

appraiserfocus magazine

HOW BIG

MEASURING IN THE ANSI ERA WITHOUT LOSING YOUR MIND

How to stop defending your square footage
and start explaining it.

IS THE HOUSE?



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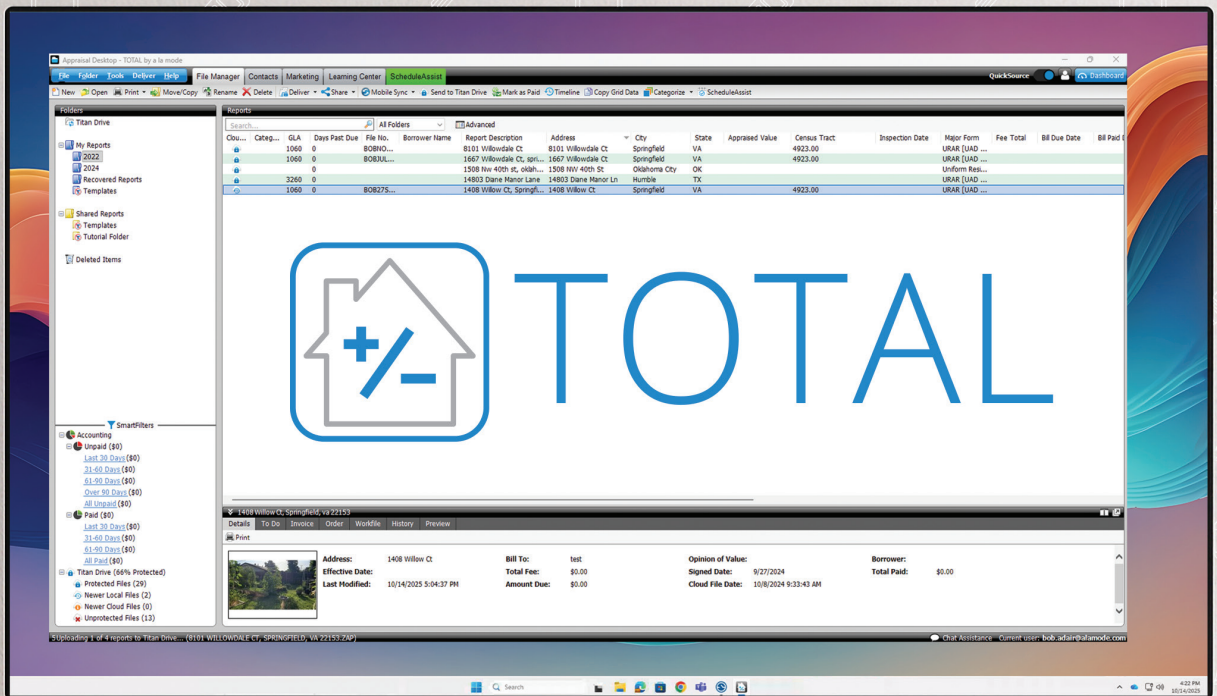
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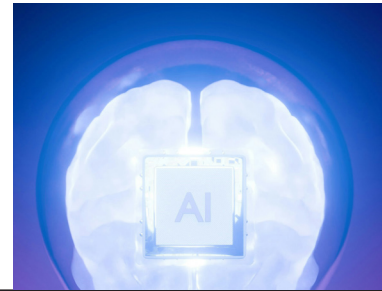
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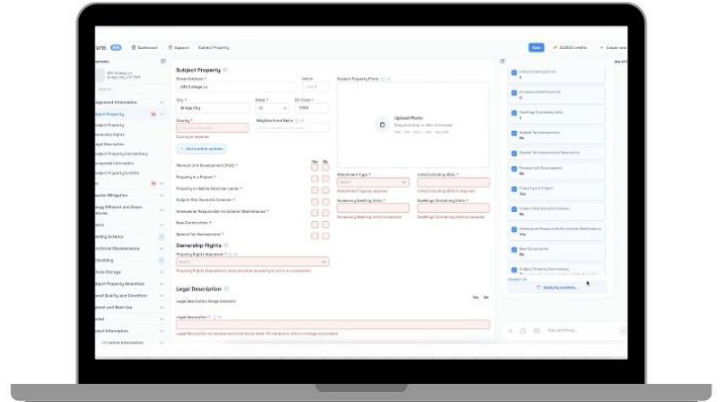


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A Note from the President



Connect with me about how to get involved with the NAA.
Reach me at malindagriffin@gmail.com

Gratitude and Continued Service

AS I BEGIN MY TRANSITION TO IMMEDIATE PAST PRESIDENT of The National Association of Appraisers, I find myself reflecting on an incredible journey—and feeling deeply grateful.

