00
Total for Object			515100 RETIREMENT PLANS EXPENSE									498.44
25320	079	000	53105200.515200.		3198561	07/08/26	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	8297794		239.36
25320	079	000	53105200.515200.		3198643	07/22/26	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	8315881		220.31
Total for Object			515200 FICA EXPENSE									459.67
25320	079	000	53105200.515500.		3198561	07/08/26	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	8297794		1,178.90
25320	079	000	53105200.515500.		3198643	07/22/26	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	8315881		1,179.07
Total for Object			515500 HEALTH INSURANCE EXPENSE									2,357.97
25320	079	000	53105200.516500.		61075421	07/22/26	PV	V	AS - RISK MANAGEMENT DIVISION	8324393		478.10
Total for Object			516500 WORKERS COMP PREMIUMS									478.10
25320	079	000	53105200.521100.		28309416	07/01/26	J9	G	NRPAB POSTAGE MAY 2026	8295216		5.04

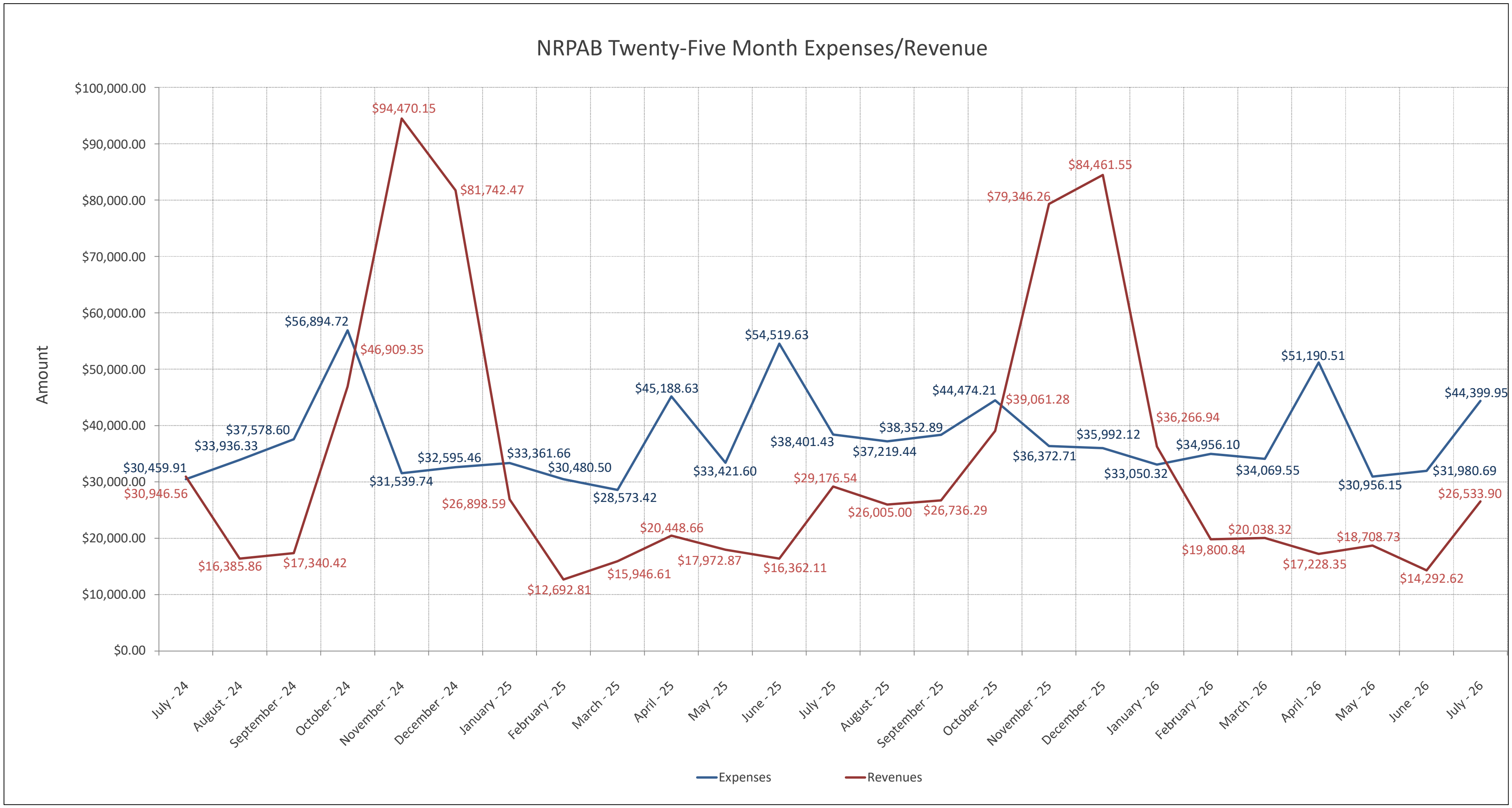
Fund	Program	Sub-Program	Account Number	Sub-ledger	Doc Number	Tran Date	Tran Type	Batch Type	Payee/Explanation	Batch Number	Posted Code	Month to Date
Total for Object			521100 POSTAGE EXPENSE									5.04
25320	079	000	53105200.521400.		60969993	07/01/26	P9	V	AS - OCIO - COMMUNICATIONS	8295231		4.23
25320	079	000	53105200.521400.		61054516	07/16/26	P9	V	AS - OCIO - IMSERVICES	8318486		556.09
Total for Object			521400 CIO CHARGES									560.32
25320	079	000	53105200.524600.		60928337	07/01/26	P9	V	SECRETARY OF STATE	8292314		9.24
25320	079	000	53105200.524600.		61031575	07/10/26	P9	V	SECRETARY OF STATE	8310577		9.24
25320	079	000	53105200.524600.		28367597	07/14/26	JE	G	NRPAB RENT JUL 2026	8314025		411.09
Total for Object			524600 RENT EXPENSE-BUILDINGS									429.57
25320	079	000	53105200.531100.		2344759	07/15/26	OV	O	ODP BUSINESS SOLUTIONS LLC	8316891		12.49
25320	079	000	53105200.531100.		2344759	07/15/26	OV	O	ODP BUSINESS SOLUTIONS LLC	8316891		5.11
Total for Object			531100 OFFICE SUPPLIES EXPENSE									17.60
25320	079	000	53105200.532100.		28318840	07/02/26	J9	G	PURCHASE CARD TRANSACTION	8302021		6.64
Total for Object			532100 NON-CAPITALIZED EQUIP PU									6.64
25320	079	000	53105200.541100.		61064572	07/20/26	PV	V	AS - ACCOUNTING DIVISION	8321741		1,045.10
Total for Object			541100 ACCTG & AUDITING SERVICES									1,045.10
25320	079	000	53105200.541500.		60928324	07/01/26	P9	V	PEETZ KOERWITZ & LAFLEUR PC LL	8292299		336.00
25320	079	000	53105200.541500.		61054523	07/16/26	P9	V	PEETZ KOERWITZ & LAFLEUR PC LL	8318494		634.50
Total for Object			541500 LEGAL SERVICES EXPENSE									970.50
25320	079	000	53105200.547100.		61046189	07/15/26	PV	V	AS - PERSONNEL DIVISION	8316320		23.80
Total for Object			547100 EDUCATIONAL SERVICES									23.80
25320	079	000	53105200.571100.		60969986	07/01/26	P9	V	MINSHULL, DEREK	8295198		38.50
25320	079	000	53105200.571100.		60970327	07/01/26	P9	V	HAMPTON INN LINCOLN	8295636		77.00
25320	079	000	53105200.571100.		61091753	07/27/26	PV	V	MINSHULL, DEREK	8331114		38.50
Total for Object			571100 LODGING									154.00
25320	079	000	53105200.571800.		60934400	07/01/26	P9	V	JOHNSON, RODNEY D	8293924		24.99
25320	079	000	53105200.571800.		60934416	07/01/26	P9	V	BATIE, ADAM	8293937		24.99
25320	079	000	53105200.571800.		60969986	07/01/26	P9	V	MINSHULL, DEREK	8295198		24.99
25320	079	000	53105200.571800.		61091753	07/27/26	PV	V	MINSHULL, DEREK	8331114		24.99
25320	079	000	53105200.571800.		61143311	07/29/26	PV	V	BATIE, ADAM	8333833		24.99
Total for Object			571800 MEALS - TRAVEL STATUS									124.95

J.16

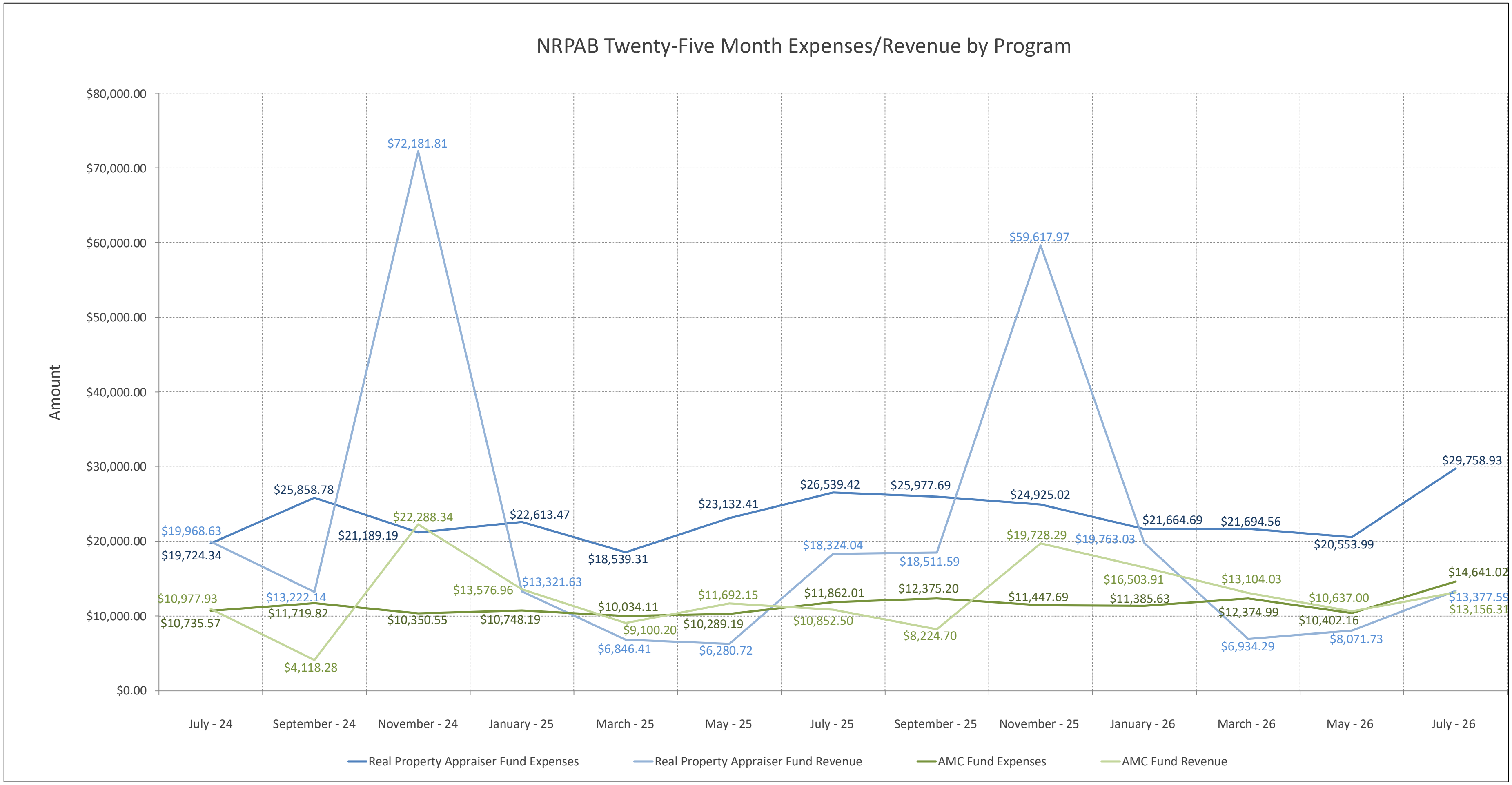
Agency 053 REAL PROPERTY APPRAISER BD All Objects
Division 000 AGENCY DEFINED DIVISION As of 07/31/26
Grant

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	53105200.574500.		60934400	07/01/26	P9	V	JOHNSON, RODNEY D	8293924		62.93
25320	079	000	53105200.574500.		60934416	07/01/26	P9	V	BATIE, ADAM	8293937		65.98
25320	079	000	53105200.574500.		60934423	07/01/26	P9	V	HERMSEN, KEVIN P	8293951		21.83
25320	079	000	53105200.574500.		60969986	07/01/26	P9	V	MINSHULL, DEREK	8295198		114.70
25320	079	000	53105200.574500.		61091753	07/27/26	PV	V	MINSHULL, DEREK	8331114		120.23
25320	079	000	53105200.574500.		61143311	07/29/26	PV	V	BATIE, ADAM	8333833		69.16
25320	079	000	53105200.574500.		61143313	07/29/26	PV	V	HERMSEN, KEVIN P	8333846		22.88
Total for Object			574500 PERSONAL VEHICLE MILEAGE									477.71
25320	079	000	53105200.575100.		60934423	07/01/26	P9	V	HERMSEN, KEVIN P	8293951		1.78
25320	079	000	53105200.575100.		60969986	07/01/26	P9	V	MINSHULL, DEREK	8295198		8.75
25320	079	000	53105200.575100.		60970327	07/01/26	P9	V	HAMPTON INN LINCOLN	8295636		8.40
25320	079	000	53105200.575100.		61091753	07/27/26	PV	V	MINSHULL, DEREK	8331114		4.72
25320	079	000	53105200.575100.		61143313	07/29/26	PV	V	HERMSEN, KEVIN P	8333846		1.70
Total for Object			575100 MISC TRAVEL EXPENSE									25.35
Total for Business Unit		53105200	AMC LICENSING									101,484.71
Total for Division		000										117,866.05
Total for Agency		053	REAL PROPERTY APPRAISER BD									117,866.05

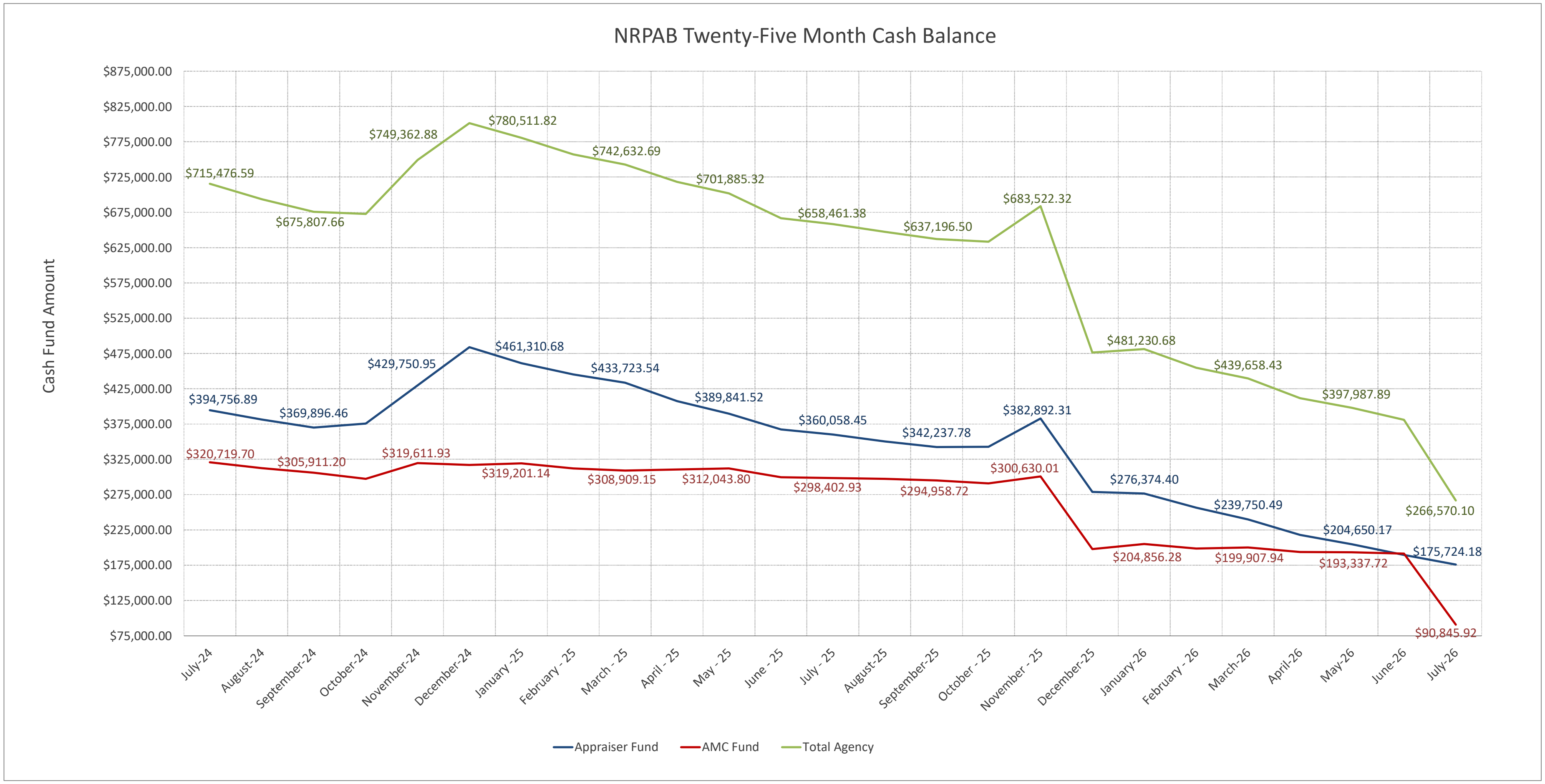
Financial Report and Considerations - Financial Charts



Financial Report and Considerations - Financial Charts



Financial Report and Considerations - Financial Charts



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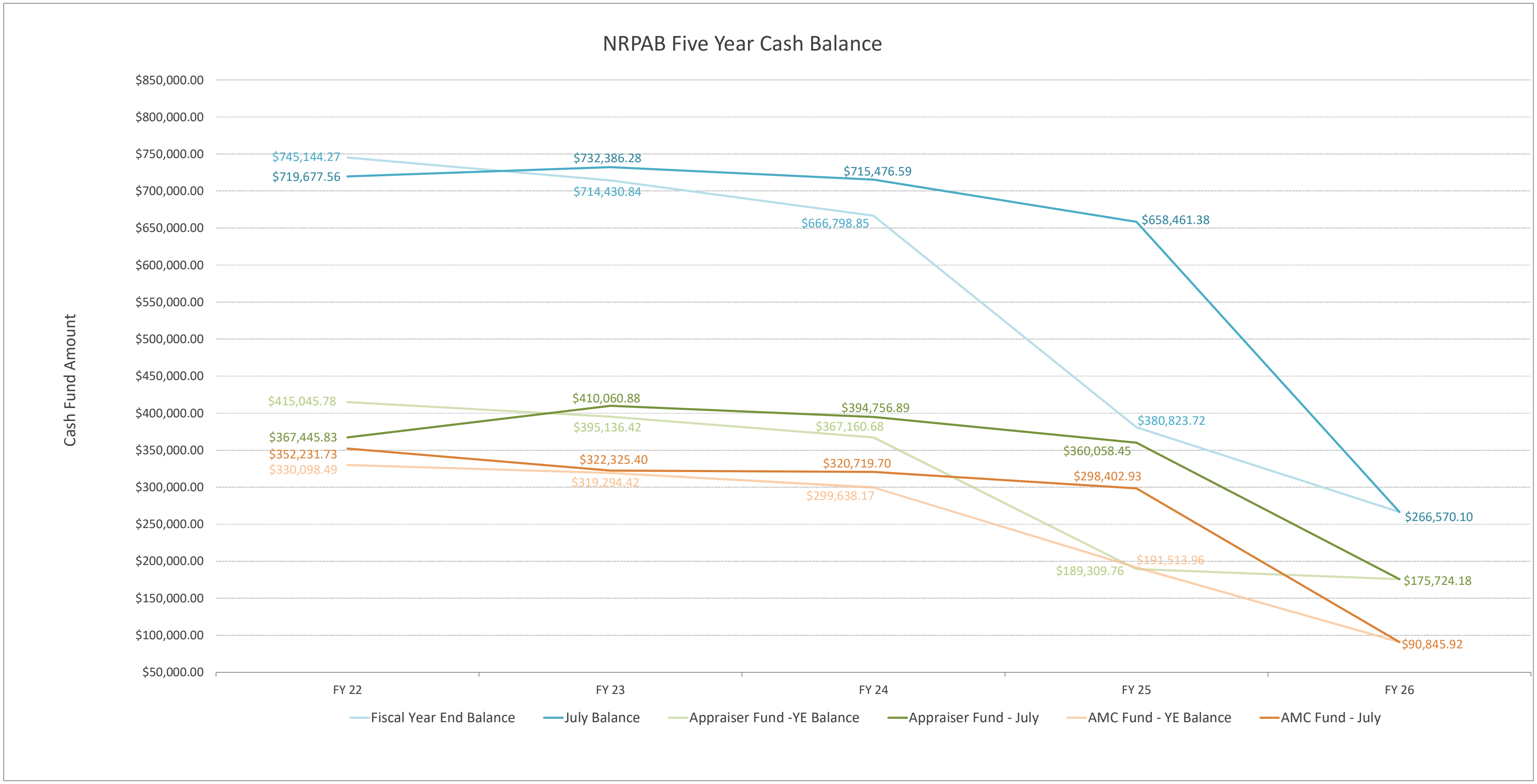
Financial Report and Considerations - Financial Charts



Department of Administrative Services
Accounting Division
Budget Status Report
As of 07/31/26

- Indicates Credit

Agency 053 REAL PROPERTY APPRAISER BD
Division
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 8.49

ACCOUNT CODE DESCRIPTION		BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
BUDGETED FUND TYPES - EXPENDITURES							
520000 OPERATING EXPENSES							
521400	CIO CHARGES	134,908.00	21,284.00	21,284.00	15.78		113,624.00
522200	CONFERENCE REGISTRATION	1,400.00					1,400.00
Major Account 520000 Total		136,308.00	21,284.00	21,284.00	15.61	0.00	115,024.00
570000 TRAVEL EXPENSES							
571100	LODGING	2,790.00					2,790.00
571800	MEALS - TRAVEL STATUS	504.00					504.00
574500	PERSONAL VEHICLE MILEAGE	1,682.00					1,682.00
Major Account 570000 Total		4,976.00	0.00	0.00	0.00	0.00	4,976.00
BUDGETED EXPENDITURES TOTAL		141,284.00	21,284.00	21,284.00	15.06	0.00	120,000.00
SUMMARY BY FUND TYPE - EXPENDITURES							
4	FEDERAL FUNDS	141,284.00	21,284.00	21,284.00	15.06		120,000.00
BUDGETED EXPENDITURES TOTAL		141,284.00	21,284.00	21,284.00	15.06	0.00	120,000.00

Agency 053 REAL PROPERTY APPRAISER BD
Division 000 AGENCY DEFINED DIVISION
Grant SSG2024NE01

All Objects
As of 07/31/26

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
40000	079	000	53105400.521400.		61054516	07/16/26	P9	V	AS - OCIO - IMSERVICES	8318486		21,284.00
Total for Object			521400 CIO CHARGES									21,284.00
Total for Business Unit		53105400	ASC GRANT									21,284.00
Total for Division		000										21,284.00
Total for Agency		053	REAL PROPERTY APPRAISER BD									21,284.00

2027-2029 NRPAB Biennial Budget Request Highlights

Narrative Summary
The Nebraska Real Property Appraiser Board administers and enforces the Nebraska Real Property Appraiser Act and Nebraska Appraisal Management Company Registration Act. In order to carry out its duties in an efficient and equitable manner, and to maintain compliance with Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, appropriate funding is needed for general operation and issues faced by the Board. The Board's primary functions are to issue and renew appraiser credentials; develop and implement standards for appraiser credentialing; register and renew registration for appraisal management companies; approve appraiser qualifying education courses and appraiser continuing education activities; investigate and adjudicate grievances; develop laws and rules through relevant, efficient and effective legislation and rulemaking; and disseminate relevant information to general public, stakeholders, credentialed appraisers and appraisal management companies. Through these processes, the Board ensures that the citizens of Nebraska are protected and served, and also that the appraisal business community is highly qualified through education, experience, and examination. The Board has no unallocated discretionary funds in its base appropriation; therefore, the Board is requesting funding adjustments to its base appropriation for the 2027-2029 biennium for the following funding deficiencies that affect the Board's ability to perform its primary functions:

Base Appropriations

	FY2026-27
CASH FUND	$506,518
SALARY LIMIT	$262,040

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

- **NSP National Fingerprint Based CHRC Fee Increase** - All new real property appraisers and any owner of more than 10% of an appraisal management company must complete a Criminal History Record Check (CHRC).The Nebraska State Patrol fee to complete a national fingerprint based criminal history background check increased from $55.00 to $80.00, effective September 1, 2026. Funding is requested for the $25.00 difference between the previous fee and the new NSP fee charged to the Board for the CHRC fee (FY28: $1,665, FY29: $1,665).

- **2027-2029 DAS/OCIO Assessment and Rate Changes** - The Department of Administrative Services (DAS) and the Office of the Chief Information Officer (OCIO) charge assessments and rates based on the cost of services to state agencies, boards, and commissions. The OCIO, through targeted and strategic rate structure consolidation and changes, has adjusted its rate structure for the 2027-2029 biennium budget period. The DAS also changed the Nebraska Real Property Board's worker's compensation, rent expense, accounting, Budget Division, purchasing, contents and inland marine insurance, and state blanket bond assessments and projected rates for the 2027-2029 biennium budget period (FY28: $10,122, FY29: $14,611).

- ***2027-2029 Public Servant Salary Increase** - As requested, “2027-2029 Public Servant Salary Increase” is included as an issue to estimate the cost of employee salary increases equivalent to 3% for FY28 and FY29 each (FY28: $8,738, FY29: $17,739).

- ***2027-2029 Public Servant Health Insurance** - It is anticipated that health care costs will change in the next biennium. As requested, “2027-2029 Public Servant Health Insurance” is included as an issue to estimate the cost to the agency for employee health insurance with an increase equivalent to 8% for FY28 and FY29 each (FY28: $6,467, FY29: $13,451).

* Enterprise Issues are used to aggregate information and costs across all agencies of state government for a specific activity. Two Enterprise Issues have been established for the 2027-2029 biennial budget by the State Budget Division.

Fund Summary

The allocation between the two funds for expenditures that apply to both the Appraiser Program and the AMC Registration Program, or that are not cost effective to attempt to separate by program (e.g., payroll and benefits processing, general postage billing, general CIO network services billing, and general CIO IMS billing), is a percentage determined by the quarterly employee workload review from the previous fiscal year, and the budget analysis of the past, present, and projected numbers and trends for appraiser credentialing, AMC registrations, education activities, and compliance. The allocation percentage is rounded to the nearest half number for ease of application. Based on the most recent analysis, the AMC/Appraiser Funds allocation for FY27 is 65% Appraiser Fund and 35% AMC Fund. The number of credentialed real property appraisers and registered appraisal management companies are expected to remain steady through FY28 and FY29, and there are no other influences known at this time that would affect the allocation. As such, the AMC/Appraiser Funds allocation for FY28 and FY29 is projected to be 65% Appraiser Fund and 35% AMC Fund.

For the past fourteen years, the Board has utilized technology enhancements to better automate processes, staff duty evaluation and reassignment, and streamlined processes and procedures to maintain spending levels. The Board will continue to strive to provide the most effective and efficient service possible, while maintaining fiscal responsibility. The Board is currently utilizing a three-year Federal SARAS Grant to develop and improve technology tools to maximize operations efficiency and better serve Nebraska real property appraisers, appraisal management companies, and the public. Use of the Federal SARAS Grant allows for critical projects to be completed without placing the financial burden on real property appraisers or appraisal management companies. The Board intends to utilize SARAS Grant funding into the future for applicable projects and the director's attendance at the AARO conferences as funds are available. If SARAS Grant funds become unavailable to the Board, these projects would be funded from the Appraiser Fund or the AMC Fund, placing additional stress on the cash fund balances and increasing the burden placed on real property appraisers or appraisal management companies. Continued use of the SARAS Grant into the future maximizes the Board's resources and ensures that the current level of program performance is maintained. The transfer of $150,000 from the Appraiser Fund to the State General Fund, and the transfer of $100,000 from the AMC Fund to the State General Fund, by the Nebraska State Legislature in LB264 (2025), along with the additional transfer of $100,000 from the AMC Fund to the State General Fund by the Nebraska State Legislature in LB1072 (2026) resulted in a significant effect on the Board's management of the Appraiser Fund and AMC Fund. In reference to the Appraiser Fund, Neb. Rev. Stat. § 76-2226 states in part, "The fund shall include a sufficient cash fund balance as determined by the board." In the Nebraska State Auditor's Attestation Report issued on June 26, 2012, in reference to the fund balances, it says in part, "…we recommend the Board implement a policy that establishes the amount at which the Fund balance should be maintained." The Board approved the initial fund balance policies for the Appraiser Fund and the AMC Fund on May 23, 2013 and reviews them each year at the Board's strategic planning meeting. The Board's fund balance policies are to ensure that proper financial protection is in place to manage any issues that may arise, and to keep the agency properly funded meet the requirements as specified in Title XI. Due to the above-mentioned cash transfers, the Board is no longer in compliance with its fund balance policies. The Board will continue to manage the Appraiser Fund and the AMC Fund in relation to the minimum balance requirement in the cash fund balance policies.

Fiscal Summary

	FY 27-28	FY 28-29
Base:	$506,518	$506,518
Request:	$533,510	$553,951
Difference:	$26,992	$47,433
Projected Expenditures:	$480,159	$498,556
Projected Revenues:	$465,060	$508,990
Appraiser Fund Balance:	$117,266	$123,124
AMC Fund Balance:	$83,294	$87,870

Agency Narrative Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

STATUTORY AUTHORITY:

The Real Property Appraiser Board is charged with administering the Real Property Appraiser Act, Nebraska Revised Statutes §§ 76-2201 to 76-2250, and the Appraisal Management Company Registration Act, Nebraska Revised Statutes §§ 76-3201 to 76-3223.

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

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

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

Attachments:

Title XI as amended by Dodd-Frank.pdf

AMC Rule.pdf

2024 Uniform Standards of Professional Appraisal Practice.pdf

ASC Policy Statements_March 2018.pdf

Real Property Appraiser Qualifications Criteria_Effective January 1, 2026 as amended March 2026.pdf

Agency Narrative Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

VISION AND PURPOSE:

The Real Property Appraiser Board was established as the Real Estate Appraiser Board on January 1, 1991 to carry out the requirements of Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989. The Real Property Appraiser Act consists of qualifications for credentialing, as well as standards for appraisal practice and appraiser conduct. Title XI was amended by the Dodd–Frank Wall Street Reform and Consumer Protection Act signed into law on July 21, 2010, which requires states to register and supervise the operations and activities of appraisal management companies. The Appraisal Management Company Registration Act was established on January 1, 2012, authorizing the Board to register and oversee appraisal management companies in Nebraska.

Title XI requires each state to prescribe appropriate standards for the performance of real estate appraisals in connection with federally related transactions. In addition, real estate appraisals are to be performed in accordance with generally accepted uniform appraisal standards, and are to be performed by an individual whose competency has been demonstrated, and whose professional conduct is subject to effective state supervision. Title XI was amended by the Dodd–Frank Wall Street Reform and Consumer Protection Act signed into law on July 21, 2010, which requires states to register and supervise the operations and activities of appraisal management companies.

The Appraisal Subcommittee of the Federal Financial Institutions Examination Council monitors the requirements established by the states, territories, and the District of Columbia and their appraiser regulatory agencies for the certification and licensing of appraisers, and the registration of appraisal management companies. The Appraisal Subcommittee reviews each state's compliance with the requirements of Title XI, and is authorized by Title XI to take action against a non-complying state appraiser regulatory program if the policies, practices and procedures in place are inconsistent with the requirements of Title XI.

The Nebraska Real Property Appraiser Board's primary purpose is to carry out the requirements of Title XI and issue and renew appraiser credentials; develop and implement standards for appraiser credentialing; register and renew registration for appraisal management companies; approve appraiser qualifying courses and appraiser continuing education activities, along with instructors for these activities; investigate and adjudicate grievances; develop laws and rules through relevant, efficient and effective legislation and rulemaking; and disseminate relevant information to general public, stakeholders, credentialed appraisers and appraisal management companies. The Board's mission is to administer and enforce the Nebraska Real Property Appraiser Act and Nebraska Appraisal Management Company Registration Act with efficiency, equity, and integrity, to not only ensure that the citizens of Nebraska are protected and served, but also that the appraisal business community is highly qualified through education, experience, and examination.

The Nebraska Real Property Appraiser Board's vision is to be the leading advocate for the appraisal industry in the State of Nebraska. The Board will generate interest by promoting the appraiser profession in schools and colleges, build positive public awareness of the industry throughout the state, and identify and resolve issues faced by the public and appraisal business community. The Nebraska Real Property Appraiser Board will also establish and maintain standards for appraisers and appraisal management companies that lays the foundation for a highly qualified, motivated, dependable, and ethical appraisal business community in Nebraska.

Attachments:

ASC Policy Statements_March 2018.pdf

Real Property Appraiser Qualifications Criteria_Effective January 1, 2026 as amended March 2026.pdf

Title XI as amended by Dodd-Frank.pdf

2024 Uniform Standards of Professional Appraisal Practice.pdf

EXECUTIVE SUMMARY:

The Board is charged with carrying out the requirements of Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989. It consists of five members; three members are certified real property appraisers representing each of the three congressional districts, and two members are at-large, which includes one representative of financial institutions, and one licensed real estate broker. The Board employs a director, who is responsible for carrying out the will of the Board, and administering all functions of the agency. Three staff members provide administrative support to the director. In order to carry out its duties in an efficient and equitable manner, and to maintain compliance with Title XI, appropriate funding is needed to maintain core functions. The Board is a cash-funded agency; no taxpayer or general fund money is used to support any functions of the Board.

Title XI requires each state to prescribe appropriate standards for the performance of real estate appraisals in connection with federally related transactions. In addition, real estate appraisals are to be performed in accordance with generally accepted uniform appraisal standards, and are to be performed by an individual whose competency has been demonstrated, and whose professional conduct is subject to effective state supervision. Title XI was amended by the Dodd–Frank Wall Street Reform and Consumer Protection Act signed into law on July 21, 2010, which requires states to register and supervise the operations and activities of appraisal management companies.

The Appraisal Subcommittee of the Federal Financial Institutions Examination Council monitors the requirements established by the states, territories, and the District of Columbia and their appraiser regulatory agencies for the certification and licensing of appraisers, and the registration of appraisal management companies. The Appraisal Subcommittee reviews each state's compliance with the requirements of Title XI, and is authorized by Title XI to take action against a non-complying state appraiser regulatory program if the policies, practices and procedures in place are inconsistent with the requirements of Title XI.

The Board is charged with carrying out the requirements of Title XI, and administering the Real Property Appraiser Act and Appraisal Management Company Registration Act. The Board's primary functions are to issue and renew appraiser credentials; develop and implement standards for appraiser credentialing; register and renew registration for appraisal management companies; approve appraiser qualifying education courses and appraiser continuing education activities; investigate and adjudicate grievances; develop laws and rules through relevant, efficient and effective legislation and rulemaking; and disseminate relevant information to general public, stakeholders, credentialed appraisers and appraisal management companies. Through these processes, the Board ensures that the citizens of Nebraska are protected and served, and that the appraisal business community is highly qualified through education, experience, and examination. Compared to peer programs in other states, Nebraska is one of the top performing appraiser regulatory programs. Customer satisfaction is very high, and the state has one of the fastest real property appraiser credentialing and temporary credential turnaround times in the country.

The Board consists of five members; three members are certified real property appraisers representing each of the three congressional districts, and two members are at-large, which includes one representative of financial institutions, and one licensed real estate broker. The term for each member is five years, and no person shall serve as a member of the Board for consecutive terms. The Board employs a director, who is responsible for carrying out the will of the Board, and administering the compliance, education, public information, accounting and budgeting, and credentialing programs. Three staff members provide administrative, accounting, licensing, education, enforcement, public information, and daily operations support to the director.

The Board understands that it is held accountable by the citizens of Nebraska, applicants for credentialing, real property appraisers, education providers, appraisal management companies, financial institutions, and the legislature; as such, the Board administers the Real Property Appraiser Act and Appraisal Management Company Registration Act in the most fiscally conservative, efficient, and effective manner possible. The Board reviews its program and financial performance at each regular meeting to ensure that it is meeting its own expectations. In addition, the Board holds a strategic planning meeting each year at which all functions of the Board are evaluated. For the past fifteen years, the Board has utilized technology enhancements to better automate processes, staff duty evaluation and reassignment, and streamlined processes and procedures to keep spending levels low. For the past three years, the Board has utilized Federal grant funds to complete major technology projects that increase the Board's efficiency and simplifies the application process. Finally, any loss of efficiency or effectiveness due to inadequate funding would have a substantial negative effect on credential holders, AMCs, the mortgage loan industry, and the public. The Board has no unallocated discretionary funds in its base appropriation; therefore, the Board is requesting funding adjustments to its base appropriation for the 2027-2029 biennium for the following funding deficiencies that affect the Board's ability to perform its primary functions:

- As requested, “2027-2029 Public Servant Salary Increase” is included as an issue to estimate the cost of employee salary increases equivalent to 3% for FY28 and FY29 each.
- It is anticipated that health care costs will increase in the next biennium. As requested, “2027-2029 Public Servant Health Insurance” is included as an issue to estimate the cost to the agency for employee health insurance with an increase equivalent to 8% for FY28 and FY29 each.
- The Department of Administrative Services and the Office of the Chief Information Officer have provided the projected cost of services to state agencies, boards, and commissions. The OCIO, through targeted and strategic rate structure consolidation and changes, has adjusted its rate structure. The Board is requesting the necessary adjustments based on the published changes to assessments and rates for FY28 and FY29.
- The Nebraska State Patrol fee to complete a national fingerprint based criminal history background check increased from $55.00 to $80.00, effective September 1, 2026. The Board is requesting the necessary adjustment based on the published change to this fee for FY28 and FY29.

Significant adjustment to cashflow includes the transfer of $150,000.00 from the Appraiser Fund the State General Fund and the transfer of $100,000.00 from the AMC Fund to the State General Fund by the Nebraska State Legislature in LB264 (2025); and the additional transfer of $100,000.00 from the AMC Fund to the State General Fund by the Nebraska State Legislature in LB1072 (2026). In reference to the Appraiser Fund, Neb. Rev. Stat. § 76-2226 states in part, "The fund shall include a sufficient cash fund balance as determined by the board." In the Nebraska State Auditor’s Attestation Report issued on June 26, 2012, in reference to the fund balances, it says in part, “…we recommend the Board implement a policy that establishes the amount at which the Fund balance should be maintained.” The Board approved the initial fund balance policies for the Appraiser Fund and AMC Fund on May 23, 2013 and reviews them each year at the Board’s strategic planning meeting. The Board’s fund balance policies are to ensure that proper financial protection is in place to manage any issues that may arise, and to keep the Board properly funded meet the requirements as specified in Title XI. Due to the above-mentioned cash transfers, the Board is no longer in compliance with its fund balance policies. The Board will continue to manage the Appraiser Fund and AMC Fund in relation to the minimum balance requirement in the cash fund balance policies.

The Board is also utilizing a three-year Federal State Appraiser Regulatory Agencies Support (SARAS) Grant to develop and improve technology tools to maximize operations efficiency and better serve Nebraska real property appraisers, appraisal management companies, and the public. Use of the Federal SARAS Grant allows for these critical projects to be completed without placing the financial burden on real property appraisers and appraisal management companies. To date, $297,275.00 has been awarded to the Board through FY2026-27, to develop online real property appraiser initial applications (Reciprocity and Temporary) and education activity applications, along with the enhancements required in Appraiser Login, AMC Login, and the NRPAB Database. In addition, the Board intends to expand online payment options to include credit and debit card payments. A secondary objective is to maintain a high-level understanding of the appraisal regulatory environment through representative attendance at Association of Appraiser Regulatory Officials conferences. As such, SARAS Grant funds are utilized for the director's attendance at the Association of Appraiser Regulatory Officials (AARO) conferences held twice a year. Except for development of the online education applications and database interface and expansion of online payment options, all work has been completed. The Board intends to utilize SARAS Grant funding into the future for technology projects and the director's attendance at the AARO conferences as funds are available.

As previously mentioned, in order to carry out its duties in an efficient and equitable manner, and to maintain compliance with Title XI, adequate funding is required. The Board's request for funding adjustments only pertain to those deficiencies in the base appropriation for the 2027-2029 biennium that affect the Board's ability to perform its core functions.

Finally, the Board is a cash-funded agency; no taxpayer money is used to support any functions of the Board and no general funds are allocated to the Board's program. The cash balances consist of fees paid by real property appraisers and appraisal management companies.

Attachments:

NRPAB LB 660 Federal Grant Report_August 11, 2026.xlsx
Real Property Appraiser Qualifications Criteria_Effective January 1, 2026 as amended March 2026.pdf
2024 Uniform Standards of Professional Appraisal Practice.pdf
Title XI as amended by Dodd-Frank.pdf
AMC Fund and Appraiser Fund Cash Balance Policies_June 18, 2026.pdf
2026 NRPAB Strategic Planning Meeting Minutes_June 16, 2026.pdf
2026-27 NRPAB Goals & Objectives + SWOT Analysis_July 1, 2026.pdf
2024-2027 NRPAB SARAS Grant Scope of Work and Notice of Grant Awards.pdf
NRPAB Organizational Chart_July 23, 2026.pdf
ASC Policy Statements_March 2018.pdf
NSP Fingerprint Fee Increase_May 21 2026.pdf

SERVICE DELIVERY, PUBLIC IMPACT, AND OUTCOME MEASUREMENT:

Services are delivered by phone, mail, internet, and in person. The Nebraska Real Property Appraiser Board's Outcome Measurements include Appraisal Business Community and General Public Satisfaction; Appraisal Management Company Registrations and Renewal of Appraisal Management Company Registrations; Appraisal Subcommittee; Development and Improvement of Board Technology; Education; Federal State Appraiser Regulatory Agencies Support (SARAS) Grants; Legislation; Rulemaking; Guidance Documents; Internal Procedure Documents; Processes and Procedures; Nebraska State Auditor of Public Accounts; Personnel; Program Cost Efficiency; Real Property Appraiser Board Revenues; Real Property Appraisers and Real Property Appraiser Renewals; and Temporary Real Property Appraisers.

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

In response to the “Savings and Loan Crisis,” Congress adopted Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 to address the problem of unregulated persons performing incompetent and/or fraudulent appraisals for federally regulated financial institutions. Title XI’s purpose is to “provide that Federal financial and public policy interests in real estate transactions will be protected by requiring that real estate appraisals utilized in connection with federally related transactions are performed in writing, in accordance with uniform standards, by individuals whose competency has been demonstrated and whose professional conduct will be subject to effective supervision." The Appraisal Subcommittee was created on August 9, 1989, pursuant to Title XI.

The Board has no unallocated discretionary funds in its base appropriation. As such, the Board is requesting funding adjustments to its base appropriation for the 2027-2029 biennium for funding deficiencies that affect the Board's ability to perform its primary functions. If the Board's funding request is not included in its base appropriation, it would no longer be able to carry out its core functions and would have to reduce its scope of services. Without proper regulation of the real property appraiser profession, a reasonable consumer would be unable to distinguish between the quality of those providing real property appraisal services. In addition, an absence of adequate guidance provided to the public would exist allowing for the undue risk of present, significant, and substantiated harms. If the State of Nebraska is found to not be compliant with Title XI by the Appraisal Subcommittee due to program failure, all Nebraska credentialed appraisers may be removed from the Federal Appraiser Registry, resulting in no appraisers qualified to appraise real property in connection with federally related transactions. Such action would have a substantial negative impact on the mortgage loan activity in Nebraska.

As with real property appraisers, without proper regulation of the appraisal management company industry, a reasonable consumer would be unable to distinguish between the quality of those providing appraisal management services, and as with real property appraisers, an absence of adequate guidance provided to the public would exist allowing for the undue risk of present, significant, and substantiated harms. Once again, if the State of Nebraska is found to not be compliant with Title XI by the Appraisal Subcommittee due to program failure, all Nebraska registered appraisal management companies may be removed from the Federal AMC Registry, resulting in no appraisal management companies to provide appraisal management services to creditors or to secondary mortgage market participants, including affiliates; or provide appraisal management services in connection with valuing a consumer's principal dwelling as security for a consumer credit transaction or incorporating such transactions into securitizations. Such action would have a substantial negative impact on the mortgage loan activity in Nebraska.

The Nebraska Real Property Appraiser Board's Outcome Measurements include evaluation of both internal and external functions. The Board reviews performance in these areas at each regular meeting and discusses all aspects of the program and sets objectives once a year during its strategic planning meeting. The following Outcome Measurements are identified by the Board:

Appraisal Business Community and General Public Satisfaction
The Board understands that it is held accountable by the citizens of Nebraska and therefore must be responsible when administering the Real Property Appraiser Act and Appraisal Management Company Registration Act, and conservative with use of the Real Property Appraiser and Appraisal Management Company Registration funds. The Board is also held accountable by applicants for credentialing, real property appraisers, education providers, appraisal management companies, and financial institutions. It is essential that the agency operates with the highest efficiency and effectiveness as any loss of efficiency or effectiveness would have a negative effect on credential holders, the mortgage loan industry, and the public. The Board ensures that services are provided in a way that leaves the customer feeling satisfied with the Board's service. The Board strives to meet the following service benchmarks:

- Real property appraiser credentials are Issued in a timely manner to individuals qualified to serve the public.
- Real property appraiser credentials are renewed in a timely manner. In the absence of disciplinary or other issues, any renewal application received on or before November 30th will be completed before January 1st of the next year.
- Ensure that real property appraisers meet all continuing education requirements for renewal, and that each real property appraiser submits appropriate documentation in support of his or her continuing education activities.
- In the absence of disciplinary or other issues, temporary credentials are issued within 48 hours of the application being received at the Board's office.
- Register appraisal management companies in a timely manner that will operate with integrity and respect for the citizens and real property appraisers in the State of Nebraska.
- Grievances are resolved in an efficient manner that includes respect of the respondent's due process and a thorough investigation. The intent of the Board's regulatory

program is to be educational in practice when possible. In accordance with Appraisal Subcommittee Policy Statements 7 and 10, absent special documented circumstances, final administrative decisions regarding grievances must occur within one year (12 months) of the grievance filing date.
- Approve continuing education offerings that improve the quality of real property appraisers in the state.
- Approve qualifying education courses that helps prepare an individual for success once credentialed.

