



# THE NEBRASKA APPRAISER

News from the Nebraska Real Property Appraiser Board

Summer 2022

## 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.*

## Pumpkin Spice and All Things Nice

It's that time of year when vacations are replaced with all things pumpkin spice. I hope that you've all had a wonderful summer! As we transition from summer to pumpkin spice season, the Board has been busy planning for the future. The Board held its strategic planning meeting in June. At this meeting, the Board establishes its short-term and long-term goals and objectives. The Board has also finalized its 2023-2025 biennial budget request. Preparing the biennial budget request goes hand in hand with the strategic planning meeting as discussions at this meeting become the building blocks for the biennial budget request. As always, the Board's hard work and dedication during this time is appreciated. Finally, the Board opened up the 2023-24 real property appraiser renewal applications at the beginning of July and is fully prepared to process your submissions. More information on the 2023-24 real property appraiser renewal procedures can be found in a featured article in this newsletter. Please remember, the Board is here for you, so feel free to call the Board's office with any questions, concerns, or comments that you may have. I hope that you enjoy this edition of The Nebraska Appraiser.

## In This Issue

### NRPAB Features:

- 2023-2024 Credential Renewal Processes and Procedures
- 2022 NRPAB Strategic Planning Summary
- 2022 Spring AARO Conference Summary

### NRPAB Quick Hits:

- Employee Anniversaries
- Guidance Documents Adopted/Retired Between April and June of 2022
- Compliance Update (April - June 2022)
- Accessing Appraiser Login through Centurion Blue Account

### Coming and Going:

- Who's New? (April - June 2022)
- Real Property Appraiser and AMC Numbers and Trends as of July 1, 2022
- Real Property Appraiser Credential Renewal Report as of July 1, 2022

### Financial Snapshot:

- June 30, 2022 Financial Report
- 2023-2025 Biennial Budget Request

## Upcoming NRPAB Meetings:

- ◆ October 20, 2022 @ NRPAB Office (Conference Room)
- ◆ November 17, 2022 @ NRPAB Office (Conference Room)
- ◆ December 15, 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 be stated as such in the public notice for that meeting.

# 2023-24 Credential Renewal Processes and Procedures

By Tyler N. Kohtz, Director

Real property appraiser renewal applications are due November 30, 2022. If your Nebraska credential expires December 31, 2022, please review the following information regarding the 2023-24 credential renewal process.

Yellow postcards were mailed in late June to all real property appraisers whose credential expires December 31, 2022, with directions for downloading the paper real property appraiser renewal application form from the Board's website at [appraiser.ne.gov](https://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 updating contact information and completing the online real property appraiser renewal application in Appraiser Login 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:

[https://appraiser.ne.gov/newsletters\\_and\\_memos/2021/TheNebraskaAppraiserWinter2021.pdf](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](mailto:nrpab.AppraiserLogin@nebraska.gov).

All online real property appraiser renewal applications must be submitted with a date stamp prior to December 1, 2022 (all required continuing education completion certificates and supporting documentation must be submitted to the NRPAB through the Education Submission Portal found in Appraiser Login or by email prior to the submission of the online real property appraiser renewal application), 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, 2022, to be considered timely. Paper renewal applications must include:

- A completed 2023-24 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 for Criminal History Record Check ("CHRC") 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.

The screenshot shows the official website of the Nebraska Real Property Appraiser Board. The header includes the board's name and a navigation menu with links for Home, Board Members and Staff, Contact, Appraiser Login (highlighted), Approved Education Activity Search, Appraiser Listing, and AMC Listing. The main content area features a mission statement, vision, and information about the 2021-22 renewal period. A sidebar on the right contains a menu with links for AMC Registration, Appraiser Credentialing, Board Meetings, Education, Enforcement, Laws, Regulations, and Guidance Documents, Public Information, Request Forms, and USPAP Review Report Forms. The '2022-23 Renewal Applications' link in the sidebar is highlighted.

## 2023-24 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, 2022, 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, 2022, a credential holder will have until July 1, 2023 to meet the requirements for renewal. 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, 2022. (The late processing fee does not apply until January 1, 2023 for new or upgraded credentials issued on or after November 1, 2022.) Also, for an online real property appraiser renewal application, if an incorrect routing or account number is entered for an EFW payment, a \$20.00 fee will be assessed for ACH return expenses charged to the Board by the Nebraska State Treasurer's Office.

Except for applications to renew new or upgraded credentials issued after November 30, 2022 and before January 1, 2023, all real property appraiser renewal applications received after November 30, 2022 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, 2022), but the Board has not received the CHRC results from the State Patrol by December 31, 2022, 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/](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](mailto:nrpab.renewals@nebraska.gov), for any questions concerning continuing education requirements or the real property appraiser renewal process.

← → C nrpab-appraiser-cat.ne.gov/appraiser/login/appraiser.xhtml

Nebraska Real Property Appraiser Board

Home Board Members and Staff Contact CAT Appraiser Login CAT Approved Education Activity Search CAT Appraiser Listing AMC Listing

The Nebraska Real Property Appraiser Board has made every effort to ensure the accuracy of the information provided in Appraiser Login. However, if any errors, omissions, or discrepancies are found in Appraiser Login, please notify the Nebraska Real Property Appraiser Board immediately. As a Nebraska credentialed appraiser, it is your responsibility to ensure that all continuing education requirements are met, and all required information for renewal is submitted to the Board's office in a timely manner.

Appraiser Details

Appraiser - Tyler Kohtz

Home Name: Kohtz, Tyler  
Contact Information Email: tyler.kohtz@nebraska.gov  Include in bulk email list for the NRAB  
Credential  
Education  
Renew Credential  
USPAP

2021-22 Real Property Appraiser Continuing Education Requirements (pdf)  
2021-22 Renewal Questions & Answers (pdf)

# 2022 NRPAB Strategic Planning Meeting Summary

By Tyler N. Kohtz, Director

The Board held its strategic planning meeting on June 15, 2022. At this meeting the Board discussed the previous fiscal year and established its short-term and long-term goals and objectives for the future.

