Removing Barriers to Entry

Ad Valorem Experience and Earning Single Property Credentials

Ryan Janzen, CAE, RMA
2026 NCRAAO Conference
Dickinson, ND

Governance Refresher

The Appraisal Foundation - TAF

Private non-profit that sets nationally recognized appraisal standards and appraiser qualification criteria

What TAF does

- Operates independently
  - Work is recognized through the federal Title XI real-estate appraisal oversight framework
- Provides guidance, education, and outreach to support consistent appraisal practices nationwide
- Establishes Uniform Standards of Professional Appraisal Practice (USPAP) via the Appraisal Standards Board (ASB)
- Sets minimum recommended appraiser qualification criteria via the Appraisal Qualifications Board (AQB)

Why it matters to appraisers

- USPAP is the baseline standard for many assignments and state regulatory expectations
- AQB criteria drive education, experience, and exam expectations for state credentialing
- TAF boards update requirements over time—changes often flow into state licensing and lender/client requirements

TAF Structure

The Appraisal Foundation (TAF)
Board of Trustees

Appraisal Standards Board (ASB)
Develops & Updates USPAP

Appraiser Qualifications Board (AQB)
Sets minimum Real Property Appraiser Qualification Criteria

ASB and AQB are independent boards within TAF (separate from state licensing boards).
TAF also issues guidance through additional bodies (not covered in depth here).

Appraisal Standards Board - ASB

TAF board responsible for USPAP and related guidance

Core responsibilities

- Develops, interprets, and amends USPAP through a public exposure and comment process
- Issues advisory opinions, FAQs, and other guidance to support consistent application
- Addresses emerging valuation issues (e.g., data sources, technology, scope of work) within standards
- Sets ethics, competency, recordkeeping, and reporting expectations within USPAP framework

Practical implications

- Defines baseline professional obligations for many appraisal assignments
- Drives content for USPAP update education and day-to-day compliance expectations
- Interacts with qualification discussions by setting what competent practice looks like in the field

Appraisal Qualifications Board - AQB

TAF board responsible for minimum recommended criteria for state appraiser credentials

Core responsibilities

- Establishes minimum recommended criteria for education, experience, and examination
- Defines qualifying education (QE) topic areas and hour requirements
- Maintains guidance on experience log expectations and acceptable appraisal work products
- Updates criteria to reflect practice changes, stakeholder input, and federal oversight expectations

Practical implications

- Shapes the pipeline
  - trainee → licensed → certified credentials
- Influences continuing education (CE) expectations (e.g., USPAP update) as adopted by states
- Provides a reference point when discussing competency, supervision, and professional development

State Real Estate Appraisal Boards

State boards are responsible for administration and oversight of state appraisers

Core responsibilities

- License and certify appraisers
  - Process applications, verify AQB criteria, administer/accept approved exams
- Adopt and enforce USPAP
- Investigate appraiser complaints and impose discipline
- Maintain credential records and the National Registry interface
- Oversee qualifying and continuing education

Why it matters to appraisers

- State boards set qualifications in an effort to maintain public trust within the industry
- Enforcement of USPAP standards among licensed appraisers
  - This would include a USPAP violation against a county assessor/appraiser
- Determines if course work meet state standards for qualifying or continuing education

Appraisal Subcommittee - ASC

Federal oversight body that monitors state appraisal regulatory programs under Title XI (FIRREA)

Core responsibilities

- Monitors and reviews state appraiser regulatory programs (state boards/agencies) for compliance
- Maintains the National Registry of state-credentialed appraisers eligible for federally related transactions
- Conducts State Compliance Reviews and publishes findings and recommendations
- Provides policy coordination across federal financial institution regulators on appraisal oversight

Why it matters to appraisers

- State adoption/enforcement of AQB/ASB outputs is influenced by ASC oversight expectations
- Registry status is critical for participation in many lending-related assignments
- ASC findings can drive state rulemaking, enforcement posture, and education emphasis

How the Pieces Fit Together

The Appraisal Foundation

- Provide direction to State Appraisal Boards through the work of both the ASB and AQB

Guidance

State Appraisal Boards

- Follows guidance established by the TAF Boards
- Answers to the ASB regarding compliance

The Appraisal Subcommittee

- Provide oversight and enforce regulations for State Boards to ensure compliance of national appraisal standards

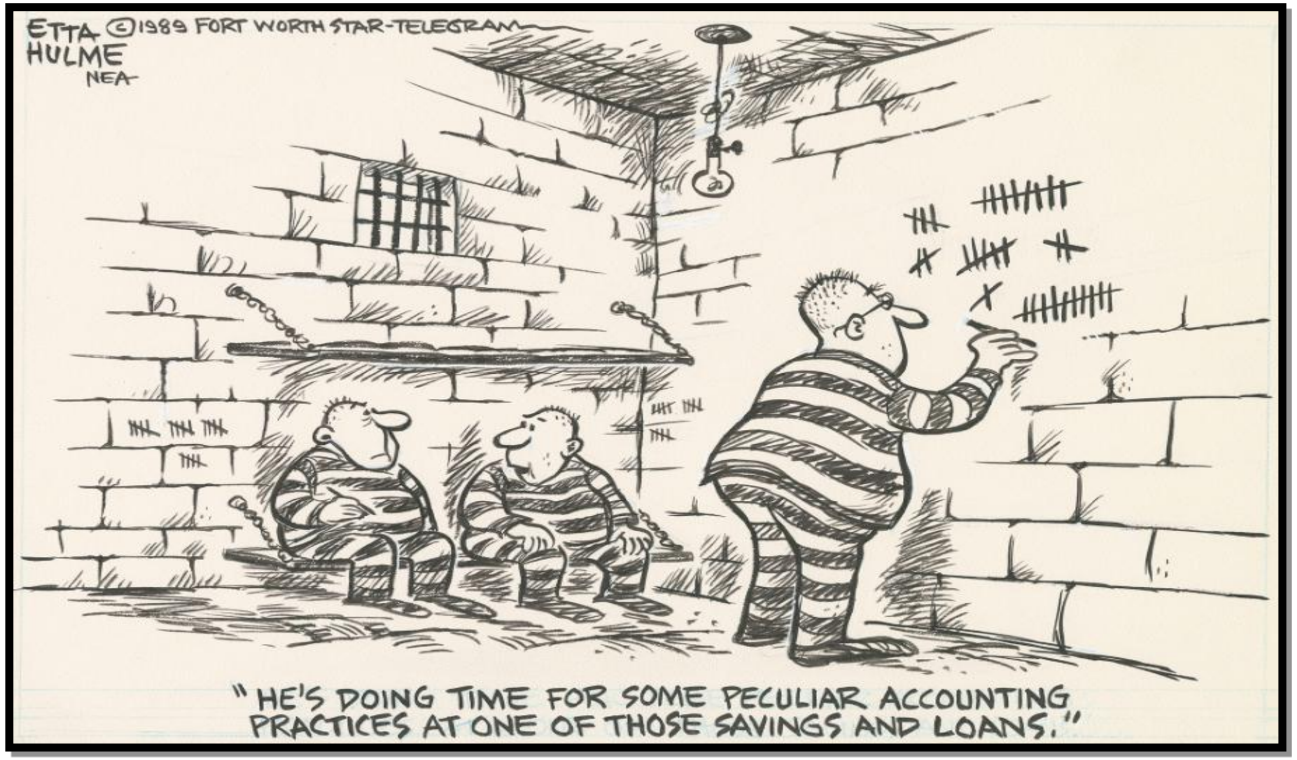
Oversight

A Quick History Lesson

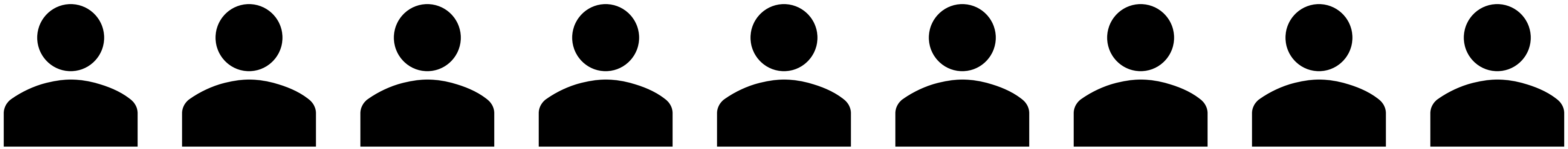
Early Events

The savings and loan crisis in the early 1980s prompted sweeping changes in the banking industry.

One of the most significant developments was work to ensure appraisals were based upon established standards and appraisers were able to work free from outside pressures.



Savings and Loans Impacts

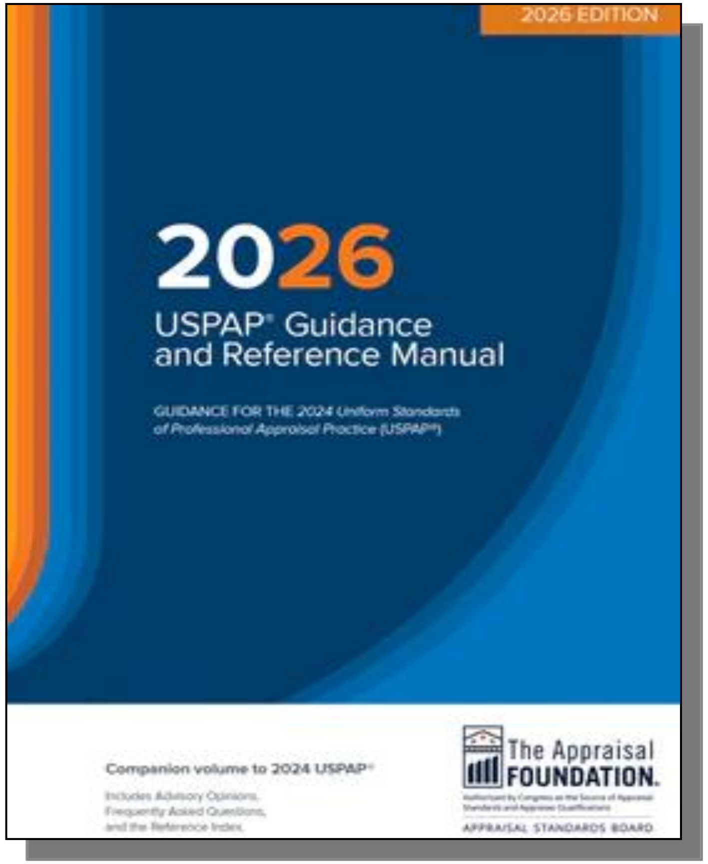


In 1986, nine leading professional appraisal organizations (including IAAO) came together to form an Ad Hoc Committee to address the concerns surrounding the appraisal profession by creating the first set of generally accepted professional standards

Savings and Loans Impacts

Those initial standards became the first version of the *Uniform Standards of Professional Appraisal Practice* (USPAP) when The Appraisal Foundation was established in 1987

The Appraisal FOUNDATION™
Authorized by Congress as the Source of Appraisal Standards and Appraiser Qualifications



IAAO - There from the Beginning

IAAO was instrumental in the creation and development of both The Appraisal Foundation and USPAP

However...