The public reaction and views are an indicator of the quality and timeliness of appraisal reports completed in Nebraska, and subsequently, satisfaction with the Board's programs. Appraisal business community satisfaction is an indicator that the Board's programs are not only effective, but serving the applicants, credential holders, education providers, and appraisal management companies well. As with appraisal business community satisfaction, general public satisfaction is an indicator that the Board's credentialing program is not only effective, but also serving the citizens of Nebraska well.

One of the Board’s primary functions that directly impacts appraisal business community and general public satisfaction is the dissemination of relevant information. The Board publishes a quarterly newsletter named "The Nebraska Appraiser," and communicates with credential holders, appraisal management companies, and the general public through other means such as LISTSERV emails called "Memos From the Board," the Board’s website, and the Board's Facebook page. The Board also maintains uniform branding, which includes logos, colors, and public presentation standards. The Board intends to continue the following practices:

- Encourage development of Memos from the Board and Facebook posts that contain facts of interest to the appraiser community.
- 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 appraisal business community.
- 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.
- 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.
- Continue utilization of the NRPAB Facebook page to disseminate important information in a timely manner that that appraisal business community and general public would otherwise not be aware of, such as documents posted to the NRPAB website, meeting information, and NRPAB policy and business information.
- Continue to monitor the effectiveness of current NRPAB website, and repair bugs, make improvements, and add enhancements needed to address functionality or use.

The Board will strive to continue its level of performance, while also pursuing more efficient and effective ways to provide an even higher quality service. If the appraisal business community or the general public have a negative perception of the Board, the Board will have to reconsider its policies and procedures and the effects on the administration of its programs.

Appraisal Management Company Registrations and Renewal of Appraisal Management Company Registrations
Appraisal management companies provide appraisal management services in connection with valuing a consumer's principal dwelling as security for a consumer credit transaction or incorporating such transactions into securitizations, that within a twelve-month period, oversee an appraiser panel of more than fifteen AMC appraisers in Nebraska, or twenty-five or more AMC appraisers who each hold a credential or equivalent in two or more jurisdictions. If the projected number of registered appraisal management companies is achieved, this indicates that consolidation and attrition experienced in the market has slowed, stopped, or reversed. The Board will have adequate resources to carry out its

mission, goals, and objectives. A decline in the number of appraisal management companies to below the projections would indicate a lack of appraisal management services work, which would likely indicate additional consolidation and attrition. The Board's revenue would continue to decrease causing difficulty in carrying out its mission, goals, and objectives in the future.

Appraisal Subcommittee

The Board receives direct feedback regarding the performance of the appraiser credentialing, appraisal management company registration, education, and enforcement programs from the Federal Appraisal Subcommittee during its compliance review every other year. The Appraisal Subcommittee issued a finding of "Excellent" for both the Board's Appraiser Program and Appraisal Management Company Program on March 24, 2025. This was the State of Nebraska's fourth rating of excellent in a row for the Appraiser Program, and the third rating of excellent in a row for the AMC Program (only three compliance review cycles for AMC Programs). Compliance with Title XI is an indicator of the quality of the Board's appraiser credentialing, appraisal management company registration, education, and enforcement programs. The Board will strive to maintain compliance and its current level of performance. If the State of Nebraska is found to not be compliant with Title XI by the Appraisal Subcommittee, all Nebraska credentialed appraisers or registered appraisal management companies may be removed from the Federal Appraiser Registry or AMC Registry, resulting in no appraisers qualified to appraise real property in connection with federally related transactions, or appraisal management companies qualified to provide appraisal management services. Such action would have a substantial negative impact on the mortgage loan activity in Nebraska. If the Board's program is found to not be in compliance with Title XI, the Board will re-evaluate its program and implement changes that will bring the Board's program back into compliance with Title XI.

Development and Improvement of Board Technology

All information for applicants, credential holders, appraisal management companies, enforcement, and education is incorporated into the NRPAB Database, which includes an increasing number of interactive functions through the Appraiser Login and AMC Login portals. The Board recently added a real property appraiser reciprocity application and temporary credential application to Appraiser Login. Along with these additions, the Board developed a review interface in the NRPAB Database that streamlines the review process by staff. The Board is currently in the process of developing online applications for both qualifying and continuing education, along with a review interface for these applications in the NRPAB Database. The Board also intends to develop online real property appraiser initial applications (Education, Experience, & Examination), AMC initial applications, address other services that require payment of a fee, and expand online payment options to include credit and debit card payments. The Board will continue to monitor the effectiveness of current NRPAB Database, repair bugs, make improvements, and add enhancements needed to address program or use changes. The Board also uses the OBIEE software for extracting relevant and important information from the database and to create reports to help better understand data and trends. The Board's computer and printing equipment is also updated to remain current with relevant technology; the Board intends to continue this process. To better reach Nebraska credentialed appraisers, appraisal management companies, and the public, the Board also operates a website and Facebook page. Finally, the Board has expanded its videoconferencing capabilities to better serve Nebraska credentialed appraisers, appraisal management companies, and the public. The Board intends to continue developing and improving technology tools to maximize operations efficiency and better serve Nebraska real property appraisers, appraisal management companies, and the public. If progress is stalled due to a lack of adequate funding, the Board’s ability to improve program efficiency and effectiveness is impeded. In addition, the Board would fail to keep up with technology changes that are considered essential for the core functions performed.

Education

It is the Board’s mission to ensure that the appraisal business community is highly qualified through education, experience, and examination; and competent to perform real property appraisal practice assignments. The Board has adopted The Appraisal Foundation’s Appraiser Qualifications Board’s Course Approval Program policies and procedures in Title 298 to ensure that all education approved by the Board meets the minimum requirements in the Real Property Appraiser Qualifications Criteria. Education providers play a critical role in this process as the developer of qualifying and continuing education curriculum. Clear expectations are provided by the Board to assist with this development process. The Board will strive to maintain its current practices and procedures. If the quality of qualifying or continuing education were to decline, the Board would likely experience an increase in the number of enforcement cases due to violation of the Real Property Appraiser Act and Title 298, and/or an increase in the number of denied real property appraiser applications. In this case, the Board would re-evaluate its education program and implement changes that ensure the appraisal business community remains highly qualified.

Federal State Appraiser Regulatory Agencies Support (SARAS) Grants

The Board is utilizing a three-year Federal SARAS Grant to develop and improve technology tools to maximize operations efficiency and better serve Nebraska real property appraisers, appraisal management companies, and the public. Use of the Federal SARAS Grant allows for critical projects to be completed without placing the financial burden on real property appraisers and appraisal management companies. To date, $297,275.00 has been awarded to the Board through FY2026-27 to develop online real property appraiser initial applications (Reciprocity and Temporary) and education activity applications, along with the enhancements required in Appraiser Login, AMC Login, and the NRPAB Database. In addition, the Board intends to expand online payment options to include credit and debit card payments. A secondary objective is to maintain a high-level understanding of the appraisal regulatory environment through representative attendance at Association of Appraiser Regulatory Officials conferences. As such, SARAS Grant funds are utilized for the director's attendance at the Association of Appraiser Regulatory Officials (AARO) conferences held twice a year. Except for development of the online education applications and database interface and expansion of online payment options, all work has been completed. The Board intends to utilize SARAS Grant funding into the future for applicable projects and the director's attendance at the AARO conferences as funds are available. If SARAS Grant funds become unavailable to the Board, these projects would be funded from the Appraiser Fund and the AMC Fund, placing additional stress on the cash fund balances and increasing the burden placed on real property appraisers and appraisal management companies. Continued use of the SARAS Grant into the future maximizes the Board's resources and ensures that the current level of program performance is maintained.

Legislation, Rulemaking, Guidance Documents, Internal Procedure Documents, and Processes and Procedures

The Board's program must maintain compliance with the Uniform Standards of Professional Appraisal Practice, Real Property Appraiser Qualifications Criteria, ASC Policy Statements, AQB CAP Program Guidelines, and Title XI. The Real Property Appraiser Act, Appraisal Management Company Registration Act, and Title 298 of the Nebraska Administrative Code must be updated as requirements change at the Federal level. In addition, it is the Board's priority to reduce unnecessary regulatory burden and remove barriers to entry into the real property appraiser profession. The Board regularly evaluates the effectiveness and efficiency of its laws, rules, guidance documents, processes, procedures, and functions in place to ensure that expectations are being met. In addition, the Board holds a strategic planning meeting each year at which all laws, rules, guidance documents, processes, procedures, and functions of the Board are evaluated. It is the Board's intent to continue to improve the agency's operations efficiency through evaluation of the effectiveness of the agency's functions, to maintain compliance with Title XI, 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. In addition, the Board intends to continue adopting Guidance Documents for public advisement concerning interpretation of statutes and rules, and retire Guidance Documents that are no longer relevant; and adopt internal procedures as needed to assist with the Board's administration of its programs, and retire internal procedures that are no longer relevant. If the State of Nebraska is found to not be compliant with Title XI by the Appraisal Subcommittee, all Nebraska credentialed appraisers or appraisal management companies may be removed from the Federal Appraiser Registry or AMC Registry, resulting in no appraisers qualified to appraise real property in connection with federally related transactions, or appraisal management companies qualified to provide appraisal management services. Such action would have a substantial negative impact on the mortgage loan activity in Nebraska.

Nebraska State Auditor of Public Accounts

The APA last completed an audit of the Board's finances in March and April of 2020, for the period July 1, 2018, through December 31, 2019. The Board receives direct feedback from the APA regarding the performance of the Board's accounting practices and procedures. The APA listed no material issues or deficiencies in the April 15, 2020 Attestation Report. The lack of material issues or deficiencies found by the APA is an indicator of the quality of the Board's accounting practices and procedures, and the proper use of the Appraiser Fund and AMC Registration Fund. Also, the lack of material issues or deficiencies indicates that the Board is administering its programs in a responsible manner. The Board will strive to maintain its current accounting practices and procedures. If the APA finds material issues or deficiencies in the Board's accounting practices or procedures, or the improper use of the Appraiser Fund or Appraisal Management Company Registration Fund, the Board will re-evaluate its program and implement changes that include sound accounting practices and procedures.

Personnel

It is essential that the Board operates with the highest efficiency and effectiveness. Adequate staffing is required to carry out the Board's mission, maintain a high-level operation, remain compliant with Title XI, and to keep public satisfaction. In addition, the workplace environment is constantly changing. It is the Board's intent to:

- Implement policies and procedures that result in the best possible employee environment for the Board’s success.
- Continue evaluating employee duties and workload to maintain the current level of efficiency and effectiveness.
- Continue updating the policy and procedure documents as needed to ensure compliance with state policy changes, NAPE/ASFCME contract changes, and to address general work environment needs and/or changes.

If the Board’s staff fails to maintain the current level of efficiency and effectiveness, the Board must evaluate the workload pertaining to core functions compared to staff size. The Board must address the staffing deficiency or reduce core functions to meet the staff output capabilities.

Program Cost Efficiency
The cost of labor and materials per credential and registration is utilized by the Board as the measure of budgetary efficiency. This measure is the Board's overall expenditures for each year divided by the total number of credential holders, temporary credentials issued, and appraisal management companies registered. The expenditures are estimated at 90% of budgeted for the Appraiser Program for FY27 ($352,255), FY28 ($326,474) and FY29 ($338,432) based on historic actual expenditures and the issues included in this budget request. For the AMC Program, the expenditures are estimated at 90% of budgeted for FY27 ($167,567), FY28 ($153,685), and FY29 ($160,124) based on historic actual expenditures and the issues included in this budget request. The allocation between the two funds for expenditures that apply to both the Appraiser Fund and the AMC Registration Fund, or that are not cost effective to attempt to separate by program (e.g., payroll and benefits processing, general postage billing, general CIO network services billing, and general CIO IMS billing), is a percentage determined by the quarterly employee workload review from the previous fiscal year, and the budget analysis of the past, present, and projected numbers and trends for real property appraiser credentialing, AMC registrations, education activities, and compliance. For FY27, 65% of these expenditures are applied to the Appraiser Fund and 35% of these expenditures are applied to the AMC Fund. For FY 28 and FY29, 65% of these expenditures are applied to the Appraiser Fund and 35% of these expenditures are applied to the AMC Fund based on historic quarterly employee workload review data.

Actual Cost		Projected Cost		
FY25	FY26	FY27	FY28	FY29
506	479	572	531	550

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

Real Property Appraiser Board Revenues
The Board's primary source of revenue is new real property appraiser credentials, real property appraiser credential renewals, temporary real property appraiser credentials, appraisal management company registrations, appraisal management company renewals, new appraiser qualifying and continuing education activities, and renewal of appraiser continuing education activities. An increase in the number of new real property appraisers and/or appraisal management companies, along with a high real property appraiser and appraisal management company renewal rate, would result in a positive impact on the Board's revenue. For the past thirteen years, the board has utilized technology enhancements to better automate processes, staff duty evaluation and reassignment, and streamlined processes and procedures to maintain spending levels; however, the

number of real property appraisers credentialed in Nebraska and the number of appraisal management companies remain stable, resulting in flat revenues. Although the Board will continue to take a conservative approach to budget management, fees must be increased to keep pace with costs. The Board has implemented fee schedules to increase revenues slowly over a four-year period (FY25-FY28) based on real property appraiser and appraisal management company count projections, projected revenues, and projected expenditures. Maintaining healthy revenues is important for the Board to maintain its current level of core function performance. Surpassing the projected revenue amounts would indicate that the appraisal industry is improving and growing. If the projected revenues are not achieved due to a decline to the number of credentialed real property appraisers and/or appraisal management companies in Nebraska, the Board must explore additional revenues and develop a plan to increase the number of credential holders and/or appraisal management companies. In addition, the Board may consider collecting additional fees to make up for the shortfall. A negative measure will also compromise the Board's ability to carry out its mission, goals, and objectives in the future.

Real Property Appraisers and Real Property Appraiser Renewals

It is the Board’s mission to ensure that the appraisal business community is highly qualified through education, experience, and examination; and competent to perform real property appraisal practice assignments. The Board awards trainee, licensed residential, certified residential, and certified general real property appraiser credentials to individuals that qualify through education, experience, and examination, as specified in the Real Property Appraiser Qualifications Criteria promulgated by the Appraiser Qualifications Board of The Appraisal Foundation, to engage in real property appraisal practice in an ethical and competent manner. The Board also awards licensed residential, certified residential, and certified general real property appraiser credentials through reciprocity to individuals credentialed to appraise real estate and real property under the laws of another jurisdiction at the time of application. All real property appraisers must meet requirements for renewal to maintain a credential. Changes at the federal level have introduced multiple paths to become a credentialed real property appraiser and the Board has been proactive removing barriers to becoming a real property appraiser; however, the average age of an appraiser is over 54 years old and becoming a real property appraiser is still a lengthy process. It is imperative that the Board continues to proactively build awareness of the profession, and regularly evaluate the effectiveness and efficiency of the Appraiser Program, and continue to explore ways to remove barriers to entry into the real property appraiser profession, so that future real property appraisers can plan how to meet the education and experience requirements in advance. Higher than anticipated growth would indicate that the appraisal business community is improving and growing in Nebraska, and that the Board has sound policies in place related to credentialing. An adequate number of real property appraisers is required to meet the specifications set forth by the federal government, and to meet the needs of the public, real estate, and financial sectors. If the projected numbers for real property appraisers are not met, the Board will have issues carrying out its core functions in the future due to declining revenues. In this case, the Board must consider additional sources of revenue, increase fees, and/or develop a plan to more aggressively increase the number of credential holders in Nebraska.

Temporary Real Property Appraiser Applications

The Board issues temporary real property appraiser credentials to individuals that hold a valid credential in another jurisdiction for the duration of one appraisal assignment, or a maximum of six months, whichever comes first. To qualify for a temporary real property appraiser credential, an individual must be in good standing in his or her jurisdiction of residency. The temporary real property appraiser credential offers an alternative for credential holders in other jurisdictions wishing to engage in real property appraisal practice for one appraisal assignment in the state. Outperforming the projected numbers results in additional revenue for the Board and confirms an effective program. If the number of temporary real property appraiser credentials issued do not reach the projected number, the Board will evaluate the temporary credential program performance to establish the reasons for the decline. A decline in temporary real property appraiser credentials may not be negative. For example, many regular temporary credential holders elect to obtain regular credentialing. If the Board finds an increase in the number of real property appraisers credentialed in other jurisdictions engaging in real property appraisal practice in Nebraska without obtaining a proper credential, the decline in the number of temporary credentials will need to be addressed within the compliance program.

Attachments:

Real Property Appraiser Board Attestation Report.pdf

2027-2029 NRPAB Funds Analysis Report.pdf

2026 NRPAB Strategic Planning Meeting Minutes_June 16, 2026.pdf
2026-27 NRPAB Goals & Objectives + SWOT Analysis_July 1, 2026.pdf
FY 2026-27 Appraiser-AMC Funds Allocation Memo.pdf
2024-2027 NRPAB SARAS Grant Scope of Work and Notice of Grant Awards.pdf
Appraisal Subcommittee NE AMC Final Compliance Review_March 24, 2025.pdf
2027-2029 Real Property Appraiser-AMC Registration Counts and Projections.pdf
Appraisal Subcommittee NE Appraiser Final Compliance Review_March 24, 2026.pdf

SIX-YEAR IT PLAN:

The Board will continue with maintenance needed to keep the Board’s information technology up to date and relevant. Upgrades will be made to the Board's website, database, and IT equipment as needed. The Board understands the important role that technology plays in its success and communication with its constituents, and will continue to integrate technology into its operations and communications. The OCIO is responsible for the majority of the Board’s information technology, and the agency does not intend to make any changes to this relationship or the services provided by OCIO during the next six years.

The agency will continue with maintenance needed to keep the Board’s information technology up to date and relevant. Upgrades will be made to the Board’s website, database, and IT equipment as identified below:

- All computers will continue to be leased through OCIO. When the four-year lease expires for a unit, the computer will be traded in for a new unit under a new lease. Over the next six years, this expense is anticipated to increase by approximately $10.00 per year.
- All landline and softphones will continue to be through Allo over the next six years. This expense is expected to increase by approximately $50.00 per year over the next six years.
- All software will be maintained at its current level. All Adobe products are purchased through annual subscriptions. The Board's cost of Acrobat, InDesign, and Dreamweaver is anticipated to increase by approximately $60.00 per year. Microsoft cloud suite is anticipated to increase by approximately $4,807.00 for FY28 due to OCIO cost restructuring and an additional $80.00 for each year after. Due to the OCIO restructuring, some items such as Sharefile, will no longer be charged to the Board, which is a savings of $120.00 for each year. The Board is in the process of transitioning its data analysis from OBIEE to Power BI Pro and will maintain OBIEE licenses until transition is complete. Due to OCIO costs restructuring, this cost will increase by $751.00 for FY28. After FY28, the cost is anticipated to increase by $10.00 per year.
- Peripheral IT products will continue to be purchased as needed to remain current and relevant. Such costs are anticipated to be around $300.00 per year, increasing slightly from year to year.
- OCIO will continue to provide the maintenance work needed to update the NRPAB Appraiser server database, accessed through Centurion, to expand the information included for applicants, appraisers, appraisal management companies, enforcement, and education. This maintenance work is ongoing and is completed in phases starting with the most critical needs for the Board. Current projects include utilizing federal grant funding to create an online qualifying, continuing and supervisory appraiser and trainee education activity applications for education providers that includes an Online Education Provider Login with payment by EFW; create continuing education activity renewals completed through the Online Education Provider Login; develop an Education Activity Application Interface in NRPAB Database; and issue qualifying, continuing, and supervisory real property appraiser and trainee education activity approval documents through an Online Education Provider Login. Near future projects include development of online mechanism to accept credit/debit card payments for applications accepted by the Board through Appraiser Login, AMC Login, and the Education Provider Login. Long-term future projects (4-6 years) include development of an online application for real property appraiser applicants through education, experience, and

examination, and AMC initial applications. The agency is also exploring the use of AI for business functions to automate tasks and for data analysis. The maintenance and project costs is anticipated to be approximately $150,000.00 for each year over the six-year period. The Board anticipates that federal grant funds will be utilized for the new applications and interfaces added to the NRPAB Database.

- OCIO will continue providing the maintenance work needed to update the Appraiser Login and AMC Login, which are secure online portals accessed through Centurion, that are used by real property appraisers and appraisal management companies to update contact information, renew credentials and registrations, and submit completed continuing education. This information and data directly updates the NRPAB Database through interfaces specific to the type of information being submitted by the client. This maintenance work is ongoing and is completed in phases starting with the most critical needs for the Board. These costs are included in the projected database costs.
- Over the next six years, bugs will continue to be repaired, improvements made, and enhancements added to the NRPAB website. These costs are anticipated to increase by approximately $200.00 per year over the next six years.

Attachments:

NRPAB IT Inventory Report_August 11, 2026.xlsx

DESCRIPTION OF ATTACHMENTS:

- Title XI as amended by Dodd-Frank - Federal law protecting Federal financial and public policy interests in real estate related transactions by requiring that real estate appraisals utilized in connection with federally related transactions are performed in writing, in accordance with uniform standards, by individuals whose competency has been demonstrated and whose professional conduct will be subject to effective supervision.
- ASC Policy Statements_March 2018 - Requirements and guidance to state appraiser certifying and licensing agencies for compliance with Title XI.
- AMC Rule - Federal regulation that sets minimum requirements for the state registration, supervision, and operation of appraisal management companies.
- Real Property Appraiser Qualifications Criteria_Effective January 1, 2026 as amended March 2026 - Real Property Appraiser licensing and certification requirements issued by the Appraiser Qualifications Board of The Appraisal Foundation as authorized by Congress in 1989.
- 2024 Uniform Standards of Professional Appraisal Practice (USPAP) - The recognized ethical and performance standards for the appraisal profession in the United States, covering real property, personal property, and business valuation authorized by Congress in 1989. These rules are issued by the Appraisal Standards Board of The Appraisal Foundation.
- NRPAB Organizational Chart_July 23, 2026 - Includes current board members and staff as of July 23, 2026.
- Strategic Planning Meeting Minutes_June 16, 2026 - Meeting minutes adopted by the Board and published for the June 16, 2026 Strategic Planning Meeting.
- 2026-27 NRPAB Goals & Objectives + SWOT Analysis_July 1, 2026 - Includes the short and long term goals and objectives set by the Board, along with the SWOT Analysis conducted by the Board, at the June 16, 2026 Strategic Planning Meeting.
- 2027-2029 Real Property Appraiser-AMC Registration Counts and Projections - Historic counts for real property appraisers and appraisal management companies for FY2024-25 and FY2025-26 and projections for real property appraisers and appraisal management companies for FY2026-27, FY2027-28, and FY2028-29.
- Appraisal Subcommittee NE AMC Final Compliance Review_March 24, 2025 - Compliance review report for the March 11-13, 2025 review of the Board's AMC Program by the Appraisal Subcommittee of the Federal Financial Institutions Examination Council.
- Appraisal Subcommittee NE Appraiser Final Compliance Review_March 24, 2025 - Compliance review report for the March 11-13, 2025 review of the Board's Appraiser Program by the Appraisal Subcommittee of the federal financial institutions examination council.
- Real Property Appraiser Board Attestation Report - The April 15, 2020 report issued by the Nebraska Auditor of Public Accounts pertaining to its examination of the Board's Schedule of Revenues, Expenditures, and Changes in Fund Balances for the period July 1, 2018, through December 31, 2019.
- 2027-2029 NRPAB Funds Analysis Report - Allocation of FY2026-27, FY2027-28, and FY2028-29 budget to Appraiser Fund and AMC Fund with explanation.
- 2027-2029 NRPAB Revenues Report - Revenues by object code for FY2026-27, FY2027-28, and FY2028-29.
- FY 2026-27 Appraiser-AMC Funds Allocation Memo - Provides justification for the allocation of expenditures between the Appraiser Fund and the AMC Fund for FY2026-27.
- AMC Fund and Appraiser Fund Cash Balance Policies_June 18, 2026 - Explanation of, and support for, the minimum cash fund balance for the Appraiser Fund and AMC

Fund as established by the Board.

- 2024-2027 NRPAB SARAS Grant Scope of Work and Notice of Grant Awards - The Scope of Work submitted by the Board with the grant application that resulted in the State Appraiser Regulatory Agencies Support (SARAS) Grant award for 2024-2027, along with the Notice of Award received from the Appraisal Subcommittee for FY2024-25, FY2025-26, and FY2026-27.
- 2027-2029 OCIO Expense Worksheet - The OCIO, through targeted and strategic rate structure consolidation and changes, has adjusted its rate structure. The effect of this rate structure change on the Board for FY2027-28 and FY2028-29 is included in the worksheet.
- NSP Fingerprint Fee Increase_May 21 2026 - Letter to Board from the Nebraska State Patrol explaining that fee to complete a national fingerprint based criminal history background check increased to $80.00 from $55.00, effective September 1, 2026.
- NRPAB IT Inventory Report_August 11,2026 - Pursuant to 81-132(1)(c), the Board's inventory of all software purchased and used by or on behalf of the Board, including software licenses and subscriptions; and an inventory of all information technology hardware used by the Board.
- NRPAB LB 660 Federal Grant Report_August 11, 2026 - Pursuant to 81-130, the Board's federal funding inventory.

Program Narrative Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Program: 079 - APPRAISER LICENSING
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

PROGRAM DESCRIPTION AND PURPOSE:

The Real Property Appraiser Board was established as the Real Estate Appraiser Board on January 1, 1991 to carry out the requirements of Title XI of FIRREA. The Real Property Appraiser Act consists of qualifications for credentialing, as well as standards for real property appraisal practice and real property appraiser conduct. Title XI was amended by the Dodd–Frank Wall Street Reform and Consumer Protection Act signed into law on July 21, 2010, which requires states to register and supervise the operations and activities of appraisal management companies. The Appraisal Management Company Registration Act was established on January 1, 2012, authorizing the Board to register and oversee appraisal management companies in Nebraska.

Title XI requires each state to prescribe appropriate standards for the performance of real estate appraisals in connection with federally related transactions. In addition, real estate appraisals are to be performed in accordance with generally accepted uniform appraisal standards, and are to be performed by an individual whose competency has been demonstrated, and whose professional conduct is subject to effective state supervision. Title XI was amended by the Dodd–Frank Wall Street Reform and Consumer Protection Act signed into law on July 21, 2010, which requires states to register and supervise the operations and activities of appraisal management companies.

The Appraisal Subcommittee of the Federal Financial Institutions Examination Council monitors the requirements established by the states, territories, and the District of Columbia and their appraiser regulatory agencies for the certification and licensing of appraisers, and the registration of appraisal management companies. The Appraisal Subcommittee reviews each state’s compliance with the requirements of Title XI, and is authorized by Title XI to take action against a non-complying state appraiser regulatory program if the policies, practices and procedures in place are inconsistent with the requirements of Title XI.

The Nebraska Real Property Appraiser Board's primary purpose is to carry out the requirements of Title XI and issue and renew appraiser credentials; develop and implement standards for appraiser credentialing; register and renew registration for appraisal management companies; approve appraiser qualifying courses and appraiser continuing education activities, along with instructors for these activities; investigate and adjudicate grievances; develop laws and rules through relevant, efficient and effective legislation and rulemaking; and disseminate relevant information to general public, stakeholders, credentialed appraisers and appraisal management companies. The Board's mission is to administer and enforce the Nebraska Real Property Appraiser Act and Nebraska Appraisal Management Company Registration Act with efficiency, equity, and integrity, to not only ensure that the citizens of Nebraska are protected and served, but also that the appraisal business community is highly qualified through education, experience, and examination.

Attachments:

- AMC Rule.pdf
- 2024 Uniform Standards of Professional Appraisal Practice.pdf
- ASC Policy Statements_March 2018.pdf
- Real Property Appraiser Qualifications Criteria_Effective January 1, 2026 as amended March 2026.pdf
- Title XI as amended by Dodd-Frank.pdf

PUBLIC IMPACT AND OUTCOME MEASUREMENT:

The Nebraska Real Property Appraiser Board's Outcome Measurements include Appraisal Business Community and General Public Satisfaction; Appraisal Management Company Registrations and Renewal of Appraisal Management Company Registrations; Appraisal Subcommittee; Development and Improvement of Board Technology; Education; Federal

State Appraiser Regulatory Agencies Support (SARAS) Grants; Legislation; Rulemaking; Guidance Documents; Internal Procedure Documents; Processes and Procedures; Nebraska State Auditor of Public Accounts; Personnel; Program Cost Efficiency; Real Property Appraiser Board Revenues; Real Property Appraisers and Real Property Appraiser Renewals; and Temporary Real Property Appraisers.

In response to the “Savings and Loan Crisis,” Congress adopted Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 to address the problem of unregulated persons performing incompetent and/or fraudulent appraisals for federally regulated financial institutions. Title XI’s purpose is to “provide that Federal financial and public policy interests in real estate transactions will be protected by requiring that real estate appraisals utilized in connection with federally related transactions are performed in writing, in accordance with uniform standards, by individuals whose competency has been demonstrated and whose professional conduct will be subject to effective supervision.” The Appraisal Subcommittee was created on August 9, 1989, pursuant to Title XI.

The Board has no unallocated discretionary funds in its base appropriation. As such, the Board is requesting funding adjustments to its base appropriation for the 2027-2029 biennium for funding deficiencies that affect the Board's ability to perform its primary functions. If the Board's funding request is not included in its base appropriation, it would no longer be able to carry out its core functions and would have to reduce its scope of services. Without proper regulation of the real property appraiser profession, a reasonable consumer would be unable to distinguish between the quality of those providing real property appraisal services. In addition, an absence of adequate guidance provided to the public would exist allowing for the undue risk of present, significant, and substantiated harms. If the State of Nebraska is found to not be compliant with Title XI by the Appraisal Subcommittee due to program failure, all Nebraska credentialed appraisers may be removed from the Federal Appraiser Registry, resulting in no appraisers qualified to appraise real property in connection with federally related transactions. Such action would have a substantial negative impact on the mortgage loan activity in Nebraska.

As with real property appraisers, without proper regulation of the appraisal management company industry, a reasonable consumer would be unable to distinguish between the quality of those providing appraisal management services, and as with real property appraisers, an absence of adequate guidance provided to the public would exist allowing for the undue risk of present, significant, and substantiated harms. Once again, if the State of Nebraska is found to not be compliant with Title XI by the Appraisal Subcommittee due to program failure, all Nebraska registered appraisal management companies may be removed from the Federal AMC Registry, resulting in no appraisal management companies to provide appraisal management services to creditors or to secondary mortgage market participants, including affiliates; or provide appraisal management services in connection with valuing a consumer's principal dwelling as security for a consumer credit transaction or incorporating such transactions into securitizations. Such action would have a substantial negative impact on the mortgage loan activity in Nebraska.

The Nebraska Real Property Appraiser Board's Outcome Measurements include evaluation of both internal and external functions. The Board reviews performance in these areas at each regular meeting and discusses all aspects of the program and sets objectives once a year during its strategic planning meeting. The following Outcome Measurements are identified by the Board:

Appraisal Business Community and General Public Satisfaction
The Board understands that it is held accountable by the citizens of Nebraska and therefore must be responsible when administering the Real Property Appraiser Act and Appraisal Management Company Registration Act, and conservative with use of the Real Property Appraiser and Appraisal Management Company Registration funds. The Board is also held accountable by applicants for credentialing, real property appraisers, education providers, appraisal management companies, and financial institutions. It is essential that the agency operates with the highest efficiency and effectiveness as any loss of efficiency or effectiveness would have a negative effect on credential holders, the mortgage loan industry, and the public. The Board ensures that services are provided in a way that leaves the customer feeling satisfied with the Board's service. The Board strives to meet the following service benchmarks:

- Real property appraiser credentials are Issued in a timely manner to individuals qualified to serve the public.
- Real property appraiser credentials are renewed in a timely manner. In the absence of disciplinary or other issues, any renewal application received on or before November

30th will be completed before January 1st of the next year.

- Ensure that real property appraisers meet all continuing education requirements for renewal, and that each real property appraiser submits appropriate documentation in support of his or her continuing education activities.
- In the absence of disciplinary or other issues, temporary credentials are issued within 48 hours of the application being received at the Board's office.
- Register appraisal management companies in a timely manner that will operate with integrity and respect for the citizens and real property appraisers in the State of Nebraska.
- Grievances are resolved in an efficient manner that includes respect of the respondent's due process and a thorough investigation. The intent of the Board's regulatory program is to be educational in practice when possible. In accordance with Appraisal Subcommittee Policy Statements 7 and 10, absent special documented circumstances, final administrative decisions regarding grievances must occur within one year (12 months) of the grievance filing date.
- Approve continuing education offerings that improve the quality of real property appraisers in the state.
- Approve qualifying education courses that helps prepare an individual for success once credentialed.

The public reaction and views are an indicator of the quality and timeliness of appraisal reports completed in Nebraska, and subsequently, satisfaction with the Board's programs. Appraisal business community satisfaction is an indicator that the Board's programs are not only effective, but serving the applicants, credential holders, education providers, and appraisal management companies well. As with appraisal business community satisfaction, general public satisfaction is an indicator that the Board's credentialing program is not only effective, but also serving the citizens of Nebraska well.

One of the Board's primary functions that directly impacts appraisal business community and general public satisfaction is the dissemination of relevant information. The Board publishes a quarterly newsletter named "The Nebraska Appraiser," and communicates with credential holders, appraisal management companies, and the general public through other means such as LISTSERV emails called "Memos From the Board," the Board's website, and the Board's Facebook page. The Board also maintains uniform branding, which includes logos, colors, and public presentation standards. The Board intends to continue the following practices:

- Encourage development of Memos from the Board and Facebook posts that contain facts of interest to the appraiser community.
- 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 appraisal business community.
- 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.
- 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.
- Continue utilization of the NRPAB Facebook page to disseminate important information in a timely manner that that appraisal business community and general public would otherwise not be aware of, such as documents posted to the NRPAB website, meeting information, and NRPAB policy and business information.
- Continue to monitor the effectiveness of current NRPAB website, and repair bugs, make improvements, and add enhancements needed to address functionality or use.

The Board will strive to continue its level of performance, while also pursuing more efficient and effective ways to provide an even higher quality service. If the appraisal business community or the general public have a negative perception of the Board, the Board will have to reconsider its policies and procedures and the effects on the administration of its programs.

Appraisal Management Company Registrations and Renewal of Appraisal Management Company Registrations

Appraisal management companies provide appraisal management services in connection with valuing a consumer's principal dwelling as security for a consumer credit transaction or incorporating such transactions into securitizations, that within a twelve-month period, oversee an appraiser panel of more than fifteen AMC appraisers in Nebraska, or twenty-five or more AMC appraisers who each hold a credential or equivalent in two or more jurisdictions. If the projected number of registered appraisal management companies is achieved, this indicates that consolidation and attrition experienced in the market has slowed, stopped, or reversed. The Board will have adequate resources to carry out its mission, goals, and objectives. A decline in the number of appraisal management companies to below the projections would indicate a lack of appraisal management services work, which would likely indicate additional consolidation and attrition. The Board's revenue would continue to decrease causing difficulty in carrying out its mission, goals, and objectives in the future.

Appraisal Subcommittee

The Board receives direct feedback regarding the performance of the appraiser credentialing, appraisal management company registration, education, and enforcement programs from the Federal Appraisal Subcommittee during its compliance review every other year. The Appraisal Subcommittee issued a finding of "Excellent" for both the Board's Appraiser Program and Appraisal Management Company Program on March 24, 2025. This was the State of Nebraska's fourth rating of excellent in a row for the Appraiser Program, and the third rating of excellent in a row for the AMC Program (only three compliance review cycles for AMC Programs). Compliance with Title XI is an indicator of the quality of the Board's appraiser credentialing, appraisal management company registration, education, and enforcement programs. The Board will strive to maintain compliance and its current level of performance. If the State of Nebraska is found to not be compliant with Title XI by the Appraisal Subcommittee, all Nebraska credentialed appraisers or registered appraisal management companies may be removed from the Federal Appraiser Registry or AMC Registry, resulting in no appraisers qualified to appraise real property in connection with federally related transactions, or appraisal management companies qualified to provide appraisal management services. Such action would have a substantial negative impact on the mortgage loan activity in Nebraska. If the Board's program is found to not be in compliance with Title XI, the Board will re-evaluate its program and implement changes that will bring the Board's program back into compliance with Title XI.

Development and Improvement of Board Technology

All information for applicants, credential holders, appraisal management companies, enforcement, and education is incorporated into the NRPAB Database, which includes an increasing number of interactive functions through the Appraiser Login and AMC Login portals. The Board recently added a real property appraiser reciprocity application and temporary credential application to Appraiser Login. Along with these additions, the Board developed a review interface in the NRPAB Database that streamlines the review process by staff. The Board is currently in the process of developing online applications for both qualifying and continuing education, along with a review interface for these applications in the NRPAB Database. The Board also intends to develop online real property appraiser initial applications (Education, Experience, & Examination), AMC initial applications, address other services that require payment of a fee, and expand online payment options to include credit and debit card payments. The Board will continue to monitor the effectiveness of current NRPAB Database, repair bugs, make improvements, and add enhancements needed to address program or use changes. The Board also uses the OBIEE software for extracting relevant and important information from the database and to create reports to help better understand data and trends. The Board's computer and printing equipment is also updated to remain current with relevant technology; the Board intends to continue this process. To better reach Nebraska credentialed appraisers, appraisal management companies, and the public, the Board also operates a website and Facebook page. Finally, the Board has expanded its videoconferencing capabilities to better serve Nebraska credentialed appraisers, appraisal management companies, and the public. The Board intends to continue developing and improving technology tools to maximize operations efficiency and better serve Nebraska real property appraisers, appraisal management companies, and the public. If progress is stalled due to a lack of adequate funding, the Board’s ability to improve program efficiency and effectiveness is impeded. In addition, the Board would fail to keep up with technology changes that are considered essential for the core functions performed.

Education

It is the Board’s mission to ensure that the appraisal business community is highly qualified through education, experience, and examination; and competent to perform real property appraisal practice assignments. The Board has adopted The Appraisal Foundation’s Appraiser Qualifications Board’s Course Approval Program policies and procedures in Title 298 to ensure that all education approved by the Board meets the minimum requirements in the Real Property Appraiser Qualifications Criteria. Education providers play a critical role in this process as the developer of qualifying and continuing education curriculum. Clear expectations are provided by the Board to assist with this development process. The Board will strive to maintain its current practices and procedures. If the quality of qualifying or continuing education were to decline, the Board would likely experience an increase in the number of enforcement cases due to violation of the Real Property Appraiser Act and Title 298, and/or an increase in the number of denied real property appraiser applications. In this case, the Board would re-evaluate its education program and implement changes that ensure the appraisal business community remains highly qualified.

Federal State Appraiser Regulatory Agencies Support (SARAS) Grants

The Board is utilizing a three-year Federal SARAS Grant to develop and improve technology tools to maximize operations efficiency and better serve Nebraska real property appraisers, appraisal management companies, and the public. Use of the Federal SARAS Grant allows for critical projects to be completed without placing the financial burden on real property appraisers and appraisal management companies. To date, $297,275.00 has been awarded to the Board through FY2026-27 to develop online real property appraiser initial applications (Reciprocity and Temporary) and education activity applications, along with the enhancements required in Appraiser Login, AMC Login, and the NRPAB Database. In addition, the Board intends to expand online payment options to include credit and debit card payments. A secondary objective is to maintain a high-level understanding of the appraisal regulatory environment through representative attendance at Association of Appraiser Regulatory Officials conferences. As such, SARAS Grant funds are utilized for the director's attendance at the Association of Appraiser Regulatory Officials (AARO) conferences held twice a year. Except for development of the online education applications and database interface and expansion of online payment options, all work has been completed. The Board intends to utilize SARAS Grant funding into the future for applicable projects and the director's attendance at the AARO conferences as funds are available. If SARAS Grant funds become unavailable to the Board, these projects would be funded from the Appraiser Fund and the AMC Fund, placing additional stress on the cash fund balances and increasing the burden placed on real property appraisers and appraisal management companies. Continued use of the SARAS Grant into the future maximizes the Board's resources and ensures that the current level of program performance is maintained.

Legislation, Rulemaking, Guidance Documents, Internal Procedure Documents, and Processes and Procedures

The Board’s program must maintain compliance with the Uniform Standards of Professional Appraisal Practice, Real Property Appraiser Qualifications Criteria, ASC Policy Statements, AQB CAP Program Guidelines, and Title XI. The Real Property Appraiser Act, Appraisal Management Company Registration Act, and Title 298 of the Nebraska Administrative Code must be updated as requirements change at the Federal level. In addition, it is the Board’s priority to reduce unnecessary regulatory burden and remove barriers to entry into the real property appraiser profession. The Board regularly evaluates the effectiveness and efficiency of its laws, rules, guidance documents, processes, procedures, and functions in place to ensure that expectations are being met. In addition, the Board holds a strategic planning meeting each year at which all laws, rules, guidance documents, processes, procedures, and functions of the Board are evaluated. It is the Board’s intent to continue to improve the agency's operations efficiency through evaluation of the effectiveness of the agency's functions, to maintain compliance with Title XI, 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. In addition, the Board intends to continue adopting Guidance Documents for public advisement concerning interpretation of statutes and rules, and retire Guidance Documents that are no longer relevant; and adopt internal procedures as needed to assist with the Board’s administration of its programs, and retire internal procedures that are no longer relevant. If the State of Nebraska is found to not be compliant with Title XI by the Appraisal Subcommittee, all Nebraska credentialed appraisers or appraisal management companies may be removed from the Federal Appraiser Registry or AMC Registry, resulting in no appraisers qualified to appraise real property in connection with federally related transactions, or appraisal management companies qualified to provide appraisal management services. Such action would have a substantial negative impact on the mortgage loan activity in Nebraska.

Nebraska State Auditor of Public Accounts

The APA last completed an audit of the Board's finances in March and April of 2020, for the period July 1, 2018, through December 31, 2019. The Board receives direct feedback from the APA regarding the performance of the Board's accounting practices and procedures. The APA listed no material issues or deficiencies in the April 15, 2020 Attestation Report. The lack of material issues or deficiencies found by the APA is an indicator of the quality of the Board's accounting practices and procedures, and the proper use of the Appraiser Fund and AMC Registration Fund. Also, the lack of material issues or deficiencies indicates that the Board is administering its programs in a responsible manner. The Board will strive to maintain its current accounting practices and procedures. If the APA finds material issues or deficiencies in the Board's accounting practices or procedures, or the improper use of the Appraiser Fund or Appraisal Management Company Registration Fund, the Board will re-evaluate its program and implement changes that include sound accounting practices and procedures.

Personnel

It is essential that the Board operates with the highest efficiency and effectiveness. Adequate staffing is required to carry out the Board's mission, maintain a high-level operation, remain compliant with Title XI, and to keep public satisfaction. In addition, the workplace environment is constantly changing. It is the Board's intent to:

- Implement policies and procedures that result in the best possible employee environment for the Board's success.
- Continue evaluating employee duties and workload to maintain the current level of efficiency and effectiveness.
- Continue updating the policy and procedure documents as needed to ensure compliance with state policy changes, NAPE/ASFCME contract changes, and to address general work environment needs and/or changes.

If the Board's staff fails to maintain the current level of efficiency and effectiveness, the Board must evaluate the workload pertaining to core functions compared to staff size. The Board must address the staffing deficiency or reduce core functions to meet the staff output capabilities.

Program Cost Efficiency

The cost of labor and materials per credential and registration is utilized by the Board as the measure of budgetary efficiency. This measure is the Board's overall expenditures for each year divided by the total number of credential holders, temporary credentials issued, and appraisal management companies registered. The expenditures are estimated at 90% of budgeted for the Appraiser Program for FY27 ($352,255), FY28 ($326,474) and FY29 ($338,432) based on historic actual expenditures and the issues included in this budget request. For the AMC Program, the expenditures are estimated at 90% of budgeted for FY27 ($167,567), FY28 ($153,685), and FY29 ($160,124) based on historic actual expenditures and the issues included in this budget request. The allocation between the two funds for expenditures that apply to both the Appraiser Fund and the AMC Registration Fund, or that are not cost effective to attempt to separate by program (e.g., payroll and benefits processing, general postage billing, general CIO network services billing, and general CIO IMS billing), is a percentage determined by the quarterly employee workload review from the previous fiscal year, and the budget analysis of the past, present, and projected numbers and trends for real property appraiser credentialing, AMC registrations, education activities, and compliance. For FY27, 65% of these expenditures are applied to the Appraiser Fund and 35% of these expenditures are applied to the AMC Fund. For FY 28 and FY29, 65% of these expenditures are applied to the Appraiser Fund and 35% of these expenditures are applied to the AMC Fund based on historic quarterly employee workload review data.

Actual Cost		Projected Cost		
FY25	FY26	FY27	FY28	FY29
506	479	572	531	550

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

Real Property Appraiser Board Revenues

The Board's primary source of revenue is new real property appraiser credentials, real property appraiser credential renewals, temporary real property appraiser credentials, appraisal management company registrations, appraisal management company renewals, new appraiser qualifying and continuing education activities, and renewal of appraiser continuing education activities. An increase in the number of new real property appraisers and/or appraisal management companies, along with a high real property appraiser and appraisal management company renewal rate, would result in a positive impact on the Board's revenue. For the past thirteen years, the board has utilized technology enhancements to better automate processes, staff duty evaluation and reassignment, and streamlined processes and procedures to maintain spending levels; however, the number of real property appraisers credentialed in Nebraska and the number of appraisal management companies remain stable, resulting in flat revenues. Although the Board will continue to take a conservative approach to budget management, fees must be increased to keep pace with costs. The Board has implemented fee schedules to increase revenues slowly over a four-year period (FY25-FY28) based on real property appraiser and appraisal management company count projections, projected revenues, and projected expenditures. Maintaining healthy revenues is important for the Board to maintain its current level of core function performance. Surpassing the projected revenue amounts would indicate that the appraisal industry is improving and growing. If the projected revenues are not achieved due to a decline to the number of credentialed real property appraisers and/or appraisal management companies in Nebraska, the Board must explore additional revenues and develop a plan to increase the number of credential holders and/or appraisal management companies. In addition, the Board may consider collecting additional fees to make up for the shortfall. A negative measure will also compromise the Board's ability to carry out its mission, goals, and objectives in the future.

