

THE NEBRASKA APPRAISER

News from the Nebraska Real Property Appraiser Board

Fall 2021

Director's Comments



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.

Director Tyler Kohtz

Busy, Busy...

This is typically a very busy time of year for the Board, and this year is no exception. The Board is accepting and processing appraiser credential renewal applications; working on a legislative bill to incorporate the real property appraiser qualifications criteria, effective on January 1, 2021, into the Nebraska Real Property Appraiser Act; and implementing updates to Title 298. The Association of Appraiser Regulatory Officials recently held its first in-person conference since 2019. As always, I have included a conference recap for you. The Board is also preparing for a new board member, as Board Member Mustoe is nearing the end of his term. His contributions and insight will be missed. Finally, you may find yourself communicating with one of our new staff members. NRPAB interns Ferial Hasan and Sarah Tolentino are "In the Spotlight." The Board is here for you, so please feel free to contact me by phone or email with any questions or comments, and please enjoy this edition of The Nebraska Appraiser.

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Upcoming NRPAB Meetings:

- ◆ December 16, 2021 @ NRPAB Office (Conference Room)
- January 20, 2022 @ NRPAB Office (Conference Room)
- February 17, 2022 @ NRPAB Office (Conference Room)

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

2022-23 Credential Renewal Reminder and Information

By Tyler N. Kohtz, Director

Real property appraiser renewal applications are due November 30, 2021, which is fast approaching. If your Nebraska credential expires December 31, 2021, and you have not renewed your credential, please take note of the following:

Yellow postcards were mailed in late June to all real property appraisers whose credentials expire December 31, 2021, with directions for downloading the paper real property appraiser renewal application form from the Board's website at appraiser.ne.gov (see yellow highlights in picture at bottom of this page), and how to access the online real property appraiser renewal application through Appraiser Login via Centurion (see yellow highlights in picture at bottom of this page and red highlights in picture at bottom of the next page). Additional information related to logging into Appraiser Login through Centurion and for updating contact information and completing the online real property appraiser renewal application can be found in the Winter 2021 edition of The Nebraska Appraiser feature article titled "NRPAB Appraiser Login Expanded to Include Online Real Property Appraiser Renewal Application and Contact Information Self-Service Interface," which is located on the Board's website at: https://appraiser.ne.gov/newsletters and memos /2021/TheNebraskaAppraiserWinter2021.pdf.

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

All online real property appraiser renewal applications must be submitted with a date stamp prior to December 1, 2021, and all paper real property appraiser renewal applications, along with all required documents, must be mailed to the Board's office, postmarked prior to December 1, 2021, to be considered timely. Paper renewal applications must include:

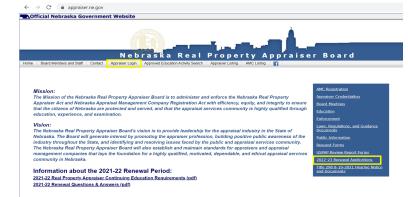
 A completed 2022-23 Application for Renewal of Nebraska Real Property Appraiser Credential;

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

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

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

(Note: When submitting an online real property appraiser renewal application, please be sure that you enter the correct bank routing number, bank account number, and account type in the payment screen, or you will be charged a \$20.00 insufficient funds fee in addition to your application being rejected.)



2022-23 Credential Renewal Reminder and Information (Continued)

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

If a completed online real property appraiser renewal application is not submitted with a date stamp prior to December 1, 2021, or a paper real property appraiser renewal application, along with all required documents, is not received at the Board's office postmarked prior to December 1, 2021, a credential holder will have until July 1, 2022 to meet the requirements for renewal. A late processing fee of \$25.00 will be assessed for each month or portion of the credential is month not renewed beginning on December 1, 2021. (The late processing fee does not apply until January 1, 2022 for new or upgraded credentials issued on or after November 1, 2021.)

