



THE NEBRASKA APPRAISER

News from the Nebraska Real Property Appraiser Board

Fall 2024

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.

That Time of Year Again

Happy holidays! I hope that you and your families have a safe and joyous holiday season. As emphasis changes to food, family, and friends, the Board is busy 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 also attended the Association of Appraiser Regulatory Officials Fall Conference in Boston, Massachusetts and have included a conference recap for you. As mentioned in the summer edition of The Nebraska Appraiser, Board Member Downing is nearing the end of her term; the Board is actively advertising for the open 3rd Congressional District Certified Real Property Appraiser position. Finally, in September, I had the opportunity to give a presentation to UNL students who represent the future of the industry. The students were engaged in the presentation and asked very well thought out and detailed questions at the conclusion of the presentation. 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.

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Upcoming NRPAB Meetings:

- ◆ December 19, 2024 @ NRPAB Office (Conference Room)
- ◆ January 16, 2025 @ NRPAB Office (Conference Room)
- ◆ February 20, 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.

2024 Fall AARO Conference Summary

By Tyler N. Kohtz, Director

I attended the 2024 Fall AARO Conference in Boston, Massachusetts from October 28th through October 30th, 2024. Primary topics of discussion included understanding Title XI and the AMC Rule, the human side of appraiser disciplinary processes and procedures, cybersecurity, and risk management. Once again, focus also was placed on valuation bias and fair housing laws and regulations and diversity initiatives. The ASC, TAF, Fannie Mae, and Freddie Mac updates were insightful, as always. I noted the following highlights:

- Jim Park, Executive Director for ASC, provided the ASC Update. A summary of the regulatory structure and the ASC's place in the regulatory structure, along with an overview of the ASC's mission and responsibilities was provided. In 2024, thirty-four state Appraiser Program and AMC Program compliance reviews were completed and thirty-seven state program reviews are in process. Five state Appraiser Programs and three state AMC Programs received an excellent rating. The ASC is working on State Enforcement Rulemaking; Dodd-Frank gave the ASC enforcement authority to use in advance of or to avoid derecognition, including suspensions and removal of appraisers or AMCs from national registries. The ASC also continues to focus on appraisal bias and lack of diversity in the profession. Park brought attention to the ASC January 23, 2023 Letter to States to encourage states to review burdensome requirements and provided a brief summary of the actions taken resulting from the PAVE Report. The ASC Grants Program was also discussed; the ASC has an approved budget of \$2,025,000 for FY24 and \$4,000,000 for FY25. Park identified federal legislation during the ASC Update, which includes the PAL Act and Appraisal Improvement Act. Finally, a summary of the number of appraisers on the Appraiser Registry was provided, which shows a slow increase for the certified general classification; a slow decrease for the certified residential classification; and a more rapid decrease for the licensed residential classification. Overall, the number of appraisers is steady.
- Kelly Davids of The Appraisal Foundation provided a summary of the AARO-ASC-TAF partnership and identified the following activities by TAF for building public trust:

- Focus on civic engagement;
- Expanded communications—Kelly's Corner and ASC Monthly Updates, monthly newsletters with partner spotlights, state regulator newsletters, and social media;
- No findings from HUD Secretary-initiated complaint that resulted in a Conciliation Agreement;
- Pathways to Success Scholarship Program —\$1.22M invested over three years, administrated by the Appraisal Diversity Initiative, that covers the cost of completing PAREA; and
- Encourage the next generation of appraisers.

Davids also presented information pertaining to TAF myth vs. facts, TAF resources (newsletter, podcast, website documents), orientation for new state regulators, state regulator training series, and the State Regulator Advisory Group (SRAG). Davids finished by thanking Brad Swinney and Michelle Czekalski-Bradley for their leadership on the Appraiser Qualifications Board and the Appraiser Standards Board.

- The Appraisal Standards Board provided a summary of the AQB's authority and function, provided an update on future advisory opinions concerning new assignments and record keeping, AVM standards, and the question of appraiser standard of care. The Voluntary Disciplinary Action Matrix now references the 2024 edition of USPAP.
- Appraiser Qualifications Board provided a summary of the AQB's authority and function, and the 2026 Criteria. On May 28, 2024, the AQB published a concept paper on college degree requirements within the Criteria. The AQB reviewed 254 comments from the public. The AQB is reassessing the Criteria to ensure the Criteria remains relevant amidst technological advancements, regulatory shifts, and stakeholder expectations. The work plan includes reevaluating college requirements, exploring alternative experience options, and reassessing the national exams. An overview of PAREA was also provided; fifty-one states have adopted or are in the process of adopting partial or full PAREA. As of September 2024, there are thirty-one undergraduate, seventeen graduate, and one associate real estate degrees approved by the AQB.