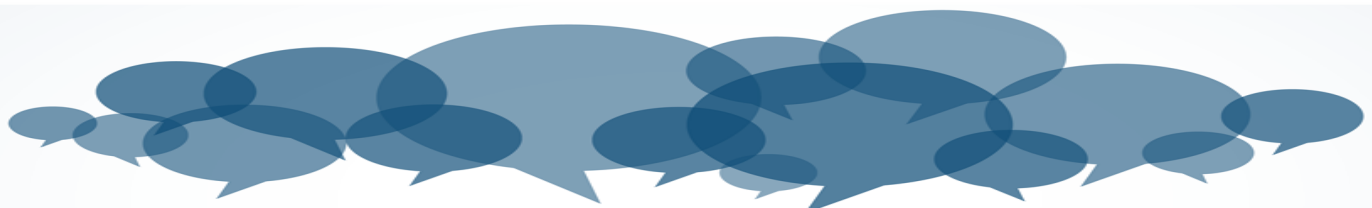
The Board included the following as accomplishments for the 2021-2022 fiscal year:

- The appraiser online renewal application has been in place for one entire renewal cycle, and has been well received by the real property appraiser community. The real property appraiser renewal application interface has also increased processing efficiency.
- Through relevant bill drafting and rulemaking, the Board continues to open the door a little more for new real property appraisers to enter the profession.
- The Board has stayed on top of federal and industry changes with law making and rulemaking. All goals related to Laws, Rules, and Guidance Documents were accomplished.
- The transfer of all appraiser paper files to electronic format is complete.
- Significant progress was made on multiple technology projects, including database enhancements and capabilities.
- The agency underwent a successful Appraisal Subcommittee State Off-site Assessment (SOA) in February 2022.

The Board also had many productive discussions concerning the future and the goals and objectives for the 2022-2023 fiscal year. The Board's short-term goals and objectives include:

- Explore change to real property appraiser credential renewal dates.
- Explore alternatives for verification of AMC owner AMC Rule background compliance related to AMC registration renewal.

- Encourage potential real property appraiser applicants, who intend to engage in real property appraisal practice pertaining to agricultural real property, to complete agricultural-based qualifying education offered by an education provider with an expertise in agricultural appraisal.
- Communicate the real property appraisal practice deficiencies observed by the Board concerning the appraisal of agricultural real property to all registered supervisory real property appraisers, and request that supervisory real property appraisers encourage their trainee real property appraisers who intend to engage in real property appraisal practice pertaining to agricultural real property upon credentialing as a certified general real property appraiser to complete agricultural-based qualifying education offered by an education provider with an expertise in agricultural appraisal.
- Communicate real property appraisal practice deficiencies observed by the Board concerning the appraisal of agricultural real property with agricultural-based education providers and request that organizations consider increasing its frequency and availability of synchronous, asynchronous, and hybrid qualifying and continuing education offerings.
- Encourage Nebraska real property appraisers to complete continuing education related to their area of real property appraisal practice focus.
- Add additional Administrative Specialist classified employee to ensure that adequate staffing is in place to carry out the Board's mission, maintain a high-level operation, remain compliant with Title XI, and to maintain public satisfaction.
- Explore addition of disciplinary action orders/consent agreements to the Appraiser Listing search as PDF attachments as these documents are considered public records.



## 2022 NRPAB Strategic Planning Meeting Summary (continued)

- Complete addition of a solid or scrolling message screen at the top of the NRPAB website for use to disseminate relevant timely information, such as notices of meetings, and restructure the Appraiser Listing page.
- Explore use of Federal grant money to pursue development of a translator system between the NRPAB Database and the ASC Federal Registry system.
- Continue utilizing the NRPAB website, NRPAB Facebook page, The Nebraska Appraiser (newsletter), and Memos from the Board (listserv emails) to disseminate relevant and important information to the appraisal business community and the general public in a timely manner. This includes information related to state and federal regulations, credentialing and registration requirements, renewal information, education information, Board policies and procedures, documents posted to the NRPAB website, meeting information, and other information that affects the industry.

Finally, the Board reviewed its long-term goals and objectives for the 2022-2023 fiscal year. The Board's long-term goals and objectives include:

- Address changes to USPAP, Real Property Appraiser Qualifications Criteria, ASC Policy Statements, AQB CAP Program Guidelines, and Title XI as required.
- Harmonize Title 298 with the changes made to the Nebraska Real Property Appraiser Act and Appraisal Management Company Registration Act as needed.
- Continue to monitor the effectiveness of regulations to reduce unnecessary regulatory burden, remove barriers to entry into the real property appraiser profession, maintain an effective education program, and provide for better clarification and administration.
- Continue to adopt guidance documents for public advisement concerning interpretation of statutes and rules and retire guidance documents that are no longer relevant.
- Continue to adopt internal procedures as needed to assist with the Board's administration of its programs and retire internal procedures that are no longer relevant.
- Explore opportunities to increase the number of Nebraska resident real property appraisers.
- Continue updating the policies and procedures documents as needed to ensure compliance with state policy changes, NAPE/ASFCME contract changes and to address general work environment needs and/or changes.
- Continue to monitor the effectiveness of current NRPAB website, and repair bugs, make improvements, and add enhancements needed to address functionality or use.
- Explore the development and implementation of an updated NRPAB branding.
- Continue to monitor the effectiveness of current processes and procedures, and update processes and procedures as needed to maintain effectiveness and efficiency of the administration of the Board's programs.
- Continue to monitor the effectiveness of current NRPAB database, repair bugs, make improvements, and add enhancements needed to address program or use changes.
- Explore online real property appraiser initial applications (Reciprocity; Education, Experience & Examination; Temporary) AMC initial applications, education activity applications, and other services that require payment of a fee.

More information on the Board's 2022 strategic planning meeting can be found in the June 15, 2022 meeting minutes located on the Board's website at: [https://appraiser.ne.gov/meetings/minutes/2022/220615\\_Strategic\\_Planning\\_Minutes.pdf](https://appraiser.ne.gov/meetings/minutes/2022/220615_Strategic_Planning_Minutes.pdf).

# Meeting

# 2022 Spring AARO Conference Summary

By Tyler N. Kohtz, Director

I attended the Spring AARO Conference in San Antonio, Texas from May 13th through the 15th. Much of the discussion centered on bias, diversity, and discrimination in the financial industry and the PAVE Action Plan; PAREA; USPAP compliance; the Real Property Appraiser Qualifications Criteria and the Course Approval Program policy updates; and technology and practice advancements in government and in real property appraisal practice. I noted the following highlights:

- The Appraisal Subcommittee (“ASC”) opened the conference. According to the ASC, COVID-19 is still having an impact on its ability to conduct compliance reviews and the ASC is still conducting State Off-site Assessments (SOA), which have been taking place since the COVID-19 pandemic started. The ASC also reported that a lot of staff turnover has occurred in the states since the beginning of COVID-19; approximately 50%. The ASC Grant Program continues to be successful as \$2.4 million in grants have been allocated. However, due to COVID-19, the number of states applying has been lower than expected. The ASC has increased its attention to racial bias/equity concerns as it understands the pressure the industry is under. According to the ASC, HUD and EEOC are investigating incidents. The ASC has also held roundtables, participated in the PAVE Task Force, conducted Census/Surveys, and completed USPAP and Criteria review. According to the ASC, many legislative bills have been introduced, but the outcome of any of them is not clear at present. Finally, the ASC revealed that it has developed a new seal, logo, and website.
- 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 is offering PAREA Scholarships to overcome some of the issues the appraisal profession is facing and is partnering with corporate America to bring more appraisers to the industry. As a result of the PAVE Action Plan, TAF is completing a comprehensive review of the Ethics Rule; retained Relman Colfax to conduct a study; is advocating for residential equity; is emphasizing the importance of building a well-trained, accessible, and diverse appraiser workforce; hired a consultant to evaluate the membership of the three boards; and incorporated diversity training as a part of TAF ongoing programs. TAF also completed a study on AVMs, and its report examines the current generation of AVMs used in housing and makes recommendations on potential standards for AVMs moving forward.
- Fannie Mae provided an update on its appraisal program and began by providing a brief summary of its purpose and discussing the modernization of appraisals. Fannie Mae reported that last year was the highest appraisal volume ever; however, as appraisal volume increases, the number of real property appraisers has remained the same. Fannie Mae also discussed the standards adopted by reference (Appraiser Independence Requirements, ANSI standard Z765-2021, Uniform Appraisal Dataset, Uniform Standards of Professional Appraisal Practice), and indicated that it will be implementing data technology driven solutions with considerations given to both appraisal waivers and appraiser-dependent solutions. Fannie Mae then summarized the Uniform Appraisal Dataset (UAD) forms redesign. Future information will be captured to support Highest and Best Use, more specific information will be incorporated for prior sales and transfers for both subject and comparables, prior services will be moved to the certification, and quality and condition ratings will include both interior and exterior conditions.

## ASC FUN FACT

According to the ASC, the GAO Report of Federal Appraisal Exemptions shows that 85% of residential mortgages received an appraisal although most qualified for an exemption. Evaluations and Waivers are only utilized in 15% of residential mortgage transactions.

## 2022 Spring AARO Conference Summary (continued)

- Fannie Mae finished its presentation by summarizing its Appraiser Quality Monitoring (AQM) program. It utilizes four options to provide appraisers and industry feedback.
  - ◇ State Tips – Appraisal sent to state regulatory agencies due to Loan Quality Center Defects/repurchase (lender must repurchase the loan back). Both lender and Fannie Mae must agree that appraisal is defective for a State Tip to be sent.
  - ◇ State Referral – Formal complaint to state regulatory agencies based on the identification of egregious appraisal issues.
  - ◇ AQM List – Notice sent to appraiser and lending partner that appraisal from the identified appraiser will be reviewed in the post-acquisition file review process or that Fannie Mae will no longer accept loans with appraisal completed by the specific appraiser.
  - ◇ Appraiser Letter – Letter to inform appraiser of appraisal issues identified.
- At the Spring 2022 AARO Conference, presentations were also given on the following topics:
  - ◇ Board member, staff, and contractor complaints. Specifically, complaints against sitting members, liability of a board member and staff members when the board is sued, quorum matters, and general dos and don'ts of board and staff communication.
  - ◇ At the Executive Directors and Administrators open discussion, anti-occupational licensing legislation, ASC State Offsite Assessments, appraiser bias complaints, AMC panel fees, Fannie Mae complaints, and staffing Issues.
  - ◇ The importance of data security. A brief summary of the State of Washington data breach was included. The system was taken offline within twenty-four hours after suspicious activity detected. The breach affected forty-four professions, fifty to fifty-five staff members, and potentially 650,000 individuals. The state utilized cyber liability insurance to open a temporary call center.
  - ◇ Appraisal ghosting, public trust, and the State regulators' duties. Ghosting occurs when an appraiser accepts an assignment, then disappears. According to the presenter, ghosting violates public trust and is harmful to consumers, real property appraisers, AMCs, financial institutions, and the public.
  - ◇ The Appraisal Institute's Pathway to Success Grant award. A grant was awarded to A.I. through the ASC for PAREA development. The A.I. Board of Directors approved PAREA development in September, and is collaborating with partners to hit predetermined milestones and framework development. A.I. is on schedule for a September 2023 premiere.

If you have questions regarding the 2022 Spring AARO Conference, please contact me by email at [tyler.kohtz@nebraska.gov](mailto:tyler.kohtz@nebraska.gov), or by phone at 402-471-9015.



*What's new at The Appraisal Foundation?*  
[appraisalfoundation.org](http://appraisalfoundation.org)



*What's new at the Appraisal Subcommittee?*  
[asc.gov](http://asc.gov)



*What's new at the AARO?*  
[aaro.net](http://aaro.net)

## NRPAB Quick Hits

- ◆ Congratulations to Allison Nespor, who has been with the Board for six years as of July 18th.
- ◆ The Nebraska Real Property Appraiser Board retired no guidance documents, and adopted one new guidance document, between April and June.
  - \* **22-01:** Education Activity Instructor Application Requirements — Adopted May 19, 2022

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

- ◆ Compliance Update
  - \* Between the months of April and June, no grievances were filed against any Nebraska credentialed real property appraisers; the Board closed one grievance. During this time, no disciplinary actions were taken by the Board against any appraisers.
  - \* 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.



## 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](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)

Questions related to Appraiser Login: [nrpab.AppraiserLogin@nebraska.gov](mailto:nrpab.AppraiserLogin@nebraska.gov)

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



## NRPAB Quick Hits

- ◆ The Board's staff continues the process to ensure that all Nebraska real property appraisers have access to Appraiser Login ("A.L."). Additional security is required for enhancements made to A.L. in January 2021, which meant that A.L. had to be moved to the Centurion Blue platform ("Centurion"). Credentials can be renewed, contact information updated, education completion certificates submitted, education history reviewed, and the eUSPAP downloaded through A.L. If you have not received an invitation to Centurion, and have never accessed A.L. via Centurion, please contact the Board's office at [nrpab.AppraiserLogin@nebraska.gov](mailto:nrpab.AppraiserLogin@nebraska.gov) or 402-471-9015.

