



# THE NEBRASKA APPRAISER

News from the Nebraska Real Property Appraiser Board

Spring 2026

## 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.*

## SWOT Analysis

Each year at its strategic planning meeting, the Board completes a SWOT Analysis. During this analysis, the Board discusses its strengths, weaknesses, opportunities, and threats. This analysis helps the Board see patterns that are helpful for establishing future goals and objectives. As mentioned in the winter edition of The Nebraska Appraiser, LB1072 introduced in January would transfer \$100,000.00 from the Board's AMC Fund to the State's General Fund, after \$250,000.00 was transferred from the Appraiser Fund and AMC Fund earlier this year. The Board's efforts to have this amount reduced was unsuccessful, and the AMC Fund balance is projected to be under \$100,000.00 at the beginning of the fiscal year on July 1, 2026. As preparations begin for the next fiscal year and the 2027-2029 Biennial Budget Request, the Board will no doubt be mindful of these fund reductions. In April, I also attended the Association of Appraiser Regulatory Officials Spring Conference in San Diego, California; I have included a conference recap for you. One of the dominant topics at the conference was looking at opportunities to grow the profession, which aligns well with the Board's mission and vision. I anticipate that the SWOT analysis discussion, along with the general discussions, will be very productive at this year's strategic planning meeting. As always, the Board is here for you, so please feel free to contact me by phone or email with any questions or comments. I hope that you enjoy this edition of The Nebraska Appraiser.

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### Upcoming NRPAB Meetings:

- ◆ June 18, 2026 @ NRPAB Office (Conference Room)
- ◆ July 16, 2026 @ NRPAB Office (Conference Room)
- ◆ August 20, 2026 @ 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.

# 2026 Spring AARO Conference Summary

By Tyler N. Kohtz, Director

I attended the 2026 Spring AARO Conference in San Diego, California, from April 27 through April 29, 2026. Primary topics of discussion included the Real Property Appraiser Qualifications Criteria update, UAD 3.6, technological advancements in the appraisal industry, practicum courses, and administration of the Criteria and enforcement of USPAP. The TAF, ASC, Fannie Mae, and Freddie Mac also provided their regular updates. I noted the following highlights:

- Joshua Walitt and Victoria Reel-Kersch of Walitt Solutions presented multiple case studies showing regulatory irregularities observed across multiple states, with explanation provided for case study criteria, categories of regulatory irregularities, considerations, and vulnerabilities.
  - Kelly Davids of The Appraisal Foundation provided a summary of the Real Property Appraiser Regulatory System. TAF's 2026 focus is on building public trust in the appraisal profession. Davids also recognized TAF partners and provided a brief summary of the work of TAF Board of Trustees, IMPACT, and the State Harmonization Task Force. Davids then summarized the Pathways to Success Scholarship, the AARO-ASC-TAF Partnership, President Trump's Executive Order on Promoting Access to Mortgage Credit, 21st Century Road to Housing Act, and TAF resources.
  - Nick Pilz with The Appraisal Foundation's Appraisal Standards Board introduced new ASB members and provided an update on the ASB's activities during the past year. Pilz discussed the Second Exposure Draft – Proposed New Advisory Opinion 41: Use of Technology in an Appraisal or Appraisal Review Assignment and the new installation of the USPAP courses and publications. Finally, Pilz brought attention to the new Q&A and reference materials released this year.
  - Jerry Yurek with The Appraisal Foundation's Appraiser Qualifications Board introduced new AQB members and provided an update on the AQB's activities during the past year. Specifically, the AQB has been busy working on the second exposure draft of the Real Property Appraiser Qualifications Criteria and the Qualifications Reassessment Project, which may result in experience and exam changes; updating the Course Approval Program, which includes a standard review process for education providers and better defines Practicum Course Programs; and developing an outline for certified general PAREA. Yurek mentioned that there are now 320 Certified USPAP Instructors.
- Yurek also provided a brief update on the Degree Approval Program, PAREA, and changes made to the 2026 Criteria, which includes retirement of Guide Note 4 on Practicum Courses and clarification of Valuation Bias and Fair Housing Laws and Regulations Course requirements for inactive appraisers. Yurek ended his presentation by bringing attention to progress made for AQB-approved Practicum Courses. One Practicum Course has been submitted to AQB for approval, and another program is preparing to submit an application.
- Valerie Scott with the Appraiser Qualifications Board also provided additional information on the National Uniform Licensing and Certification Examination. According to Scott, PAREA program participants have a 100% pass rate. Scott also indicated that the AQB is always assessing testing criteria and factors to eliminate issues.
  - In the presentation titled, "From Exposure to Evaluation: What AQB is Hearing on Proposed Changes to the Criteria" Kelly Davids, President of TAF, outlined the purpose of the session. Specifically, what TAF heard on the exposure draft and concept paper, highlight key themes and tensions, discuss decisions ahead, and receive regulator input. Jerry Yurek with the Appraiser Qualifications Board indicated that this was the most comprehensive Criteria review in decades. Workforce challenges (e.g., fewer entrants, declining number of appraisers, aging profession) were drivers, and the goal is to expand access and maintain public trust. Yurek then summarized what was heard. Specifically, there is support for modernization, but concern about implementation; there is support for reducing barriers, but concern about lowering standards; there is agreement that experience matters, but disagreement on how it should work (i.e., focus on work product vs. hours); there is interest in new pathways, but concern about verification and consistency; feasibility concerns and significant skepticism exist for an exam-only pathway as applied proficiency could not be measured; concerns regarding regulatory burden on states exist (e.g., who verifies proficiency, who enforces standards, who evaluates specialized experience); and conflict between national consistency and state flexibility exists. Valerie Scott, also with the Appraiser Qualifications Board, provided a summary of decision areas (i.e., experience, alternative pathways, education, and implementation). Scott finished by explaining the AQB's next step, which includes refinement of proposals and a second exposure draft.

