



# THE NEBRASKA APPRAISER

News from the Nebraska Real Property Appraiser Board

Fall 2019

## Director's Comments



Director Tyler Kohtz

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

## Business as Usual...

"Typical" is a good word to describe the Board's work during this time of year. The Board is accepting and processing appraiser credential renewal applications, implementing the real property appraiser qualifications criteria that went into effect on September 1, 2019, preparing another update to Title 298, and putting the final touches on the next "USPAP update bill." The Board is also preparing for a new board member, as Board Member McCormick is nearing the end of his term. His contributions and insight will be missed. Information about applying to become a member of the Board, a credential renewal information reminder, a fall 2019 AARO Conference recap, and much more, can be found in this edition of The Nebraska Appraiser. Finally, you may find yourself communicating with one of our new staff members during the next couple of months. NRPAB interns Whitney Parker and Louise Wiseman are "In the Spotlight!" As always, the Board is here for you, so please feel free to contact me by phone or email with any questions or comments.

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- State of Nebraska Accepting Applications for 3rd Congressional District Certified Real Property Appraiser Member on NRPAB
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- Compliance Update (July—September)

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- Who's New? (July – September)
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### Financial Snapshot:

- September 30, 2019 Financial Report

## Upcoming NRPAB Meetings:

- ◆ December 19, 2019 @ NRPAB Office (Conference Room)
- ◆ January 16, 2020 @ NRPAB Office (Conference Room)
- ◆ February 20, 2020 @ NRPAB Office (Conference Room)

\* The start time for each meeting can be found on the agenda posted to the Board's website at least 48 hours prior to the start of the meeting.

# 2020-2021 Credential Renewal Reminder and Information

By Tyler N. Kohtz, Director

Real property appraiser credential renewal applications are due November 30, 2019, which is fast approaching. If your Nebraska credential expires December 31, 2019, and you have not renewed your credential, please take note of the following:

If all required information is not received at the Board's office postmarked by November 30, 2019\*, a credential holder will have until July 1, 2020 to meet the requirements. A late processing fee of \$25.00 will be assessed for each month or portion of a month the credential is not renewed beginning on December 1, 2019 (The late processing fee does not apply until January 1, 2020 for new or upgraded credentials issued on or after November 1, 2019).

Incomplete or incorrect applications will not be processed and will be returned with a letter describing the issues and explaining the next step. Applications missing any required accompanying documentation are considered incomplete.

Except for applications to renew new or upgraded credentials issued after November 1, 2019 and before January 1, 2020, all applications processed by board staff received after November 30, 2019 will go before the Board for review at its next meeting. The Board may choose to take additional action, or approve the application with an advisory letter informing the applicant of the proper submission date for renewal of a credential.

When an application received at the Board's office has been processed by board staff, and approved by the Board if required, a postcard will be mailed to the credential holder stating that the requirements for renewal of the real property appraiser credential have been met. This postcard will include directions for printing a copy of the credentialing card through the Appraiser Login on the Board's website.

If an appraiser who is required to submit fingerprints with this year's renewal application sends everything on time (on or before November 30, 2019), but the Board has not received the criminal history record check results from the State Patrol by December 31, 2019, the Board may renew a credential subject to receipt of the CHRC results. All other requirements for renewal must be met prior to the November 30 deadline for this contingent approval.

Each credential holder who successfully renews his or her credential receives one download of the PDF version of the 2020-21 Edition of USPAP through Appraiser Login. Hard copies may be purchased from [The Appraisal Foundation Store](#).

Information specific to the continuing education requirements can be found in Appraiser Login. Log into Appraiser Login and select the "Nebraska Real Property Appraiser Continuing Education Requirements" link.

Guidance Document 19-03 clarifies acceptance of an online or correspondence education activity completed in another jurisdiction that is not already approved by the Board as a continuing education activity. The Board will accept an online or correspondence education activity completed in another jurisdiction if the activity was approved as continuing education by the jurisdiction in which the credential holder is a legal resident at the time the activity was completed; and the continuing education activity meets or exceeds the requirements for approval as a continuing education activity outlined in Chapter 6 of Title 298.