Except for applications to renew new or upgraded credentials issued after November 30, 2021 and before January 1, 2022, all real property appraiser renewal applications received after November 30, 2021 may go before the Board for review.

If an appraiser who is required to submit fingerprints with this year's real property appraiser renewal application sends everything on time (on or before November 30, 2021), but the Board has not received the criminal history record check ("CHRC") results from the State Patrol by December 31, 2021, the Board may renew a credential contingent on the CHRC results. All other requirements for renewal must be met prior to the November 30 deadline for this contingent approval.

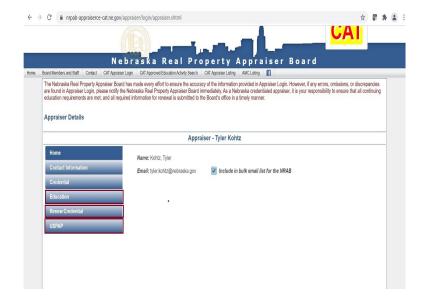
A credential holder may elect inactive status to maintain his or her credential if he or she is unable to engage in real property appraisal practice for a period of less than two years. The inactive status application is located on the Board's website at: https://appraiser.ne.gov/Appraiser Credentialing/.

Information regarding the CE requirements is available in Appraiser Login in the Education Interface ("Education" button on the left side of the page - see red highlights in picture at bottom of the page). Log into Appraiser Login and select the "Nebraska Real Property Appraiser Continuing Education Requirements" link at the top of the page in the Education Interface.

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

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

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



Adopted 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, August 19, 2021, for proposed changes to Title 298 of the Nebraska Administrative Code. The Board moved to formally adopt the proposed changes to Title 298 with one non-substantial amendment. "R.P." was stricken from 004.01P between the "S" and the "A", leaving the original language. The adopted changes to Title 298 reduce unnecessary regulatory burden and remove barriers to entry into the real property appraiser profession, include general updates for better clarification and administration, and harmonize Title 298 with the changes made to the Nebraska Real Property Appraiser Act through LB808 in 2020 and LB23 in 2021. Governor Ricketts approved the adopted changes to Title 298 on December 11, 2020.

Changes in Title 298 that address the Board's priority to reduce unnecessary regulatory burden and remove barriers to entry into the real property appraiser profession include:

- Reformulation of language to soften the use of mandates or direct action where applicable;
- Striking the word "Bachelor's" to allow that any degree in real estate from an accredited awarding college or university that has had all or part of its curriculum approved by the Appraiser Qualifications Board of The Appraisal Foundation as required core curriculum, or the equivalent as determined by the AQB, be used in place of class hours in real property appraiser qualifying education;
- Updating the review and approval procedures to allow the Board's director to approve new applications for trainee real property appraisers, supervisory real property appraisers, reciprocal licensed and certified real property appraisers, education activities and instructors, and appraisal management company registrations when minimum requirements are met and no extenuating circumstances exist requiring Board expertise; and
- Implementing procedures for the preliminary criminal history review as required by Neb. Rev. Stat. § 84-947.

LB808, approved by Governor Ricketts on August 15, 2020, updated 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 following changes to Title 298 harmonize the language with the changes made to the Real Property Appraiser Act through LB808:

- A new defined term "real property appraisal practice," replaces all variations of substantially similar language for clarification and consistency;
- References to real property appraisers are updated to use the defined term "real property appraiser" for consistency;
- "Valuation" is added before "services" to clarify the nature of such service being performed by a real property appraiser;
- "Appraisal" or "appraisal review" are replaced by "assignment results" to utilize the definition of "assignment results" for clarity and consistency when referring to "report" where appropriate; and
- "Valid" is stricken before "credential" for clarity and consistency as the stricken term is unnecessary.