Real Property Appraisers and Real Property Appraiser Renewals

It is the Board’s mission to ensure that the appraisal business community is highly qualified through education, experience, and examination; and competent to perform real property appraisal practice assignments. The Board awards trainee, licensed residential, certified residential, and certified general real property appraiser credentials to individuals that qualify through education, experience, and examination, as specified in the Real Property Appraiser Qualifications Criteria promulgated by the Appraiser Qualifications Board of The Appraisal Foundation, to engage in real property appraisal practice in an ethical and competent manner. The Board also awards licensed residential, certified residential, and certified general real property appraiser credentials through reciprocity to individuals credentialed to appraise real estate and real property under the laws of another jurisdiction at the time of application. All real property appraisers must meet requirements for renewal to maintain a credential. Changes at the federal level have introduced multiple paths to become a credentialed real property appraiser and the Board has been proactive removing barriers to becoming a real property appraiser; however, the average age of an appraiser is over 54 years old and becoming a real property appraiser is still a lengthy process. It is imperative that the Board continues to proactively build awareness of the profession, and regularly evaluate the effectiveness and efficiency of the Appraiser Program, and continue to explore ways to remove barriers to entry into the real property appraiser profession, so that future real property appraisers can plan how to meet the education and experience requirements in advance. Higher than anticipated growth would indicate that the appraisal business community is improving and growing in Nebraska, and that the Board has sound policies in place related to credentialing. An adequate number of real property appraisers is required to meet the specifications set forth by the federal government, and to meet the needs of the public, real estate, and financial sectors. If the projected numbers for real property appraisers are not met, the Board will have issues carrying out its core functions in the future due to declining revenues. In this case, the Board must consider additional sources of revenue, increase fees, and/or develop a plan to more aggressively increase the number of credential holders in Nebraska.

Temporary Real Property Appraiser Applications

The Board issues temporary real property appraiser credentials to individuals that hold a valid credential in another jurisdiction for the duration of one appraisal assignment, or a maximum of six months, whichever comes first. To qualify for a temporary real property appraiser credential, an individual must be in good standing in his or her jurisdiction of residency. The temporary real property appraiser credential offers an alternative for credential holders in other jurisdictions wishing to engage in real property appraisal practice for one appraisal assignment in the state. Outperforming the projected numbers results in additional revenue for the Board and confirms an effective program. If the number of temporary real property appraiser credentials issued do not reach the projected number, the Board will evaluate the temporary credential program performance to establish the reasons for the decline. A decline in temporary real property appraiser credentials may not be negative. For example, many regular temporary credential holders elect to obtain regular credentialing. If the Board finds an increase in the number of real property appraisers credentialed in other jurisdictions engaging in real property appraisal practice in Nebraska without obtaining a proper credential, the decline in the number of temporary credentials will need to be addressed within the compliance program.

Program Narrative Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Program: 079 - APPRAISER LICENSING
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

Attachments:

2026-27 NRPAB Goals & Objectives + SWOT Analysis_July 1, 2026.pdf
2027-2029 NRPAB Funds Analysis Report.pdf
Appraisal Subcommittee NE Appraiser Final Compliance Review_March 24, 2026.pdf
Appraisal Subcommittee NE AMC Final Compliance Review_March 24, 2025.pdf
2027-2029 Real Property Appraiser-AMC Registration Counts and Projections.pdf
FY 2026-27 Appraiser-AMC Funds Allocation Memo.pdf
2024-2027 NRPAB SARAS Grant Scope of Work and Notice of Grant Awards.pdf
2026 NRPAB Strategic Planning Meeting Minutes_June 16, 2026.pdf
Real Property Appraiser Board Attestation Report.pdf

REQUEST PRIORITIES AND SIGNIFICANT ISSUES:

The Board understands that it is held accountable by the citizens of Nebraska, applicants for credentialing, real property appraisers, education providers, appraisal management companies, financial institutions, and the legislature; as such, the Board administers the Real Property Appraiser Act and Appraisal Management Company Registration Act in the most fiscally conservative, efficient, and effective manner possible. The Board reviews its program and financial performance at each regular meeting to ensure that it is meeting its own expectations. In addition, the Board holds a strategic planning meeting each year at which all functions of the Board are evaluated. For the past fifteen years, the Board has utilized technology enhancements to better automate processes, staff duty evaluation and reassignment, and streamlined processes and procedures to keep spending levels low. For the past three years, the Board has utilized Federal grant funds to complete major technology projects that increase the Board's efficiency and simplifies the application process. Finally, any loss of efficiency or effectiveness due to inadequate funding would have a substantial negative effect on credential holders, AMCs, the mortgage loan industry, and the public. The Board has no unallocated discretionary funds in its base appropriation; therefore, the Board is requesting funding adjustments to its base appropriation for the 2027-2029 biennium for the following funding deficiencies that affect the Board's ability to perform its core functions:

- As requested, “2027-2029 Public Servant Salary Increase” is included as an issue to estimate the cost of employee salary increases equivalent to 3% for FY28 and FY29 each.
- It is anticipated that health care costs will increase in the next biennium. As requested, “2027-2029 Public Servant Health Insurance” is included as an issue to estimate the cost to the agency for employee health insurance with an increase equivalent to 8% for FY28 and FY29 each.
- The Department of Administrative Services and the Office of the Chief Information Officer have provided the projected cost of services to state agencies, boards, and commissions. The OCIO, through targeted and strategic rate structure consolidation and changes, has adjusted its rate structure. The Board is requesting the necessary adjustments based on the published changes to assessments and rates for FY28 and FY29.
- The Nebraska State Patrol fee to complete a national fingerprint based criminal history background check increased from $55.00 to $80.00, effective September 1, 2026. The Board is requesting the necessary adjustment based on the published change to this fee for FY28 and FY29.

Significant external forces that affect the Board's budget include:

- The transfer of $150,000.00 from the Appraiser Fund the State General Fund and the transfer of $100,000.00 from the AMC Fund to the State General Fund by the

Nebraska State Legislature in LB264 (2025); and the additional transfer of $100,000.00 from the AMC Fund to the State General Fund by the Nebraska State Legislature in LB1072 (2026). In reference to the Appraiser Fund, Neb. Rev. Stat. § 76-2226 states in part, "The fund shall include a sufficient cash fund balance as determined by the board." In the Nebraska State Auditor's Attestation Report issued on June 26, 2012, in reference to the fund balances, it says in part, "…we recommend the Board implement a policy that establishes the amount at which the Fund balance should be maintained." The Board approved the initial fund balance policies for the Appraiser Fund and AMC Fund on May 23, 2013 and reviews them each year at the Board's strategic planning meeting. The Board's fund balance policies are to ensure that proper financial protection is in place to manage any issues that may arise, and to keep the Board properly funded meet the requirements as specified in Title XI. Due to the above-mentioned cash transfers, the Board is no longer in compliance with its fund balance policies. The Board will continue to manage the Appraiser Fund and AMC Fund in relation to the minimum balance requirement in the cash fund balance policies.

- The Federal State Appraiser Regulatory Agencies Support (SARAS) Grant utilized to develop and improve technology tools to maximize operations efficiency and better serve Nebraska real property appraisers, appraisal management companies, and the public. Use of the Federal SARAS Grant allows for these critical projects to be completed without placing the financial burden on real property appraisers and appraisal management companies. To date, $297,275.00 has been awarded to the Board through FY2026-27, to develop online real property appraiser initial applications (Reciprocity and Temporary) and education activity applications, along with the enhancements required in Appraiser Login, AMC Login, and the NRPAB Database. In addition, the Board intends to expand online payment options to include credit and debit card payments. A secondary objective is to maintain a high-level understanding of the appraisal regulatory environment through representative attendance at Association of Appraiser Regulatory Officials conferences. As such, SARAS Grant funds are utilized for the director's attendance at the Association of Appraiser Regulatory Officials (AARO) conferences held twice a year. Except for development of the online education applications and database interface and expansion of online payment options, all work has been completed. The Board intends to utilize SARAS Grant funding into the future for technology projects and the director's attendance at the AARO conferences as funds are available. If SARAS Grant funds become unavailable to the Board, these projects would be funded from the Appraiser Fund and the AMC Fund, placing additional stress on the cash fund balances and increasing the burden placed on real property appraisers and appraisal management companies. Continued use of the SARAS Grant into the future maximizes the Board's resources and ensures that the current level of program performance is maintained.

- If the Board were no longer able to carry out its core functions due to inadequate funding, the State of Nebraska may be found to not be compliant with Title XI by the Appraisal Subcommittee due to program failure, all Nebraska credentialed appraisers may be removed from the Federal Appraiser Registry, resulting in no appraisers qualified to appraise real property in connection with federally related transactions. In addition, all Nebraska registered appraisal management companies may be removed from the Federal AMC Registry, resulting in no appraisal management companies to provide appraisal management services to creditors or to secondary mortgage market participants, including affiliates; or provide appraisal management services in connection with valuing a consumer's principal dwelling as security for a consumer credit transaction or incorporating such transactions into securitizations. Such actions would have a substantial negative impact on the mortgage loan activity in Nebraska.

In order to carry out its duties in an efficient and equitable manner, and to maintain compliance with Title XI, adequate funding is required. The Board's request for funding adjustments only pertain to those deficiencies in the base appropriation for the 2027-2029 biennium that affect the Board's ability to perform its core functions. Finally, the Board is a cash-funded agency; no taxpayer money is used to support any functions of the Board and no general funds are allocated to the Board's program. The cash balances consist of fees paid by real property appraisers and appraisal management companies

Attachments:

AMC Fund and Appraiser Fund Cash Balance Policies_June 18, 2026.pdf

2026 NRPAB Strategic Planning Meeting Minutes_June 16, 2026.pdf

Title XI as amended by Dodd-Frank.pdf

ASC Policy Statements_March 2018.pdf

2024-2027 NRPAB SARAS Grant Scope of Work and Notice of Grant Awards.pdf

NSP Fingerprint Fee Increase_May 21 2026.pdf

Permanent Salaries Base Report - Detail

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

Program: 079 - APPRAISER LICENSING

Subprogram: 000 - ALL SUBPROGRAMS

Job Code	Job Title		FY24 Actual	FY25 Actual	FY26 Actual	FY27 Salary	Est Salary
A01014	ADMINISTRATIVE SPECIALIST		38,289	40,165	44,326	87,833	87,833
		FTE	1.00	1.00	1.03	2.00	
A19011	ACCOUNTANT I		17,629	54,555	77,691	38,572	38,572
		FTE	0.49	1.44	1.97	1.00	
N00200	DIRECTOR		101,516	111,558	120,692	126,533	126,533
		FTE	1.00	1.00	1.00	1.00	
N90970	PER DIEM EMPLOYEE		400	0	0	0	0
		FTE	0.00	0.00	0.00	0.00	
S01842	STAFF ASSISTANT II		42,264	24,946	0	0	0
		FTE	1.00	0.56	0.00	0.00	
ZZNEWSA	2027-2029 SALARY INCREASES		0	0	0	0	0
		FTE	0.00	0.00	0.00	0.00	
Subtotal: 000 - ALL SUBPROGRAMS			**200,098**	**231,223**	**242,710**	**252,938**	**252,938**
		Subtotal FTE	**3.49**	**4.00**	**4.00**	**4.00**	
		Total	**200,098**	**231,223**	**242,710**	**252,938**	**252,938**
		FTE	**3.49**	**4.00**	**4.00**	**4.00**	

Base Appropriation Report - Detail

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Budget Cycle: 2027-2029 Biennium　　　Version: A1 - AGENCY REQUEST

Programs: 079 - APPRAISER LICENSING

Subprogram: 000 - ALL SUBPROGRAMS

		FY24 Actual Exp	FY25 Actual Exp	FY26 Actual Exp	FY26 Reappr	FY27 Cur Appr
SALARIES						
	FTE	3.49	4.00	4.00		4.00
511100	PERMANENT SALARIES-WAGES	199,698	231,223	242,710	0	252,938
511300	OVERTIME PAYMENTS	3,523	3,825	0	0	0
511600	PER DIEM PAYMENTS	6,400	5,500	6,100	0	7,500
511700	EMPLOYEE BONUSES	2,000	1,500	2,000	0	1,500
511800	COMPENSATORY TIME PAID	0	73	106	0	0
	Subtotal SALARIES	**211,620**	**242,121**	**250,915**	**0**	**261,938**
BENEFITS						
515100	RETIREMENT PLANS EXPENSE	15,217	17,606	18,182	0	19,082
515200	FICA EXPENSE	14,835	16,797	17,001	0	20,037
515500	HEALTH INSURANCE EXPENSE	43,891	57,463	78,401	0	80,838
516500	WORKERS COMP PREMIUMS	1,546	1,546	1,366	0	1,366
	Subtotal BENEFITS	**75,489**	**93,412**	**114,950**	**0**	**121,323**
SALARY AND BENEFITS						
	SALARY AND BENEFITS	287,109	335,533	365,865	0	383,261
		287,109	**335,533**	**365,865**	**0**	**383,261**
OPERATING EXPENSES						
521100	POSTAGE EXPENSE	2,546	2,342	2,511	0	2,500
521400	CIO CHARGES	25,772	86,522	88,550	0	31,727
521500	PUBLICATION & PRINT EXP	1,333	2,472	2,641	0	2,700
521900	AWARDS EXPENSE	28	36	28	0	30

Base Appropriation Report - Detail

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Budget Cycle: 2027-2029 Biennium   Version: A1 - AGENCY REQUEST

Programs: 079 - APPRAISER LICENSING

Subprogram: 000 - ALL SUBPROGRAMS

		FY24 Actual Exp	FY25 Actual Exp	FY26 Actual Exp	FY26 Reappr	FY27 Cur Appr
522100	DUES & SUBSCRIPTION EXP	600	600	600	0	600
522200	CONFERENCE REGISTRATION	1,200	1,100	1,350	0	0
524600	RENT EXPENSE-BUILDINGS	12,803	12,732	13,680	0	14,334
524900	RENT EXP-DEPR SURCHARGE	4,187	4,187	4,664	0	0
527100	REP & MAINT-OFFICE EQUIP	0	136	0	0	0
531100	OFFICE SUPPLIES EXPENSE	3,632	448	1,829	0	1,500
532100	NON-CAPITALIZED ASSET PUR	2,202	1,830	160	0	0
532200	PERSONAL COMPUTING EQUIPMENT	0	0	220	0	0
532260	VOICE EQUIP	229	28	0	0	0
532280	VIDEO EQUIP	0	0	230	0	0
533100	HOUSEHOLD & INSTIT EXP	10	0	0	0	0
539500	PURCHASING CARD SUSPENSE	0	0	0	0	0
541100	ACCTG & AUDITING SERVICES	1,128	1,128	2,986	0	2,986
541200	PURCHASING ASSESSMENT	39	39	-9	0	41
541300	BUDGET ASSESSMENT	0	0	0	0	0
541500	LEGAL SERVICES EXPENSE	1,189	3,896	164	0	20,000
541700	LEGAL RELATED EXPENSE	1	30	31	0	3,000
542100	SOS TEMP SERV - PERSONNEL	4,667	4,868	-788	0	0
547100	EDUCATIONAL SERVICES	0	771	51	0	68
554900	OTHER CONTRACTUAL SERVICE	21,204	28,898	14,460	1,665	31,002
556100	INSURANCE EXPENSE	53	53	87	0	93
559100	OTHER OPERATING EXP	200	127	459	69,397	211
	Subtotal OPER EXPENSES	**83,021**	**152,243**	**133,902**	**71,062**	**110,792**

Base Appropriation Report - Detail

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

Programs: 079 - APPRAISER LICENSING

Subprogram: 000 - ALL SUBPROGRAMS

		FY24 Actual Exp	FY25 Actual Exp	FY26 Actual Exp	FY26 Reappr	FY27 Cur Appr
TRAVEL EXPENSES						
571100	BOARD & LODGING	3,460	3,217	4,684	0	2,970
571800	MEALS TRAVEL STATUS	1,309	1,678	1,910	0	1,928
573100	STATE-OWNED TRANSPORT	0	0	0	0	200
574500	PERSONAL VEHICLE MILEAGE	6,764	6,993	7,396	0	6,917
575100	MISC TRAVEL EXPENSE	210	256	336	0	450
	Subtotal TRAVEL EXPENSES	**11,742**	**12,143**	**14,325**	**0**	**12,465**
TOTAL REQUEST (OPS)		**381,873**	**499,920**	**514,092**	**71,062**	**506,518**
OPERATIONS FUNDING						
General Fund		0	0	0	0	0
Cash Fund		381,873	448,550	447,016	71,062	506,518
Federal Fund		0	51,370	67,076	0	0
Revolving Fund		0	0	0	0	0
Other Fund		0	0	0	0	0
Total Operations Funding		**381,873**	**499,920**	**514,092**	**71,062**	**506,518**

Base Appropriation Report - Detail

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Budget Cycle: 2027-2029 Biennium   Version: A1 - AGENCY REQUEST

Programs: 079 - APPRAISER LICENSING

Subprogram: 000 - ALL SUBPROGRAMS

	FY24 Actual Exp	FY25 Actual Exp	FY26 Actual Exp	FY26 Reappr	FY27 Cur Appr
TOTAL OPERATIONS AND GOVT AID FUNDING					
General Fund	0	0	0	0	0
Cash Fund	381,873	448,550	447,016	71,062	506,518
Federal Fund	0	51,370	67,076	0	0
Revolving Fund	0	0	0	0	0
Other Fund	0	0	0	0	0
Total Funding	**381,873**	**499,920**	**514,092**	**71,062**	**506,518**
Personal Service Limit	**211,620**	**242,121**	**250,915**	**0**	**261,938**
TOTAL REQUEST (OPS & AID)	**381,873**	**499,920**	**514,092**	**71,062**	**506,518**
TOTAL FUNDING (OPS & AID)	**381,873**	**499,920**	**514,092**	**71,062**	**506,518**
VARIANCE (OPS & AID)	**0**	**0**	**0**	**0**	**0**

Agency Request Report - Detail

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

		FY24 Actual Exp	FY25 Actual Exp	FY26 Actual Exp	FY26 Reappr	FY27 Cur Appr	FY28 Request	FY29 Request
SALARIES								
	FTE	3.49	4.00	4.00		4.00	4.00	4.00
511100	PERMANENT SALARIES-WAGES	199,698	231,223	242,710	0	252,938	260,526	268,343
511300	OVERTIME PAYMENTS	3,523	3,825	0	0	0	0	0
511600	PER DIEM PAYMENTS	6,400	5,500	6,100	0	7,500	7,500	7,500
511700	EMPLOYEE BONUSES	2,000	1,500	2,000	0	1,500	1,500	1,500
511800	COMPENSATORY TIME PAID	0	73	106	0	0	0	0
	Subtotal SALARIES	**211,620**	**242,121**	**250,915**	**0**	**261,938**	**269,526**	**277,343**
BENEFITS								
515100	RETIREMENT PLANS EXPENSE	15,217	17,606	18,182	0	19,082	19,651	20,237
515200	FICA EXPENSE	14,835	16,797	17,001	0	20,037	20,618	21,216
515500	HEALTH INSURANCE EXPENSE	43,891	57,463	78,401	0	80,838	87,305	94,289
516500	WORKERS COMP PREMIUMS	1,546	1,546	1,366	0	1,366	1,333	1,495
	Subtotal BENEFITS	**75,489**	**93,412**	**114,950**	**0**	**121,323**	**128,907**	**137,237**
SALARY AND BENEFITS								
	SALARY AND BENEFITS	287,109	335,533	365,865	0	383,261	398,433	414,580
OPERATING EXPENSES								
521100	POSTAGE EXPENSE	2,546	2,342	2,511	0	2,500	2,500	2,500
521400	CIO CHARGES	25,772	86,522	88,550	0	31,727	42,540	46,477
521500	PUBLICATION & PRINT EXP	1,333	2,472	2,641	0	2,700	2,700	2,700
521900	AWARDS EXPENSE	28	36	28	0	30	30	30
522100	DUES & SUBSCRIPTION EXP	600	600	600	0	600	600	600
522200	CONFERENCE REGISTRATION	1,200	1,100	1,350	0	0	0	0

Agency Request Report - Detail

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Budget Cycle: 2027-2029 Biennium   Version: A1 - AGENCY REQUEST

		FY24 Actual Exp	FY25 Actual Exp	FY26 Actual Exp	FY26 Reappr	FY27 Cur Appr	FY28 Request	FY29 Request
524600	RENT EXPENSE-BUILDINGS	12,803	12,732	13,680	0	14,334	14,935	15,377
524900	RENT EXP-DEPR SURCHARGE	4,187	4,187	4,664	0	0	0	0
527100	REP & MAINT-OFFICE EQUIP	0	136	0	0	0	0	0
531100	OFFICE SUPPLIES EXPENSE	3,632	448	1,829	0	1,500	1,500	1,500
532100	NON-CAPITALIZED ASSET PUR	2,202	1,830	160	0	0	0	0
532200	PERSONAL COMPUTING	0	0	220	0	0	0	0
532260	VOICE EQUIP	229	28	0	0	0	0	0
532280	VIDEO EQUIP	0	0	230	0	0	0	0
533100	HOUSEHOLD & INSTIT EXP	10	0	0	0	0	0	0
539500	PURCHASING CARD SUSPENSE	0	0	0	0	0	0	0
541100	ACCTG & AUDITING SERVICES	1,128	1,128	2,986	0	2,986	1,692	1,692
541200	PURCHASING ASSESSMENT	39	39	-9	0	41	42	42
541300	BUDGET ASSESSMENT	0	0	0	0	0	52	0
541500	LEGAL SERVICES EXPENSE	1,189	3,896	164	0	20,000	20,000	20,000
541700	LEGAL RELATED EXPENSE	1	30	31	0	3,000	3,000	3,000
542100	SOS TEMP SERV - PERSONNEL	4,667	4,868	-788	0	0	0	0
547100	EDUCATIONAL SERVICES	0	771	51	0	68	68	68
554900	OTHER CONTRACTUAL	21,204	28,898	14,460	1,665	31,002	32,667	32,667
556100	INSURANCE EXPENSE	53	53	87	0	93	75	75
559100	OTHER OPERATING EXP	200	127	459	69,397	211	211	211
	Subtotal OPER EXPENSES	**83,021**	**152,243**	**133,902**	**71,062**	**110,792**	**122,612**	**126,939**
TRAVEL EXPENSES								
571100	BOARD & LODGING	3,460	3,217	4,684	0	2,970	2,970	2,970
571800	MEALS TRAVEL STATUS	1,309	1,678	1,910	0	1,928	1,928	1,928

Agency Request Report - Detail

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Budget Cycle: 2027-2029 Biennium   Version: A1 - AGENCY REQUEST

	FY24 Actual Exp	FY25 Actual Exp	FY26 Actual Exp	FY26 Reappr	FY27 Cur Appr	FY28 Request	FY29 Request
573100 STATE-OWNED TRANSPORT	0	0	0	0	200	200	200
574500 PERSONAL VEHICLE MILEAGE	6,764	6,993	7,396	0	6,917	6,917	6,917
575100 MISC TRAVEL EXPENSE	210	256	336	0	450	450	450
Subtotal TRAVEL	**11,742**	**12,143**	**14,325**	**0**	**12,465**	**12,465**	**12,465**
TOTAL REQUEST (OPS)	**381,873**	**499,920**	**514,092**	**71,062**	**506,518**	**533,510**	**553,984**

OPERATIONS FUNDING

	FY24 Actual Exp	FY25 Actual Exp	FY26 Actual Exp	FY26 Reappr	FY27 Cur Appr	FY28 Request	FY29 Request
General Fund	0	0	0	0	0	0	0
Cash Fund	381,873	448,550	447,016	71,062	506,518	533,510	553,984
Federal Fund	0	51,370	67,076	0	0	0	0
Revolving Fund	0	0	0	0	0	0	0
Other Fund	0	0	0	0	0	0	0
Total Operations Funding	**381,873**	**499,920**	**514,092**	**71,062**	**506,518**	**533,510**	**553,984**

Agency Request Report - Detail

Agency: 053 - REAL PROPERTY APPRAISER BOARD

Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

	FY24 Actual Exp	FY25 Actual Exp	FY26 Actual Exp	FY26 Reappr	FY27 Cur Appr	FY28 Request	FY29 Request
TOTAL OPERATIONS AND GOVT AID FUNDING							
General Fund	0	0	0	0	0	0	0
Cash Fund	381,873	448,550	447,016	71,062	506,518	533,510	553,984
Federal Fund	0	51,370	67,076	0	0	0	0
Revolving Fund	0	0	0	0	0	0	0
Other Fund	0	0	0	0	0	0	0
Total Funding	**381,873**	**499,920**	**514,092**	**71,062**	**506,518**	**533,510**	**553,984**
Personal Service Limit	**211,620**	**242,121**	**250,915**	**0**	**261,938**	**269,526**	**277,343**
TOTAL REQUEST (OPS & AID)	**381,873**	**499,920**	**514,092**	**71,062**	**506,518**	**533,510**	**553,984**
TOTAL FUNDING (OPS & AID)	**381,873**	**499,920**	**514,092**	**71,062**	**506,518**	**533,510**	**553,984**
VARIANCE (OPS & AID)	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

Issue: 2027-2029 DAS/OCIO Assessment and Rate Changes

Description:

Program	FY28 Request	FY29 Request
079 - APPRAISER LICENSING	10,122	14,611
Total Issue Request	**10,122**	**14,611**

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

Issue: 2027-2029 DAS/OCIO Assessment and Rate Changes

Program: 079 - APPRAISER LICENSING

Operations Request	FY28 Request	FY29 Request
SALARIES		
511100 PERMANENT SALARIES-WAGES	0	0
Subtotal SALARIES	**0**	**0**
BENEFITS		
516500 WORKERS COMP PREMIUMS	-33	129
Subtotal BENEFITS	**-33**	**129**
OPERATING EXPENSES		
521400 CIO CHARGES	10,813	14,750
524600 RENT EXPENSE-BUILDINGS	601	1,043
541100 ACCTG & AUDITING SERVICES	-1,294	-1,294
541200 PURCHASING ASSESSMENT	1	1
541300 BUDGET ASSESSMENT	52	0
556100 INSURANCE EXPENSE	-18	-18
Subtotal OPERATING EXPENSES	**10,155**	**14,482**
Total Operations Request	**10,122**	**14,611**

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

Issue: 2027-2029 DAS/OCIO Assessment and Rate Changes

Program: 079 - APPRAISER LICENSING

Funding	FY28 Request	FY29 Request
Operations Funding		
General Fund	0	0
Cash Fund	10,122	14,611
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Operations Funding	**10,122**	**14,611**
Aid Funding		
General Fund	0	0
Cash Fund	0	0
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Aid Funding	**0**	**0**
Total Funding		
General Fund	0	0
Cash Fund	10,122	14,611
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Funding	**10,122**	**14,611**
Personal Service Limit	**0**	**0**
FTE	**0.00**	**0.00**
Variance		
Total Request	10,122	14,611
Total Funding	10,122	14,611
Total Variance	0	0

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

Issue: 2027-2029 DAS/OCIO Assessment and Rate Changes

Issue Total Funding	FY28 Request	FY29 Request
Operations Funding		
General Fund	0	0
Cash Fund	10,122	14,611
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Operations Funding	**10,122**	**14,611**
Aid Funding		
General Fund	0	0
Cash Fund	0	0
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Aid Funding	**0**	**0**
Total Funding		
General Fund	0	0
Cash Fund	10,122	14,611
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Funding	**10,122**	**14,611**
Personal Service Limit	**0**	**0**
FTE	**0.00**	**0.00**
Variance		
Total Request	10,122	14,611
Total Funding	10,122	14,611
Total Variance	0	0

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

ISSUE: 2027-2029 DAS/OCIO ASSESSMENT AND RATE CHANGES

GENERAL DESCRIPTION:

The Department of Administrative Services (DAS) and the Office of the Chief Information Officer (OCIO) charge assessments and rates based on the cost of services to state agencies, boards, and commissions. The OCIO, through targeted and strategic rate structure consolidation and changes, has adjusted its rate structure for the 2027-2029 biennium budget period (see attachment below). The DAS also changed the Nebraska Real Property Board's worker's compensation, rent expense, accounting, Budget Division, purchasing, contents and inland marine insurance, and state blanket bond assessments and projected rates for the 2027-2029 biennium budget period.

Attachments:

2027-2029 NRPAB OCIO Expense Worksheet.pdf

RESEARCH, ANALYSIS, AND JUSTIFICATION:

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

Justification for the DAS/OCIO assessment and rate changes are incorporated into the "Outcomes and Public Impact of Request."

Attachments:

2027-2029 NRPAB OCIO Expense Worksheet.pdf

OUTCOMES AND PUBLIC IMPACT OF REQUEST:

The majority of the changes to the Department of Administrative Services' assessments result in an increase to the Board's funding. The OCIO, through targeted and strategic rate structure consolidation and changes, has adjusted its rate structure.

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

- The Board must be properly protected against any worker's compensation claims that may be made, and pay them when appropriate. If funding is not provided, the Board may be at a greater risk for financial liability related to such claims.
- Adequate funding is required to pay rent expenses. If funding is not provided, the Board may not be able to pay rent, which may result in a violation of the Board's contract with Administrative Services for use of state office space, and may also violate applicable state laws.
- Adequate funding is required to cover the accounting assessment charged by Administrative Services. If funding is not provided, the Board may not be able to pay the accounting assessment, which may result in violation of applicable state laws.
- Adequate funding is required to cover the new Budget Division assessment charged by Administrative Services. If funding is not provided, the Board may not be able to pay the Budget Division assessment, which may result in violation of applicable state laws.
- Adequate funding is required to cover the purchasing assessment charged by Administrative Services. If funding is not provided, the Board may not be able to pay the

purchasing assessment, which may result in violation of applicable state laws.

- Adequate funding is required to pay the Inland Marine insurance coverage for all State owned computers and other equipment when off-site of state property.
- Adequate funding is required to pay the Contents insurance coverage for agency owned property.
- Adequate funding is required to pay the state blanket bond insurance coverage against losses due to theft, employee dishonesty, or other actions resulting in a loss to the state.
- Adequate funding is required to pay OCIO for services provided for the Board to carry out its core functions. If funding is not provided, the Board may be forced to reduce its technology capabilities, putting the program at risk of failure and as risk of being found non-compliant with Title XI.

Appraisal Subcommittee Policy Statement 1.B. states, "The Dodd-Frank Act amended Title XI to require the ASC to determine whether States have sufficient funding and staffing to meet their Title XI requirements. Compliance with this provision requires that a State must provide its Appraiser Program with funding and staffing sufficient to carry out its Title XI-related duties." In addition, ASC Policy Statement 8.C. states, "The Dodd-Frank Act amended Title XI to require the ASC to determine whether participating States have sufficient funding and staffing to meet their Title XI requirements. Compliance with this provision requires that a State must provide its AMC Program with funding and staffing sufficient to carry out its Title XI-related duties." If the State of Nebraska is found to not be compliant with Title XI by the Appraisal Subcommittee, all Nebraska credentialed appraisers or registered appraisal management companies may be removed from the Federal Appraiser Registry or AMC Registry, resulting in no appraisers qualified to appraise real property in connection with federally related transactions, or appraisal management companies qualified to provide appraisal management services. Such action would have a substantial negative impact on the mortgage loan activity in Nebraska.

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

Attachments:

ASC Policy Statements_March 2018.pdf

<u>STATUTORY CHANGES:</u>

Authorizing statutes include Neb. Rev. Stat. §§ 76-2223, 76-2224, 76-2226, and 76-3219. No statutory changes are needed.

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium   Version: A1 - AGENCY REQUEST

Issue: NSP National Fingerprint Based CHRC Fee Increase

Description:

Program	FY28 Request	FY29 Request
079 - APPRAISER LICENSING	1,665	1,665
Total Issue Request	**1,665**	**1,665**

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

Issue: NSP National Fingerprint Based CHRC Fee Increase

Program: 079 - APPRAISER LICENSING

Operations Request	FY28 Request	FY29 Request
OPERATING EXPENSES		
554900 OTHER CONTRACTUAL SERVICE	1,665	1,665
Subtotal OPERATING EXPENSES	**1,665**	**1,665**
Total Operations Request	**1,665**	**1,665**

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

Issue: NSP National Fingerprint Based CHRC Fee Increase

Program: 079 - APPRAISER LICENSING

Funding	FY28 Request	FY29 Request
Operations Funding		
General Fund	0	0
Cash Fund	1,665	1,665
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Operations Funding	**1,665**	**1,665**
Aid Funding		
General Fund	0	0
Cash Fund	0	0
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Aid Funding	**0**	**0**
Total Funding		
General Fund	0	0
Cash Fund	1,665	1,665
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Funding	**1,665**	**1,665**
Personal Service Limit	**0**	**0**
FTE	**0.00**	**0.00**
Variance		
Total Request	1,665	1,665
Total Funding	1,665	1,665
Total Variance	0	0

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

Issue: NSP National Fingerprint Based CHRC Fee Increase

Issue Total Funding	FY28 Request	FY29 Request
Operations Funding		
General Fund	0	0
Cash Fund	1,665	1,665
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Operations Funding	**1,665**	**1,665**
Aid Funding		
General Fund	0	0
Cash Fund	0	0
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Aid Funding	**0**	**0**
Total Funding		
General Fund	0	0
Cash Fund	1,665	1,665
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Funding	**1,665**	**1,665**
Personal Service Limit	**0**	**0**
FTE	**0.00**	**0.00**
Variance		
Total Request	1,665	1,665
Total Funding	1,665	1,665
Total Variance	0	0

ISSUE: NSP NATIONAL FINGERPRINT BASED CHRC FEE INCREASE

GENERAL DESCRIPTION:

All new real property appraisers and any owner of more than 10% of an appraisal management company must complete a Criminal History Record Check (CHRC).The Nebraska State Patrol fee to complete a national fingerprint based criminal history background check increased from $55.00 to $80.00, effective September 1, 2026. The Board is requesting funding for the $25.00 difference between the previous fee and the new NSP fee charged to the Board for the CHRC fee.

Attachments:

NSP Fingerprint Fee Increase_May 21 2026.pdf

RESEARCH, ANALYSIS, AND JUSTIFICATION:

The fee charged to the Board is determined by the Nebraska State Patrol. No research or analysis is required.

OUTCOMES AND PUBLIC IMPACT OF REQUEST:

Adequate funding is required to cover national fingerprint based criminal history background check costs to the agency for carrying out criminal history record checks required under Neb. Rev. Stat. §§ 76-2228.02, 76-2230, 76-2231.01, 76-2232, 76-2233, and 76-3207.

If funding is not provided, the agency may not be able to pay the Nebraska State Patrol for its services provided to the Board, which may result in violation of applicable state laws. Appraisal Subcommittee Policy Statement 1.B. states, "The Dodd-Frank Act amended Title XI to require the ASC to determine whether States have sufficient funding and staffing to meet their Title XI requirements. Compliance with this provision requires that a State must provide its Appraiser Program with funding and staffing sufficient to carry out its Title XI-related duties." In addition, ASC Policy Statement 8.C. states, "The Dodd-Frank Act amended Title XI to require the ASC to determine whether participating States have sufficient funding and staffing to meet their Title XI requirements. Compliance with this provision requires that a State must provide its AMC Program with funding and staffing sufficient to carry out its Title XI-related duties." If the State of Nebraska is found to not be compliant with Title XI by the Appraisal Subcommittee, all Nebraska credentialed appraisers or registered appraisal management companies may be removed from the Federal Appraiser Registry or AMC Registry, resulting in no appraisers qualified to appraise real property in connection with federally related transactions, or appraisal management companies qualified to provide appraisal management services. Such action would have a substantial negative impact on the mortgage loan activity in Nebraska.

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

Attachments:

ASC Policy Statements_March 2018.pdf

STATUTORY CHANGES:

Authorizing statutes include Neb. Rev. Stat. §§ 76-2223, 76-2234, 76-2226, 76-3219, 76-2228.02, 76-2230, 76-2231.01, 76-2232, 76-2233, and 76-3207. No statutory changes are needed.

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium   Version: A1 - AGENCY REQUEST

Issue: 2027-2029 Public Servant Health Insurance

Description:

2027-2029 Public Servant Health Insurance

Program	FY28 Request	FY29 Request
079 - APPRAISER LICENSING	6,467	13,451
Total Issue Request	**6,467**	**13,451**

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

Issue: 2027-2029 Public Servant Health Insurance

Program: 079 - APPRAISER LICENSING

Operations Request	FY28 Request	FY29 Request
BENEFITS		
515500 HEALTH INSURANCE EXPENSE	6,467	13,451
Subtotal BENEFITS	**6,467**	**13,451**
Total Operations Request	**6,467**	**13,451**

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

Issue: 2027-2029 Public Servant Health Insurance

Program: 079 - APPRAISER LICENSING

Funding	FY28 Request	FY29 Request
Operations Funding		
General Fund	0	0
Cash Fund	6,467	13,451
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Operations Funding	**6,467**	**13,451**
Aid Funding		
General Fund	0	0
Cash Fund	0	0
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Aid Funding	**0**	**0**
Total Funding		
General Fund	0	0
Cash Fund	6,467	13,451
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Funding	**6,467**	**13,451**
Personal Service Limit	**0**	**0**
FTE	**0.00**	**0.00**
Variance		
Total Request	6,467	13,451
Total Funding	6,467	13,451
Total Variance	0	0

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

Issue: 2027-2029 Public Servant Health Insurance

Issue Total Funding	FY28 Request	FY29 Request
Operations Funding		
General Fund	0	0
Cash Fund	6,467	13,451
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Operations Funding	**6,467**	**13,451**
Aid Funding		
General Fund	0	0
Cash Fund	0	0
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Aid Funding	**0**	**0**
Total Funding		
General Fund	0	0
Cash Fund	6,467	13,451
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Funding	**6,467**	**13,451**
Personal Service Limit	**0**	**0**
FTE	**0.00**	**0.00**
Variance		
Total Request	6,467	13,451
Total Funding	6,467	13,451
Total Variance	0	0

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

ISSUE: 2027-2029 PUBLIC SERVANT HEALTH INSURANCE

GENERAL DESCRIPTION:

It is anticipated that health care costs will change in the next biennium. As requested in the 2027-2029 Biennium Budget Instructions, an estimated cost to the Board for employee health insurance with an increase equivalent to 8% on July 1 for FY28 and FY29 is included.

RESEARCH, ANALYSIS, AND JUSTIFICATION:

No research, analysis, or justification is required.

OUTCOMES AND PUBLIC IMPACT OF REQUEST:

Adequate funding is required to cover the health insurance expenses increase for the Board's employees.

If funding is not provided, the agency may not be able to pay its portion of its employee health insurance expenses, which may result in violation of applicable state laws. Appraisal Subcommittee Policy Statement 1.B. states, "The Dodd-Frank Act amended Title XI to require the ASC to determine whether States have sufficient funding and staffing to meet their Title XI requirements. Compliance with this provision requires that a State must provide its Appraiser Program with funding and staffing sufficient to carry out its Title XI-related duties." In addition, ASC Policy Statement 8.C. states, "The Dodd-Frank Act amended Title XI to require the ASC to determine whether participating States have sufficient funding and staffing to meet their Title XI requirements. Compliance with this provision requires that a State must provide its AMC Program with funding and staffing sufficient to carry out its Title XI-related duties." If the State of Nebraska is found to not be compliant with Title XI by the Appraisal Subcommittee, all Nebraska credentialed appraisers or registered appraisal management companies may be removed from the Federal Appraiser Registry or AMC Registry, resulting in no appraisers qualified to appraise real property in connection with federally related transactions, or appraisal management companies qualified to provide appraisal management services. Such action would have a substantial negative impact on the mortgage loan activity in Nebraska.

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

Attachments:

ASC Policy Statements_March 2018.pdf

STATUTORY CHANGES:

Authorizing statutes include Neb. Rev. Stat. §§ 76-2223, 76-2224, 76-2226, and 76-3219. No statutory changes are needed.

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

Issue: 2027-2029 Public Servant Salary Increase

Description:

2027-2029 Public Servant Salary Increase

Program	FY28 Request	FY29 Request
079 - APPRAISER LICENSING	8,738	17,739
Total Issue Request	**8,738**	**17,739**

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

Issue: 2027-2029 Public Servant Salary Increase

Program: 079 - APPRAISER LICENSING

Permanent Salaries	FY28 FTE	FY28 Request	FY29 FTE	FY29 Request
ZZNEWS 2027-2029 SALARY INCREASES	0.00	7,588	0.00	15,405
Total Permanent Salaries Request	**0.00**	**7,588**	**0.00**	**15,405**

Operations Request	FY28 Request	FY29 Request
SALARIES		
511100 PERMANENT SALARIES-WAGES	7,588	15,405
Subtotal SALARIES	**7,588**	**15,405**
BENEFITS		
515100 RETIREMENT PLANS EXPENSE	569	1,155
515200 FICA EXPENSE	581	1,179
Subtotal BENEFITS	**1,150**	**2,334**
Total Operations Request	**8,738**	**17,739**

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

Issue: 2027-2029 Public Servant Salary Increase

Program: 079 - APPRAISER LICENSING

Funding	FY28 Request	FY29 Request
Operations Funding		
General Fund	0	0
Cash Fund	8,738	17,739
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Operations Funding	**8,738**	**17,739**
Aid Funding		
General Fund	0	0
Cash Fund	0	0
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Aid Funding	**0**	**0**
Total Funding		
General Fund	0	0
Cash Fund	8,738	17,739
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Funding	**8,738**	**17,739**
Personal Service Limit	**7,588**	**15,405**
FTE	**0.00**	**0.00**
Variance		
Total Request	8,738	17,739
Total Funding	8,738	17,739
Total Variance	0	0

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

Issue: 2027-2029 Public Servant Salary Increase

Issue Total Funding	FY28 Request	FY29 Request
Operations Funding		
General Fund	0	0
Cash Fund	8,738	17,739
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Operations Funding	**8,738**	**17,739**
Aid Funding		
General Fund	0	0
Cash Fund	0	0
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Aid Funding	**0**	**0**
Total Funding		
General Fund	0	0
Cash Fund	8,738	17,739
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
Total Funding	**8,738**	**17,739**
Personal Service Limit	**7,588**	**15,405**
FTE	**0.00**	**0.00**
Variance		
Total Request	8,738	17,739
Total Funding	8,738	17,739
Total Variance	0	0

Issue Detail Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

ISSUE: 2027-2029 PUBLIC SERVANT SALARY INCREASE

GENERAL DESCRIPTION:

As requested in the 2027-2029 Biennium Budget Instructions, an estimated cost of employee salary increases equivalent to 3% each July 1st for FY28 and FY29 is included.

RESEARCH, ANALYSIS, AND JUSTIFICATION:

No research, analysis, or justification is required.

OUTCOMES AND PUBLIC IMPACT OF REQUEST:

Adequate funding is required to cover salary increases for the Board's employees.

If funding is not provided, the agency may not be able to pay the salaries of its employees, which may result in violation of applicable state laws and lead to significant operation deficiencies. Appraisal Subcommittee Policy Statement 1.B. states, "The Dodd-Frank Act amended Title XI to require the ASC to determine whether States have sufficient funding and staffing to meet their Title XI requirements. Compliance with this provision requires that a State must provide its Appraiser Program with funding and staffing sufficient to carry out its Title XI-related duties." In addition, ASC Policy Statement 8.C. states, "The Dodd-Frank Act amended Title XI to require the ASC to determine whether participating States have sufficient funding and staffing to meet their Title XI requirements. Compliance with this provision requires that a State must provide its AMC Program with funding and staffing sufficient to carry out its Title XI-related duties." If the State of Nebraska is found to not be compliant with Title XI by the Appraisal Subcommittee, all Nebraska credentialed appraisers or registered appraisal management companies may be removed from the Federal Appraiser Registry or AMC Registry, resulting in no appraisers qualified to appraise real property in connection with federally related transactions, or appraisal management companies qualified to provide appraisal management services. Such action would have a substantial negative impact on the mortgage loan activity in Nebraska.

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

Attachments:

ASC Policy Statements_March 2018.pdf

STATUTORY CHANGES:

Authorizing statutes include Neb. Rev. Stat. §§ 76-2223, 76-2224, 76-2226, and 76-3219. No statutory changes are needed.