Finally, any person who does not obtain renewal of his or her real property appraiser credential prior to January 1, 2019 is not authorized to engage in real property appraisal activity until renewal is approved by the Board. Per Neb. Rev. Stat. § 76-2246, "Any person required to be credentialed by the Real Property Appraiser Act who engages in real property appraisal activity or who advertises or holds himself or herself out to the general public as a real property appraiser in this state without obtaining proper credentialing under the act shall be guilty of a Class III misdemeanor and shall be ineligible to apply for credentialing under the act for a period of one year from the date of his or her conviction of such offense. The board may, in its discretion, credential such person within such one-year period upon application and after an administrative hearing."

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

**\* Includes all required continuing education completion certificates and supporting documentation (if not already submitted to and approved by the NRPAB through the Education Submission Portal found in Appraiser Login or by email to [nrpab.education@nebraska.gov](mailto:nrpab.education@nebraska.gov))**

## NRPAB Quick Hits:

Director Kohtz attended the Fall AARO Conference October 18th through the 21st in Washington, D.C. Much of the discussion centered on the ASC grant program, residential evaluations and appraisals, trainee progress monitoring, AMC Final Rule compliance, bifurcated/hybrid appraisal compliance, modernization of Title XI, and perspectives on background checks. The Director noted the following highlights:

- \* The Appraisal Subcommittee reported that all states are participating in the AMC Registration and Supervision Program, and that the average panel size for an AMC is 710 appraisers, and the average number of AMCs per state is 120.
- \* The Appraisal Foundation expressed concern about the Federal dilution of Title XI, and indicated that the federal financial regulatory agencies have made thirteen carve-outs of what is a “Federally Regulated Transaction.” Current Federal legislation adds trainees to the ASC National Registry, expands the entities eligible to receive ASC grants to include non-profits and institutions of higher education, allows for adjustment of AMC fees by the ASC, and requires additional disclosure of AMC fees.
- \* The AQB provided a summary of the “Practical Applications of Real Estate Appraisals” (often referred to as “PAREA”). PAREA is being developed as an alternative method of gaining real estate appraisal experience with the goal being to emulate actual appraisal experience utilizing computer-based learning, video gaming, video tutorial, virtual assistance, and virtual reality. PAREA will provide a broad-based and consistent training, and will include Licensed Residential (100% of required experience for LR, 67% for CR, and 33% for CG) and Certified Residential modules (100% of required experience for LR and CR, and 50% for CG). There will be no partial credit granted, and the participants will be required to complete a minimum of three USPAP-compliant appraisal reports for each module.
- \* A presentation was given on the new ASC Grants Office, which included a brief description of the grant process, who is eligible to receive a grant, allowable activities, and monitoring and oversight. Investigator training for AMC compliance, recruitment and training related to appraiser shortages, and technology upgrades were mentioned as potential projects.
- \* A presentation was given on how evaluations co-exist in a USPAP world. According to USPAP everything is an appraisal, but the interagency guidelines allow for products not called appraisals, which establishes a disconnect in the industry. Currently, ten states exempt appraisers from USPAP for evaluations. In states in which appraisers are not exempt from USPAP compliance, evaluations may be completed in conformance with USPAP.