LB23, approved by Governor Ricketts on March 17, 2021, updated the Nebraska Real Property Appraiser Act to implement the Real Property Appraiser Qualifications Criteria, effective on January 1, 2020 and May 15, 2020, and to maintain compliance with Title XI. The following changes to Title 298 harmonize the language with the changes made to the Real Property Appraiser Act through LB23:

 The word "Bachelor's" is stricken to allow that any degree in real estate from an accredited awarding college or university that has had all or part of its curriculum approved by the Appraiser Qualifications Board of The Appraisal Foundation as required core curriculum, or the equivalent as determined by the AQB, be used in place of class hours in real property appraiser qualifying education.

During the drafting of these changes, emphasis was placed on statutory authority, the effectiveness of regulations in place, the clarity and applicability of the language in Title 298, and the public's rights and welfare. The changes to Title 298 also include clarifications that provide for better administration of laws and regulations.

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: 2021 Fall AARO Conference

Director Kohtz attended the Fall AARO Conference October 15th through the 18th in Washington, D.C. Much of the discussion centered on the Covid-19 pandemic; protected classes, diversity, biases, and discrimination; USPAP compliance and appraiser credibility; technology advancements in government and in real property appraisal practice; and appraisal modernization. The Director noted the following highlights:

- The Appraisal Subcommittee ("ASC") opened up the conference, and summarized the impact that the Covid-19 pandemic has had on the industry and the ASC. The ASC reported that the State Offsite Assessments have been very successful and may become a permanent option for the ASC to review State programs in the future. The ASC also reported that its grant program has been very successful; \$1.3 million in grants have been awarded to the States. During the past year, the ASC has increased its attention to racial bias and equity concerns, and is conducting comprehensive review of the Uniform Standards of Professional Appraisal Practice ("USPAP") and the Real Property Appraiser Qualifications Criteria ("RPAQC"); and has also established the Property Appraisal and Valuation Equity (PAVE) task force to study the value process, diversity in the industry, appraiser education and outreach, appraisal policy and guidance, and regulations. Finally, the ASC reported that on June 1, 2021, President Biden directed HUD Secretary Marcia Fudge to lead an interagency initiative to address inequity in home appraisals and come up with tangible reform; the ASC has contracted with CLEAR to conduct study.
- The Appraisal Foundation ("TAF") reported that its monthly newsletter continues to be well received, and that a weekly podcast is in place to answer questions from every corner of the industry. TAF also reported that it approved a grant program of up to \$500,000 for PAREA start-ups; and is currently investigating the possibility of partnering with corporate America to provide financial assistance to defray the cost of appraisal education, PAREA, and the first year of membership with an appraisal sponsoring organization. According to TAF, bias and discrimination are the biggest challenge the profession has faced in decades. The 7-Hour USPAP Update course for 2022-23 now contains two full hours of education related to bias and avoiding discrimination. An overview of TAF resources was also provided.
 - TAF's Appraiser Qualifications Board ("AQB") discussed the changes to the RPAQC effective on January 1, 2022, which includes revisions to distance education requirements; the addition of valuation bias, fair housing, and equal opportunity to continuing education topics; removal of the 50% limitation on appraisal experience gained with a non-traditional client; and addition of an interpretation that clarifies that education and experience must be approved prior to an applicant sitting for exam. The AQB also reviewed the new Q&As for 2021 related to the updated RPAQC. The AQB is currently working on the AQB course delivery mechanism as an alternative to IDECC approval for asynchronous education, which will be included under the current Course Approval Program.

NRPAB Quick Hits:

2021 Fall AARO Conference (continued)

- * The AQB also provided an update on the PAREA program. To date, no PAREA programs have been approved, but the AQB has received five preliminary concepts from potential providers. The Pathway to Success Conditional Grants are available as an incentive to education providers for the development of PAREA programs.
- * TAF's Appraisal Standards Board provided a summary of the proposed changes in the first exposure draft of the 2023 USPAP.
- * A presentation was given on appraiser and appraisal credibility. According to the presentation, USPAP produces credibility through the development process and reporting, not through assignment results. The presentation also discussed the effect that data has on credibility, and also how the role of data has changed between the 1980s and today. According to the presenter, the future of data will include GIS, 3D scanning, machine learning, photo recognition, drones, and next-generation UAD.

