



THE NEBRASKA APPRAISER

News from the Nebraska Real Property Appraiser Board

Fall 2023

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.

Happy Holidays!

It is that time of year...pumpkin spice lattes have been replaced with peppermint mochas. Just as the drink of the season changes, the Board's focus has moved to accepting and processing real property appraiser renewal applications and preparing legislation for changes to the Real Property Appraiser Act and the AMC Registration Act. In October, I attended the Association of Appraiser Regulatory Officials Fall Conference in Salt Lake City, Utah and have included a conference recap for you. "New" is the buzzword in the NRPAB Quick Hits, so please check out some recent additions and changes. As always, the Board is here for you, so feel free to reach out with any questions or comments. I hope that you enjoy this edition of The Nebraska Appraiser. Finally, as this year comes to a close and focus moves to family and friends, the Board and I hope that you have safe travels and a joyous holiday season!

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Upcoming NRPAB Meetings:

- ◆ January 18, 2024 @ NRPAB Office (Conference Room)
- ◆ February 15, 2024 @ NRPAB Office (Conference Room)
- ◆ March 21, 2024 @ 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 Fall AARO Conference Summary

By Tyler N. Kohtz, Director

I attended the 2023 Fall AARO Conference in Salt Lake City, Utah October 7th through the 9th. Much of the discussion centered on bias, diversity, and discrimination in the financial industry; PAREA; the Real Property Appraiser Qualifications Criteria updates; USPAP updates; federal legislation; and active threats, legal concerns, and liabilities. I noted the following highlights:

- The Appraisal Subcommittee reported that ten states have completed the Appraiser and AMC program reviews. Of the five Appraiser Programs reviewed, five have received an excellent rating. Of the five AMC Programs reviewed, four have received an excellent rating. The ASC indicated that it is currently working on state enforcement rulemaking. According to the ASC, the number of credentials on the national registry is increasing for the first time in a long time. The ASC continues to focus on appraisal bias and lack of diversity in the profession and provided a summary of the actions taken resulting from the PAVE Report. Finally, the ASC Grants Program has an approved budget of \$2,025,000 for the fiscal year of 2023.
- Kelly Davids provided the general update for The Appraisal Foundation and reported that The Appraisal Foundation is focused on activities to build public trust, and referenced the Council to Advance Residential Equity, Pathways to Success Conditional Grants, the Appraiser Diversity Initiative, and a demographic survey of the profession. A baseline was completed in 2021, and a follow-up survey is to be distributed in 2024.
- The AQB summarized the 2026 Criteria and brought attention to the qualifying and continuing education required on Valuation Bias and Fair Housing laws and regulations. The AQB also gave an overview of PAREA and reported that twelve preliminary PAREA concepts have been reviewed to date and eight providers are actively working on developing PAREA programs; three have publicly announced their programs.
- The ASB discussed the changes found in the 2024 USPAP adopted on May 5, 2023.
- A presentation was given by the Salt Lake City Police Department on how to handle an active threat.
- Fannie Mae summarized updates to the Fannie Mae Selling Guide and discussed the new requirement of a full complement of photographs in main living areas and basement for appraisals in loan applications on or after September 1, 2023. Fannie Mae also provided an Appraiser Independence Requirements update, and introduced Property Data Collector Independence Requirements. During its presentation, Fannie Mae clarified that it does not consider 3D printed houses unique or special. Finally, a summary was provided for the Appraiser Quality Monitoring Program.