Thank you. These two simple words cannot fully express my appreciation, but they come from the heart. Thank you to everyone who believed in me, supported me, mentored me, and assisted with the countless tasks required to sustain this remarkable organization. Your confidence and collaboration have meant everything.

Serving as your President has been both an honor and a privilege. Representing our association at events across the country has allowed me to witness firsthand the dedication, expertise, and professionalism that define our members. From coast to coast, I've been inspired by your commitment to excellence in the appraisal profession.

One of the highlights of my tenure has been participating in the planning process for our two premier national conferences—ACTS and SUMMIT. Watching these events come together, seeing the enthusiasm of attendees, and witnessing the knowledge shared at each session has been truly exciting. These conferences represent the best of what NAA offers: education, networking, and advancement of our profession.

During my presidency, I'm particularly proud of two achievements that will have lasting impact on our profession. First, we expanded the Trainee/Supervisor event at our conferences, strengthening the vital mentorship connection between experienced appraisers and those entering the field. Second, we established the George R. Harrison Scholarship Fund, ensuring that future generations of appraisers will have access to the education and resources they need to succeed. These initiatives reflect our commitment to nurturing talent and honoring those who have paved the way for us.

I want to express my sincere gratitude to our board members, committee chairs, and our Executive Director,

who worked tirelessly alongside me. Your dedication behind the scenes made everything possible. I also want to thank my fellow appraisers who served as mentors to me throughout this journey—your wisdom and guidance shaped my leadership.

While I am passing the presidential reins to capable hands, Barry Phillips, MNAA, please know that my service to this profession is far from over. I have complete confidence in our Incoming President and the bright future ahead for NAA. Under his leadership, our organization will continue to grow, innovate, and advocate for the appraisal profession.

My commitment to NAA and to each of you remains steadfast. My door is always open—whether you need assistance, advice, or simply someone to listen. We are a community, and I will continue to be an active part of it. I encourage all of you to stay engaged, volunteer when opportunities arise and support Barry with the same generosity you showed me.

This experience has taught me so much about leadership, collaboration, and the strength of our professional community. I am a better appraiser and person because of it.

Thank you for allowing me to serve. It has been the experience of a lifetime. ●

Sincerely,
Malinda Griffin, MNAA
Immediate Past President, NAA

ON THE COVER

How Big Is the House? Measuring in the ANSI Era Without Losing Your Mind



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Hansel Dobbs, MNAA
The Granular Revolution P8

Hansel Dobbs, MNAA, is Chief Appraiser for Aloft Appraisal, where he serves as a subject matter expert on valuation technology and oversees quality control for the firm's appraisal operations. He previously served as Chief Appraiser for Consolidated Analytics and Red Bell Real Estate and gained appraisal review experience at LandSafe. Dobbs began his appraisal career while attending college in Abilene, Texas, and later returned to Rockwall to work with his father's residential appraisal firm.



Nathan Hawk, MNAA
From Residential to Certified General: One Appraiser's Journey Across the Divide P10

Nathan Hawk is a Certified General Appraiser specializing in residential real estate with more than 20 years of valuation experience across Colorado. He previously held leadership roles at Integrated Asset Services, serving as Vice President, Chief Appraiser, and Director of Valuation Operations for national clients including Fannie Mae and Chase. Nathan is the founder of Lumino Valuation Group and an AQB Certified USPAP Instructor who has taught appraisal and valuation courses nationwide. He is also a licensed Employing Real Estate Broker in Colorado.



Roy Meyer
AI for Appraisers: A Practical Guide to Getting Started Without the Overwhelm P14

Roy Meyer brings more than 34 years of appraisal industry experience and over two decades in international business consulting. He is known for helping firms scale operations while integrating emerging technologies. Roy has trained thousands of appraisers and led teams across multiple industries. An early leader in artificial intelligence adoption, he serves as an AI consultant to financial organizations and co-founded VUVU Global. Roy advises appraisers and companies on using AI effectively to improve efficiency and maintain a competitive advantage.



Timothy C. Andersen, MNAA
The Ethics of Credibility in Real Estate Appraisal P18

Tim Andersen has worked in real property appraisal since 1986 with major firms, the Palm Beach County Property Appraiser's Office, and independently across Florida. His expertise includes land, commercial and residential properties, tax appeals, eminent domain, estates, and expert witness work. He holds SRPA and MAI designations, became a USPAP instructor in 2002, teaches nationally, writes on appraisal topics, and has degrees in Business Administration and real estate appraisal from the University of St. Thomas.