## 2026 Spring AARO Conference Summary (Continued)

- After a brief hiatus, the Appraisal Subcommittee made its return to the AARO Conference. Frederick Grierer, Acting Executive Director, introduced himself, provided a career summary, and gave an update on the ASC's activities. According to Grierer, he plans to attend more compliance visits, and the ASC is posting for an accounting manager, executive director, and three program managers. Grierer also provided an update of the appraisal regulatory system; summarized the ASC's core responsibilities; and provided a summary of the ASC Grant Program. As for state compliance reviews, only four were awarded "excellent" for both appraiser and AMC program during last review, with Nebraska being one of them. Grierer also summarized current federal legislation—specifically, the PAL Act, which creates an appraiser licensing information portal and the Appraisal Improvement Act, which adds the VA and USDA RHD to the ASC. There is also an effort to allow licensed real property appraisers back on the FHA Roster and add trainee real property appraisers to the National Registry. Grierer then moved to the ASC grants and indicated that the ASC is working to broaden its grant-making authority. Grierer finished the ASC update by summarizing Section 6 in President Trump's Executive Order protecting access to mortgaged credit. The ASC plans to attend all future AARO Conferences and the Valuation Expo.
- The "Hot Topic" presentation titled, "Appraisal Subcommittee and The Appraisal Foundation" was facilitated by Frederick Grierer with the Appraisal Subcommittee and Kelly Davids with The Appraisal Foundation. Topics covered include use and feasibility of the Uniform Discipline Matrix; upgrade of the ASC Extranet and ASC Appraiser Registry; and when a report is considered to be a final report (e.g., multiple drafts – signed or unsigned).
- The AQB Advisory Council Breakout Session included discussion of college degree requirements, Valuation Bias and Fair Housing Laws and Regulations Course application; continuing education requirements; the Certified General PAREA Program concept; and the AQB's authority within FIREAA to require experience.
- The Executive Directors and Administrators Breakout Session included discussion on the Supervisory Appraiser/Trainee model; concepts to keep trainee real property appraisers engaged in the process; what functions or features should be included in the ASC Appraiser Registry upgrade; application of inactive status for real property appraisers; TAF funding and influence over state policy; and the ASC Policy Statement enforcement time requirement.
- The "Hot Topic" presentation titled, "Artificial Intelligence" was facilitated by Chandra Mast, Nicholas Pilz, and Paul Ryll.

Topics covered included categories of AI (e.g., chatbot, media, humanoid robots); time spent by the ASB studying the effects of AI on USPAP—the guardrails still apply; the current state of regenerative AI—more is needed before it is completely trustworthy; agent mode in ChatGPT—which can pull large-scale research for investigations; real property appraiser responsibility—responsible for verifying accuracy of AI information used in an appraisal. This session ended with a Q&A discussion regarding AI use in an appraisal report.

- A presentation titled, "Gray Areas in Appraisal Cases: When Is It Intent, Negligence, or Just a Mistake?" was given by Mel Black of the Colibri Group; Craig Capilla of Franklin, Greenswag, Channon and Capilla, LLC; and Laura Smith from South Carolina. Discussion included the need for greater emphasis placed on application of AI in the enforcement processes; deeper investigation to determine if negligence, fraud, or a minor mistake is made; states' efforts to involve appraisers in the investigative process has improved; examples of unique USPAP violations were provided; and use of "the school scoring concept" – a respondent that scores 70% is still passing (USPAP is a minimum standard – no scoring curve).
- A presentation titled "An Inside View of State Regulator Experience: The Building Framework at High-Quality Practicum Programs" was given by Mujiburrahman Khateer from California, Carmen Dones of West Los Angeles College, and Randy Flowers of RSDS Appraisal. Khateer discussed the process from the State of California perspective, which included program structure requirements and the practicum approval process. The California Practicum Course requirements include documented experience hours; generally applicable methods of appraisal practice for credentialing; defined contents, lab work, and assignments; course schedule requirements; stated and documented compliance with USPAP; supporting policies to ensure experience verification; and readiness for the audit of the program. California has approved two practicum programs. Khateer finished by summarizing what lessons were learned. Dones discussed the process from the West Los Angeles College perspective. According to Dones, implementation of practicum course started with advisory board; AQB and BREA were involved with the project before the curriculum committee review; work on practicum course started in 2018 and the program was launched in 2025; 194 people have shown interest in the program with no advertising.

(2026 Spring AARO Conference Summary continued on Page 6)

## NRPAB Quick Hits

### ◆ Compliance Update

- \* Between the months of January and March, three grievances were filed against Nebraska real property appraisers. During this time, no disciplinary actions were taken by the Board against any appraisers, one grievance was dismissed without prejudice, and two grievances were dismissed with prejudice.
- \* Between the months of January and March, no grievances were filed against any Nebraska appraisal management companies. During this time, no disciplinary actions were taken by the Board against any appraisal management companies, and one grievance was closed.



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

#### 26-01: Consideration of Disciplinary Action Imposed Against an Appraisal Management Company by Another Appraiser Regulatory Agency

All guidance documents are available for viewing on the Board's website at:

[https://appraiser.ne.gov/guidance\\_documents.html](https://appraiser.ne.gov/guidance_documents.html).