Salt Lake City, Utah Skyline

2023 Fall AARO Conference Summary (continued)

- Freddie Mac reported that the number of appraisers has remained static over the past eight years, while appraisal volume has ebbed and flowed. 2020-2021 blew the lid off of volume, but it settled in 2022; there has been a nice bump in 2023. According to Freddie Mac, seventy-nine percent of current volume is refinances. Freddie Mac also summarized their valuation modernization options and indicated that “No appraisal needed” includes Automated Collateral Evaluation and Property Data Reports performed by a trained data collector. “Appraisal needed” includes desktop appraisals, hybrid appraisals, and traditional appraisals. Freddie Mac also discussed issues that they are seeing in appraisal reports. Subjective and potentially biased words and phrases and prohibited language in appraisals were identified. In addition, the use of an inordinate adjustment for difference between the subject property and the comparable sales that does not reflect the market’s reaction to such differences, and the failure to make proper adjustments when they are clearly necessary were also identified. Freddie Mac then proceeded to provide a summary of its new URAR and updated UAD that will be released in 2025. The URAR will feature a dynamic uniform residential appraisal report for all residential property types, all agency assignment types, and all appraisal service types.
- Appraisal Institute provided a nationwide state regulatory and legislative update. Appraisal Institute reported that it hired a new CEO, Cindy Chance, and on September 26, 2023, a system-wide reorganization began. A summary of the PAL Act was provided. If passed, the PAL Act would authorize the ASC to establish a cloud-based “Portal for Appraiser Credentialing and AMC Information” modeled after the NMLS, and the S.A.F.E. Act for MLOs, that would collect, for delivery to state agencies, all payments of licenses, certifications, and registration fees; channel FBI background checks by the ASC to appropriate state agencies that satisfy bank regulatory requirements; act as a central repository for appraiser and AMC licenses, certification, and registration applications and renewals; and include a bank of education courses approved by the states. Under the PAL Act, states would retain the ability to act independently on license, certification, and registration applications and renewals for appraisers and AMCs. Appraisal Institute also gave an update on AI PAREA. A pilot offering to “PAREA Ready” states began in July with a soft launch on September 6, 2023. Three Nebraska residents are currently enrolled in the AI PAREA program.
(continued on next page)

Have questions? We have answers!

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

Questions related to AMC Login: nrpab.amclogin@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

2023 Fall AARO Conference Summary (continued)

According to the Appraisal Institute, the 118th Congress is looking at appraiser regulatory modernization; licensed residential real property appraiser allowance for FHA appraisals; and the Appraisal Fee Transparency Act, which updates how registry fees are calculated and adds trainee real property appraisers to the Appraiser Registry. Appraisal Institute also commented on the Fannie Mae property data collector; specifically, whether a property data collector is an appraisal function that requires an appraiser credential. According to Appraisal Institute, most states have said no; however, if a property data collector is used in a hybrid appraisal, the appraiser must determine the reliability of the information provided. Finally, the Appraisal Institute brought attention to potential future zoning law changes for low/middle income housing. For middle housing, the highest and best use of many properties may be something other than one to four family.

- A presentation was given on the CAP approval process for practicum courses. The expectations, requirements, resources, and policies were discussed.
- A presentation was given on board members transitioning from the private sector to government.
- A presentation was given on minimum compliance with statutes, rules, and standards versus enforcing best practices or personal opinions.
- Several items were discussed at the Executive Directors and Administrators Roundtable. Views on different fall destinations compared to Washington D.C.; active threat reaction and agency procedures; the CAP approval process for practicum courses and the continuing education approval process; ASC compliance reviews; Fannie Mae State Tips and Freddie Mac Fair Housing Referrals; and fair housing laws and discrimination complaint processes were all discussed.

If you have questions regarding the 2023 Fall AARO Conference, please contact me by email at tyler.kohtz@nebraska.gov, or by phone at 402-471-9015.

NRPAB Staff

Tyler N. Kohtz

Director

402-471-9015

tyler.kohtz@nebraska.gov

Allison L. Nespor

Licensing Programs Manager

402-471-9024

allison.nespor@nebraska.gov

Kashinda Sims

Education Program Manager

402-471-9022

kashinda.sims@nebraska.gov

Karen Loll

Business Programs Manager

402-471-9015

karen.loll@nebraska.gov

301 Centennial Mall South, First Floor
PO Box 94963
Lincoln, NE 68509-4963

Phone: 402-471-9015

Fax: 402-471-9017

Website: appraiser.ne.gov



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What's new at
The Appraisal Foundation?
appraisalfoundation.org



What's new at the
Appraisal Subcommittee?
asc.gov



What's new at the AARO?
aaro.net

2024-25 Real Property Appraiser Credential Renewal Reminder

By Tyler N. Kohtz, Director

Real property appraiser credential renewal applications (“renewal applications”) were due November 30, 2023. If your Nebraska credential expires December 31, 2023, and you have not renewed your credential, please take note.

Yellow postcards and emails were sent in late June to all real property appraisers whose credentials expire December 31, 2023, with directions for downloading the paper 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 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 renewal application in Appraiser Login can be found in the Winter 2021 edition of The Nebraska Appraiser feature article “NRPAB Appraiser Login Expanded to Include Online Real Property Appraiser Renewal Application and Contact Information Self-Service Interface,” found 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 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 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 renewal application. All paper renewal applications, along with all required documents, must be mailed to the Board’s office. Paper renewal applications must include:

- A completed 2024-25 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 provided to the Board.)

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

When a complete 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.