2024 Fall AARO Conference Summary (Continued)

- A presentation was given by ASC Policy Mangers Maria Brown and Johnathan Stewart on understanding Title XI and the AMC Rule for state regulators. A summary of Title XI and the AMC Rule was provided, along with examples of compliance issues identified during compliance reviews.
- The Executive Directors and Administrators Roundtable included several topics. A general discussion on challenges faced by states took place, Fair Housing Laws and the discrimination complaint process were discussed, board member conflict of interest was discussed, practicum courses were discussed, and the acceptance of mass appraisal experience was discussed.
- Regeane Frederique, ASC Grants Director, gave a presentation on the ASC Grants Program. The current funding available to states, types of projects that qualify, legal authority to accept grant funding, and grant application communication were all covered.
- Mel Black and Craig Capillia gave a presentation on best practices for real property appraiser enforcement from the attorney's perspective.
- A presentation by Jose Jimenez was given on cybersecurity. The importance of protecting sensitive information from hackers, the type of hackers, the techniques used by hackers, and the future of hacking were covered. Jimenez provided a summary of the 2013 Target hack, in which \$70,000,000.00 in loss occurred due to a hack through a deli scale that started because an employee of Fazio Mechanical Services (a product provider to Target) selected a link in an email that released a trojan horse.
- Kevin Smith of Fannie Mae provided the Fannie Mae Update. When referring to the Quality Metrics, Smith indicated that the Loan Quality Center volume remains consistent year over year, while the selection pool can go up or down. Smith also revealed that the LQC Tips letter has been updated to include more information on policy and issues found during review. A couple common issues witnessed by Fannie Mae include improbable distances and undisclosed assistance. Smith also provided a summary of the AQM monitoring and QC processes.
- Scott Reuter of Freddie Mac provided the Freddie Mac Update. According to Reuter, the number of appraisers have remained static over the past eight years, while appraisal volume ebbs and flows. 2020-2021 exploded, but the volume has returned to a little below pre-covid volume. Reuter then moved to appraisal quality and indicated that market condition analysis and GLA adjustments are issues seen by Freddie Mac. Reuter expressed support for tools and technology available to appraisers to assist in these areas. A priority has been placed on subjective and potentially biased words and phrases and examples of Loan Collateral Advisor messaging, and subjective language found in reports, were provided. Reuter indicates that the message rate for subjective words changed from 7.76% in July 2023 to 3.10% in December 2023 and the message rate for unsuitable words changed from 6.02% in July 2023 to .10% in December 2023. Property data collector qualifications and seller oversight were also covered. Reuter then moved on to valuation options utilized by Freddie Mac and described the spectrum of valuation options from no appraisal needed to appraisal needed. Appraiser Quality Monitoring was next discussed. According to Reuter, the purpose and objective is to improve appraisal quality by identifying the patterns or issues of concern in appraisal reports, and appraisers that do not employ recognized appraisal methodologies and/or do not follow Freddie Mac appraisal policies. Reuter finished the presentation by declaring states need to work better with Freddie Mac to remove unnecessary roadblocks in the complaint submission process.
- The final presentation by Jacqueline Olson covered risk management strategies and practical applications. Olson summarized the effect of the hurricane in Orlando, Florida and the risk management steps taken by the State of Florida to maintain critical operations during a disaster. The importance of identifying and assessing potential hazards; critical entities, agencies, and people; continuity facilities and communications; vital records management; and preparedness approaches, goals and training were all discussed.

If you have questions regarding the 2024 Fall AARO Conference, please contact me by email at tyler.kohtz@nebraska.gov, or by phone at 402-471-9015.

2025-26 Credential Renewal Reminder and Information

By Tyler Kohtz

Real property appraiser credential renewal applications (“renewal applications”) are due November 30, 2024, which is fast approaching. If your Nebraska credential expires December 31, 2024, 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, 2024, 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 online renewal applications must be submitted with a date stamp prior to December 1, 2024. 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, postmarked prior to December 1, 2024, to be considered timely. Paper renewal applications must include:

- A completed 2025-26 Application for Renewal of Nebraska Real Property Appraiser Credential;
- Explanations and copies of documents for all “YES” answers to disciplinary questions;
- All fees; and

- 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).