- ◆ Congratulations to Kashinda Sims, who has been with the Board for three years as of February 6th.
- ◆ The Nebraska Real Property Appraiser Board will be relocating to 500 South 16th Street in Lincoln, Nebraska (directly east of the Nebraska State Capitol) on July 27, 2026. Between July 20-24, 2026, the Board will have no physical location, as it is required to vacate its current location on Friday, July 17, 2026. During this time, all staff will be in remote status. Please feel free to continue to contact staff by mail, phone, or email during the transition to the new location. The mailing address will remain PO Box 94963, Lincoln, NE 68509-4963. The new physical address will be 500 S. 16th St., Lincoln, NE 68508. Please contact Colby Falls at [colby.falls@nebraska.gov](mailto:colby.falls@nebraska.gov) or 402-471-9015 with questions regarding the Board's relocation.



## Board Members

### *Chairperson of the Board*

**Kevin P. Hermsen**, Gretna  
Certified General Appraiser  
2<sup>nd</sup> District Representative  
Term Expires: January 1, 2027

### *Vice-Chairperson of the Board*

**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

### *Board Member*

**Adam Batie**, Kearney  
Certified General Appraiser  
3rd District Representative  
Term Expires: January 1, 2030

### *Board Member*

**Lori Johnson**, Lincoln  
Certified General Appraiser  
1<sup>st</sup> District Representative  
Term Expires: January 1, 2031

## *Have questions? We have answers!*

Questions related to appraisal management company registration and renewal: [nrpab.amc@nebraska.gov](mailto:nrpab.amc@nebraska.gov)

Questions related to AMC Login: [nrpab.amclogin@nebraska.gov](mailto:nrpab.amclogin@nebraska.gov)

Questions related to real property appraiser credentialing: [nrpab.credentialing@nebraska.gov](mailto:nrpab.credentialing@nebraska.gov)

Questions related to real property appraiser credential renewal: [nrpab.renewals@nebraska.gov](mailto:nrpab.renewals@nebraska.gov)

Questions related to real property appraiser education (QE & CE): [nrpab.education@nebraska.gov](mailto:nrpab.education@nebraska.gov)

Questions related to investigations, or how to file a grievance: [nrpab.compliance@nebraska.gov](mailto:nrpab.compliance@nebraska.gov)

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

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

## NRPAB Quick Hits

- ◆ On June 22, 2023, the Appraiser Qualifications Board of The Appraisal Foundation adopted modifications to the Real Property Appraiser Qualification Criteria (“Criteria”) that require all applicants for credentialing as a real property appraiser, and all active real property appraisers, complete valuation bias and fair housing (“VB&FH”) laws and regulations courses. LB992 updated the Nebraska Real Property Appraiser Act to implement the Criteria effective January 1, 2026.

Any application for credentialing as a real property appraiser in Nebraska, whether for an initial credential or an upgrade to a higher classification, must include the eight-hour VB&FH laws and regulations qualifying education course after December 31, 2025.

Beginning January 1, 2026, the continuing education requirements for all Nebraska real property appraisers are amended to include completion of the VB&FH laws and regulations course once every two years. The seven-hour VB&FH laws and regulations course is required for any credential holder who has not successfully completed the eight-hour VB&FH laws and regulations course required to qualify for a credential as a real property appraiser. The four-hour VB&FH laws and regulations course is required for any credential holder who has successfully completed the seven-hour VB&FH laws and regulations course or the qualifying education eight-hour VB&FH laws and regulations course.

Every real property appraiser, except for those who have completed the eight-hour VB&FH laws and regulations course as qualifying education prior to January 1, 2026, or the seven-hour VB&FH laws and regulations course as approved by another jurisdiction as meeting this purpose prior to January 1, 2026, and who hold an active credential on January 1, 2026, must successfully complete the eight-hour VB&FH laws and regulations course or the seven-hour VB&FH laws and regulations course on or before December 31, 2027. If you completed the eight-hour VB&FH laws and regulations course as qualifying education prior to January 1, 2026, or the seven-hour VB&FH laws and regulations course as approved by another jurisdiction as meeting this purpose prior to January 1, 2026, you may complete the four-hour VB&FH laws and regulations course on or before December 31, 2027, with evidence of the successful completion of the eight-hour VB&FH laws and regulations course or the seven-hour VB&FH laws and regulations course. All other requirements for continuing education approval apply.

If you have any questions about the VB&FH laws and regulations courses, please contact Education Program Manager, Kashinda Sims by phone at 402-471-9022 or by email at [nrpab.education@nebraska.gov](mailto:nrpab.education@nebraska.gov).

## NRPAB Staff

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[Visit NRPAB on Facebook](#)



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



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

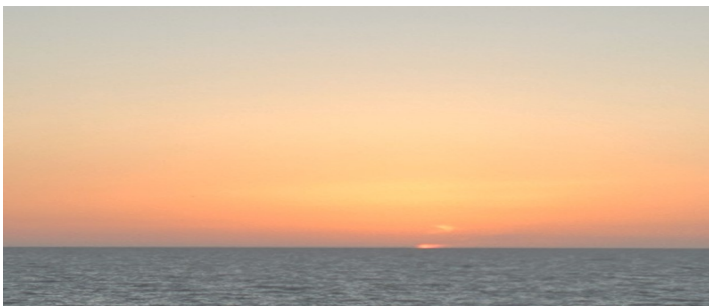


What's new at the  
AARO?  
[aaro.net](http://aaro.net)

## 2026 Spring AARO Conference Summary (Continued from Page 3)

Flowers discussed the process from RSDS Appraisal's perspective. Flowers indicated that RSDS Valuation launched in January 2021 and has graduated 91 appraisers to date in multiple states. According to Flowers, AppraisalU is approved in Missouri and California and is pending AQB approval and approval in Texas. The Practicum Course includes virtual instruction, physical application, and demonstration reports.