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, Approved Education Activity Search, Appraiser Listing, and AMC Listing. The Appraiser Login link is highlighted in yellow. The main content area features a 'Mission' statement, a 'Vision' statement, and a section titled 'Information about the 2021-22 Renewal Period' with links to '2021-22 Real Property Appraiser Continuing Education Requirements (pdf)' and '2021-22 Renewal Questions & Answers (pdf)'. 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, USPAD Review Report Forms, and 2022-23 Renewal Applications. The 2022-23 Renewal Applications link is highlighted in yellow.

2024-25 Real Property Appraiser Credential Renewal Reminder (continued)

If a complete online renewal application was not submitted with a date stamp prior to December 1, 2023, or a paper real property appraiser renewal application, along with all required documents, was not received at the Board's office postmarked prior to December 1, 2023, a credential holder will have until July 1, 2024 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, 2023. (The late processing fee does not apply until January 1, 2024 for new or upgraded credentials issued on or after November 1, 2023.) Also, for an online 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. The same \$20.00 fee applies to checks returned for insufficient funds.

Except for applications to renew new or upgraded credentials issued after November 30, 2023 and before January 1, 2024, all real property appraiser renewal applications received after November 30, 2023 may go before the Board for review.

If an appraiser required to submit fingerprints with this year's renewal application sends everything on time (on or before November 30, 2023), but the Board has not received the CHRC results from the Nebraska State Patrol by December 31, 2023, 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/.

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.

Information regarding the CE requirements is available in Appraiser Login in the Education Interface ("Education" button on the left side of the page - highlighted in red in the picture on this 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 encourages credential holders to complete continuing education that contributes to improved or new skills, knowledge, and/or competency in their primary area(s) of real property appraisal practice.

To enter a certificate of completion for an education activity on the Education page in Appraiser Login, search for and select the provider name first, then the activity name. After selecting the activity, enter the date on which the activity was completed and upload a copy of the evidence of completion document. If the education activity was completed in another jurisdiction, or if you have difficulty submitting an activity or can't find the provider or activity name, submit the activity as "Out of State." (Check the "Out of State" box, enter the date on which the activity was completed, and upload the evidence of completion.)

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 current 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 may 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 credential renewal process.



The screenshot shows the Appraiser Login interface for Tyler Kohtz. The navigation sidebar on the left has buttons for Home, Contact Information, Credential, Education, Renew Credential, and USPAP. The 'Education' and 'Renew Credential' buttons are highlighted with red boxes. The main content area shows the user's name as Tyler Kohtz and their email as tyler.kohtz@nebraska.gov. There is a checkbox labeled 'Include in bulk email list for the NRAB' which is checked. At the bottom of the page, there is a footer with information about the 2021-22 Renewal Period and the Board's contact information.

NRPAB Quick Hits

- ◆ New testing locations for the National Uniform Licensing and Certification Examination have been added by PSI. New locations include Grand Island, Norfolk, and Sidney. A second location was also added in North Platte and two more locations were added in Omaha.

- ◆ In August, the Board launched the AMC Login. During the development process for the AMC Login, the Board implemented a registration card to be issued to active appraisal management companies, similar to the real property appraiser credentialing card. Upon completion of the AMC Login project, it was determined that modernization of the real property appraiser credentialing card was in order. As a real property appraiser, when you download your credentialing card in Appraiser Login, you will see the updated format as seen on the right.



- ◆ A new document titled “Real Property Appraisal Practice Experience Log Sample Entries” has been added to the Board’s website at https://appraiser.ne.gov/Appraiser_Credentialing/ under the header, “NRPAB Experience Log Forms.” This example document is intended to provide examples for Real Property Appraisal Practice Experience Log entries that may not be obvious to supervisory real property appraisers and/or trainee real property appraisers. The document contains examples of early, middle, and late real property appraisal practice experience reporting, where the trainee real property appraiser’s contribution increases over time.

- ◆ New disciplinary history public search options have been added to the Board’s website to replace the pdf documents currently in use for reporting disciplinary action taken by the Board. The new disciplinary history public search results also makes available public records related to the disciplinary action. This change reduces staff time spent responding to public records requests. The search function for real property appraisers is located at the bottom of the page by selecting the “Nebraska Credentialed Real Property Appraisers” tab on the grey bar at the top of the website page, and the search function for AMCs is located at the bottom of the page by selecting the “Nebraska Registered AMCs” tab on the grey bar at the top of the website page.