(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 or email 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.

Please note that the renewal fees have changed with the elimination of the random selection Criminal History Record Check. Fees due are reduced by \$5.00 per year (\$10.00 for a 2-year renewal application) as the Board is no longer collecting the Random Fingerprint Program Fee from each applicant.

The screenshot shows the official website of the Nebraska Real Property Appraiser Board. The browser address bar displays 'appraiser.ne.gov'. The website header includes the text 'Official Nebraska Government Website' and 'Nebraska Real Property Appraiser Board'. A navigation menu contains links for Home, Board Members and Staff, Contact, Appraiser Login (highlighted in yellow), Approved Education Activity Search, Appraiser Listing, and AMC Listing. The main content area features a 'Mission' statement, a 'Vision' statement, and a section for '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 right-hand sidebar contains a list of links including AMC Registration, Appraiser Credentialing, Board Meetings, Education, Enforcement, Laws, Regulations, and Guidance Documents, Public Information, Request Forms, USIAP Review Report Forms, 2022-23 Renewal Applications (highlighted in yellow), and Title 288 R-19-2021 Hearing Notice and Documents.

2025-26 Credential Renewal Reminder and Information (continued)

If a complete online renewal application is not submitted with a date stamp prior to December 1, 2024, 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, 2024, a credential holder will have until July 1, 2025 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, 2024. (The late processing fee does not apply until January 1, 2025 for new or upgraded credentials issued on or after November 1, 2024.) 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, 2024 and before January 1, 2025, all real property appraiser renewal applications received after November 30, 2024 may go before the Board for review.

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/.

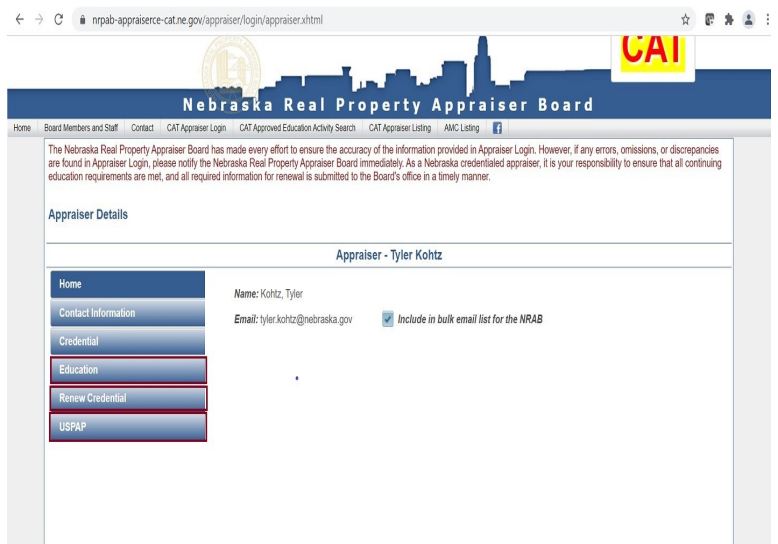
Information regarding the CE requirements is available in Appraiser Login in the Education Interface ("Education" button on the left side of the page - highlighted in red in the picture on this page). Log into Appraiser Login and select the "Nebraska Real Property Appraiser Continuing Education Requirements"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

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.

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.) Certificates of completion may also be emailed to nrpab.education@nebraska.gov, and staff will upload them.

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.