- The Fannie Mae Update was provided by Kevin Smith, Senior Manager in Appraiser Engagement, and Lyle Radke, Senior Director of Collateral Policy. Smith discussed Appraisal Quality Monitoring and indicated that informal letters are sent to appraisers and AMCs—detailed letters are sent to appraisers; State Tips are appraisal-related tips provided to state agencies for remediation action; and State Referrals are the reporting of an appraiser to the state agency for patterns of unsupported work. Common issues seen by Fannie Mae include improbable distances; inadequate market conditions analysis; and highest and best use that does not reflect the actual property. Radke provided a timeline for UAD 3.6 implementation and indicated that all lenders may now submit UAD 3.6 appraisals. According to Radke, UAD 3.6 report submissions have quadrupled since March. Radke finished by presenting new 3.6 concepts vs. 2.6 canned messages.



*Sunset over the Pacific Ocean at Shell Beach in La Jolla, CA.*

- Scott Reuter, Chief Appraiser for Freddie Mac, summarized the purpose and objectives of the Appraiser Quality Monitoring Program, which include identifying trends and recommending updates to QC processes, policy changes, and industry communications; sending educational letters to real property appraisers; and referring more serious issues to state regulatory boards and/or to Freddie Mac's Single-Family Fraud Risk Group. Freddie Mac only uses referrals; no state tips. Reuter then moved to market condition analysis issues and indicated that additional guidance and requirements include more accurate selection of comparable sales; establishing a minimum time frame (12 months) from which overall market trend must be derived; recognizing that the overall market trend may be different from the adjustments applied to individual comparable sales; and including an illustration of the methodology used. Reuter also noted that around half of reports have a 1004MC, which is not compliant with UAD 3.6. Reuter next discussed quality rating reporting, and indicated that training has been developed for sellers to better identify "as is" vs. "renovation in progress." Reuter finished by once again summarizing the timeline for implementation of UAD 3.6.
- The presentation titled, "The Cost of Consistency: A Case Study in Uneven Enforcement" was given by Craig Capilla of Franklin, Greenswag, Channon and Capilla, LLC; John Dingeman of Class Valuation; and Malinda Griffin from South Carolina on various enforcement cases pertaining to the same matters in different jurisdictions and how each jurisdiction adjudicated the matter differently.

If you have questions regarding the 2026 Spring AARO Conference, please contact me by email at [tyler.kohtz@nebraska.gov](mailto:tyler.kohtz@nebraska.gov), or by phone at 402-471-9015.

## Who's New?

The Nebraska Real Property Appraiser Board congratulates the following individuals who received real property appraiser credentials, and the organization newly registered as appraisal management company, between January and March of 2026.

### *Certified General Real Property Appraisers*

**McAfee, Blythe**, Lincoln, NE – CG2026001  
**Zabel, Aaron**, Bartlett, IL – CG2026002R  
**Loseke, Emma**, Lincoln, NE – CG2026003  
**Lebsack, Ryan**, Yuma, CO – CG2026004R  
**Brown, McKay**, Cheyenne, WY – CG2026005R  
**Seacat, Reid**, Liberty, MO – CG2026006R  
**McDonald, Ryan**, St. Louis, MO – CG2026007R  
**Riesenberg, Lucas**, Halbur, IA – CG2026008R