- ◆ Board Member Thomas M. Luhrs’s term as the At-Large Licensed Real Estate Broker Representative expired on December 31, 2022, and Board Member Wade Walkenhorst’s term as the At-large Representative of Financial Institutions expires on December 31, 2023. The State of Nebraska is still accepting applications to fill these positions on the Board. Anyone interested in the position as the At-Large Licensed Real Estate Broker Representative must hold a current license as a Real Estate Broker, and any person interested in the At-large Representative of Financial Institutions must be employed by a financial institution. A Licensed or Certified Real Property Appraiser credential is also preferred, but not required. These positions do not represent any of the three congressional districts; therefore no boundary restrictions apply. The term for each position is five years, beginning on January 1st.

* If you would like more information about these positions, 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 for Executive Appointment 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.” The applications will remain open until appointments are made.



Board Members

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

Vice-Chairperson of the Board
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 P. Hermsen, Gretna
Certified General Appraiser
2nd District Representative
Term Expires: January 1, 2027

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

NRPAB Quick Hits

- ◆ The Board intends to have two legislative bills introduced on its behalf during the 2024 legislative session. The proposed updates to the Nebraska Real Property Appraiser Act implements the Real Property Appraiser Qualifications Criteria adopted by the AQB, effective on January 1, 2026; the 2024 USPAP adopted by the ASB, effective on January 1, 2024; the recommendations of the Appraisal Subcommittee as identified during its 2022 State Off-site Assessment (“2022 SOA”); a small upward change to four fee limits; and minor changes to address the administration of the Act and reduce unnecessary barriers for real property appraisers and applicants for credentialing. The proposed updates to the Nebraska Appraisal Management Company Registration Act implements the recommendations of the Appraisal Subcommittee as identified during its 2022 SOA; a small upward change to one fee limit; and minor changes to address the administration of the Act and reduce unnecessary barriers for owners of appraisal management companies. The draft legislation (REQ05050), along with an in-depth summary of the draft changes to the Nebraska Real Property Appraiser Act, and the draft legislation (REQ05049), along with an in-depth summary of the draft changes to the Nebraska Appraisal Management Company Registration Act, can be found on the Board’s website at <https://appraiser.ne.gov> by opening the hyperlink named “NRPAB 2024 Proposed Legislation” found on the right-hand side of the main page.
- ◆ The Nebraska Real Property Appraiser Board retired no guidance documents, and adopted no new guidance documents, between July and September. 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, two grievances were filed against Nebraska credentialed real property appraisers. During this time, no disciplinary actions were taken by the Board against any appraisers, two grievances were dismissed with prejudice, and one grievance was dismissed without prejudice.
 - * 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.



Who’s New?

The Nebraska Real Property Appraiser Board congratulates the following individuals who received real property appraiser credentials, and the organizations newly registered as appraisal management companies, between July and September of 2023.

