



THE NEBRASKA APPRAISER

News from the Nebraska Real Property Appraiser Board

Spring 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.

Progress...

The Board has been busy navigating the completion of its most critical tasks for the current fiscal year. LB777, which updates the Real Property Appraiser Act with the current Real Property Appraiser Qualifications Criteria, was passed by the Nebraska State Legislature, changes to Title 298 of the Nebraska Administrative Code were approved by Governor Ricketts, and the budget process for the next biennium is wrapping up. The Appraisal Subcommittee also completed its biennial compliance review of the Board's programs in March, and included no issues in its preliminary findings. Finally, the Board welcomes Wade Walkenhorst as its new At-Large Financial Institutions Representative. As this fiscal year wraps up, the Board will begin turning its attention to the future; the next strategic planning meeting is right around the corner. If there are any topics that you feel that the Board should be aware of for discussion, please feel free to call or email me with your ideas. After all, the Board is here for you. I hope you enjoy this edition of The Nebraska Appraiser.

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Upcoming NRPAB Meetings:

- ♦ May 16, 2019 @ NRPAB Office (Conference Room)
- ♦ June 20 2019 @ NRPAB Office (Conference Room)
- ♦ July 18, 2019 @ 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.

Appraiser Login Expanded to Include Education Submission Portal

By Tyler N. Kohtz, Director


The Nebraska Real Property Appraiser Board has implemented a new option for you to submit your evidence of completion documents for continuing education credit. The Board has been working for the past year to develop the Education Submission Portal. The Education Submission Portal may be used for the submission of any continuing education activity for credit at any time, and use of the portal is voluntary. The Board intends to place more emphasis on its use as it works to develop an online renewal application.

In the past, the Board has required that all continuing education be submitted with the application for renewal of a credential. This is no longer the case. The portal is not just a submission system, but also a review and communication system. Once an education activity is submitted for credit, the Board's staff will receive a notice to review the activity. The staff may choose to approve the activity, deny the activity, or hold decision on the activity. You will receive an email from the Board that indicates that the activity is approved, denied, or another action has been taken. This message will also include the reason for such action, and any steps required by you to resolve this matter (if applicable).

Once an education activity submission is approved, and you receive an email notifying you of the approval, the activity will appear on the "Education for Current CE Period" log. There is also a red hyperlink at the bottom of this section to show all education history for activities submitted and approved through the Education Submission Portal. It is important to note that the education history prior to the implementation of the portal is no longer found in the system. Please contact the Board's office if you need to obtain a historic record of your prior continuing education activity submissions.

Once you are logged into Appraiser Login, please look for the blue "Upload Completed Activity Certificate for Approval" button, illustrated below:


Education

 **Nebraska Real Property Appraiser Continuing Education Requirements**

CE Period: 2018-2019

7-Hour USPAP Update (Required every two years): 0

CE Hours Remaining: 0

 **Upload Completed Activity Certificate for Approval**

Education for Current CE Period								
Name ▾	Number ▾	Hours	Provider Name ▾	Activity Completed Date ▾	CE Period ▾	Approved Date ▾	Status ▾	Education Type ▾
7-Hour USPAP Update	IAAIUSP	7	out of state	08/01/2018	2018-2019	08/02/2018	Approved	Continuing Education

Appraiser Login Expanded to Include Education Submission Portal (Continued)

After clicking blue button, you enter the education activity by searching for and selecting the provider name and activity name, or by entering the education activity number. If the activity number is entered, the system will provide the provider name and activity name; these names will still need to be selected by you prior to completing the submission. Once the activity is selected, you must enter the date on which the activity was completed and upload a copy of the evidence of completion document. These selections are made on the screen shown below:

The screenshot shows the 'Official Nebraska Government Website' header with the 'Nebraska Real Property Appraiser Board' logo. The navigation bar includes links for Home, Board Members and Staff, Contact, Appraiser Login, Appraiser Education Activities, Appraiser Listing, and AMC Listing. A disclaimer states that the 'Out of State' checkbox is for activities physically completed outside Nebraska. The 'Add Activity' form includes fields for Provider (search dropdown), Activity (search dropdown), Education Activity Number (text input), Date Activity Completed (text input), Out of State (checkbox), and Upload Certificate (button with a plus icon). A Submit button is at the bottom, along with a 'Return to Your Profile' link. A footer note provides contact information for the Board's office.