*United States Capitol*

## NRPAB Quick Hits:

- ◆ Fall AARO Conference Continued:
  - \* A presentation was given on the potential modernization of Title XI, and centered on the development of a nationwide appraiser and AMC licensing system. According to the presenter, the ASC's UID system could provide a catalyst for such a project to manage new and renewal applications, obtain temporary practice permits and reciprocity documents, house all education history, and provide a portal for interaction. States rights and federal law are the primary barriers to implementing such a system. Homogenizing background checks for all states was also discussed.
  - \* A discussion took place regarding the different perspectives on background checks between the AMC and the regulator. The AMC would like to see background checks become a universal aspect of registration among all states, in which all background checks could be shared by all the states. The details and the requirements that go into maintaining a criminal history record check program would make it difficult for regulators to develop such a system among all states.
- ◆ Board Member Gary L. McCormick's term as the 3rd congressional district certified real property appraiser representative expires on December 31, 2019. The State of Nebraska is currently accepting applications to fill this position on the Board.
  - \* Anyone interested in the position as the 3rd congressional district certified real property appraiser representative must hold a current certified real property appraiser credential, and must currently reside in the 3rd congressional district. The term for this position will run for five years, beginning on January 1, 2020.
  - \* If you would like more information about this position, or what the Board does, please visit the NRPAB website at: <https://appraiser.ne.gov>, or contact the Board's office at 402-471-9015.
  - \* The application can be found on the Governor's website located at <https://governor.nebraska.gov/>. Select the dropdown titled "Constituent Services" at the top of the page, then select "Boards and Commissions."



*Chairperson of the Board*  
**Benjamin J. Hynek, Lincoln**  
Certified Residential Appraiser  
1st District Representative  
Term Expires: January 1, 2021

*Vice Chairperson of the Board*  
**Christopher M.A. Mustoe, Omaha**  
Certified General Appraiser  
2nd District Representative  
Term Expires: January 1, 2022

*Board Member*  
**Gary L. McCormick, North Platte**  
Certified General Appraiser  
3rd District Representative  
Term Expires: January 1, 2020

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

*Board Member*  
**Wade Walkenhorst, Lincoln**  
Financial Institutions Rep  
Term Expires: January 1, 2024



## NRPAB Quick Hits:

- ◆ The Nebraska Real Property Appraiser Board retired Guidance Document 17-06, and adopted two new guidance documents between July and September.
  - \* [19-02](#): Clarification of Supervisory Appraiser-Trainee Course Requirements for Supervisory Appraiser Applicants—  
Adopted August 15, 2019
  - \* [19-03](#): Acceptance of Supervisory Appraiser/Trainee Course or Continuing Education Activity Completed in Another Jurisdiction Online or by Correspondence—  
Adopted August 15, 2019

All Guidance Documents are available for viewing on the Board's website at: [http://appraiser.ne.gov/guidance\\_documents.html](http://appraiser.ne.gov/guidance_documents.html).

- ◆ The Nebraska Real Property Appraiser Board intends to have a legislative bill introduced on its behalf during the 2020 legislative session to update the Nebraska Real Property Appraiser Act for compliance with Title XI of FIRREA, the Uniform Standards of Professional Appraisal Practice, and the Policy Statements of the Appraisal Subcommittee of the Federal Financial Institutions Examination Council. The draft legislation (REQ04001), along with an in-depth summary of the draft changes to the Nebraska Real Property Appraiser Act, can be found on the Board's website at <https://appraiser.ne.gov> by opening the "[NRPAB 2020 Proposed Legislation](#)" hyperlink found on the right hand side of the main page.
- ◆ Between the months of July and September, there were nine grievances filed against appraisers. During this time, the Board also dismissed two grievances without prejudice and dismissed seven grievances with prejudice.
- ◆ Between the months of July and September, there was one grievance against an appraisal management company closed.

## NRPAB Staff

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[Visit NRPAB on Facebook](#)

### *Have questions? We have answers!*

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

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

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

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

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

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

# In the Spotlight: NRPAB Interns Whitney Parker and Louise Wiseman

By Tyler N. Kohtz, Director

*Whitney Parker and Louise Wiseman joined the Board as interns in October to assist with processing real property appraiser renewal applications. Whitney and Louise will be with the Board through mid-January.*

Whitney Parker, originally from Nebraska City, Nebraska, is attending the University of Nebraska at Lincoln, where she is studying human resource management with minors in psychology, law, and business. Whitney is also involved with Navigators, and is a member of the Phi Mu Fraternity.