## 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 2022.

### *Trainee Real Property Appraisers*

**Mary Grooms**, Lincoln NE – T2022006  
**Andrea Leathers**, Battle Creek NE - T2022007  
**Cody McCutcheon**, Lincoln NE – T2022008  
**Gail Curry**, Laurel NE – T2022009  
**Jeffrey Curry**, Laurel NE – T2022010  
**Troy Euse**, Lincoln NE – T2022011  
**David Beyer**, West Des Moines IA – T2022012  
**Thatcher Skolout**, Omaha NE – T2022013  
**Jill Styskal**, Lincoln NE – T2022014

### *Licensed Residential Real Property Appraisers*

**Nicholas Nelsen**, Blair NE – L2022003  
**Elizabeth Stowe**, Salt Lake City UT – L2022004R

### *Certified Residential Real Property Appraisers*

**Sarah Gerberding**, Giltner NE – CR2022004

### *Certified General Real Property Appraisers*

**Bradley Schopp**, Wildwood MO – CG2022015R  
**Daniel McNeilly**, Chicago IL – CG2022016R  
**Patrick Dale**, Blue Springs MO – CG2022017R  
**Kyle Redfearn**, Grapevine TX – CG2022018R  
**Sean Haar**, Lincoln NE – CG2022019  
**Owen Ard**, Tulsa OK – CG2022020R  
**Michael Caba**, Bend OR – CG2022021R  
**Jonathon Sestak**, Overland Park KS – CG2022022R  
**Stephen King**, Tampa FL – CG2022023R  
**Joshua Luther**, Sioux Falls SD – CG2022024R  
**Douglas Heinrich**, Kansas City MO – CG2022025R

### *Appraisal Management Companies*

None



## Board Members

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

**Vice-Chairperson of the Board**  
**Wade Walkenhorst**, Lincoln  
Financial Institutions Rep  
Term Expires: January 1, 2024

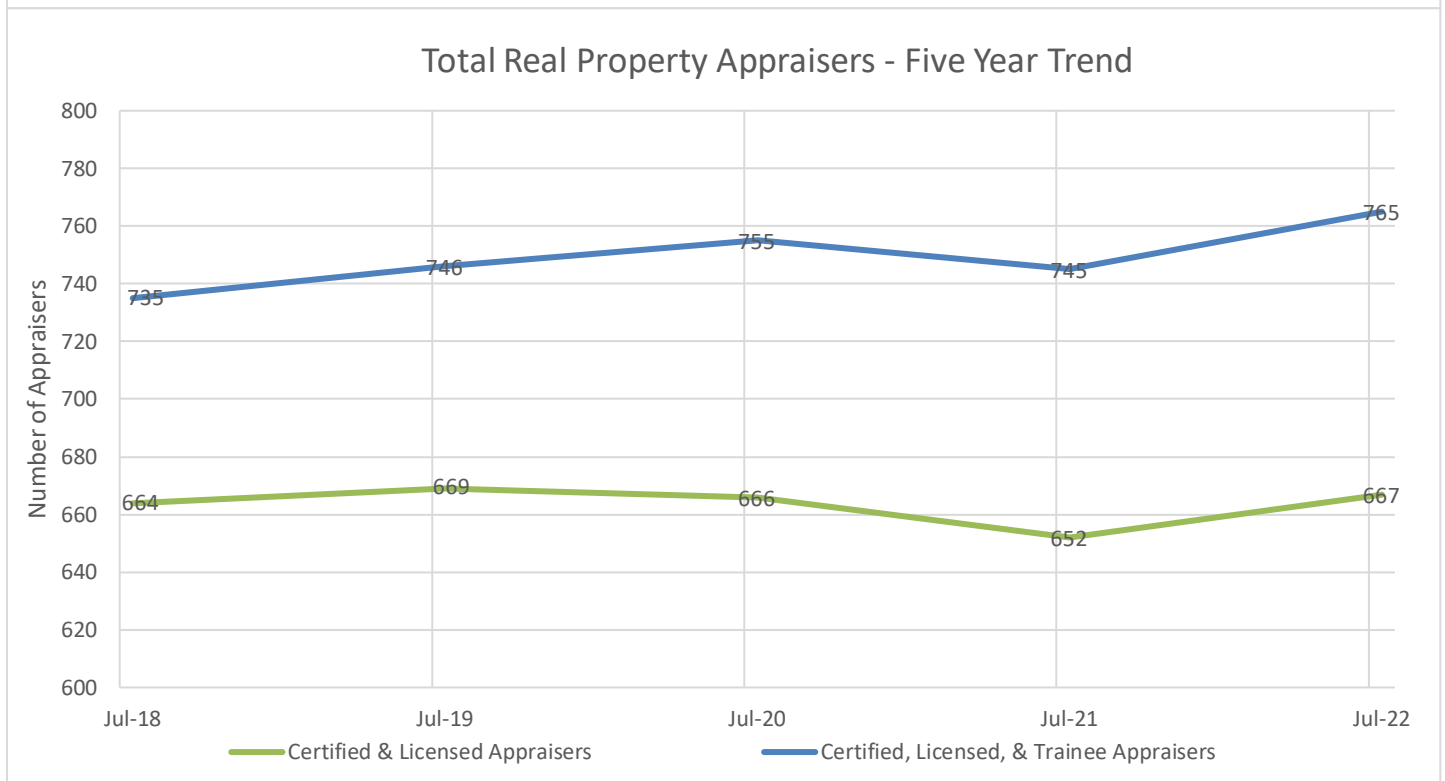
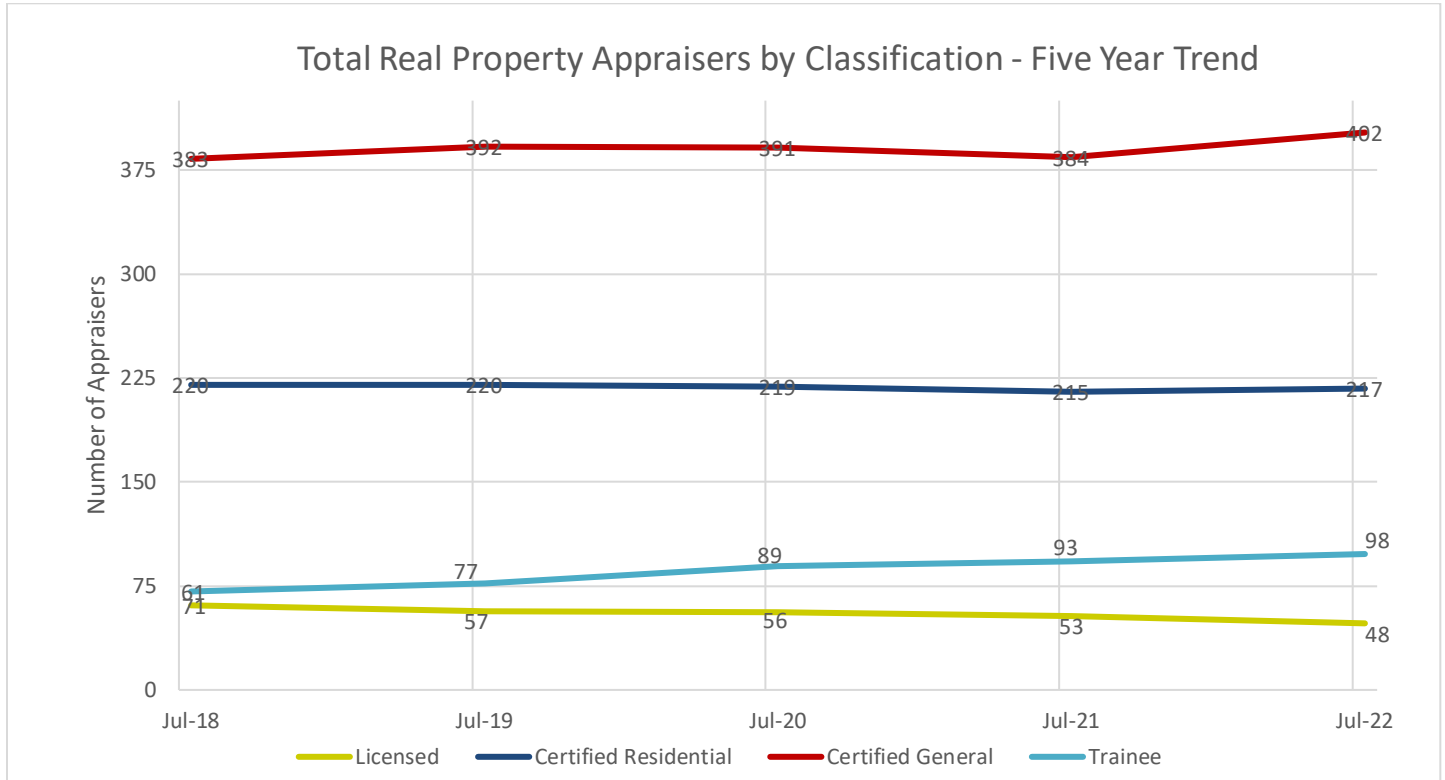
**Board Member**  
**Bonnie M. Downing**, Dunning  
Certified General Appraiser  
3rd District Representative  
Term Expires: January 1, 2025