- During that same period, IAAO's Board of Director meeting minutes show significant concern amongst IAAO membership that assessor experience and work products were being criticized and dismissed as not true appraisal practitioners and products
- The report to the board by Michael L. Ireland, CAE at the board's April 8, 1988, meeting in Savannah, GA says in part...

Michael L. Ireland, CAE, reported that two members from Illinois had died, Robert W. Davis, and IAAO Representative Herbert W. Hanf. Linda Hauck is taking over as representative. Mr. Ireland has contacted representatives but has not heard back from them. The Illinois candidates' club held a lock-in at the Illinois conference and will have more in the future. He reported a big interest in course 302 in Illinois. He reported that in the May issue of Home Mechanics a fee appraiser and trustee of the Appraisal Foundation criticized the appraisals of assessors. Mr. Ireland thought this worked against the cooperation among organizations that the Appraisal Foundation is trying to build up.

Minutes of the Executive Board Meeting
July 19-21, 1990

by Donatello, seconded by Carman).

28. Receive ad hoc computer assisted appraisal committee report (moved by Daigle, seconded by White).

29. Approve sending a resolution to the Appraisal Qualification Board of the Appraisal Foundation a resolution

give exp
property
determin
resolved
special
Kuehn. s

18. Approval of the latest draft by the ad hoc committee certification of model appraiser certification legislatio Ernst, seconded by Scribner; Hunt voted no).

Mr. Hunt explained that his negative vote was because he to endorse legislation that does not recognize mass appra appraisal profession and that does not address those cert

Executive Board
13-14 January 1989 Minutes
Page 7

ad valorem system. Mr. Ernst will bring this concern to the next ad hoc committee meeting.

Attachment A to Executive Board Minutes for November 13-14, 2009

FINAL WHITE PAPER: AQB (Appraiser Qualifications Board) Model Certification Requirements for Ad Valorem Mass Appraisal[1]

As defined in USPAP, a **mass appraisal** is:

> **"The process of valuing a universe of properties as of a given date using standard methodology, employing common data, and allowing for statistical testing."**

It may also be described as the appraisal of multiple properties, as of a given date, by a systematic and uniform application of appraisal methods and techniques that allow for statistical review and analysis of results. A mass appraisal establishes an individual property value (result) for each property in a group of properties as of a certain date.

Standard 6 of the Uniform Standards of Professional Appraisal Practice (USPAP) is the mass appraisal standard for ad valorem and other intended uses covering both development and reporting requirements necessary to produce and communicate credible mass appraisals. [2]

An ad valorem mass appraisal is based on the same appraisal and economic theories as a single property appraisal. The scope of work and quality control of mass appraisal work is sufficiently different from that of single property appraisal that qualifications for mass appraisal under Standard 6 do not qualify an appraiser for single property appraisal nor do single property appraisal qualifications qualify an appraiser for Mass Appraisal. [3]

Mass Appraisal Job Segments/Experience Categories

Generally to complete an adequately documented and reported, USPAP compliant mass appraisal, various individuals will be needed to complete the required tasks. Therefore, mass appraisal experience is awarded based upon tasks performed within six broad categories in the mass appraisal process. The following is a list of the six categories and an identification of tasks within them.[4]

raisal

state
rovide a

dvisory Opinion 32, *Ad Valorem Property Tax Appraisal and Mass Appraisal Assignments* - IAAO's USPAP Committee is working on this issue also and will provide a report at the April board meeting.

- Over all licensing requirements for mass appraisers and IAAO's sponsorship in TAF - An ad hoc workgroup composed of President Elect Bill Carroll, USPAP Chair Ken Joyner, RES and staff liaison Larry Clark, CAE have represented IAAO in meetings with representatives of TAF and the Appraiser Qualifications Board (AQB) on these issues.

2009-01-23-24 FINAL Exec Board Minutes V1.doc *-APPROVED APRIL 17, 2009-* *page 4 of 22*

The conversation around recognition and acceptance of assessment appraisal experience became a consistent talking point during IAAO's board meetings, in various articles, and presentations for the next three decades

Gaining Some Momentum

At the Fall 2022 AARO Conference, IAAO representatives presented to state regulators

This was a critical point when discussion turned into action leading to the development of two task forces

- IAAO created the Mass Appraisal Experience Credit Task force
- TAF created the State Harmonization Task Force

Both groups sharing a common objective

AARO FALL 2022 CONFERENCE AGENDA
October 14-17, 2022

AARO ASSOCIATION OF APPRAISER REGULATORY OFFICIALS

Westin Washington D.C. City Center

Understanding the "Appraisal" in Mass Appraisal

Removing Unnecessary Barriers to Entry

SUNDAY, OCTOBER 16, 2022 CONFERENCE DAY 3		
7:00A - 8:00A	Breakfast	National Ballroom Foyer
7:00A -2:00P	Registration & Networking	National Ballroom Foyer
8:00A – 9:30A	**General Session: Mass Appraisal Experience *Should* Count Towards Certification and Licensure Without Extra Burdens** Moderator: Kim Perotti Speaker: Shannon Hiss, Amy Rasmussen, Jenny Tidwell, Donna VanderVries	National Ballroom

Related Current Events

Executive Order

Promoting Access to Mortgage Credit – Signed March 2026

What the Executive Order Directs

- Pushes regulators (FHFA, HUD, VA) to reduce mortgage origination friction and costs via underwriting/valuation modernization
- Signals broader acceptance of technology-driven valuation and streamlined appraisal requirements

Impacts for Appraisers

- Shift to appraisal alternatives from traditional mortgage appraisals
  - AVMs/AI tools
  - Desktop/Hybrid appraisals
  - Potential expansion of appraisal waivers
- Simplify entry and qualification changes

21st Century ROAD to Housing Act

Became law July 2026

Most appraisal provisions focus on FHA/mortgage appraisals

No direct change to county appraisal processes, statutes, or oversight guidance

However, the passing of this bill suggests a desire/intent to modernize the industry and reduce fees by reducing barriers to perform appraisal

Proposed Changes to the Criteria

AQB Reviewing Appraiser Qualifications

First Exposure Draft - Released December 2025
- Submission Deadline March 2026

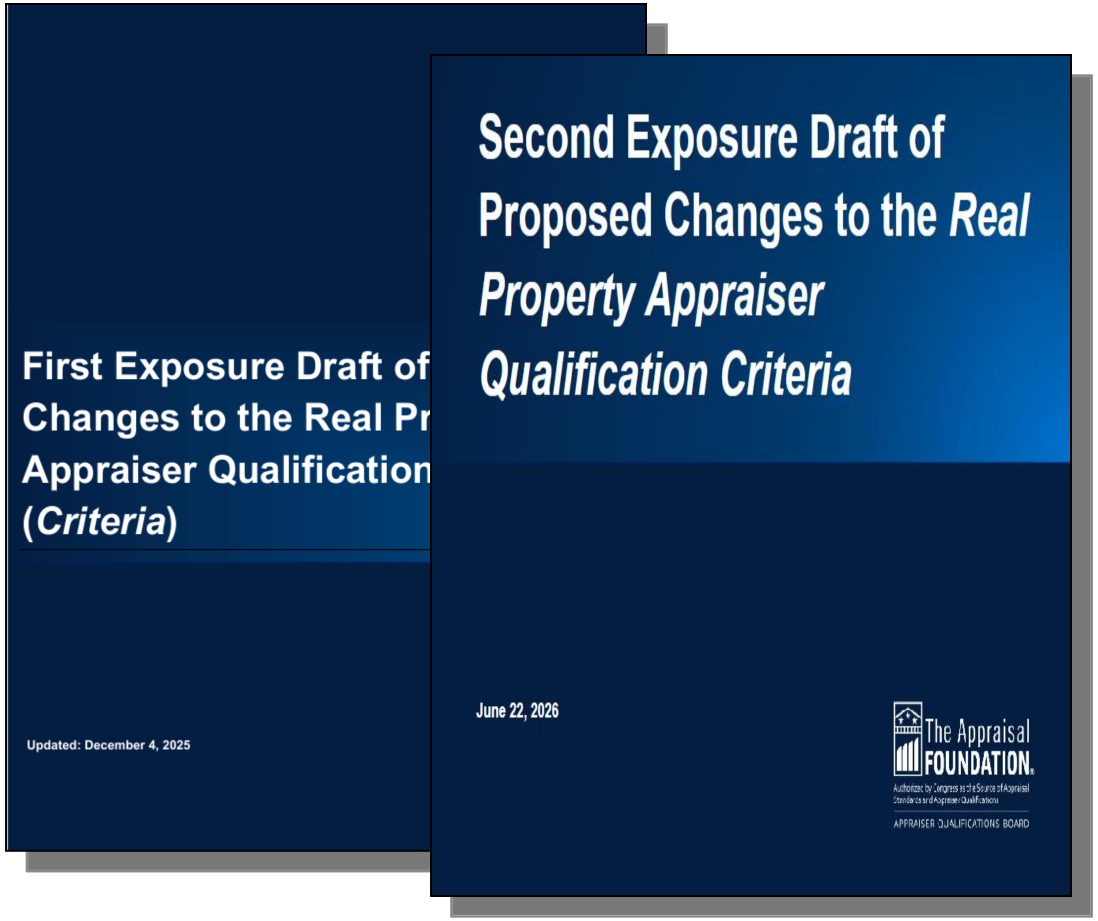
Second Exposure Draft - Released June 2026
- **Submission Deadline August 30, 2026**

Third Exposure Draft - ???

State your position on proposed changes
- Comment on what is good/bad
- State why you feel the way you do
- Offer some food for thought

All comments will be read and considered,

Consider submitting a comment



Key Changes to Criteria (Thus Far)

- Increased emphasis on mass appraisal and ad valorem experience as a valid pathway

  "Experience earned in a state or local assessment office that is required by statute or regulation to comply with USPAP STANDARDS 5 and 6 qualifies as log-base experience..."

- An experience log no longer needs a signature for mass appraisal work in an assessment office that operates under USPAP STANDARDS 5 and 6

  "The assessment office’s structured oversight substitutes for the supervision and verification that an AQB defined Supervisory Appraiser would otherwise provide.“

  "For mass appraisal work in an assessment office that operates under USPAP STANDARDS 5 and 6, the experience log no longer needs a signature of any kind."

Key Changes to Criteria (Thus Far)

- Experience does not require a traditional “Client”

  "Log-based experience credit does not require the appraisal to have been performed for a client in the traditional business sense."