As a member of the Phi Mu Fraternity, Whitney mentors freshman during their first semester, and helps them formulate a plan for their future. Whitney also serves as the special events assistant and coordinates events with other Greek chapters on campus.

After graduation, Whitney hopes to pursue a career in human resources, focusing on recruiting and onboarding. In her free time, Whitney enjoys Husker Football (arrives two hours early for games to ensure her seat in the third row) and swing and line dancing at Pla Mor Ballroom.



***Whitney Parker***

Louise Wiseman grew up on a farm near Hershey, Nebraska where she helped her parents run a row crop operation, a Sim/Angus cow herd, and a small finishing feedlot. Louise also helped her neighbor with their Angus herd and the Baldrige Secret Seasoning Company. In her youth, Louise spent much of her time showing registered cattle across the nation.

Louise is currently a Junior at the University of Nebraska at Lincoln studying agribusiness with an emphasis on banking and finance, and is a member of the Meat Science Club and Commodity Marketing Club. Louise is also member of the University of Nebraska Rodeo Team, where she participates in breakaway roping and goat tying events.

When Louise graduates, she would like return to the Nebraska Sandhills to pursue a career in ag lending or real property appraising. In her free time, Louise enjoys hanging out with her family, friends, and wiener dog, Lola.



***Louise Wiseman***

# Who's New?

The Nebraska Real Property Appraiser Board congratulates the following individuals who received real property appraiser credentials and the organizations newly registered as appraisal management companies between July and September of 2019.

## *Trainee Real Property Appraisers*

Anthony Briggs, Walthill NE – T2019014  
Seth Miller, Lincoln NE – T2019015

## *Certified Residential Real Property Appraisers*

Robert Matthews, Colorado Springs CO –  
CR2019011R

## *Certified General Real Property Appraisers*

Matthew Nolan, Wheat Ridge CO – CG2019017R  
Sidney Robinson, Kearney NE – CG2019018  
Meghan Turner, Lincoln NE – CG2019019  
Douglas Lawson, Boca Raton FL – CG2019020R  
Larry Close, Wheat Ridge CO – CG2019021R  
Jeffery Moore, Greeley CO – CG2019022R

## *Appraisal Management Companies*

Valuation Link LLC – NE2019003

## Free Voluntary Guidance for Appraisers

Looking for guidance on recognized valuation methods and techniques? The Appraisal Foundation has issued *Valuation Advisories*, which are available for free on the Foundation's web site. The following *Valuation Advisories* are currently available:

### APB VFR Valuation Advisory #1:

[Identification of Contributory Assets and Calculation of Economic Rents](#)

### APB VFR Valuation Advisory #2:

[The Valuation of Customer-Related Assets](#)

### APB Valuation Advisory #2:

[Adjusting Comparable Sales for Seller Concessions](#)

### APB Valuation Advisory #3:

[Residential Appraising in a Declining Market](#)

### APB Valuation Advisory #4:

[Identifying Comparable Properties – Revised](#)

### APB Valuation Advisory #5:

[Identifying Comparable Properties in Automated Valuation Models for Mass Appraisal](#)

### APB Valuation Advisory #6:

[Valuation of Green and High Performance Property: Background and Core Competency](#)

### APB Valuation Advisory #7:

[Valuation of Green and High Performance Property: One- to Four-Unit Residential](#)

### APB Valuation Advisory #8:

[Collection and Verification of Residential Data in the Sales Comparison Approach](#)

### APB Valuation Advisory #9:

[Valuation of Green and High-Performance Property: Commercial, Multi-family, and Institutional Properties](#)