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

**Board Member**  
**Kevin Hermsen**, Gretna  
Certified General Appraiser  
2nd District Representative  
Term Expires: January 1, 2027

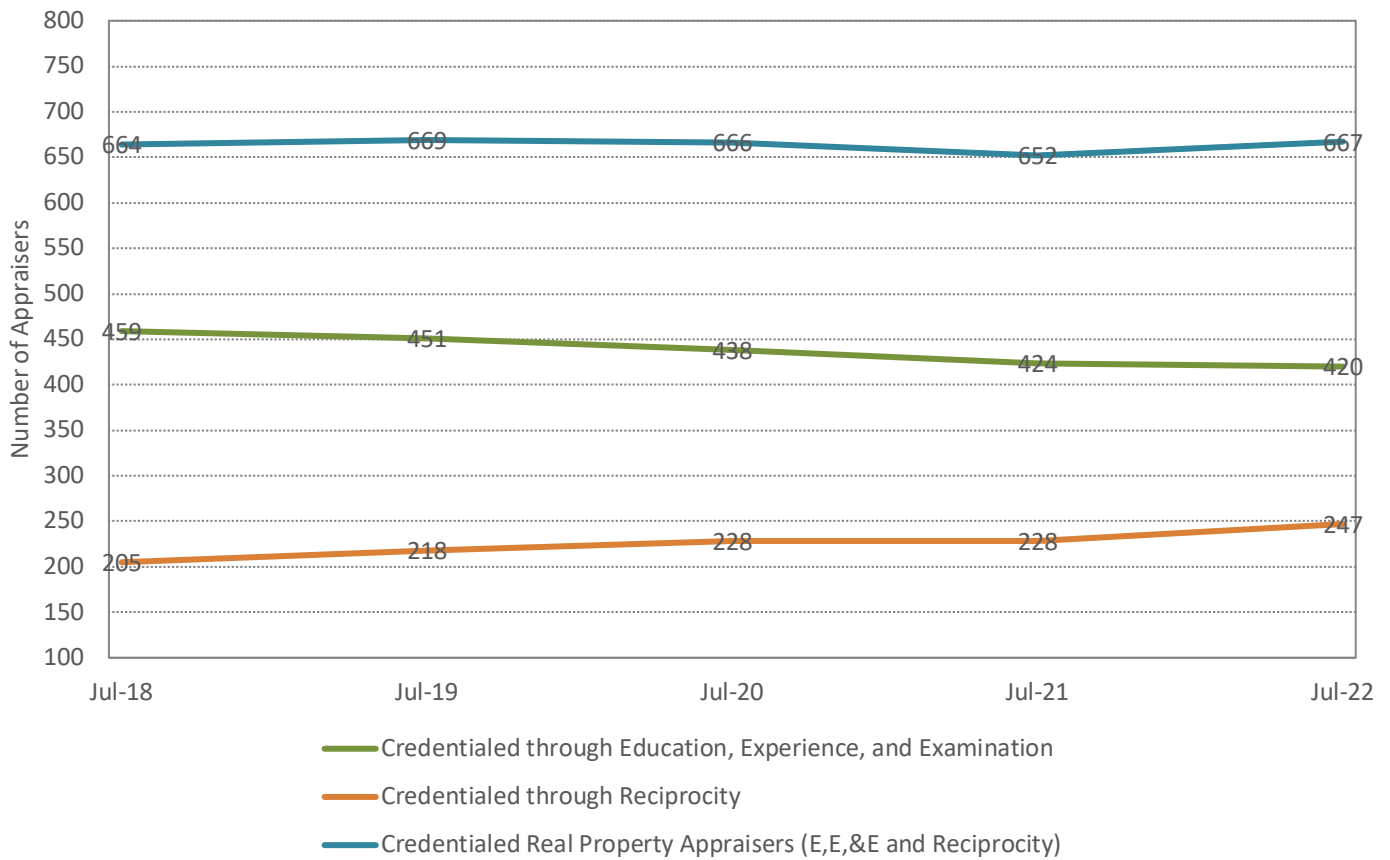
## Real Property Appraiser and AMC Numbers and Trends as of July 1, 2022

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, 2022. There are currently 667 licensed residential, certified residential, and certified general real property appraisers in Nebraska, and 98 credentialed trainee real property appraisers. In addition, there are currently 93 appraisal management companies registered in Nebraska.