NRPAB Quick Hits

- ◆ Board Member Bonnie Downing’s term as the 3rd congressional district certified real property appraiser representative expires on December 31, 2024. The State of Nebraska is currently accepting applications to fill this position on the Board.
- * Anyone interested in the position as the 3rd congressional district certified real property appraiser representative must hold a current certified real property appraiser credential and must currently reside in the 3rd congressional district. The term for this position will run for five years, beginning on January 1, 2025.
- * If you would like more information about this position, or what the Board does, please visit the NRPAB website at: 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 governor.nebraska.gov/. Select the dropdown titled “Constituent Services” at the top of the page, then select “Boards and Commissions.”
- ◆ The Board thanks the University of Nebraska–Lincoln and Roger Koertner for the opportunity to discuss the Board’s purpose, what real property appraisal practice is, and the requirements to become a real property appraiser with students who represent the future of the industry. Director Kohtz gave a presentation to approximately twenty Ag Econ students at the University of Nebraska in September. The students were engaged in the presentation and asked very well thought out and detailed questions at the conclusion of the presentation.
- ◆ The Nebraska Real Property Appraiser Board (“Board”) plans to have two legislative bills introduced on its behalf during the 2025 legislative session. The intent of the Board's regulatory program is to be educational in practice when possible. The proposed update to the Nebraska Real Property Appraiser Act (REQ00112) implements the use of a contingent dismissal in disciplinary matters, and the proposed updates to the Nebraska Appraisal Management Company Registration Act (REQ00113) implements the use of a contingent dismissal in disciplinary matters, and replaces, “a person applying for issuance of a registration or renewal of a registration” with “An appraisal management company” in Neb. Rev. Stat. § 76-3207(1) to clarify the intent of the language. A contingent dismissal allows for appraiser corrective action without a formal disciplinary record. The drafted legislation, along with an in-depth summary of the drafted changes, can be found on the Board’s website at <https://appraiser.ne.gov> by opening the hyperlink named “NRPAB 2025 Proposed Legislation” found on the right-hand side of the main page.

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[Visit NRPAB on Facebook](#)

	<p><i>What's new at The Appraisal Foundation?</i> appraisalfoundation.org</p>
	<p><i>What's new at the Appraisal Subcommittee?</i> asc.gov</p>
	<p><i>What's new at the AARO?</i> aaro.net</p>

NRPAB Quick Hits

- ◆ The Nebraska Real Property Appraiser Board retired no guidance documents, and adopted one new guidance document, between July and September.

24-01: PAREA Program Real Property Appraisal Practice Experience Evaluation

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, one disciplinary consent agreement was executed, two grievances were dismissed without prejudice, one grievance was dismissed without prejudice with a written advisory, and one grievance was dismissed with 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 between July and September of 2024.