Trainee Real Property Appraisers

Michelle Nieves, Bellevue NE – T2023013

Amy Mohr, Lincoln NE – T2023014

Licensed Residential Real Property Appraisers

John Stephens, La Vista NE – L2023002

Certified Residential Real Property Appraisers

Susan Nordeen, Alliance NE – CR2023006

Rebecca Peters, Omaha NE – CR2023007

Certified General Real Property Appraisers

Robert Grace, Midwest City OK – CG2023026R

Joshua Wagner, Houston TX – CG2023027R

Lynae Hammer, Littleton CO – CG2023028R

Jacob Palm, Lincoln NE – CG2023029

Nicholas Smith, Omaha NE – CG2023030

Garrett Jacobsen, Neligh NE – CG2023031

Christopher Williams, Overland Park KS – CG2023032R

Jonathan Richmond, Dexter MO – CG2023033R

Jesse Lochman, Red Oak IA – CG2023034R

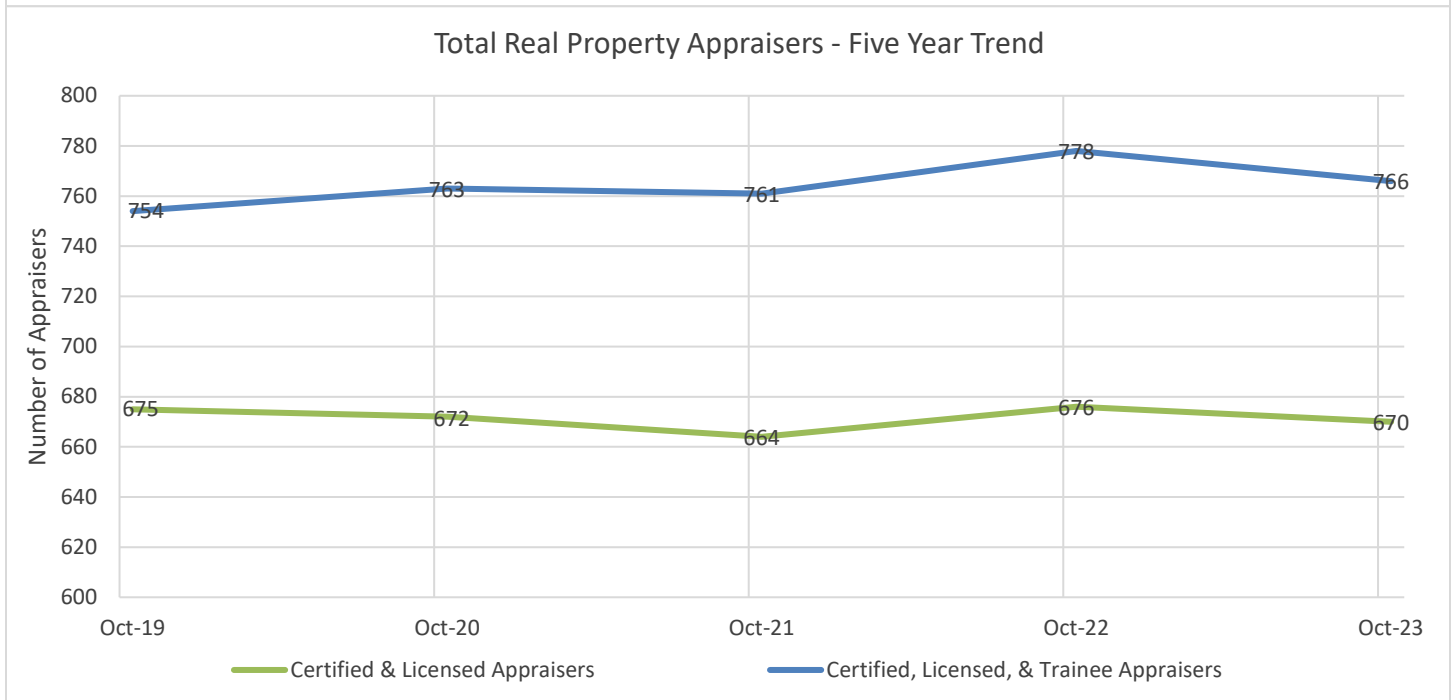
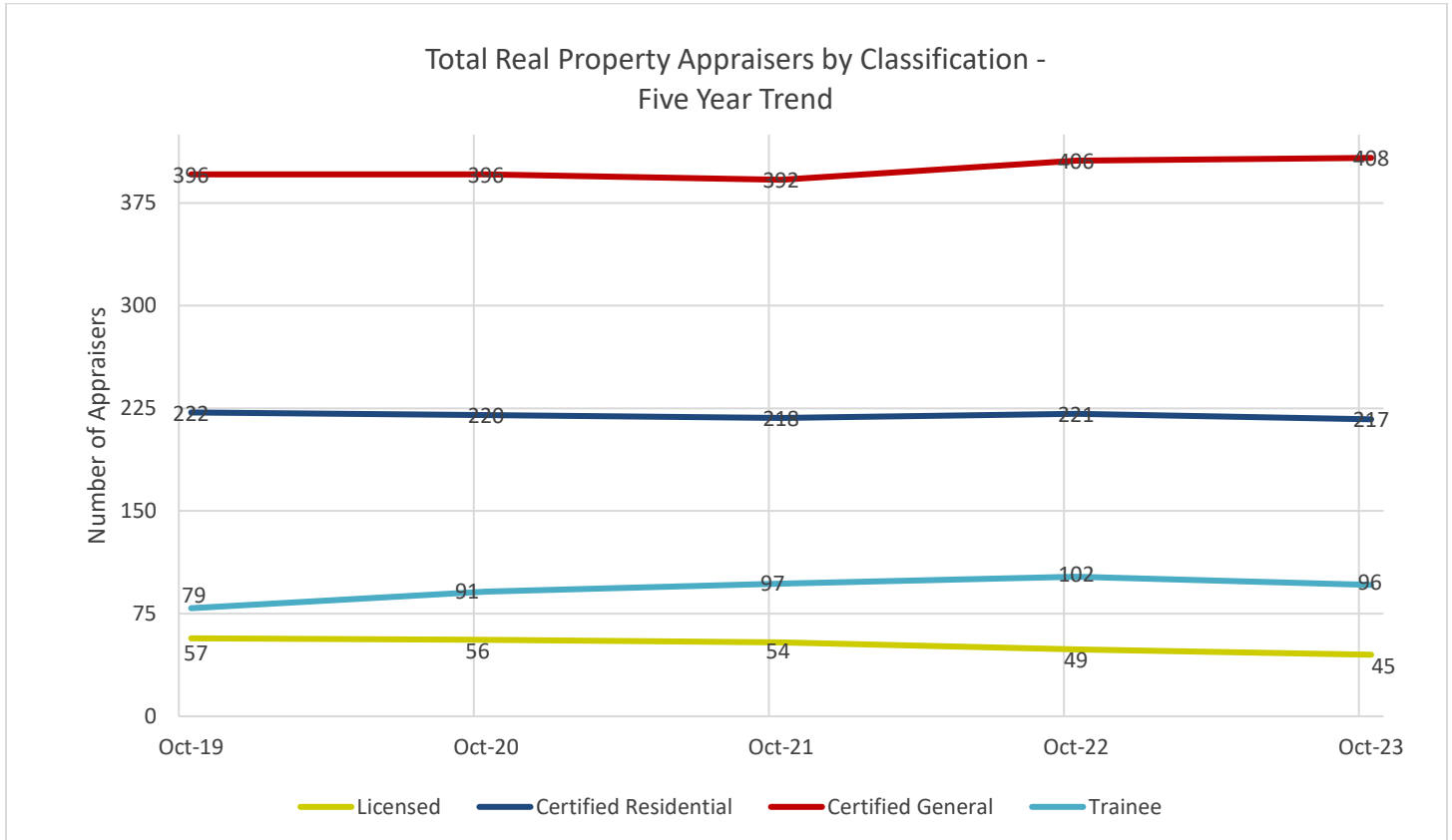
Kyle Kever, Columbus OH – CG2023035R