Bryan Merideth, MNAA
What Appraisers Need to Know About Short-Term Rentals P21

Bryan Merideth is a Certified Residential Appraiser with 20 years of experience and a designated member of both the NAA and the National Association of Realtors. He is also an Earth Advantage Accredited Green Appraiser. Bryan has developed continuing education courses and is known for mentoring appraisers, real estate professionals, and the public. A longtime Oregon resident, he is also an avid bass angler who organizes local fishing competitions.



JoAnn Apostol, MNAA
Pathways to Experience P24

JoAnn Apostol has been a residential appraiser for 23 years. She has taught both licensing and continuing education courses since 2005. She is also an AQB Certified USPAP Instructor. JoAnn does offer a 2- and 3-hour course on this topic, as well as other topics, for CE. Reach out if you are interested in having it presented to your group.



Lisa Piancone
Pathways to Experience P26

With a strong background in the real estate industry, Lisa Piancone is a licensed real estate appraiser in South Carolina and Georgia. She was one of 15 participants selected for the Appraisal Institute's first-ever PAREA (Practical Applications of Real Estate Appraisal) pilot program—and the first to graduate and become licensed from South Carolina. Passionate about the industry and rural appraising, she is dedicated to continuous growth and delivering accurate, insightful valuations. You can connect with her on LinkedIn.

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Jeanette Sanderson
Pathways to Experience P27

Jeanette Sanderson is a native of the North Carolina coastal area. She spent approximately 30 years in Raleigh-Cary, North Carolina, where her career included paralegal positions and negotiating contracts for an international pharmaceutical company. In 2010, Sanderson moved back to the coastal area of Holden Beach, North Carolina, to care for aging parents. She obtained her real estate license and has been a successful real estate agent for 15 years, serving the Brunswick County coastal area.



Jeff Graves
Pathways to Experience P28

Jeff Graves is a former lender, real estate broker, and educator who is experiencing tremendous success as a licensed appraiser.



Thomas Lyons
Pathways to Experience P29

Thomas Lyons works in real estate sales as part of a generational real estate team on the Mississippi Gulf.



Vontese Russell
Pathways to Experience P30

Vontese Russell resides in north Mississippi and is the mother of three grown children. Her hobbies include painting, pottery, and walking.



Zach Risinger
Pathways to Experience P31

Zach Risinger is a licensed appraiser who grew up on the Mississippi Gulf Coast. He is an avid hunter and fisherman who spends most of his free time outdoors. Risinger attended Mississippi State University and East Mississippi Community College before pursuing his appraisal career in banking.



Bri Trueblood
Pathways to Experience P32

Bri Trueblood is an Associate Appraiser at JPMorgan Chase and an advocate for equity, access, and innovation in real estate valuation. Inspired by an Appraiser Development Initiative (ADI) seminar from the Chicago Urban League, she began her career with an ADI scholarship. She holds an MBA from Keller Graduate School of Management and a Certificate in Women's Entrepreneurship from Cornell University. Bri serves as an ADI ambassador and NAHC board member and speaks nationally on diversity, valuation innovation, and housing access.



Bridget Tolbert
Pathways to Experience P33

Bridget Tolbert is a Georgia-based appraiser with experience in fee and mass appraisal, currently working as a mass appraiser focused on fair and equitable property assessments. After a career in Human Resources, she transitioned into appraisal to combine her analytical skills with her passion for real estate. She is committed to advancing her fee appraisal career and promoting diversity within the profession.



Justin Lampe
How Big Is the House? Measuring in the ANSI Era Without Losing Your Mind P34

Justin Lampe is a certified residential appraiser in Colorado. He has nearly a decade of experience providing professional home appraisals across the Denver Metro area. Lampe is the owner of Lampe Appraisals and spends his free time coaching youth sports and enjoys playing golf.



Laurie Egan, MNAA
The Power of Networking P38

Laurie Egan, MNAA, is a third-generation appraiser who founded the Portland firm Team Appraisals in 1988. She now serves as VP of Compliance for MyAMC, LLC and sits on the National Association of Appraisers Board of Directors as Association Manager and Chair of the Government Affairs Committee, advocating for appraisers through industry and legislative work.

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NAA's Mission UNITE: Bring appraisers together to advocate for positive change.

Hansel Dobbs, MNAA
Chief Appraiser, Aloft Appraisals



"UAD 3.6 introduces a new level of reporting detail, and that granularity is what will power the next generation of tools."

