



THE NEBRASKA APPRAISER

News from the Nebraska Real Property Appraiser Board

Summer 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.

Busy Summer!

For some, summer is a time to slow down and enjoy all that nature has to offer. For the Board, summer means time to roll up the sleeves and get to work. The Board held its strategic planning meeting in June. At this meeting, the Board establishes its short-term and long-term goals and objectives for the upcoming fiscal year. 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. The Board's hard work and dedication during this time is always appreciated. The Board has also been working on updates to the Real Property Appraiser Act, the Appraisal Management Company Registration Act, and Title 298. These proposed changes will be made available as fall progresses. At the beginning of July, the Board opened the 2025-26 real property appraiser renewal application and is fully prepared to process your submissions. More information on the 2025-26 real property appraiser renewal procedures can be found in this newsletter. Board Member Downing is nearing the end of her term; her contributions and insight will be missed. As chairperson, she guided the Board through some turbulent waters. The Board is now advertising for the open 3rd Congressional District Certified Real Property Appraiser position. As always, 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:

- ◆ 2025-2026 Credential Renewal Processes and Procedures
- ◆ 2024 NRPAB Strategic Planning Summary
- ◆ 2024 Spring AARO Conference Summary

NRPAB Quick Hits:

- ◆ State of Nebraska Accepting Applications for 3rd Congressional District Certified Real Property Appraiser Member on NRPAB
- ◆ Compliance Update (April - June 2024)
- ◆ Guidance Documents Adopted/Retired Between April and June of 2024
- ◆ Employee Anniversaries

Coming and Going:

- ◆ Who's New? (April - June 2024)
- ◆ Real Property Appraiser and AMC Numbers and Trends as of July 1, 2024
- ◆ Real Property Appraiser Credential Renewal Report as of July 1, 2024

Financial Snapshot:

- ◆ June 30, 2024 Financial Report
- ◆ 2025-2027 Biennial Budget Request

Upcoming NRPAB Meetings:

- ◆ October 17, 2024 @ NRPAB Office (Conference Room)
- ◆ November 21, 2024 @ NRPAB Office (Conference Room)
- ◆ December 19, 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.

2025-26 Credential Renewal Reminder and Information

By Allison Nespor, Licensing Programs Manager

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.

The screenshot displays the Nebraska Real Property Appraiser Board website. The top navigation bar includes links for Home, Board Members and Staff, Contact, CAT Appraiser Login, CAT Approved Education Activity Search, CAT Appraiser Listing, and AMC Listing. A search bar and a "CAT" logo are also present. Below the navigation bar, a mission statement is provided. The main content area is titled "Appraiser Details" and "Appraiser - Tyler Kohtz". It shows the appraiser's name, email address (tyler.kohtz@nebraska.gov), and a checkbox for "Include in bulk email list for the NRAB". A sidebar on the left contains a menu with options: Home, Contact Information, Credential, Education (highlighted in red), Renew Credential, and USPAP. The bottom of the page features a footer with the board's mission and vision statements, information about the 2021-22 renewal period, and a list of links for various services and documents.

2024 NRPAB Strategic Planning Meeting Summary

By Tyler Kohtz, Director

The Board held its strategic planning meeting on June 13, 2024. 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 identified the following as accomplishments for the 2023-2024 fiscal year:

- The Nebraska Real Property Appraiser Board exists today in its current capacity;
- LB992 was passed by the Nebraska Legislature, which updates the Real Property Appraiser Act to address USPAP changes, Real Property Appraiser Qualifications Criteria changes, ASC SOA recommendations, the Board's PAVE Dashboard statute review, removal of the Real Property Appraiser Renewal Random CHRC Program, and other administrative issues;
- LB989 was passed by the Nebraska Legislature, which updates the AMC Registration Act to address the ASC SOA recommendations, criminal and civil immunity language, CHRC requirements for owners of more than 10% of an AMC, and other administrative issues;
- The Business Program Manager position was established and BPM Loll was hired to alleviate staff strain; and
- The cash fund balance decline for FY2023-24 will be \$10,000 to \$15,000 less than the forecast cash fund balance decline for the fiscal year.

The Board also had many productive discussions concerning the future and the goals and objectives for the 2024-2025 fiscal year. The Board's short-term goals and objectives include:

- Work with the Banking, Commerce and Insurance Legislative Committee's Legal Counsel to draft a bill for introduction to add language to the Real Property Appraiser Act, and the Appraisal Management Company Registration Act, allowing the use of a conditional dismissal in lieu of disciplinary action;

- Adopt Title 298 changes to harmonize Title 298 with the changes made to the Nebraska Real Property Appraiser Act and Appraisal Management Company Registration Act in 2024, address the Board's PAVE Dashboard regulations review, add fee schedule, and incorporate changes made to the Real Property Appraiser Qualification Criteria Effective January 1, 2026 and CAP Guidelines effective September 17, 2023;
- Obtain second special assistant attorney general for compliance matters;
- Explore credit card payment option for online applications;
- Explore use of Federal grant money for development of online temporary real property appraiser credential application and NRPAB Database interface; and
- Complete 2025-27 Biennial Budget Request addressing agency issues discussed at strategic planning.