Appraisal Management Companies

Zap Appraisals, LLC – NE2023003

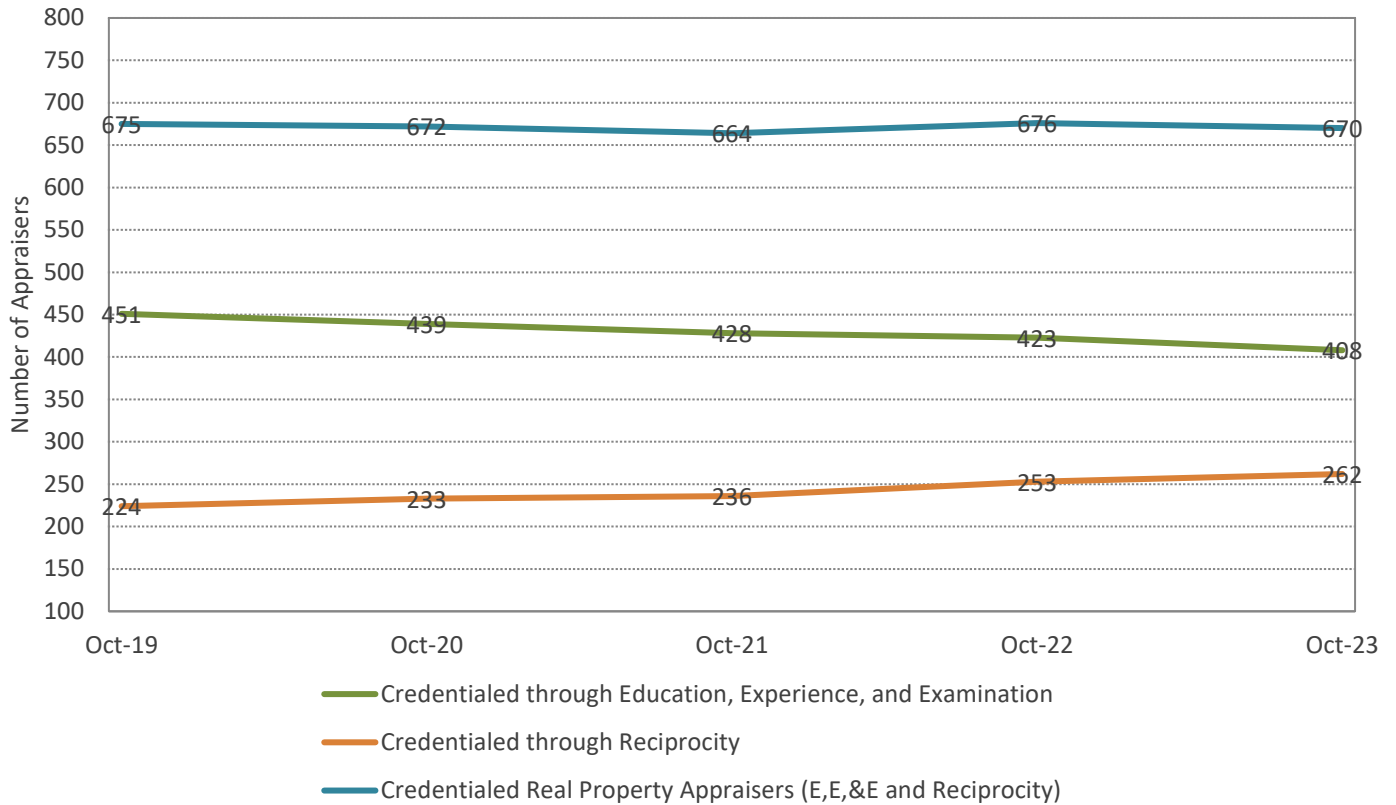
Real Property Appraiser and AMC Numbers and Trends as of October 1, 2023