The Granular Revolution

How UAD 3.6 Is Redefining Appraisal Adjustments

BY LATE 2026, appraisers across the country will be working under a new reporting regime. UAD 2.6—broad-stroked, flexible, and narrative-driven—will fade out, replaced by UAD 3.6, a format that prizes line-by-line specificity over interpretive latitude. The shift is more than cosmetic; it recasts how we describe and defend every adjustment. For anyone accustomed to painting with a wide brush, the new standard demands a finer hand—and sharper tools.

Take something as seemingly straightforward as a water view. Under today's framework, "Water" often suffices. An appraiser notes its presence, characterizes it as beneficial or adverse, and moves on. UAD 3.6 evaporates that simplicity. You now choose from eleven water-body types—lake, river, pond, canal, ocean, and so on—and specify whether the view is full, partial, seasonal, or other. A few keystrokes become a classification exercise, followed by the bigger question: How do we support an adjustment that precise?

Where Market Nuance Meets Form Precision

The form keeps getting sharper even when the market data stays fuzzy. Few neighborhoods offer enough clean sales to tease out, say, the exact premium for a full lake view versus a partial pond view. Appraisers will still lean on professional judgment, but UAD 3.6 now forces that judgment into well-defined lanes. Instead of one blanket "overall condition" line, the grid asks for discrete quality-and-condition ratings on the elements buyers care about most—kitchens, baths, flooring, walls, and functional layout. In UAD 2.6 those details were largely invisible; in 3.6 they sit front-and-center for both the subject and every comparable.

The sales-comparison grid itself has been rebuilt for that purpose. Abbreviated field labels are replaced by fuller descriptors, and new rows capture view influences, energy features, site nuances, and other factors that once lived in a narrative addendum. With that added structure comes a higher bar: Each adjustment now needs concise commentary that ties it to an established methodology—paired sales, depreciated cost, regression, contributory value studies, or a defensible blend. The grid is no longer just a set of numbers; it's a roadmap of the appraiser's reasoning, stitched together cell-by-cell and supported

in the addendum. The result is a report that reveals—and requires—a deeper command of multiple adjustment techniques, along with clear explanations of why those techniques fit the data at hand.

Reconciling Granularity

The core task hasn't changed: measure the market's reaction to individual features and convey a well-supported value opinion. What has changed is the number of data-points the form now exposes. UAD 3.6 expands the grid so each nuance—view tier, energy feature, or kitchen-condition rating—sits in its own cell, waiting for an adjustment that can be traced to evidence.

To meet that standard, appraisers will lean harder on every tool in the kit: paired-sales analysis for clear one-to-one contrasts, depreciated-cost analysis when construction economics provide the best proxy, regression to surface patterns in larger datasets, and market extraction for site or view premiums that resist direct comparables. None of these techniques is perfect on its own; together they form a mosaic that captures market behavior as faithfully as the data allow.

Granular fields bring new friction in thin markets. A partial-lake-view sale might also differ in roof age, lot size, and floor-plan efficiency, making clean isolation of the view influence especially difficult. In rural, luxury, or otherwise low-turnover segments, the signal can blur further. Here, the assignment shifts from chasing mathematical neatness to building the most defensible narrative possible—one that transparently shows how each adjustment was derived, why that methodology fits the evidence, and where residual uncertainty remains.

UAD 3.6 rewards practitioners who can pivot among adjustment approaches and articulate their reasoning with precision. The format doesn't replace judgment; it spotlights it. Appraisers who command a broad spectrum of quantitative and qualitative techniques will find the new grid an opportunity to demonstrate depth, craft, and analytical rigor—turning granular requirements into a clearer, more persuasive value conclusion.

A Foundation for the Future

This isn't just a form update—it's the blueprint for a more structured, tech-enabled future of residential valuation.

UAD 3.6 introduces a new level of reporting detail, and that granularity is what will power the next generation of tools. We're entering a chapter where credible valuation work will require more than just identifying features—it will demand clear, defensible reasoning tied to each adjustment.

There's a growing fear in the industry that data collectors or automated tools could replace the appraiser. But collecting measurements or checking boxes on the subject property is only a fraction of the valuation process. The real value comes from independent investigation—the ability to analyze comps, spot inconsistencies, and reconcile often messy or misleading market data into a coherent, credible value opinion. That's not something AI or a checklist can do—it's something only a trained appraiser can.

What UAD 3.6 does is amplify the visibility of that skill. Appraisers who truly understand and can apply a range of adjustment methodologies—depreciated cost, paired sales, market extraction, regression—will stand out more than ever. And those who can clearly explain their reasoning in narrative form will provide something that no form, no software, and no data collector can replicate: perspective.