Finally, the Board reviewed its long-term goals and objectives for the 2024-2025 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;

Meeting

2024 NRPAB Strategic Planning Meeting Summary (Continued)

- 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;
- Monitor real property appraiser credential renewal dates;
- Encourage 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 in approval letter sent to trainee real property appraisers;
- Request that supervisory real property appraisers with 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 encourage their trainee real property appraisers to complete agricultural-based qualifying education offered by an education provider with an expertise in agricultural appraisal in approval letter sent to supervisory 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;
- Encourage development of Memos from the Board and Facebook posts that contain facts of interest to the appraiser community;
- Continue utilizing the NRPAB website, NRPAB Facebook page, The Nebraska Appraiser, and Memos from the Board to disseminate relevant and important information to the appraisal business community and the general public in a timely manner, which 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;
- Continue utilization of Memos from the Board to disseminate important information in a timely manner that should not be held for the next release of The Nebraska Appraiser;
- Continue releasing new issues of The Nebraska Appraiser on a quarterly basis to disseminate important information to the appraisal business community and the general public in an effective and efficient manner;
- Continue to monitor the effectiveness of current NRPAB website, and repair bugs and make improvements and add enhancements needed to address functionality or use;
- Explore the development and implementation of an updated NRPAB logo;
- Populate the Disciplinary History Search with all real property appraiser and AMC disciplinary action history for active credential and registration holders;
- 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, and make improvements and add enhancements needed to address program or use changes; and
- Explore online real property appraiser initial applications (Reciprocity and E,E&E), AMC initial applications, education activity applications, and other services that require payment of a fee.

More information on the Board's 2024 strategic planning meeting can be found in the June 13, 2024 meeting minutes located on the Board's website at:

https://appraiser.ne.gov/meetings/minutes/2024/240613_Strategic_Planning_Minutes.pdf.



2024 Spring AARO Conference Summary

By Tyler N. Kohtz, Director

I attended the 2024 Spring AARO Conference in Nashville, Tennessee from May 3rd through May 5th, 2024. Valuation bias and fair housing laws and regulations and diversity initiatives continue to be a primary topic of discussion at the conference. As always, the ASC, TAF, Fannie Mae, and Freddie Mac updates are insightful. 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, Appraiser and AMC program compliance reviews were completed in fourteen states and thirty-seven state programs are in process. 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. A summary of the Appraiser Registry was provided, which shows a slow increase for the certified general classification and a slow decrease for the certified residential classification; the licensed residential classification is stable. Overall, the number of appraisers is steady. Diversity within the industry is improving. In 2020, 97.5% of appraisers were white and 70% were male, and in 2022, 92.4% of appraisers were white and 55.5% were male. The FHFA Blog also shows bias improvement through the UAD statistics. The ASC Grants Program was also discussed; the ASC has an approved budget of \$2,025,000 for FY24. Federal Legislation identified during the ASC Update includes the PAL Act and Appraisal Improvement Act. Park finished by describing recent ASC staffing changes, including new staff: Kelly Luteijn, Jonny Stewart, and John Brenan.
- Kelly Davids of The Appraisal Foundation provided a summary of the AARO-ASC-TAF Partnership and identified the following as important for building for the future and building public trust:
 - Forty listening sessions completed and fifty to go; including six of seven ASC agencies.
 - Outreach includes White House, Capitol Hill, speaking events, and interviews.
 - Themes emerging include more collaboration and less divisiveness, building the next generation, and bringing folks together to tackle current and emerging issues.
 - Partners have replaced sponsors at TAF.
 - BOT governance changes have been implemented.
 - Finally, TAF resources were discussed including newsletter, podcast, and website documents.
- The Appraisal Standards Board adopted the 2024 USPAP on May 5, 2023. The 7-Hour National USPAP course was updated to include anti-discrimination content and more interaction. Recently released Q&As were summarized. Finally, the ASB is working on consideration of Advisory Opinions.
- Appraiser Qualifications Board provided a summary of the AQB's authority and function, the 2026 Criteria, and the AQB Approved Degree Program. The AQB also provided an overview of PAREA. The AQB is currently reassessing the Real Property Appraiser Qualifications Criteria and is working on a research paper.
- Lyle Radke of Fannie Mae provided the Fannie Mae Update. The Appraiser Quality Monitoring (AQM) program was summarized and statistics provided showing that States Tips and Referrals are increasing from year to year. The common issues Fannie Mae sees in appraisals were summarized. Reconsideration of Value (ROV) was published May 1, 2024 and will be implemented on August 29, 2024. The three pillars include Lender Responsibilities, Borrower Rights and Responsibilities, and Appraiser Rights and Responsibilities. Appraisers must provide a revised appraisal within the defined term.