Trainee Real Property Appraisers

Michael Schuering Jr., Lincoln, NE - T2024004

Certified Residential Real Property Appraisers

Cheryl Oswald, Hastings, NE - CR2024005

Joe Jackson, Sioux City, IA - CR2024006R

Amanda Mount, Council Bluffs, IA - CR2024007R

Certified General Real Property Appraisers

Jeremy Sedlacek, Kearney, NE - CG2024014

Benjamin Greenlee, Salem, SD - CG2024015R

Joseph Calvanico, Chicago, IL - CG2024016R

Stephen Parent, Elk Grove, CA - CG2024017R

Nikolas Bex, Chicago, IL - CG2024018R

James Foster, Kansas City, MO - CG2024019R

Emily Kaiser, Lincoln, NE - CG2024021

Hyunsook Kim, Louisville, CO - CG2024020R



Board Members

Chairperson of the Board

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

Vice-Chairperson of the Board

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

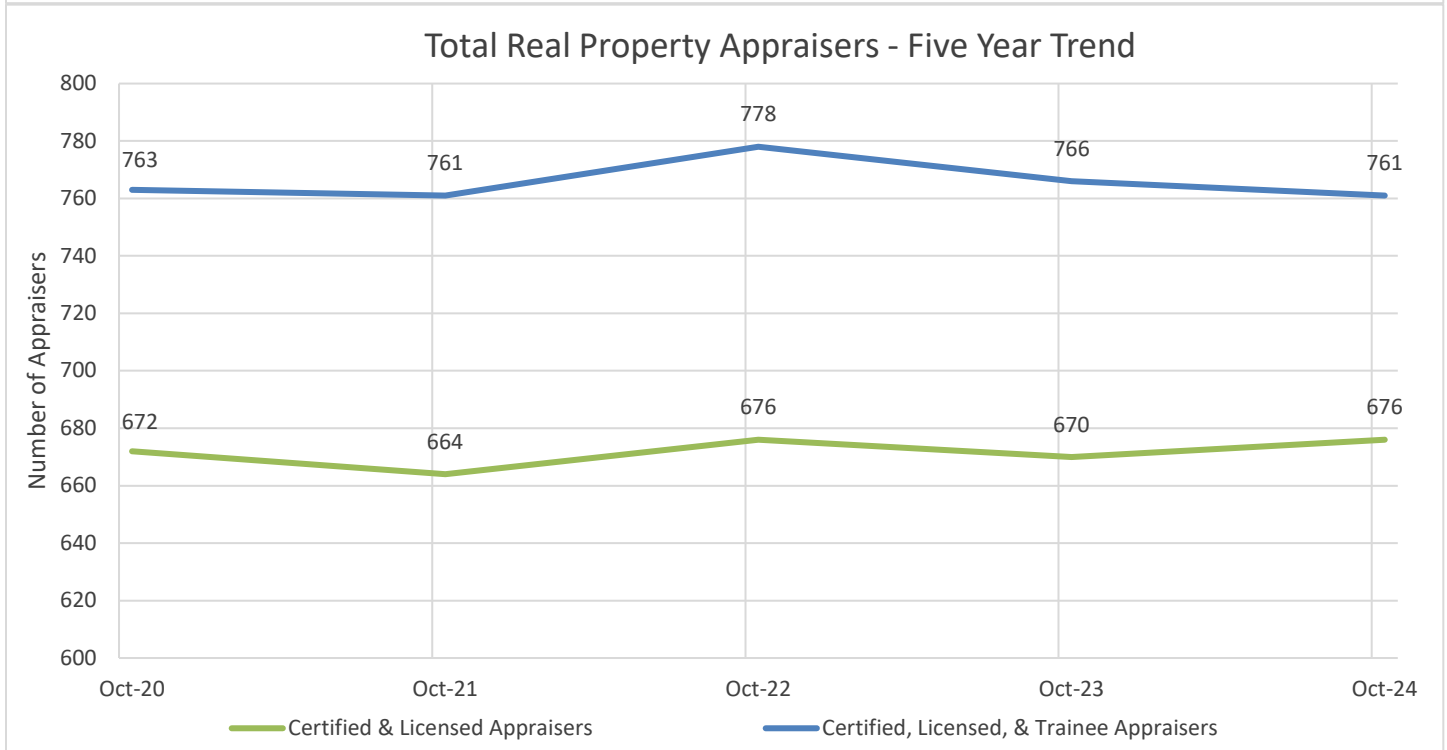
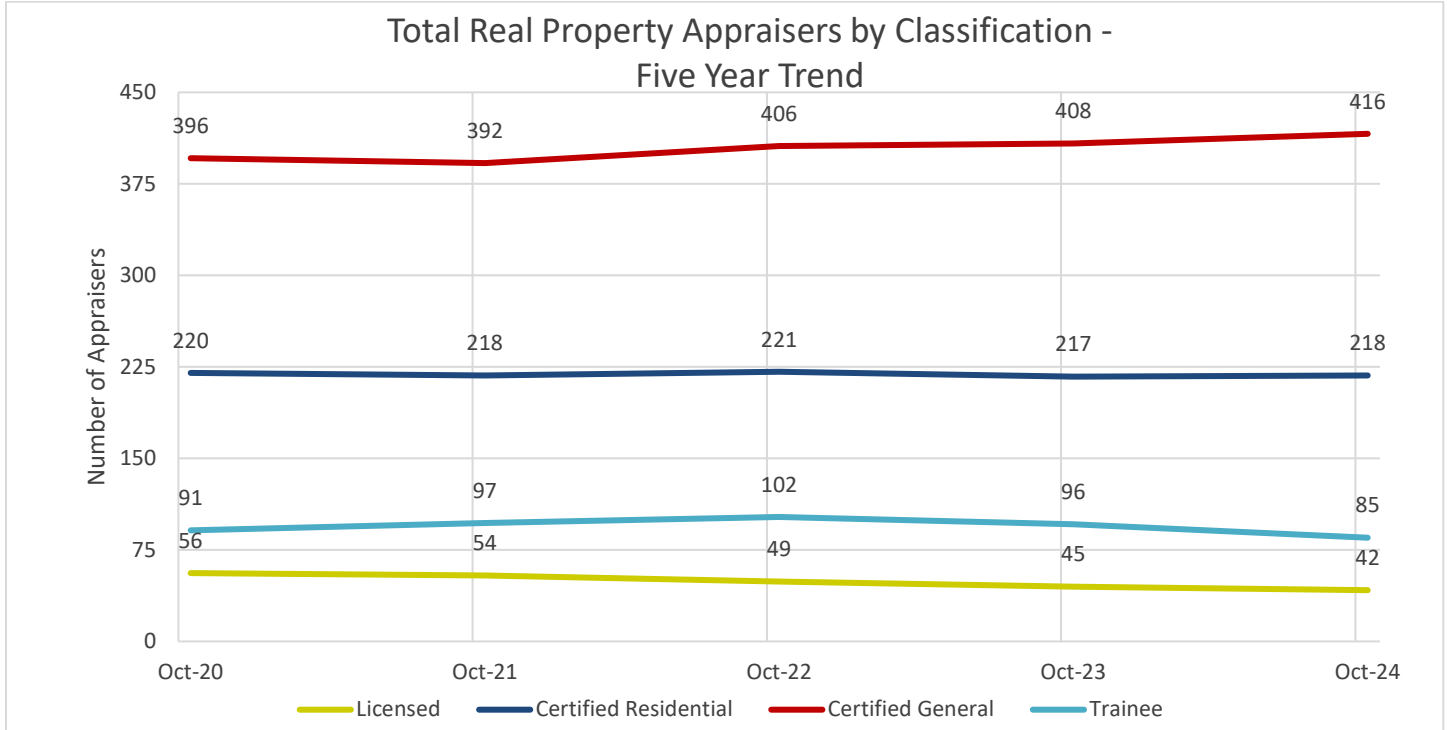
Rodney Johnson, Norfolk
Certified General Appraiser
Licensed Real Estate Broker Rep
Term Expires: January 1, 2028

