

## THE NEBRASKA APPRAISER

News from the Nebraska Real Property Appraiser Board

Summer 2021

## **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.

#### Behind the Scenes

Allison Nespor has been with the Board for over five years, and Katja Duerig has been with the Board for almost three years. Many of you have experienced the hard work and dedication that defines them. The heartbeat is an involuntary muscle function of the human body; these two operate much the same way for the Board. Just as the heart beats all day, everyday, these two carry out the day-to-day management of the Board's programs effectively and efficiently. If you happen to cross paths with either one, please let them know how appreciated they are. The Board also held its strategic planning meeting in June. At this meeting the Board establishes its short-term and long-term goals and objectives for the future. I always refer to the purpose of this meeting as laying the road map for the next fiscal year. The Board's hard work and dedication during this meeting is appreciated. If you happen to cross paths with a member of the Board, please thank them for their hard work as well. You can find additional information about the strategic planning meeting and much more in this edition of The Nebraska Appraiser.

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#### **Upcoming NRPAB Meetings:**

- ◆ October 21, 2021 @ NRPAB Office (Conference Room)
- November 18, 2021 @ NRPAB Office (Conference Room)
- December 16, 2021 @ NRPAB Office (Conference Room)
- \* These meeting dates are all tentative. Please check the Board's Facebook page for information as these dates approach. 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.

## 2022-23 Credential Renewal Processes and Procedures

By Tyler N. Kohtz, Director

Real property appraiser renewal applications are due November 30, 2021. If your Nebraska credential expires December 31, 2021, please review the following information regarding the 2022-23 credential renewal process.

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 <a href="mailto:nrpab.AppraiserLogin@nebraska.gov">nrpab.AppraiserLogin@nebraska.gov</a>.

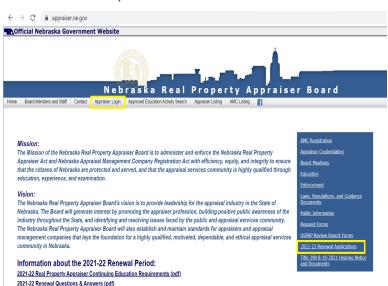
All online real property appraiser renewal applications must be submitted with a date stamp prior to December 1, 2021, and all paper real property appraiser renewal applications, along with all required documents, must be mailed to the Board's office, postmarked prior to December 1, 2021, to be considered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



#### 2022-23 Credential Renewal Processes and Procedures (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.

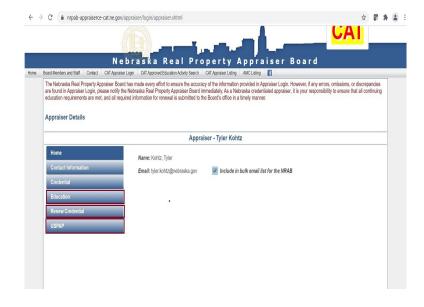
A credential holder may elect inactive status to maintain his or her credential if he or she is unable to engage in real property appraisal practice for a period of less than two years. The inactive status application is located on the Board's website at: https://appraiser.ne.gov/Appraiser Credentialing/.

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: <a href="mailto:nrpab.renewals@nebraska.gov">nrpab.renewals@nebraska.gov</a>, for any questions concerning continuing education requirements or the real property appraiser renewal process.



## **NRPAB Quick Hits:**

## 2021 NRPAB Strategic Planning Meeting Summary

The Board held its strategic planning meeting on June 16, 2021. At this meeting the Board discussed the previous fiscal year and established its short-term and long-term goals and objectives for the future.

As accomplishments for the 2020-2021 fiscal year, the Board included staying on top of federal and industry changes and adjustments during the Covid-19 pandemic; adoption of changes to Title 298 to address previous law changes and issues faced by the Board; successful completion an APA audit on the Board's programs that ended with no findings in the attestation report; completion of all priority tasks established during the last strategic planning in 2019; implementation of COVID-19 operating procedures that were mindful of staff and Board safety with no disruption in services to the public; completion of the online appraiser renewal application project; easing renewal requirements, particularly for credential holders who reside in another jurisdiction, through lawmaking and rules updates; development and implementation of procedures to accept online continuing education completed in another jurisdiction; completion of one full renewal cycle with the online education submission portal; making significant progress in the transfer of physical files to an electronic file format; and obtaining critical funding for the 2021-2023 Biennium as requested.