- Do away with the college degree requirement

  Drops the requirement that an applicant for Certified Residential or Certified General credential holds a college degree or completes specific college courses, neither of which was found to directly measure readiness

Key Changes to Criteria (Thus Far)

- Broader definition for qualifying experience

The draft expands the description of qualifying appraisal activities to include:

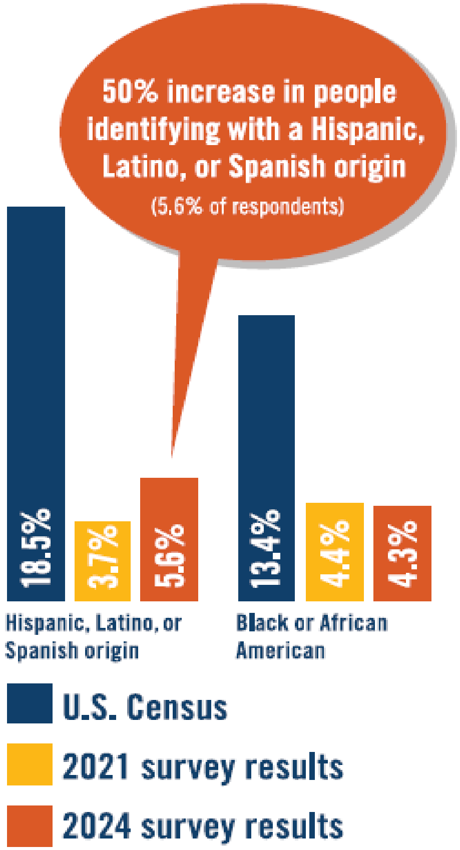
- Identifying the problem
- Determining scope of work,
- Market analysis
- Data gathering and verification
- Applying approaches to value,
- Reconciliation
- Communicating results

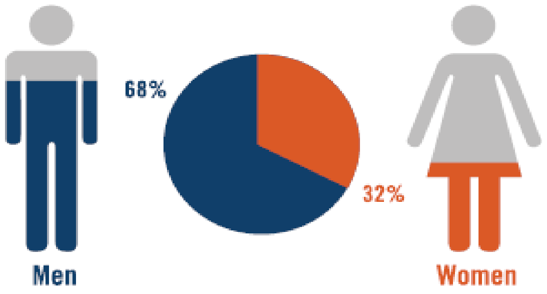
For mass appraisal, this is important because it supports activities such as:

- Model development
- Ratio studies
- Neighborhood analysis
- Market segmentation
- Valuation review
- Statistical testing
- Valuation Defense

Why This All Matters

2024 Demographic Survey of the Appraisal Profession

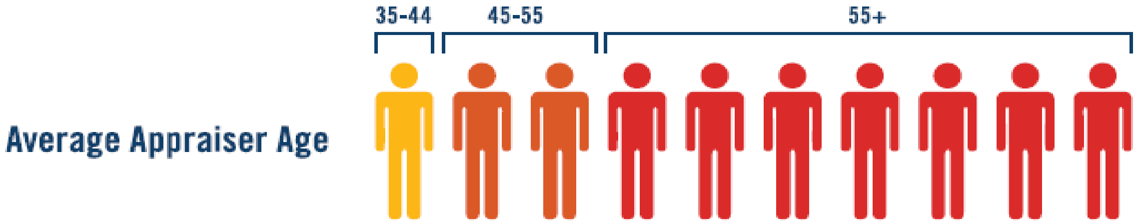




The Appraisal Profession Today

There has been progress towards alignment with the U.S. Census (Census) in terms of Hispanic, Latino, or Spanish origin representation: 5.6% of survey respondents identified with these groups, moving closer to the 18.5% reported by the Census.

Women and people of color remain underrepresented within the appraisal profession, with the data between the two surveys largely unchanged. As in the 2021 survey, the age demographics are predominantly older, in the 55+ bracket.



Industry Trends

A separate industry study shows appraiser population projections for 2025 through 2030. This analysis comes from MtgeFi, a company providing insights and forecasts related to the housing finance sector, focusing on mortgage activity and market trends.

The study used data from the ASC national appraiser registry and Freddie Mac data on appraiser capacity. The analysis revealed the following projections:

- ASC registry numbers:
  - 2016 – 92,000 unique appraisal licenses
  - 2025 – 65,000 unique appraisal licenses
    - 29.4% decline
- GSE portal submissions:
  - 2016 – 53,000 appraisers
  - 2025 – 38,000 appraisers
    - 28.3% decline

MtgeFi estimates by 2030 the number of unique appraisers will drop to 48,000, of which only 27,000 will submit reports through the GSE portal.

Its not "Real Appraisal Work"

We Aren’t That Different

- Education and course work are virtually the same
- UPSAP principles apply
  - Ethics Rule
  - Record Keeping Rule
  - Competency Rule
  - Scope of Work
  - Jurisdictional Exception Rule
- Experience is Experience
  - Bank appraisals, ag appraisals, mass appraisals, and right-of-way appraisals
  - It is all appraisal experience, each having a specific Scope of Work
- Public trust must be upheld

Value Added for Individuals

- Dual-credentialed professional
- Opens doors
  - Serve as both mass appraiser and single property appraiser on qualifying projects
- Strengthens credibility
- Deepens valuation knowledge
- Positions the member for expert witness engagements

Value Added for Jurisdictions

- Assist with recruitment and retention
- Strengths the perception or the work that is done
- Encouraging professional development in our employees, making our organizations stronger
- May reduce reliance on outside appraisers for certain projects
- Builds institutional knowledge that doesn't walk out the door with a vendor
- Creates in-house appraisal review capacity with licensed authority and credibility

Value Added for the Mass Appraisal Profession

- Help address shortage in rural and underserved markets
- Bring experienced valuations professionals into the appraiser pool
- Diversifies the work force with public services backgrounds
- Strengthens credibly of the profession

Goals and Accomplishments

IAAO Mass Appraisal Experience Task Force

Based on historic efforts made by IAAO on this topic and the feedback from outreach efforts the following objectives were identified as the primary goals for the task force:

1. Provide education about mass appraisal to state regulatory boards
2. Develop a tool to help State boards comply with the ASC's documentation requirements

Since the development of the initial goals for the task force the following additional goals have been added to our objectives:

3. Outreach to IAAO members about the on-going efforts
4. Partner with appraisal industry peers facing similar hurdles

The underlying goal is nationwide acceptance of mass appraisal experience for single property appraisal credentials

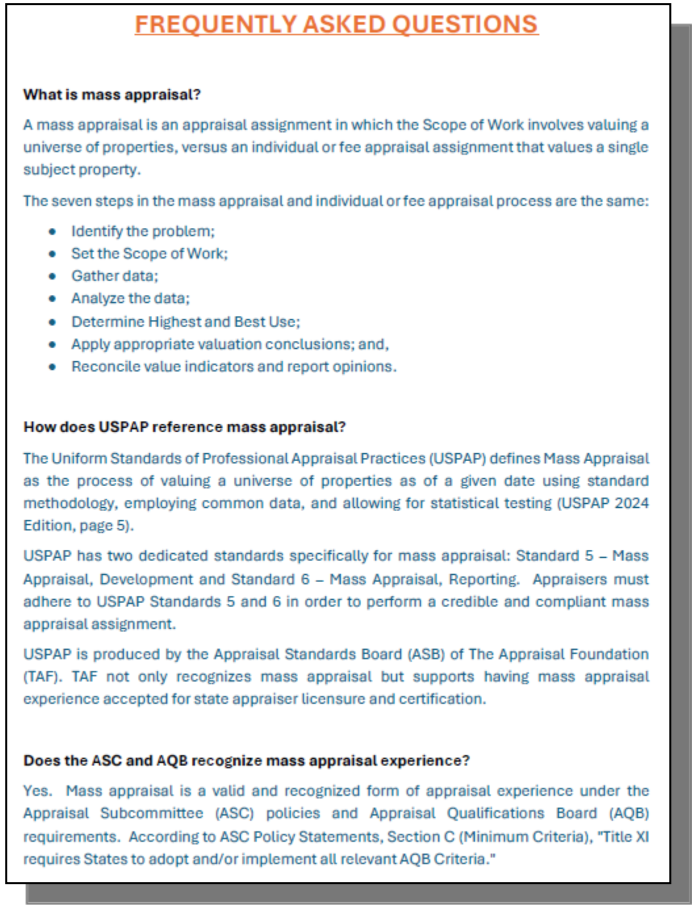
Goal 1 – Provide Education About Mass Appraisal

Progress - Ongoing

Educate state boards on mass appraisal

Developed a list of Frequently Asked Questions as Leave Behind Document

Continue to refine this document as common questions arise



FREQUENTLY ASKED QUESTIONS

What is mass appraisal?

A mass appraisal is an appraisal assignment in which the Scope of Work involves valuing a universe of properties, versus an individual or fee appraisal assignment that values a single subject property.

The seven steps in the mass appraisal and individual or fee appraisal process are the same:

- Identify the problem;
- Set the Scope of Work;
- Gather data;
- Analyze the data;
- Determine Highest and Best Use;
- Apply appropriate valuation conclusions; and,
- Reconcile value indicators and report opinions.

How does USPAP reference mass appraisal?

The Uniform Standards of Professional Appraisal Practices (USPAP) defines Mass Appraisal as the process of valuing a universe of properties as of a given date using standard methodology, employing common data, and allowing for statistical testing (USPAP 2024 Edition, page 5).

USPAP has two dedicated standards specifically for mass appraisal: Standard 5 – Mass Appraisal, Development and Standard 6 – Mass Appraisal, Reporting. Appraisers must adhere to USPAP Standards 5 and 6 in order to perform a credible and compliant mass appraisal assignment.

USPAP is produced by the Appraisal Standards Board (ASB) of The Appraisal Foundation (TAF). TAF not only recognizes mass appraisal but supports having mass appraisal experience accepted for state appraiser licensure and certification.

Does the ASC and AQB recognize mass appraisal experience?

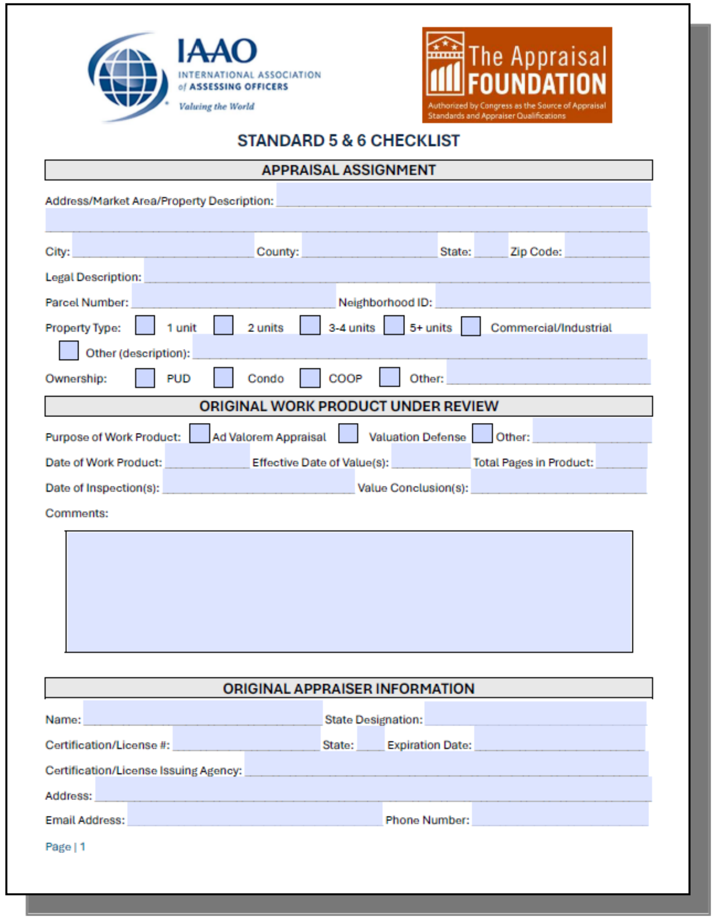
Yes. Mass appraisal is a valid and recognized form of appraisal experience under the Appraisal Subcommittee (ASC) policies and Appraisal Qualifications Board (AQB) requirements. According to ASC Policy Statements, Section C (Minimum Criteria), "Title XI requires States to adopt and/or implement all relevant AQB Criteria."