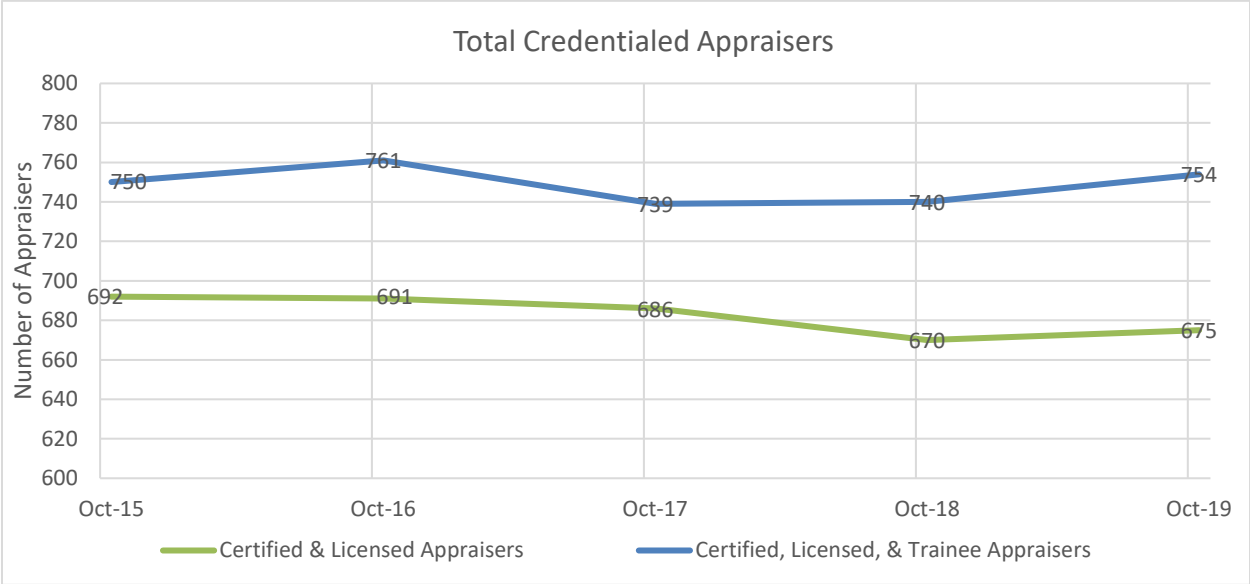
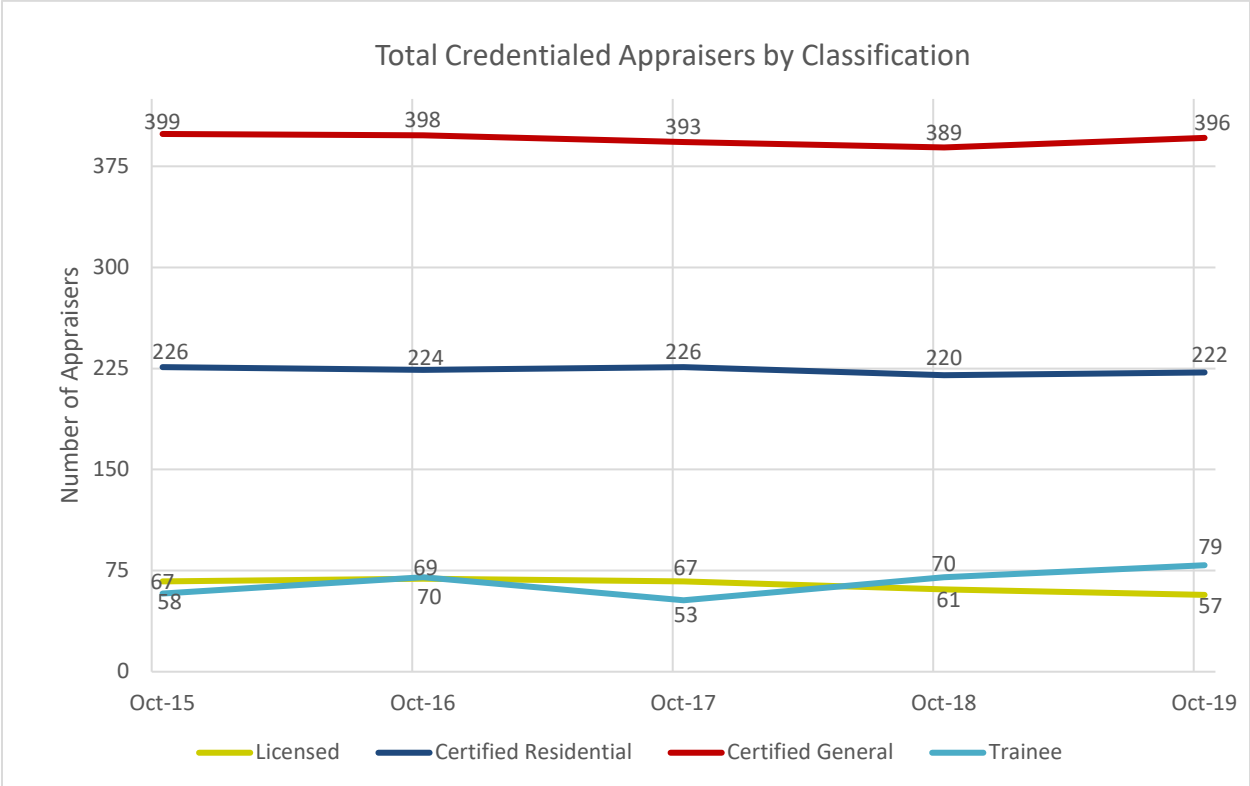
To learn more about the APB's *Valuation Advisories* and what advisories are under development, click [here](#).