Official Nebraska Government Website
Nebraska Real Property Appraiser Board

Home | Board Members and Staff | Contact | Appraiser Login | Appraiser Education Activities | Appraiser Listing | AMC Listing

The "Out of State" checkbox is to be used for the submission of an education activity physically completed in a state other than Nebraska. The use of this option for an education activity completed online or by correspondence, or for an education activity completed within the State of Nebraska that is not found through the Provider, Activity, or Education Activity Number lists, will be denied.

Add Activity

Provider: Search with a keyword [dropdown]
Activity: Search with a keyword [dropdown]
Education Activity Number: Education Activity Number [text input]
Date Activity Completed: * [text input]
Out of State: ☐
Upload Certificate: *
+ Upload Certificate [button]
[text input]
✓ Submit [button]
[Return to Your Profile](#)

If you are unable to complete submission of an education activity, please contact the Board's office by email at nrpab.education@nebraska.gov or by phone at 402-471-9015.

The screen above also includes an option for submitting continuing education activities physically completed outside of the State of Nebraska. It is important to note that the "Out of State" checkbox is to be used only for the submission of an education activity physically completed in a state other than Nebraska. The use of this option for an education activity completed online or by correspondence, or for an education activity completed within the State of Nebraska that is not found through the Provider, Activity, or Education Activity Number lists, may be denied.

Per Neb. Rev. Stat. § 76-2236 (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."

It is also important to note that education activities physically completed outside of the State of Nebraska that are not accepted by the jurisdiction in which the activity is completed for continuing education credit may be denied for not meeting the requirement in N.R.S. § 76-2236 (3).

Finally, if you are unable to complete submission of an education activity or have questions regarding the use of the Education Submission Portal, please contact the Board's office by email at nrpab.education@nebraska.gov, or by phone at 402-471-9015.

Changes to the Nebraska Real Property Appraiser Act Approved by the Nebraska State Legislature (LB77)

By Tyler N. Kohtz, Director

[LB77](#) was introduced by Senator Williams on January 10, 2019 for the purpose of updating the Nebraska Real Property Appraiser Act to reduce barriers to entry into the real property appraiser profession, implement the Real Property Appraiser Qualifications Criteria adopted by The Appraisal Foundation's Appraiser Qualifications Board on May 1, 2018, and maintain compliance with Title XI of the federal Financial Institutions Reform, Recovery, and Enforcement Act of 1989. LB77 was passed by the Nebraska State Legislature on February 28, 2019, and signed into law by Governor Ricketts on March 6, 2019. The changes to the Nebraska Real Property Appraiser Act will become effective in September of 2019. Specifically, LB77:

- Reduces the minimum time in which appraisal experience may be obtained from twelve to six months for the licensed residential classification, from twenty-four to twelve months for the certified residential classification, and from thirty months to eighteen for the certified general classification;
- Reduces the number of hours of experience required for the licensed residential classification from two thousand to one thousand, and certified residential classification from two thousand five hundred to one thousand five hundred;
- Reduces the postsecondary education requirements for the licensed residential classification to holding a high school diploma, a certificate of high school equivalency, or having education acceptable to the Board;
- Allows for a fast-track upgrade from the licensed residential classification to the certified residential classification that eliminates the postsecondary education requirements for the certified residential real property appraiser credential for those who hold a licensed residential credential for a minimum of five years and have not been subject to disciplinary action by the Board or any other jurisdiction;
- Amends the postsecondary education requirements for the certified residential real property appraiser credential to add options for qualification in lieu of a Bachelor's Degree that include an associate's degree, the successful completion of thirty semester hours of college-level education, successful completion of thirty semester hours of College Level Examination Program, also known as CLEP, or the successful completion of any combination of semester hours of college-level education or CLEP that ensures coverage of all topics and hours identified in the college-level education requirements;
- Removes the 7-hour minimum requirement for the supervisory appraiser and trainee course, and removes the requirement that the supervisory appraiser and trainee course must be completed within two years of submitting an application to be a supervisory appraiser;
- Eases the Appraiser Qualifications Board's degree approval requirements to include the equivalent as determined by the Appraiser Qualifications Board;
- Allows for all qualifying education to be completed online; and
- Changes the Nebraska Real Property Appraiser Board's makeup to remove the requirement that the broker representative hold a credential as a licensed or certified real property appraiser and defines a quorum as including at least two real property appraiser members,