### *Licensed Residential Real Property Appraisers*

**Brinkman, Anita**, Pleasant Dale, NE – L2026001  
**Yost, Anton**, Plattsmouth, NE – L2026002

### *Trainee Real Property Appraisers*

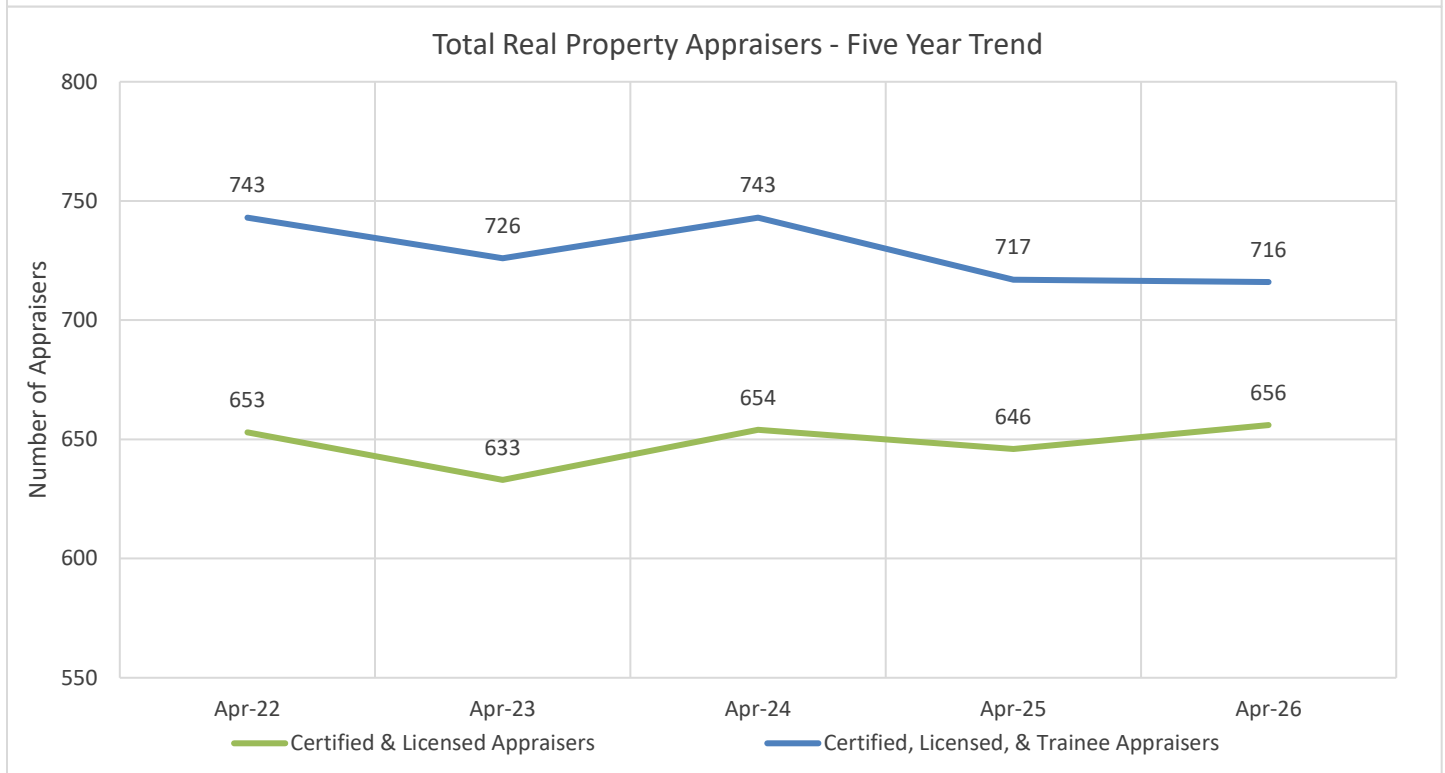
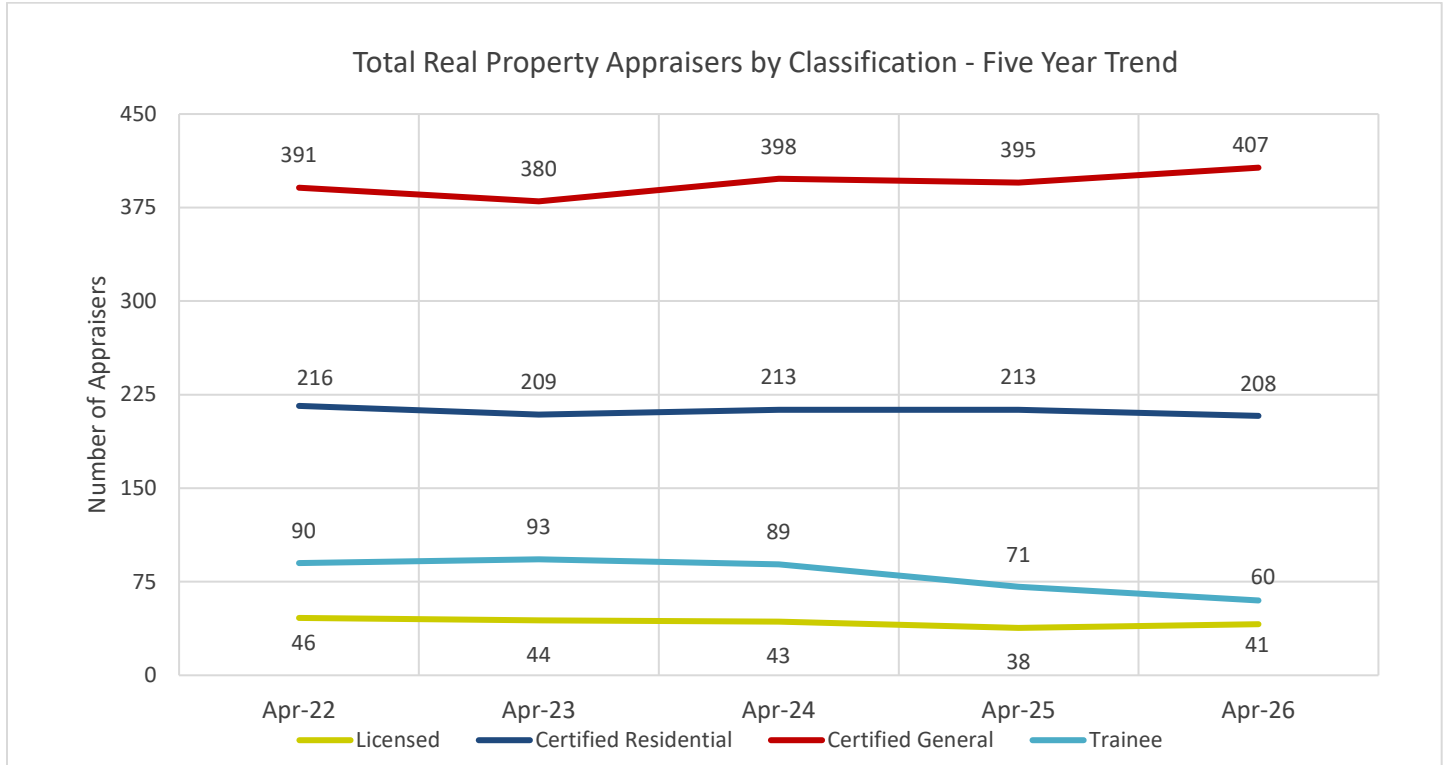
**Schaefer, Christopher**, Omaha, NE – T2026001  
**Mapes, Samuel**, Council Bluffs, IA – T2026002  
**Kunkee, Celie**, Broken Bow, NE – T2026003