Goal 2 - Develop a Mass Appraisal Log for State Boards

Progress - Complete

Develop a tool to help State boards comply with the ASC's documentation requirements

USPAP Standard 5 & 6 Compliance Checklist



IAAO INTERNATIONAL ASSOCIATION of ASSESSING OFFICERS Valuing the World

The Appraisal FOUNDATION Authorized by Congress as the Source of Appraisal Standards and Appraiser Qualifications

STANDARD 5 & 6 CHECKLIST

APPRAISAL ASSIGNMENT

Address/Market Area/Property Description:

City: County: State: Zip Code:

Legal Description:

Parcel Number: Neighborhood ID:

Property Type: ☐ 1 unit ☐ 2 units ☐ 3-4 units ☐ 5+ units ☐ Commercial/Industrial

☐ Other (description):

Ownership: ☐ PUD ☐ Condo ☐ COOP ☐ Other:

ORIGINAL WORK PRODUCT UNDER REVIEW

Purpose of Work Product: ☐ Ad Valorem Appraisal ☐ Valuation Defense ☐ Other:

Date of Work Product: Effective Date of Value(s): Total Pages in Product:

Date of Inspection(s): Value Conclusion(s):

Comments:

ORIGINAL APPRAISER INFORMATION

Name: State Designation:

Certification/License #: State: Expiration Date:

Certification/License Issuing Agency:

Address:

Email Address: Phone Number:

Page | 1

IAAO INTERNATIONAL ASSOCIATION of ASSESSING OFFICERS *Valuing the World*

The Appr FOUNDA
Authorized by Congress as the Sour
Standards and Appraiser Qualificati

STANDARD 5 & 6 CHECKLIST

APPRAISAL ASSIGNMENT

Address/Market Area/Property Description:

City: County: State: Zip Code

Legal Description:

Parcel Number: Neighborhood ID:

Property Type: ☐ 1 unit ☐ 2 units ☐ 3-4 units ☐ 5+ units ☐ Commercia

☐ Other (description):

Ownership: ☐ PUD ☐ Condo ☐ COOP ☐ Other:

ORIGINAL WORK PRODUCT UNDER REVIEW

Purpose of Work Product: ☐ Ad Valorem Appraisal ☐ Valuation Defense ☐ Other:

Date of Work Product: Effective Date of Value(s): Total Pages in P

Date of Inspection(s): Value Conclusion(s):

Comments:

ORIGINAL APPRAISER INFORMATION

Name: State Designation:

Certification/License #: State: Expiration Date:

Certification/License Issuing Agency:

Address:

Email Address: Phone Number:

IAAO INTERNATIONAL ASSOCIATION of ASSESSING OFFICERS *Valuing the World*

The App FOUNDA
Authorized by Congress as the Sou
Standards and Appraiser Qualificat

STANDARD 5 & 6 CHECKLIST

USE OF THIS CHECKLIST

This Standard 5 & 6 checklist will assist the ______ Board of Real Estate Appraisers with the
an ad valorem appraisal submission. The purpose of this evaluation is to identify and com
substantial errors or inadequacies where the submission does not meet the minimum
established within Standards 5 & 6 of the Uniform Standards of Professional Appraisal Prac

EVALUATOR INFORMATION

Name: State Designation:

Certification/License #: State: Expiration Date:

Certification/License Issuing Agency:

Address:

Email Address: Phone Number:

#	Has the appraiser…	USPAP References	Response Yes	Response No	Response N/A	Comment if No o
1	identified and correctly interpreted the appraisal problem and scope of work?	5-1(a) SOW	○	○		
2	identified the intended use of the appraisal, as well as the intended users (by name or type)?	5-2(a)(b) 6-2(a)(b)	○	○		
3	identified the type of value, definition of value, and the source of the value definition?	5-2(c) 6-2(e) SOW	○	○		
4	stated the opinion of value in terms of cash, terms equivalent to cash, or other precisely defined terms (if market value)?	5-2(c) 6-2(e)	○	○		

IAAO INTERNATIONAL ASSOCIATION of ASSESSING OFFICERS *Valuing the World*

The Appraisal FOUNDATION
Authorized by Congress as the Source of Appraisal Standards and Appraiser Qualifications

STANDARD 5 & 6 CHECKLIST

CHECKLIST & EVALUATOR'S SUMMARY

Do any of the "No" responses from the USPAP reference section indicate a violation of USPAP's Ethic's Rule, Record Keeping Rule, Competency Rule, or Scope of Work Rule? ☐ Yes* ☐ No

Which approaches to value were excluded from the report, if any? ☐ Income ☐ Cost ☐ Sales

Were any of the excluded approaches to value necessary for credible results? ☐ Yes* ☐ No

*** If you marked 'Yes' to any above question, please provide more information in the comment field below.**

Comments:

NOTE: This Standard 5 & 6 checklist is to be used in conjunction with the work product under review. Without the accompanying work product this analysis cannot be completely understood and should not be solely relied upon.

Additional comments:

Signature: Date:

Name:

State Designation:

Certification or License #:

State: Expiration Date:

Goal 3 – Outreach

Progress - Ongoing

- Articles
- Podcasts
- Presentations
- Landing Page

IAAO, TAF task forces meet in KC to solidify joint efforts

BY SHANNON HISS

IAAO in mid-July hosted a meeting between IAAO's Mass Appraisal Experience Task Force and The Appraisal Foundation's State Harmonization Task Force.

The purpose of the meeting at IAAO HQ was to bring members of both groups together to further collaborate and ensure cohesiveness in the outreach messages and efforts being made by members of both groups as they work toward shared goals.

As was covered in the July *F+E* article about IAAO's task force, the two groups have been working together for several months to encourage more state appraisal regulatory boards to accept mass appraisal experience as a viable pathway toward earning single property appraisal certifications and credentials.

July's meeting provided an excellent opportunity for members of both groups to meet in person for the first time.

Together, they identified goals and objectives for the next steps and shared insights about outreach efforts.

Members also developed strategies to navigate potential hurdles in different states.

In addition to working on identification of goals and celebrating "wins," the project has had to date, the groups spoke with members of the Appraisal Subcommittee (ASC) to discuss federal oversight and compliance requirements.

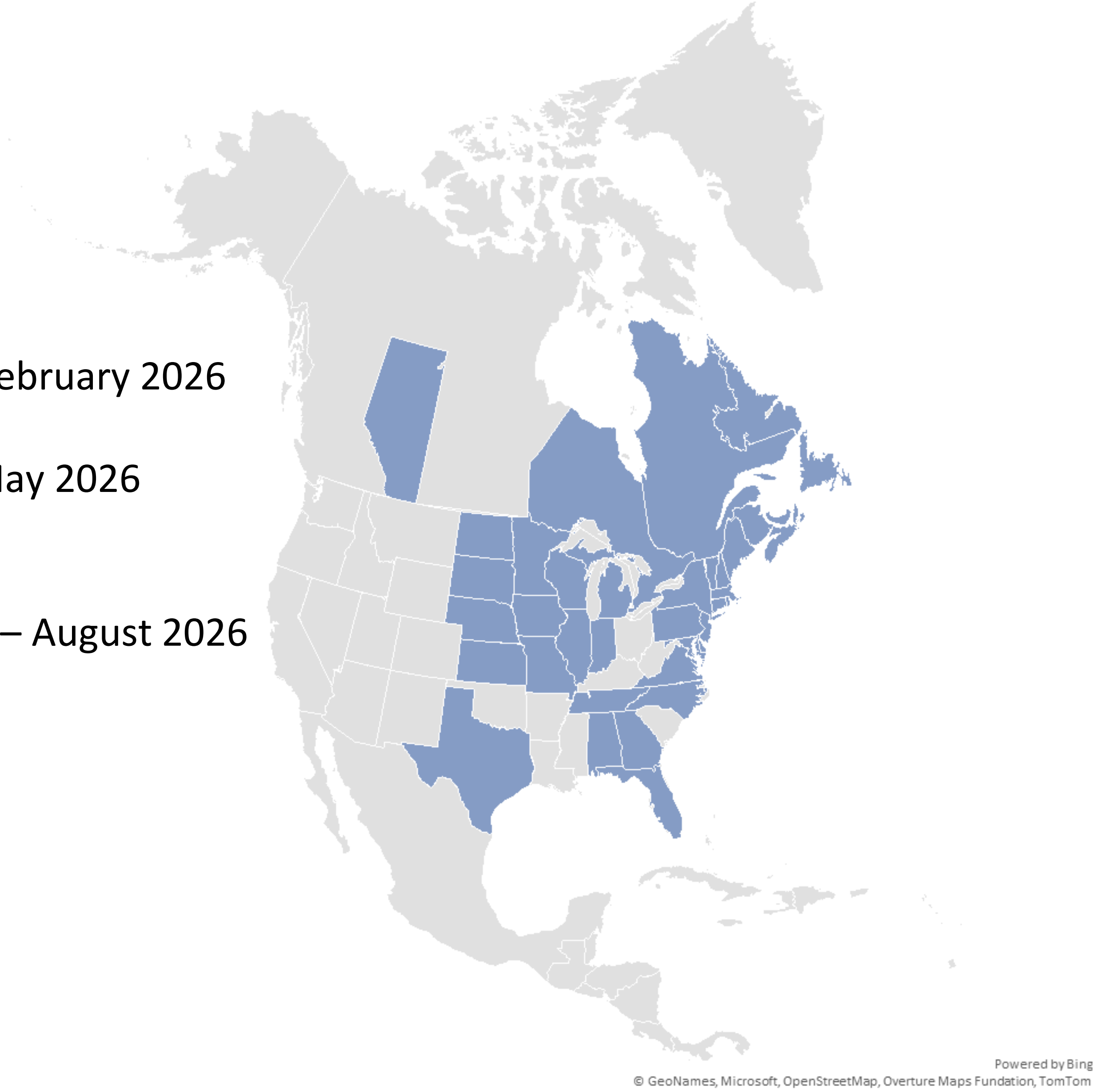
This conversation served to help members better understand the legal and statutory requirements regulatory boards must meet to ensure their programs remain in compliance.