2024 Spring AARO Conference Summary (Continued)

- Danny Wiley of Freddie Mac provided the Freddie Mac Update. Freddie Mac is focused on greater appraiser accountability. Specifically, text detection is being used to discover unsuitable words and phrases, Loan Collateral Advisor warnings, and hard stops. The trigger rate for subjective words has decreased from 7.76% to 3.62% and the trigger rate for unsuitable words has decreased from 6.02% to 0.10% in six months. Freddie Mac's Market Condition Analysis was also discussed. Unacceptable appraisal practices include the use of inordinate adjustments for differences between the subject property and comparable sales that do not reflect the market's reaction to such differences, and the failure to make proper adjustments when they are clearly necessary. It was noted during the presentation that desktop appraisals and waivers are a very small percentage of Freddie Mac's volume. Tools and technology, buydowns, and seller concessions were also covered. Wiley closed the Freddie Mac Update by expressing dissatisfaction with states' complaint submission processes.
- The Executive Directors and Administrators Roundtable included several topics. Implementation of the 2026 Criteria, complaints by non-intended users, the adoption of PAREA, implementing practicum courses, the licensing of data collectors in each state, and active bias and discrimination cases were all discussed.
- Regeane Frederique, ASC Grants Director, gave a presentation on the ASC Grants Program. The current funding available to states, types of projects, SARAS grants, and how to apply were all covered. As part of the ASC Grants Program presentation, Erin Dixon from the State of Illinois discussed how the Illinois Division of Real Estate applied for the ASC grant and became one of the first states to be awarded this grant.
- The conference agenda topic "Regulator Dos and Don'ts" offered relevant information in an entertaining gameshow format.

- A presentation was given on the fair housing course implementation and the role of the consumer in the regulatory system. The Appraisal Foundation provided an overview of requirements for, and the content of, the Valuation Bias and Fair Housing Laws and Regulations course. Karen Freeman-Olson, President and CIO of the Chicago Urban League, gave a presentation on the mission of the Council to Advance Residential Equity (CARE) and the role of regulators in fair housing. David Young, Director of Capacity Building for Housing Action Illinois, also brought attention to consumer benefits and protections.
- A presentation by Jose Jimenez was given on the impact of technology and AI.
- The final presentation, "Top Ten USPAP Conundrums," was given by Lisa Desmaris and Michelle Czekalski-Bradley of The Appraisal Foundation and Julie Molendorp-Floyd of McKissock.

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



Carter Vintage Guitars in Nashville, TN

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 NRPA 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."
- ◆ Compliance Update
 - * Between the months of April and June, six 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 with prejudice, and one grievance was closed.
 - * 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

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



[Visit NRPA on Facebook](#)



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

NRPAB Quick Hits (Continued)

- ◆ The Nebraska Real Property Appraiser Board retired no guidance documents, and adopted no new guidance documents, between April and June. All Guidance Documents are available for viewing on the Board's website at: https://appraiser.ne.gov/guidance_documents.html.
- ◆ Congratulations to Allison Nesor, who has been with the Board for eight years as of July 18th.

Who's New?

The Nebraska Real Property Appraiser Board congratulates the following individuals who received real property appraiser credentials between April and June of 2024.

Licensed Residential Real Property Appraisers

Chelsea Reigies, North Platte, NE – L2024001

Certified Residential Real Property Appraisers

Michael Tolley, Omaha, NE – CR2024003

Tana Godel, Norfolk, NE – CR2024004

Certified General Real Property Appraisers

Todd Jones, Tampa, FL – CG2024007R

Megan Sheeley, Fargo, ND – CG2024008R

David Beyer, West Des Moines, IA – CG2024009R

Jacob Stephens, Overland Park, KS – CG2024010R

Michael Wood, Denver, CO – CG2024011R

Darrin Liddell, Murray, UT – CG2024012R

Chris Lantz, Houston, TX – CG2024013R



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

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

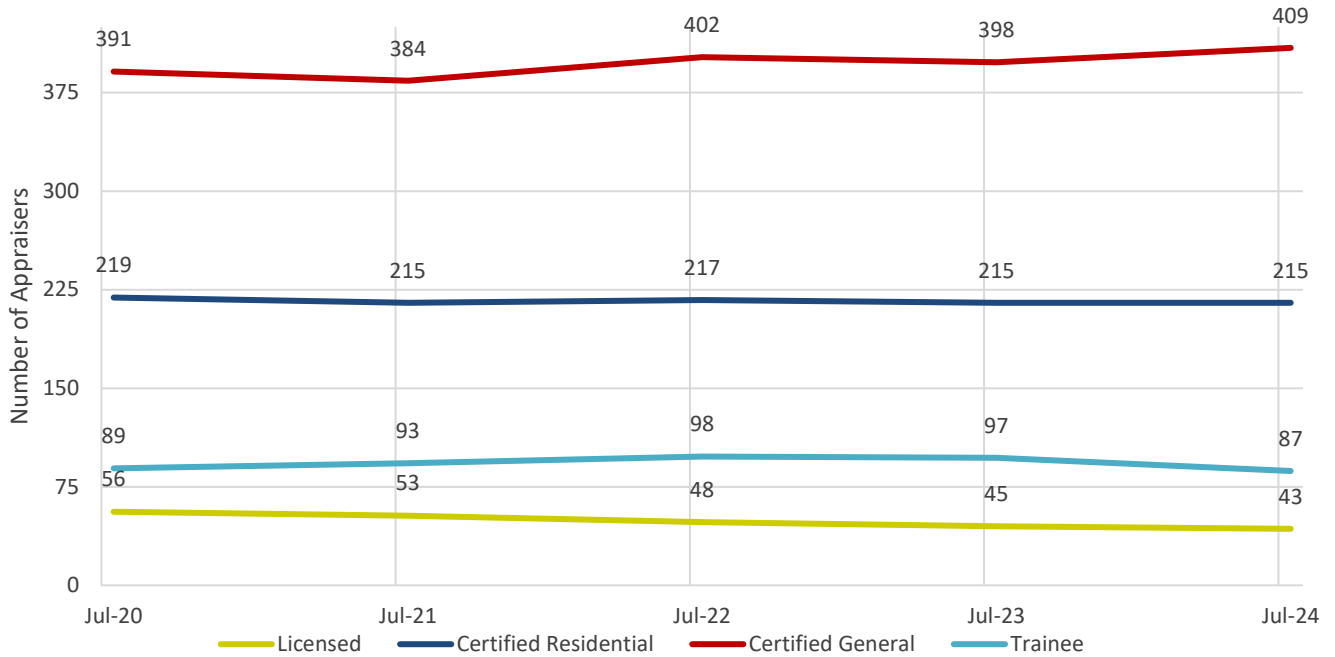
Questions related to Appraiser Login: nrpab.AppraiserLogin@nebraska.gov