Funds Analysis Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

Fund: 25310 - RP APPRAISER LICENSING

	FY24 Actual	FY25 Actual	FY26 Actual	FY27 Estim	FY28 Estim	FY29 Estim
Fund Equity Total July 1	412,671	394,700	365,078	178,410	141,380	117,266

RECEIPTS

Object Codes	Ag	Pg	SP	FY24 Actual	FY25 Actual	FY26 Actual	FY27 Estim	FY28 Estim	FY29 Estim	Authority
471100-SALE OF SERVICES	053	079	000	475	450	375	350	350	350	76-2241
471120-QUALIFYING ED COURSE	053	079	000	1,725	850	840	1,340	1,600	1,600	76-2241
471121-CONTINUING ED NEW FEES	053	079	000	2,350	2,150	4,415	5,880	7,700	7,700	76-2241
471122-CONTINUING ED RENEWAL	053	079	000	160	90	150	240	300	300	76-2241
475150-CERTIFIED GENERAL NEW	053	079	000	9,000	6,300	11,620	10,050	10,500	10,500	76-2241
475151-LICENSED NEW FEES	053	079	000	300	900	1,260	1,005	1,050	1,050	76-2241
475152-FINGERPRINT FEES	053	079	000	2,217	2,489	2,318	2,695	3,760	3,840	76-2241
475153-CERTIFIED RESIDENTIAL	053	079	000	2,400	4,200	1,560	3,350	2,800	3,500	76-2241
475154-CERTIFIED GENERAL	053	079	000	99,275	124,300	110,350	142,025	133,350	157,850	76-2241
475155-LICENSED RENEWAL	053	079	000	9,900	12,100	10,150	14,625	11,900	15,400	76-2241
475156-FINGERPRINT AUDIT	053	079	000	3,340	20	0	0	0	0	76-2241
475157-CERTIFIED RESIDENTIAL	053	079	000	54,175	60,775	57,000	70,200	62,650	75,600	76-2241
475161-TEMPORARY CERTIFIED	053	079	000	8,200	7,900	13,490	14,450	16,000	16,000	76-2241
475169-NEEDS DESCRIPTION	053	079	000	0	0	300	0	0	0	76-2241
475234-APPLICATION FEES	053	079	000	23,750	24,050	31,950	32,015	33,400	33,600	76-2241
476101-LATE PROCESSING FEES	053	079	000	3,850	3,775	4,950	4,000	4,000	4,000	76-2241
481100-INVESTMENT INCOME	053	079	000	11,365	13,557	9,274	9,000	9,000	9,000	76-2226
484500-REIMB NON-GOVT SOURCES	053	079	000	3,644	7,647	8,283	4,000	4,000	4,000	76-2241
486500-MISCELLANEOUS	053	079	000	0	108	0	0	0	0	76-2241
491300-SALE-SURP PROP/FIX ASSET	053	079	000	41	60	96	0	0	0	

Funds Analysis Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium   Version: A1 - AGENCY REQUEST

Fund: 25310 - RP APPRAISER LICENSING

RECEIPTS

Object Codes	Ag	Pg	SP	FY24 Actual	FY25 Actual	FY26 Actual	FY27 Estim	FY28 Estim	FY29 Estim	Authority
493200-OPERATING TRANSFERS	053	079	000	0	0	-150,000	0	0	0	
Total Receipts				236,168	271,720	118,381	315,225	302,360	344,290	

EXPENDITURES

Program Description	Ag	Pg	SP	FY24 Actual	FY25 Actual	FY26 Actual	FY27 Estim	FY28 Estim	FY29 Estim	Authority
APPRAISER LICENSING	053	079	000	254,139	301,342	293,993	352,255	326,474	338,432	76-2226
Total Expenditures				254,139	301,342	293,993	352,255	326,474	338,432	

	FY24 Actual	FY25 Actual	FY26 Actual	FY27 Estim	FY28 Estim	FY29 Estim
Fund Equity Total June 30	394,700	365,078	189,466	141,380	117,266	123,124
Less Encumbrances			11,056			
Unobligated Balance			178,410			

Funds Analysis Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

FUND: 25310 - RP APPRAISER LICENSING

GENERAL COMMENTS:

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

In accordance with Neb. Rev. Stat. § 76-2226, the Board may use the real property appraiser fund for the administration and enforcement of the Real Property Appraiser Act and to meet the necessary expenditures of the Board, and in accordance with Neb. Rev. Stat. § 76-3219, the appraisal management company fund shall be used to implement, administer, and enforce the AMC Registration Act. The allocation between the two funds for expenditures that apply to both the Appraiser Program and the AMC Registration Program, or that are not cost effective to attempt to separate by program (e.g., payroll and benefits processing, general postage billing, general CIO network services billing, and general CIO IMS billing), is a percentage determined by the quarterly employee workload review from the previous fiscal year, and the budget analysis of the past, present, and projected numbers and trends for real property appraiser credentialing, AMC registrations, education activities, and compliance. The allocation percentage is rounded to the nearest half number for ease of application. Based on the most recent analysis, the AMC/Appraiser Funds allocation for FY27 is 65% Appraiser Fund and 35% AMC Fund. The number of credentialed real property appraisers and registered appraisal management companies are expected to remain steady through FY28 and FY29, and there are no other influences known at this time that would affect the allocation. As such, the AMC/Appraiser Funds allocation for FY28 and FY29 is projected to be 65% Appraiser Fund and 35% AMC Fund.

For FY25, actual expenditures amount to approximately 86% of budgeted expenditures. For FY26, actual expenditures amount to approximately 83% of budgeted expenditures. The difference in the percentage of actual expenditures to budgeted expenditures is driven by low legal and contractual costs due to an effective, education focused, enforcement program. In FY25, approximately $23,000.00 in legal and other contractual services funding were not utilized. In FY26, approximately $25,000.00 was not utilized. Analysis was completed on the effect that the budget issues included in the Board's request would have on estimated expenditures for FY28 and FY29. The issues titled, "2027-2029 Public Servant Salary Increase," "2027-2029 Public Servant Health Insurance," and "2027-2029 DAS/OCIO Assessment and Rate Changes" will have the greatest impact on actual expenditures; however, these expenditures are obligations the Board must meet to perform core functions and remain compliant with Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989. Based on historic budgeted expenditures compared to actual expenditures, the issues included in this budget request, and the anticipation that investigative costs will remain low, the Board anticipates that actual expenditures for FY28 and FY29 will amount to approximately 90% of budgeted expenditures. The Board does, however, acknowledge that an investigation may conclude significant violations of the Nebraska Real Property Appraiser Act, at which point the formal disciplinary process is the only appropriate action. If such matter proceeds to a hearing, the costs to the Board for this investigation could easily exceed $65,000.00, which would result in actual expenditures exceeding 105% of budgeted expenditures for FY27; actual expenditures exceeding 107% of budgeted expenditures for FY28; and actual expenditures exceeding 106% of budgeted expenditures for FY29.

For the past fourteen years, the Board has utilized technology enhancements to better automate processes, staff duty evaluation and reassignment, and streamlined processes and procedures to maintain spending levels. The Board will continue to strive to provide the most effective and efficient service possible, while maintaining fiscal responsibility. The Board is currently utilizing a three-year Federal SARAS Grant to develop and improve technology tools to maximize operations efficiency and better serve Nebraska real property appraisers, appraisal management companies, and the public. Use of the Federal SARAS Grant allows for critical projects to be completed without placing the financial burden on real property appraisers. The Board intends to utilize SARAS Grant funding into the future for applicable projects and the director's attendance at the AARO conferences as funds are available. If SARAS Grant funds become unavailable to the Board, these projects would be funded from the Appraiser Fund, placing additional stress on the cash fund balance and increasing the burden placed on real property appraisers. Continued use of the SARAS Grant into the future maximizes the Board's resources and ensures that the current level of program performance is maintained.

The transfer of $150,000.00 from the Appraiser Fund to the State General Fund by the Nebraska State Legislature in LB264 (2025) resulted in a significant effect on the Board's management of the Appraiser Fund. In reference to the Appraiser Fund, Neb. Rev. Stat. § 76-2226 states in part, "The fund shall include a sufficient cash fund balance as determined by the board." In the Nebraska State Auditor's Attestation Report issued on June 26, 2012, in reference to the fund balances, it says in part, "…we recommend the Board implement a policy that establishes the amount at which the Fund balance should be maintained." The Board approved the initial fund balance policy for the Appraiser Fund on May 23, 2013 and reviews it each year at the Board's strategic planning meeting. The Board's fund balance policy is to ensure that proper financial protection is in place to manage any issues that may arise, and to keep the Board properly funded meet the requirements as specified in Title XI. Due to the above-mentioned cash transfer, the Board is no longer in compliance with its fund balance policy. The Board will continue to manage the Appraiser Fund in relation to the minimum balance requirement in the cash fund balance policy.

Attachments:

2024-2027 NRPAB SARAS Grant Scope of Work and Notice of Grant Awards.pdf

AMC Fund and Appraiser Fund Cash Balance Policies_June 18, 2026.pdf

2027-2029 NRPAB Funds Analysis Report.pdf

2027-2029 NRPAB Revenues Report.pdf

FY 2026-27 Appraiser-AMC Funds Allocation Memo.pdf

DESCRIPTION OF REVENUE SOURCES:

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

The Board awards trainee, licensed residential, certified residential, and certified general real property appraiser credentials to individuals that qualify through education, experience, and examination, as specified in the Real Property Appraiser Qualifications Criteria promulgated by the Appraiser Qualifications Board of The Appraisal Foundation, to engage in real property appraisal practice in an ethical and competent manner. The Board also awards licensed residential, certified residential, and certified general real property appraiser credentials through reciprocity to individuals credentialed to appraise real estate and real property under the laws of another jurisdiction at the time of application. All real property appraisers must meet requirements for renewal to maintain a credential. Higher than anticipated growth would indicate that the appraisal business community is improving and growing in Nebraska, and that the Board has sound policies in place related to credentialing. An adequate number of real property appraisers is required to meet the specifications set forth by the federal government, and to meet the needs of the public, real estate, and financial sectors. If the projected numbers for real property appraisers are not met, the Board will have issues carrying out its core functions in the future due to declining revenues. In this case, the Board must consider additional sources of revenue, increase fees, and/or develop a plan to more aggressively increase the number of credential holders in Nebraska.

The Board also issues temporary real property appraiser credentials to individuals that hold a valid credential in another jurisdiction for the duration of one appraisal assignment, or a maximum of six months, whichever comes first. To qualify for a temporary real property appraiser credential, an individual must be in good standing in his or her jurisdiction of residency. The temporary real property appraiser credential offers an alternative for credential holders in other jurisdictions wishing to engage in real property appraisal practice for one assignment in the state. For FY27, the Board projects 170 temporary real property appraiser applications; and for FY28 and FY29, 160. Outperforming the projected numbers results in additional revenue for the Board and confirms an effective program. If the number of temporary real property appraiser credentials issued do not reach the projected number, the Board will evaluate the temporary credential program performance to establish the reasons for the decline. A decline in temporary real property appraiser credentials may not be negative. For example, many regular temporary credential holders elect to obtain regular credentialing. If the Board finds an increase in the number of real property appraisers credentialed in other jurisdictions engaging in real property appraisal practice in Nebraska without obtaining a proper credential, the decline in the number of temporary credentials will need to be addressed within the compliance program.

Finally, it is the Board's mission to ensure that the appraisal business community is highly qualified through education, experience, and examination and competent to perform real property appraisal practice assignments. Higher than anticipated growth would once again indicate that the appraisal business community is improving and growing in Nebraska, and that the Board has sound policies in place related to education. If the number of continuing or qualifying education were to decline, the Board will have issues carrying out its core functions in the future due to declining revenues. In this case, the Board would re-evaluate its education program and implement changes that ensure the appraisal business community remains highly qualified.

The relevant statutes include Neb. Rev. Stat. §§ 76-2223,76-2226, 76-2227, 76-2228.02, 76-2230, 76-2231.01, 76-2232, 76-2233, 76-2233.01, 76-2233.02, 76-2236, and 76-2241.

Attachments:

2027-2029 NRPAB Revenues Report.pdf

2027-2029 Real Property Appraiser-AMC Registration Counts and Projections.pdf

AUTHORIZED USES OF FUND:

In accordance with Neb. Rev. Stat. § 76-2226, the board may use the fund for the administration and enforcement of the Real Property Appraiser Act and to meet the necessary expenditures of the board. The fund shall include a sufficient cash fund balance as determined by the board. The expense of administering and enforcing the act shall not exceed the money collected by the board under the act. Transfers may be made from the fund to the General Fund at the direction of the Legislature. Any money in the Real Property Appraiser Fund available for investment shall be invested by the state investment officer pursuant to the Nebraska Capital Expansion Act and the Nebraska State Funds Investment Act.

GRANT CHARACTERISTICS (REQUIRED-FEDERAL ONLY):

The Board is utilizing a three-year Federal SARAS Grant to develop and improve technology tools to maximize operations efficiency and better serve real property appraisers and the public. Use of the Federal SARAS Grant allows for critical projects to be completed without placing the financial burden on real property appraisers. To date, $297,275.00 has been awarded to the Board through FY2026-27, to develop online real property appraiser initial applications (Reciprocity and Temporary) and education activity applications, along with the enhancements required in Appraiser Login, AMC Login, and the NRPAB Database. In addition, the Board intends to expand online payment options to include credit and debit card payments. A secondary objective is to maintain a high-level understanding of the appraisal regulatory environment through representative attendance at Association of Appraiser Regulatory Officials conferences. As such, SARAS Grant funds are utilized for the director's attendance at the Association of Appraiser Regulatory Officials (AARO) conferences held twice a year. Except for development of the online education applications and database interface and expansion of online payment options, all work has been completed. The Board intends to utilize SARAS Grant funding into the future for applicable projects and the director's attendance at the AARO conferences as funds are available. Continued use of the SARAS Grant into the future maximizes the Board's resources and ensures that the current level of program performance is maintained. There is no mandate attached to the SARAS Grant and no state match is required.

Attachments:

NRPAB LB 660 Federal Grant Report_August 11, 2026.xlsx

2024-2027 NRPAB SARAS Grant Scope of Work and Notice of Grant Awards.pdf

Funds Analysis Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

IMPACT OF FUTURE REDUCTIONS (REQUIRED-FEDERAL ONLY):

If SARAS Grant funds become unavailable to the Board, these projects would be funded from the Appraiser Fund, placing additional stress on the cash fund balance and increasing the burden placed on real property appraisers.

Funds Analysis Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium   Version: A1 - AGENCY REQUEST

Fund: 25320 - AMC FUND

	FY24 Actual	FY25 Actual	FY26 Actual	FY27 Estim	FY28 Estim	FY29 Estim
Fund Equity Total July 1	326,223	317,832	297,020	181,146	74,279	83,294

RECEIPTS

Object Codes	Ag	Pg	SP	FY24 Actual	FY25 Actual	FY26 Actual	FY27 Estim	FY28 Estim	FY29 Estim	Authority
475163-AMC REGISTERED NEW	053	079	000	4,000	12,000	16,000	12,000	12,000	12,000	76-3206
475164-AMC APPLICATION FEES	053	079	000	700	2,100	3,150	2,100	2,100	2,100	76-3206
475165-AMC REGISTERED RENEWAL	053	079	000	105,000	100,500	113,700	138,000	140,000	142,000	76-3206
475166-FED REG AMC RPT FORM	053	079	000	700	700	700	700	700	700	76-3206
476101-LATE PROCESSING FEES	053	079	000	275	275	600	400	400	400	76-3206
481100-INVESTMENT INCOME	053	079	000	8,587	10,225	7,528	7,000	7,000	7,000	76-3219
484500-REIMB NON-GOVT SOURCES	053	079	000	58	564	1,063	500	500	500	76-3219
491300-SALE-SURP PROP/FIX ASSET	053	079	000	22	32	0	0	0	0	76-3219
493200-OPERATING TRANSFERS	053	079	000	0	0	-100,000	-100,000	0	0	76-3219
Total Receipts				119,343	126,397	42,742	60,700	162,700	164,700	

EXPENDITURES

Program Description	Ag	Pg	SP	FY24 Actual	FY25 Actual	FY26 Actual	FY27 Estim	FY28 Estim	FY29 Estim	Authority
APPRAISER LICENSING	053	079	000	127,734	147,208	153,023	167,567	153,685	160,124	76-3219
Total Expenditures				127,734	147,208	153,023	167,567	153,685	160,124	

	FY24 Actual	FY25 Actual	FY26 Actual	FY27 Estim	FY28 Estim	FY29 Estim
Fund Equity Total June 30	317,832	297,020	186,738	74,279	83,294	87,870
Less Encumbrances			5,592			
Unobligated Balance			181,146			

Funds Analysis Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

FUND: 25320 - AMC FUND

GENERAL COMMENTS:

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

In accordance with Neb. Rev. Stat. § 76-2226, the Board may use the real property appraiser fund for the administration and enforcement of the Real Property Appraiser Act and to meet the necessary expenditures of the Board, and in accordance with Neb. Rev. Stat. § 76-3219, the appraisal management company fund shall be used to implement, administer, and enforce the AMC Registration Act. The allocation between the two funds for expenditures that apply to both the Appraiser Program and the AMC Registration Program, or that are not cost effective to attempt to separate by program (e.g., payroll and benefits processing, general postage billing, general CIO network services billing, and general CIO IMS billing), is a percentage determined by the quarterly employee workload review from the previous fiscal year, and the budget analysis of the past, present, and projected numbers and trends for appraiser credentialing, AMC registrations, education activities, and compliance. The allocation percentage is rounded to the nearest half number for ease of application. Based on the most recent analysis, the AMC/Appraiser Funds allocation for FY27 is 65% Appraiser Fund and 35% AMC Fund. The number of credentialed real property appraisers and registered appraisal management companies are expected to remain steady through FY28 and FY29, and there are no other influences known at this time that would affect the allocation. As such, the AMC/Appraiser Funds allocation for FY28 and FY29 is projected to be 65% Appraiser Fund and 35% AMC Fund.

For FY25, actual expenditures amount to approximately 88% of budgeted expenditures. For FY26, actual expenditures amount to approximately 93% of budgeted expenditures. The difference in the percentage of actual expenditures to budgeted expenditures is typically driven by low legal costs due to a very effective enforcement program; however, for FY25, combined legal services expenditures were $1,996.00 of $2,300.00 budgeted. Lower than expected travel costs and an unused amount in carryover funds from FY24 contributed to the difference. For FY26, combined legal services expenditures were very low and the Board's general conservative approach to expenditures resulted in actual expenditures finishing at 93% of budgeted. Analysis was completed on the effect that the budget issues included in the Board's request would have on estimated expenditures for FY28 and FY29. The issues titled, "2027-2029 Public Servant Salary Increase," "2027-2029 Public Servant Health Insurance," and "2027-2029 DAS/OCIO Assessment and Rate Changes" will have the greatest impact on actual expenditures; however, these expenditures are obligations the Board must meet to perform core functions and remain compliant with Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989. Based on historic budgeted expenditures compared to actual expenditures, the issues included in this budget request, and the anticipation that investigative costs will remain low, the Board anticipates that actual expenditures for FY28 and FY29 will amount to approximately 90% of budgeted expenditures. The Board does, however, acknowledge that an investigation may conclude significant violations of the Nebraska Appraisal Management Company Registration Act, at which point the formal disciplinary process is the only appropriate action. If such matter proceeds to a hearing, the costs to the Board for this investigation could easily exceed $35,000.00, which would result in actual expenditures exceeding 106% of budgeted expenditures for FY27; actual expenditures exceeding 108% of budgeted expenditures for FY28; and actual expenditures exceeding 107% of budgeted expenditures for FY29.

For the past fourteen years, the Board has utilized technology enhancements to better automate processes, staff duty evaluation and reassignment, and streamlined processes and procedures to maintain spending levels. The Board will continue to strive to provide the most effective and efficient service possible, while maintaining fiscal responsibility. The Board is currently utilizing a three-year Federal SARAS Grant to develop and improve technology tools to maximize operations efficiency and better serve Nebraska real property appraisers, appraisal management companies, and the public. Use of the Federal SARAS Grant allows for critical projects to be completed without placing the financial burden on appraisal management companies. The Board intends to utilize SARAS Grant funding into the future for applicable projects and the director's attendance at the AARO conferences as funds are available. If SARAS Grant funds become unavailable to the Board, these projects would be funded from the AMC Fund, placing additional stress on the cash fund balance and increasing the burden placed on appraisal management companies. Continued use of the SARAS Grant into the future maximizes the Board's resources and ensures that the current level of program performance is maintained.

The transfer of $100,000.00 from the AMC Fund to the State General Fund by the Nebraska State Legislature in LB264 (2025); and the additional transfer of $100,000 from the AMC Fund to the State General Fund by the Nebraska State Legislature in LB1072 (2026) resulted in a significant effect on the Board's management of the AMC Fund. In the Nebraska State Auditor’s Attestation Report issued on June 26, 2012, in reference to the fund balances, it says in part, “…we recommend the Board implement a policy that establishes the amount at which the Fund balance should be maintained.” The Board approved the initial fund balance policy for the AMC Fund on May 23, 2013 and reviews it each year at the Board’s strategic planning meeting. The Board’s fund balance policy is to ensure that proper financial protection is in place to manage any issues that may arise, and to keep the agency properly funded meet the requirements as specified in Title XI. Due to the above-mentioned cash transfers, the Board is no longer in compliance with its fund balance policy. The Board will continue to manage the AMC Fund in relation to the minimum balance requirement in the cash fund balance policy.

Attachments:

- 2024-2027 NRPAB SARAS Grant Scope of Work and Notice of Grant Awards.pdf
- 2027-2029 NRPAB Revenues Report.pdf
- AMC Fund and Appraiser Fund Cash Balance Policies_June 18, 2026.pdf
- 2027-2029 NRPAB Funds Analysis Report.pdf
- FY 2026-27 Appraiser-AMC Funds Allocation Memo.pdf

DESCRIPTION OF REVENUE SOURCES:

Appraisal management companies provide appraisal management services in connection with valuing a consumer's principal dwelling as security for a consumer credit transaction or incorporating such transactions into securitizations, that within a twelve-month period, oversee an appraiser panel of more than fifteen AMC appraisers in Nebraska, or twenty-five or more AMC appraisers who each hold a credential or equivalent in two or more jurisdictions. The primary source of revenue for the AMC Fund is appraisal management company applications, new registrations and appraisal management company renewals. The relevant statutes include Neb. Rev. Stat. §§ 76-2223, 76-3203, 76-3206, and 76-3219. If the projected number of registered appraisal management companies is achieved, this indicates that consolidation and attrition experienced in the market has stopped or reversed. The Board will have adequate resources to carry out its core functions. A decline in the number of appraisal management companies to below projections would indicate a lack of appraisal management services work, which would likely indicate additional consolidation and attrition. The Board's revenue would decrease causing difficulty in carrying out its core functions in the future.

Attachments:

- 2027-2029 Real Property Appraiser-AMC Registration Counts and Projections.pdf

AUTHORIZED USES OF FUND:

Funds Analysis Report
Agency: 053 - REAL PROPERTY APPRAISER BOARD
Budget Cycle: 2027-2029 Biennium Version: A1 - AGENCY REQUEST

In accordance with Neb. Rev. Stat. § 76-3219, the board shall collect all fees and other revenue pursuant to the Nebraska Appraisal Management Company Registration Act and shall remit such fees and revenue to the State Treasurer for credit to the Appraisal Management Company Fund, which is hereby created. The fund shall be used to implement, administer, and enforce the act, except that transfers may be made from the fund to the General Fund at the direction of the Legislature. Any money in the Appraisal Management Company Fund available for investment shall be invested by the state investment officer pursuant to the Nebraska Capital Expansion Act and the Nebraska State Funds Investment Act.

GRANT CHARACTERISTICS (REQUIRED-FEDERAL ONLY):

The Board is utilizing a three-year Federal SARAS Grant to develop and improve technology tools to maximize operations efficiency and better serve appraisal management companies and the public. Use of the Federal SARAS Grant allows for critical projects to be completed without placing the financial burden on appraisal management companies. To date, $297,275.00 has been awarded to the Board through FY2026-27, to develop online real property appraiser initial applications (Reciprocity and Temporary) and education activity applications, along with the enhancements required in Appraiser Login, AMC Login, and the NRPAB Database. In addition, the Board intends to expand online payment options to include credit and debit card payments. A secondary objective is to maintain a high-level understanding of the appraisal regulatory environment through representative attendance at Association of Appraiser Regulatory Officials conferences. As such, SARAS Grant funds are utilized for the director's attendance at the Association of Appraiser Regulatory Officials (AARO) conferences held twice a year. Except for development of the online education applications and database interface and expansion of online payment options, all work has been completed. The Board intends to utilize SARAS Grant funding into the future for applicable projects and the director's attendance at the AARO conferences as funds are available. Continued use of the SARAS Grant into the future maximizes the Board's resources and ensures that the current level of program performance is maintained. There is no mandate attached to the SARAS Grant and no state match is required.

Attachments:

2024-2027 NRPAB SARAS Grant Scope of Work and Notice of Grant Awards.pdf

IMPACT OF FUTURE REDUCTIONS (REQUIRED-FEDERAL ONLY):

If SARAS Grant funds become unavailable to the Board, these projects would be funded from the AMC Fund, placing additional stress on the cash fund balance and increasing the burden placed on appraisal management companies.

NRPAB Schematic Organization Diagram

Governor
Appoints members to 5-year term
Legislative confirmation not required

Certified Real Property Appraiser
1st Congressional District
Lori Johnson
Term Expires: 1/1/31

Certified Real Property Appraiser
2nd Congressional District
Kevin Hermsen
Term Expires: 1/1/27

Certified Real Property Appraiser
3rd Congressional District
Adam Batie
Term Expires: 1/1/30

At-Large Representative of
Financial Institutions
Derek Minshull
Term Expires: 1/1/29

At-Large Licensed
Real Estate Broker
Rodney Johnson
Term Expires: 1/1/28

Executive Director
Tyler Kohtz
Selected by and serves at the Board's will

Licensing Programs Manager
Karen Loll
Hired by Director

Education Program Manager
Kashinda Sims
Hired by Director

Business Programs Manager
Colby Falls
Hired by Director

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

June 16, 2026 Strategic Planning Meeting Minutes

A. OPENING

Chairperson Hermsen called to order the June 16, 2026 meeting of the Nebraska Real Property Appraiser Board at 9:03 a.m. by virtual conference 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 Hermsen announced the notice of the meeting was duly given, posted, published, and tendered in compliance with the Open Meetings Act, and all board members received notice simultaneously by email. Publication of official notice of the meeting appeared on the State of Nebraska Public Calendar found at www.nebraska.gov on June 11, 2026. The agenda was kept current in the Nebraska Real Property Appraiser Board office and on the Board's website. In accordance with the Open Meetings Act, at least one copy of all reproducible written material for this meeting, either in paper or electronic form, was available for examination and copying by members of the public. The material in paper form was available on the table in a public folder, and the material in electronic form was available on the Board's website in Public Meeting Material (https://appraiser.ne.gov/board_meetings/). A copy of the Open Meetings Act was available for the duration of the meeting. For the record, Board Members Kevin Hermsen of Gretna, Nebraska; Rodney Johnson of Norfolk, Nebraska; Derek Minshull of North Platte, Nebraska; Adam Batie of Kearney, Nebraska; and Lori Johnson of Lincoln, Nebraska were present. Also present were Director Tyler Kohtz, Licensing Programs Manager Karen Loll, Education Program Manager Kashinda Sims, and Business Programs Manager Colby Falls, who are headquartered in Lincoln, Nebraska.

ADOPTION OF THE AGENDA

Chairperson Hermsen reminded those present for the meeting that the agenda cannot be altered twenty-four hours prior to the meeting except for emergency items in accordance with the Open Meetings Act. Board Member R. Johnson moved to adopt the agenda as presented. Board Member Minshull seconded the motion. The motion carried with R. Johnson, Minshull, Batie, L. Johnson, and Hermsen voting aye.

C. CHAIR'S STATE OF THE BOARD REPORT

Chairperson Hermsen welcomed everyone to the 2026 strategic planning meeting. Hermsen then expressed appreciation for the staff and indicated that the staff's efforts throughout the year are noticed. Hermsen also recognized the Board and its work throughout the year. Hermsen conveyed his belief that the Board is an excellent reflection of the appraiser community.

D. DIRECTOR'S COMMENTS

Director Kohtz thanked the board members for taking the time to go through this process and for their dedication throughout the year. The Director also thanked staff for their hard work preparing for two meetings in a short period of time. Director Kohtz then explained the purpose of the strategic planning meeting and informed the Board that the goal is to build a road map for staff to follow for the next fiscal year and set objectives, not to determine how the objectives will be accomplished. The Director continued by saying that the focus is placed on the development of short- and long-term goals and any previously established goals that were not completed or are ongoing will be presented to the Board for discussion. Any new proposed short-term or long-term goals will be presented to the Board or established during discussion. The Board may make any changes to proposed or existing goals as it sees fit, add any short or long-term goals, and/or remove any proposed short- or long- term goals. Director Kohtz then acknowledged Board Member Lori Johnson's first strategic planning meeting, mentioning that strategic planning is an opportunity to continue building staff and board member institutional knowledge as each member is at a different place in their term. The Director brought attention to the meeting agenda and recognized its length. Director Kohtz explained that the agenda format allows for open conversation regarding any topic the Board may wish to discuss. There is no need to spend time on an agenda item if there is no discussion.

Director Kohtz then highlighted the accomplishments from the current fiscal year:

- Title 298 changes to implement the Real Property Appraiser Qualification Criteria Effective January 1, 2026 for real property appraisers credentialed prior to January 1, 2026 that upgrade to a higher classification after January 1, 2026 and to implement the CHRC Fee changes as increased by the Nebraska State Patrol became effective on May 29, 2026.

- The Board utilized ASC SARAS Grant funds for the Director's AARO Conference attendance, to complete development of the online temporary application and review interface, to complete development of the online reciprocity application and review interface, and make significant progress in the development of the online education applications and review interfaces.

- The Board's ASC SARAS Grant Continuation Request included the reworked "Development of NRPAB Website-NRPAB Database Translator for Credit/Debit Card Processing System."

- Upgraded existing NRPAB Database functionality with new technology developed during work on the SARAS Grant projects.

- The Board's Mid-Biennium Budget Adjustment Request for the $12,263.00 deficit to Health Insurance Expenses for FY2025-26, and the deficit to Health Insurance Expenses for FY2026-27, due to 18.5% cost of insurance increase to the agency as notified by DAS on June 13, 2025, was approved by the Legislature.

The Director then turned to the future and outlined some areas and goals that he would like the Board to focus discussion on today, which include:

- Continuing education credit for board meeting attendance.

- Timing of executive session vote.

- Future SARAS Grant project priorities.

- Administration of Practicum Course requirements for acceptance as real property appraisal practice experience.

- Update of exemptions for any person appointed by a County Board of Equalization to act as a referee.

- Effects of transfers from the Appraiser Fund and AMC Fund to State General Fund.

- Issuance of a citation with a processing fee for administrative violations.

- Establish the framework for the FY2026-27 budget.

- Establish the framework for the 2027-2029 Biennial Budget.

E. GENERAL PUBLIC COMMENTS:

No members of the public were in attendance. With no public comments, Chairperson Hermsen proceeded to the review of the 2025-26 Strategic Planning Goals and Objectives.

F. REVIEW OF 2025-26 STRATEGIC PLANNING GOALS AND OBJECTIVES

Director Kohtz indicated that he would provide a brief review of the goals and objectives set for the 2025-26 fiscal year since the Board receives a progress update each month. The following items were noted:

- All short-term goals established for FY2025-26 were completed.

- All long-term goals continue to be met and are ongoing.

G. SWOT ANALYSIS

Director Kohtz informed the Board that the review of the SWOT Analysis has been moved to earlier on the agenda this year to help guide the Board's discussions. In the past, this discussion took place at the end of the meeting, which didn't give the Board the opportunity to address any of the identified items during agenda item discussions. The Director reminded the Board that the list includes analysis of the Board's strengths, weaknesses, opportunities, and threats to the agency. The Board reviewed the items from last year:

STRENGTHS

- Customer service
- Organization
- Board member knowledge
- Staff knowledge
- Adaptability
- Professional diversity of Board
- Modernization of accessibility
- Authority to enter into contingent dismissal agreements

WEAKNESSES

- Industry's inability to grow
- Efficiency loss due to Database not meeting potential
- Regulatory and statutory regulations

OPPORTUNITIES

- Growth in real property appraiser field
- Continued evaluation of Board and Agency operations
- Embrace of available technology
- Agency staff size and cross-training of agency duties
- Board member with residential appraisal expertise
- Authority for non-disciplinary conditional dismissals
- Utilization of ASC grant funding for technology projects
- Education of users of appraisal reports
- Utilization of ASC grant to increase NE appraiser numbers

THREATS

- Agency turnover
- Federal agency oversight
- Economic climate
- Aging appraiser population
- Inadequate Supervisory Appraiser knowledge
- Deemphasis on appraisals at the Federal level
- Commodification of appraisal reports
- Business consolidation
- Government consolidation

Director Kohtz asked for any discussion pertaining to the SWOT Analysis. The Board discussed the existing strengths and agreed that all listed items are still relevant. Chairperson Hermsen suggested that "Embrace of available technology" be moved from an opportunity to a strength, as technological enhancements have been made and continue to be made. The Board agreed with Chairperson Hermsen's recommendation.

The Board moved to weaknesses and discussed the existing weaknesses. The Board agreed that all listed items are still relevant. Director Kohtz noted that the industry's inability to grow and regulatory and statutory barriers are still an issue; the proposed criteria changes will do little to relieve these weaknesses. The Director brought attention to the education changes in the proposed criteria and informed the Board that the bachelor's degree requirements are being removed but more qualifying education will be required. The cost of qualifying education alone may deter potential real property appraisers from entering the profession, especially after completing a degree. PAREA and practicum courses help with experience, but a major barrier remains in place. There was no further discussion regarding weaknesses.

The Board then moved to opportunities and discussed the existing opportunities. Director Kohtz requested that "Utilization of ASC funding to increase number of Nebraska appraisers" be removed, as the ASC has determined that the project does not meet the grant requirements. The Director indicated that the narrative is written and ready to go, so if anything changes with the grant requirements that would allow the Board to move forward, this could be added back as an opportunity. The Board agreed to remove this as an opportunity. The Board agreed that all listed items are still relevant.

Finally, the Board discussed the existing threats. Chairperson Hermsen suggested that the GSE appraisal requirements are a threat. Director Kohtz brought up the new reporting form UAD 3.6 and asked for Board Member Minshull's thoughts. Minshull stated that he is concerned about the cost to the borrower, noting the form requires data points that will take time for real property appraisers to gather and incorporate into their reporting. As it stands, the new form adds about a day's work to complete, causing appraiser fees to increase. Minshull acknowledged that once the data accumulates, the process may actually become faster, which would be a benefit to real property appraisers and the borrower. The Board discussed the positives and negatives of the UAD 3.6 form to determine if it is a threat or an opportunity. The Board agreed that right now this is a threat, as the UAD 3.6 form may lead to an increased pace of retirements in the certified residential classification, creating a shortage. The Board then discussed deregulation at the Federal level. It was decided that the existing threat "Deemphasis on appraisals at the Federal level" already captures the Board's position. Director Kohtz asked for any additional changes. No further discussion took place.

H. COMPLIANCE

1. REVIEW OF ENFORCEMENT/INVESTIGATIONS

Director Kohtz presented one chart and four graphs to the Board to review outlining the status of the enforcement program. The Director reported that the majority of grievances ended in dismissal or written advisory and reminded the Board that the intent of the Compliance Program is to educate. Director Kohtz added that the number of those who have additional grievances filed against them is very small, evidencing that the program is working as expected. The Director brought attention to the number of grievances each year and noted that policy changes the Board made have had a significant impact on the number of grievances per year. Director Kohtz stated, "Going back ten or fifteen years ago, twenty to thirty-five grievances per year was common." The Director informed the Board that the program policy change has also had a significant positive impact on the way that the Board is viewed by the appraisal business community. Director Kohtz indicated that the number of dissatisfaction phone calls is very low compared to the past. The board members agreed with the Director's assessment, as the same is seen from their side as well. Chairperson Hermsen commended the Board and the Director for management of grievances. There was no further discussion.

2. GENERAL DISCUSSION

a. Issuance of Citation with Processing Fee

Director Kohtz reminded the Board that during the current fiscal year, he was asked to add issuance of a citation with a processing fee to the strategic planning meeting agenda for discussion. The Director indicated that this citation with processing fee would be utilized for administrative violations related to the application process. Board Member Batie questioned if this would be for when applicants answer the application questions untruthfully. Director Kohtz confirmed this assessment as correct. A question was asked if this could be used for grievances as well. The Director reminded the Board that it has the contingent dismissal option at its disposal for grievances, so this would not be needed. A question was asked if this could be used for late 7-Hour USPAP Continuing Education Course submission. Director Kohtz responded that yes, it could be. The Director changed topics to the administration of a citation program and indicated that the technicalities would need to fall into place. For example, the monies received from a civil penalty or fine would be deposited to the State Education Fund. If the Board would like the monies to remain with the Board, it would have to utilize a processing fee, or something similar.

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Batie indicated that the fee would be justified due to the increased time needed to process an application in which staff must conduct additional research. The Director added that if the question on an application had been answered truthfully, the process would be less time-consuming, as staff would not have to spend significant time investigating the matter. Board Member R. Johnson expressed support for the concept and suggested that a surcharge may be an option. The Director indicated that he would work with the Attorney General's office to determine an acceptable path. Director Kohtz asked for any more discussion. There was no further discussion. The Director informed the Board that "Explore processing fee/surcharge for administrative violations" will be added for consideration as a short-term goal. Director Kohtz asked if the Board had a specific date for this goal to be completed. There was none suggested. Director Kohtz indicated that the goal date will be set for December 31, 2026.

3. ENFORCEMENT OF REAL PROPERTY APPRAISER ACT
Director Kohtz asked for any discussion pertaining to real property appraiser enforcement. There was no discussion.

4. ENFORCEMENT OF APPRAISAL MANAGEMENT COMPANY REGISTRATION ACT
Director Kohtz asked for any discussion pertaining to AMC enforcement. There was no discussion.

5. INVESTIGATIVE PROCESSES AND PROCEDURES
Director Kohtz asked for any discussion pertaining to investigative processes and procedures. There was no discussion.

6. OTHER EXECUTIVE SESSION ITEMS:
Director Kohtz asked for any discussion specific to other executive session items. There was no discussion.

7. FORMS
Director Kohtz asked for any discussion specific to compliance forms. There was no discussion.

8. SHORT- AND LONG-TERM GOALS AND OBJECTIVES
Director Kohtz informed the Board that, through discussions, one short-term goal had been identified for consideration. The Director presented the following short-term goal for the Board's consideration:

- Explore processing surcharge for administrative violations.

The Board agreed to the establishment of this short-term goal for FY2026-27.

I. CREDENTIALING AND REGISTRATION

1. REVIEW OF CURRENT CREDENTIAL HOLDERS/AMC REGISTRATIONS
A review of the credentialing and AMC registration programs took place for the 2025-26 fiscal year. The Director presented fourteen charts to the Board for review. The first two charts represented the number of Nebraska Real Property Appraisers credentialed through education, experience, and examination over the past five years (not including trainees) by classification, and those credentialed through reciprocity during the past five years by classification.
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Director Kohtz remarked that the number of certified general real property appraisers credentialed through education, experience, and examination is moderating, while the number of certified general real property appraisers credentialed through reciprocity continues to trend upward. The number of certified residential real property appraisers credentialed through education, experience, and examination is stable, and the number of certified residential real property appraisers credentialed through reciprocity has remained mostly stable since the decline from 2022 to 2023. The licensed residential real property appraiser classification shows a slow decline for those credentialed through education, experience, and examination, while the number of those credentialed through reciprocity is stable.

Director Kohtz moved on to the next two charts that illustrated the total number of Nebraska Real Property Appraisers (not including trainees) credentialed during the past five years through education, experience, and examination, reciprocity, and both combined; and the total number of credentialed real property appraisers by classification during the past five years. The Director reported a declining five-year trend for the total real property appraiser credentialed through education, experience, and examination and a continued upward trend for those credentialed through reciprocity. When the numbers are broken down by classification, the certified general classification continues to trend upward and the certified residential classification remain relatively stable, while the licensed residential classification shows signs of moderating. The number of trainee real property appraisers has declined significantly over the past three years. The Director indicated that it is still not clear as to the reason for the trainee classification trend. Director Kohtz suggested that it could be due to participation in the PAREA program; however, the number of applications with PAREA experience has not yet shown a trend that suggests that PAREA experience is replacing the traditional supervisory real property appraiser/trainee model.

The Director then presented a chart showing the total number of credentialed real property appraisers over the past five years for the Board's review and noted that the drop in the overall number of real property appraisers is primarily due to the decreased number of trainee real property appraisers. Otherwise, when the trainee classification is excluded, the number of certified and licensed real property appraisers remains stable.

Director Kohtz brought attention to two charts representing the number of real property appraisers by classification over the past thirteen-month period and the total number of real property appraisers over the past thirteen-month period. The Director indicated that most of the trends appear to mirror last fiscal year; however, the number of certified residential real property appraisers has leveled off after January 1st, not following the historic trend. Board Member Minshull questioned whether this was an indicator that the state is losing real property appraisers. The Director confirmed that the number of certified residential real property appraisers has decreased; however, the number of certified general real property appraisers continues to increase, which results in an overall steady trend. Board Member Batie inquired if there was a way to record potential applicants going through PAREA. Director Kohtz stated that this is difficult, as the Board has no records of these individuals until they apply for a credential. LPM Loll informed the Board and the Director that the PAREA providers will provide this information. Director Kohtz asked if the Board would like to add this as a short-term goal. The Board agreed. The Director indicated that it would be added as a short-term goal for consideration with an expected completion date of December 31, 2026.

Director Kohtz presented three charts related to temporary credentials: one showing calendar year totals over five years, one showing year-to-date totals over five years, and one showing temporary credentials issued every month over the previous twelve-month period. The Director noted that the total temporary credentials issued is on pace to be another high number for the fiscal year.

Director Kohtz proceeded to the two charts representing the number of registered supervisory real property appraisers over the past thirteen months and the past five years. The Director focused on the five-year trends and indicated that the decrease in the number of supervisory real property appraisers correlates with the decrease in the number of trainee real property appraisers.

Director Kohtz finished by presenting two charts illustrating the number of registered AMCs over thirteen months and over five years to the Board for review. The Director stated that the number of registered AMCs has stabilized.

Director Kohtz then asked for any questions, there was no further discussion

2. REVIEW OF CREDENTIAL HOLDER RENEWALS

Director Kohtz presented the 2025-26 Real Property Appraiser Renewal Progress report to the Board for review, which includes two graphs representing the number of Nebraska real property appraisers that renewed credentials over the past five years. The Director reported that renewal rates for the certified general classification will end the fiscal year at the projected rate; the certified residential classification will finish below projections; the licensed residential classification exceeded projections; and the trainee classification failed to meet the projected rate for the second year in a row. Director Kohtz indicated that the certified residential classification renewal rate is something to monitor over the next few years with the trend in the number of certified residential real property appraisers as discussed under the review of current credential holders. The projected renewal rate for the trainee classification was 76% for the current fiscal year, and the actual renewal rate was 63%, which matches the previous year in the report. The expectation moving forward will be a lower number of trainee real property appraisers renewing each fiscal year.

The Director then presented two graphs representing the number of late renewals by months late and credential type. Director Kohtz indicated that late renewal applications were more spread out from month to month and noted an increase in late renewals in both the certified general and certified residential classifications. The Director informed the Board that the trend seen in these graphs mirrors the staff's experience with real property appraiser renewal application processing this fiscal year. Everything appeared to be around two weeks behind normal.

Director Kohtz asked for any questions, there was no further discussion.

3. **FY2023-24 through FY2029-30 CREDENTIAL HOLDER/AMC REGISTRATION TRENDS AND PROJECTIONS**

The Director presented five graphs to the Board for analysis. The first four graphs outlined real property appraiser trends and projections between FY2023-24 and FY2029-30; the next graph outlined the registered AMC trends and projections between FY2023-24 and FY2029-30. Director Kohtz explained that these projections are used for planning and are the basis for the revenues found in the projected budget. The Director informed the Board that for those credentialed through education, experience, and examination, the certified general classification is projected to continue to moderate overall; the certified residential classification is projected to level out after a period of decrease; and the licensed residential classification is projected to remain stable. The Director then moved to those credentialed through reciprocity and indicated that the projection for the number of certified general real property appraisers will continue to trend upward, the number of certified residential real property appraisers and the number of licensed real property appraisers are projected to remain stable. The projections show that the overall number of certified general real property appraisers will continue to grow, the number of certified residential real property appraisers will eventually level out after a period of decline, and the licensed residential real property appraisers will remain stable in the future. Director Kohtz then brought attention to the trainee classification and informed the Board that the current projection shows a continuation of the current downward trend. Overall, the total number of real property appraisers is projected to remain stable, if not increase slightly. The Director then moved on to the projected number of AMCs and indicated that projections are stable. There was no further discussion.

4. **REAL PROPERTY APPRAISER CREDENTIALS**

   a. **General Discussion**

   Director Kohtz asked for any general discussion on real property appraiser credentials. There was no discussion.

   b. **Real Property Appraiser Qualifications**

   Director Kohtz asked for any discussion specific to real property appraiser qualifications. There was no discussion.

   c. **Real Property Appraiser Credential Renewal**

   Director Kohtz informed the Board that due to the technology enhancements made to the NRPAB Database, communications with real property appraisers and appraisal management companies have become more automated and are almost entirely email based. The Director informed the Board that on the rare occasion when electronic communication is not effective, traditional mail will still be used. Director Kohtz indicated that it is his intent that renewal postcards will no longer be sent. These postcards carry a significant cost and add a lot of work for staff. Real property appraisers whose credentials expire in the current year will receive an automated email notice in July notifying them that their renewal is due on November 30th, and that they are now able to submit their application. There will also be a couple of additional renewal reminders sent through the system if a renewal application has not been processed for a real property appraiser. Finally, a notice will also be sent after January 1st to notify those who have not renewed that their credential is expired. Board Member Minshull indicated that it should be the real property appraiser's priority to renew their credential and agrees that postcards no longer need to be sent. Board Member L. Johnson added that other states have moved to email notices as well. Director Kohtz asked for any other discussion specific to real property appraiser renewals. There was no further discussion.

d. Supervisory Real Property Appraiser

Director Kohtz asked for any discussion specific to supervisory real property appraisers. There was no discussion.

e. Processes and Procedures

Director Kohtz asked for any discussion specific to real property appraiser credentialing processes and procedures. There was no discussion.

f. Forms

Director Kohtz asked for any discussion specific to real property appraiser forms. There was no discussion.

g. Short- and Long-Term Goals and Objectives

Director Kohtz presented one existing long-term goal for the Board's consideration:

- Monitor real property appraiser credential renewal dates

Director Kohtz informed the Board that he had no specific comments on the long-term goal and asked whether the Board believed the goal should remain. The Board agreed that the long-term goal should remain in place.

Director Kohtz then informed the Board that, through discussions, one short-term goal had been identified for consideration. The Director presented the following short-term goal for the Board's consideration:

- Add PAREA participants to monthly appraiser charts and graphs.

The Board agreed to the establishment of this short-term goal for FY2026-27.

No new long-term goals were presented or established.

5. TEMPORARY CREDENTIAL

a. General

Director Kohtz asked for any general discussion specific to temporary credentials. There was no discussion.

b. Processes and Procedures (Title 298 – CH.3)

Director Kohtz asked for any discussion specific to temporary credential processes and procedures. There was no discussion.

c. Forms

Director Kohtz asked for any discussion specific to temporary credential forms. There was no discussion.

d. Short- and Long-Term Goals and Objectives

Director Kohtz asked if the Board had any short- or long-term goals related to temporary credentials. There was no discussion.

6. **APPRAISAL MANAGEMENT COMPANY REGISTRATION**

a. **General Discussion**

Director Kohtz asked for any discussion specific to AMC registration. There was no discussion.

b. **Initial Registration**

Director Kohtz asked for any discussion specific to AMC initial registration. There was no discussion.

c. **Renewal of Registration**

Director Kohtz asked for any discussion specific to AMC renewal of registration. There was no discussion.

d. **Processes and Procedures**

Director Kohtz asked for any discussion specific to AMC registration processes and procedures. There was no discussion.

e. **Forms**

Director Kohtz asked for any discussion specific to AMC registration forms. There was no further discussion.

f. **Short- and Long-Term Goals and Objectives**

Director Kohtz asked if the Board had any short- or long-term goals related to appraisal management company registration. There was no discussion.

J. **EDUCATION**

1. **GENERAL DISCUSSION**

Director Kohtz asked if the Board had any discussion specific to general education. There was no discussion.