NRPAB Staff

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



Visit NRPAB on Facebook

Have questions? We have answers!

Questions related to appraisal management company registration and renewal: nrpab.amc@nebraska.gov

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

Questions related to Appraiser Login: nrpab.AppraiserLogin@nebraska.gov

General Questions: nrpab.questions@nebraska.gov

NRPAB Quick Hits: 2021 Fall AARO Conference (continued)

- Fannie Mae also made a presentation on appraiser and appraisal credibility, bias in appraisal practice, and the future of the real property appraiser profession. The Fannie Mae representative discussed the effects of bias, and reported that Fannie Mae is taking action to reduce the risk of racial bias in the appraisal process by analyzing undervaluation risk related to racial bias, and increasing monitoring and quality control. Fannie Mae also addressed appraisal credibility, and reported that clients approach valuation holistically; accuracy, not credibility, drives business results. The Fannie Mae appraisal policies aim to increase accuracy and reliability by increasing consultation with clients on scope of work, embracing new data sources and technologies, quantitative adjustments, and providing explanation with greater transparency. Finally, the decline in the number of Fannie Mae appraisers between 2013 2021 was addressed. Fannie encourages the industry to find more ways to bring new appraisers into the profession, and encourages the use of trainee real property appraisers as no statistically significant difference between appraisals by trainee appraisers and certified appraisers exists.
- A presentation was given on AMC USPAP and state requirement compliance. According to the presenter, USPAP compliance reviews are perceived by AMCs as a strain on their resources; however, AMCs acknowledge the potential benefits of USPAP compliance reviews include improved quality, improved compliance, reduced risk, reduced revision requests, increased revenue, and increased productivity. Differences between State requirements, particularly related to appraisal reviews, cause issues for AMC compliance with laws and regulations.

- * A presentation was given on the common appraisal violations investigated by the State of Minnesota Department of Commerce Appraisal Licensing Division.
- * A presentation was given on the changing landscape of inspections and the role of technology. The inspection is a component of the data-gathering process, and technology currently allows for remote real-time inspection from an off-site location. Apps are being developed for live video and audio communication with the client or property owner for questions and discussion, and to be used to observe areas, take photographs, and take measurements.
- * A discussion took place on appraisal bias and diversity. According to the presenter, policies, rules, and procedures in place have limited the number of home ownership opportunities for minority races. In addition, a wider gap between sale price and appraised value exists for minority races compared to Caucasians. The presenter recommends that recognizing biases will help separate them from appraisal work and reduce the appraisal gap. To date, only four states have incorporated diversity training for real property appraisers.
- * A presentation was given on GLA accuracy and the differences between traditional hand-drawn floorplans and digital floorplans. According to the presenter, hand-drawn floorplans allow for an inconsistent, subjective application of principles with no way to identify functional obsolescence. Digital floorplans reduce typical GLA deviation by 4% and significant deviation by 4.9%. A typical home can be scanned in 5-10 minutes through guided in-app scan process.

NRPAB Quick Hits

- ◆ The Nebraska Real Property Appraiser Board intends to have a legislative bill introduced on its behalf during the 2022 legislative session to update the Nebraska Real Property Appraiser Act to implement the Real Property Appraiser Qualifications Criteria adopted by The Appraisal Foundation's Appraiser Qualifications Board, effective on January 1, 2021, and to maintain compliance with Title XI of the federal Financial Institutions Reform, Recovery, and Enforcement Act of 1989. The draft legislation (REQ03236), 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 2022 Proposed Legislation" hyperlink found on the right hand side of the main page.
- Board Member Christopher M.A. Mustoe's term as the 2nd congressional district certified real property appraiser representative expires on December 31, 2021. The State of Nebraska is currently accepting applications to fill this position on the Board.
 - * Anyone interested in the position as the 2nd congressional district certified real property appraiser representative must hold a current certified real property appraiser credential and must reside in the 2nd congressional district as of January 1, 2022. The term for this position will run for five years, beginning on January 1, 2022.
 - * 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."
- Congratulations to Katja Duerig, who has been with the Board for three years as of October 2nd.