*The 2019 Nebraska Real Property Appraiser Board:  
Pictured from left to right: Benjamin Hynek,  
Christopher Mustoe, Gary McCormick, Tom Luhrs, and  
Wade Walkenhorst*

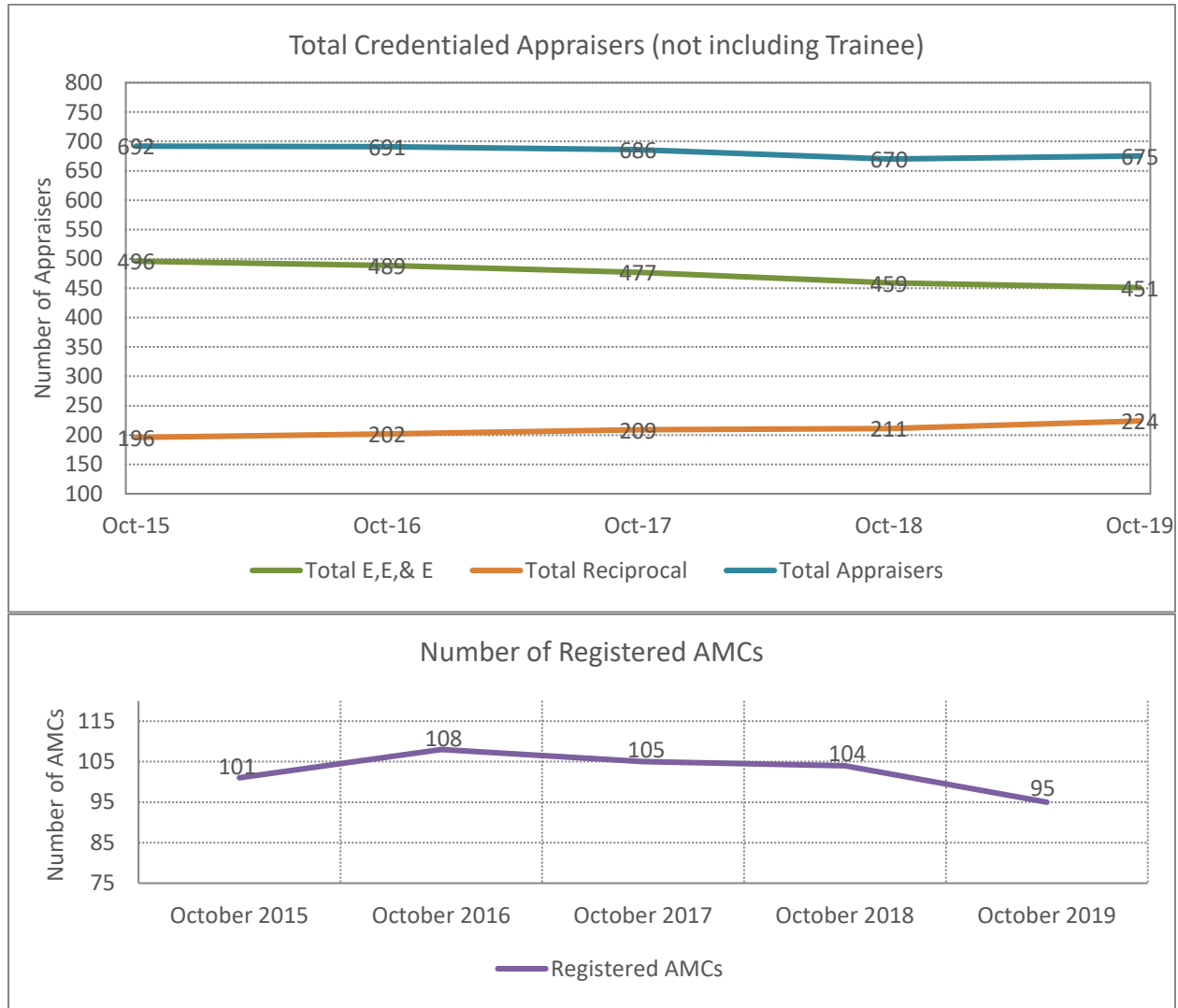
# Real Property Appraiser and AMC Numbers and Trends as of October 1, 2019