2. **QUALIFYING EDUCATION**

a. **General Discussion**

Director Kohtz asked if the Board had any discussion specific to qualifying education. There was no discussion.

b. **Processes and Procedures**

Director Kohtz asked if the Board had any discussion specific to qualifying education processes and procedures. Board Member Minshull asked if real property appraisers have adequate opportunities for continuing education. Director Kohtz responded that there are plenty of Nebraska-approved courses with a wide variety of topics, from valuation methodology to cool tools and tips. Continuing education approved by other states may also be accepted in many situations. Minshull then asked about the use of A.I. The Director informed the Board that the topic will come up later in the agenda. There was no further discussion.

c. **Application for Approval as a Qualifying Education Activity in Nebraska**

Director Kohtz asked if the Board had any discussion specific to the qualifying education application. There was no discussion.

d. Short- and Long-Term Goals and Objectives:

Director Kohtz presented two existing long-term goals for the Board's consideration:

- 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.

- 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.

Director Kohtz informed the Board that he had no specific comments on the long-term goals and asked whether the Board believed the goals should remain. The Board agreed that the long-term goals should remain in place.

No new short- or long-term goals were presented or established.

3. CONTINUING EDUCATION

a. General Discussion

Director Kohtz asked for a discussion on allowing real property appraiser continuing education credit for attendance of board meetings. The Director informed the Board that Iowa has offered real property appraisers and board members the ability to obtain continuing education credit for their attendance at their meetings for years and asked if the Board would like to consider this option. Director Kohtz noted that this is allowed in the Real Property Appraiser Qualifications Criteria but would require a new form and an update to the Real Property Appraiser Act. The Board agreed this would be beneficial to all residential appraisers. Director Kohtz informed the Board that a short-term goal to amend Neb. Rev. Stat. § 76-2236 to allow for continuing education credit to be awarded for attendance of one NRPAB meeting will be added for consideration with an expected completion date of December 31, 2026.

b. Processes and Procedures

Director Kohtz asked for any discussion pertaining to continuing education processes and procedures. There was no discussion.

c. Forms

Director Kohtz asked for any discussion pertaining to continuing education forms. There was no discussion.

d. Short- and Long-Term Goals and Objectives

Director Kohtz informed the Board that, through discussions, one short-term goal had been identified for consideration. The Director presented the following short-term goal for the Board's consideration:

- Amend Neb. Rev. Stat. § 76-2236 to allow for continuing education credit to be awarded for attendance of one NRPAB meeting. The meeting must be open to the public and must be a minimum of two hours in length but cannot exceed seven hours.

The Board agreed to the establishment of this short-term goal for FY2026-27.

No new long-term goals were presented or established.

4. SUPERVISORY REAL PROPERTY APPRAISER AND TRAINEE COURSE
Director Kohtz asked for any discussion specific to the supervisory real property appraiser and trainee course. There was no discussion.

5. INSTRUCTORS
Director Kohtz asked for any discussion specific to education instructors. There was no discussion.

6. POST-SECONDARY EDUCATION
Director Kohtz asked for any discussion specific to post-secondary education. There was no discussion.

7. BOARD REPRESENTATION/OFFERINGS
Director Kohtz asked for any discussion specific to Board offerings. There was no discussion.

Break from 10:52 a.m. to 11:02 a.m.

K. PERSONNEL

1. GENERAL DISCUSSION
Director Kohtz asked for any discussion pertaining to personnel. There was no discussion.

2. STAFF POSITIONS
Director Kohtz asked for any discussion specific to staff positions. Board Member Minshull asked if the Director felt that staff positions are adequate for the workload and are balanced in duties. Director Kohtz confirmed that three staff members allow for the work to be completed timely, efficiently, and accurately. Each staff member has assigned duties that they are responsible for; however, there is enough flexibility to allow for shifting as needed to address heavy workloads and special projects. Adding a third employee a few years ago has significantly reduced the stress on staff and allowed the Board to pursue things such as the SARAS Grant. The Director added that there was no way that staff could manage this process before. Director Kohtz finished by reminding the Board that the justification for adding another employee included the employee paying for themselves. During the past three years, the Board has obtained approximately $300,000.00 in grant funding for technology projects that would typically be paid for out of the Board's cash funds. Board Member Minshull thanked the Director. There was no further discussion.

3. POLICIES AND PROCEDURES
Director Kohtz asked for any discussion pertaining to personnel policies and procedures. There was no discussion.

4. **CONFERENCES/TRAINING**

   a. **AARO Conference**

   Director Kohtz reminded the Board that the ASC SARAS Grant is currently being utilized for the Director's AARO Conference travel and registration. Board Member Minshull asked if board members attend the AARO Conference. Director Kohtz responded that, yes, approximately 10% of the attendees are board members from other states. The Director added that when he started, NRPAB board members regularly attended the AARO Conference. The practice was discontinued since the report provided by him was sufficient for the Board to understand what was covered at the conference. There was also a decline in interest in attending. Board Member Minshull asked the Director if he would see a benefit in board members attending to provide support to the Director. The Director indicated that board members are always welcome when funding is available, but that he has a good relationship with both the ASC and TAF, so additional support is not needed. Director Kohtz informed the Board that he regularly has conversations with decision makers for both entities at the conferences. The Director also reiterated that the Director's attendance is paid for by the SARAS Grant, so if board members wished to attend, funding would have to be secured. Minshull then asked if there were any other conferences that the Director believes would be beneficial for him to attend. Director Kohtz indicated that there are other conferences that some of his peers attend, but that he is unsure of the benefits. Board Member Minshull indicated that it would be nice to have funds in the budget for attendance at conferences other than AARO, if the Director sees a need to attend. Director Kohtz indicated that he would investigate this and get back to the Board if anything captures his attention. Board Member Minshull thanked the Director. There was no further conversation.

   b. **Linkedin Learning**

   The Director informed the Board that he would like to continue the LinkedIn Learning subscription. LinkedIn Learning includes a wide variety of courses for training. Linkedin Learning courses are regularly assigned by him to staff to improve skill sets in targeted areas, and staff can use LinkedIn Learning on their own to obtain new skills that help make the agency better. The Board agreed that it is a good use of funds. There was no further discussion.

5. **BOARD STRUCTURE**

   Director Kohtz asked for any discussion pertaining to board structure. There was no discussion.

6. **SHORT- AND LONG-TERM GOALS AND OBJECTIVES**

   Director Kohtz presented an existing long-term goal for the Board's consideration:

   - Continue updating the policies and procedures documents as needed to ensure compliance with state policy changes, NAPE/AFSCME contract changes, and to address general work environment needs and/or changes.

   Director Kohtz informed the Board that he had no specific comments on the long-term goal and asked whether the Board believed the goal should remain. The Board agreed that the long-term goal should remain in place.

   No new short- or long-term goals were presented or established.

L. PUBLIC INFORMATION

1. GENERAL DISCUSSION

Director Kohtz asked for any general discussion on public information matters. There was no discussion.

a. Short- and Long-Term Goals

Director Kohtz presented two existing long-term goals for the Board's consideration:

- Encourage development of Memos from the Board, Facebook posts, and The Nebraska Appraiser articles that contain facts and information of interest to the appraisal business community.

- 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.

Director Kohtz informed the Board that he had no specific comments on the long-term goals and asked whether the Board believed the goals should remain. The Board agreed that the long-term goals should remain in place.

No new short- or long-term goals were presented or established.

2. NRPAB WEBSITE

a. General discussion

Director Kohtz asked for any discussion specific to the NRPAB website. There was no discussion.

b. Processes and Procedures

Director Kohtz asked for any discussion specific to the NRPAB website processes and procedures. There was no discussion.

c. Short- and Long-Term Goals and Objectives

Director Kohtz presented one existing long-term goal for the Board's consideration:

- Continue to monitor the effectiveness of current NRPAB website; repair bugs, make improvements, and add enhancements needed to address functionality or usability.

Director Kohtz informed the Board that he had no specific comments on the long-term goal and asked whether the Board believed the goal should remain. The Board agreed that the long-term goal should remain in place.

No new short- or long-term goals were presented or established.

3. **MEMOS FROM THE BOARD**

a. **General Discussion**

Director Kohtz asked for any discussion specific to the Memos from the Board. There was no discussion.

b. **Processes and Procedures**

Director Kohtz asked for any discussion specific to the Memos from the Board processes and procedures. There was no discussion.

c. **Short- and Long-Term Goals and Objectives**

Director Kohtz presented one existing long-term goal for the Board's consideration:

- 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.

Director Kohtz informed the Board that he had no specific comments on the long-term goal and asked whether the Board believed the goal should remain. The Board agreed that the long-term goal should remain in place.

No new short- or long-term goals were presented or established.

4. **THE NEBRASKA APPRAISER NEWSLETTER**

a. **General Discussion**

Director Kohtz informed the Board that during the current fiscal year, it was discovered that all state agencies have access to the NebraskaLand Magazine photo gallery. The Director reported that one of his favorite things about putting together each edition is adding in these photos to break up the information. Director Kohtz then asked for any discussion on The Nebraska Appraiser. There was no further discussion.

b. **Processes and Procedures**

Director Kohtz asked for any discussion specific to The Nebraska Appraiser processes and procedures. There was no discussion.

c. **Short- and Long-Term Goals and Objectives**

Director Kohtz presented one existing long-term goal for the Board's consideration:

- 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.

Director Kohtz informed the Board that he had no specific comments on the long-term goal and asked the Board if this goal should remain. The Board agreed that the long-term goal should remain in place.

No new short- or long-term goals were presented or established.

5. **FACEBOOK PAGE**
   a. **General Discussion**
   Director Kohtz asked for any general discussion on the NRPAB Facebook Page. There was no discussion.

   b. **Processes and Procedures**
   Director Kohtz asked for any discussion specific to the Facebook page processes and procedures. There was no discussion.

   c. **Short- and Long-Term Goals and Objectives**
   Director Kohtz presented one existing long-term goal for the Board's consideration:

   - Continue utilization of the NRPAB Facebook page to disseminate important information in a timely manner that the appraiser community and general public would not otherwise be aware of, such as documents posted to the NRPAB website, meeting information, and NRPAB policy and business information.

   Director Kohtz informed the Board that he had no specific comments on the long-term goal and asked the Board if this goal should remain. The Board agreed that the long-term goal should remain in place.

   No new short- or long-term goals were presented or established.

M. ADMINISTRATION

1. **GENERAL DISCUSSION**
   Director Kohtz asked for any general discussion pertaining to administration. There was no discussion.

2. **UTILIZATION OF A.I.**
   Director Kohtz informed the Board that there will be an item on the June meeting agenda requesting approval of an estimate received from CIO to migrate the OAC data and link the NRPAB Database data to Power BI Pro. The Director explained that OAC, previously OBIEE, allows for staff to extract data from the NRPAB Database for analysis and report creation. OAC is not user-friendly for those who do not have a coding background, so there have been no data links added to OAC since it moved from OBIEE. Director Kohtz added that he has been advocating for change for a few years. Migrating the data links to Power BI Pro provides a more interactive tool that is A.I. driven. The Board will have the ability to develop more reports with more information, more quickly. Power BI Pro will also allow additional reporting functions, as the reports will be generated directly in the system. There was no further discussion.

   a. **Short- and Long-Term Goals and Objectives**
   Director Kohtz presented one existing long-term goal for the Board's consideration:

   - Explore utilization of A.I. to assist with business functions to automate tasks and for data analysis.

   No new short- or long-term goals were presented or established.

3. **POLICIES AND PROCEDURES**
Director Kohtz asked for any general discussion pertaining to policies and procedures not already on the agenda. There was no discussion.

a. **New or Recommended**
Director Kohtz asked for any discussion pertaining to any new or recommended policies and procedures. There was no discussion.

b. **Internal Procedural Documents**
Director Kohtz asked for any discussion specific to Internal Procedural Documents. There was no discussion.

c. **NRPAB Meetings**
i. **General Discussion**
Director Kohtz asked for any general discussion specific to NRPAB meetings. There was no discussion.

ii. **Timing of Executive Session Vote**
Director Kohtz asked for any discussion on the timing of the executive session vote. There was no further discussion.

d. **Request Forms**
Director Kohtz asked for any discussion specific to request forms. There was no discussion.

e. **Short- and Long-Term Goals and Objectives**
Director Kohtz presented one existing long-term goal for the Board's consideration:

- Continue to monitor the effectiveness of current processes and procedures, and update the processes and procedures as needed to maintain effectiveness and efficiency of the administration of the Board's programs.

Director Kohtz informed the Board that he had no specific comments on the long-term goal and asked the Board if this goal should remain. The Board agreed that the long-term goal should remain in place.

No new short- or long-term goals were presented or established.

4. **NRPAB RECORDS MANAGEMENT**
Director Kohtz asked for any discussion pertaining to records management. There was no discussion.

5. **NRPAB DATABASE**
a. **General Discussion**
Director Kohtz asked for any discussion pertaining to NRPAB database. There was no discussion.

b. Credit Card Payment Option for Online Applications

The Director informed the Board that the ASC SARAS Grant award for next fiscal year includes funding for the development of an online mechanism to accept online credit/debit card payments. This project was denied for FY24 due to a miscommunication as to the purpose of the mechanism. The ASC interpreted the request as the purchase of, and use of a credit/debit card payment system from a third-party provider, which the ASC has determined is the State's responsibility. The purpose of the project is to create a translator between the NRPAB database and the website that communicates with a credit card payment system. Director Kohtz asked for any additional discussion pertaining to the credit card payment option for online applications. The Board expressed support for this project and thanked staff for its hard work. There was no further discussion.

c. Short- and Long-Term Goals and Objectives

Director Kohtz presented two existing long-term goals for the Board's consideration:

- Continue to monitor the effectiveness of current NRPAB database; repair bugs, make improvements, and add enhancements needed to address program or use changes.

- Explore online real property appraiser through E, E, & E initial applications, AMC initial application, and other services that require payment of a fee.

Director Kohtz informed the Board that he had no specific comments on these long-term goals and asked the Board if the goals should remain. The Board agreed that these long-term goals should remain in place.

No new long-term goals were presented or established.

Director Kohtz presented one existing long-term goal that he requested be amended and moved to a short-term goal for the Board's consideration:

- Utilize SARAS Grant for development and implementation of online education applications and NRPAB Database interface, and development and implementation of NRPAB Website-NRPAB Database Translator for Credit/Debit Card Processing System.

The Board agreed with moving this long-term goal to an amended short-term goal as recommended. Board Member Batie asked whether there are any other changes that would make the NRPAB Database more efficient. The Director responded that enhancements are always being added. As for big-picture projects, other than what has already been identified as goals, the only other thing that comes to mind would be the development of a program that utilizes A.I. to analyze real property appraisal practice experience logs. Director Kohtz added that he is unsure of the costs of such a program or if OCIO has the capabilities to develop it. There was no further discussion.

No other new short-term goals were presented or established.

6. APPRAISAL REVIEW SERVICES CONTRACTOR PROGRAM

Director Kohtz asked for any discussion pertaining to the appraisal review services contractor program. There was no discussion.

a. **Processes and Procedures**
Director Kohtz asked for any discussion pertaining to the processes and procedures for appraisal review services contractor program. There was no discussion.

b. **Contractor Agreements**
Director Kohtz asked for any discussion pertaining to the contractor agreements. Board Member Minshull asked if the standard fees established for USPAP compliance review services are adequate. Director Kohtz informed the Board that no contract offers are being turned down due to the fee that he is aware of. The Director then solicited feedback from LPM Loll. Loll indicated that the contract fees are not a cause for offers being declined. The Board thanked staff for the information. There was no further discussion.

c. **Appraisal Services Contractor USPAP Compliance Review Report Summary Documents**
Director Kohtz asked for any discussion pertaining to the appraisal services contractor USPAP compliance review report summary documents. There was no discussion.

d. **USPAP Compliance Review Reports Forms**
Director Kohtz asked for any discussion pertaining to the USPAP compliance review reports forms. There was no discussion.

e. **USPAP Compliance Review Report Form Check Sheets**
Director Kohtz asked for any discussion pertaining to the USPAP compliance review report form check sheets. There was no discussion.

N. APPRAISAL SUBCOMMITTEE
Director Kohtz asked for any discussion pertaining to the Appraisal Subcommittee. There was no discussion.

O. APPRAISAL FOUNDATION
Director Kohtz asked for any discussion pertaining to The Appraisal Foundation. There was no discussion.

P. GOVERNMENT- SPONSORED ENTERPRISES
Director Kohtz asked for any general discussion pertaining to Fannie Mae or Freddie Mac. Board Member Minshull stated that he would like to see more collaboration between Fannie Mae and Freddie Mac and TAF to reduce real property appraiser confusion. Director Kohtz agreed. There was no further discussion.

Q. AARO
Director Kohtz asked for any general discussion pertaining to AARO. There was no discussion.

R. LAWS, RULES, AND GUIDANCE DOCUMENTS
1. GENERAL DISCUSSION
a. **Real Property Appraiser Act_Draft August 4, 2025**
Director Kohtz reminded the Board that during the last strategic planning meeting it requested that a paper application processing fee for real property appraiser and AMC applications be added. The proposed language is found on pages R.1 and R.2. When discussed earlier this fiscal year, it was decided that the changes to the Real Property Appraiser Act and AMC Registration Act were not substantial enough to proceed to bill drafting. The Board can revisit this once additional updates are made during the next fiscal year. There was no further discussion.

b. Appraisal Management Company Registration Act_Draft August 4, 2025
Director Kohtz asked for any discussion specific to the Appraisal Management Company Registration Act drafted August 4, 2025. There was no discussion (see discussion under Real Property Appraiser Act_Draft August 4, 2025).

c. Processing Fee for Real Property Appraiser and AMC Applications Available Online
Director Kohtz asked for any additional discussion specific to the processing fee for real property appraiser and AMC applications available online. There was no discussion.

d. Update of Neb. Rev. Stat. § 76-2221(7) Concerning Exemption for Any Person Appointed by a County Board of Equalization to Act as a Referee
Director Kohtz informed the Board that Chairperson Hermsen requested that a discussion take place regarding an update to Neb. Rev. Stat. § 76-2221(7). Director Kohtz invited Chairperson Hermsen to start the discussion. Chairperson Hermsen indicated that the exemption for any person appointed by a County Board of Equalization to act as a referee is not clear. Chairperson Hermsen added that to resolve the confusion, it would be best to make the exemption apply to all and add coordinator to the exempted parties. L. Johnson agreed with Chairperson Hermsen's assessment. Director Kohtz recommended that all language beginning with, "Any real property appraiser appointed to act as a referee…" be stricken. Chairperson Hermsen indicated that the exemption would then be, "Any person appointed by a county board of equalization to act as a referee pursuant to section 77-1502.01, except that any person who also practices as an independent real property appraiser for others shall be subject to the Real Property Appraiser Act and shall be credentialed prior to engaging in such other real property appraisal practice." Director Kohtz confirmed this as correct and indicated that "or coordinator" could be added after "referee." Chairperson Hermsen expressed satisfaction with this change. The Director reviewed Neb. Rev. Stat. § 77-1502.01 to verify that a credentialed real property appraiser is not required for this appointment and informed the Board that the change could be made. Director Kohtz indicated that this would be added as a short-term goal for consideration with an expected completion date of December 31, 2026. The Director informed the Board that before requesting a requisition draft, the proposed language change would be sent to the Department of Revenue for review. The Board agreed. There was no further discussion.

2. LAWS

a. Real Property Appraiser Act
Director Kohtz asked for any discussion specific to the Real Property Appraiser Act. There was no discussion.

b. Appraisal Management Company Registration Act
Director Kohtz asked for any discussion specific to the Appraisal Management Company Registration Act. There was no discussion.

c. Processes and Procedures
Director Kohtz asked for any discussion specific to processes and procedures pertaining to statute development. There was no discussion.

d. Short- and Long-Term Goals and Objectives

Director Kohtz presented one existing long-term goal for the Board's consideration:

- Address changes to USPAP, Real Property Appraiser Qualifications Criteria, ASC Policy Statements, AQB CAP Program Guidelines, and Title XI as required.

Director Kohtz informed the Board that he had no specific comments on this long-term goal and asked the Board if this goal should remain. The Board agreed that this long-term goal should remain in place.

No new long-term goals were presented or established.

Director Kohtz presented one existing short-term goal for the Board's consideration:

- Amend Neb. Rev. Stat. §§ 76-2241 and 76-3206 to include a paper application processing fee of no more than fifty dollars for any form available electronically.

Director Kohtz informed the Board that he had no specific comments on this short-term goal and asked the Board if this goal should remain. The Board agreed that this short-term goal should remain in place.

Director Kohtz informed the Board that, through discussions, one short-term goal had been identified for consideration. The Director presented the following short-term goal for the Board's consideration:

- Amend § 76-2221(7) to clarify that any person appointed by a County Board of Equalization to act as a Referee or Coordinator is exempt from the real property appraiser act.

The Board agreed to the establishment of this short-term goal for FY2026-27.

3. RULES

a. Title 297

Director Kohtz asked for any discussion pertaining to Title 297. There was no discussion.

b. Title 298

i. General Discussion

Director Kohtz asked for any discussion pertaining to Title 298. There was no discussion.

ii. Practicum Course Experience (298 NAC Chapter 2 § 002)

Director Kohtz presented an email chain between himself and ASC Program Manager Tom Lewis to the Board for review and informed the Board that during the Spring AARO Conference, there was a presentation on the development and implementation of practicum courses in the State of California. The Director indicated that he was surprised that practicum courses did not require the student to be a trainee real property appraiser, or that a supervisory real property appraiser must oversee the experience, if the state has a trainee program. Title 298 allows AQB-approved practicum courses as non-traditional experience, similar to demonstrative reports.

(Continued on page 23)

(Continued from page 22)
Director Kohtz informed the Board that Program Manager Lewis has yet to provide a response but indicated that if Program Manager Lewis states that students in practicum courses are not required to be trainee real property appraisers, then Title 298 must be updated to apply the same real property appraisal practice experience exemptions as for PAREA participants. The Director reported that he will inform the Board once Program Manager Lewis provides a response. There was no further discussion.

iii. Course Approval Program Procedures_Updated March 2026

Director Kohtz presented the document titled, "AQB Course Approval Program Procedures," updated as of March 2026. The Director noted that practicum course programs are now considered by the AQB to be education rather than traditional experience. Currently, staff do not review practicum courses, and the Board only accepts AQB approved practicum courses for real property appraisal practice experience credit. Director Kohtz then asked if the Board would like to continue the current procedure or approve practicum course programs by staff review. Board Member Minshull recommended continuing with the current procedure, as the AQB already reviews and approves the practicum course programs. The Director agreed and added that reviewing practicum course programs would cause a significant increase to the staff's workload. There was no further discussion.

iv. Implement CHRC Fee as Determined by the Nebraska State Patrol

Director Kohtz informed the Board that the Criminal History Record Check Fee once again increased right after the last increase was adopted into Title 298. The Director then recommended that the fee language in Title 298 be changed to state "as determined by the Nebraska State Patrol" rather than Title 298 be amended every time this fee, not set by the Board, changes. Director Kohtz indicated that the same change could apply to language for the federal registry fee as well. Although this fee has not changed in some time, it will at some point. The Board agreed that this would be a good change. The Director informed the Board that a short-term goal will be added for consideration with an expected completion date of June 30, 2027. No further discussion took place.

c. Processes and Procedures

Director Kohtz asked for any discussion specific to the processes and procedures for drafting and implementing changes to Title 297 or Title 298. There was no discussion.

d. Short- and Long-Term Goals and Objectives

Director Kohtz presented two existing long-term goals for the Board's consideration:

- Harmonize Title 298 with the changes made to the Nebraska Real Property Appraiser Act and Appraisal Management Company Registration Act as needed.

- Continue to monitor the effectiveness of regulations to reduce unnecessary regulatory burden, remove barriers to entry into the real property appraiser profession, maintain an effective education program, maintain an effective enforcement program, and provide for better clarification and administration.

Director Kohtz informed the Board that he had no specific comments on these long-term goals and asked the Board if these goals should remain. The Board agreed that these long-term goals should remain in place.

No new long-term goals were presented or established.

Director Kohtz informed the Board that, through discussions, one short-term goal had been identified for consideration. The Director presented the following short-term goal for the Board's consideration:

- Adopt Title 298 changes to implement the increased CHRC fee to "as established by the Nebraska State Patrol," and change the ASC Appraiser Registry Fee and AMC Registry Fee language to "as established by the Appraisal Subcommittee of the Federal Financial Institutions Examination Council."

The Board agreed to the establishment of this short-term goal for FY2026-27.

3. GUIDANCE DOCUMENTS

Director Kohtz asked for a general discussion pertaining to Guidance Documents. There was no discussion.

a. Processes and Procedures

Director Kohtz asked for any discussion specific to processes and procedures for establishing and reviewing guidance documents. There was no discussion.

b. Short- and Long-Term Goals and Objectives

Director Kohtz presented one existing long-term goal for the Board's consideration:

- Continue to adopt Guidance Documents for public advisement concerning interpretation of statutes and rules and retire Guidance Documents that are no longer relevant.

Director Kohtz informed the Board that he had no specific comments on this long-term goal and asked the Board if this goal should remain. The Board agreed that this long-term goal should remain in place.

No new short- or long-term goals were presented or established.

4. INTERNAL PROCEDURAL DOCUMENT

Director Kohtz asked for discussion pertaining to Internal Procedural Documents. There was no discussion.

a. Processes and Procedures

Director Kohtz asked for any discussion specific to processes and procedures pertaining to establishing and reviewing internal procedural documents. There was no discussion.

b. Short- and Long-Term Goals and Objectives

Director Kohtz presented one existing long-term goal for the Board's consideration:

- 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.

Director Kohtz informed the Board that he had no specific comments on this long-term goal and asked the Board if this goal should remain. The Board agreed that this long-term goal should remain in place.

No new short- or long-term goals were presented or established.

S. FINANCIAL

1. REVIEW OF CURRENT FISCAL YEAR

The Board reviewed the expenses and revenues for the current fiscal year to date. The Director reported that, as of this morning, the year-to-date expenditures for the fiscal year are $415,035.43, which amounts to 80.11 percent of the budgeted expenditures for the fiscal year. Director Kohtz then reported the year-to-date revenues for the fiscal year are $396,833.10, which amounts to 103 percent of the projected revenues for the fiscal year. Director Kohtz indicated that 91.78 percent of the fiscal year has passed.

Director Kohtz then moved to the Budget Status Report for the Real Property Appraiser Fund and AMC Fund. As of this morning, the Real Property Appraiser Fund year-to-date expenditures are $273,494.98, which amounts to 77.36 percent of the budgeted expenditures for the fiscal year. The Real Property Appraiser Fund year-to-date revenues are $262,047.10, which amounts to 102 percent of the projected revenues for the fiscal year. The AMC Fund year-to-date expenditures are $141,540.45, which amounts to 86.01 percent of the budgeted expenditures for the fiscal year. The AMC Fund year-to-date revenues are $134,783.00, which amounts to 105 percent of the projected revenue for the fiscal year.

Director Kohtz provided a Budget Status Report for the ASC SARAS Grant. The Director reported that the year-to-date expenditures are $67,076.34, which amounts to 54.76 percent of the budgeted expenditures for the fiscal year. The Director informed the Board that due to OCIO not billing agencies for April and May IMS services, this amount will likely be the end-of-year amount.

Director Kohtz then presented four graphs illustrating expenses, revenues, and cash balances to the Board for review. The Director stated that these graphs will also be presented at the June meeting. The Director then asked if there were any questions or comments regarding the review of the current fiscal year. There was no further discussion concerning the current fiscal year.

2. 2025-30 PROJECTIONS

Director Kohtz presented four charts showing the 2025-30 financial projections. The Director reported that the projected expenditures were calculated at 90 percent for the Appraiser Fund and 90 percent for the AMC Fund. Director Kohtz informed the Board that, as always, a conservative approach was taken towards the revenue projections. The Director also reported that the Title 298 fee schedule is implemented in the projections. According to Director Kohtz, the majority of revenue comes from renewal fees, application fees, and temporary permit fees. The Director informed the Board that health insurance expenditures have had and is having a significant impact on the budget. Health insurance expenditures increased by $36,946.84 between FY2023-24 and FY2026-27.

Director Kohtz then guided the Board to the cash balance projections and illustrated where the fund balance policy stands in relation to the cash balance for both the Appraiser Program and the AMC Program. The Director informed the Board that the $150,000.00 cash fund transfer from the Appraiser Fund and the $100,000.00 cash fund transfer from the AMC Fund, are included in FY2025-26, and the $100,00.00 cash fund transfer from the AMC Fund is included for FY2026-27. Director Kohtz indicated that at the regular meeting on June 18, 2026, an updated Appraiser Fund Cash Balance Policy and an updated AMC Fund Cash Balance Policy will be presented for the Board's consideration. The fund balance policies used in this chart are the proposed fund balance policies. The Director reported that both the AMC Fund and Appraiser Fund balances are expected to be significantly below the policy threshold for all projected years. Director Kohtz informed the Board that when the current fee table was implemented in Title 298, the goal was to build up revenues over the next few years and let the fund balances trickle down for a few years before the statutory fee limit would need to be increased again; the cash fund transfers leave little option to the Board but to move this timeline up significantly. The Director projected that the statutory fee limit will need to be increased in 2029 or 2030. The Director concluded by saying that the cash fund balances will continue to be monitored closely during the next couple of years. Chairperson Hermsen thanked Director Kohtz for the report.

Board Member Batie asked if AMC consolidations have been prevalent during the current fiscal year and if the projections show that more consolidations are likely. Director Kohtz responded that it appears the consolidation in the industry has stopped at the present time. Currently, the number of AMCs is steady as new AMCs are replacing those that don't renew.

3. FY 2026-27 BUDGET

Director Kohtz presented the proposed FY2026-27 Budget to the Board for review and highlighted the following items:

- Projected Appraiser and AMC Fund expenditures are $457,528.50, and projected Appraiser and AMC Fund revenues are $472,882.50.
- Projected Appraiser Fund expenditures are $312,328.00, and projected Appraiser Fund revenues are $316,182.50.
- Projected AMC Fund expenditures are $145,200.00, and projected AMC Fund revenues are $156,700.00.
- No projected deficit budget request is included.
- Projected carryover allocations are $1,847.00 for CHRC cost increase.
- Proposed Budget includes general expenditure allocation of 65% to Appraiser Fund and 35% to AMC Fund.
- Employee Salaries and Benefits ($383,263.00).
- Board Member Per Diem Payments ($7,500.00)
- NRPAB Employee Recognition Program ($1,500.00)

- Rent and Depreciation ($12,407.00)
- Board Member Meeting Travel ($12,465.00)
- Legal Services ($20,000.00); Legal Related ($3,000.00)
- Other Contractual Services - CHRC and Appraisal Review Services ($34,455.00)
- CIO – IM Services expenditures, Network Services expenditures, and software ($31,727.00)
- Other Operating Expenses (overage coverage of $500.00)
- Budget includes the following changes from the FY 2025-26 base:
  - Salary and Benefits ($24,988.00)
    - Permanent Salaries ($9,455.00), Employee Bonuses (-$500.00), Retirement Plan ($672.00), FICA ($685.00), Health Insurance ($14,676.00)
  - Operating Expenses (-$3,847.00)
    - CIO Charges (-$1,537.00), Publication and Print Expense (-$50.00), Awards Expense ($10.00), Rent Expense (-$4,365.00), Rent Depreciation (-$1,603.00), Educational Services ($17.00), Other Contractual Services ($3,432.00), Other Operating Expenses ($249.00).
  - Travel Expenses ($427.00)
- **Applicant Standard 3 Reviewer Fees/SME Fees are set at:**
  Applicant Reviews
  Residential: 4 Hours x $125.00 = $500.00
  2-4 Family: 5 Hours x $125.00 = $625.00
  Agricultural: 10 Hours x $125.00 = $1,250.00
  Commercial: 10 Hours X $125.00 = $1,250.00

  SME
  Residential: 5 Hours x $125.00 = $625.00
  2-4 Family: 5 Hours x $125.00 = $625.00
  Agricultural: 12 Hours x $125.00 = $1500.00
  Commercial: 12 Hours X $125.00 = $1500.00

The Director then asked if there were any questions or comments regarding the budget highlights. There was no further discussion.

a. Policies and Procedures
Director Kohtz asked for any general discussion pertaining to budget policies and procedures. There was no discussion.

i. **AMC Fund/Appraiser Fund Split**

Director Kohtz presented a memo regarding the FY2026-27 Appraiser-AMC Funds Allocation to the Board for review. The Director reminded the Board that the agency cannot utilize appraiser funds on AMC expenditures and cannot utilize AMC funds on appraiser expenditures. The quarterly workload review for each employee takes place during the first full work week in July, October, January, and April.

Each employee reported his or her time spent on appraiser- and AMC-related activities per day in quarter-hour increments. The quarterly workload review for each employee indicates that 34% of time was spent on AMC-related functions, and 66% of time was spent on Appraiser-related functions. During analysis of the proposed budget for FY2026-27, the past, present, and projected numbers and trends for appraiser credentialing, AMC registration, education activities, and compliance, were taken into consideration. The number of AMC registrations renewals has been stable since FY2023-24; the number of new AMC registrations once again increased during FY2026-27, resulting in a slight increase of reported hours for the AMC Registration Program for FY2025-26 compared to FY2024-25. 39.75 hours were reported in FY2024-25 compared to 55.5 hours in FY2025-26. Time spent on AMC-related functions is expected to remain consistent for FY2025-26. The number of new real property appraiser credentials issued increased in FY2025-26 after two years of stability. However, new real property appraiser credentials issued are expected to decrease slightly in FY2026-27. The number of real property appraiser credential renewals met projections in FY2025-26 and are projected to be consistent for the next few fiscal years. Although there was a decrease in the number of education applications received, time spent processing applications remained the same. When compared to FY2024-25, hours attributed to Appraiser-related functions increased from 237.75 to 252.5 in FY2025-26. Overall, the numbers for real property appraisers are stable and the associated time spent is expected to remain stable for FY2026-27. Finally, there are no compliance program changes, or legislative or policy matters, that would affect the AMC/Appraiser Funds allocation for FY2026-27. The AMC/Appraiser Funds allocation for FY2026-27 will remain at 65% Appraiser Fund and 35% AMC Fund. Director Kohtz asked for any questions or comments. There was no further discussion.

ii. **Internal Procedural Documents**

Director Kohtz asked for discussion specific to internal procedural documents pertaining to financials. There was no discussion.

b. **Goals and Objectives**

Director Kohtz asked for discussion pertaining to short- and long-term goals and objectives. There was no discussion.

4. **2027-2029 Biennial Budget**

Director Kohtz presented the proposed 2027-2029 Biennial Budget to the Board for review and highlighted the following items:

2027-2028 Proposed Budget:

- Proposed Budget includes general expenditure allocation of 65% to Appraiser Fund and 35% to AMC Fund.

- Employee Salaries and Benefits ($388,499.00).
- Board Member Per Diem Payments ($7,500.00).
- NRPAB Employee Recognition Program ($1,500.00).
- Rent and Depreciation ($13,443.00).
- Board Member Meeting Travel ($12,465.00).
- Legal Services ($20,000.00); Legal Related ($3,000.00).
- Other Contractual Services - CHRC and Appraisal Review Services ($34,295.00).
- CIO – IM Services expenditures, Network Services expenditures, and software ($31,727.00).
- Other Operating Expenses (overage coverage of $500.00).

2028-2029 Proposed Budget:

- Proposed Budget includes general expenditure allocation of 65% to Appraiser Fund and 35% to AMC Fund.
- Employee Salaries and Benefits ($403,294.00).
- Board Member Per Diem Payments ($7,500.00).
- NRPAB Employee Recognition Program ($1,500.00).
- Rent and Depreciation ($13,443.00).
- Board Member Meeting Travel ($12,465.00).
- Legal Services ($20,000.00); Legal Related ($3,000.00).
- Other Contractual Services - CHRC and Appraisal Review Services ($34,455.00).
- CIO – IM Services expenditures, Network Services expenditures, and software ($31,727.00).
- Other Operating Expenses (overage coverage of $500.00).

The Director then stated that these numbers are preliminary and that the DAS projected rates and NSP CHRC fee increases are included, but estimated in the projections. Director Kohtz informed the Board that it will see the final biennial budget request at the August meeting. The Director then asked if there were any questions or comments regarding the budget highlights. There was no further discussion.

a. Policies and Procedures

Director Kohtz asked for any general discussion pertaining to the biennial budget policies and procedures. There was no discussion.

b. Goals and Objectives

Director Kohtz informed the Board that one short-term goal had been identified for consideration. The Director presented the following short-term goal for the Board's consideration:

- Complete 2027-29 Biennial Budget Request addressing agency issues discussed at strategic planning (CHRC Fees, DAS State Projected Rate, Possible Director travel/conference attendance funding).

The Board agreed to the establishment of this short-term goal for FY2026-27.

No new long-term goals were presented or established.

5. FEES

Director Kohtz presented the approved Fee Schedule effective July 1, 2026 to the Board for review and asked for any discussion. Board Member Minshull asked if the Director expects appraiser or AMC funds to be transferred to the State General Fund and if the Board should maintain a flat balance for the Appraiser Fund and AMC Fund as much as possible. The Director indicated that for the next biennium, the State is expected to have a deficit of approximately $800 million. Using cash funds to balance the State's General Fund budget is the norm right now, so yes, funds may be transferred again in the future. The Director also reported that he was informed that a couple of peer agencies have defaulted on payments, so it is likely that low fund balances are not a deterrent for cash transfers. Director Kohtz finished by recommending that no drastic changes be made in the near future and noted that fees cannot be increased beyond the fee table in Title 298 until the statutory limit is raised. There was no further discussion.

T. ADJOURNMENT

Board Member Batie moved to adjourn the meeting. Board Member Minshull seconded the motion. The motion carried with R. Johnson, Minshull, Batie, L. Johnson, and Hermsen voting aye. At 12:40 p.m., Chairperson Hermsen thanked the Board and staff for the hard work and adjourned the June 16, 2026 meeting of the Nebraska Real Property Appraiser Board.

Respectfully submitted,

Tyler N. Kohtz
Director

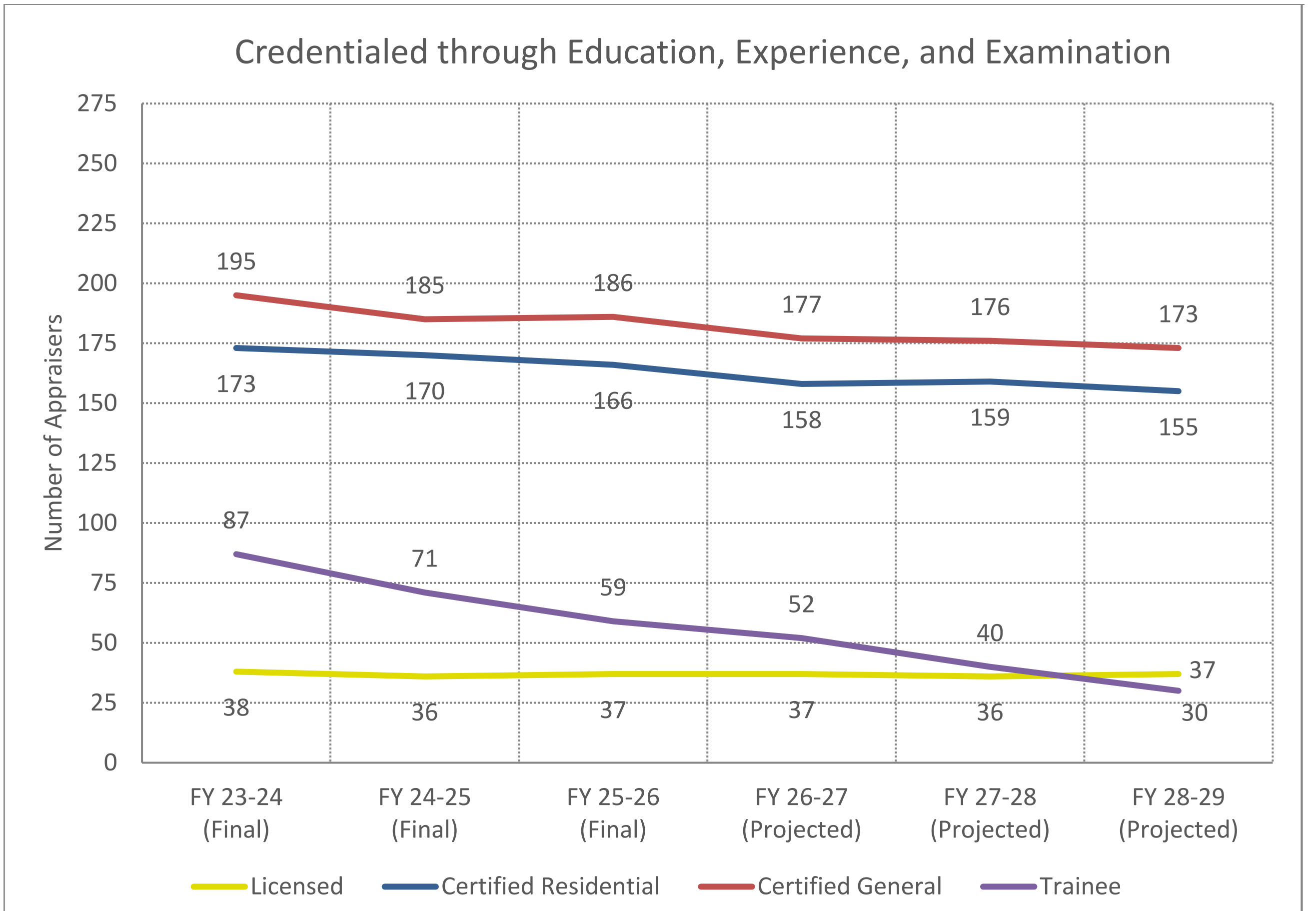
These minutes were available for public inspection on June 25, 2026, in compliance with Nebraska Revised Statutes § 84-1413(5).

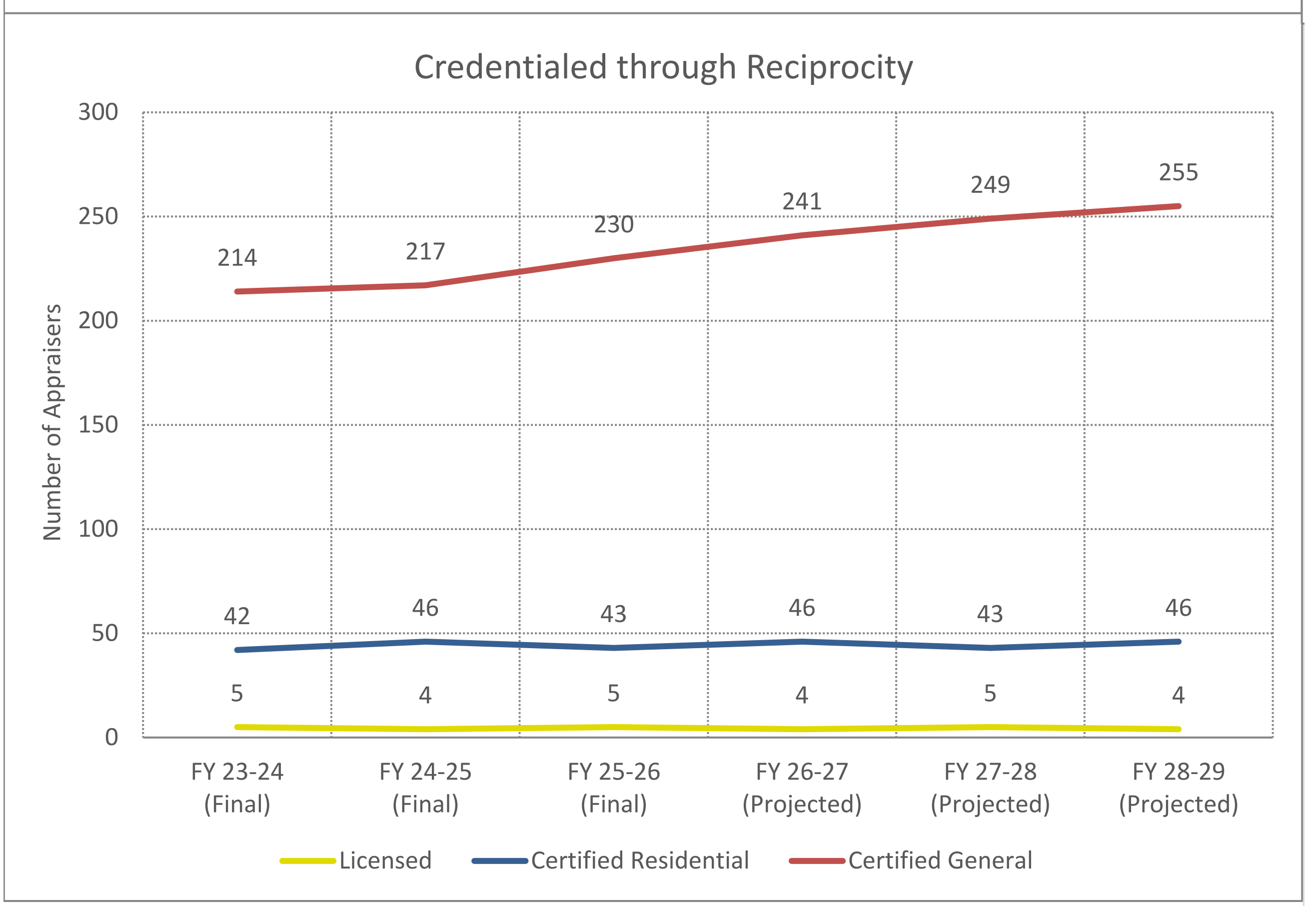
2026-27 Nebraska Real Property Appraiser Board Goals and Objectives
June 16, 2026 Strategic Planning Meeting

	SHORT TERM GOALS / OBJECTIVES	EXPECTED COMPLETION DATE	STATUS/GOAL MET	LONG TERM GOALS / OBJECTIVES	EXPECTED COMPLETION DATE	NOTES
LAWS, RULES, AND GUIDANCE DOCUMENTS	Adopt Title 298 changes to implement the increased CHRC fee to "as established by the Nebraska State Patrol," and change the ASC Appraiser Registry Fee and AMC Registry Fee language to "as established by the Appraisal Subcommittee of the Federal Financial Institutions Examination Council."	6/30/2027		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, maintain an effective enforcement program, and provide for better clarification and administration.	Ongoing.	
	Amend Neb. Rev. Stat. § 76-2221(7) to clarify that any person appointed by a County Board of Equalization to act as a Referee or Coordinator is exempt from the Real Property Appraiser Act.	12/31/2026		Harmonize Title 298 with the changes made to the Nebraska Real Property Appraiser Act and Appraisal Management Company Registration Act as needed.	Ongoing.	
	Amend Neb. Rev. Stat. § 76-2236 to allow for continuing education credit to be awarded for attendance of one NRPAB meeting. The meeting must be open to the public and must be a minimum of two hours in length but cannot exceed seven hours.	12/31/2026		Address changes to USPAP, Real Property Appraiser Qualifications Criteria, ASC Policy Statements, AQB CAP Program Guidelines, and Title XI as required.	Ongoing.	
	Amend Neb. Rev. Stat. §§ 76-2241 and 76-3206 to include a paper application processing fee of no more than fifty dollars for any form available electronically.	12/31/2026		Continue to adopt Guidance Documents for public advisement concerning interpretation of statutes and rules, and retire Guidance Documents that are no longer relevant.	Ongoing.	
				Continue to adopt internal procedures as needed to assist with the Board's administration of its programs, and retire internal procedures that are no longer relevant.	Ongoing.	
COMPLIANCE	Explore processing fee/surcharge for administrative violations.	12/31/2026		None.		
CREDENTIALING AND REGISTRATION	Add PAREA participants to monthly real property appraiser charts and graphs.	12/31/2026		Monitor real property appraiser credential renewal dates.	Ongoing.	
EDUCATION	None.			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.	
				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.	
PERSONNEL	None.			Continue updating the policies and procedures documents as needed to ensure compliance with state policy changes, NAPE/ASFCME contract changes, and to address general work environment needs and/or changes.	Ongoing.	
PUBLIC INFORMATION	None.			Encourage development of Memos from the Board and Facebook posts, and The Nebraska Appraiser articles that contain facts of interest to the appraisal business community.	Ongoing.	
				Continue utilizing the NRPAB website, NRPAB Facebook page, The Nebraska Appraiser, and Memos from the Board to disseminate relevant and important information to the appraisal business community and the general public in a timely manner. This includes information related to state and federal regulations, credentialing and registration requirements, renewal information, education information, Board policies and procedures, documents posted to the NRPAB website, meeting information, and other information that affects the industry.	Ongoing.	
				Continue utilization of Memos from the Board to disseminate important information in a timely manner that should not be held for the next release of The Nebraska Appraiser.	Ongoing.	
				Continue releasing new issues of The Nebraska Appraiser on a quarterly basis to disseminate important information to the appraisal business community and the general public in an effective and efficient manner.	Ongoing.	
				Continue utilization of the NRPAB Facebook page to disseminate important information in a timely manner that that appraisal business community and general public would otherwise not be aware of, such as documents posted to the NRPAB website, meeting information, and NRPAB policy and business information.	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.	
ADMINISTRATION	Utilize SARAS Grant for development and implementation of online education applications and NRPAB Database interface, and development and implementation of NRPAB Website-NRPAB Database Translator for Credit/Debit Card Processing System.	6/30/2027		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.	
				Continue to monitor the effectiveness of current NRPAB database, repair bugs, and make improvements and add enhancements needed to address program or use changes.	Ongoing.	
				Explore online real property appraiser through E,E,&E initial applications, AMC initial application, and other services that require payment of a fee.	Ongoing.	
				Explore use of AI for business functions to automate tasks and for data analysis.	Ongoing.	
FINANCIALS	Complete 2027-29 Biennial Budget Request addressing agency issues discussed at strategic planning (CHRC Fees, DAS State Projected Rate, Possible Director travel/conference attendance funding).	10/1/2026		None.		