Finally, LB77 also includes minor changes to clean up the language and to address the administration of the act. More details regarding the specifics of these changes can be provided upon request. If you have questions regarding LB77 or the changes to the Nebraska Real Property Appraiser Act, please contact me by email at tyler.kohtz@nebraska.gov, or by phone at 402-471-9015.

Changes to Title 298 of the Nebraska Administrative Code Approved by Governor Ricketts

By Tyler N. Kohtz, Director

The Board held a public hearing on Thursday, January 17, 2019, for proposed changes to Title 298 of the Nebraska Administrative Code. The changes to Title 298 reduce unnecessary regulatory burden, remove barriers to entry into the real property appraiser profession, include general updates for better clarification and administration, harmonize Title 298 with the changes made to the Nebraska Real Property Appraiser Act through LB741 in 2018, and harmonize Title 298 with the changes made to the Nebraska Appraisal Management Company Registration Act through LB17 in 2018. Governor Ricketts approved the proposed changes to Title 298 on April 5, 2019.

The Board has made it a priority to reduce unnecessary regulatory burden and remove barriers to entry into the real property appraiser profession. The following changes in Title 298 address this very issue:

- Language was reformulated to soften the use of mandates and phrasing that directs action (for example, changing “shall” to “may”) where applicable;
- The number of available qualifying education activities for the certified residential and licensed residential classifications is expanded to allow general certified qualifying education to be applied to the residential classifications;
- The requirement that an applicant provide evidence that an education activity completed in another jurisdiction is approved by that jurisdiction is removed;
- The period of time in which a continuing education activity of the same content, or in the opinion of the Board is indistinguishable in content may be used is changed from four years to only the two-year continuing education period;
- Curriculum in a bachelor’s degree or higher from a program of an accredited college or university that has had all or part of its curriculum approved by the AQB is allowed as core curriculum qualifying education;
- The requirement that education providers provide an alphabetical listing of the names and addresses of attendee(s) who have met the requirements for completion of any education activity is removed;
- Language describing the continuing education activities that shall not be approved is removed;
- The requirement that the supervisory appraiser and trainee course be taken in a classroom is removed; and
- Changes are made to the Board’s investigative process to allow many grievances to be resolved more quickly. It is also the intent of some of the LB741 changes to reduce unnecessary regulatory burden.



Changes to Title 298 of the Nebraska Administrative Code Approved by Governor Ricketts (Continued)

LB741 (2018) updated the Nebraska Real Property Appraiser Act for compliance with Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 ("Title XI"), the Uniform Standards of Professional Appraisal Practice, and the Policy Statements of the Appraisal Subcommittee of the Federal Financial Institutions Examination Council. The changes to Title 298 harmonize Title 298 with the changes made to the Real Property Appraiser Act through LB741. The following summarizes the changes included for this purpose:

- Terms used throughout Title 298 are updated;
- The Nebraska law review requirement for reciprocal applicants is removed from Chapter 3 for compliance with Title XI; and
- The report writing update course continuing education requirement is removed.