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

Vice Chairperson of the Board 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**

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

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

NRPAB Quick Hits

- ◆ The Nebraska Real Property Appraiser Board retired Guidance Documents 18-02, 18-03, 19-01, 19-02, and 19-03, and adopted three new guidance documents between July and September.
 - * 21-01: Real Property Appraiser, Education Activity, and Appraisal Management Company Application
 Approval Adopted July 15, 2021
 - 21-02: Real Property Appraisal Practice Experience Review and Approval for Real Property Appraiser
 Applicant to Sit for Exam Adopted July 15, 2021
 - * 21-03: Real Property Appraiser and AMC Applicant CHRC Carried Out by the Board —Adopted July 15, 2021

All Guidance Documents are available for viewing on the Board's website at: https://appraiser.ne.gov/guidance-documents.html.

- Compliance Update
 - * Between the months of July and September, there were four grievances filed against Nebraska credentialed real property appraisers, and the Board dismissed one grievance without prejudice. No disciplinary actions were taken by the Board against any appraisers during this period.
 - * Between the months of July and September, no grievances were filed against any appraisal management companies. During this time, no disciplinary actions were taken by the Board against any appraisal management companies.



In the Spotlight: NRPAB Intern Ferial Hasan

Ferial Hasan joined the Board as an intern to assist with processing real property appraiser renewal applications. Ferial will be with the Board through mid-January.



Ferial Hasan

Ferial is originally from Al-Hasaka, Syria and has lived in Lincoln, Nebraska since the age of one. Ferial's family is originally from Northern Iraq, but moved to Syria as refugees before relocating to Lincoln. Ferial is enrolled in the legal studies program at Metro Community College, and also minors in paralegal studies. Ferial also works for a non-profit organization that specializes in refugee resettlement, mental health, and substance abuse services aimed at Lincoln's low-income and disadvantaged population. In her free time, Ferial enjoys spending time with her family, watching TV shows and movies, and listening to music.

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 2021.

Trainee Real Property Appraisers

Nicholas Smith, Kansas City MO – T2021021

Danielle Sullivan, Lincoln NE - T2021021

Seth Epling, Hinton IA – T2021022

John Stephens, La Vista NE – T2021023

Blythe McAfee, Lincoln NE – T2021024

Nicholas Nelsen, Blair NE – T2021025

Mason Buckendahl, Lincoln NE – T2021026

Ryan Payton, Lincoln NE – T2021027

Licensed Residential Real Property Appraisers
Timothy Jensen, Papillion NE – L2021001

Certified Residential Real Property Appraisers
Chad Zink, Tekamah NE – CR2021005
Russell Mihely, Omaha NE – CR2021006
Julie Schroer, Omaha NE – CR2021007
Melanie Courtney, Overland Park KS – CR2021008R

Certified General Real Property Appraisers

Blair Giboney, Orange CA – CG2021011R
Geraldine Fitapelli-Armalavage, Naples FL – CG2021012R
Amy Earnheart, Dexter MO – CG2021013R
Michael Minix, Houston TX – CG2021014R
Benjamin Miles, Minneapolis MN – CG2021015R
Jamie Rich, Campbell Hall NY – CG2021016R
Ryan Kelley, Madison WI – CG2021017R

Appraisal Management Companies

MTS Group, LLC – NE2021005

Consolidated Analytics, Inc. – NE2021006

HVCC Appraisal Ordering, Inc. – NE2021007



What's new at The Appraisal Foundation?

appraisalfoundation.ora



What's new at the Appraisal Subcommittee?