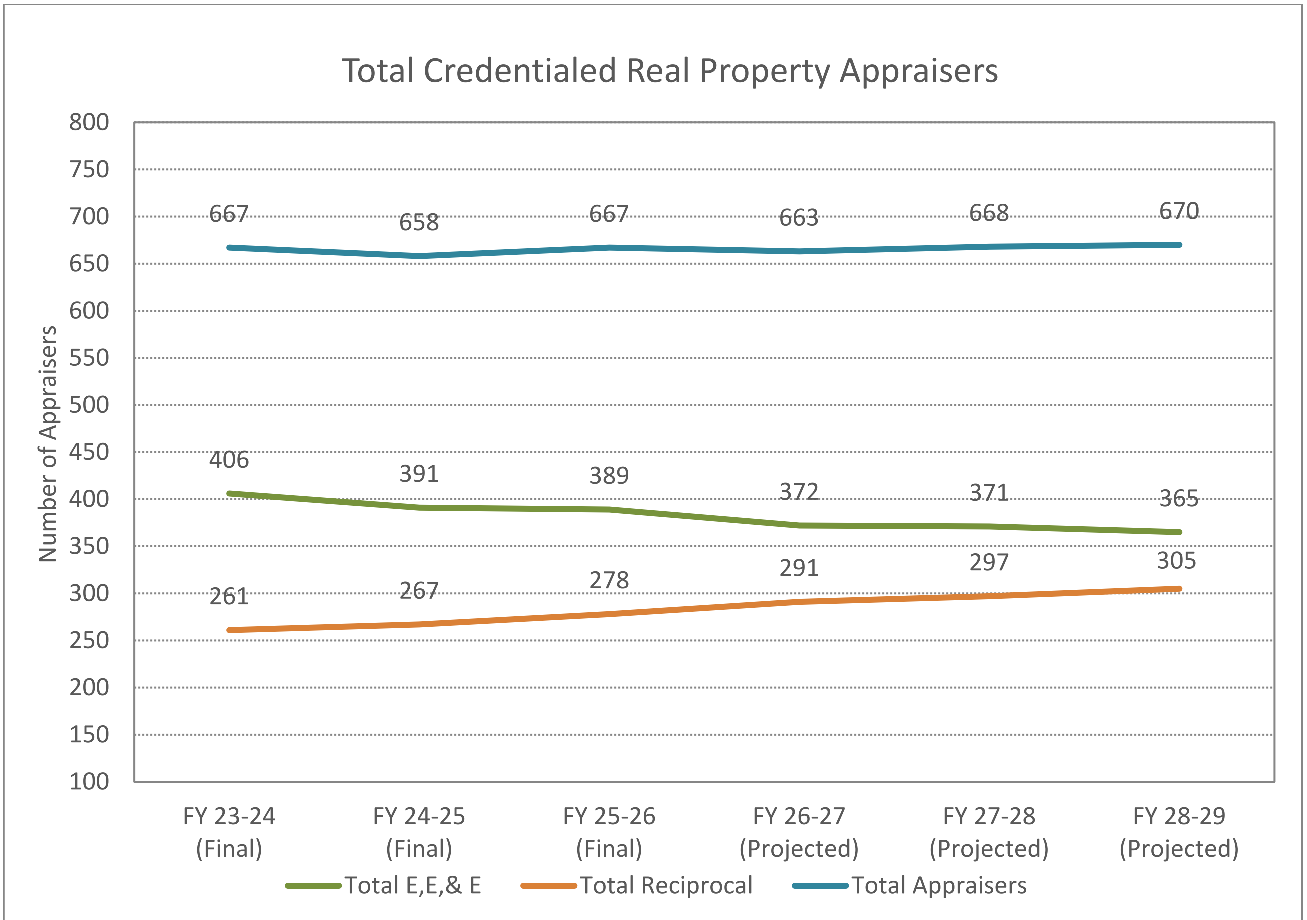
2026-27 NRPAB SWOT Analysis			
STRENGTHS: -	**WEAKNESSES:**	**OPPORTUNITIES:**	**THREATS:**
* Customer service	* Industry's inability to grow	* Growth in real property appraiser field	* Agency turnover
* Organization	* Efficiency loss due to database not meeting potential	* Continued evaluation of Board and Agency operations	* Federal agency oversight
* Board member knowledge	* Regulatory and statutory barriers	* Embrace of available technology	* Economic climate
* Staff knowledge		* Agency staff size and cross-training of Agency duties	* Aging appraiser population
* Adaptability		* Board member with residential appraisal expertise	* Inadequate supervisory appraiser knowledge
* Professional diversity of Board		* Utilization of ASC grant funding for technology projects	* Deemphasis on appraisals at the Federal level
* Modernization of accessibility		* Education of users of appraisal reports	* Commodification of appraisal reports
* Authority to enter into contingent dismissal agreements			* Business consolidation
* Embrace of available technology			* Government consolidation
			* Fannie Mae UAD 3.6 Form upgrade

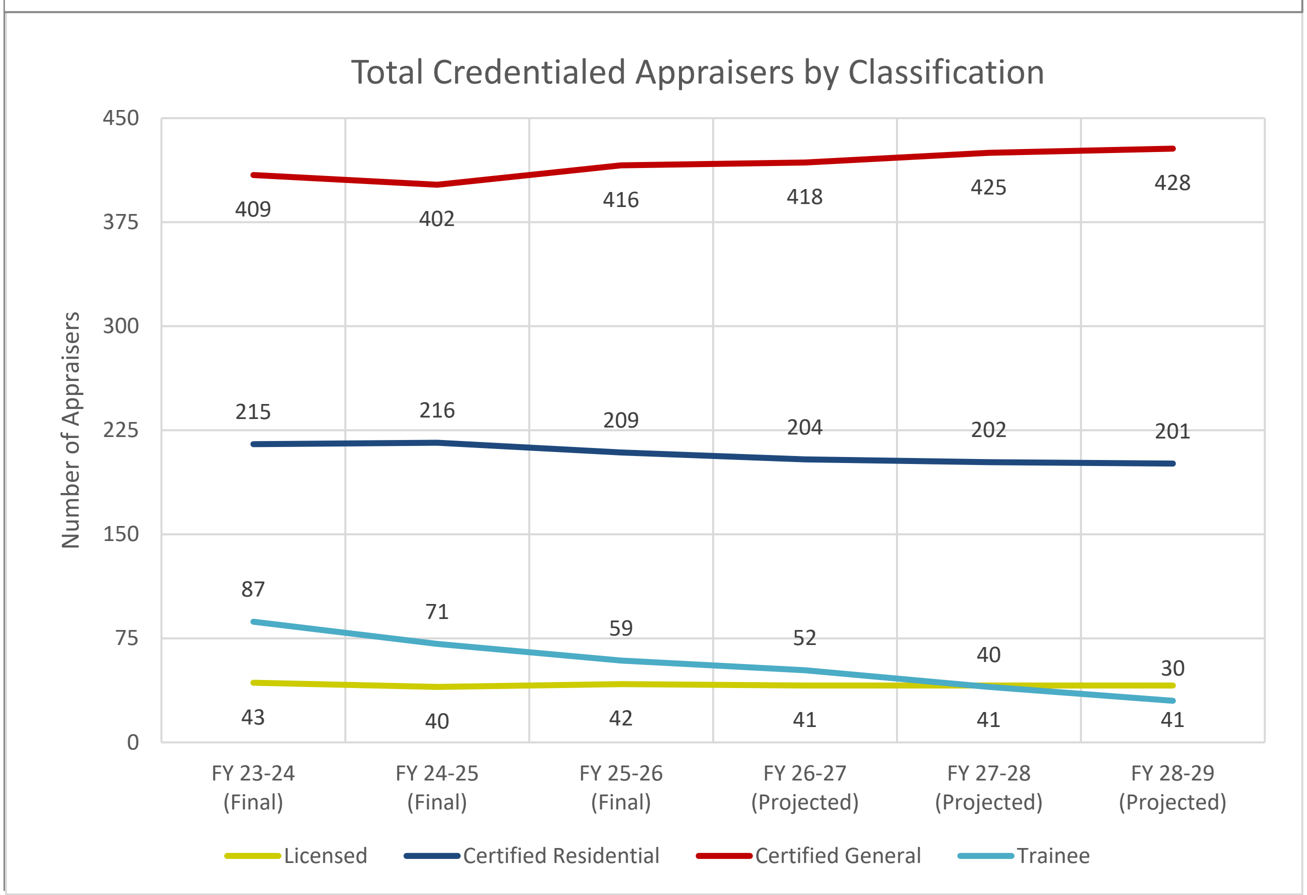
Nebraska Real Property Appraiser Credential Holder Projections
FY 2023-2024 to FY 2028-2029

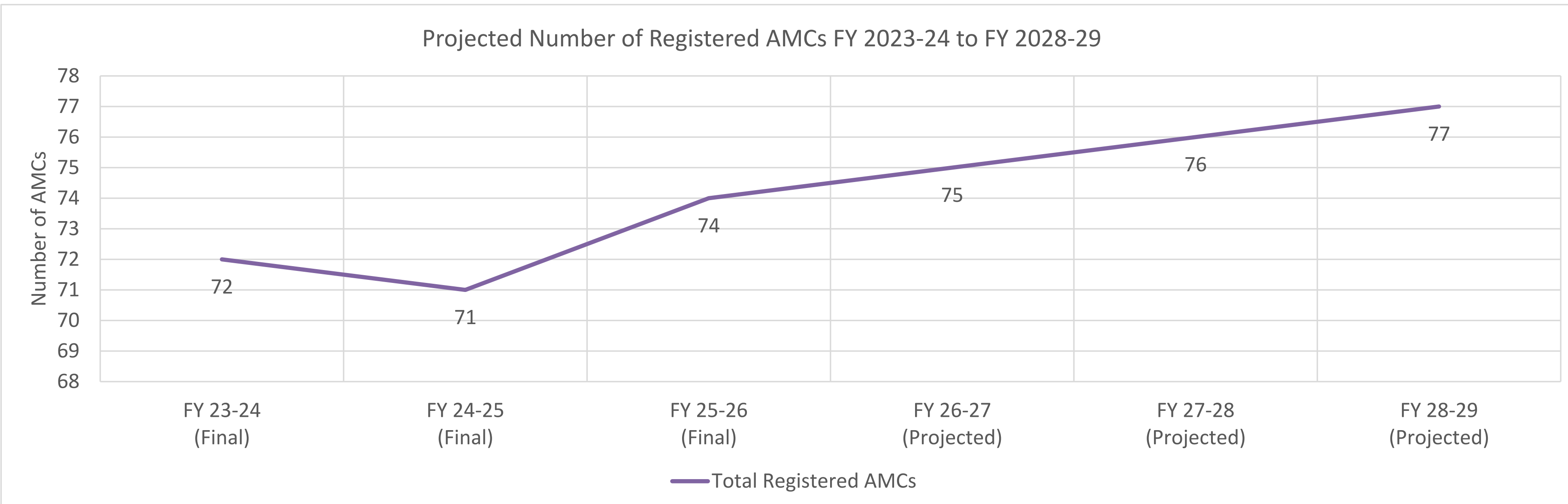




Nebraska Real Property Appraiser Credential Holder Projections
FY 2023-2024 to FY 2028-2029






Projected Number of Registered AMCs FY 2023-24 to FY 2028-29
78
77
76
75
74
73
72
71
70
69
68
Number of AMCs
72
71
74
75
76
77
FY 23-24 (Final)
FY 24-25 (Final)
FY 25-26 (Final)
FY 26-27 (Projected)
FY 27-28 (Projected)
FY 28-29 (Projected)
Total Registered AMCs

IT Inventory Report - Software

Agency Nebraska Real Property Appraiser Board
Reporting Date 8/10/2026

Software Type	Software Name/Vendor	Description	Date Acquired	Contract Number	Renewal Date	License Quantity	Total Annual License Cost	Annual Support & Maintenance Cost	Planned Cost	Notes
SaaS	Adobe Acrobat	Edit and view PDF files	6/29/2026	15765 OC	4/25/2027	4	$ 358.56	$ -	$ 378.00	Purchased through OCIO
SaaS	InDesign	Graphic designer	6/29/2026	15765 OC	4/25/2027	1	$ 360.91	$ -	$ 380.00	Purchased through OCIO
COTS	Cisco Secure Client	State VPN connection	1/1/2018	15765 OC	4/25/2027	4				Provided by OCIO
Custom	Centrion Blue	Secure application access portal	1/1/2018	N/A	N/A	4	$ -	$ -	$ -	Maintained and managed by OCIO
Custom	NRPAB Database	Agency Database for Licensing	1/1/2012	N/A	N/A	9	$ -	$ 134,600	$ 150,000	Planned costs, which includes upgrades, enhancements and bug fixes, is the annual expected cost for the future.
SaaS	Microsoft ENT Cloud Suite	General computer operating system and associated business tools.	1/1/2018	15765 OC	4/25/2027	4	$ 3,120	$ -	$ 7,927	
SaaS	Oracle Cloud Analytics (OBIEE)	A comprehensive business intelligence platform used to gather, store, analyze, and visualize enterprise data	1/1/2018	N/A	N/A	4	$ 684	$ 684	$ 1,435	The agency is in the process of transitioning its data analysis to Power BI Pro and will maintain OBIEE licenses until transition is complete.
SaaS	Adobe Dreamweaver	A web design and development application	1/1/2018	15765 OC	4/25/2027	1	$ 407	$ -	$ 427	Purchased through OCIO
SaaS	Meeting Owl	An all-in-one, 360-degree smart video conferencing device designed for hybrid teams	9/16/2021	N/A	N/A	1	$ -	$ -	$ -	Camara to connect and operate the Meeting Owl hardware through cloud based app.
SaaS	Sharefile	Open-source file archiver tool used to shrink large files or folders into a single compressed container and to extract files from compressed formats	1/1/2018	N/A	N/A	1	$ 120	$ -	$ -	Included in Microsoft Enterprise costs in the future.
SaaS	MaxUC	A cloud-based application that lets users manage Allo business phone across computers and mobile devices	1/14/2022	N/A	N/A	4	$ 48	$ -	$ 48	Cost of Allo softphone is included in phone service line (amount subtracted from Allo Statewide VoIP Service)
Custom	DYMO Connect	Software and mobile app used to design, edit, and print custom labels using compatible DYMO label makers and LabelWriter printers	7/15/2021	N/A	N/A	0	$ -	$ -	$ -	Free software used to print with DYMO label makers
SaaS										

IT Inventory Report - Hardware

Agency Nebraska Real Property Appraiser Board

Reporting Date 8/10/2026

Asset Description	Quantity	Owned/Leased	Date Acquired	Initial Purchase Cost	Annual Cost	Planned Cost	Notes
Plantroics Headset	3	Owned	4/19/2018	$ 209	$ -	$ -	Each plantroic headset was bought seperatly at different prices. Infromation from first purchase is reported
Phone	5	Leased	9/4/2019	$ -	$ 125	$ 163	Allo Statewide VoIP Service.
Laptop	4	Leased	Every four years	$ -	$ 2,304	$ 2,304	OCIO Laptop Performance Lease Program.
Owl	1	Owned	9/16/2021	$ 1,187	$ -	$ -	
Projector	1	Owned	8/20/2015	$ 1,077	$ -	$ -	
Polycom Conference Telephone	2	Owned	2/2/2022	$ 279	$ -	$ -	
Toshiba 55" TV	1	Owned	9/30/2025	$ 200	$ -	$ -	
HP OfficeJet Pro	1	Owned	4/17/2026	$ 220	$ -	$ -	Director's Printer
Capital Printer	1	Leased	7/1/2024	$ 1,393	$ 1,933	$ 1,933	
Dymo Label Makers	3	Owned	7/15/2021	$ 82	-	-	Each DYMO Labelwriter was bought seperatly at different prices. Infromation from last purchase is reported

2027-2029 NRPAB OCIO Expense Worksheet

	FY28 Rate	FY28 Cost Per Month	FY29 Rate	FY29 Cost Per Month
Phone Service (4 FTE)	19.73	98.65	50.80	254.00
Webhosting (65,000 hits)	0.02	988.00	0.02	1,020.50
Network & Security (4 FTE)	72.11	288.44	74.27	297.08
Hot Storage (200 mb)	0.10	20.00	0.11	21.60
Cold Storage (375 mb)	0.07	26.25	0.06	21.38
PC Licensing and Support (4 FTE)	169.57	678.28	165.15	660.60
Enterprise Services (4 FTE)	-	-	29.90	119.60
Device Leasing (4 FTE)	48.00	192.00	48.00	192.00
Applications Developer (125 Hrs/Mo.)	105.16	1,095.00	108.31	1,128.00
		3,386.62		3,714.76

Confirmed numbers above with Noah Finlan with OCIO Finaincing.

Totals	FY28	FY29
OCIO Services	40,640.00	44,577.00
Adobe Dreamweaver Renewal	500.00	500.00
Adobe InDesign Renewal	500.00	500.00
Adobe Acrobat Renewal	500.00	500.00
OCIO Passthrough	400.00	400.00
	42,540.00	46,477.00

State Fiscal Year 2025 Federal Grant Inventory Report

Agency	Nebraska Real Property Appraiser Board
Reporting FY (previous state fiscal year)	FY2026
Total Appropriations	$ 640,580.79
Aggregate Federal Expenditures (Prior FY)	$ 67,076.34
Aggregate Federal Appropriations (Prior FY)	$ 122,502.25
Total Appropriation of Federal Grants	$ 119,242.00
Difference between Appropriated and Total Federal Dollars	$ 3,260
% of Total Budget (Federal Funds)	19%
Operating Plan if Federal Funds were reduced by 10%:	The full scope of work for which the grant was awarded would not be completed.

Program or Grant Title	CFDA or Assistance Listing #	Total Amount Awarded	State Match Requirement (Y/N)	If Yes, State Match Requirement %	State Match Amount	Federal Grant Start Date	Federal Grant End Date (if any)	Expenditure Schedule until End Date	Pass-Through Grant (Y/N)	Agreement Summary / Obligations (one-liner)	Citation to Law/Regulation/Grant	FTE Count (#)	Statutory Objective Met (State/Federal)
FY2024 State Appraiser Regulatory Agencies Support (SARAS) Grant	38.006	119,242.00	No	N/A	N/A	7/1/2024	6/30/2027	Monthly	No	Program progress reports (ASC-PR) and Federal Financial Report (FFR or SF 425) reports are due semi-annually for reporting periods ending March 31st and September 30th of each year. Reports are due 30 days after the end of the reporting period and are to be submitted in the Payment and Management System (PMS).	12 U.S.C. 3338(b)(5)	0	Both

Nebraska Real Property Appraiser Board Statement of Work

Project Title: Online Temporary Real Property Appraiser Credential Application, Online Real Property Appraiser Credential by Reciprocity Application, Online Education Provider Education Activity Application, and NRPAB Database Interface Enhancement; Development of Online Mechanism to Accept Online Credit/Debit Card Payments; and AARO Conference Attendance

Priorities: Improving the State's overall process or infrastructure to ensure compliance with Title XI requirements.

Staff Development that ensures effective supervision of the activities of State certified and licensed appraisers.

Objective: Maximum operation efficiency and effectiveness is achieved when the Board's technology systems are highly functioning, utilizing all available resources. Continue to develop and improve the agency's technology that increases the efficiency and effectiveness of the agency and meets the intent of USPAP, Real Property Appraiser Qualifications Criteria, ASC Policy Statements, AQB CAP Program Guidelines, and Title XI as required; and provides the best available service to the appraisal business community and the general public.

The primary objective of this project is to develop and improve technology tools to maximize operations efficiency and better serve Nebraska real property appraisers, appraisal management companies, and the public. Specifically, the Board intends to develop online real property appraiser initial applications (Reciprocity and Temporary) and education activity applications, along with the enhancements required in Appraiser Login, AMC Login, and the NRPAB Database. In addition, the Board intends to expand online payment options to include credit and debit card payments. A secondary objective of this project is to maintain a high-level understanding of the appraisal regulatory environment through representative attendance at Association of Appraiser Regulatory Officials conferences.

Project Background: In this digital age, the ability to provide convenient and efficient online services is essential for the Board to meet the expectations of the appraisal business community and the general public. In the areas of application submissions and fee payments, streamlined processes can significantly enhance user satisfaction and operational efficiency.

Over the past few years, the Nebraska Real Property Appraiser Board has been transitioning from paper-based methods for collecting real property appraiser and appraisal management company information to digital methods. Applicants for initial credentialing as real property appraisers and renewal of real property appraiser credentials, and applicants for registration as appraisal management companies and renewal of appraisal management company registrations, now expect the convenience and security of submitting materials online, reflecting broader trends toward digital accessibility and efficiency. Credit/debit card payments have also become preferred due to their convenience, security, and electronic tracking. This payment option also eliminates the need for the cumbersome check making process. Integrating secure credit card payments into the online application process will reduce burden on the appraisal business community, enhance financial transparency, and increase operational efficiency.

The following specific projects are included in Grant application:

Online Temporary Real Property Appraiser Credential Application and NRPAB Database Interface Enhancement

Create an online application for Nebraska real property appraiser temporary credential that includes:

- Mechanism for applicants not already in the NRPAB Database to enter a database profile, generate a Centurion invitation, and connect the Centurion User ID to the database profile so the appraiser can use Appraiser Login.
- Online application form completed through Appraiser Login with payment by EFW.
- Temporary credential renewal completed through Appraiser Login for any given temporary credential.
- Develop Temporary Credential Application Interface in NRPAB Database.
- Issue Temporary Credentialing Card through Appraiser Login.

Develop Online Mechanism to Accept Online Credit/Debit Card Payments

Develop online mechanism and implement all fiscal and data requirements to accept online credit/debit card payments for applications accepted by the Board through Appraiser Login and AMC Login. This project includes establishing and meeting all data security requirements and all online fund collection requirements of the Nebraska State Treasury.

Online Real Property Appraiser Credential by Reciprocity Application and NRPAB Database Interface Enhancement

Create an online application for Nebraska real property appraiser temporary credential that includes:

- Mechanism for applicants not already in the NRPAB Database to enter a database profile, generate a Centurion invitation, and connect the Centurion User ID to the database profile so the appraiser can use Appraiser Login.
- Online application form completed through Appraiser Login with payment by EFW.
- Develop Real Property Appraiser Credential by Reciprocity Application Interface in NRPAB Database.

Online Education Activity Application Submission and NRPAB Database Interface Enhancement

Create an online qualifying, continuing and supervisory appraiser and trainee education activity applications for education providers that includes:

- Develop an online Education Provider Login.
- Mechanism for education providers not already in the NRPAB Database to enter a database profile, generate a Centurion invitation, and connect the Centurion User ID to the database profile so the education provider can use Education Provider Login.
- Online qualifying education, continuing education, and supervisory appraiser and trainee course application forms completed through Education Provider Login with payment by EFW.
- Continuing education activity renewal completed through Appraiser Login for any given approved continuing education activity.
- Develop Education Activity Application Interface in NRPAB Database.
- Issue qualifying, continuing, and supervisory real property appraiser and trainee education activity approval documents through Education Provider Login.

AARO Conference Attendance

Attendance by a representative staff member at conferences of the Association of Appraiser Regulatory Agencies helps the agency maintain a high level understanding of the functions of the Appraisal Subcommittee, The Appraisal Foundation, and other entities that influence or participate in appraisal industry policy making, keeps the Board updated on the trends and changes in the appraisal industry, establishes relationships with peers, and develops a greater understanding of the appraisal regulatory framework through interactions with industry participants and peer agencies.

Technology Systems Enhancement Objectives

By transitioning to an online application system with integrated credit card payment capabilities, the Board aims to achieve several critical objectives:

- **Enhanced User Experience:** Simplifying the application submission process and offering a seamless payment option will improve overall user satisfaction and provide ease of use.
- **Operational Efficiency:** Operation efficiency is increased greatly as all the information for applicants, credential holders, appraisal management companies, enforcement, and education is automated into the NRPAB Database. In addition, the NRPAB Database records management system reduces the need for paper files. As applications become automated through online applications, the potential for data related errors decrease dramatically. Finally, relevant reports may be extracted directly from the NRPAB database, which results in saving time used to gather the information manually and allows Board staff to better analyze data.

- **Accessibility and Inclusivity:** Providing an online platform ensures equitable access to services for all credentialing, registration, and education approval applicants, regardless of their geographic location or technological proficiency.
- **Financial Accountability:** Secure credit/debit card payments enable real-time tracking and reporting, enhancing the Board's financial compliance and accountability.

In summary, the proposed project seeks to modernize the Board's application submission process by leveraging digital technologies to meeting appraisal business community's expectations and needs, reducing unnecessary burdens, reducing human error, and reducing costs associated with receiving and maintaining paper applications.

Timeline:

1. Year One (July 1, 2024 – June 30, 2025)

    - Obtain OCIO estimate for Online Application for Nebraska Real Property Appraiser Temporary Credential Application and Application for Renewal of Nebraska Real Property Appraiser Temporary Credential – completed May 3, 2024
    - Draft specifications and obtain OCIO estimate for Credit Card Payment option for Online Application for Renewal of Nebraska Appraisal Management Company Registration, Online Application for Renewal of Nebraska Real Property Appraiser Credential, and all future online applications – October 31, 2024
    - Discussions with Treasury Management and US Bank regarding Credit Card Payment processing – October 31, 2024
    - Agency representative to attend fall AARO convention and brief staff and board – November 30, 2024
    - OCIO DEV environment programming for Online Temporary Nebraska Real Property Appraiser Credential and Online Temporary Nebraska Real Property Appraiser Credential Renewal Applications with NRPAB staff review, testing, and critique – March 31, 2025
    - OCIO DEV environment programming for Credit Card Payment with NRPAB staff review, testing, and critique – April 30, 2025
    - Agency representative to attend spring virtual AARO convention and brief staff and board – May 2025
    - Draft specifications and obtain OCIO estimate for Online Application for Nebraska Real Property Appraiser Credential Through Reciprocity – May 31, 2025
    - OCIO CAT environment migration of Online Temporary Nebraska Real Property Appraiser Credential and Online Temporary Nebraska Real Property Appraiser Credential Renewal Applications and Credit Card Payment Option for existing online applications with extensive NRPAB staff review, testing, and critique – May 31, 2025
    - Staff training and drafting of public information regarding new online options (Temporary Credential Applications and Credit Card Payment) – June 30, 2025

2. Year Two (July 1, 2025 – June 30, 2026)

    - OCIO Production environment migration of Online Temporary Nebraska Real Property Appraiser Credential and Online Temporary Nebraska Real Property Appraiser Credential Renewal Applications and Online Payment Option for Online Application for Renewal of Nebraska Appraisal Management Company Registration, Online Application for Renewal of Nebraska Real Property Appraiser Credential, and Online Temporary Nebraska Real Property Appraiser Credential Application – July 1, 2025
    - Static website updates to harmonize with new application interfaces (Temporary Credential Applications and Credit Card Payment) – July 1, 2025
    - Draft specifications and obtain OCIO estimate for Online Education Provider Applications (Application for Approval as a Qualifying Education Activity in Nebraska, Application for Approval as a Continuing Education Activity in Nebraska, Application for Approval as a Supervisory Real Property Appraiser and Trainee Course in Nebraska, Supplemental Instructor Information for Education Activity Application, and Application for Renewal as a Continuing Education activity in Nebraska) – July 31, 2025
    - Analyze and review performance of Online Temporary Nebraska Real Property Appraiser Credential and Online Temporary Nebraska Real Property Appraiser Credential Renewal Applications and Online Payment Option, report bugs to OCIO, and test fixes – September 30, 2025
    - Agency representative to attend fall AARO convention and brief staff and board – November 30, 2025
    - OCIO DEV environment programming for Online Application for Nebraska Real Property Appraiser Credential through Reciprocity with NRPAB staff review, testing, and critique – March 31, 2026
    - OCIO DEV environment programming for Online Education Provider Applications with NRPAB staff review, testing, and critique – April 30, 2026
    - Agency representative to attend spring virtual AARO convention and brief staff and board – May 2026
    - OCIO CAT environment migration of Online Application for Nebraska Real Property Appraiser Credential through Reciprocity with extensive NRPAB staff review, testing, and critique – May 31, 2026
    - OCIO CAT environment migration of Online Education Provider Applications with extensive NRPAB staff review, testing, and critique – June 30, 2026
    - Staff training and drafting of public information regarding new online options (Temporary Credential Applications) – June 30, 2026

3. Year Three (July 1, 2026 – June 30, 2027)

    - OCIO Production environment migration of Online Application for Nebraska Real Property Appraiser Credential through Reciprocity – July 1, 2026
    - Static website updates to harmonize with new application interface (Temporary Credential Applications) – July 1, 2026
    - Analyze and review performance of Online Application for Nebraska Real Property Appraiser Credential through Reciprocity, report bugs to OCIO, and test fixes – October 31, 2026
    - Agency representative to attend fall AARO convention and brief staff and board – November 30, 2026
    - Staff training and drafting of public information regarding new online options (Education Provider Applications) – November 30, 2026
    - OCIO Production environment migration of Online Education Provider Applications – December 31, 2026
    - Static website updates to harmonize with new application interface (Education Provider Applications) – December 31, 2026
    - Analyze and review performance of Online Application for Nebraska Real Property Appraiser Credential through Reciprocity, report bugs to OCIO, and test fixes – October 31, 2026
    - Agency representative to attend spring virtual AARO convention and brief staff and board – May 2027
    - Analyze and review performance of Online Education Applications, report bugs to OCIO, and test fixes – May 31, 2027
    - Gather information and explore options for online applications for real property appraiser credentials through education, examination, and experience, and credit card payment of initial credentialing fees – June 30, 2027

Budget:

1. Year One (July 1, 2024 – June 30, 2025) – total $120,000.00

    - $3,800.00 – Expenses for agency representative to attend AARO conventions: registration, transportation, hotel, food.
    - $54,500.00 (includes 15% contingency on total cost estimate) – OCIO Online Temporary Nebraska Real Property Appraiser Credential and Online Temporary Nebraska Real Property Appraiser Credential Renewal Applications development.
    - $61,700.00 (includes 25% contingency) – OCIO Credit Card Payment development.

2. Year Two (July 1, 2025 – June 30, 2026) total $120,000.00

    - $3,300.00 – Expenses for agency representative to attend AARO conventions and brief staff: registration, transportation, hotel, food.
    - $5,280.00 – OCIO Online Temporary Nebraska Real Property Appraiser Credential and Online Temporary Nebraska Real Property Appraiser Credential Renewal Applications development
    - $6,010.00 – OICO Credit Card Payment development
    - $58,410.00 – OCIO Online Application for Nebraska Real Property Appraiser Credential through Reciprocity development
    - $47,000.00 – OCIO Online Education Provider Applications development

3. Year Three (July 1, 2026 – June 30, 2027) total $120,000.00

    - $3,500.00 – Expenses for agency representative to attend AARO conventions and brief staff: registration, transportation, hotel, food.
    - $6,000.00 – OCIO Online Application for Nebraska Real Property Appraiser Credential through Reciprocity development
    - $50,000.00 – OCIO Online Education Provider development
    - $60,500.00 – OCIO other application and/or online payment as timeframe allows.

The Nebraska Real Property Appraiser Board is currently seeking funding to support the integration of online application and credit card payment systems. Without this financial assistance, the associated costs would need to be passed on to the appraisal business community creating financial barriers for them.

Evaluation Criteria:

1. **Security and Compliance**:
    - **Payment Security**: Ensure compliance with PCI DSS (Payment Card Industry Data Security Standard) for handling credit card information.
    - **Data Encryption**: Evaluate encryption standards for data transmitted and stored online.
    - **Compliance**: Ensure adherence to relevant data protection regulations (e.g., GDPR, CCPA) and industry standards.
2. **Reliability and Performance**:
    - **Uptime and Availability**: Assess the hosting provider's uptime guarantees and historical performance.
    - **Scalability**: Determine if the infrastructure can scale to accommodate increased traffic and transactions.
    - **Load Balancing**: Check for mechanisms to distribute load and ensure consistent performance during peak times.

3. **User Experience**:
    - **Ease of Use**: Evaluate the user interface for simplicity and intuitiveness in navigating the application and payment process.
    - **Compatibility**: Ensure compatibility across devices and browsers for a seamless user experience.
    - **Mobile-Friendliness**: Assess responsiveness and usability on mobile devices.
4. **Integration and Compatibility**:
    - **Existing Systems**: Evaluate compatibility with current backend systems and databases.
    - **Third-Party Integration**: Check compatibility with third-party services or APIs (e.g., payment gateways, CRM systems).
    - **Data Synchronization**: Ensure smooth data synchronization between online and offline systems if applicable.
5. **Cost**:
    - **Implementation Costs**: Assess initial setup costs, including development, migration, and configuration.
    - **Operational Costs**: Evaluate ongoing maintenance, hosting fees, transaction fees, and support costs.
6. **Support and Maintenance**:
    - **Support Availability**: Check the availability and responsiveness of technical support from the hosting provider or development team.
    - **Maintenance Requirements**: Evaluate the frequency and impact of updates, patches, and maintenance downtime.
7. **Compliance and Legal Considerations**:
    - **Legal Compliance**: Ensure compliance with international, federal, and local laws regarding online transactions and data privacy.
    - **Terms of Service**: Review terms of service agreements with the hosting provider and payment gateway for legal protection.
8. **Performance Monitoring and Analytics**:
    - **Monitoring Tools**: Assess availability of tools for monitoring application performance, uptime, and transaction success rates.
    - **Analytics**: Evaluate the availability of analytics tools to track user behavior, payment trends, and system performance.
9. **Training and Support for Staff**:
    - **User Training**: Assess the need for training staff on new processes related to online payments and application usage.
    - **Documentation**: Ensure comprehensive documentation for users and administrators on how to use and maintain the system.
10. **Scalability and Future Growth**:
    - **Future Needs**: Assess the ability of the chosen solution to accommodate future growth in transaction volumes and feature enhancements.
    - **Vendor Roadmap**: Review OCIO's roadmap for updates, new features, and scalability options.

By considering these criteria, the Nebraska Real Property Appraiser Board can effectively evaluate the feasibility, benefits, and risks associated with migrating applications online and integrating online credit card payment capabilities.

In conclusion, migrating appraiser applications online represents a modernization step that can greatly improve the state's regulatory infrastructure. It enhances efficiency, transparency, data integrity, and accessibility while supporting compliance with Title XI requirements.

Notice of Grant Award

The Appraisal Subcommittee of the Federal Financial Institutions Examination Council 1325 G St., NW, Suite 500 Washington, DC 20005	**Program**: FY2024 State Appraiser Regulatory Agencies Support (SARAS) Grant
Recipient: Nebraska Department of Administrative Services	**UEI:** JE62CSD5KGJ6
Address: 1526 K St. STE 190, Lincoln, NE 68508-2741	
PMS EIN: 1470491233O3	**PMS PAN: F8673B1**

Obligation Information

Agreement Number: SSG2024NE01	Project Period: 07/01/2024 – 06/30/2027
CFDA Number: 38.006	Budget Period: 07/01/2024 – 06/30/2025

Funds Description

This grant award provides federal assistance to Recipient as authorized under Section 1109(b)(5) of Title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989 (12 U.S.C. 3338(b)(5)), and according to the approved continuation application and budget attached to this Notice of Grant Award.

Funding Information

Description	Prior Funding	Carry Over Funds	Current Award	Total Funding
Federal Share	$0	$0	$58,033.00	$58,033.00

Purpose

As authorized under Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, the purpose of this award is to carry out activities under the State Appraiser Regulatory Agency Support Grant Program as described in the approved year one application and budget. The approved continuation budget is included below.

Grant Administration

Award Recipients must adhere to all applicable federal requirements including Office of Management and Budget (OMB) guidance for grant awards including Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards (2 CFR Part 200) and other applicable requirements.

Reporting Requirements

Program progress reports (ASC-PR) and Federal Financial Report (FFR or SF 425) reports are due semi-annually for reporting periods ending March 31 and September 30 of each year. Reports are due 30 days after the end of the reporting period and are to be submitted in the Payment and Management System (PMS).

Special Award Conditions

Appraisal Subcommittee

Signature: [signature] **Date: 2/25/2025**

Name: Matt Ponzar **Title:** Acting Executive Director

Recipient Acknowledgement

Signature: [signature] **Date:** 2/27/25

Name: Tyler N. Kohtz **Title:** Executive Director

Funding Source
30-3622-0-5-026

By signing this NGA and accepting funds under this grant, the Recipient agrees to comply with all applicable requirements.

APPRAISAL SUBCOMMITTEE
FFIEC

1325 G Street, NW, Suite 500
Washington, DC 20005
www.asc.gov

July 8, 2025

Via Email

Tyler Kohtz
Director
Nebraska Department of Administrative Services
1526 K St, Suite 190
Lincoln, NE 68508-2741
Tyler.kohtz@nebraska.gov

Dear Tyler Kohtz:

Pursuant to our authorizing legislation set forth in 12 U.S.C. § 3338(b), the Appraisal Subcommittee (ASC) staff is pleased to provide the attached Notice of Grant Award (NGA) to the Nebraska Department of Administrative Services in the amount of $119,242, which represents the amount that will cover year 2 of your three-year period of performance.

Please review the attached documents, which include the approved budget for Year 2 and a link to the Grant Terms and Conditions. Please email a signed copy of the NGA, to Grants@asc.gov. The funding will be made available in the Payment and Management System (PMS).

The ASC makes grant awards pursuant to its authorizing legislation set forth in 12 U.S.C. § 3338(b). The ASC must ensure every funding opportunity closely aligns with this authority. Thank you for your commitment to this important program. Please direct any questions related to this letter to Grants@asc.gov.

If you have any questions, please contact GMO at Grants@asc.gov.

Sincerely,

Matt Ponzar
Acting Executive Director

Attachment
cc: Colby Falls, Business Program Manager

Notice of Grant Award

The Appraisal Subcommittee of the Federal Financial Institutions Examination Council 1325 G St., NW, Suite 500 Washington, DC 20005	**Program**: FY2024 State Appraiser Regulatory Agencies Support (SARAS) Grant
Recipient Legal Name: Nebraska Department of Administrative Services **Regulatory Agency:** Nebraska Real Property Appraiser Board.	**UEI:** JE62CSD5KGJ6
Address: 1526 K St. STE 190, Lincoln, NE 68508-2741	
PMS EIN: 1470491233O3	**PMS PAN:** F8673B1

Obligation Information

Agreement Number: SSG2024NE01	Project Period: 07/01/2024 – 06/30/2027
CFDA Number: 38.006	Budget Period: 07/01/2025 – 06/30/2026

Funds Description

This grant award provides federal assistance to Recipient as authorized under Section 1109(b)(5) of Title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989 (12 U.S.C. 3338(b)(5)), and according to the approved continuation application and budget attached to this Notice of Grant Award.

Funding Information

Description	Prior Funding	Carry Over Funds	Current Award	Total Funding
Federal Share	$58,033.00	$0	$119,242	$177,275

Purpose

As authorized under Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, the purpose of this award is to carry out activities under the State Appraiser Regulatory Agency Support Grant Program as described in the approved year one application and budget. The approved continuation budget is included below.

Grant Administration

Award Recipients must adhere to all applicable federal requirements including Office of Management and Budget (OMB) guidance for grant awards including Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards (2 CFR Part 200) and other applicable requirements such as the Grants Terms and Conditions.

Reporting Requirements

Program progress reports (ASC-PR) and Federal Financial Report (FFR or SF 425) reports are due semi-annually for reporting periods ending March 31st and September 30th of each year. Reports are due 30 days after the end of the reporting period and are to be submitted in the Payment and Management System (PMS).

Special Award Conditions

Appraisal Subcommittee	**Funding Source** 30-3622-0-5-026
Signature: WHPonzar **Date:** 7/7/2025	By signing this NGA and accepting funds under this grant, the Recipient agrees to comply with all applicable requirements.
Name: Matt Ponzar **Title:** Acting Executive Director	
Recipient Acknowledgement	
Signature: Tyler N. Kohtz **Date:** 7/8/2025	
Name: Tyler Kohtz **Title:** Executive Director	

Approved Budget

Budget Category	Amount
Personnel	
Fringe Benefits	
Travel	$4,425
Equipment	
Supplies	
Contractual	$113,517
Other	$1,300
Indirect Cost	
Total	$119,242

Budget Narrative

Travel: $4,425
AARO Conference - Fall 2025 and Spring 2026

- Director

Contractual: $113,517.00

- Online Temporary Real Property Appraiser Credential Application and NRPAB Database Interface Enhancement ($5,280)
- Online Real Property Appraiser Credential by Reciprocity Application and NRPAB Database Interface Enhancement ($58,410)
- Online Education Activity Application Submission and NRPAB Database Interface Enhancement ($49,827)

Other: $1,300

AARO Conference Registration Fees -Fall 2025

- Director

AARO Conference Registration Fees -Spring 2026

- Director

Terms and Conditions

The general terms and conditions for this grant are located here
https://www.asc.gov/sites/default/files/2024-08/2024.08.01%20FY24%20ASC%20Grants%20Terms%20and%20Conditions.pdf

1717 K Street, NW, Suite 900
Washington, DC 20006
www.asc.gov

June 16, 2026

Via Email

Tyler Kohtz
Director
Nebraska Department of Administrative Services
1526 K St, Suite 190
Lincoln, NE 68508-2741
Tyler.kohtz@nebraska.gov

Dear Tyler Kohtz:

Pursuant to our authorizing legislation set forth in 12 U.S.C. § 3338(b)(5), the Appraisal Subcommittee (ASC) staff is pleased to provide the attached Notice of Grant Award (NGA) to the Nebraska Department of Administrative Services in the amount of $120,000, which represents the amount that will cover year 3 of your three-year period of performance.

Please review the attached documents, which include the approved budget for Year 3 and a link to the Grant Terms and Conditions. Please email a signed copy of the NGA to Grants@asc.gov. The funding will be made available in the Payment and Management System (PMS).

The ASC makes grant awards pursuant to its authorizing legislation set forth in 12 U.S.C. § 3338(b)(5). The ASC must ensure every funding opportunity closely aligns with this authority. Thank you for your commitment to this important program. Please direct any questions related to this letter to Grants@asc.gov.

If you have any questions, please contact the GMO at Grants@asc.gov.

Sincerely,

Frederick Griefer

Frederick Griefer
Acting Executive Director

Attachment
cc: Colby Falls, Business Program Manager

Notice of Grant Award

The Appraisal Subcommittee of the Federal Financial Institutions Examination Council 1717 K Street NW, Suite 900 Washington, DC 20006	**Program**: FY2024 State Appraiser Regulatory Agencies Support (SARAS) Grant
Recipient Legal Name: Nebraska Department of Administrative Services	
Regulatory Agency: Nebraska Real Property Appraiser Board.	**UEI:** JE62CSD5KGJ6
Address: 1526 K St. STE 190, Lincoln, NE 68508-2741	
PMS EIN: 1470491233O3	**PMS PAN:** F8673B1

Obligation Information

Agreement Number: SSG2024NE01	Project Period: 07/01/2024 – 06/30/2027
CFDA Number: 38.006	Budget Period: 07/01/2026 – 06/30/2027

Funds Description

This grant award provides federal assistance to Recipient as authorized under Section 1109(b)(5) of Title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989 (12 U.S.C. 3338(b)(5)), and according to the approved continuation application and budget attached to this Notice of Grant Award.

Funding Information

Description	Prior Funding	Carry Over Funds	Current Award	Total Funding
Federal Share	$177,275	$0	$120,000	$297,275

Purpose

As authorized under Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, the purpose of this award is to carry out activities under the State Appraiser Regulatory Agency Support Grant Program as described in the approved year one application and budget. The approved continuation budget is included below.