And thus, my journey into the 'accidental profession' began

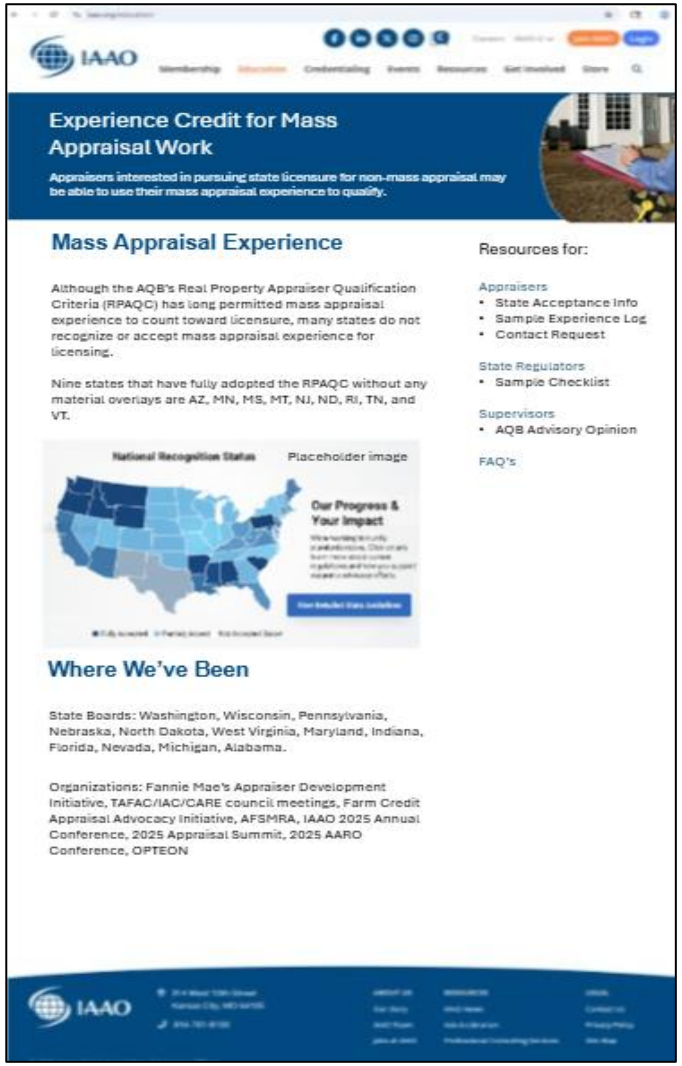
Mirroring the efforts made by IAAO and the Mass Appraisal Experience Task Force, late last year The Appraisal Foundation formed the State Harmonization Task Force.

Mass Appraiser Speaking Engagements for 2026

- Alabama Chapter of IAAO – January 2026
- Texas Association of Appraisal Districts Conference – February 2026
- Florida Chapter of IAAO – April 2026
- Northeast Region Association of Assessing Officers – May 2026
- George Association of Assessing Officers – July 2026
- Virginia Education Seminar – July 2026
- North Central Region Association of Assessing Officers – August 2026
- Tennessee Chapter of IAAO – August 2026
- Michigan Assessor's Association – August 2026
- IAAO Annual Conference – October 2026
- North Carolina Annual Conference – November 2026



Informational Landing Page – Coming Soon to IAAO Website



Goal 4 – Partner with Peer Organizations

Progress - Ongoing

Partner with appraisal industry peers facing similar hurdles

Work with interested stakeholders on ways to collaborate

Appraisal Institute™

AARO Association of Appraiser Regulatory Officials

IRWA

ASA American Society of Appraisers® Providing Value Worldwide

ASFMRA ARA

ACTS Appraiser's Conference and Trade Show

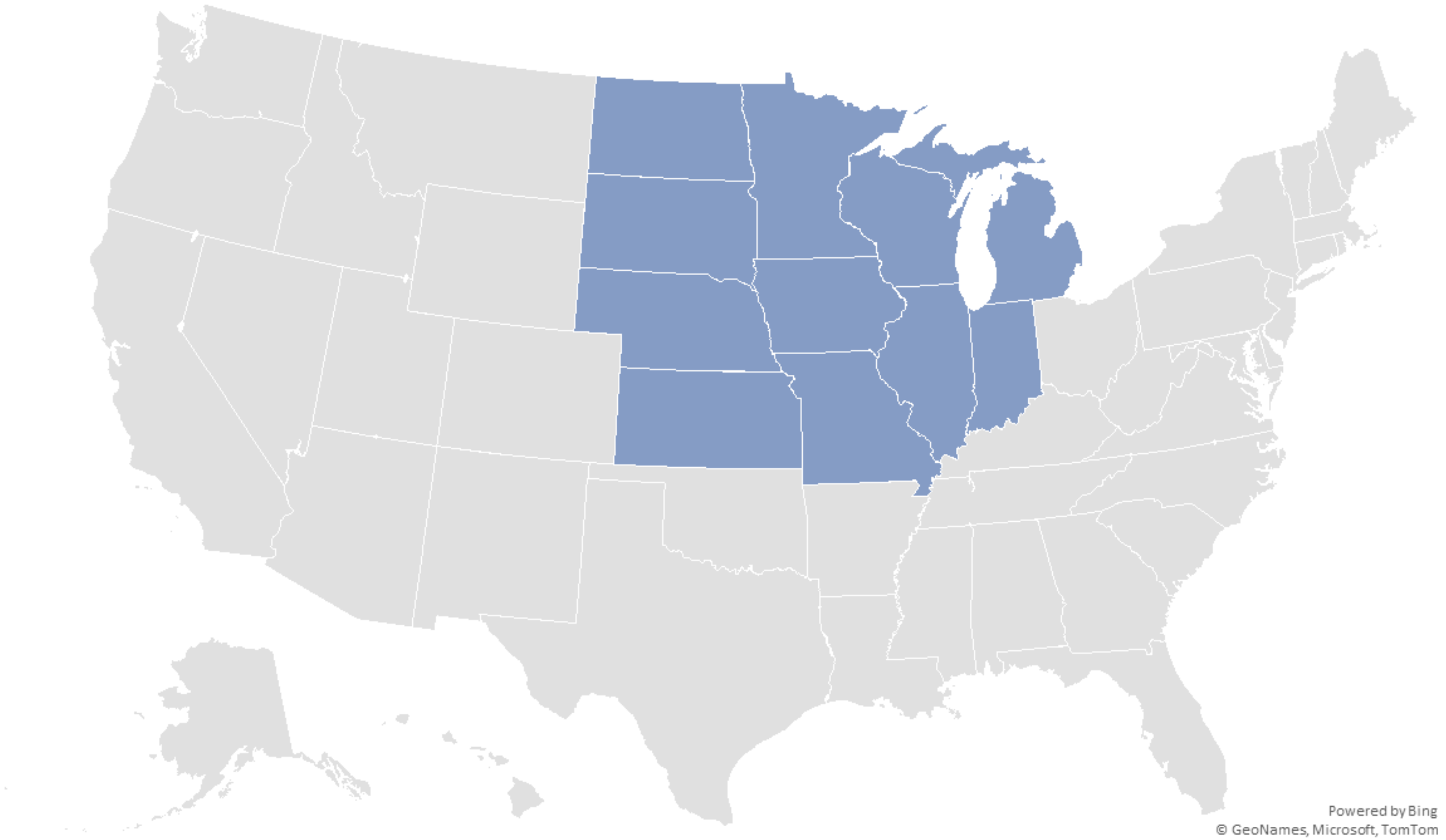
FOR APPRAISERS, BY APPRAISERS

APPRAISAL SUBCOMMITTEE FFIEC

Fannie Mae

Where does your state stand?

NCRAAO States

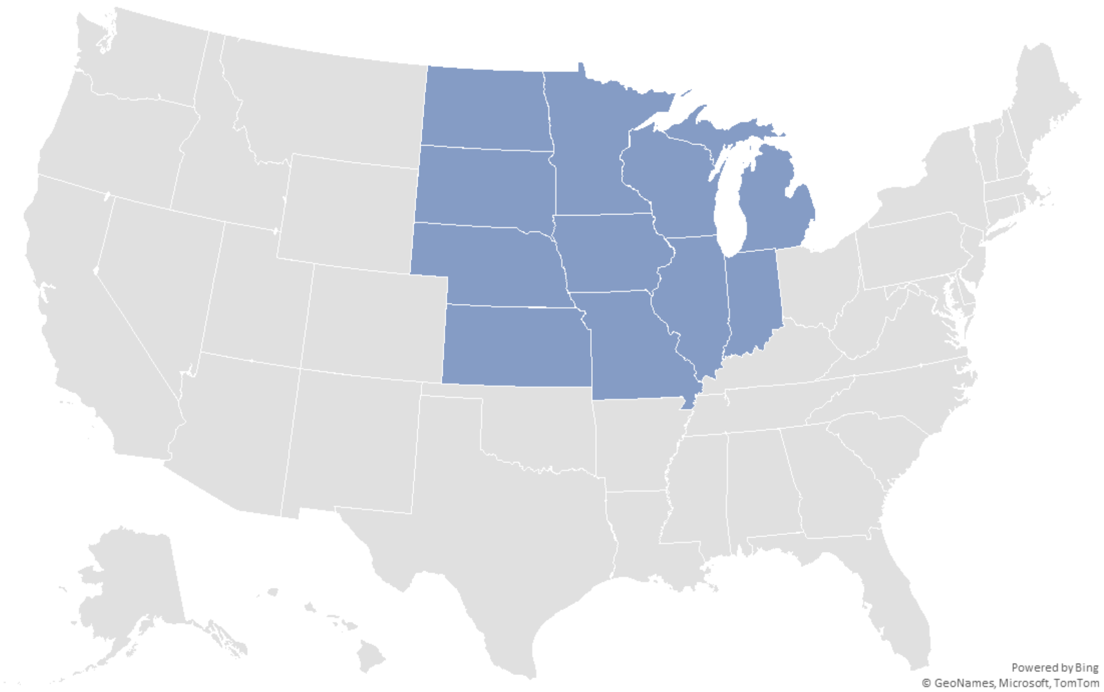


NCRAAO States – General Comments

The Appraisal Foundation/State Harmonization Task Force is working their way around the county to meet with state regulators

Every board is assigned a member of the foundation to be used as a resource to answer questions

Many states are waiting on the AQB to update criteria before making changes to state policy