asc.aov



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 Valuation Advisory #2:

<u>Adjusting Comparable Sales for Seller</u>
<u>Concessions</u>

APB Valuation Advisory #3:
Residential Appraising in a Declining Market

APB Valuation Advisory #4: Identifying Comparable Properties – Revised

APB Valuation Advisory #5:
<u>Identifying Comparable Properties in Automated Valuation Models for Mass Appraisal</u>

APB Valuation Advisory #6:

<u>Valuation of Green and High Performance</u>

<u>Property: Background and Core Competency</u>

APB Valuation Advisory #7:

<u>Valuation of Green and High Performance</u>

<u>Property: One- to Four-Unit Residential</u>

APB Valuation Advisory #8:

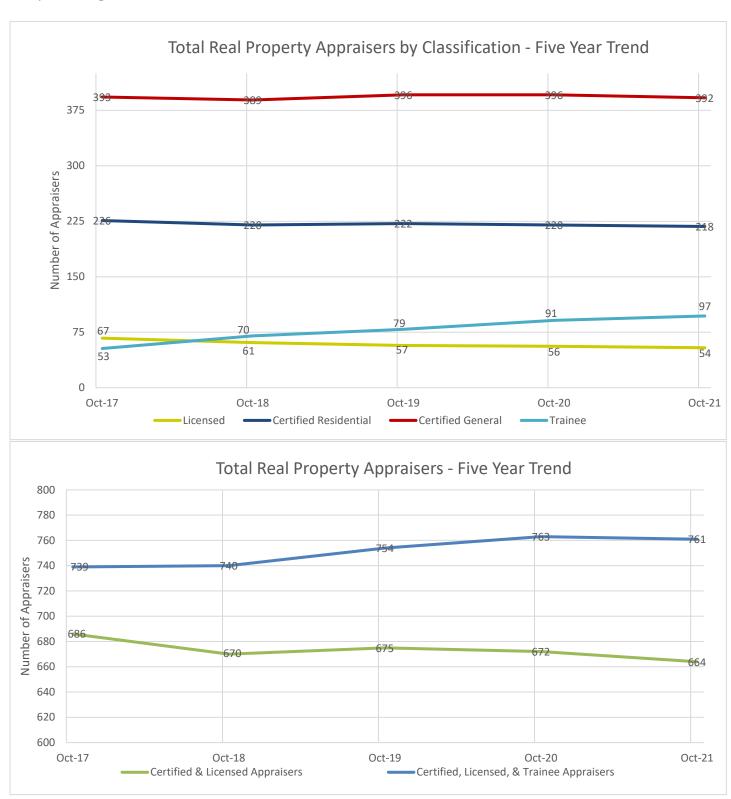
<u>Collection and Verification of Residential Data</u>
<u>in the Sales Comparison Approach</u>

APB Valuation Advisory #9:
Valuation of Green and High-Performance
Property: Commercial, Multi-family, and
Institutional Properties

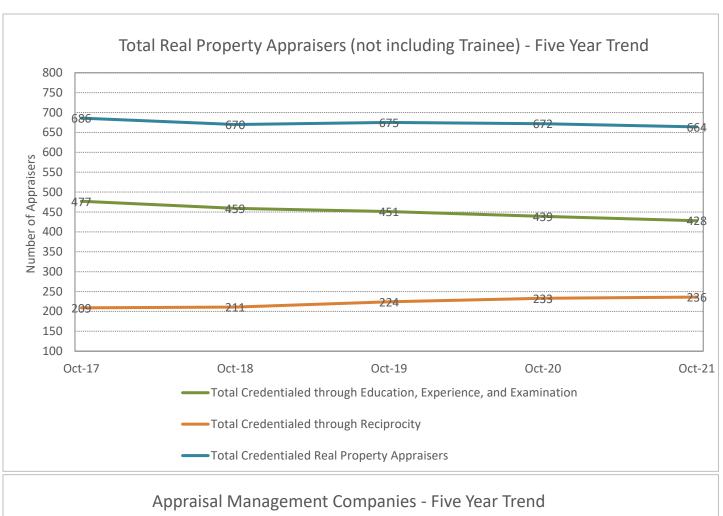
To learn more about the APB's *Valuation Advisories* and what advisories are under development, click here.