Grant Administration

Award Recipients must adhere to all applicable federal requirements including Office of Management and Budget (OMB) guidance for grant awards including Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards (2 CFR Part 200) and other applicable requirements such as the Grants Terms and Conditions.

Reporting Requirements

Program progress reports (ASC-PR) and Federal Financial Report (FFR or SF 425) reports are due semi-annually for reporting periods ending March 31st and September 30th of each year. Reports are due 30 days after the end of the reporting period and are to be submitted in the Payment and Management System (PMS).

Special Award Conditions

Appraisal Subcommittee	**Funding Source** 30-3622-0-5-026
Signature: Frederick Griefer **Date: 06/16/2026** **Name:** Frederick Griefer **Title:** Acting Executive Director	By signing this NGA and accepting funds under this grant, the Recipient agrees to comply with all applicable requirements.
Recipient Acknowledgement	
Signature: Tyler N. Kohtz **Date:** 6/16/2026 **Name:** Tyler Kohtz **Title:** Executive Director	

Approved Budget

Budget Category	Amount
Personnel	
Fringe Benefits	
Travel	$4,976
Equipment	
Supplies	
Contractual	$113,624
Other	$1,400
Indirect Cost	
Total	$120,000

Budget Narrative

Travel: $4,976
AARO Conference - Fall 2026 and Spring 2027
Director

Contractual: $113,624
- Online Education Activity Application Submission and NRPAB Database Interface Enhancement ($46,978)
- Developing Online Mechanism to Accept Online Credit/Debit Card Payments ($66,646)

Other: $1,400

AARO Conference Registration Fees -Fall 2026
- Director

AARO Conference Registration Fees -Spring 2027
- Director

Terms and Conditions

The general terms and conditions for this grant are located here
https://www.asc.gov/sites/default/files/2024-08/2024.08.01%20FY24%20ASC%20Grants%20Terms%20and%20Conditions.pdf

STATE OF NEBRASKA

Jim Pillen
Governor

NEBRASKA STATE PATROL
Colonel Bryan D. Waugh
Superintendent
Lincoln, NE 68509-4907
Phone (402) 471-4545

May 18, 2026

RECEIVED
MAY 21 2026
BY: CF KL

State of Nebraska Real Property Appraiser Board
Karen Loll
301 Centennial Mall South
Lincoln, NE 68509

Re: National Fingerprint-Based Criminal History Background Check

Dear Valued Partner:

The Nebraska State Patrol has reviewed all fees charged for criminal record requests and other background services. As a result of increased costs, effective **September 1, 2026**, the fee to complete a national fingerprint based criminal history background check will be $80.00.

Please communicate this information to your clients and applicants as soon as possible. Any payments received after September 1, 2026, for the incorrect amount will be returned to the payee.

We appreciate your patience and understanding as we make this transition. If you have any questions or concerns, please contact the Nebraska State Patrol, Criminal Identification Division at 402-471-4545.

Sincerely,

Monty Lovelace

Captain Monty Lovelace
Criminal Identification Division
Nebraska State Patrol

NRPAB
Nebraska Real Property Appraiser Board

Memo

To: Nebraska Real Property Appraiser Board

From: Tyler Kohtz

CC:

Date: 6/9/2026

Re: FY2026-27 Appraiser-AMC Funds Allocation

In accordance with Neb. Rev. Stat. § 76-2226, the Board may use the real property appraiser fund for the administration and enforcement of the Real Property Appraiser Act and to meet the necessary expenditures of the Board, and in accordance with Neb. Rev. Stat. § 76-3219, the appraisal management company fund shall be used to implement, administer, and enforce the AMC Registration Act. The allocation between the two funds for expenditures that apply to both the Appraiser Program and the AMC Registration Program, or that are not cost effective to attempt to separate by program (e.g., payroll and benefits processing; office supplies, equipment and furniture; general CIO network services billing; and general CIO IMS billing), is a percentage determined by the quarterly employee workload review from the previous fiscal year, and the budget analysis of the past, present, and projected numbers and trends for appraiser credentialing, AMC registrations, education activities, and compliance.

AMC/Appraiser Time Breakdown

The quarterly workload review for each employee takes place during the first full work week in July, October, January, and April (At the Director's request, the Chairperson may move the workload review week). Each employee reported his or her time spent on appraiser- and AMC-related activities per day in quarter-hour increments (e.g., Monday: 3.25 hours AMC, 4.75 hours appraiser; Tuesday: 2.5 hours AMC, 5.5 hours appraiser). If the activity applies to both the appraiser and AMC programs (e.g., payroll, general office activities, general government functions, certain accounting functions, and technology projects), the employee reported the time spent at 50% for each program. The total number of full-time equivalent hours for the agency during the quarterly workload review is 640. The reported 629.5 total hours is the result of paid leave taken during the four weeks under review.

FY 2025-26 Final	AMC hours	Appraiser hours	General hours	Total hours
Director	2	20	143.5	
LPM	19	111.5	29.5	
EPM	27.75	98.75	33.5	
BPM	6.75	22.25	115	
Total	55.5	252.5	321.5	629.5
AMC/Appraiser Breakdown	216.25	413.25		
Percentage	34%	66%		

FY2026-27 AMC/Appraiser Funds Allocation Analysis

The quarterly workload review of the first full work week in July, October, January, and April for each employee indicates that 34% of time was spent on AMC related functions, and 66% of time was spent on Appraiser related functions. During analysis of the proposed budget for FY2026-27, the past, present, and projected numbers and trends for appraiser credentialing, AMC registration, education activities, and compliance, were taken into consideration. The number of AMC registrations renewals have been stable since FY2023-24; the number new AMC registrations once again increased during FY26-27, resulting in a slight increase of reported hours for the AMC Registration Program for FY2025-26 compared to FY2024-25. 39.75 hours were reported in FY2024-25 compared to 55.5 in FY2025-26. Time spend on AMC related functions is expected to remain consistent for FY2025-26. The number of new real property appraiser credentials issued increased in FY2025-26 after two years of stability. However, new real property appraiser credentials issued are expected to decrease slightly FY2026-27. The number of real property appraiser credential renewals met projections in FY2025-26 and are projected to be consistent for the next few fiscal years. Although there was a decrease in the number of education applications received, time spent processing applications remained the same. When compared to FY2024-25, hours attributed to Appraiser related functions increased from 237.75 to 252.5 in FY2025-26. Overall, the numbers for real property appraisers are stable and the associated time spent is expected to remain stable for FY2026-27. Finally, there are no compliance program changes, or legislative or policy matters, that would affect the AMC/Appraiser Funds allocation for FY2026-27. The AMC/Appraiser Funds allocation for FY2026-27 will remain at 65% Appraiser Fund and 35% AMC Fund.

Nebraska Real Property Appraiser Board

INTERNAL PROCEDURE 201704

Amendment Adopted June 18, 2026

AMC Fund Cash Balance

In accordance with Neb. Rev. Stat. § 76-3219, the appraisal management company fund shall be used to implement, administer, and enforce the AMC Registration Act. The agency must be properly funded to administer and enforce the act, meet the requirements as specified in Title XI of Financial Institutions Reform, Recovery, and Enforcement Act of 1989, and ensure that proper financial protection is in place to manage any issue that may arise. For the fiscal year 2026-27, the minimum fund balance for the AMC fund shall be $195,667.00. This balance includes the following:

1. An amount equal to half of the operating budget for the next fiscal year. If funds have not been appropriated for the next fiscal year, the current fiscal year may be substituted until appropriations are awarded for the next fiscal year. (FY 2025-26: $161,334.00/2 = $80,667.00). Justification for this amount includes:

    a. The Board must be prepared to manage a sharp decline in revenues due to a loss in the number of appraisal management companies and applications for registration as appraisal management companies. There has been constant pressure at the federal level to make changes to appraiser and appraisal management company regulations; Implementation of the AMC Final Rule and deregulation may result in a drastic decrease in the number of appraisal management companies registered in this state.

    b. The Board must be prepared to manage all related to the costs associated with investigations. This includes both investigation costs and training costs.

c. The Board must be prepared to purchase equipment and supplies as needed to administer and enforce the Act. Technology and methodology improvements may require upgraded equipment and/or supplies.

d. The Board must be prepared for unexpected cost increases associated with employee benefits. Healthcare reform leaves many unanswered questions in the foreseeable future.

2. An amount specified for potential litigation. Legal expenses for the most recent matter under the Real Property Appraiser Act exceeded $50,000.00. The Board must be prepared to manage any costs of litigation that may arise. Legal expenses could potentially exceed $100,000.00, and as such, the AMC fund balance shall include this amount for potential legal expenses.

3. An amount specified for technology projects. Statute and rule changes, along with operation changes, require that the Board’s database and website are upgraded regularly. Many projects, including complete overhauls are very expensive. The most recently completed database project cost more than $220,000.00. The Board must be prepared to address costs associated with technology upgrades needed to administer and enforce the Act in an effective and efficient manner. The AMC fund balance shall include $15,000.00 for technology projects.

NRPAB
Nebraska Real Property Appraiser Board

INTERNAL PROCEDURE 201705

Amendment Adopted June 18, 2026

Real Property Appraiser Fund Cash Balance

In accordance with Neb. Rev. Stat. § 76-2226, the real property appraiser fund shall include a sufficient cash fund balance as determined by the Board. The agency must be properly funded to administer and enforce the Real Property Appraiser Act, meet the requirements as specified in Title XI of Financial Institutions Reform, Recovery, and Enforcement Act of 1989, and ensure that proper financial protection is in place to manage any issue that may arise. For the fiscal year 2026-27, the minimum fund balance for the real property appraiser fund shall be $303,516.00. This balance includes the following:

1. An amount equal to half of the operating budget for the next fiscal year. If funds have not been appropriated for the next fiscal year, the current fiscal year may be substituted until appropriations are awarded for the next fiscal year. (FY 2025-26: $347,032.00/2 = $173,516.00). Justification for this amount includes:

    a. The Board must be prepared to manage a sharp decline in revenues due to a loss in the number of appraisers. According to the Appraisal Institute, the average age of an appraiser is 55 years old. Many appraisers will be retiring during the next ten years, and the number of new appraisers entering the profession does not meet market demand.

    b. The Board must be prepared to manage all related to the costs associated with investigations. This includes both investigation costs and training costs.

    c. The Board must be prepared to purchase equipment and supplies as needed to administer and enforce the Act. Technology and methodology improvements may require upgraded equipment and/or supplies.

d. The Board must be prepared for unexpected cost increases associated with employee benefits. Healthcare reform leaves many unanswered questions in the foreseeable future.

e. Due to the Board's revenue structure, the majority of revenues are received during a two to four month period (November to February). The Board must have adequate funds to administer and enforce the Act during low revenue months.

2. An amount specified for potential litigation. Legal expenses for the most recent matter exceeded $50,000.00. The Board must be prepared to manage any costs of litigation that may arise. Legal expenses could potentially exceed $100,000.00, and as such, the real property appraiser fund balance shall include this amount for potential legal expenses.

3. An amount specified for technology projects. Statute and rule changes, along with operation changes, require that the Board's database and website are upgraded regularly. Many projects, including complete overhauls are very expensive. The most recently completed database project cost more than $220,000.00. The Board must be prepared to address costs associated with technology upgrades needed to administer and enforce the Act in an effective and efficient manner. The real property fund balance shall include $30,000.00 for technology projects.

		FY26-27 Current	FY26-27 AMC	FY26-27 Appraiser	FY27-28 Request	FY27-28 AMC	FY27-28 Appraiser	FY28-29 Request	FY28-29 AMC	FY28-29 Appraiser
	General Allocation Between Funds		35%	65%		35%	65%		35%	65%
SALARIES										
	FTE	4.00			4.00			4.00		
511100	PERMANENT SALARIES-WAGES	252,938	88,528	164,410	260,526	91,184	169,342	268,343	93,920	174,423
511300	OVERTIME PAYMENTS	0	0	0	0	0	0	0	0	0
511600	PER DIEM PAYMENTS	7,500	2,625	4,875	7,500	2,625	4,875	7,500	2,625	4,875
511700	EMPLOYEE BONUSES	1,500	525	975	1,500	525	975	1,500		
511800	COMPENSATORY TIME PAID	0	0	0	0	0	0	0	0	0
	Subtotal SALARIES	**261.938**	**91.678**	**170.260**	**269.526**	**94.334**	**175.192**	**277.343**	**97.070**	**180.273**
BENEFITS										
515100	RETIREMENT PLANS EXPENSE	19,083	6,679	12,404	19,652	6,878	12,774	20,238	7,083	13,155
515200	FICA EXPENSE	20,038	7,013	13,025	20,619	7,217	13,402	21,217	7,426	13,791
515400	LIFE & ACCIDENT INS EXP	0	0	0	0	0	0	0	0	0
515500	HEALTH INSURANCE EXPENSE	80,838	28,293	52,545	87,305	30,557	56,748	94,289	33,001	61,288
516300	EMPLOYEE ASSISTANCE PRO	0	0	0	0	0	0	0	0	0
516500	WORKERS COMP PREMIUMS	1,366	478	888	1,333	467	866	1,462	512	950
	Subtotal BENEFITS	**121.325**	**42.464**	**78.861**	**128.909**	**45.118**	**83.791**	**137.206**	**48.022**	**89.184**
SALARY AND BENEFITS	**SALARY AND BENEFITS**	**383,263**	**134,142**	**249,121**	**398,435**	**139,452**	**258,983**	**414,549**	**145,092**	**269,457**
OPERATING EXPENSES										
521100	POSTAGE EXPENSE	2,500	250	2,250	2,500	250	2,250	2,500	250	2,250
521300	FREIGHT EXPENSE	0	0	0	0	0	0	0	0	0
521400	DATA PROCESSING EXPENSE	31,727	11,104	20,623	42,540	14,889	27,651	46,477	16,267	30,210
521500	PUBLICATION & PRINT EXP	2,700	945	1,755	2,700	945	1,755	2,700	945	1,755
521900	AWARDS EXPENSE	30	11	20	30	11	20	30	11	20
522100	DUES & SUBSCRIPTION EXP	600	210	390	600	210	390	600	210	390
522200	CONFERENCE REGISTRATION	0	0	0	0	0	0	0	0	0
524600	RENT EXPENSE-BUILDINGS	14,334	5,017	9,317	14,935	5,227	9,708	15,377	5,382	9,995
524900	RENT EXP-DEPR SURCHARGE	0	0	0	0	0	0	0	0	0
532100	NON-CAPITALIZED EQUIP PU	0	0	0	0	0	0	0	0	0
531100	OFFICE SUPPLIES EXPENSE	1,500	525	975	1,500	525	975	1,500	525	975
527100	REP & MAINT - OFFICE EQUIP	0	0	0	0	0	0	0	0	0
533100	HOUSEHOLD & INSTIT EXP	0	0	0	0	0	0	0	0	0
534900	MISCELLANEOUS SUP EXP	0	0	0	0	0	0	0	0	0
541100	ACCTG & AUDITING SERVICES	2986	1,045	1,941	1692	592	1,100	1692	592	1,100
541200	PURCHASING ASSESSMENT	41	14	27	42	15	27	42	15	27
541300	BUDGET ASSESSMENT	0	0	0	52	18	34	0	0	0
541500	LEGAL SERVICES EXPENSE	20,000	*2,000*	18,000	20,000	*2,000*	*18,000*	20,000	*2,000*	*18,000*
541700	LEGAL RELATED EXPENSE	3,000	*300*	2,700	3,000	*300*	*2,700*	3,000	*300*	*2,700*
542100	SOS TEMP SERV - PERSONNEL	0	0	0	0	0	0	0	0	0
547100	EDUCATIONAL SERVICES	68	24	44	68	24	44	68	24	44
554900	OTHER CONTRACTUAL	32,665	*1,840*	30,825	32,665	*1,840*	*30,825*	32,665	1,840	30,825
556100	INSURANCE EXPENSE	93	33	60	75	26	49	75	26	49
559100	OTHER OPERATING EXP	69,608	24,363	45,245	211	74	137	211	74	137
	Subtotal OPER EXPENSES	**181,852**	**47,680**	**134,172**	**122,610**	**26,946**	**95,664**	**126,937**	**28,460**	**98,477**
TRAVEL EXPENSES						0	0			
571100	BOARD & LODGING	2,970	1,040	1,931	2,970	1,040	1,931	2,970	1,040	1,931
571600	MEALS-NOT TRAVEL STATUS	0	0	0	0	0	0	0	0	0
571800	TAXABLE TRAVEL EXPENSES	1928	675	1,253	1928	675	1,253	1928	675	1,253
572100	COMMERCIAL TRANSPORTATION	0	0	0	0	0	0	0	0	0
573100	STATE-OWNED TRANSPORT	200	70	130	200	70	130	200	70	130
574500	PERSONAL VEHICLE MILEAGE	6,917	2,421	4,496	6,917	2,421	4,496	6,917	2,421	4,496
575100	MISC TRAVEL EXPENSE	450	158	293	450	158	293	450	158	293
	Subtotal TRAVEL EXPENSES	**12,465**	**4,363**	**8,102**	**12,465**	**4,363**	**8,102**	**12,465**	**4,363**	**8,102**
	CAPITAL OUTLAY									
583000	FURNITURE AND OFFICE EQUI	0	0	0	0	0	0	0	0	0
	Subtotal CAPITAL OUTLAY	**0**	0	0	**0**	0	0	**0**	0	0
	TOTAL REQUEST (OPS)	**577,580**	**186,185**	**391,395**	**533,510**	**170,761**	**362,749**	**553,951**	**177,915**	**376,036**

Issues and Alternative Allocations

	FY26-27 AMC	FY26-27 Appraiser		FY27-28 AMC	FY27-28 Appraiser		FY28-29 AMC	FY28-29 Appraiser
Postage Expense =	10%	90%		10%	90%		10%	90%
Legal Services Expense =	10%	90%		10%	90%		10%	90%
Legal Related Expense =	10%	90%		10%	90%		10%	90%
Contractual Services Expense =	Projected expenditure of 1,840 based on Criminal History Record Checks (CHRC) for owners of more than 10% of AMC (If previous CHRC not previously conducted for same purpose).	Projected expenditures of 30,825 based on USPAP compliance review services for investigations and new applications, along with costs of CHRCs for new real property appraiser applicants.		Projected expenditure of 1,840 based on Criminal History Record Checks (CHRC) for owners of more than 10% of AMC (If previous CHRC not previously conducted for same purpose).	Projected expenditures of 30,825 based on USPAP compliance review services for investigations and new applications, along with costs of CHRCs for new real property appraiser applicants.		Projected expenditure of 1,840 based on Criminal History Record Checks (CHRC) for owners of more than 10% of AMC (If previous CHRC not previously conducted for same purpose).	Projected expenditures of 30,825 based on USPAP compliance review services for investigations and new applications, along with costs of CHRCs for new real property appraiser applicants.

NRPAB Revenues

Fiscal Year	*FY 23-24*	*FY 24-25*	*FY 25-26*	*FY 26-27 (Projected)*	*FY 27-28 (Projected)*	*FY 28-29 (Projected)*
Sale of Services	$475.00	$450.00	$375.00	$350.00	$350.00	$350.00
Reproduction & Publications	$0.00	*$0.00*	*$0.00*	$0.00	$0.00	$0.00
Qualifying Ed Course Fees	$1,725.00	$850.00	$840.00	$1,340.00	$1,600.00	$1,600.00
Continuing Ed New Fees	$2,350.00	$2,150.00	$4,415.00	$5,880.00	$7,700.00	$7,700.00
Continuing Ed Renewal Fees	$160.00	$90.00	$150.00	$240.00	$300.00	$300.00
Certified General New Fees	$9,000.00	$6,300.00	$11,620.00	$10,050.00	$10,500.00	$10,500.00
Licensed New Fees	$300.00	$900.00	$1,260.00	$1,005.00	$1,050.00	$1,050.00
Fingerprint Fees	$2,217.25	$2,488.75	$2,317.50	$2,695.00	$3,760.00	$3,840.00
Certified Residential New	$2,400.00	$4,200.00	$1,560.00	$3,350.00	$2,800.00	$3,500.00
Certified General Renewal	$99,275.00	$124,300.00	$110,350.00	$142,025.00	$133,350.00	$157,850.00
Licensed Renewal	$9,900.00	$12,100.00	$10,150.00	$14,625.00	$11,900.00	$15,400.00
Fingerprint Audit Program Fees	$3,340.00	$20.00	$0.00	$0.00	$0.00	$0.00
Certified Residential Renewal	$54,175.00	$60,775.00	$57,000.00	$70,200.00	$62,650.00	$75,600.00
Temporary Licensed Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Temporary Cert Residential	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Temporary Certified General	$8,200.00	$7,900.00	$13,490.00	$14,450.00	$16,000.00	$16,000.00
Appraiser Trainee	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Application Fees	$23,750.00	$24,050.00	$31,950.00	$32,015.00	$33,400.00	$33,600.00
Licensed Inactive	$0.00	$0.00	$300.00	$0.00	$0.00	$0.00
Certified Residential Inactive	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Certified General Inactive	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
App Late Processing Fees	$3,850.00	$3,775.00	$4,950.00	$4,000.00	$4,000.00	$4,000.00
AMC Registered New Fees	$4,000.00	$12,000.00	$16,000.00	$12,000.00	$12,000.00	$12,000.00
AMC Application Fees	$700.00	$2,100.00	$3,150.00	$2,100.00	$2,100.00	$2,100.00
AMC Registered Renewal Fees	$105,000.00	$100,500.00	$113,700.00	$138,000.00	$140,000.00	$142,000.00
Fed Reg AMC Rpt Form Proc Fees	$700.00	$700.00	$700.00	$700.00	$700.00	$700.00
AMC Late Processing Fees	$275.00	$275.00	$600.00	$400.00	$400.00	$400.00
Total	**$331,792.25**	**$365,923.75**	**$384,877.50**	**$455,425.00**	**$444,560.00**	**$488,490.00**
Miscellaneous Revenues						
Investment Income	$11,365.44	$13,556.91	$9,274.39	$9,000.00	$9,000.00	$9,000.00
AMC Investment Income	$8,586.89	*$10,224.97*	*$7,528.41*	$7,000.00	$7,000.00	$7,000.00
Fines Forfeits & Penalties	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
AMC Fines Forfeits & Penalties	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
App Reimbursement Non-Govt Sources	$3,644.17	$7,646.66	$8,283.38	$4,000.00	$4,000.00	$4,000.00
AMC Reimbursement Non-Govt Sources	$58.42	$564.42	$1,063.36	$500.00	$500.00	$500.00
Miscellaneous Adjustments	$0.00	$107.75	$0.00	$0.00	$0.00	$0.00
Total Miscellaneous Revenues	**$23,654.92**	**$32,100.71**	**$26,149.54**	**$20,500.00**	**$20,500.00**	**$20,500.00**
Other Financial Sources						
Sale of Surplus Property	$63.48	$92.00	$95.68	$0.00	$0.00	$0.00
Operating Transfers Out	$0.00	*$0.00*	*-$250,000.00*	-$100,000.00	$0.00	$0.00
Total Other Financial Sources	**$63.48**	**$92.00**	**-$249,904.32**	**-$100,000.00**	**$0.00**	**$0.00**
Total Revenues						
	$355,510.65	**$398,116.46**	**$161,122.72**	**$375,925.00**	**$465,060.00**	**$508,990.00**

76-2221. Act; exemptions.

The Real Property Appraiser Act shall not apply to:

(1) Any person who is a salaried employee of (a) the federal government, (b) any agency of the state government or a political subdivision which appraises real estate, (c) any insurance company authorized to do business in this state, or (d) any bank, savings bank, savings and loan association, building and loan association, credit union, or small loan company licensed by this state or supervised or regulated by or through federal enactments covering financial institutions who renders an estimate or opinion of value of real estate or any interest in real estate when such estimate or opinion is rendered in connection with the salaried employee's employment for an entity listed in subdivisions (a) through (d) of this subdivision, except that any salaried employee of the entities listed in subdivisions (a) through (d) of this subdivision who signs a report as a credentialed real property appraiser shall be subject to the act and the Uniform Standards of Professional Appraisal Practice. Any salaried employee of the entities listed in subdivisions (a) through (d) of this subdivision who is a credentialed real property appraiser and who does not sign a report as a credentialed real property appraiser shall include the following disclosure prominently with such report: This opinion of value may not meet the minimum standards contained in the Uniform Standards of Professional Appraisal Practice and is not governed by the Real Property Appraiser Act;

(2) A person referred to in subsection (1) of section 81-885.16;

(3) Any person who provides assistance (a) in obtaining the data upon which assignment results are based, (b) in the physical preparation of a report, such as taking photographs, preparing charts, maps, or graphs, or typing or printing the report, or (c) that does not directly involve the exercise of judgment in arriving at the assignment results set forth in the report;

(4) Any owner of real estate, employee of the owner, or attorney licensed to practice law in this state representing the owner who renders an estimate or opinion of value of the real estate or any interest in the real estate when such estimate or opinion is for the purpose of real estate taxation, or any other person who renders such an estimate or opinion of value when that estimate or opinion requires a specialized knowledge that a real property appraiser would not have;

(5) Any owner of real estate, employee of the owner, or attorney licensed to practice law in this state representing the owner who renders an estimate or opinion of value of real estate or any interest in real estate or damages thereto when such estimate or opinion is offered as testimony in any condemnation proceeding, or any other person who renders such an estimate or opinion when that estimate or opinion requires a specialized knowledge that a real property appraiser would not have;

(6) Any owner of real estate, employee of the owner, or attorney licensed to practice law in this state representing the owner who renders an estimate or opinion of value of the real estate or any interest in the real estate when such estimate or opinion is offered in connection with a legal matter involving real property;

(7) Any person appointed by a county board of equalization to act as a referee or coordinator pursuant to section 77-1502.01, except that any person who also practices as an independent real property appraiser for others shall be subject to the Real Property Appraiser Act and shall be credentialed prior to engaging in such other real property appraisal practice. ~~Any real property appraiser appointed to act as a referee pursuant to section 77-1502.01 and who prepares a report for the county board of equalization shall not sign such report as a credentialed real property appraiser and shall include the following disclosure prominently with such report: This opinion of value may not meet the minimum standards contained in the Uniform Standards of Professional Appraisal Practice and is not governed by the Real Property Appraiser Act~~;

(8) Any person who is appointed to serve as an appraiser pursuant to section 76-706, except that if such person is a credential holder, he or she shall (a) be subject to the scope of real property appraisal practice applicable to his or her classification of credential and (b) comply with the Uniform Standards of Professional Appraisal Practice, excluding standards 1 through 10; or

(9) Any person, including an independent contractor, retained by a county to assist in the appraisal of real property as performed by the county assessor of such county subject to the standards established by the Tax Commissioner pursuant to section 77-1301.01. A person so retained shall be under the direction and responsibility of the county assessor.

Source: Laws 1990, LB 1153, § 21; Laws 1991, LB 203, § 22; Laws 1994, LB 1107, § 17; Laws 1999, LB 618, § 5; Laws 2001, LB 162, § 13; Laws 2003, LB 131, § 35; Laws 2005, LB 676, § 1; Laws 2006, LB 778, § 41; Laws 2008, LB1011, § 4; Laws 2010, LB931, § 6; Laws 2015, LB139, § 41; Laws 2016, LB729, § 2; Laws 2016, LB731, § 7; Laws 2018, LB741, § 27; Laws 2020, LB808, § 70; Laws 2021, LB23, § 3; Laws 2022, LB707, § 53; Laws 2024, LB992, § 7.

76-2236. Continuing education; requirements.

(1) Every credential holder shall furnish evidence to the board that he or she has satisfactorily completed no fewer than twenty-eight hours of approved continuing education activities in each two-year continuing education period. Hours of satisfactorily completed approved continuing education activities cannot be carried over from one two-year continuing education period to another. Evidence of successful completion of such continuing education activities for the two-year continuing education period, including passing examination if applicable, shall be submitted to the board in the manner prescribed by the board. No continuing education activity shall be less than two hours in duration. A person who holds a temporary credential does not have to meet any continuing education requirements in the Real Property Appraiser Act.

(2) As prescribed by rules and regulations of the Real Property Appraiser Board and at least once every two years, the seven-hour National Uniform Standards of Professional Appraisal Practice Continuing Education Course as approved by the Appraiser Qualifications Board or the equivalent of the course as approved by the Real Property Appraiser Board, shall be included in the continuing education requirement of each credential holder. An instructor certified by the Appraiser Qualifications Board satisfies this requirement by successfully completing an instructor recertification course and examination, if applicable, as approved by the Appraiser Qualifications Board.

(3) A continuing education activity conducted in another jurisdiction in which the activity is approved to meet the continuing education requirements for renewal of a credential in such other jurisdiction shall be accepted by the board if that jurisdiction has adopted and enforces standards for such continuing education activity that meet or exceed the standards established by the Real Property Appraiser Act and the rules and regulations of the board.

(4) The board may adopt a program of continuing education for individual credentials as long as the program is compliant with the Appraiser Qualifications Board's criteria specific to continuing education.

(5) No more than fourteen hours may be approved by the Real Property Appraiser Board as continuing education in each two-year continuing education period for participation, other than as a student, in appraisal educational processes and programs, which includes teaching, program development, authorship of textbooks, or similar activities that are determined by the board to be equivalent to obtaining continuing education. Evidence of participation shall be submitted to the board upon completion of the appraisal educational process or program. No preapproval will be granted for participation in appraisal educational processes or programs.

(6) As prescribed by rules and regulations of the Real Property Appraiser Board, qualifying education, as approved by the board, successfully completed by a credential holder shall be approved by the board as continuing education.

(7) Beginning January 1, 2026, as prescribed by rules and regulations of the Real Property Appraiser Board and at least once every two years, a successfully completed board-approved valuation bias and fair housing laws course shall be included in the continuing education requirement of each credential holder.

(8) A board-approved supervisory real property appraiser and trainee course successfully completed by a certified real property appraiser shall be approved by the board as continuing education no more than once during each two-year continuing education period.

(9) The Real Property Appraiser Board shall approve continuing education activities and instructors which it determines would protect the public by improving the competency of credential holders.

(10) As prescribed by rules and regulations of the Real Property Appraiser Board, no more than seven hours may be approved as continuing education in each two-year continuing education period for attendance of a single meeting of the Real Property Appraiser Board. The meeting must be subject to the Nebraska Open Meetings Act and be a minimum of two hours in length.

Source: Laws 1990, LB 1153, § 36; Laws 1991, LB 203, § 40; Laws 1994, LB 1107, § 37; Laws 1997, LB 29, § 4; Laws 2001, LB 162, § 28; Laws 2006, LB 778, § 58; Laws 2007, LB186, § 20; Laws 2010, LB931, § 19; Laws 2012, LB714, § 9; Laws 2014, LB717, § 22; Laws 2015, LB139, § 56; Laws 2016, LB731, § 17; Laws 2018, LB741, § 32; Laws 2019, LB77, § 9; Laws 2020, LB808, § 82; Laws 2022, LB707, § 58; Laws 2024, LB992, § 16.

76-2241. Fees.

(1) The board shall charge and collect appropriate fees for its services under the Real Property Appraiser Act as follows:

(a) A credential application fee of no more than two hundred dollars;

(b) An examination fee of no more than three hundred dollars. The board may direct applicants to pay the fee directly to a third party who has contracted to administer the examination;

(c) An initial and renewal credentialing fee, other than temporary credentialing, of no more than three hundred fifty dollars;

(d) A late processing fee of no more than twenty-five dollars for each month or portion of a month the fee is late;

(e) A temporary credential application fee for a licensed residential real property appraiser, a certified residential real property appraiser, or a certified general real property appraiser of no more than one hundred fifty dollars;

(f) A temporary credentialing fee of no more than one hundred dollars for a licensed residential real property appraiser, certified residential real property appraiser, or certified general real property appraiser holding a temporary credential under the act;

(g) An inactive credential application fee of no more than one hundred dollars;

(h) An inactive credentialing fee of no more than three hundred dollars;

(i) A duplicate proof of credentialing fee of no more than twenty-five dollars;

(j) A certificate of good standing fee of no more than ten dollars; and

(k) A criminal history record check fee of no more than one hundred dollars;~~.~~

(l) A paper application processing fee of no more than fifty dollars for any form available electronically.

(2) All fees for credentialing through reciprocity shall be the same as those paid by others pursuant to this section.

(3) In addition to the fees set forth in this section, the board may collect and transmit to the appropriate federal authority any fees established under the provisions of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989. The board may establish such fees as it deems appropriate for special examinations and other services provided by the board.

(4) All fees and other revenue collected pursuant to the Real Property Appraiser Act shall be remitted by the board to the State Treasurer for credit to the Real Property Appraiser Fund.

Source: Laws 1990, LB 1153, § 41; Laws 1991, LB 203, § 45; Laws 1994, LB 1107, § 42; Laws 2001, LB 162, § 33; Laws 2006, LB 778, § 62; Laws 2007, LB186, § 22; Laws 2008, LB1011, § 14; Laws 2010, LB931, § 23; Laws 2012, LB714, § 10; Laws 2014, LB717, § 24; Laws 2015, LB139, § 61; Laws 2016, LB731, § 19; Laws 2024, LB992, § 17.

76-3206. Board; fees.

(1) The board shall charge and collect fees for its services under the Nebraska Appraisal Management Company Registration Act as follows:

(a) An application fee of no more than three hundred fifty dollars;

(b) An initial registration fee of no more than two thousand dollars;

(c) A renewal registration fee of no more than two thousand dollars; and

(d) A late renewal processing fee of twenty-five dollars for each month or portion of a month the renewal registration fee is late.

(e) A paper application processing fee of no more than fifty dollars for any form available electronically.

(2) The board may collect and transmit to the Appraisal Subcommittee any fees established by the Appraisal Subcommittee under Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, the AMC rule, and any policy or rule established by the Appraisal Subcommittee required for inclusion on the AMC Registry.

Source: Laws 2011, LB410, § 6; Laws 2018, LB17, § 9; Laws 2024, LB989, § 7.

Guidance Document 26-03

Proposed July 20, 2026

This guidance document is advisory in nature but is binding on the Nebraska Real Property Appraiser Board ("Board") until amended or repealed by the Board. A guidance document does not include internal procedural documents that only affect the internal operations of the Board and does not impose additional requirements or penalties on regulated parties or include confidential information or rules and regulations made in accordance with the Administrative Procedure Act. If you believe that this guidance document imposes additional requirements or penalties on regulated parties, you may request a review of the document (Neb. Rev. Stat. § 84-901.03 (2)).

SUBJECT: Practicum Course Real Property Appraisal Practice Experience

LEGAL REFERENCE: Neb. Rev. Stat. § 76-2230(1)(c)(i) (Laws 2024, LB992, § 10); Neb. Rev. Stat. § 76-2231.01(1)(e)(i) (Laws 2022, LB707, § 55); Neb. Rev. Stat. § 76-2232(1)(e)(i) (Laws 2022, LB707, § 56); 298 NAC Chapter 2, § 002 (2026)

SUMMARY OF ACTION

BACKGROUND

Director Kohtz attended the Spring AARO Conference in San Diego, California from April 27 through April 29, 2026. A presentation titled, "An Inside View of State Regulator Experience: The Building Framework at High-Quality Practicum Programs" was given by persons affiliated with the State of California Department of Consumer Affairs Bureau of Real Estate Appraisers ("CBREA"), West Los Angeles College, and RSDS Appraisal. The focus of this presentation was on the development and implementation of Practicum Courses in the State of California. In the two Practicum Course examples approved by CBREA, there was no requirement that the student to be a trainee real property appraiser, or that a supervisory real property appraiser must oversee the experience if the state has a trainee program.

In Subsection E of Section V titled, “Generic Experience Requirements,” under “Criteria Applicable to All Appraiser Classifications,” in the Real Property Appraiser Qualifications Criteria effective on January 1, 2026 states, “Practicum courses that are approved by the AQB Course Approval Program or state appraiser regulatory agencies can satisfy the non-traditional client experience requirement. A practicum course must include the generally applicable methods of appraisal practice for the credential category. Content includes, but is not limited to: requiring the student to produce credible appraisals that utilize an actual subject property; performing market research containing sales analysis; and applying and reporting the applicable appraisal approaches in conformity with USPAP. Assignments must require problem solving skills for a variety of property types for the credential category. Experience credit shall be granted for the actual classroom hours of instruction and hours of documented research and analysis as awarded from the practicum course approval process (p.13).” Subsection A of Section V titled, “Generic Experience Requirements,” under “Criteria Applicable to All Appraiser Classifications,” in the Real Property Appraiser Qualifications Criteria effective on January 1, 2026 states, “Education may not be substituted for experience, except as shown below in Section D below (p.12).” The Real Property Appraiser Qualifications Criteria effective on January 1, 2026 was utilized for updates made to the Real Property Appraiser Act approved by Governor Pillen on March 12, 2024, and updates made to Title 298 of the Nebraska Administrative Code approved on June 18, 2025. At the time of approval, it was understood that a Practicum Course was traditional experience, requiring a student to be a trainee real property appraiser that has an active supervisory real property appraiser. On February 28, 2025, The Appraisal Foundation issued, “ERRATA (02-28-2025),” which stated, “Please make a note of the following correction for the printed edition of the Real Property Appraiser Qualification Criteria effective January 1, 2026 (2026 Criteria): Page 12: In the last line on the page, the correct section referenced should be "E", not "D". The line should read: A. Education may not be substituted for experience, except as shown below in Section E below.” Although, through ERRATA (02-28-2025), The Appraisal Foundation acknowledged that a Practicum Course is considered to be education under which real property appraisal practice experience may be earned, Subsection E is still found under Section V titled, “Generic Experience Requirements,” under “Criteria Applicable to All Appraiser Classifications,” in the Real Property Appraiser Qualifications Criteria effective on January 1, 2026 (as amended March 2025). PAREA programs are defined separately from generic experience requirements in Section VI titled, “Practical Applications of Real Estate Appraisal (PAREA)” under “Criteria Applicable to All Appraiser Classifications,” in the Real Property Appraiser Qualifications Criteria effective on January 1, 2026 (as amended March 2025), which states in part, “Practical Applications of Real Estate Appraisal (PAREA) programs approved by the AQB utilize simulated experience training, and serve as an alternative to the traditional Supervisor/Trainee experience model, under Section V.” When Sections V and VI are read together, it appears that the trainee real property appraiser requirement and the supervisory real property appraiser requirement are still applicable.

This issue was brought to the attention of The Appraisal Subcommittee of the Federal Financial Institutions Examination Council (“ASC”) on April 20, 2026, which monitors the requirements established by the states, territories, and the District of Columbia and their appraiser regulatory agencies for the certification and licensing of appraisers and reviews each state’s compliance with the requirements of Title XI. The ASC is authorized by Title XI to take action against a non-complying state appraiser regulatory program if the policies, practices and procedures in place are inconsistent with the requirements of Title XI. Program Manager Lewis provided a final response on June 16, 2026. After the discussion with ASC staff, Program Manager Lewis states, “I feel the structure of the RPAQC presently confuses this by the placement of the Practicum description and requirements under Section V and requirements that note the following:

- documentation of supervision,
- review,
- supervisory signatures, and
- Experience logs that must include scope of supervision and the supervising appraiser's certification/signature.

I think that the AQB recognizes the confusion as well and appears to be taking steps to clarify this in the 2nd Exposure Draft. Understanding, of course, that this is just an exposure draft and subject to change, it is relevant to consider the exposure draft as it does give additional insight into what the AQB might be thinking.

What I can find is that there is a link between Practicum and PAREA that would place them outside of the traditional supervisor/trainee structure. That link in my mind would be the fact that we are talking about two programs that while not considered education, are delivered and structured as courses. In addition, I would note that both Practicum and PAREA would fall under a program-based experience pathway as opposed to a log-based (supervisor/trainee) pathway to gain experience. These are courses that are specifically designed to eliminate the necessity for the applicant to secure a supervisor and provide the applicant with the ability to achieve experience credit through designed, approved training plans. In addition, both courses eliminate the necessity for the applicant to obtain and maintain a trainee/apprentice credential as a prerequisite for enrollment."

Program Manager Lewis also declares, "In the exposure draft, the AQB has conspicuously opted to move Practicum and PAREA both under the same section (Section VI). This action provides support for a clearer answer to your question regarding whether there is language that allows states with trainee programs to not require Practicum Course participants to be trainees working under a supervisory appraiser. The exposure draft seems clear that Practicum participants do not have to be trainee appraisers working under a supervisory appraiser, even in States that have trainee programs."

Finally, Program Manager Lewis states in his response, "Again, the possibility of this 2nd Exposure Draft being adopted is unknown at this point. I do believe, however, that adoption, notwithstanding, there is sufficient information present to confirm that while Practicum is not currently carved out of the current RPAQC to the same degree as PAREA, it is nonetheless separated from the traditional supervisor/trainee model and outside of the requirements that would demand an applicant be registered as a trainee/apprentice and under the supervision of a certified appraiser."

The Board discussed this matter at its regular meeting on July 16, 2026 and requested that Director Kohtz prepare a Guidance Document to address the current discrepancy between PAREA programs and Practicum Course programs in Title 298 of the Nebraska Administrative Code.

ANALYSIS

In his response to Director Kohtz's April 30, 2026 inquiry, Program Manager Lewis establishes that within the Real Property Appraiser Qualifications Criteria effective January 1, 2026 (as amended in March 2025), a Practicum Course program is real property appraisal experience; however, application of this experience is the same as for a PAREA program since both are courses separated from the trainee real property appraiser and supervisory real property appraiser structure. This interpretation is supported in Title 298 of the Nebraska Administrative Code. In accordance with 298 NAC Chapter, § 002.06, there need not be a client in a traditional sense (i.e., a client hiring a real property appraiser for a business purpose) in order for an assignment results report to qualify for real property appraisal practice experience. Real property appraisal practice experience credit may be awarded for a practicum course approved by The Appraisal Foundation's Appraiser Qualifications Board's Course Approval Program (experience credit shall be granted for the actual classroom hours of instruction and hours of documented research and analysis as awarded from the practicum course approval process); participation in a PAREA program; and any other real property appraisal practice experience obtained under Section 002 of this Chapter. As such, all sections in 298 NAC Chapter 2, § 002 that do not apply to real property appraisal practice experience obtained through participation in a PAREA program do not apply to participation in a Practicum Course program.

When referring to the real property appraisal practice experience hour and time requirements as prescribed by rules and regulations of the Board for each classification, Neb. Rev. Stat. § 76-2230(1)(c)(i); N.R.S. § 76-2231.01(1)(e)(i), and N.R.S.§ 76-2232(1)(e)(i) state in part, "The required experience shall be acceptable to the Real Property Appraiser Board and subject to review and determination as to conformity with the Uniform Standards of Professional Appraisal Practice." 298 NAC Chapter 2, § 002 establishes the procedures for accepting real property appraisal practice experience and the procedure for how an applicant may rectify any real property appraisal practice experience deficiencies as determined by the Board. If the PAREA program does not satisfy all required experience for credentialing, the remaining experience hours shall be completed pursuant to the experience requirements found in N.R.S. § 76-2230(1)(c)(i); N.R.S. § 76-2231.01(1)(e)(i), and N.R.S.§ 76-2232(1)(e)(i). As such, the same requirements apply to real property appraisal practice experience obtained through participation in a Practicum Course program.

Finally, in order sit for examination, the real property appraisal practice experience must be approved by the Board. All real property appraisal practice experience, regardless of whether the experience is obtained through logged hours under a supervisory real property appraiser or an appraiser-in-charge, obtained through the completion of a PAREA program, or obtained through the completion of a Practicum Course program, is subject to the Board's review and determination as to whether the experience is acceptable.

GUIDANCE

All requirements and exceptions in 298 NAC Chapter 2, § 002 pertaining to participation in a PAREA program apply to any applicant for credentialing as a real property appraiser through education, experience, and examination, that submits a document evidencing the successful completion of a Practicum Course program for real property appraisal practice experience in accordance with 298 NAC Chapter 2, § 002.06A.

State of Nebraska Real Property Appraiser

Name: Zeke C Inman

Classification: Certified General Real Property Appraiser

Credential Number: 2025R

Current Credential

Effective Date: August 13, 2026 **Expiration Date:** August 13, 2027 **Continuing Education Period:** 2025-2026

Credential Card Number: 7670-2026 **Receipt Number:** Receipt-123

Next Credential

Renewal Due Date: November 30, 2027 **Last Date for Renewal:** June 30, 2028

Real Property Appraiser Principal Place of Business Contact Information

Business Name: TEST1

Street Address: TEST1

City: TEST1 **State:** NE **Zip Code:** 68509-4964

Phone: 402-471-8227 **Email:** Zeke.Inman@nebraska.gov

IN WITNESS WHEREOF, the Director of the Nebraska Real Property Appraiser Board has caused these presents to be signed. This real property appraiser credential is valid beginning on the date on which the credential was issued or renewed, unless canceled, surrendered, suspended, or revoked. This information is true and accurate as of August 13, 2026

Tyler N. Kohtz

State of Nebraska Real Property Appraiser Board
500 S. 16th Street, Suite 202
PO Box 94963
Lincoln, NE 68509-4963
https://appraiser.ne.gov/
nrpab.credentialing@nebraska.gov
402-471-9015

This document serves as the credentialing card notifying a real property appraiser of their status in Nebraska.

State of Nebraska Real Property Appraiser

Name: Zeke C Inman

Classification: Certified General Real Property Appraiser

Credential Number: 2025R

Current Credential

This temporary credential shall expire upon the completion of the assignment or upon the expiration of a period of six months from the effective date listed below, whichever occurs first.

Effective Date: August 13, 2026 **Expiration Date:** August 13, 2027

Credential Card Number: 7671-2026 **Receipt Number:** Receipt-123

Assignment Location

This temporary credential shall be expressly limited to a grant of authority to engage in real property appraisal practice in the State of Nebraska required for this assignment pertaining to the following location(s):

Test 123

Real Property Appraiser Principal Place of Business Contact Information

Business Name: TEST1

Street Address: TEST1

City: TEST1 **State:** NE **Zip Code:** 68509-4964

Phone: 402-471-8227 **Email:** Zeke.Inman@nebraska.gov

IN WITNESS WHEREOF, the Director of the Nebraska Real Property Appraiser Board has caused these presents to be signed. This real property appraiser credential is valid beginning on the date on which the credential was issued or renewed, unless canceled, surrendered, suspended, or revoked. This information is true and accurate as of August 13, 2026

Tyler N. Kohtz

Tyler N. Kohtz

State of Nebraska Real Property Appraiser Board
500 S. 16th Street, Suite 202
PO Box 94963
Lincoln, NE 68509-4963
https://appraiser.ne.gov/
nrpab.credentialing@nebraska.gov
402-471-9015

Any person issued a temporary credential to engage in real property appraisal activity in the state of Nebraska shall comply with all of the provisions of the Real Property Appraiser Act. The Nebraska Real Property Appraiser Board may, upon its own motion, and shall, upon the written complaint of any aggrieved person, cause an investigation to be made with respect to any alleged violation of the Act by a person who is engaged in, or who has engaged in, real property appraisal activity as a temporary credential holder. This document serves as the credentialing card notifying a real property appraiser of their status in Nebraska.