The Board also had many productive discussions concerning the future and the goals and objectives for the 2021-2022 fiscal year. The Board's shortterm goals and objectives include working with the Banking, Commerce and Insurance Legislative Committee's Legal Counsel to draft a bill to be introduced addressing the changes needed in the Real Property Appraiser Act, including but not limited to the incorporation of PAREA as an alternative to real property appraisal practice experience, removing the limitation that a real property appraiser cannot represent him or herself as a property owner for property tax purposes, and removing the engagement letter completion date requirement for issuance of a temporary real property appraiser credential; adopting Title 298 changes to reduce unnecessary regulatory burden and remove barriers to entry into the real property appraiser profession, provide for better clarification and administration, and harmonize Title 298 with the changes made to the Nebraska Real Property Appraiser Act through LB808 in 2020 and LB23 in 2021; exploring development of a supervisory real property appraiser eligibility list derived from a question on the Application for Renewal of Nebraska Real Property Appraiser Credential; exploring change to testing service provider; and limiting the disciplinary action reporting requirement to a set number of years based on reasonableness the applications for on credentialing.



## NRPAB Quick Hits:

#### 2021 NRPAB Strategic Planning Meeting Summary

The Board's long-term goals and objectives include addressing real property appraiser industry changes made at the federal level as needed; harmonizing Title 298 with the changes made to the Nebraska Real Property Appraiser Act and Appraisal Management Company Registration Act as needed; continuing to monitor the effectiveness of regulations; continuing to adopt Guidance Documents for public advisement concerning interpretation of statutes and rules and retiring Guidance Documents that are no longer relevant; continuing 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; continuing to monitor the effectiveness and efficiency of the compliance program; exploring opportunities to increase the number of Nebraska resident real property appraisers; and continuing to update the policies and procedures documents as needed to ensure compliance with state policy changes and to address general work environment needs and/or changes.

More information on the Board's 2021 strategic planning meeting can be found in the June 16, 2021 meeting minutes located on the Board's website at: <a href="https://appraiser.ne.gov/meetings/minutes/">https://appraiser.ne.gov/meetings/minutes/</a> index.html.

#### **NRPAB Staff**

#### **DIRECTOR**

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Website: <a href="https://appraiser.ne.gov/">https://appraiser.ne.gov/</a>



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: <a href="mailto:nrpab.credentialing@nebraska.gov">nrpab.credentialing@nebraska.gov</a>

Questions related to real property appraiser credential renewal: <a href="mailto:nrpab.renewals@nebraska.gov">nrpab.renewals@nebraska.gov</a>

Questions related to real property appraiser education (QE & CE): <a href="mailto:nrpab.education@nebraska.gov">nrpab.education@nebraska.gov</a>

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

Questions related to Appraiser Login: <a href="mailto:nrpab.AppraiserLogin@nebraska.gov">nrpab.AppraiserLogin@nebraska.gov</a>

General Questions: nrpab.questions@nebraska.gov

### **NRPAB Quick Hits:**

- Congratulations to Allison Nespor, who has been with the Board for five years as of July 18th.
- ◆ The Nebraska Real Property Appraiser Board retired no guidance documents and adopted no guidance documents between April and June. All Guidance Documents are available for viewing on the Board's website at: <a href="https://appraiser.ne.gov/guidance">https://appraiser.ne.gov/guidance</a> documents.html.
- Compliance Update
  - \* Between the months of April and June, there were two grievances filed against Nebraska credentialed real property appraisers, and the Board dismissed two grievances without prejudice. No disciplinary actions were taken by the Board against any appraisers during this period.
  - \* Between the months of April and June, 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.





What's new at The Appraisal Foundation? appraisal foundation.org



What's new at the Appraisal Subcommittee?