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, 2023. There are currently 670 licensed residential, certified residential, and certified general real property appraisers in Nebraska, and 96 credentialed trainee real property appraisers. In addition, there are currently 79 appraisal management companies registered in Nebraska.

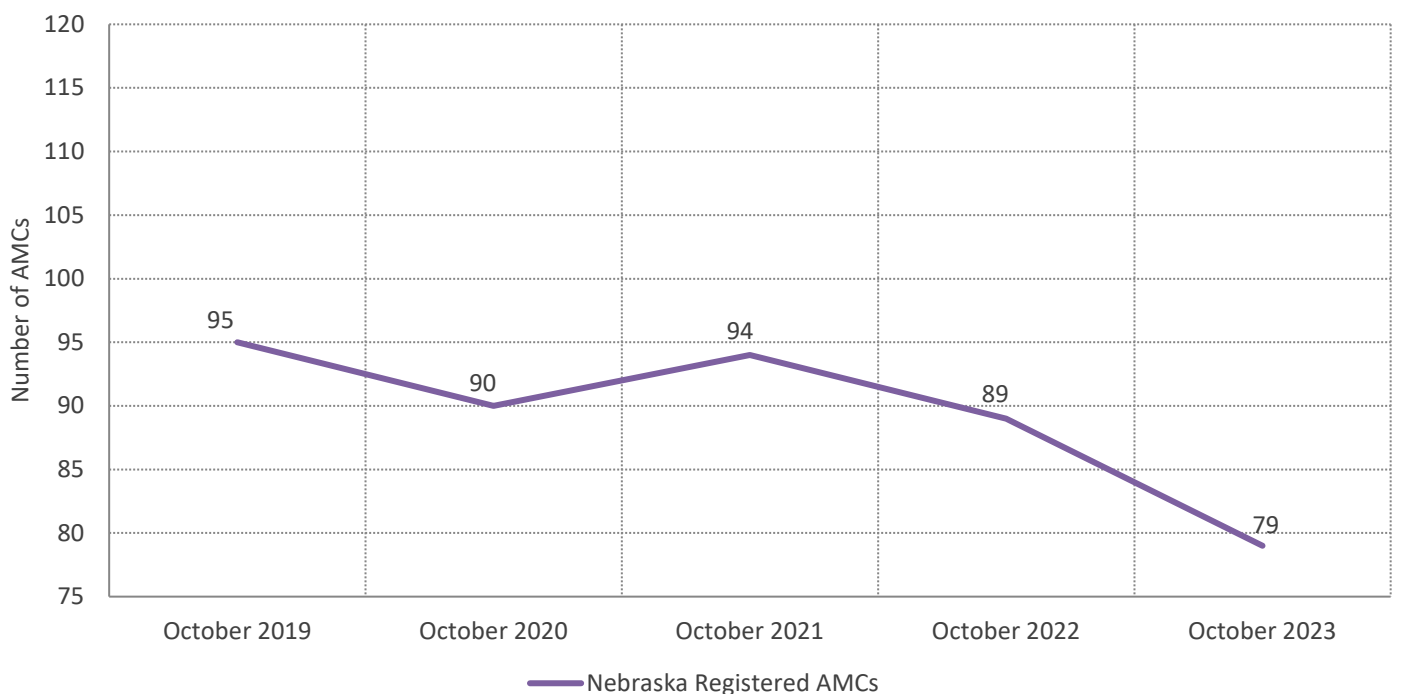


Real Property Appraiser and AMC Numbers and Trends as of October 1, 2023 (Continued)