LB17 (2018) updated the Nebraska Appraisal Management Company Registration Act for compliance with Title XI; the AMC Final Rule; and the requirements of the Appraisal Subcommittee. The Final Rule was adopted on June 9, 2015, with an effective date of August 10, 2015. Participating States had three years from this date to implement the minimum requirements found in the Dodd-Frank Wall Street Reform and Consumer Protection Act, which added a new Section 1124 to Title XI. The Final Rule also implemented the minimum requirements in the Dodd-Frank Act for AMCs that are subsidiaries owned and controlled by an insured depository institution and regulated by a Federal financial institutions regulatory agency, and implemented the requirement for States to report to the ASC the information required by the ASC to administer the new national registry of AMCs. The changes to Title 298 also harmonize Title 298 with the changes made to the Appraisal Management Company Registration Act through LB17.

The following summarizes the changes included for this purpose:

- The information required for the detailed record that an appraisal management company must maintain is updated;
- The initial and renewal application processes and procedures are updated in Chapter 7; and
- Procedures are established for collecting information for federally regulated appraisal management companies and reporting the information to the AMC National Registry.

During the drafting of these changes, emphasis was placed on statutory authority, the effectiveness of regulations in place, and the clarity and applicability of the language in Title 298. In addition, the public's rights and welfare are also under consideration. The proposed changes to Title 298 includes:

- Clarifications that provide for better administration of laws and regulations;
- Procedural changes to the investigative procedures in Chapter 8 that provide for better transparency to the public and allow for a quicker resolution of grievances. Investigative procedures for education providers are added.

Finally, the proposed changes to Title 298 include one fee change. The non-refundable criminal history record check fee is increased to \$45.25, which is the current fee charged to the Board by the Nebraska State Patrol. The Board is recouping its costs to have criminal history record checks completed for appraiser applicants.

More details regarding the specifics of these changes can be provided upon request. If you have questions regarding the changes to Title 298, please contact me by email at tyler.kohtz@nebraska.gov, or by phone at 402-471-9015.

NRPAB Quick Hits:

- ♦ The Nebraska Real Property Appraiser Board's office has relocated. The Board's office is still on the first floor of the Nebraska State Office Building, but instead of turning down the south hallway, the Board is located right behind the Scooters Coffee kiosk. The new location also has a separate entrance to the Board's meeting room on the east side of the office. Signs are posted the day of the meeting to assist the public with the correct entrance.
- ♦ At its meeting on March 21, 2019, the Board moved to recognize the State of Nebraska Public Calendar found at www.nebraska.gov as the official location for notice of board meetings. Notice of board meetings will no longer be published in the Lincoln Journal Star.
- ♦ The Nebraska Real Property Appraiser Board adopted one new guidance document between January and March.
 - * [19-01](#): Supervisory Appraiser Application Approval —
Adopted January 17, 2019

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

- ♦ The Board is also interested in many other legislative bills active during the current session. A summary of these bills, along with the link to the legislative information, can be found on the main page of the Board's website at: www.appraiser.ne.gov. Select the hyperlink titled "2019 Legislation of NRPAB Interest" on the right hand side of the page. If you have any comments regarding any of the bills listed in this document, please feel free to contact the Board's office at 402-471-9015, or email Director Kohtz at tyler.kohtz@nebraska.gov.
- ♦ Between the months of January and March, there were three grievances filed against appraisers and two grievances filed against appraisal management companies. During this time, the Board also entered into a consent agreement with one appraiser for alleged violations of the Real Property Appraiser Act, and closed another appraiser disciplinary matter as the terms of an executed consent agreement were met by the appraiser.

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

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

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

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

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

General Questions: nrpab.questions@nebraska.gov

In the Spotlight:

Wade Walkenhorst Appointed as At-Large Financial Institutions Representative on the Board

Governor Pete Ricketts appointed Wade Walkenhorst to the Nebraska Real Property Appraiser Board as the At-Large Representative of Financial Institutions on March 3, 2019. Newly appointed Board Member Walkenhorst was sworn in by Chief Deputy Secretary of State Colleen Byelick at the Board's regular meeting on April 18, 2019.