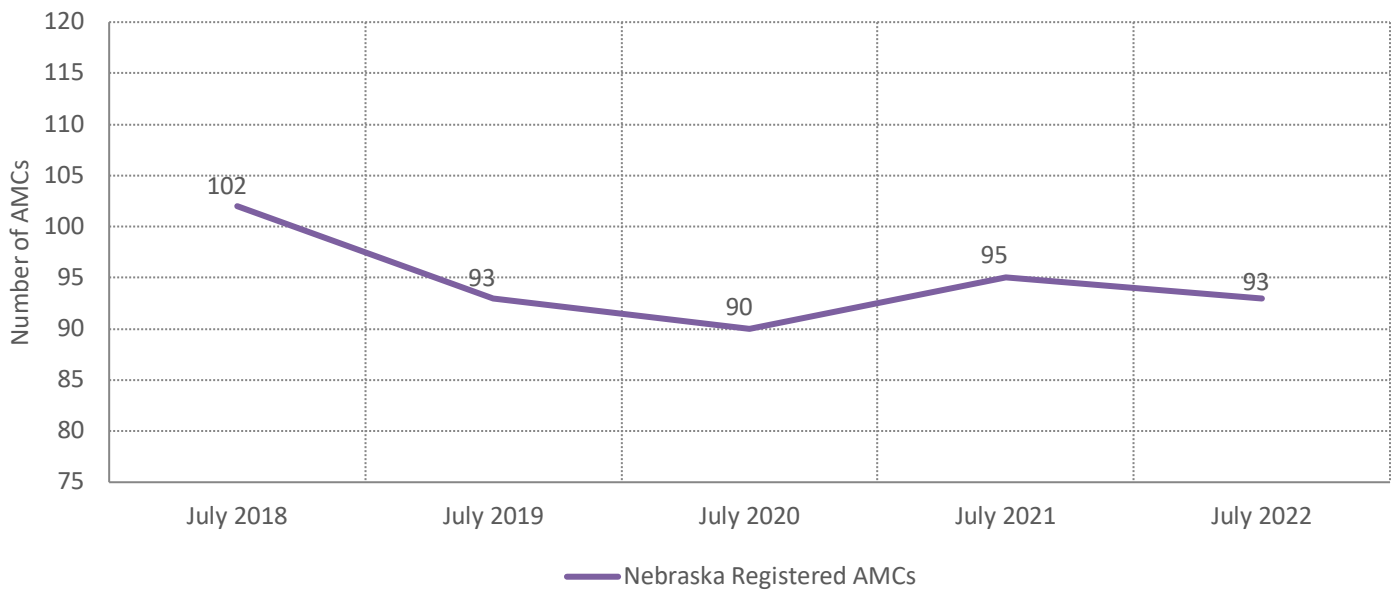


## Real Property Appraiser and AMC Numbers and Trends as of July 1, 2022 (Continued)

### Total Real Property Appraisers (not including Trainee) - Five Year Trend

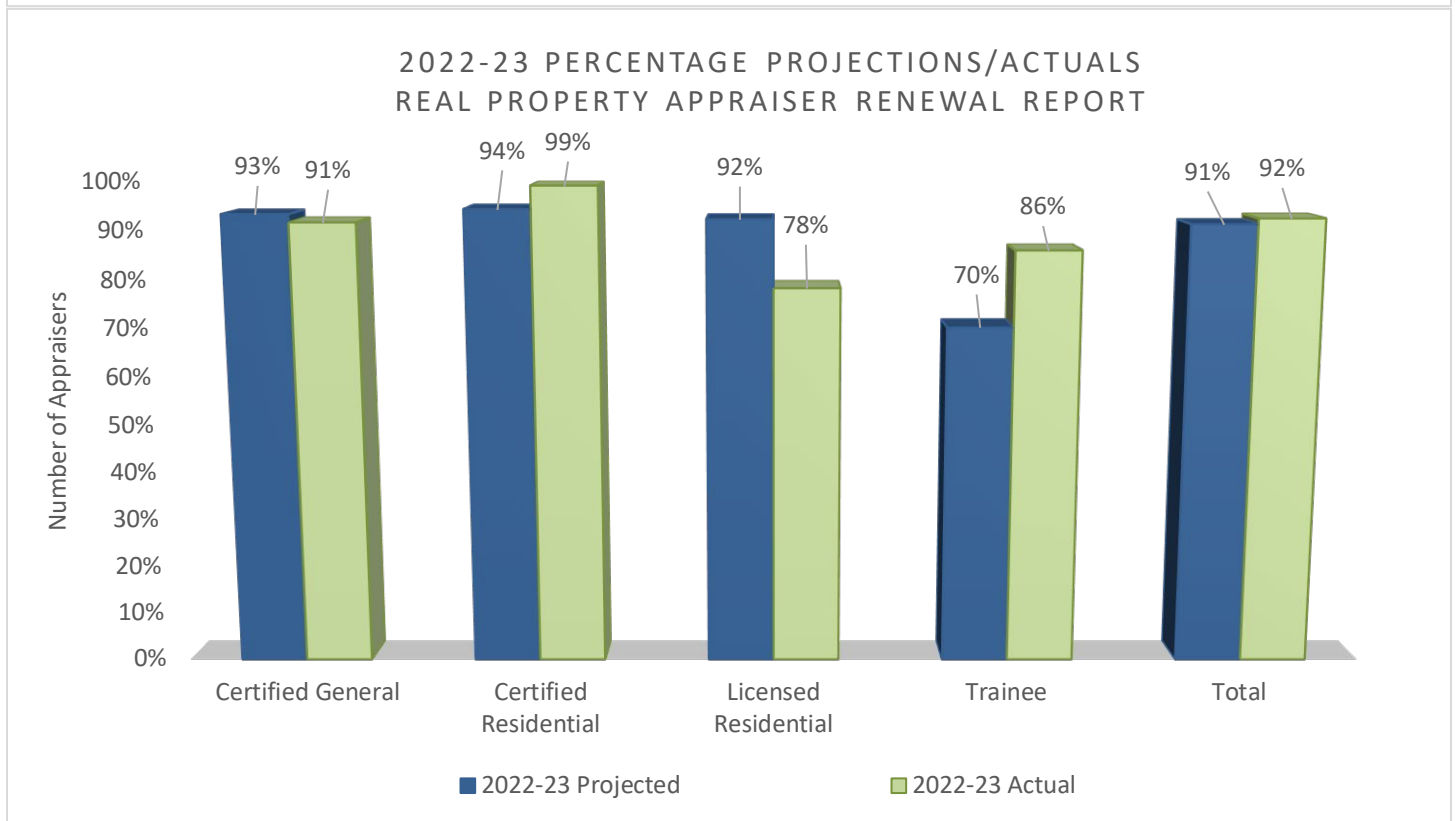
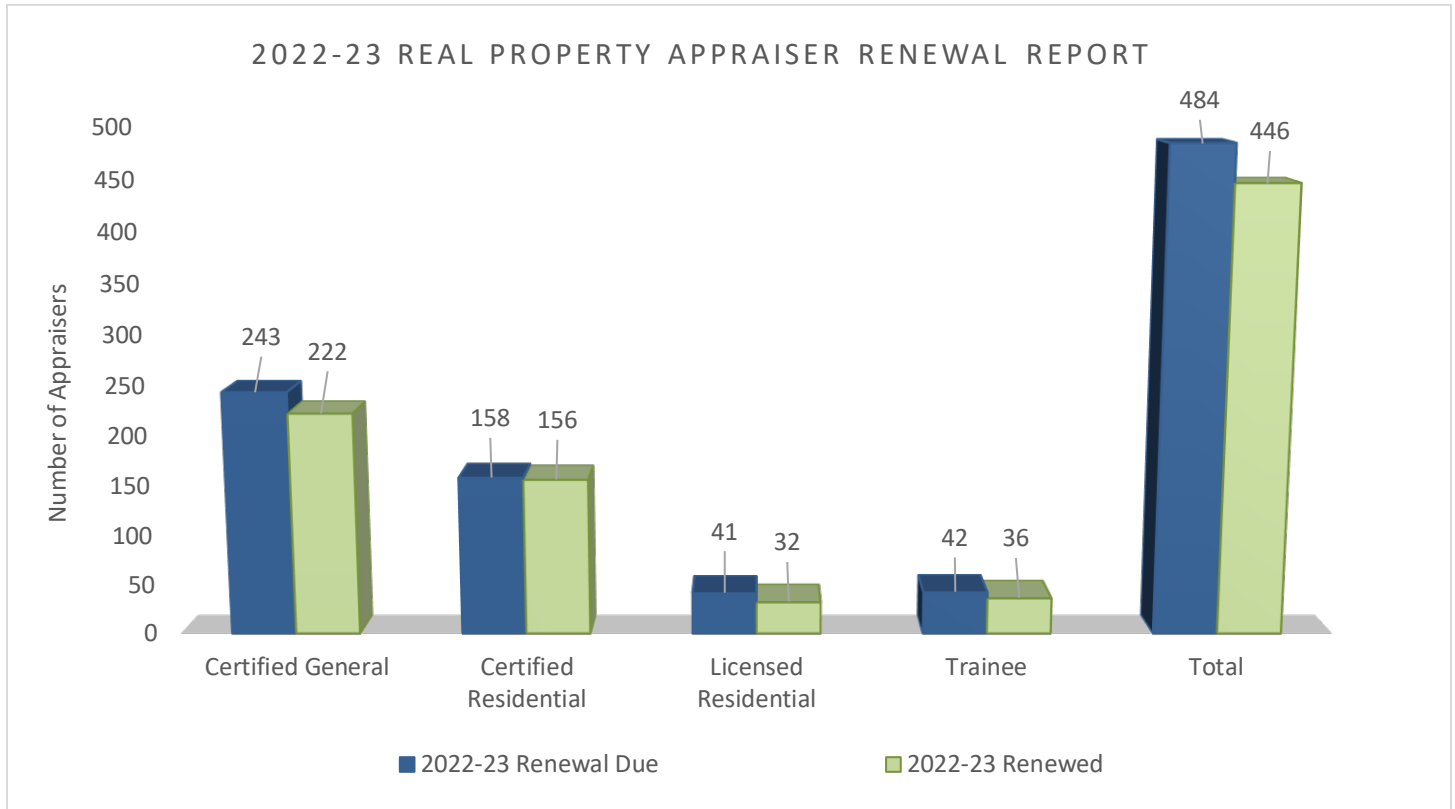