Illinois

Presented to the Illinois board in early 2026

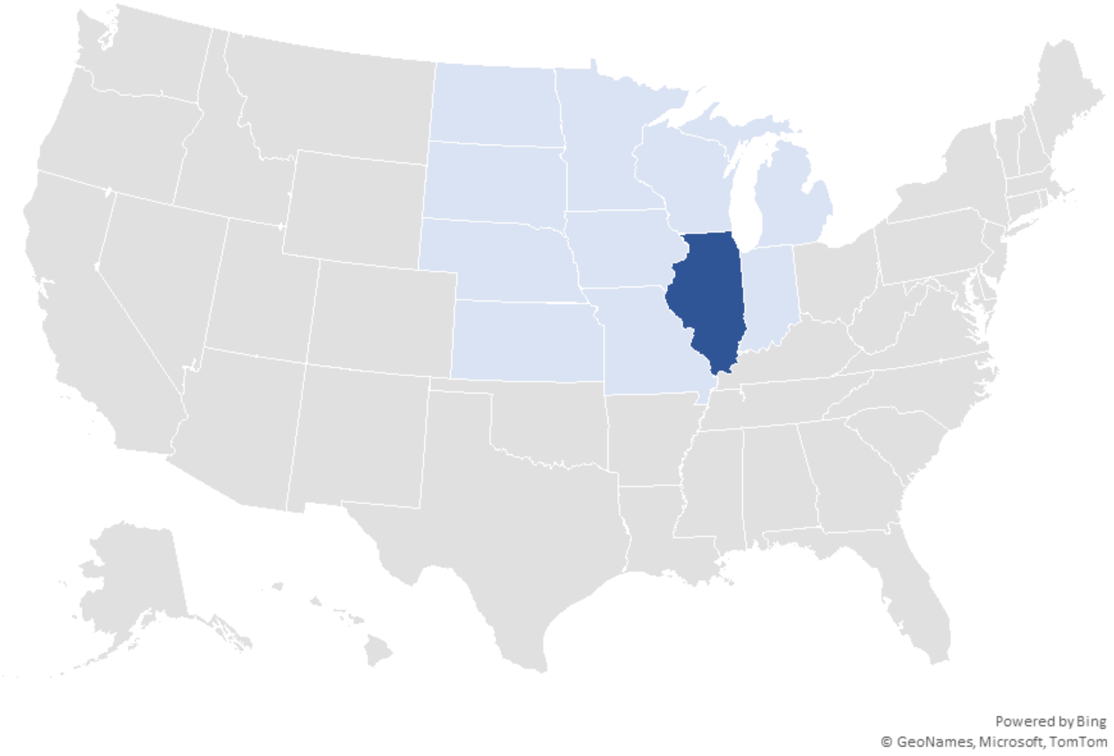
This meeting was attended by dozens from the Cook County Assessment Office, IAAO members, and the Illinois Assessment Institute

The chair of this board works for the Cook County Assessment Office

They allow mass appraisal by statute but administratively they do not accept it

They don’t know how to review an experience log that includes mass appraisal

There legal council took note of this and indicated they would work with us to resolve.

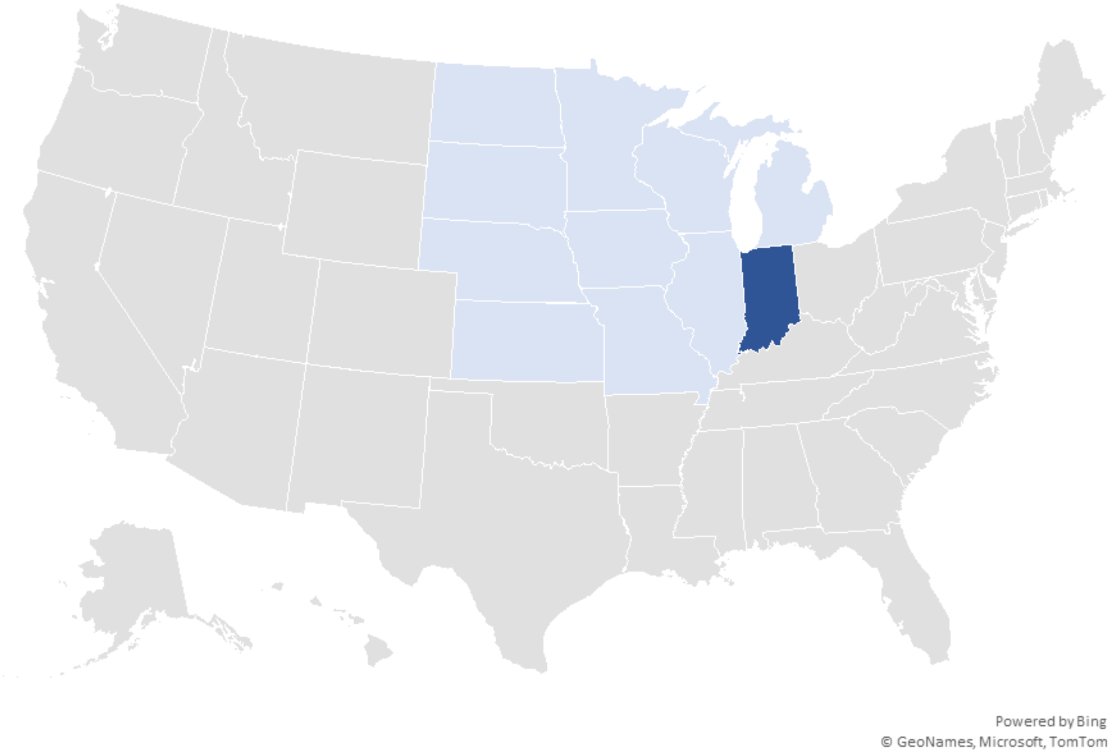


Indiana

Indiana has the most overlays of any state

They have agreed to review all of the overlays coupled with the new proposed criteria and work on solutions

One of their board members said he is in strong favor of recognizing the licensed credential

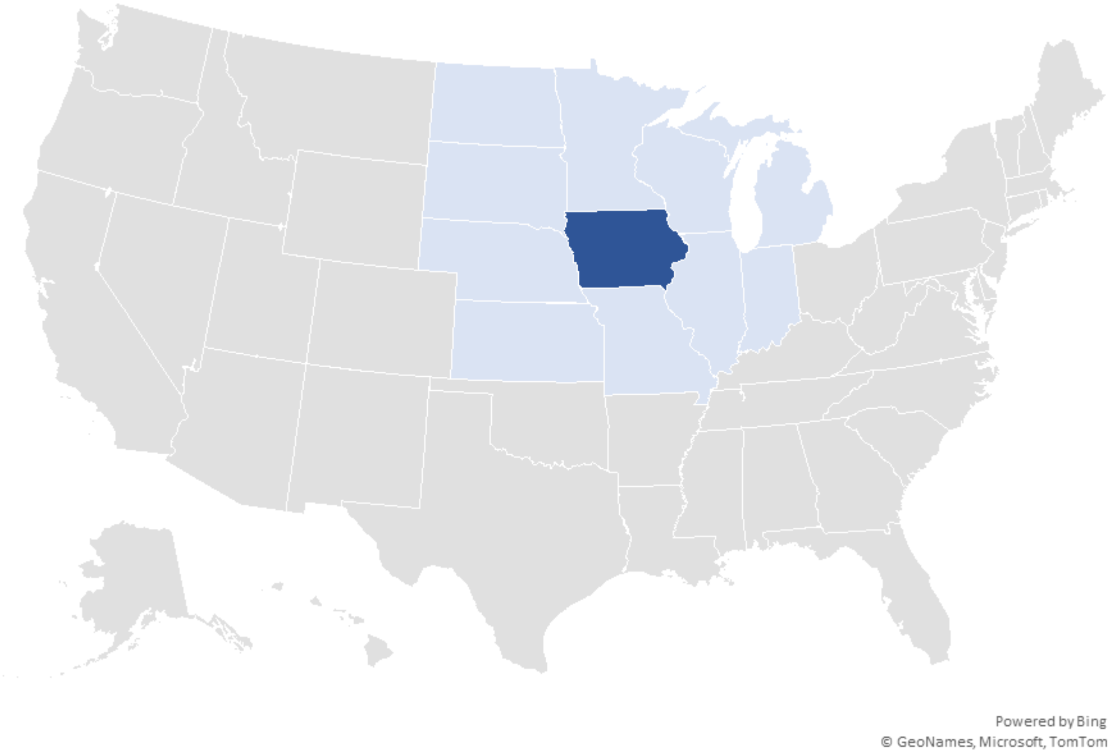


Iowa

Everything good in Iowa

They have no real issues and currently accept mass appraisal experience

Not sure if anyone has tried to apply in Iowa, so there may be a learning curve

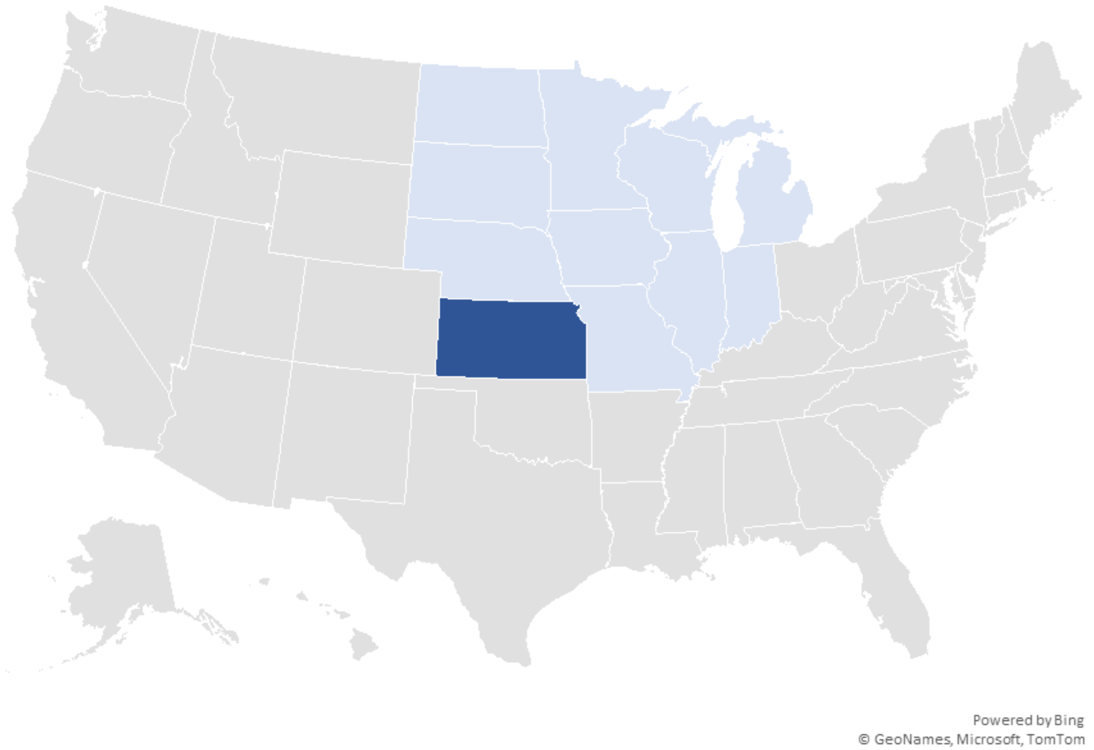


Kansas

We have not made our initial appearance to the board in Kansas

The Kansas board went through a lot of turnover in the last year, new executive director and new board members

Meeting scheduled for September 21 between the board, task force members, and other interested parties