Board Member

Derek Minshull, North Platte
Financial Institutions Rep
Term Expires: January 1, 2029

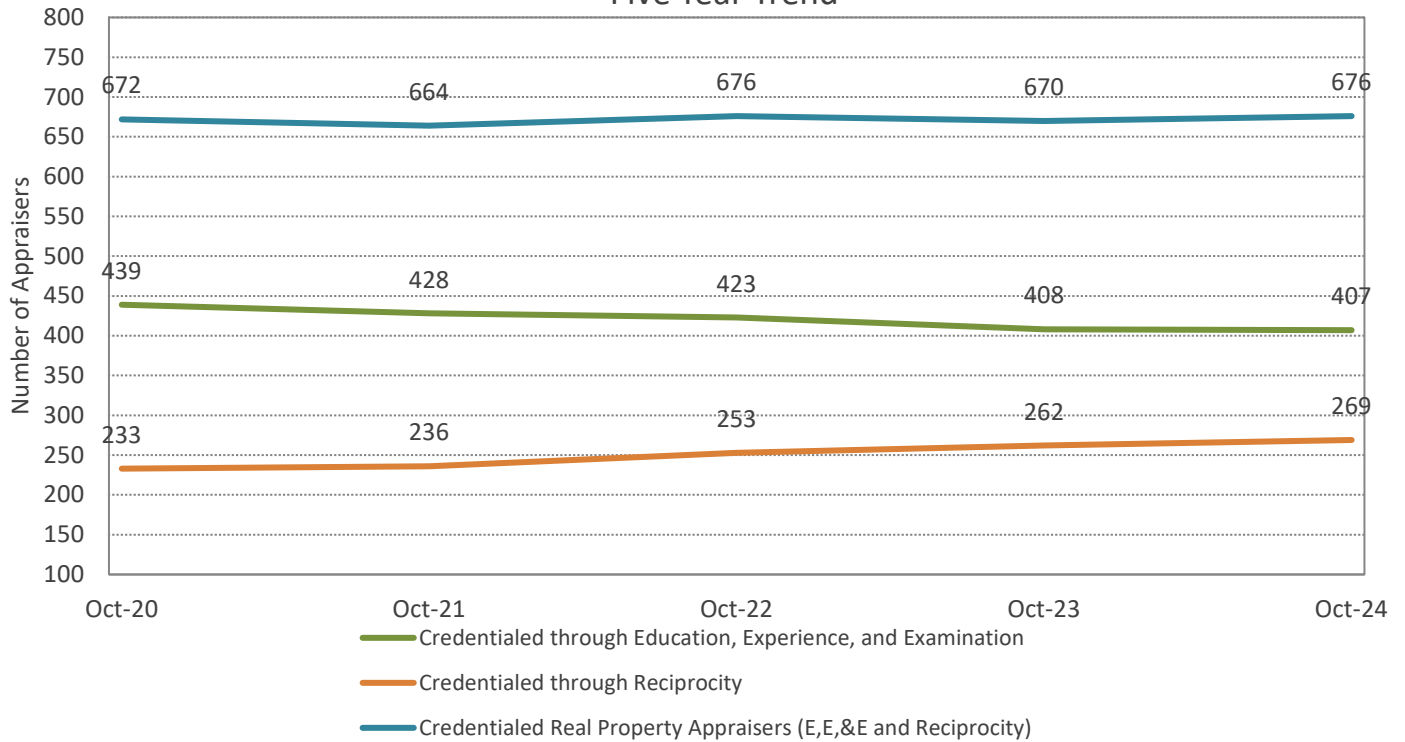
Real Property Appraiser and AMC Numbers and Trends as of October 1, 2024