### *Appraisal Management Companies*

**Direct Appraisal Management, Corp.**, Carol Stream, IL – NE2026001

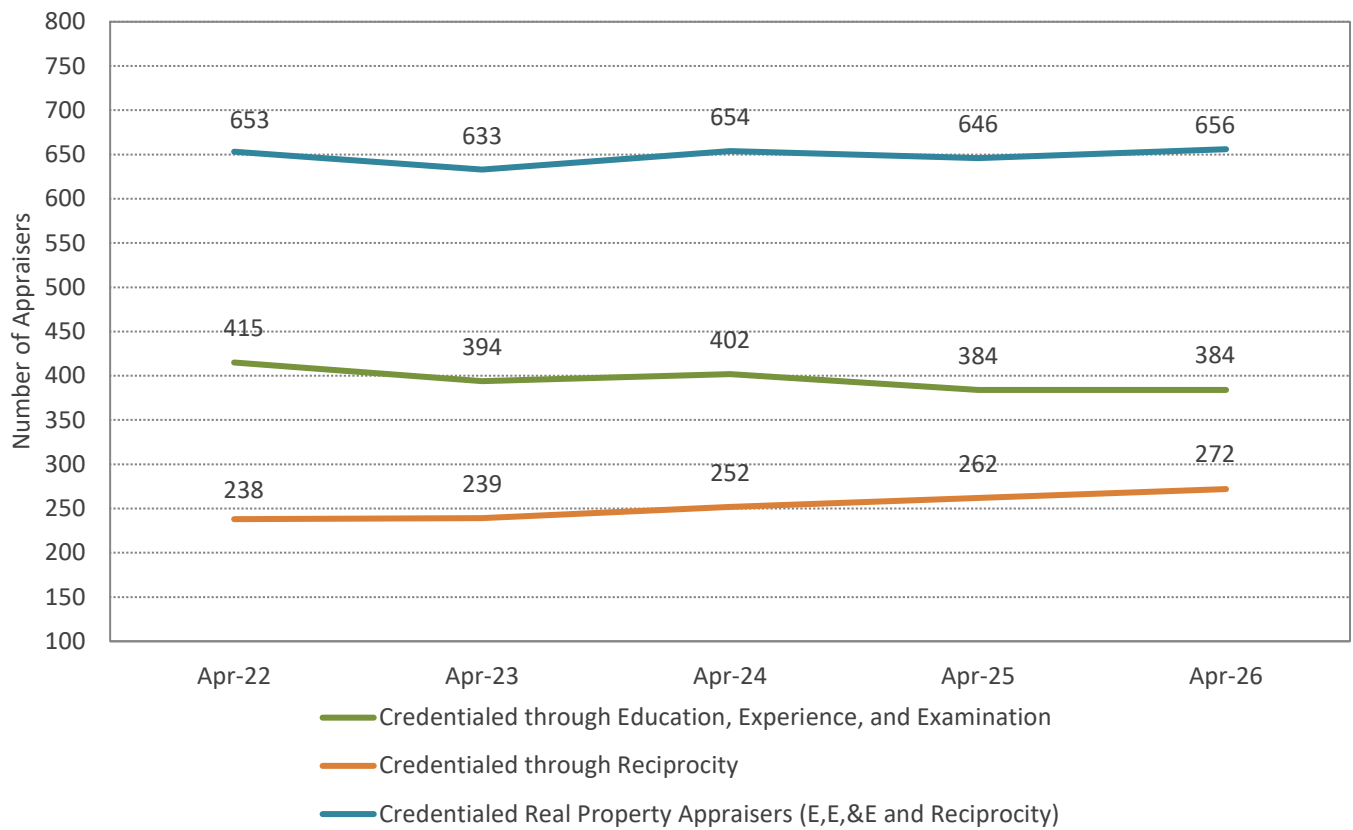
## Real Property Appraiser and AMC Numbers and Trends as of April 1, 2026

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 April 1, 2026. There are currently 656 licensed residential, certified residential, and certified general real property appraisers in Nebraska, and 60 credentialed trainee real property appraisers. In addition, there are currently 72 appraisal management companies registered in Nebraska.