General Questions: nrpab.questions@nebraska.gov

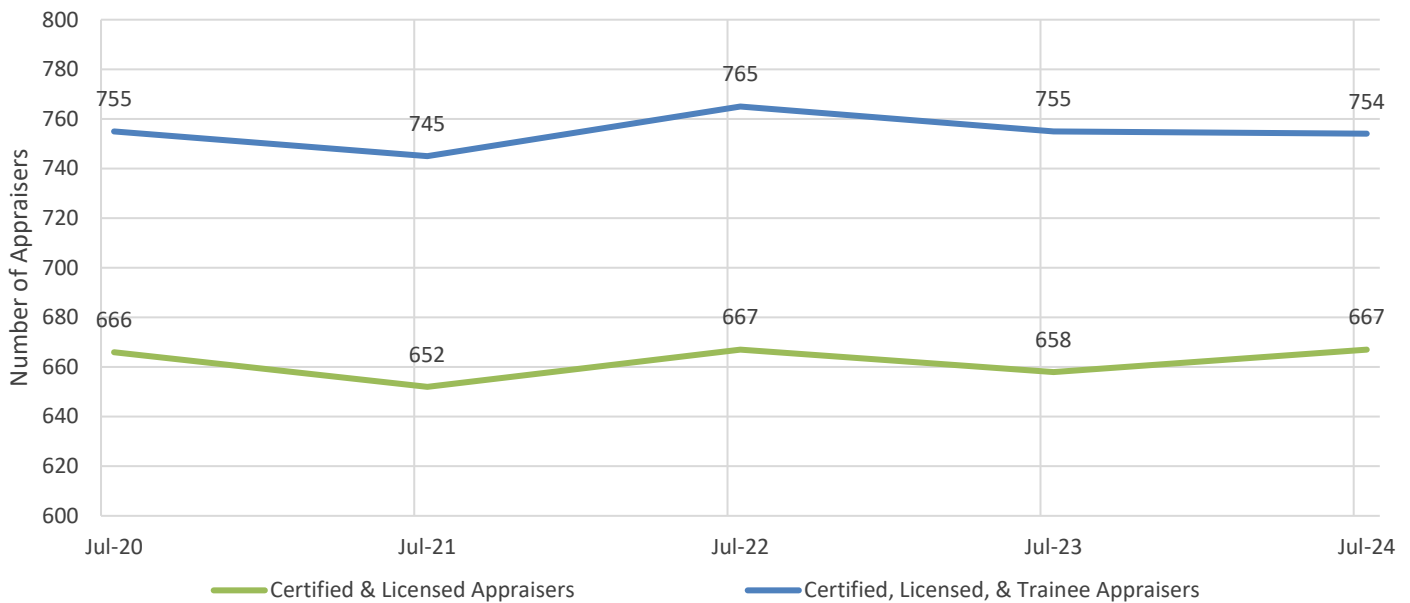
Real Property Appraiser and AMC Numbers and Trends as of July 1, 2024

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 July 1, 2024. There are currently 667 licensed residential, certified residential, and certified general real property appraisers in Nebraska, and 87 credentialed trainee real property appraisers. In addition, there are currently 74 appraisal management companies registered in Nebraska.