The charts below outline the five-year trend for the number of Nebraska credentialed real property appraisers and Nebraska registered appraisal management companies up to October 1, 2019. There are currently 675 licensed residential, certified residential, and certified general real property appraisers in Nebraska, and 79 credentialed trainee real property appraisers. In addition, there are currently 95 appraisal management companies registered in Nebraska.





Real Property Appraiser and AMC Numbers and Trends as of October 1, 2019 (Continued)



# THE APPRAISAL FOUNDATION

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



**New!**  
The Appraisal Foundation  
Q&A Forum



Do you have a question for the Appraiser Qualifications Board or Appraisal Standards Board that is not addressed in the existing Q&As?

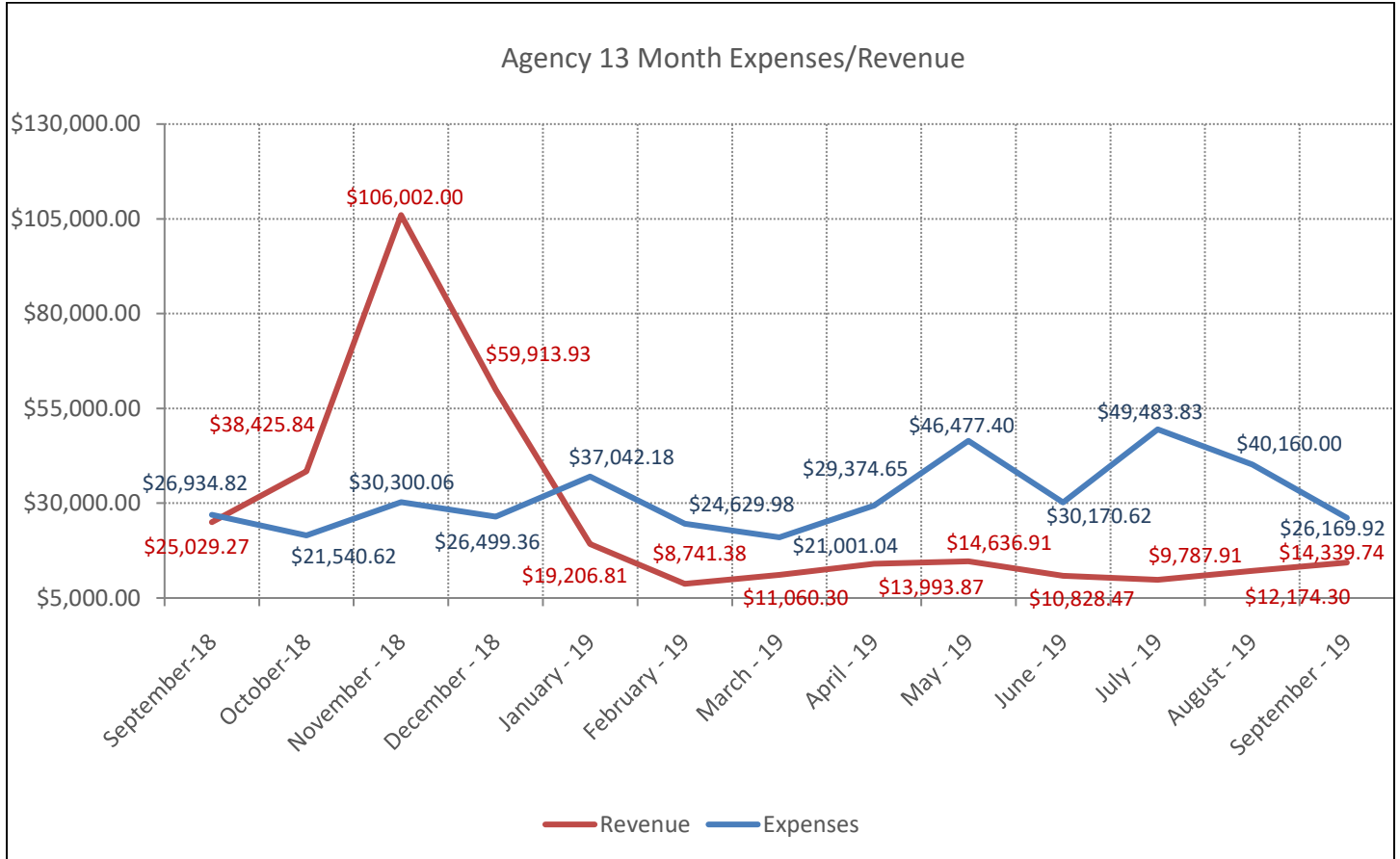
The Appraisal Foundation is pleased to announce a new Q&A Forum that is now available. You can post your questions on appraisal standards or appraiser qualifications and receive a timely answer from Foundation staff.

For more information on the Forum and how to register, please visit our Q&A webpage located at [https://www.appraisalfoundation.org/imis/TAF/Standards/Q\\_As/TAF/QAs.aspx](https://www.appraisalfoundation.org/imis/TAF/Standards/Q_As/TAF/QAs.aspx).

To access the Forum directly, visit <http://www.appraisal.answerbase.com/>.

# NRPAB Financial Snapshot as of September 30, 2019

For the Real Property Appraiser Program, which includes both the appraiser fund and the AMC fund, a total of \$115,813.75 in expenditures and \$36,301.95 in revenues were recorded as of September 30, 2019. Actual expenses registered at 25.89 percent of the budgeted expenditures for the fiscal year; 25.21 percent of the fiscal year has passed.



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

**Official Nebraska Government Website**

**Nebraska Real Property Appraiser Board**

Home | Board Members and Staff | **Appraiser Login** | Contact | Appraiser Listing | AMC Listing

**Mission: Appraiser Login Button**

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

**Vision:**

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

- [AMC Registration](#)
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