Michigan

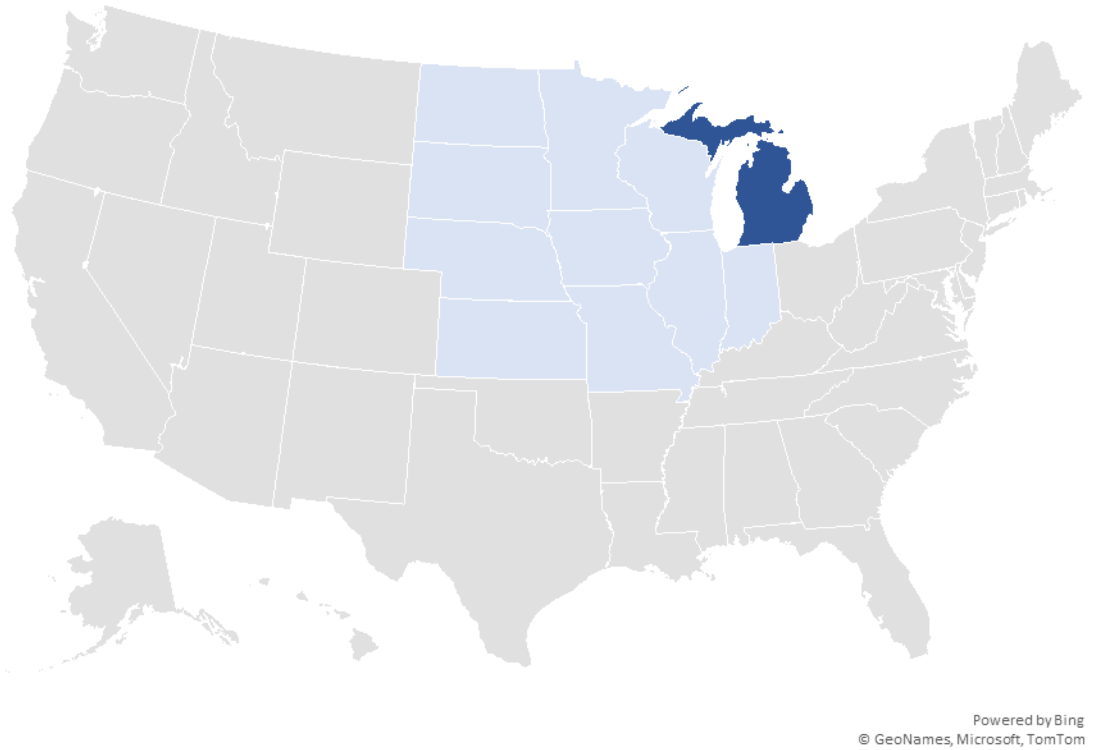
Met with the Board of Real Estate Appraisers in November 2025

Legally, they accept the AQB criteria in whole

Administratively, they have no process to accept mass appraisal

They proposed opening their rules committee to address procedures for mass experience, though there have been no further discussion in subsequent meetings

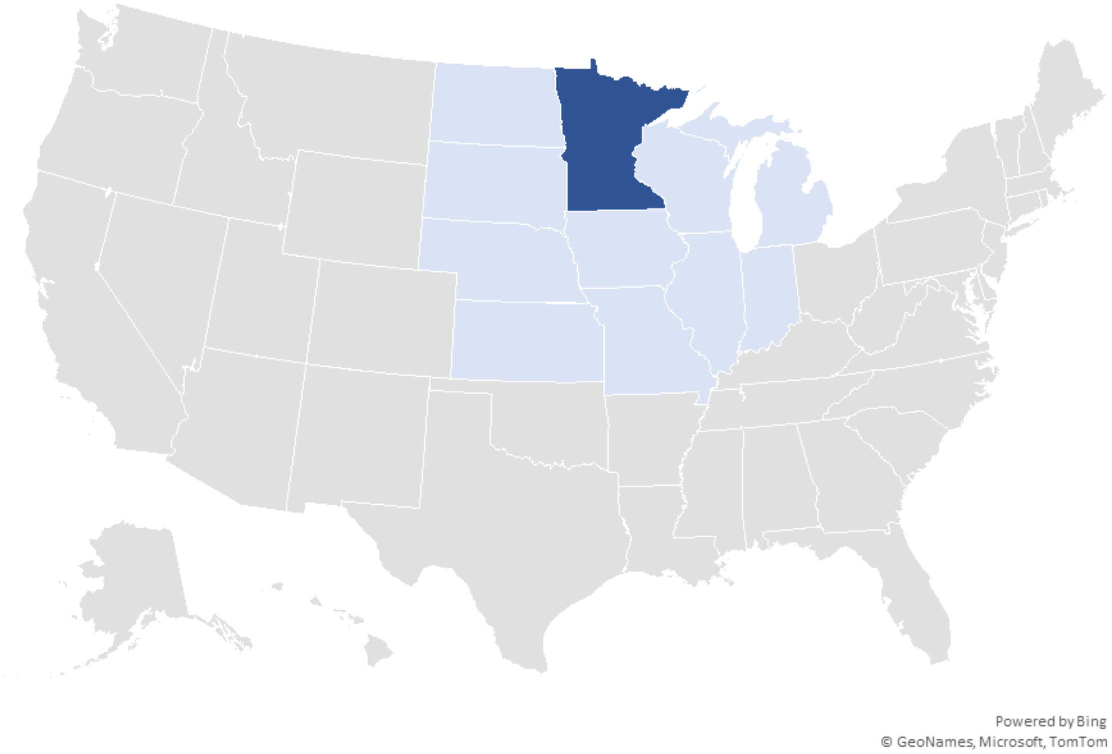
Conversations between several state assessing organizations about this initiative and have generated a fair amount of interest



Minnesota

There have not been any initial appearance to Minnesota regulators

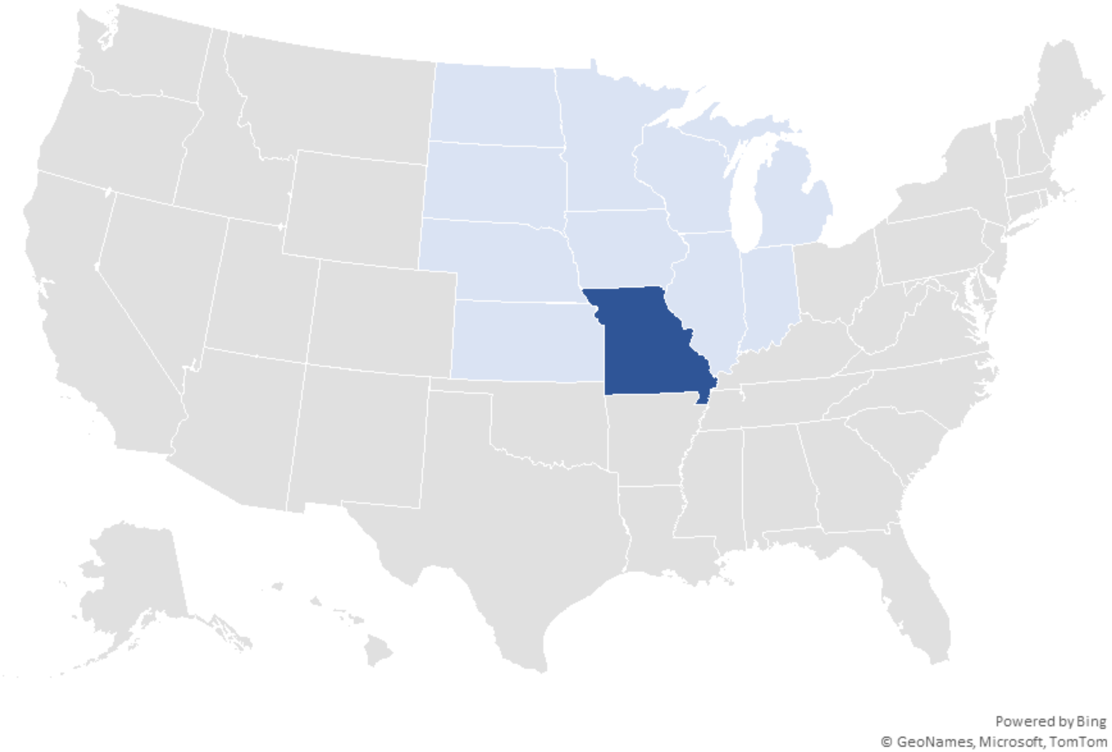
Minnesota does not have a board



Missouri

There have not been any initial appearance to the board

Hopefully to work with the Missouri board in 2027

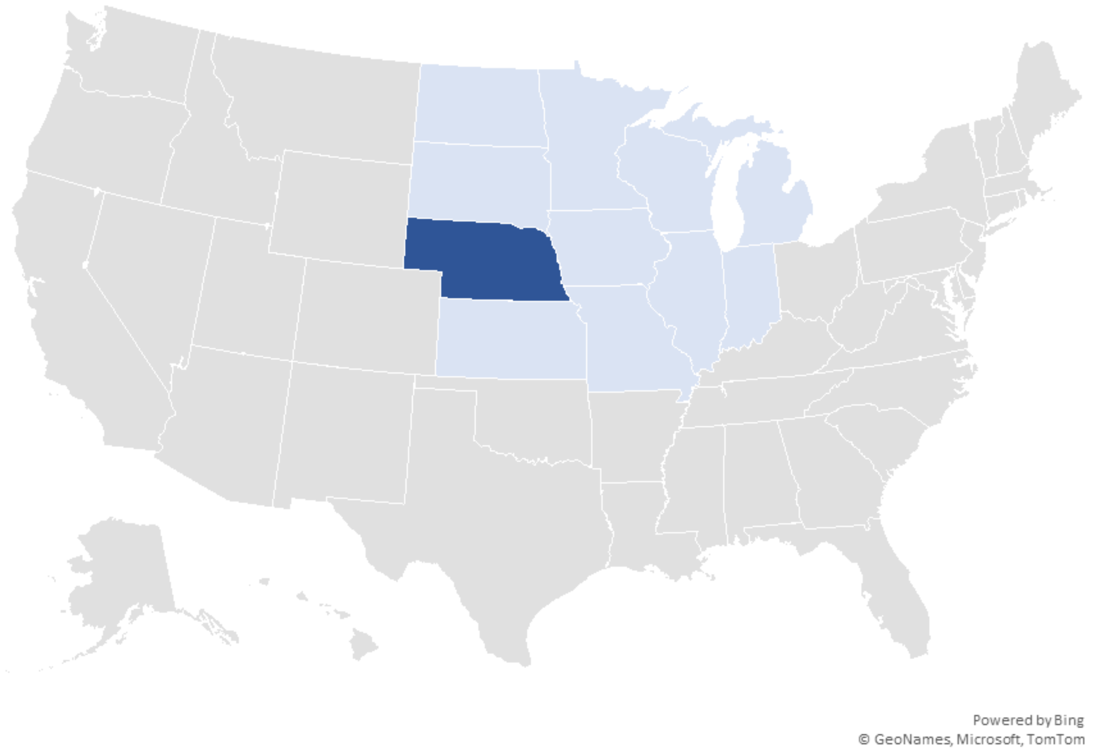


Nebraska

Nebraska does accept mass appraisal

However, they limit mass appraisal, along with review appraisal and appraisal consulting to 25% credit for experience