Total Real Property Appraisers by Classification - Five Year Trend

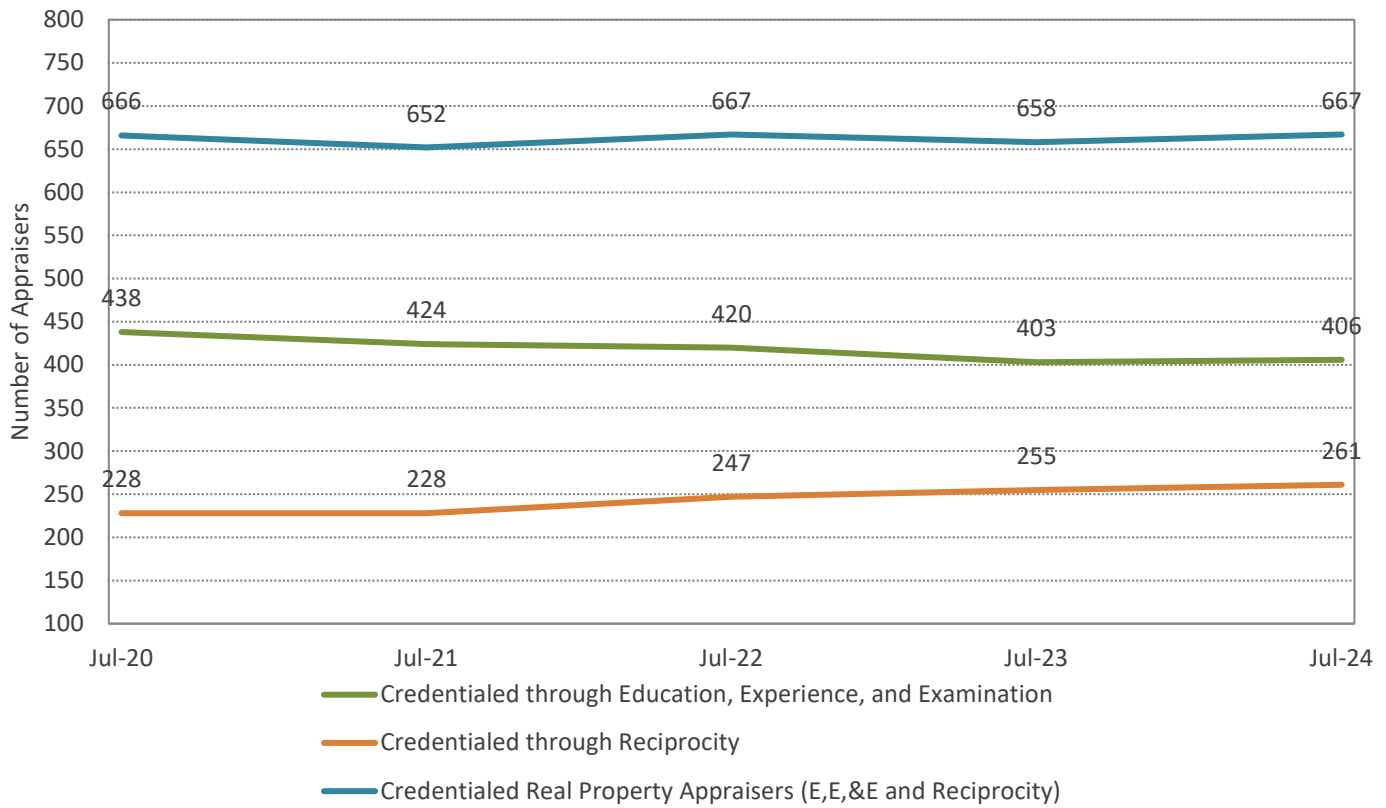


Total Real Property Appraisers - Five Year Trend

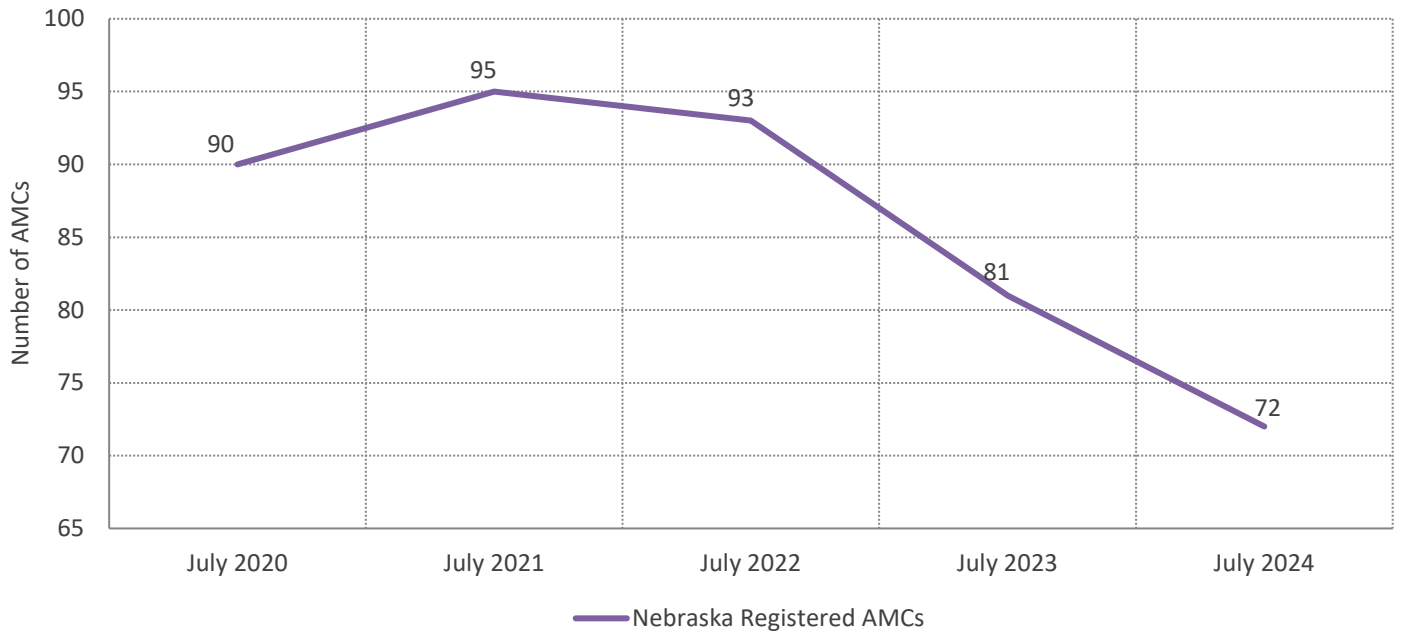


Real Property Appraiser and AMC Numbers and Trends as of July 1, 2024 (Continued)