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, 2024. There are currently 676 licensed residential, certified residential, and certified general real property appraisers in Nebraska, and 85 credentialed trainee real property appraisers. In addition, there are currently 70 appraisal management companies registered in Nebraska.

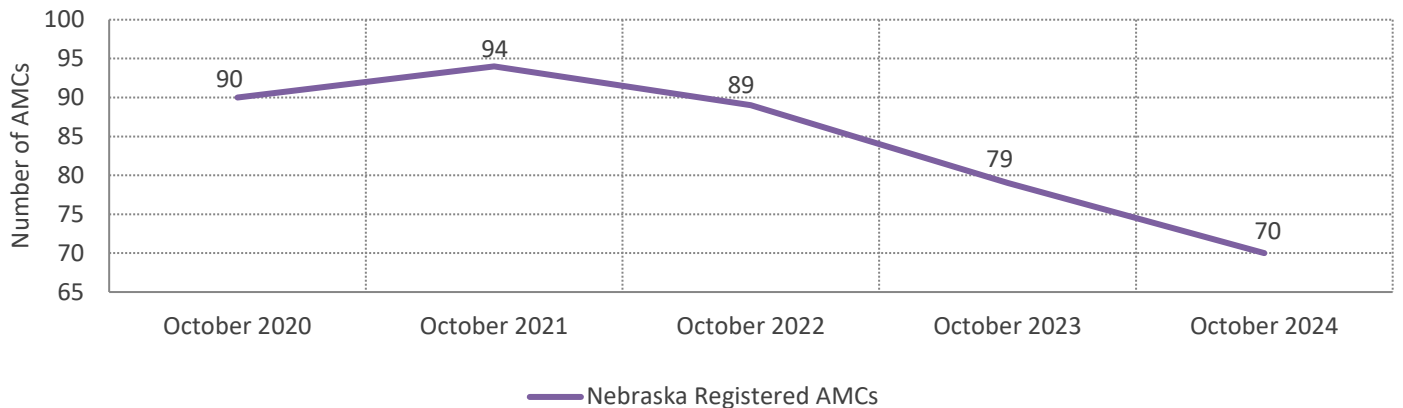


Real Property Appraiser and AMC Numbers and Trends as of October 1, 2024 (Continued)

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



Appraisal Management Companies - Five Year Trend



Have questions? The Board has 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