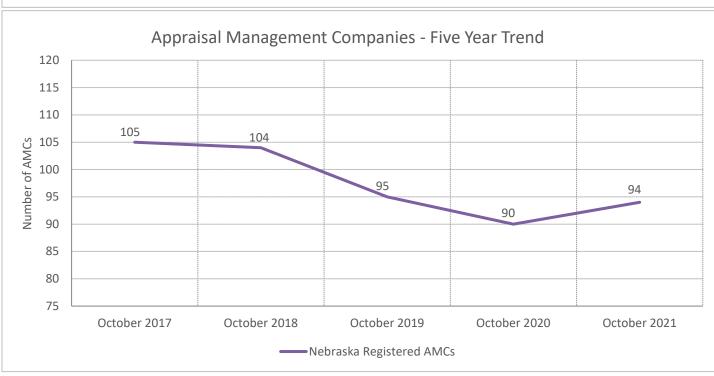
Real Property Appraiser and AMC Numbers and Trends as of October 1, 2021

The charts below outline the five-year trend for the number of Nebraska credentialed real property appraisers and Nebraska registered appraisal management companies as of October 1, 2021. There are currently 664 licensed residential, certified residential, and certified general real property appraisers in Nebraska, and 97 credentialed trainee real property appraisers. In addition, there are currently 94 appraisal management companies registered in Nebraska.



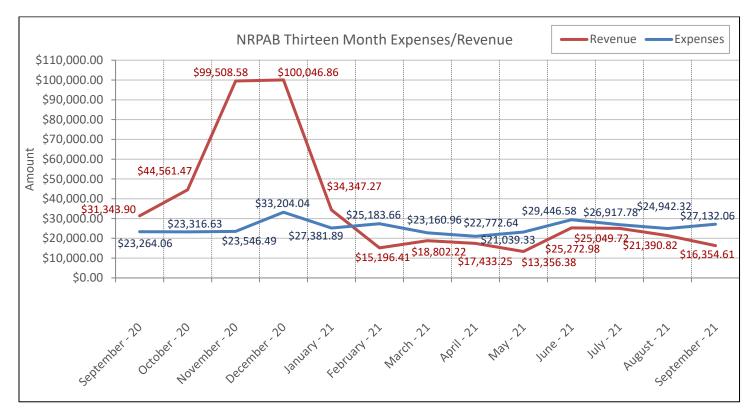
Real Property Appraiser and AMC Numbers and Trends as of October 1, 2021 (Continued)

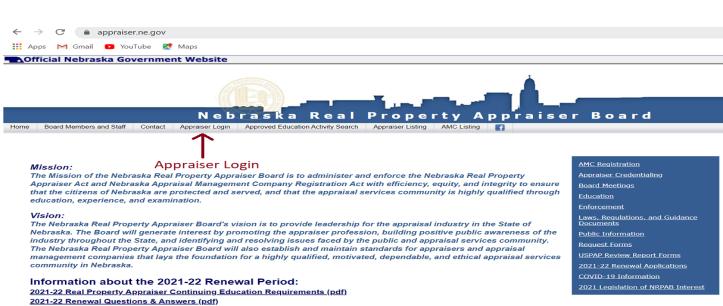




NRPAB Financial Snapshot as of September 30, 2021

For the Real Property Appraiser Program, which includes both the appraiser fund and the AMC fund, a total of \$78,992.16 in expenditures and \$62,795.15 in revenues were recorded as of September 30, 2021. Actual expenses registered at 19.48 percent of the budgeted expenditures for the fiscal year; 25.21 percent of the fiscal year has passed.





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