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



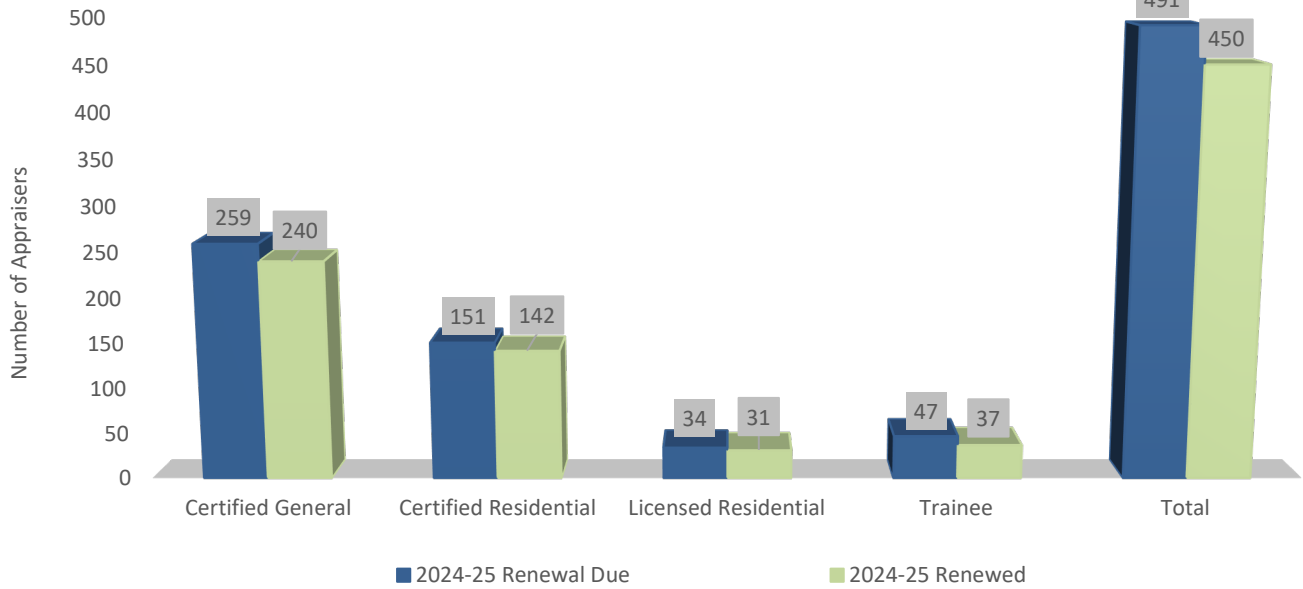
Appraisal Management Companies - Five Year Trend



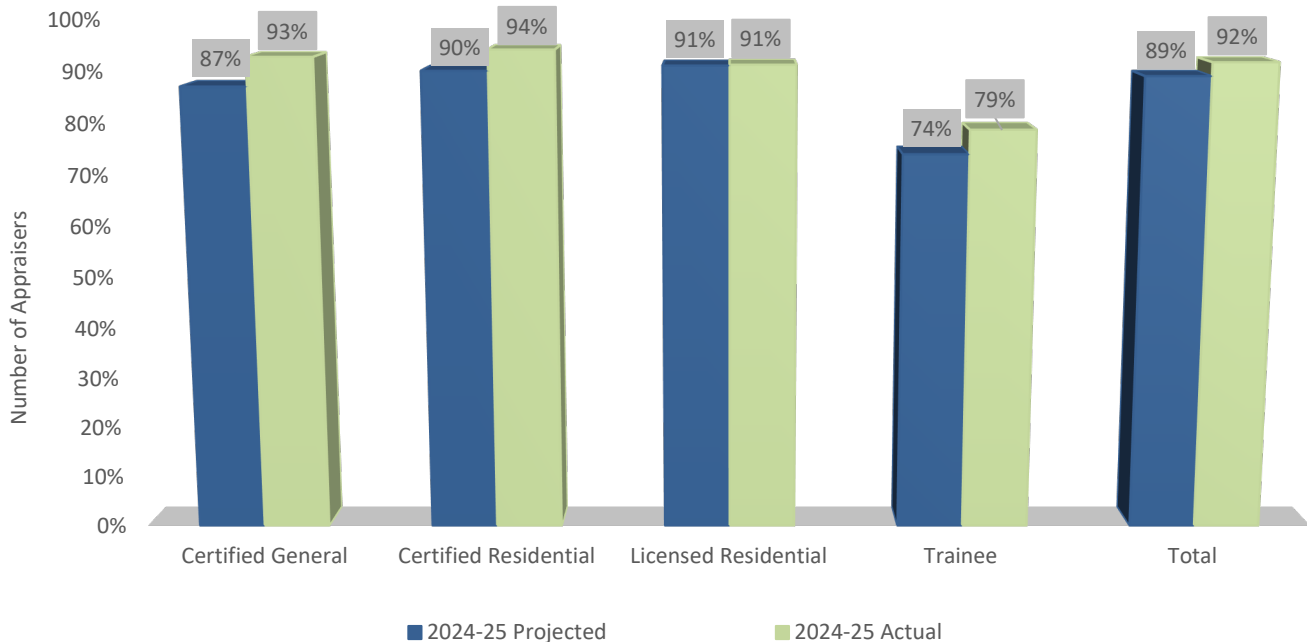
Real Property Appraiser Renewal Counts and Percentages as of July 2024

The charts below outline the real property appraiser renewal counts and percentages as of July 2024. There were 491 trainee, licensed residential, certified residential, and certified general real property appraiser renewals due, and 450 credentials were renewed.