Wade Walkenhorst being sworn in by Chief Deputy Secretary of State Colleen Byelick

Walkenhorst, who graduated from the University of Nebraska at Lincoln in 1979 with a Bachelor's Degree in Business Administration, began his banking career in 1981 at First National Bank in Lincoln, and worked in several areas of the bank and its successors over the next twenty years. Walkenhorst also spent



Chairperson Hynek presenting the NRPAB board member lapel pin to Board Member Walkenhorst

seven years at TierOne Bank working in credit analysis. He joined Cornhusker Bank in June 2010 as Vice President of Credit Administration. In his current position, Walkenhorst focuses on credit analysis; ordering and reviewing commercial and residential appraisals and evaluations; and loan policy, appraisal and valuation policy, and market economic review for the bank.

"I appreciate the opportunity to serve the citizens of Nebraska on this important board and provide insight to the appraisal process from the view of financial institutions and their customers."

- Wade Walkenhorst



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

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 January and March of 2019.

Trainee Real Property Appraisers

Laurie Riessland, Kearney NE – T2019001
Goncagul Cacan, Lincoln NE – T2019002
Matthew Smith, Papillion NE – T2019003
Michael Wilken, Oxford NE – T2019004
Jay Stahlecker, Omaha NE – T2019005
Chad Zink, Tekamah NE – T2019006

Certified Residential Real Property Appraisers

Timothy Holcomb, Sioux City IA – CR2019001R
Keith Ranschau, Rock Valley IA – CR2019002R
Steven Crellin, Buckeye AZ – CR2019003R
Wendy Wysong, Pleasantville IA – CR2019004R

Certified General Real Property Appraisers

Jacob Hartwig, Omaha NE – CG2019001R
Chase Nelms, Lincoln NE – CG2019002
Stephen Saunders, Orlando FL – CG2019003R
Colleen Blumenthal, Lakewood Ranch (Sarasota) FL – CG2019004R
Alan Plush, Lakewood Ranch (Sarasota) FL – CG2019005R
Brian Reardon, Kansas City MO – CG2019006R

Appraisal Management Companies

Saint Louis Appraisal Partners Limited Partnership – NE2018006
Applied Valuation Services, Inc. – NE2018007

The Nebraska Real Property Appraiser Board regrets the passing of the following Real Property Appraisers as reported to the Board:

Robert P. Wintz, Omaha NE

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](#)