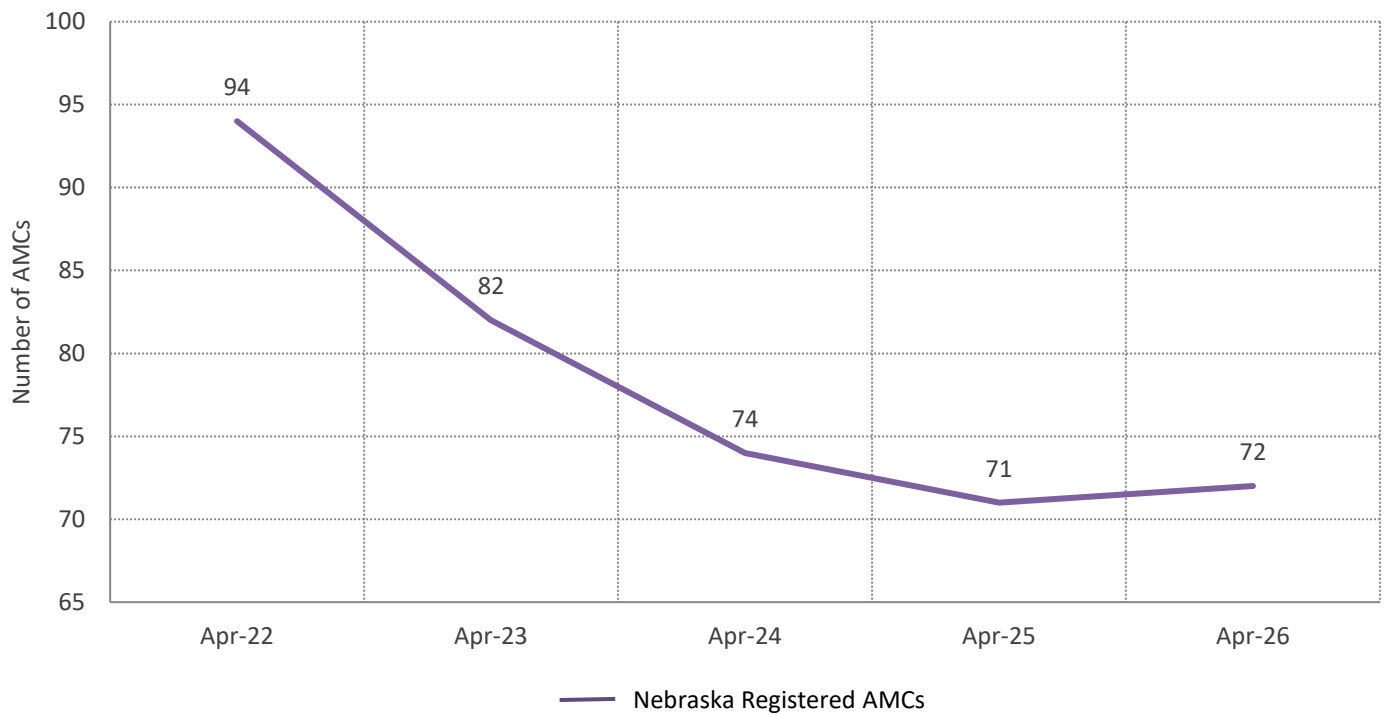


## Real Property Appraiser and AMC Numbers and Trends as of April 1, 2026 (Continued)

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



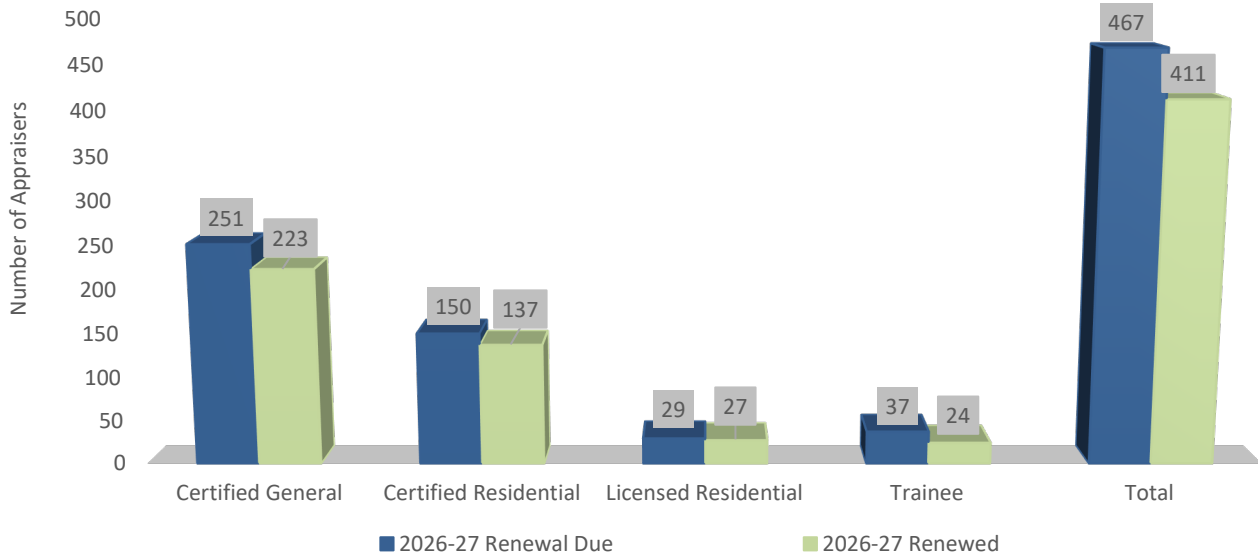
### Appraisal Management Companies - Five Year Trend



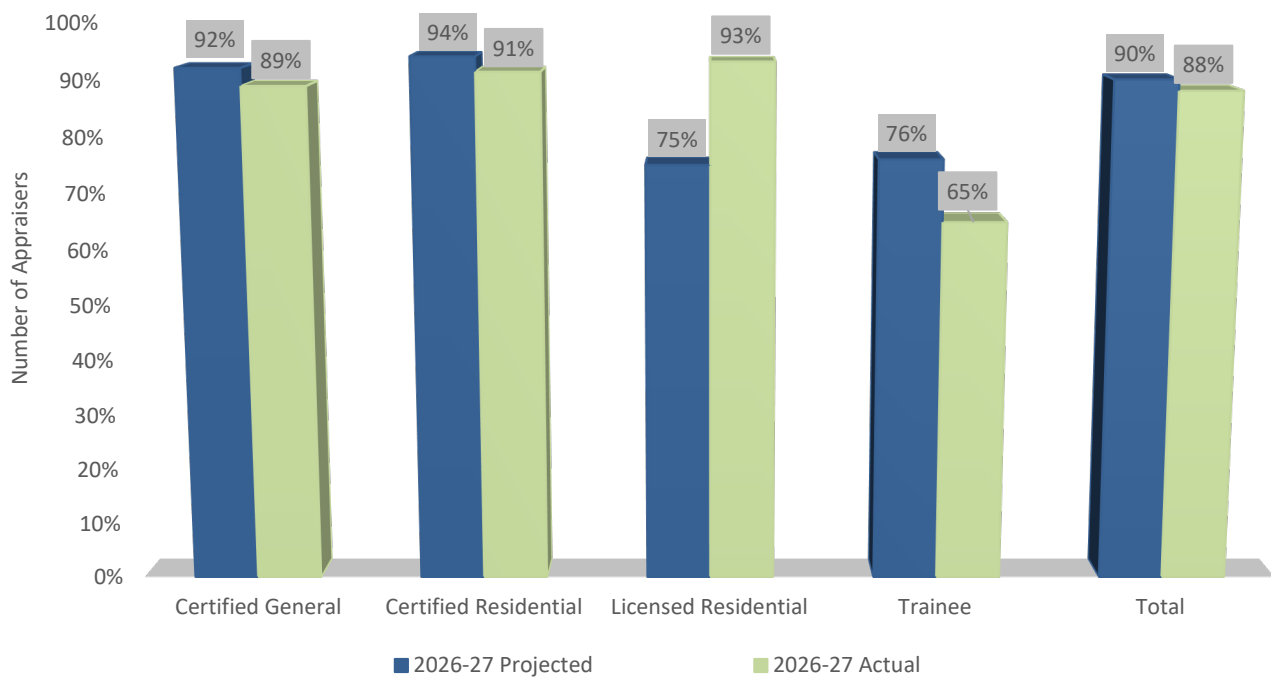
## Real Property Appraiser Renewal Counts and Percentages as of April 2026

The charts below outline the real property appraiser renewal counts and percentages as of April 2026. There were 467 trainee, licensed residential, certified residential, and certified general real property appraiser renewals due, and 411 credentials were renewed.