2024-25 REAL PROPERTY APPRAISER RENEWAL PROGRESS REPORT

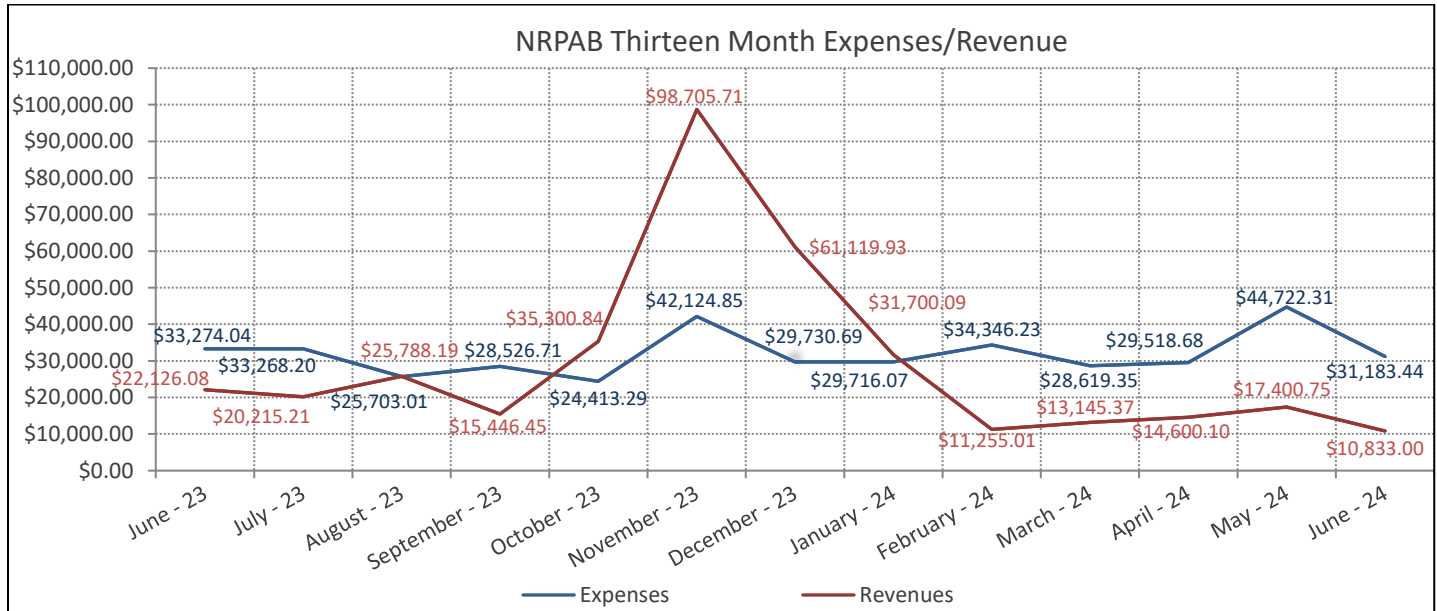


2024-25 PERCENTAGE PROJECTIONS/ACTUALS RENEWAL PROGRESS REPORT



NRPAB Financial Snapshot as of June 30, 2024

The 2023-24 Fiscal Year ended with \$381,872.83 in expenditures and \$355,510.65 in receivables. As of the end of June, actual expenses registered at 84.07% of the budgeted expenditures; revenues finished at 97.25% of projected revenues. The fiscal year ended with most expenditures within the projected range; however, significant cost saving is attributed to low expenditures for a few accounts. Print and publication expenditures finished below budget due to the Board's copier lease expiring (40.78%); data processing expenditures finished below budget due to OCIO waiving certain costs for the last quarter of the fiscal year (68.23%); contractual services (64.29%) and legal expenditures (5.95%) finished below budget due to fewer grievances requiring the use of subject matter experts and the Board's Special Assistant Attorney General; and travel costs (78.87%) finished below budget due to reduced board member travel during the first quarter of the fiscal year. Conference registration (109.09%) exceeded budgeted expenditures for the fiscal year. Revenues once again failed to meet projections due to attrition and consolidation in the appraisal management company marketplace. As such, AMC renewal revenues finished at \$105,000; \$114,000 in revenues were projected. Real property appraiser renewal revenues (\$163,350 received/\$161,150 projected), education activity revenues (\$4,235 received/\$3,950 projected), investment income (\$11,365 received/\$8,500 projected), and reimbursement receipts (\$3,644 received/ \$500 projected) were strong for the fiscal year. More details regarding the Board's fiscal year end can be found in the July 18, 2024 meeting minutes located on the Board's website at https://appraiser.ne.gov/meetings/minutes/2024/240718_Minutes.pdf.



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 \(pdf\)](#)

- 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

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.

2025-2027 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 education courses and appraiser continuing education 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 addresses the Board's primary functions and current expenditures. Funding adjustments are requested to address the specific issues that affect the base appropriation as shown below.