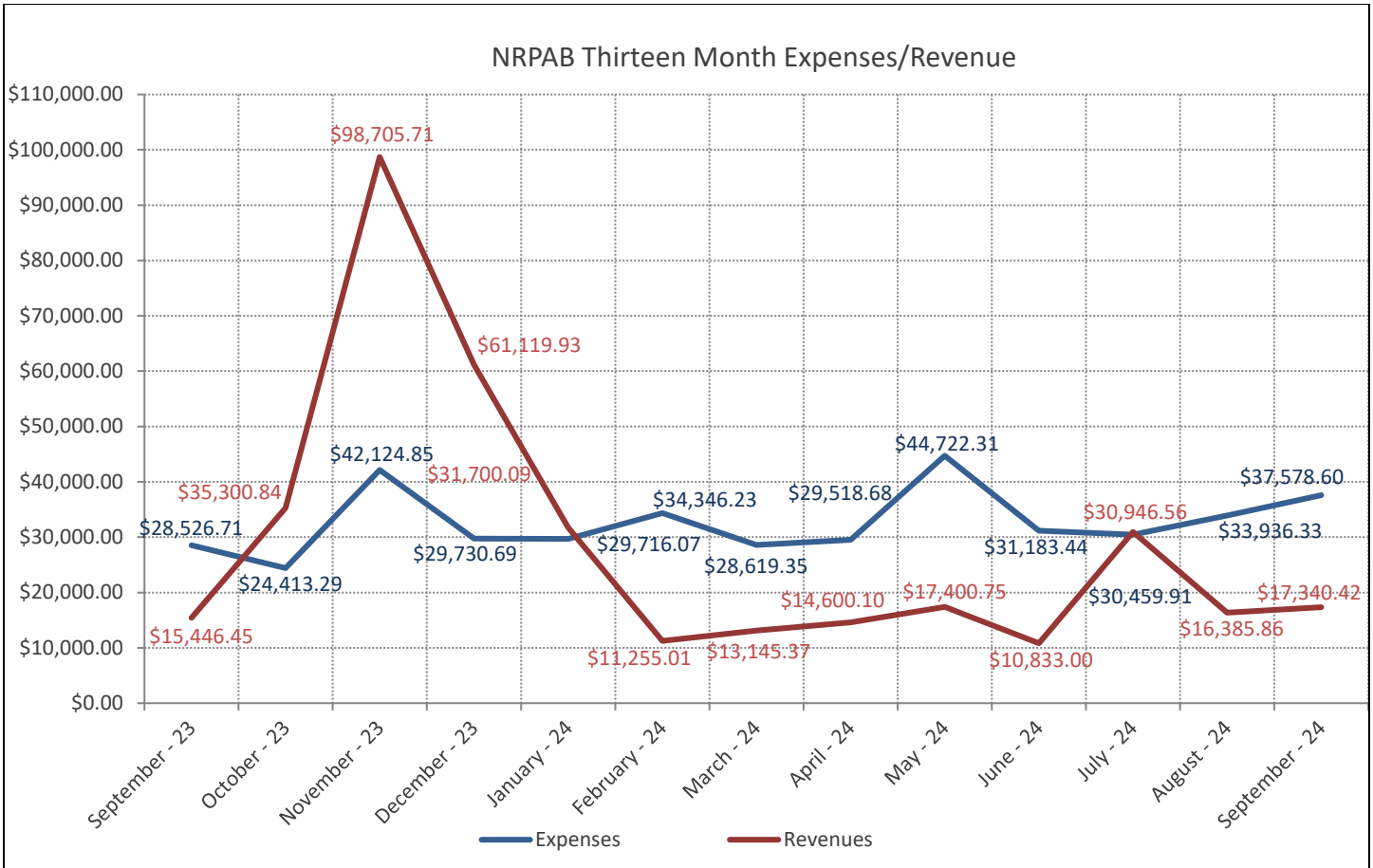
Questions related to investigations, or how to file a grievance: nrpab.compliance@nebraska.gov

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

General Questions: nrpab.questions@nebraska.gov

NRPAB Financial Snapshot as of September 30, 2024

For the Real Property Appraiser Program, which includes both the appraiser fund and the AMC fund, a total of \$101,974.84 in expenditures and \$64,672.84 in revenues were recorded as of September 30, 2024. Actual expenses registered at 19.74 percent of the budgeted expenditures for the fiscal year; 25.21 percent of the fiscal year has passed.



https://appraiser.ne.gov

Official Nebraska Government Website

Nebraska Real Property Appraiser Board

Home | Board Members and Staff | Contact | **Appraiser Login** | AMC Login | NRPAB Approved Education | Nebraska Credentialed Real Property Appraisers | Supervisory Appraiser Contact List | Nebraska Registered AMCs

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 2025-26 Renewal Period:
[2025-26 Real Property Appraiser Continuing Education Requirements \(pdf\)](#)
[2025-26 Renewal Questions & Answers \(pdf\)](#)

Want to Learn More About the Appraisal of Residential Property? View the following information offered by The Appraisal Foundation:
[TAF Homebuyer Consumer Resources](#)

- AMC Registration
- Appraiser Credentialing
- Board Meetings
- Education
- Enforcement
- Laws, Rules and Regulations, and Guidance Documents
- Public Information
- Document Request Forms
- USPAP Review Report Forms
- 2024 Nebraska Legislation of NRPAB Interest
- 2025-26 Renewal Applications
- NRPAB 2025 Proposed Legislation

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.