2026-27 REAL PROPERTY APPRAISER RENEWAL PROGRESS REPORT  
APRIL 2026

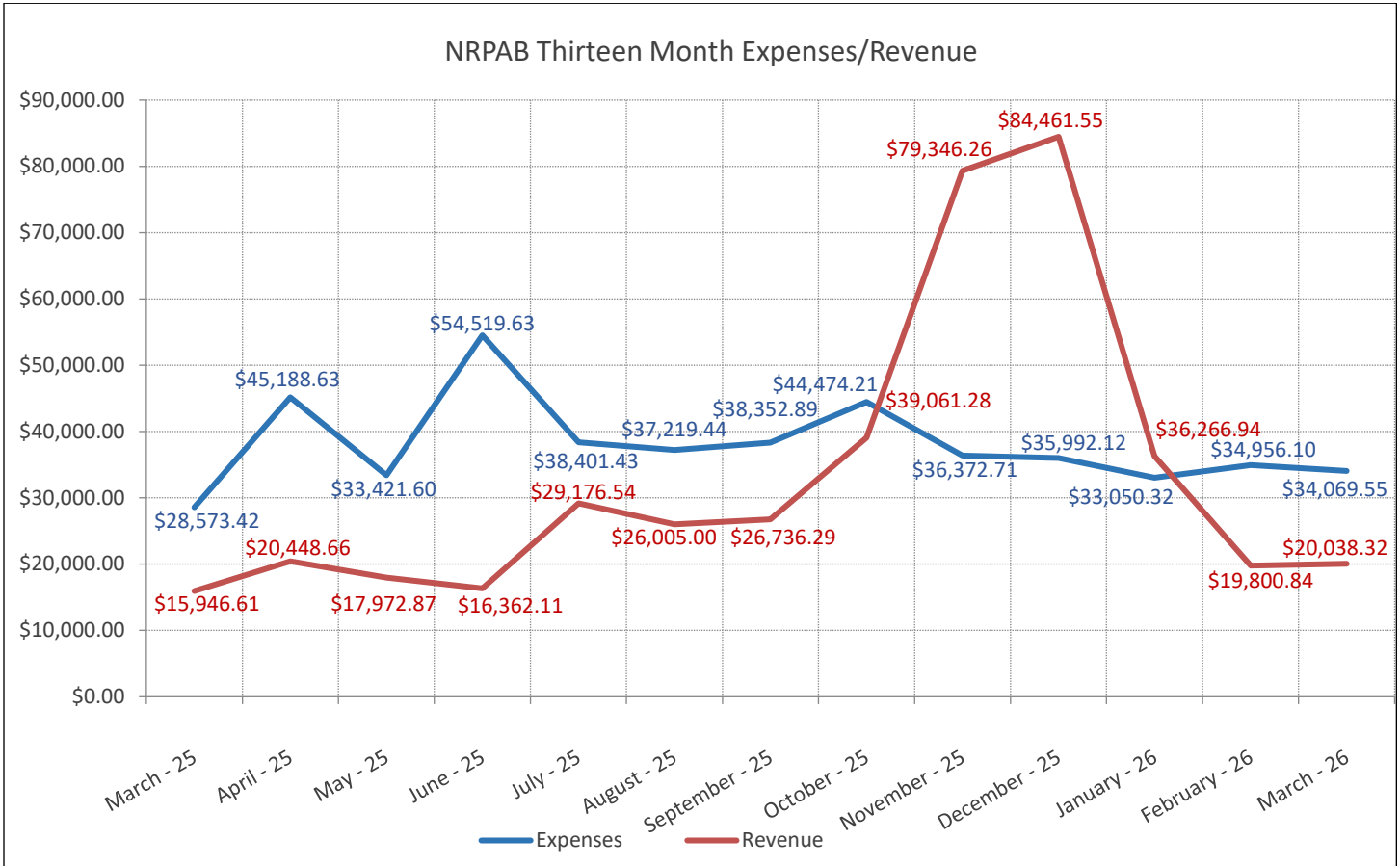


2026-27 PERCENTAGE PROJECTIONS/ACTUALS RENEWAL PROGRESS  
REPORT - APRIL 2026



# NRPAB Financial Snapshot as of March 31, 2026

For the Real Property Appraiser Program, which includes both the appraiser fund and the AMC fund, a total of \$332,888.77 in expenditures and \$360,893.02 in revenues were recorded as of March 31, 2026. Actual expenses registered at 65.81 percent of the budgeted expenditures for the fiscal year; 75.07 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 2024-25 Renewal Period:  
[2024-25 Real Property Appraiser Continuing Education Requirements \(pdf\)](#)  
[2024-25 Renewal Questions & Answers \(pdf\)](#)

- AMC Registration
- Appraiser Credentials
- Board Meetings
- Education
- Enforcement
- Laws, Rules and Regulations, and Guidance Documents
- Public Information
- Request Forms
- USPAP Review Report Forms
- 2024 Nebraska Legislation of NRPAB Interest
- 2024-25 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.