<u>asc.gov</u>





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

## 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 April and June of 2021.

#### Trainee Real Property Appraisers

Samantha Robb, Boys Town NE – T2021013
Freedom Terpstra, Omaha NE - T2021014
Scott Lamb, Omaha NE – T2021015
Kirsten Wisniewski, Minneapolis MN – T2021016
Jason Archer, Lincoln NE – T2021017
Pamela Stewart, Syracuse NE – T2021018
Rebecca Mathine, Omaha NE – T2021019

Certified Residential Real Property Appraisers

Bruce Fitzsimons, Castle Rock CO – CR2021004R

Certified General Real Property Appraisers
Collin Freeman, Norfolk NE – CG202106
Neal Hilston, Casper WY – CG2021007R
William Lundquist, Loveland CO – CG2021008R
Joseph Sloan, Georgetown TX – CG2021009R
Clark De Vries, Yankton SD – CG2021010R

#### **Appraisal Management Companies**

**Suntender Valuations, Inc** – NE2021001 **Accelerated Appraisal Management Company LLC** – NE2021002

E Street Appraisal Management LLC – NE2021003 Nadlan Valuation Inc – NE2021004

# 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:

<u>Identifying Comparable Properties – Revised</u>

APB Valuation Advisory #5:
<u>Identifying Comparable Properties in Automated</u>
<u>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>

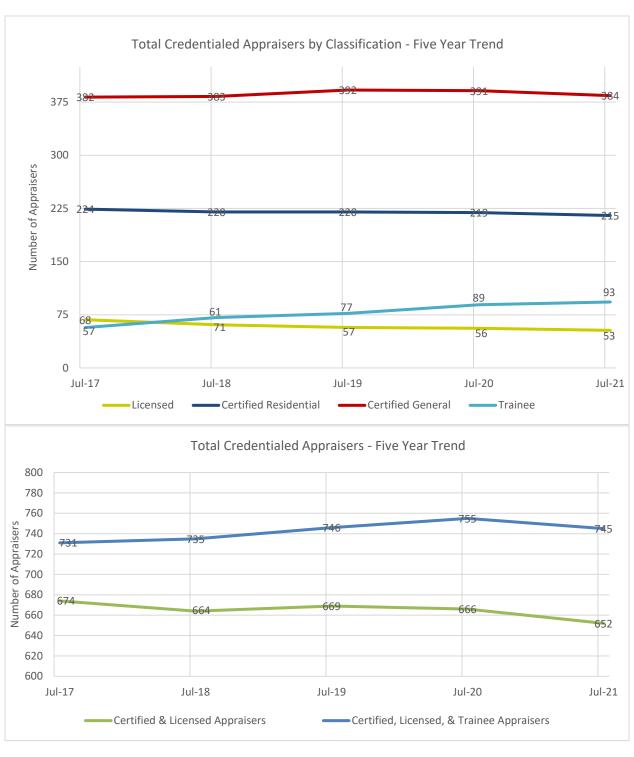
APB Valuation Advisory #8:
<u>Collection and Verification of Residential Data</u>
<u>in the Sales Comparison Approach</u>

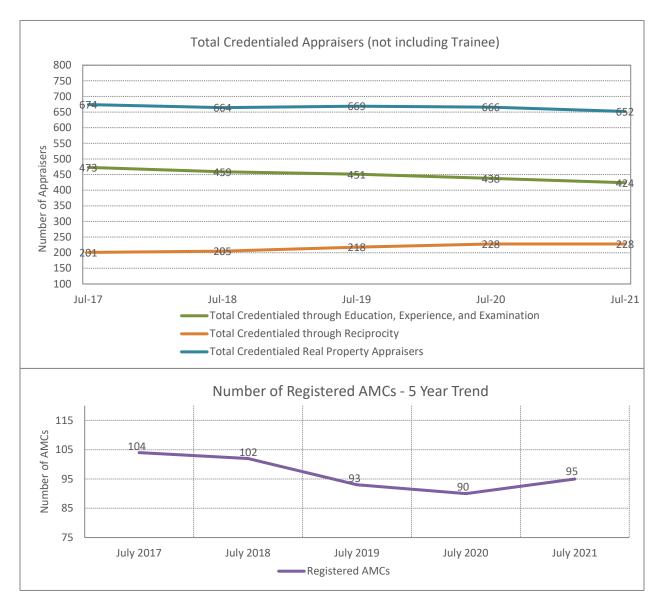
APB Valuation Advisory #9:
Valuation of Green and High-Performance
Property: Commercial, Multi-family, and
Institutional Properties

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 July 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 July 1, 2021. There are currently 652 licensed residential, certified residential, and certified general real property appraisers in Nebraska, and 93 credentialed trainee real property appraisers. In addition, there are currently 95 appraisal management companies registered in Nebraska.