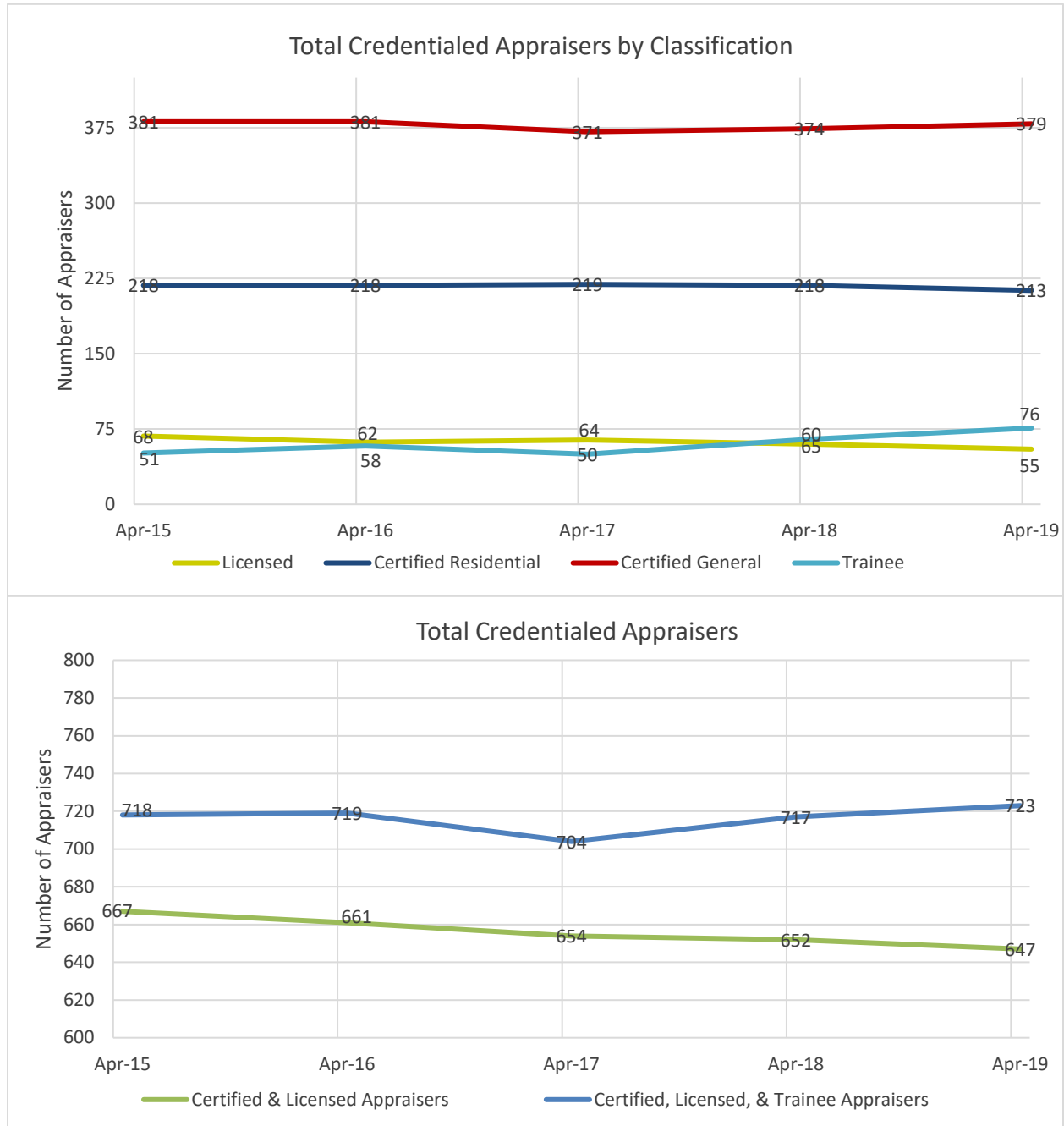
APB Valuation Advisory #9:

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

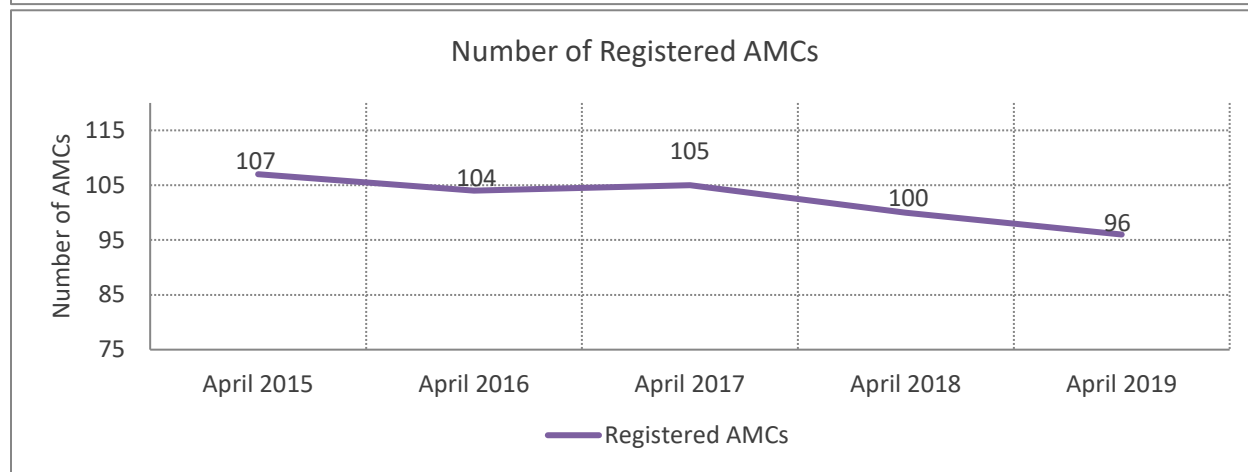
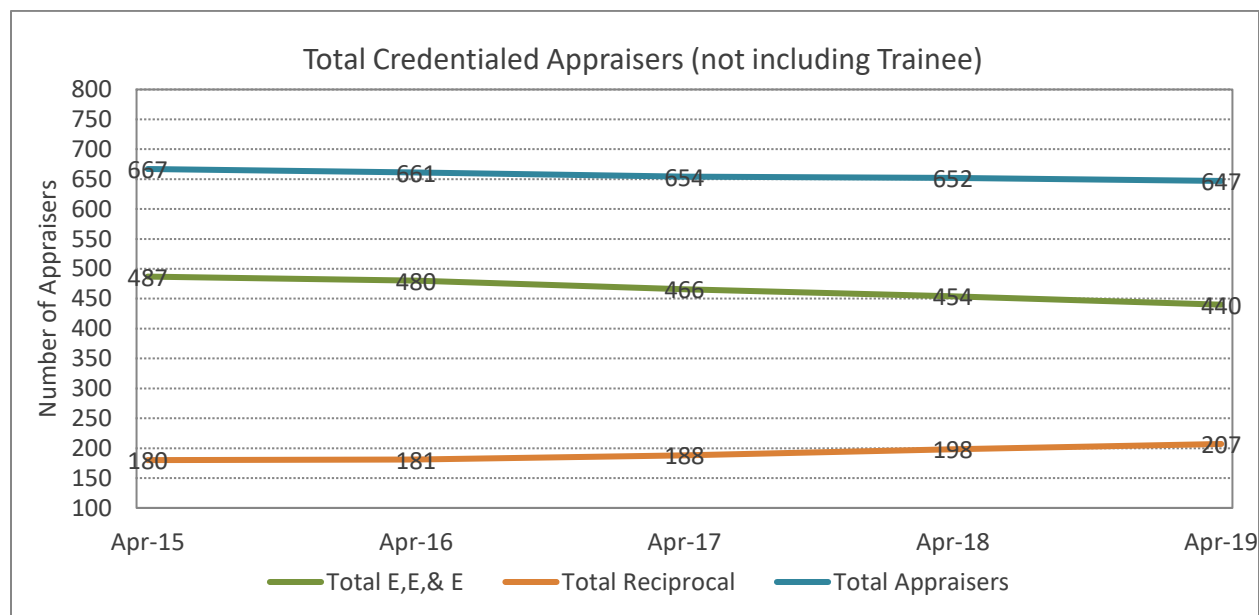
To learn more about the APB's *Valuation Advisories* and what advisories are under development, click [here](#).

Real Property Appraiser and AMC Numbers and Trends as of April 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 April 1, 2019. There are currently 647 licensed residential, certified residential, and certified general real property appraisers in Nebraska, and 76 credentialed trainee real property appraisers. In addition, there are currently 96 appraisal management companies registered in Nebraska.



Real Property Appraiser and AMC Numbers and Trends as of April 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?