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

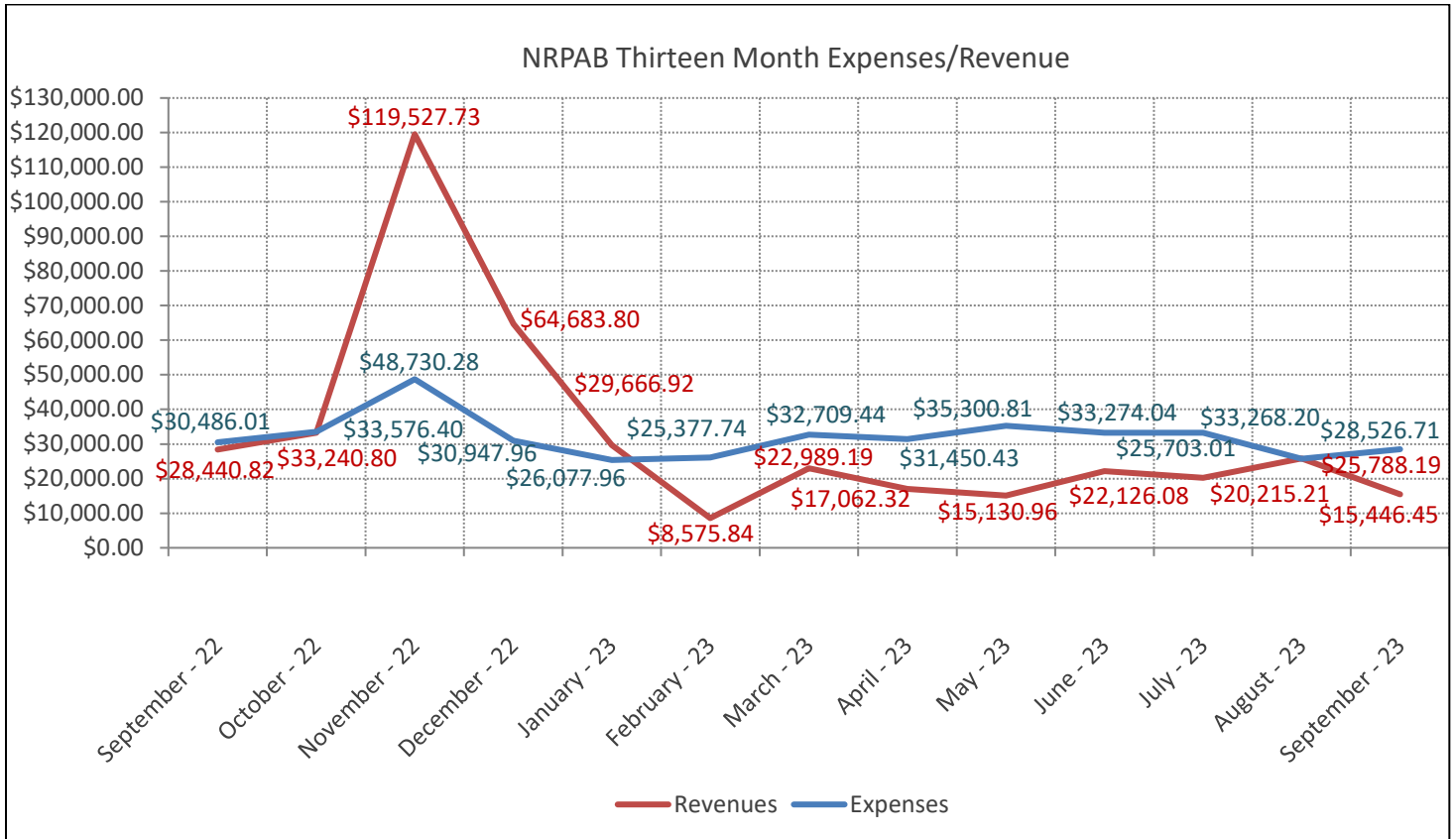


Appraisal Management Companies - Five Year Trend



NRPAB Financial Snapshot as of September 30, 2023

For the Real Property Appraiser Program, which includes both the appraiser fund and the AMC fund, a total of \$87,497.92 in expenditures and \$61,449.85 in revenues were recorded as of September 30, 2023. Actual expenses registered at 20.19 percent of the budgeted expenditures for the fiscal year; 25.21 percent of the fiscal year has passed.



Appraiser Login

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.