Do you have a question for the Appraiser Qualifications Board or Appraisal Standards Board?

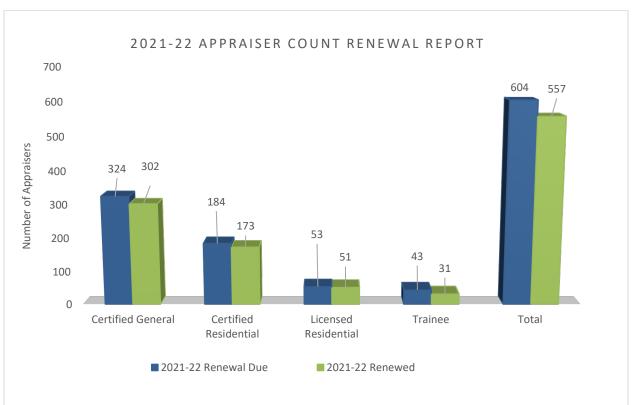
You can post your questions on appraisal standards or appraiser qualifications in the Q&A Forum and receive a timely answer from Foundation staff.

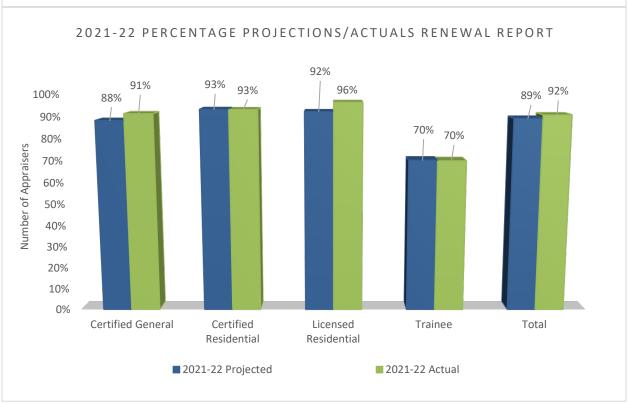
For more information on the Forum and how to register, please visit The Appraisal Foundation's Q&A webpage located at <a href="https://www.appraisalfoundation.org/imis/TAF/Resources/Current\_Appraisers/Q\_As/TAF/QAs.aspx?hkey=29db1bf8-827d-4f7b-b525-06ac9f596637">https://www.appraisalfoundation.org/imis/TAF/Resources/Current\_Appraisers/Q\_As/TAF/QAs.aspx?hkey=29db1bf8-827d-4f7b-b525-06ac9f596637</a>.

To access the Forum directly, visit <a href="https://appraisal.answerbase.com/">https://appraisal.answerbase.com/</a>.

## Real Property Appraiser Renewal Report as of July 1, 2021

The charts below outline the real property appraiser renewal counts and percentages as of July 1, 2021. There were 604 trainee, licensed residential, certified residential and certified general real property appraiser renewals due, and 557 credentials were renewed.





## NRPAB Financial Snapshot as of June 30, 2021

The 2020-21 Fiscal Year ended with \$306,089.99 in expenditures and \$425,698.78 in receivables. As of the end of June, actual expenses registered at 71.30 percent of the budgeted expenditures; revenues finished at 111.78 percent of projected revenues for the fiscal year. The lower than expected expenditures is attributed to fewer grievances requiring the use of subject matter experts and the Board's Special Assistant Attorney General, fewer real property appraiser applicants requiring the use of appraisal review services, and reduced travel expenditures due to the Covid-19 pandemic. Revenues exceeded projections, highlighted by strong appraisal management company and appraiser renewal revenues. More details regarding the Board's fiscal year end can be found in the July 15, 2021 meeting minutes located on the Board's website at <a href="https://appraiser.ne.gov/meetings/minutes/index.html">https://appraiser.ne.gov/meetings/minutes/index.html</a>.





COVID-19 Information

2021 Legislation of NRPAB Interest

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

Information about the 2021-22 Renewal Period:

2021-22 Renewal Questions & Answers (pdf)

2021-22 Real Property Appraiser Continuing Education Requirements (pdf)