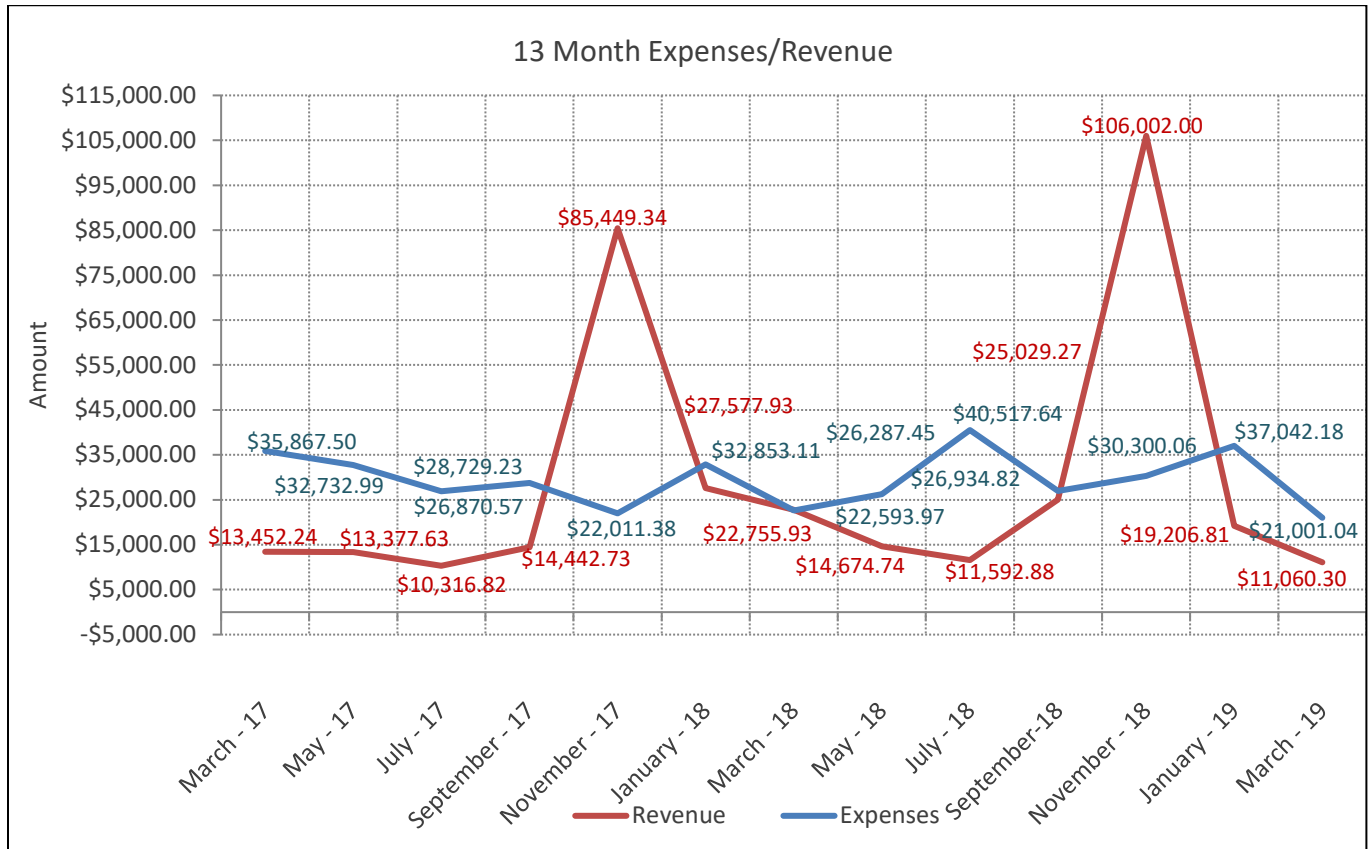
The Appraisal Foundation is pleased to announce a new Q&A Forum that is now available. You can post your questions on appraisal standards or appraiser qualifications and receive a timely answer from Foundation staff.

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.

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

NRPAB Financial Snapshot as of March 31, 2019

For the Real Property Appraiser Program, which includes both the appraiser fund and the AMC fund, a total of \$264,553.81 in expenditures and \$297,802.45 in revenues were recorded as of March 31, 2019. Actual expenses registered at 51.06 percent of the budgeted expenditures for the fiscal year; 75.07 percent of the fiscal year has passed.



Nebraska Real Property

www.appraiser.ne.gov

Your credentialing card, 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
- Appraiser Credentialing
- Board Meetings
- Education
- Enforcement
- Laws, Regulations, and Guidance Documents
- Public Information
- Request Forms
- Standard 3 Review Forms
- 2018-2019 Renewal Application
- 2018 Proposed Legislation