Base Appropriations

	FY2024-25
CASH FUND	\$444,285
SALARY LIMIT	\$243,592

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

- **Board Member Travel** - As of February 2024, the Board has three members traveling a significant distance to attend meetings and conduct the Board's business. The Board's former Financial Institutions Representative resided in Lincoln, Nebraska and the newly appointed Financial Institutions Representative resides in North Platte, Nebraska. As a result, lodging and vehicle mileage costs have increased. The Board is utilizing carryover funding from FY24 for the difference in costs for FY25. The Board is requesting additional funding for increased board member travel costs for both FY26 and FY27 (FY26: \$2,161, FY27: \$2,161).
- **Employee Health Insurance Plan Change** - The Board hired an Accountant I employee in January 2024. The Board's budget for FY24 included health insurance funding for the Regular Individual Plan; this employee elected the Family Plan upon hire. Because this position was not filled for the first six months of FY24, the Board utilized funds allocated to this position for the difference in cost between the Regular Individual Plan and the Family Plan. The Board is utilizing carryover funding from FY24 for the difference in cost between the Regular Individual Plan and the Family Plan for FY25. The Board is requesting funding for the difference in cost between the Regular Individual Plan and the Family Plan for the Accountant I position for FY26 and FY27. In addition, the Board is requesting an increase equivalent to 5% for FY26 and FY27 for the difference between the Regular Individual Plan and the Family Plan as per the Enterprise Issue (FY26: \$18,483, FY27: \$19,407).

- **CIO and Technology Maintenance** - The cost to the Board for Adobe Dreamweaver, Microsoft Exchange, WebEx Premium, and phone service increases for the 2025-2027 biennium. The Board is requesting additional funding for the software subscription and phone cost increases. In addition, as the NRPAB Database, Appraiser Login, AMC Login and the NRPAB website become more detailed with increased functionality, the maintenance costs are also increasing. The Board is not requesting additional funding for CIO and technology maintenance, but intends to utilize cost savings from other areas for this purpose (FY26: \$1,700, FY27: \$1,700).
- **2025-2027 DAS Assessment Changes** - Administrative Services charges an assessment based on usage of services. The projected rates, as identified in the 2025-2027 Biennium Budget Instructions are based on the agency's actual usage and the agency's usage percentage compared to all state agencies. The assessment was changed for the Nebraska Real Property Board's worker's compensation, rent expense, rent depreciation, accounting, purchasing, contents and inland marine insurance, and state blanket bond projected rates for the 2025-2027 biennium budget period (FY26: \$3,137, FY27: \$3,658).
- ***2025-2027 Public Servant Salary Increase** - As requested, "2025-2027 Public Servant Salary Increase" is included as an issue to estimate the cost of employee salary increases equivalent to 3% for FY26 and FY27 each (FY26: \$8,060, FY27: \$16,363).
- ***2023-2025 Public Servant Health Insurance** - It is anticipated that health care costs will change in the next biennium. As requested, "2025-2027 Public Servant Health Insurance" is included as an issue to estimate the cost to the agency for employee health insurance with an increase equivalent to 5% for FY26 and FY27 each (FY26: \$2,107, FY27: \$4,319).

* 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 2025-2027 biennial budget by the State Budget Division.

Fund Summary

The allocation between the two funds for expenditures that apply to both the Appraiser Program and the AMC Registration Program, or that are not cost effective to attempt to separate by program (e.g., payroll and benefits processing, general postage billing, general CIO network services billing, and general CIO IMS billing), is a percentage determined by the quarterly employee workload review from the previous fiscal year, and the budget analysis of the past, present, and projected numbers and trends for appraiser credentialing, AMC registrations, education activities, and compliance. The allocation percentage is rounded to the nearest half number for ease of application. Based on the most recent analysis, the AMC/Appraiser Funds allocation for FY25 is 65% Appraiser Fund and 35% AMC Fund. Due to the decline in the number of registered appraisal management companies, the AMC/Appraiser Funds allocation for FY26 and FY27 is projected to be 70% Appraiser Fund and 30% AMC Fund based on the shift in labor and material needs.

The Board strives to provide the most effective and efficient service possible, while maintaining fiscal responsibility. For the past thirteen years, the Board has utilized technology enhancements to better automate processes, staff duty evaluation and reassignment, and streamlined processes and procedures to maintain spending levels. Although the Board will continue to take a measured approach to budget management, a point has been reached where fees must be increased to keep pace with costs as the number of real property appraisers credential in Nebraska are stable, resulting in flat revenues; and the number of appraisal management companies are in decline, resulting in declining revenues. The Board is in the process of implementing fee schedules to increase revenues slowly over the next four years based on real property appraiser and appraisal management company count projections, projected revenues, and projected expenditures. The FY26 and FY27 revenues as shown in this is budget request include these fee changes.

Fiscal Summary

FY 25-26

Base: \$444,285
Request: \$479,993
Difference: \$35,708
Projected Expenditures: \$414,540
Projected Revenues: \$393,080
Appraiser Fund Balance: \$353,447
AMC Fund Balance: \$301,929

FY 26-27

Base: \$444,285
Request: \$491,893
Difference: \$47,608
Projected Expenditures: \$424,885
Projected Revenues: \$451,361
Appraiser Fund Balance: \$368,343
Fund Balance: \$331,538