State of Nebraska Appraisal Management Company Registration

AMC Registration Number: 5390

AMC Legal Name: Zeke's Test AMC

AMC Trade Name(s): TEST TRADE BUSINESS 2, KOHTZ AMC, TNK AMC, TNK AMC 2, State of NE,

Current Registration

Effective Date: August 13, 2026 **Expiration Date:** August 13, 2027

Registration Card Number: 1090-2026 **Receipt Number:** Receipt-123

Next Registration

Renewal Due Date: June 14, 2027 **Last Date for Renewal:** February 13, 2028

Next Annual ASC AMC Registry Fee Period

Beginning Date: May 16, 2026 **End Date:** May 15, 2027

AMC Identification Information

Street Address: 5399 Ave

City: Lincoln **State:** NE **Zip Code:** 68516

Phone: 402-471-8227 **Email:** asd.asd@gmail.com

IN WITNESS WHEREOF, the Director of the Nebraska Real Property Appraiser Board has caused these presents to be signed. This registration is valid for a period of twelve months beginning on the date on which the registration was issued or renewed, unless canceled, revoked, or surrendered. This information is true and accurate as of August 13, 2026.

Tyler N. Kohtz

State of Nebraska Real Property Appraiser Board
500 S. 16th Street, Suite 202
PO Box 94963
Lincoln, NE 68509-4963
https://appraiser.ne.gov/
nrpab.amc@nebraska.gov
402-471-9015

This document serves as the letter notifying an appraisal management company of its registration status in Nebraska.

APPRAISAL SUBCOMMITTEE-FFIEC
QUARTERLY MEETING MINUTES
March 19, 2026

LOCATION: Zoom

ATTENDEES

MEMBERS: FDIC – Luke Brown (Acting Chair)
FHFA – Siobhan Kelly
HUD – Elizabeth Davis
NCUA – Michael Dondarski
OCC – Enice Thomas

ALTERNATES: CFPB – Vincent Herman
FHFA – Julie Giesbrecht
FRB – Keshia King
HUD – Brian Barnes
NCUA – Kevin Johnson

STAFF: Acting Executive Director – Fred Griefer
Acting Deputy Executive Director & Grants Director – Rae Frederique
John Brenan – Compliance Manager
Program Manager – Allison Nespor
Program Manager – Maria Brown
Program Manager – Tom Lewis
Regulatory Affairs Specialist – Kelly Luteijn
IT Project Manager – Brian Kelly
Attorney Advisor – Natalie Lutz
Attorney Advisor – Natalia Mandrus
Grants Management Specialist – Karla Cisneros

OBSERVERS: See attached list.

CALL TO ORDER, DETERMINATION OF A QUORUM, OPENING REMARKS

The meeting was called to order at 10:32 a.m. by Acting Chair L. Brown. G. Gradler from the Consumer Financial Protection Bureau (CFPB), S. Kelly from the Federal Housing Finance Agency (FHFA), and T. Vermilyea from the Board of Governors of the Federal Reserve System

(FRB) were not present. Those above-listed members, including CFPB alternate V. Herman, FHFA alternate J. Giesbrecht, and FRB alternate K. King, constituted a quorum. S. Kelly from FHFA joined the meeting at 10:43 a.m.

In his opening remarks, Acting Chair L. Brown welcomed the new CFPB member and alternative, G. Gradler, Deputy Director and V. Herman, Assistant Director for Supervision, respectively. They both joined the ASC in January 2026. He also thanked ASC staff for their hard work and focus to support the ASC's mission.

REPORTS

- **Acting Chair**

  Acting Chair L. Brown noted that F. Griefer became the Acting Executive Director last August and has provided important leadership to the ASC's mission and staff and has developed positive relationships with ASC members and appraisal industry stakeholders. He also outlined some of the ASC's key responsibilities under Title XI of the Financial Institutions Reform Recovery and Enforcement Act (Title XI) and recent ASC Board activities:

  - In 2026, the ASC plans to conduct 28 on-site compliance reviews for 26 States and Territories. The ASC is also monitoring the Appraisal Foundation (TAF).
  - The ASC maintains the National Registries and runs a grant program supporting State appraiser and appraisal management company (AMC) regulatory programs (Appraiser and AMC Programs), as well as TAF.

- In December 2025, the ASC Board established a strategic staffing committee and an annual staffing plan in compliance with new Federal hiring guidelines from the U.S. Office of Personnel Management (OPM) and the Office of Management and Budget (OMB) to fill vacant positions necessary for fulfilling the agency's statutory duties. He noted that the ASC anticipates posting the Executive Director and Financial Manager positions on usajobs.gov in the near future. He encouraged all qualified candidates to apply for those openings.
- Since the ASC's December quarterly meeting, Information Technology (IT) has been a continued focus of the ASC Board. He noted that the ASC Board received a briefing on updating the ASC's IT systems and plans to address the identified needs.

E. Thomas thanked the ASC staff for working through a lot of challenging issues in a professional manner.

- **Acting Executive Director**

F. Griefer expressed gratitude to the ASC members, alternates, and member agency support staff for their high level of engagement, as well as welcomed CFPB member G. Gradler and alternate V. Herman to the ASC. He appreciated ASC staff for their dedication to the mission and their professionalism, especially R. Frederique for continuing to serve as Acting Deputy Executive Director and J. Brenan for taking on management responsibilities over the Compliance Team. He reported on internal and external engagement, staffing, compliance, and legislation as follows:

- He reported that upon becoming Acting Executive Director he has focused on operations and fulfilling the agency's mission. The ASC continues to carry out his vision by timely overseeing Appraiser and AMC Programs and monitoring TAF for compliance with Federal requirements. He has engaged with industry leaders to understand concerns and opportunities, using this to propose actions for the ASC Board. He has participated in State compliance reviews and met with TAF's Board of Trustees, the Appraiser Qualifications Board (AQB), and other industry leaders. He emphasized collaboration with the ASC Board as a top priority. Besides submitting detailed reports to the ASC Board, he interacts individually with them on relevant topics and critical issues. He meets weekly with staff and periodically with groups or individuals to ensure resources are sufficient. He noted that the ASC is updating its IT infrastructure and working with Federal agencies on a long-term shared service agreement after assessing the agency's processes and systems. He has made effort to ensure that the agency is using its resources effectively for daily operations and high-priority issues and plans to continue working closely with Acting Chair Brown and the ASC Board on responsible hiring to focus on critical needs.

- He mentioned that the final stages of posting the vacant Financial Manager position are underway, and he has been in close contact with the General Services Administration (GSA), which is engaging directly with OPM to confirm all requirements are fulfilled before posting on usajobs.gov. The ASC intends to post this position in the near future.

- ASC staff continue to hold quarterly Appraiser Regulatory Chat sessions to assist States in meeting Federal requirements by highlighting common issues identified in compliance reviews. He mentioned that ASC staff held a special session in partnership with FHFA, including representatives from Fannie Mae and Freddie Mac, to discuss the rollout of the new Uniform Appraisal Dataset (UAD) 3.6. Over 130 representatives from State Appraiser Regulatory Agencies participated in the session.

- He stated that ASC staff have drafted a Notice of Funding Availability (NOFA) for the FY 2026 grant to TAF after engaging with TAF representatives and some ASC members and alternates. He explained that R. Frederique, Grants Director, would share more insights into the grant development process and answer any questions before the vote.

- He noted that ASC staff would participate in the Spring meeting of the Association of Appraiser Regulatory Officials.

- Finally, he noted that ASC staff are monitoring legislative developments like the 21st Century Road to Housing Act, which recently passed the Senate bipartisan bill and would include the Department of Veterans Affairs and the U.S. Department of Agriculture Rural Housing Service as ASC members. The bill would also allow the ASC to adjust National Registry fees for AMCs and enable the ASC to grant funds to State Appraiser Regulatory Agencies for educational and training activities, among other provisions.

Alternate K. King applauded ASC staff on improving the timeliness of compliance reviews and asked about the specific timeliness in compliance review and whether there was any feedback from the States regarding the efficiencies that they have experienced during the compliance reviews. It was decided that J. Brenan would answer the question after his presentation.

- **Delegated State Compliance Reviews**

J. Brenan reported that since the ASC December 10 quarterly meeting, the ASC has completed six compliance reviews of Appraiser Programs and seven reviews of AMC Programs. These compliance reviews were completed for the following States: California, Illinois, Maryland, Nevada, New Mexico, South Dakota, and Washington.

The ASC issued four Appraiser Program final reports with a rating of "Good." Those States were California, Maryland, South Dakota, and West Virginia. The ASC also issued two Appraiser Program final reports with a rating of "Needs Improvement." Those States were Nevada and Washington. In the Appraiser Programs, common deficiencies include National Registry issues such as failing to report disciplinary actions to the ASC within five business days of a final action or not ensuring the accuracy of the data submitted; application process shortcomings like insufficient verification that applicants have completed courses meeting the AQB Criteria and failing to take remedial action when more than ten percent of audited affidavits for continuing education credit claimed did not meet minimum AQB Criteria, and enforcement problems like not documenting files to enable understanding of the facts and determinations or resolving complaints within a year. These States are addressing any deficiencies identified during the review and will remain on a two-year cycle.

The ASC issued one AMC Program final report with a rating of “Excellent.” That State was Maryland. The ASC issued five AMC Program final reports with a rating of “Good.” Those States were California, Illinois, New Mexico, South Dakota, and West Virginia. The ASC also issued one AMC Program final report with a rating of “Need Improvement.” That State was Washington. In AMC Programs, common deficiencies include statutes, regulations, policies, and procedures such as failing to establish and maintain an AMC Program with the legal authority and mechanisms to ensure that an AMC oversees an appraiser panel consistent with the AMC Rule and not enforcing and documenting ownership limitations for State-registered AMCs. Other common deficiencies related to the National Registry involve not updating the authorization information provided to the ASC, and failing to ensure the accuracy of all data submitted. These States are addressing any deficiencies identified during the review and will remain on a two-year cycle.

Currently, three Appraiser Programs—Illinois, Montana, and New Mexico—and one AMC Program—Montana—are in various stages of the compliance review process.

J. Brenan reported that the agency’s timeliness has improved tremendously with an average completion under 70 days from start to finish, including the 60-day period for States to respond to the preliminary report. He mentioned that the States appreciate timeliness because they get a reasonable time to get that kind of feedback and be able to implement anything that ASC staff have found and make changes in a quick timeframe to ensure compliance.

Acting Chair Brown appreciated the Compliance Team for their dedication to maintaining a robust review schedule and their efforts to ensure a timely turnaround with final reports.

- **Notation Vote**

  N. Lutz reported that a notation vote to approve minutes for closed meetings held on May 7 and 23, 2025, was approved on February 24, 2026, by a 4-0 vote. The CFPB did not attend those meetings and abstained from voting.

APPROVAL OF DECEMBER 10, 2025 QUARTERLY MEETING MINUTES

E. Davis moved for approval of the December 10, 2025 quarterly meeting minutes, as presented, and E. Thomas seconded. The motion carried by a vote of 6-0 with one abstention from the CFPB as they were not present at the December 10, 2025 quarterly meeting.

Approval of Fiscal Year 2026 Notice of Funding Availability (NOFA) for TAF

R. Frederique explained that ASC staff are seeking the ASC Board's approval for the Appraisal Foundation Support (TAFS) Grant. Under 12 U.S.C. § 3338 (b)(4), the ASC is authorized to make grants, in such amounts as it deems appropriate to TAF, to help defray the costs of TAF relating to the activities of its Appraisal Standards Board (ASB) and AQB. She noted that the ASC Board approved a $400,000 budget for a TAFS grant on September 16, 2025. Approving this NOFA will enable the ASC to open the application period for TAF to apply for these funds. OMB reviewed the draft NOFA to ensure compliance with executive orders, directives, and federal regulations like Title of the Code of Federal Regulations and approved it on March 13,

2026. She added that TAF may submit proposals aligning with the priorities outlined in the NOFA, including:

1) Supporting the ASB's development of consistent standards supporting Title XI.

2) Supporting TAF's research and analytical efforts for evidence-based improvements in standards and qualifications under Title XI.

3) Supporting AQB activities to advance appraiser qualification criteria.

R. Frederique also stated that once the NOFA is published, the ASC Grants Management Office will contact TAF to clarify grant requirements and address any questions as they consider applying. The application deadline is set for April 24, 2026, at 5 PM ET.

Alternate J. Griesbrecht commended F.Griefer, R. Frederique, and other ASC staff for working directly with K. Davids at TAF and identifying opportunities that align with the ASC's grantmaking authority. She commented that she appreciated the collaboration and the diligence.

Alternate K. King asked how ASC staff would monitor or measure the progression of the grant to ensure it aligns with the original goals.

R. Frederique explained that the grant process involves: an initial meeting with the applicant to ensure they understand the NOFA requirements, the grant application is reviewed by subject matter experts, particularly the ASC staff member that monitors TAF to understand what TAF is proposing and it aligns with the NOFA, the award is made, and there is initial kickoff meeting to explain the award. As part of the grant process, there is a reporting requirement. TAF will be required to submit progress reports, which will be reviewed by the subject matter expert who monitors TAF to verify that activities reported in the progress report in fact took place or happened. If there are any delays, TAF will have the opportunity through its progress report to explain the reasons for the delay and how they are going to course correct. In addition to the progress reports and the ASC's monitoring of TAF, there will be constant communication, whether through the progress report or the ASC's monitoring activities of TAF, to ensure TAF remains on target with what is proposed in their grant application.

E. Davis moved for approval of Fiscal Year 2026 NOFA for TAF and M. Dondarski seconded. The motion carried by a vote of 6-0 with one abstention from the CFPB as they are still completing their review of the NOFA.

ADJOURNMENT

Acting Chair L. Brown thanked Board members and ASC staff for their dedication to the ASC's mission and to the attendees for showing interest in ASC operations. The meeting was adjourned at 11:03 a.m.

Attachment: Observer List

View Web Version

Greetings!

The Appraiser Qualifications Board originally planned to close out July with the public comment deadline for their Second Exposure Draft of proposed changes to the *Real Property Appraiser Qualification Criteria*. However, due to to requests from federal and state regulators and other stakeholders, the Board will accept comments for an additional 33 days, through Sunday, August 30, 2026.

The AQB deeply values input from regulators, appraisers, educators, professional organizations, and other interested parties. Please **review the Second Exposure Draft** and submit your comments by the extended deadline.

Thank you to everyone who has already taken the time to review this most recent draft and to share your feedback with the AQB. If you haven't already, we hope you will take the time to share your thoughts. It is essential to this effort.

In the meantime, the Foundation is gearing up for a series of productive and engaging fall meetings. First, we hope you will join the Business Valuation Resource Panel for a virtual webinar where they will discuss their recently published Valuation Brief: Is the Business Appraiser You Intend to Hire Competent for the Assignment?

Later in September, the Industry Advisory Council will meet in Denver, and the ASB will hold a virtual public meeting. Both will be followed by the Board of Trustees meeting in Houston October 21-23rd. We will close out the year with The Appraisal Foundation Advisory Council and Council to Advance Residential Equity with their fall meetings in Washington, DC. We hope you will join us for as many of these meetings as you are able. You can register for all of them on our **Events Page**.

The technical boards will also be announcing their fall meeting dates very soon, so be sure to keep an eye out for those announcements. Your input is critical to their work, and we hope you will take time to join these virtual opportunities for engagement and discussion.

Fall is also a busy time for our Partners. Please be sure to check out the Partner Spotlight section below so you can stay up to date with their upcoming events too. We're so pleased that Foundation representatives will be joining many of these events as either speakers or attendees. When we come together as a profession, we can achieve incredible things.

Let's Make it a Great Month!

Kelly Davids
President
The Appraisal Foundation

Webinar for BVRP Valuation Brief: Is the Business Appraiser You Intend to Hire Competent for the Assignment?

September 3rd | 2pm
Register Today >

Request for Proposals – AQB National Licensing Examination Services

The Appraisal Foundation is seeking proposals from qualified organizations to provide examination development, psychometric consulting, job analysis, examination maintenance, reporting, and related support services for the Appraiser Qualifications Board (AQB) National Licensing Examinations.

Proposals are due by August 21, 2026, at 11:59 p.m. ET. Interested organizations may download the RFP **here**.

ASB Public Meeting

September 22nd | 1pm
Register Today >

Apply to the PPRP and BVRP

Q.12

The Personal Property Resource Panel and Business Valuation Resource Panel are now accepting applications. These resource panel are tasked with providing discipline specific expertise to the Foundation and its boards.

Applications are due September 1st. Apply and learn more at the links below.

- **Apply to the PPRP**
- **Apply to the BVRP**

Join Us for the Fall Industry Advisory Council Meeting

September 16-17 | Denver, CO
Register Today >

Appraiser Talk

Have you checked out USPAP Talk? This special series on Appraiser Talk walks you through USPAP in weekly episodes. Join Amy and Lisa as they explore USPAP from week to week. Listen **here**.

Partner Spotlight

American Society of Farm Managers & Rural Appraisers
Save the date for the **2026 ASFMRA Annual Conference**, taking place November 2-4 at The Wigwam Resort in Phoenix, Arizona.

This premier event brings together rural property professionals, farm managers, and appraisers from across the country for three days of education, industry insights, networking, and recognition of professional excellence.

Attendees can expect expert-led sessions, updates on key trends in agriculture and rural property markets, an Accreditation & Awards Ceremony, and an optional Arizona agriculture tour.

Registration opens in August 2026.

Appraisal Institute
Build a strong foundation in real property valuation with **Basic Appraisal Principles, a 28-hour introductory course** designed to fit around your workday and other commitments. This flexible evening option meets live via Zoom on Tuesdays and Thursdays from 5:30–9:00 p.m. Pacific Time, August 25 through September 17, allowing you to learn from wherever it is most convenient. Led by experienced Appraisal Institute instructors Jacinto A. Munoz, Jr., MAI, SRA, AI-GRS, AI-RRS, and Mark V. Smeltzer, Sr., MAI, SRA, AI-GRS, AI-RRS, the course concludes with a two-hour examination.

Association of Texas Appraisers
Join us for the **21st Association of Texas Appraisers Annual Meeting**, August 13–15, 2026. This year's program delivers high-quality education, timely industry updates, and the networking opportunities that the ATA members value. During the meeting, we will also install our newly elected board members and officers.

We will open the event on Thursday, August 13, with free software demonstrations from leading providers, a great opportunity to explore new tools, ask questions, and discover solutions that can streamline your appraisal workflow.

For more information, email us at info@txappraisers.org.

International Society of Appraisers
Are you a personal property appraiser or interested in the field? Enhance your appraisal knowledge this fall with two exceptional ISA learning opportunities.

The In-person **ISA Fall Institute (Canada), September 23–25, Toronto, Ontario**. Join ISA and the ISA Canadian Chapter for two days of hands-on learning, expert presentations, and networking at the University Club of Toronto. Designed for Canadian members and U.S. members serving Canadian clients, the program covers topics including art fraud, expert witness testimony, Asian art, silver, decorative arts, and more. Open to members and non-members.

In addition, join our **live online Antiques, Furnishings & Decorative Arts, September 14–18**. Build a strong foundation in identifying and valuing antiques and residential contents through this live online course. Covering furniture, ceramics, glass, silver, textiles, collectibles, books, and more, the program combines expert instruction with practical exercises to strengthen your appraisal skills.

National Association of Appraisers
The National Association of Appraisers continues to support the profession through education, advocacy, and industry collaboration. NAA has partnered with Appraiser eLearning to launch a new monthly podcast series hosted by NAA Vice President, Jason Covington. Each episode explores the future of the appraisal profession and highlights the many ways NAA serves appraisers nationwide. **Click here** to listen to the latest episode.

NAA is also preparing for the upcoming **Appraisal Summit**, taking place October 31–November 3 in Las Vegas. This fall event centers on professional development, networking, and timely industry insights. NAA remains committed to providing meaningful resources and training to help appraisers navigate evolving standards and stay equipped for success.

The Appraisal Foundation
1155 15th Street NW, Suite 1111
Washington, DC 20005
202-347-7722

Originating & Underwriting

Appraiser Update

Periodic updates for residential appraisers serving Fannie Mae customers

Get practical guidance to help you prepare for the Uniform Appraisal Dataset (UAD) 3.6 and Forms Redesign transition and stay current on updates that affect your work. In this second *Appraiser Update* of 2026—and our 35th edition since launching in 2017—we're sharing timely insights, policy updates, and resources to help you navigate industry changes and support your success.

In this issue, you'll find:

- Expert insights on key UAD 3.6 topics, including terminology updates, policy changes, unit counts, and more.
- What Appraisal Management Company (AMC) access to Collateral Underwriter® (CU®) means and how to navigate it effectively.

Don't miss past UAD 3.6 articles

With the UAD 3.6 mandate of Nov. 2, 2026 quickly approaching, review past editions of our newsletter, particularly the Q2 2025 issue focused entirely on UAD 3.6.

Thank you for your continued partnership. We hope these updates provide valuable support for your business, and we welcome your questions and feedback through the links below.

Collateral Policy Team
Fannie Mae

Related links

Newsletter archive

Interested in receiving this newsletter and other periodic appraisal-related updates?

Sign up now!

Changes to UAD Language in 3.6

In addition to the comprehensive redesign of the data structure from UAD 2.6 to 3.6, many of the standardized terms have also been revised. Part of the learning curve with UAD 3.6 is becoming familiar with this updated language. The table below provides several examples:

UAD 2.6		UAD 3.6
Arm's length transaction	▶	Typically motivated
Location	▶	Site influence
Actual age	▶	Year built
Gross living area (GLA)	▶	Finished area above grade
Basement	▶	Below grade
Garage / carport	▶	Vehicle storage

A related update in UAD 3.6 is the **retirement of all former UAD abbreviations**. All standardized terms are now fully stated. Appendix F-1 can help you become familiar with updated language in UAD 3.6.

Q.15

Unit Count Differences in the Sales Comparison Grid

When developing the Sales Comparison Approach (SCA) for properties with multiple units, appraisers may encounter situations where the subject and comparable sales differ in total unit count. For example, the best available comparables for a three-unit subject property may be two-unit or four-unit sales. Differences in unit count should be clearly identified and analyzed within the SCA, regardless of whether the units are classified as standard units or accessory dwelling units.

When reporting this analysis in UAD 3.6 format, appraisers can clearly convey unit count differences by expanding the SCA grid by following this sequence:

1. Add a row labeled "**Total Units**" within the *Dwelling(s)* section of the Sales Comparison grid.
2. Enter the total number of units for the subject property and each comparable sale.
3. Report any market-supported adjustment for differences in unit count within this row.
4. Leave unit-level fields blank when no unit exists.

Note: *Do not adjust for additional units within the Unit(s) subsection of the grid. The adjustment belongs in the "**Total Units**" row as described in steps 1-3.*

Example

The illustration below shows how this information may be presented in the report. In this example, the subject contains three units: Comparable Sale #1 contains two units, and Comparable Sales #2 and #3 contain four units. The manually added "Total Units" row clearly identifies these differences and provides a line item for reporting any market-supported adjustments for unit count.

<table>
<tr><th></th><th>Subject Property</th><th>Comparable #1</th><th></th><th>Comparable #2</th><th></th><th>Comparable #3</th><th></th></tr>
<tr><td>Dwelling(s)</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>Year Built</td><td>1979 | 1988</td><td>1989</td><td>$$</td><td>1988</td><td>$$</td><td>1938</td><td>$$</td></tr>
<tr><td>Structure Design</td><td>Rowhouse/Townhouse</td><td>Rowhouse/Townhouse</td><td>$$</td><td>Low Rise</td><td>$$</td><td>—</td><td>$$</td></tr>
<tr><td>Gross Building Finished Area</td><td>2700</td><td></td><td>$$</td><td></td><td>$$</td><td></td><td>$$</td></tr>
<tr><td>Total Units</td><td>3</td><td>2</td><td>$ 50,000</td><td>4</td><td>$ (50,000)</td><td>4</td><td>$ (50,000)</td></tr>
<tr><td></td><td>Add additional row under Dwelling(s)</td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>Unit(s)</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>Structure ID | Unit ID</td><td>Building 1 | Unit A</td><td>Building 1 | Unit A</td><td></td><td>Building 1 | Unit A</td><td></td><td>Building 1 | Unit A</td><td></td></tr>
<tr><td>Bedrooms</td><td>2</td><td>2</td><td>$$</td><td>2</td><td>$$</td><td>2</td><td>$$</td></tr>
<tr><td>Baths - Full | Half</td><td>2 | 1</td><td>2 | 1</td><td>$$</td><td>2 | 1</td><td>$$</td><td>2 | 1</td><td>$$</td></tr>
<tr><td>Finished Area Above Grade (GLA)</td><td>1000 sq. ft</td><td>1000 sq. ft</td><td>$$</td><td>1000 sq. ft</td><td>$$</td><td>1000 sq. ft</td><td>$$</td></tr>
<tr><td>Finished Area Below Grade</td><td></td><td></td><td>$$</td><td></td><td>$$</td><td></td><td>$$</td></tr>
<tr><td><Additional Row(s)></td><td></td><td></td><td>$$</td><td></td><td>$$</td><td></td><td>$$</td></tr>
<tr><td>Structure ID | Unit ID</td><td>Building 1 | Unit B</td><td>Building 2 | Unit B</td><td></td><td>Building 1 | Unit B</td><td></td><td>Building 1 | Unit B</td><td></td></tr>
<tr><td>Bedrooms</td><td>2</td><td>2</td><td>$$</td><td>2</td><td>$$</td><td>2</td><td>$$</td></tr>
<tr><td>Baths - Full | Half</td><td>2 | 1</td><td>2 | 1</td><td>$$</td><td>2 | 1</td><td>$$</td><td>2 | 1</td><td>$$</td></tr>
<tr><td>Finished Area Above Grade (GLA)</td><td>1000 sq. ft</td><td>1000 sq. ft</td><td>$$</td><td>1000 sq. ft</td><td>$$</td><td>1000 sq. ft</td><td>$$</td></tr>
<tr><td>Finished Area Below Grade</td><td></td><td></td><td>$$</td><td></td><td>$$</td><td></td><td>$$</td></tr>
<tr><td><Additional Row(s)></td><td></td><td></td><td>$$</td><td></td><td>$$</td><td></td><td>$$</td></tr>
<tr><td>Structure ID | Unit ID</td><td>Building 1 | Unit C</td><td></td><td></td><td>Building 1 | Unit C</td><td></td><td>Building 1 | Unit C</td><td></td></tr>
<tr><td>Bedrooms</td><td>2</td><td></td><td></td><td>2</td><td>$$</td><td>2</td><td>$$</td></tr>
<tr><td>Baths - Full | Half</td><td>2 | 1</td><td>Cells are inactive due to absence of data</td><td></td><td>2 | 1</td><td>$$</td><td>2 | 1</td><td>$$</td></tr>
<tr><td>Finished Area Above Grade (GLA)</td><td>1000 sq. ft</td><td></td><td></td><td>1000 sq. ft</td><td>$$</td><td>1000 sq. ft</td><td>$$</td></tr>
<tr><td>Finished Area Below Grade</td><td></td><td></td><td></td><td></td><td>$$</td><td></td><td>$$</td></tr>
<tr><td><Additional Row(s)></td><td></td><td></td><td></td><td></td><td>$$</td><td></td><td>$$</td></tr>
<tr><td>Structure ID | Unit ID</td><td></td><td></td><td></td><td>Building 1 | Unit D</td><td></td><td>Building 1 | Unit D</td><td></td></tr>
<tr><td>Bedrooms</td><td></td><td></td><td></td><td>2</td><td>$$</td><td>2</td><td>$$</td></tr>
<tr><td>Baths - Full | Half</td><td></td><td></td><td></td><td>2 | 1</td><td>$$</td><td>2 | 1</td><td>$$</td></tr>
<tr><td>Finished Area Above Grade (GLA)</td><td></td><td></td><td></td><td>1000 sq. ft</td><td>$$</td><td>1000 sq. ft</td><td>$$</td></tr>
<tr><td>Finished Area Below Grade</td><td></td><td></td><td></td><td></td><td>$$</td><td></td><td>$$</td></tr>
<tr><td><Additional Row(s)></td><td></td><td></td><td></td><td></td><td>$$</td><td></td><td>$$</td></tr>
</table>

NOTE: *This is an idealized SCA grid; actual appearance may vary depending on the software package used. Green shading indicates the columns that contain adjustment amounts, while the diagonal blue text provides explanatory notes that would not appear in an actual report.*

UAD 3.6 Reports: Lessons Learned

Two important, pervasive, and inter-related design features of UAD 3.6 are:

1. shifting information out of free-form text (comments) and into defined data elements or enumerations (fixed, prescribed terms); and
2. encouraging appraisers to narrowly construct comments to convey information essential to understanding the appraiser's analysis but not captured in the defined data elements.

Q.16

The *Q2 2025 Appraiser Update* provides an in-depth look at these features. Now that UAD 3.6 is fully in-market, we've learned best practices for reporting as well:

Vet Comments for Accuracy and Necessity

Some of the most common problems we have seen in UAD 3.6 appraisal reports relate to inaccurate or unnecessary comments. Here are some actual cases that illustrate the issue:

- **Contradictory information**: In the SCA grid, an appraiser correctly utilized the Comparable Weight field to state that Comp 1 was given most weight and Comps 2-3 were given less weight, but then the appraiser added a comment that "The final opinion of value has been weighted equally among comparable sales 1-3." The contradiction between the information in the enumerated data versus the narrative comment is confusing to the reader and undermines the appraiser's credibility. A more helpful and appropriate comment would explain *why* comp 1 merited the most weight.*
- **Repetitive information**: Another common issue we have seen in UAD 3.6 reports is the appraiser repeating the condition rating (already stated in a defined data element) in the associated comment field.*
- **Outdated language**: In another report, an appraiser commented in the Sketch Commentary field that "The GLA for the subject was derived by…" Of course, the term "GLA" or Gross Living Area has been replaced in UAD 3.6 with the term "above grade finished area" (see accompanying article in this newsletter), so the reference to GLA was a non sequitur and confusing to the reader.

**These cases illustrate the general principle that appraisers should not restate information already contained in the defined data elements.*

Rely on Defined Data

Another category of inappropriate free-form text that we've seen frequently in UAD 3.6 reports involves the selection of "Other (Describe)" from a list of enumerations. In one recent UAD 3.6 appraisal report, the appraiser selected "Other (Describe) for Site Influence and added the description "Neigh St". Presumably, this is an abbreviation of "neighborhood street". However, one of the defined data elements is "Residential" which conveys essentially the same information. The free-form abbreviation could be confusing to readers of the report who are not familiar with real estate terminology. Appraisers should avoid using "Other (Describe)" whenever possible, and instead choose the most representative term from the defined list.

A subset of this third category involves photo captions. UAD 3.6 enables the appraiser to place photos within the corresponding section of the report and to label the photo with defined captions (such as "laundry room"). We've seen many cases in which the appraiser added free-form captions in addition to or in place of the defined caption. In one example, the appraiser chose the caption "laundry room" but also added a free-form label "laundry room". As a result, the photo is labeled "laundry room laundry room". Using photo captions correctly can help improve the credibility of the report and enhance the reputation of the appraiser.

The general principle is for the appraiser to use the defined data elements whenever possible and to avoid using "Other (Describe)" or creating ad hoc data and labels. To successfully execute this principle, the appraiser should study and become familiar with the standardized enumerations offered within UAD 3.6.

Tip: These tips can help appraisers write clear, persuasive, professional reports in UAD 3.6 while avoiding confusion, redundancy, and unnecessary clutter:

Comment only when necessary to convey information that is essential for understanding the analysis but is not contained in the defined data elements

- Restrict comments to the theme of the particular section of the report
- Leave comment fields blank rather than clutter the report with superfluous statements

Create comments from scratch

- Stop using templates
- Do not copy or clone comments from other reports

Tell the story using defined data elements

- Avoid choosing "Other (Describe)"
- Use prescribed photo captions
- Study the enumerated fields in Appendix F-1: URAR Reference Guide

Proofread any comments or free-form text to ensure they are both accurate and necessary

Tips for using UAD 3.6 Selling Guide Supplement

Use the *Fannie Mae Selling Guide Supplement: Uniform Appraisal Dataset (UAD) 3.6 Policy* as a policy reference for all appraisal assignments in UAD 3.6 – it carries the same enforcement as the Selling Guide. Explore the *Supplement* to learn key differences between UAD 2.6 and 3.6 related to manufactured housing, rental income, report exhibits, and more. Bookmark the link above for quick access to the latest version.

Q.17

AMC Access to Collateral Underwriter

Did you know that Appraisal Management Companies (AMCs) may apply for access to Collateral Underwriter® (CU®)? CU helps users identify and research appraisals with overvaluation, undervaluation, appraisal quality, or property eligibility/policy compliance risks as part of their underwriting and quality control processes.

Today, AMCs and lenders often review appraisals at different points in the process, which can lead to overlapping inquiries and revision requests. Giving AMCs access to CU provides a more informed view earlier in the process, supporting better alignment, clearer conversations, and fewer repeated questions for appraisers.

Appraiser Benefits

Providing CU access to AMCs may produce several benefits for appraisers:

- **Fewer revision requests** through improved alignment of quality expectations between AMCs and lenders.
- **Enhanced report credibility** through greater emphasis on data-driven conclusions.
- **Increased productivity** by reducing time spent responding to inquiries.
- **Earlier visibility** into evolving policy and methodology expectations.

Conditions

Access to CU is governed by a license agreement that requires AMCs to meet certain conditions. Specifically, AMCs must:

- Use CU only for quality control purposes;
- Not delegate or assign CU access to third parties;
- Not share CU scores, flags, messages, screenshots, or print reports with appraisers; and
- Maintain clear organizational separation between quality control and appraisal order fulfillment.

Additionally, consistent with our general Selling Guide requirements for appraisal fulfillment, lenders and AMCs must comply with Appraiser Independence Requirements and all applicable federal and state laws.

AMCs may use transactional and factual data displayed in CU to inform appraisal quality considerations and to support professional dialogues with appraisers. However, CU analytical outputs including scores, flags, and messages may not be used as a basis to pressure or coerce appraisers. For example, property descriptions are factual data that CU obtains from other sources (not outputs from the CU analytical engine), so they can be shared and discussed with appraisers (so long as sharing does not include CU print reports or screen shots). On the other hand, the CU messages are outputs of the analytical engine, so they cannot be shared with appraisers.

▶ **Example:** a CU message stating that there is elevated overvaluation risk due to the appraisal's reliance on comparables from superior locations cannot be shared, but the AMC could share alternative comparables in more similar locations (the factual data driving the message) and have a conversation with the appraiser about what is the most probable value in light of the additional comparables.

Fannie Mae provides training for AMCs on appropriate use of CU, and monitors AMC usage. If patterns suggest inappropriate use, we will engage directly with the AMC. Removal of CU access is one potential consequence of misuse.

Tips

Appraisers may have questions about how AMC access to CU could affect their business. The following practices can help prepare appraisal reports for CU-based risk analysis:

- Expect that clients will be well-informed with access to robust data.
- Proactively address potential gaps in market support.
- Emphasize comparables with the most similar locations and site influences.
- Derive adjustment rates using professional, quantitative methodologies.

Spring cleaning for Appraiser Update
To help readers access the most current and accurate guidance, we're removing editions from 2019 and earlier from our archive. You can access all newsletters from 2020-present on the Appraiser Update Archive page.

Have questions or comments about appraisal topics?

Contact us

Access updates, training, and other resources.

Visit the Appraisers page

Check out past Appraiser Update articles by topic.

Visit the archive

Ask Poli

Have questions?

Get answers to your policy and guide questions, straight from the source.

Get Started

Q.19

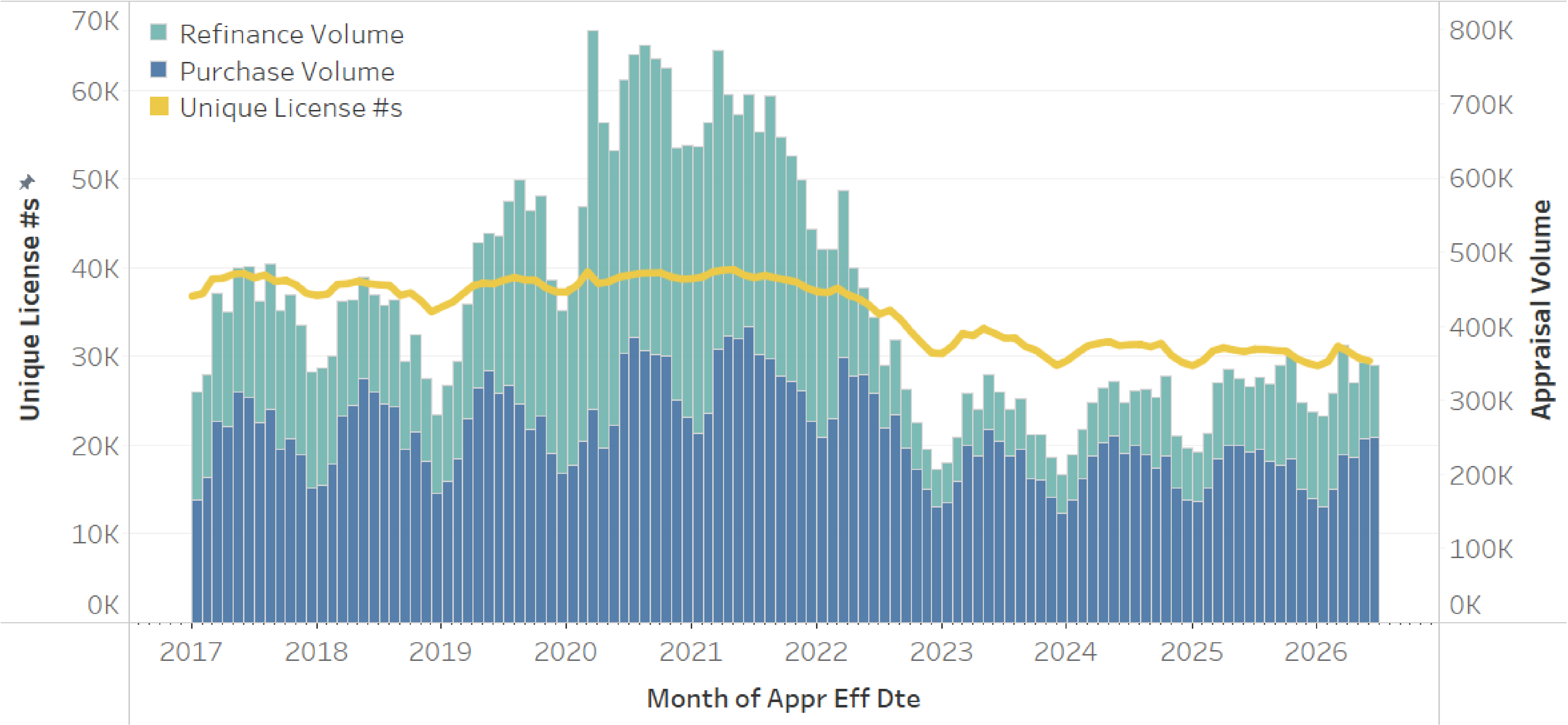
Appraiser Capacity

Updated July 2026

Freddie Mac
SINGLE-FAMILY

Q.20

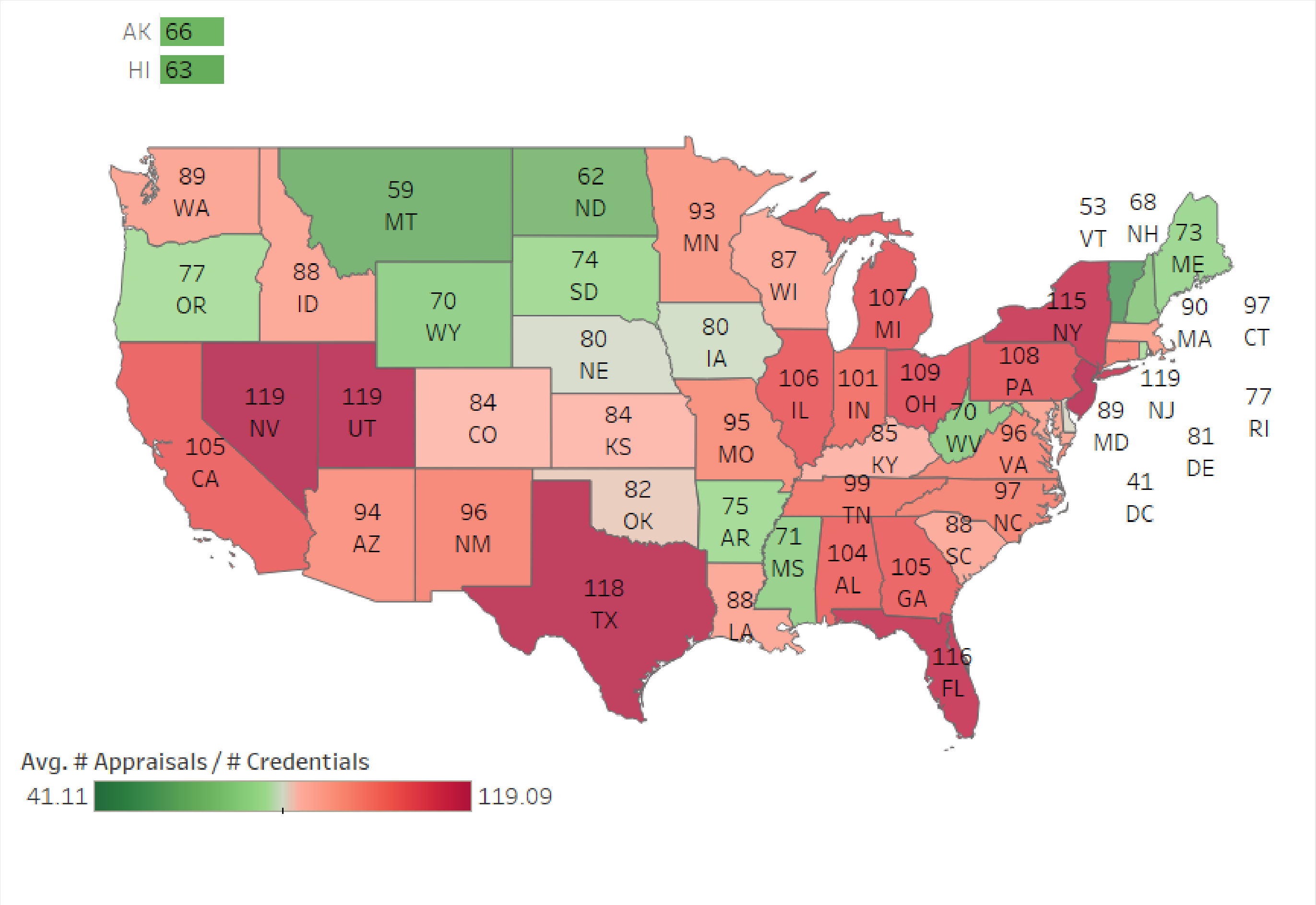
UCDP Appraisal Volume



Unique appraiser license numbers in UCDP, per month. Volume includes all form types (not limited to 1004/70). January 2017 to June 2026.

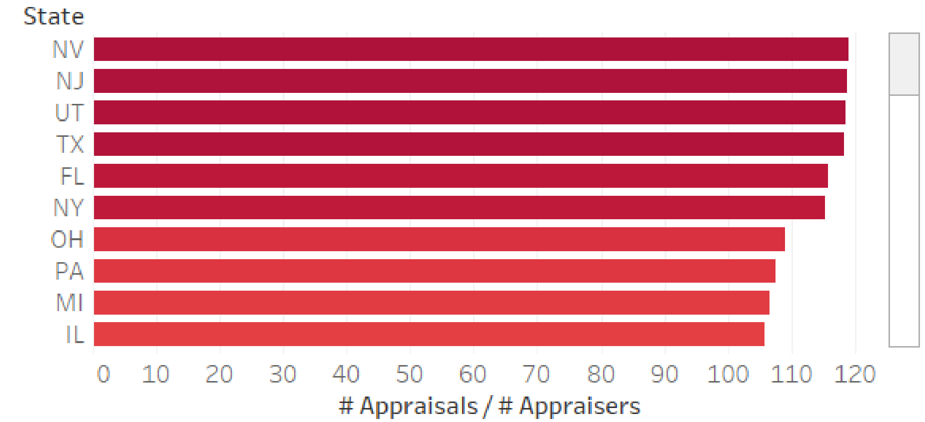
GSE Appraisals per Appraiser – State View

2026 Avg. GSE Appraisals per Appraiser (2026 YTD as of 6/30/2026)

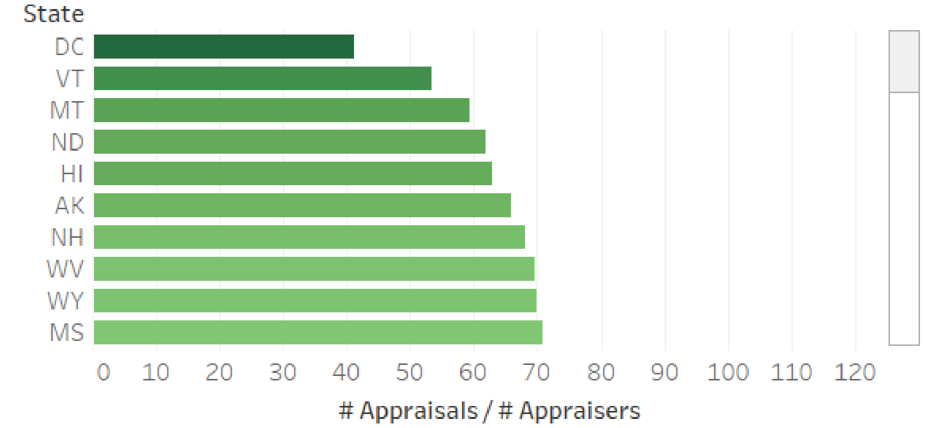


Based on unique appraiser license #s in UCDP. Appraisal and license volume for all form types (not limited to 1004/70).

Appraisals per Appraiser (Top 10 HIGHEST)



Appraisals per Appraiser (Top 10 LOWEST)



Q.22