### Appraisal Management Companies - Five Year Trend



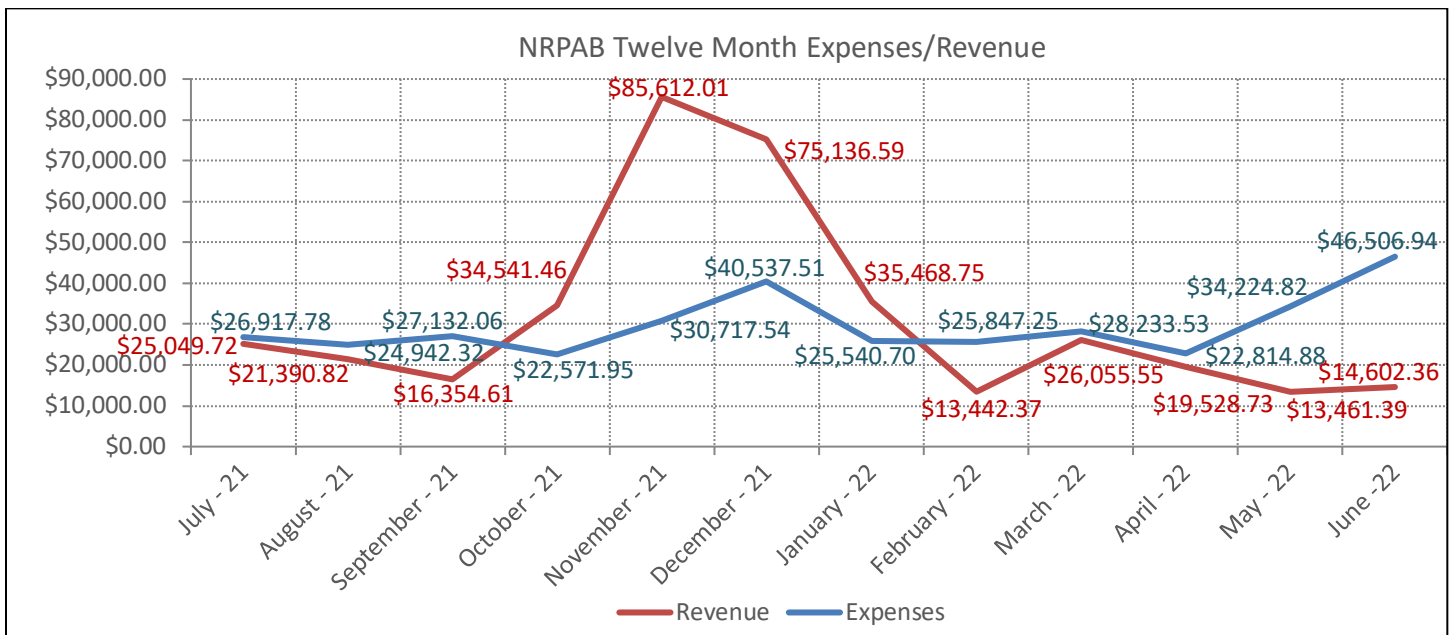
## Real Property Appraiser Renewal Counts and Percentages as of July 1, 2022

The charts below outline the real property appraiser renewal counts and percentages as of July 1, 2022. There were 484 trainee, licensed residential, certified residential, and certified general real property appraiser renewals due, and 446 credentials were renewed.