The board is receptive to reviewing this policy once the AQB criteria becomes official

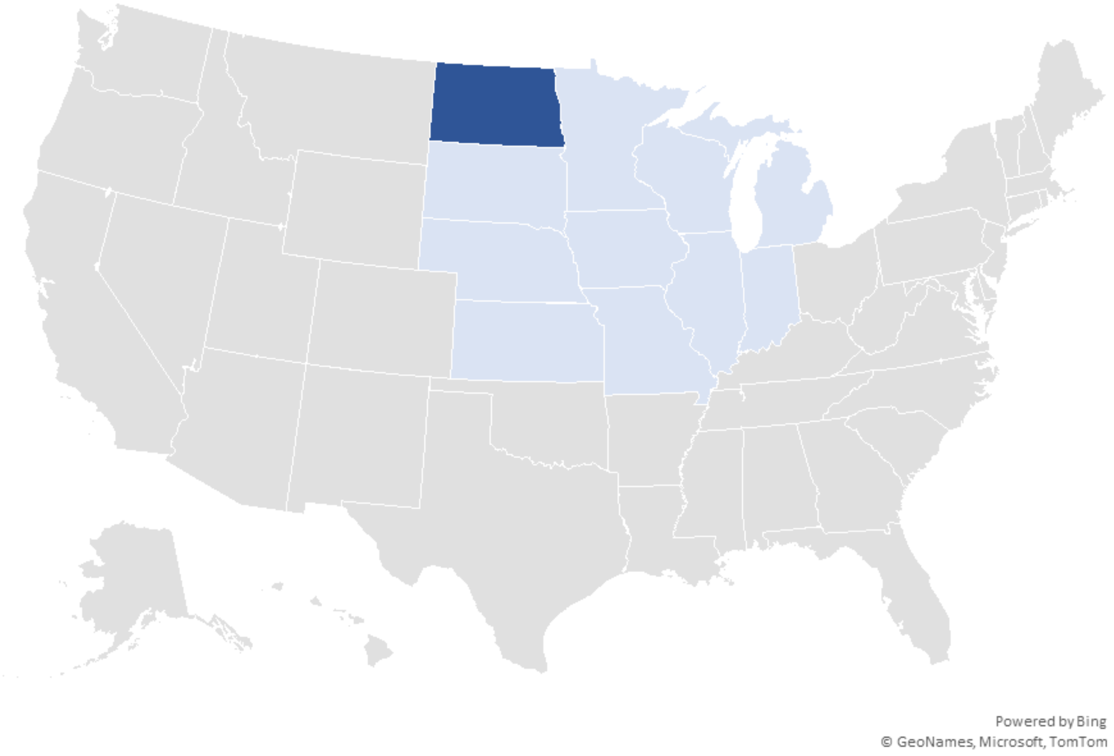


North Dakota

North Dakota, for the most part, accepts the AQB criteria by reference

However, recently they turned a mass appraisal applicant away

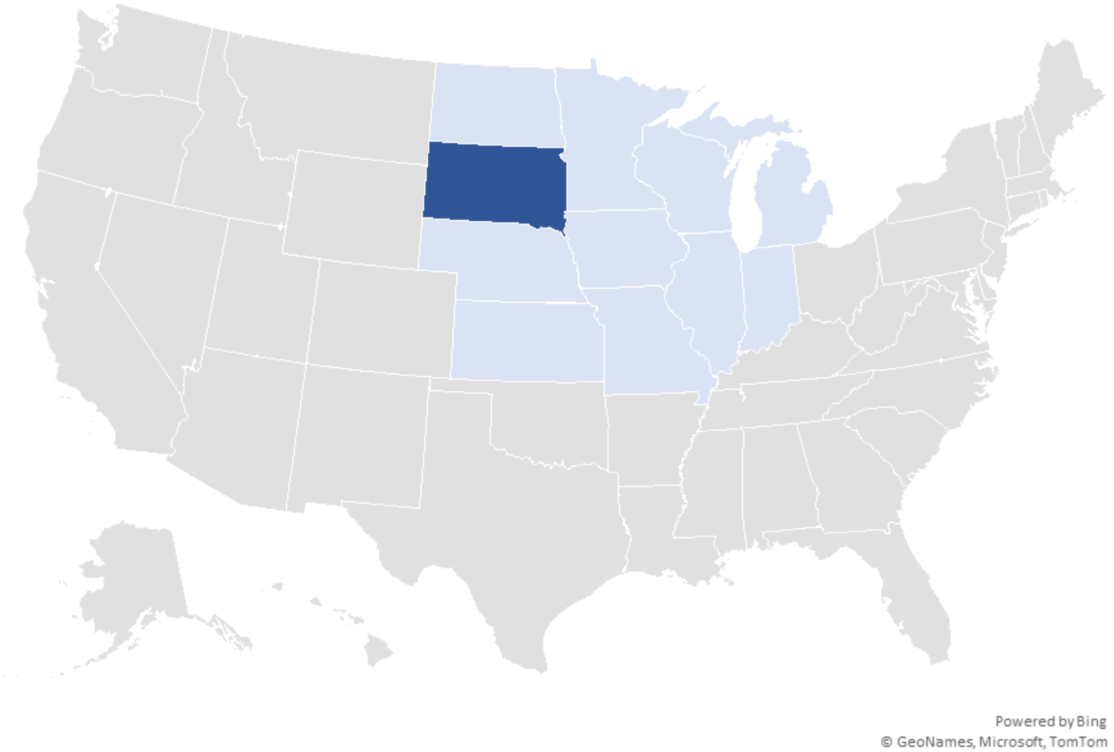
This was discussed with the board and they agreed to by more proactive about mass appraisal applicants



South Dakota

South Dakota, for the most part, accepts the AQB criteria by reference

Not aware of anyone trying to apply and testing the application process

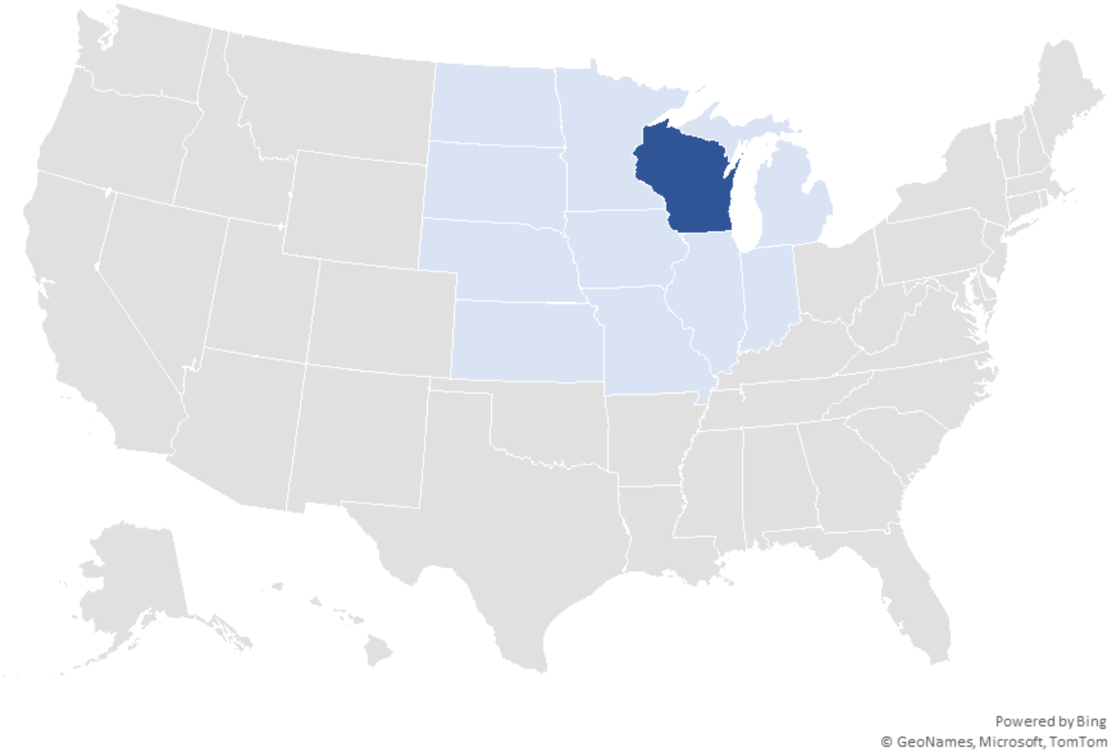


Wisconsin

No issues in Wisconsin

They currently accept mass appraisal experience as part of their licensing program

The current chair of the Wisconsin board is on TAF's State Harmonization Task Force



Get Involved

A Grassroots Effort

Getting Involved

- Be an advocate
- Engage with other members
- Organize a special committee, task force, or coalition
- Reach out to your state regulatory boards and/or legislators
  - Request meetings
  - Attend meetings and hearings
- Monitor rule making activity
- Submit formal comments
- Partner with peer organizations

IAAO
INTERNATIONAL ASSOCIATION of ASSESSING OFFICERS
Valuing the World

Appraisal Institute™

ASA
American Society of Appraisers®
Providing Value Worldwide

IRWA

AARO
Association of Appraiser Regulatory Officials

NAA
National Association of Appraisers
Unity • Strength • Professionalism

ASFMRA
ARA

ACTS
Appraiser's Conference and Trade Show
FOR APPRAISERS, BY APPRAISERS

MEMBERS

- Mass appraisers are trained, credentialed professionals
- Hold designations requiring rigorous education, tested competency, and field experience
- Work supports fair and equal property tax distribution
- Often work with and alongside licensed appraisers

NATURE OF WORK

- Real property valuation is a core function of daily work
- Apply appraisal principles, market analysis, and property rights concepts routinely
- State regulations require substantive, ongoing engagement with valuation standards

THE GAP

- Current licensure pathways don't accommodate career experience
- Years of relevant work often goes unrecognized
- The belief is that this is an unintended gap — not deliberate policy
- Regulatory boards have the authority to thoughtfully address it

WHY IT MATTERS

- The appraisal profession faces a growing workforce shortage
- Mass appraisal professionals are an experienced, ready talent pool
- Modernizing experience recognition serves the public interest
- Rigorous standards should be required — ask only for a fair review and consideration of experience

Thank you

Ryan Janzen
Lyon County Appraiser
rjanzen@lyoncountyks.gov

Equitable Solutions, LLC
ryan.janzen@equitablesolutionsllc.com

<u>Other Contacts Related to Effort</u>

Pete Fontana
TAF State Harmonization Task Force - Chair
pete@fontanainc.net

Kevin Hayes
IAAO Mass Appraisal Experience Task Force - Chair
khayes@pcpao.gov

Shannon Hiss
IAAO Mass Appraisal Experience Task Force - Staff Liasson
hiss@iaao.org