# NRPAB Financial Snapshot as of June 30, 2022

The 2021-22 Fiscal Year ended with \$355,987.28 in expenditures and \$380,644.36 in receivables. As of the end of June, actual expenses registered at 84.60 percent of the budgeted expenditures; revenues finished at 107.75 percent of projected revenues for the fiscal year. The fiscal year ended with expenditures within the projected range. However, overtime expenditures finished at 353.56 percent of budgeted. Funds were reallocated from other sources to increase overtime funding for the fiscal year. Once again, fewer grievances required the use of subject matter experts and the Board's Special Assistant Attorney General, resulting lower than expected expenditures for legal services and other contractual services. Revenues exceeded projections, highlighted by strong appraisal management company and appraiser revenues. More details regarding the Board's fiscal year end can be found in the July 21, 2022 meeting minutes located on the Board's website at [https://appraiser.ne.gov/meetings/minutes/2022/220721\\_Minutes.pdf](https://appraiser.ne.gov/meetings/minutes/2022/220721_Minutes.pdf).



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**Mission:**  
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.

**Information about the 2021-22 Renewal Period:**  
[2021-22 Real Property Appraiser Continuing Education Requirements \(pdf\)](#)  
[2021-22 Renewal Questions & Answers \(pdf\)](#)

- AMC Registration
- Appraiser Credentialing
- Board Meetings
- Education
- Enforcement
- Laws, Regulations, and Guidance Documents
- Public Information
- Request Forms
- USPAP Review Report Forms
- 2021-22 Renewal Applications
- 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.

# 2023-2025 NRPAB Biennial Budget Request Highlights

## Narrative Summary

The Nebraska Real Property Appraiser Board administers and enforces the Nebraska Real Property Appraiser Act and Nebraska Appraisal Management Company Registration Act. In order to carry out its duties in an efficient and equitable manner, and to maintain compliance with Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, appropriate funding is needed for general operation and issues faced by the Board. The Board's primary functions are to issue and renew appraiser credentials; develop and implement standards for appraiser credentialing; register and renew registration for appraisal management companies; approve appraiser qualifying courses and appraiser continuing education activities, along with instructors for these activities; investigate and adjudicate grievances; develop laws and rules through relevant, efficient and effective legislation and rulemaking; and disseminate relevant information to general public, stakeholders, credentialed appraisers and appraisal management companies. Through these processes, the Board ensures that the citizens of Nebraska are protected and served, and also that the appraisal business community is highly qualified through education, experience, and examination. The Board's funding request priorities address the Board's primary functions. In addition, the Board is also requesting funding adjustments to address the following specific issues that affect the base appropriation as listed below.

## Base Appropriations

	FY2022-23
CASH FUND	\$415,564.00
SALARY LIMIT	\$184,942.00

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

- **Additional FTE Teammate** - It is essential that the agency operates with the highest efficiency and effectiveness. Since 2017 there has been significant task creep that has begun to impede the agency's effectiveness and efficiency. Although many steps have been taken during the past two years to increase efficiency (e.g., database enhancements to better automate processes; staff duty evaluation and reassignment; streamlined processes and procedures), the pace at which agency staff must operate to complete tasks to keep up with the current workload is exceeding its capabilities. Any negative change in staffing would also have a detrimental effect on Board functions. As a result, credential holders, the mortgage loan industry, and the public would be negatively impacted. Adequate staffing is required to carry out the Board's mission, maintain a high-level operation, remain compliant with Title XI, and to keep public satisfaction. The Board is requesting funding for one additional FTE Administrative Specialist classified position. The Board intends to redirect base funds for temporary services utilized for real property appraiser renewals to this position as the temporary duties would be included in the new position's duties. The Board also intends to redirect partial overtime and comp time base funds to this position as the need for overtime would be reduced significantly (FY 23-24: \$45,201, FY 24-25: \$47,790).
- **CIO and Technology Maintenance** - As the NRPAB Database, Appraiser Login, and the NRPAB website become more detailed with increased functionality, the maintenance costs are also increasing. The Board is requesting additional funding for CIO and technology maintenance for bug repairs, security functions, and for modifications to the Board's technology systems to address changes to the Real Property Appraiser Qualifications Criteria, ASC Policy Statements, AMC Rule, AQB CAP Program Guidelines, and Title XI (FY 23-24: \$1,608, FY 24-25: \$1,608).

- AARS Contractor Fees** - The number education, experience, and education applicants has increased significantly during the past two fiscal years; this trend is expected to continue. The implementation of Practical Applications of Real Estate Appraisal Programs (“PAREA”), and the Appraiser Qualifications Board's consideration of removing barriers to entry into the real property appraiser profession as recommended in the PAVE Action Plan, will likely increase the trajectory of this upward trend further. The Board is requesting additional funding for Appraisal Applicant Review Contractors that conduct USPAP compliance reviews of applicants' appraisal reports to assist with the Board's determination as to if the real property appraisal practice experience meets the Real Property Appraiser Qualifications Criteria as promulgated by the Appraiser Qualifications Board of The Appraisal Foundation and the Uniform Standards of Professional Appraisal Practice (“USPAP”) as promulgated by the Appraisal Standards Board of The Appraisal Foundation (FY 23-24: \$6,000, FY 24-25: \$7,500).
- \*2023-2025 Teammate Salary Increase** - As requested, “2023-2025 Teammate Salary Increase” is included as an issue to estimate the cost of employee salary increases equivalent to 5% for FY24 and FY25 each (FY 23-24: \$9,877, FY 24-25: \$20,251).
- \*2023-2025 Teammate Health Insurance** - It is anticipated that health care costs will change in the next biennium. As requested, “2023-2025 Teammate Health Insurance” is included as an issue to estimate the cost to the agency for employee health insurance with an increase equivalent to 4% for FY24 and FY25 each (FY 23-24: \$1,316, FY 24-25: \$2,685).
- 2023-2025 DAS Assessment Changes** - The Department of Administrative Services charges an assessment based on usage. The Board's request includes the necessary adjustments based on the changes to assessments for the 2023-25 biennial budget cycle (FY 23-24: \$1,113, FY 24-25: \$1,113).

\* Enterprise Issues are used to aggregate information and costs across all agencies of state government for a specific activity. Two Enterprise Issues have been established for the 2023-2025 biennial budget by the State Budget Division.

## Fiscal Summary

<u>FY 23-24</u>	<u>FY 24-25</u>
Base: \$415,564.00	Base: \$415,564.00
Request: \$480,680.00	Request: \$496,511.00
Difference: \$65,116.00	Difference: \$80,947.00
Projected Expenditures: \$392,813.00	Projected Expenditures: \$405,764.00
Projected Revenues: \$390,128.00	Projected Revenues: \$417,903.00
Appraiser Fund Balance: \$393,866.00	Appraiser Fund Balance: \$405,094.00
AMC Fund Balance: \$333,145.00	Fund Balance: \$334,056.00