This shift won't expand the profession evenly. But it will sharpen the distinction between those who treat the appraisal as a form-fill exercise and those who approach it as a rigorous professional service. Appraisers who lean into this change—who build tech fluency and refine their ability to communicate complex analyses—will find their practices not just surviving, but thriving.

Writing the Next Chapter

For now, the task is clear: Adapt to UAD 3.6 with intention. Learn the structure, understand the data points, and sharpen your commentary. This isn't about compliance for compliance's sake—it's about preparing for a future where appraisers are called upon not just to complete a form, but to deliver insight.

The future of residential appraisal will still rest on human judgment. Real estate isn't static. It doesn't always translate cleanly into data. But UAD 3.6 gives us a better canvas—one where appraisers with strong analytical skills and clear communication can show their full value.

Change may feel uncomfortable, but for those willing to grow, it's a chance to lead. The profession isn't going away but it will require adaptation. And the ones who rise to the occasion will help define where it goes next. ●



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Nathan Hawk, MNAA

Certified General Appraiser, AQB Certified USPAP Instructor



"I know from so many years being in this business that finding a mentor is one of the single hardest things for many trainees, and here I was being offered the mentorship I had always wanted and all I had to do was say yes."

From Residential to Certified General: One Appraiser's Journey Across the Divide

After 20 years mastering the residential side, I said yes to the credential I'd long since given up on – and it changed everything about how I appraise.



IN THE SUMMER OF 2021, a good friend and fellow real estate junky reached out to me with an interesting proposition. She had been working part-time with a Certified General appraiser, providing some analyst support services on a series of appraisals and had convinced him to take her on as a trainee. She wanted to balance her commercial aspirations with residential training as well and asked if I would consider training her through residential work while she trained on commercial work.

I was coming up on my 20th year as a residential appraiser, successfully operating a small residential firm, freshly navigating through the COVID environment, and

feeling really lucky that some of the work I'd done to expand beyond traditional lending appraisal work was paying off. I had successfully trained up a handful of particularly good appraisers and having just helped my latest trainee attain licensure, I felt like it was the right time to take on a new trainee and perpetuate the madness that is appraisal.

But what was different about this mentor/trainee relationship was that the Cert Gen wanted to take on an experiment. He wanted to take us BOTH as trainees in exchange for my help mentoring her through a residential regiment. As a long-time, successful commercial ap-

praiser, he too had trained up many appraisers and as he was approaching his retirement, he felt it would be a good last hoorah to try.

The Credential I'd Given Up On

I have to be honest: I could not believe my luck. I know from so many years being in this business that finding a mentor is one of the single hardest things for many trainees, and here I was being offered the mentorship I had always wanted and all I had to do was say yes.

When I was a wee lad of 22, not quite finished with college, I stumbled into real estate classes rather by accident and found appraisal within the courses I took. My very first instructor was a braggadocious old man who boasted of his time in the NFL before becoming a real estate agent and appraiser who prided himself on his Cert Gen credentials. I decided then I was going to grow up to be a Cert Gen.

Fast forward through a residential career spanning 20 years, multiple states, literally tens of thousands of homes across the country, fee work, corporate management, and finally my own firm—not to mention the teaching gigs and circuit speaking roles—and I had pretty much given up on the vaunted CG credential. I was a res guy, through and through. I'd made a good living of it. I was good at it. Respected by clients. Pursued by trainees. Sought out by educators. I considered myself, maybe too boldly, one of the better ones. So, when I was given this opportunity to train into the Certified General credential, it actually wasn't an easy yes.

Stepping Back to Move Forward

Taking on the role of trainee absolutely was a step backward and a hard one for me to make. Subjecting and submitting myself to the critical eye of a mentor, to his timeline, to his clients' expectations, and to what has amounted to a vastly different workflow and process was and is difficult. I'd spent so many years directing everything about my own day, my own work and my own destiny. That doesn't work as a trainee.

It's also a different challenge to take on a whole new world of analysis. As I've mentioned, I was a long-time appraiser. I had habits. Some are rather good, I think. Some were terrible. Taking on the challenge of learning a whole new discipline within appraisal forced me to evaluate those habits and patterns and to change them, update them, or embrace them more fully.

The Coursework: 225 Hours and a Calculator I Had to Learn From Scratch

My own journey included course work offered online. I was a good student back in college with an above average GPA. When I took my original appraisal courses for

residential certification it was in the early 2000s, and the classes were live. I did them well enough to pass without issues. That was not the case online. I hate to admit this, but I had to take the General Income course twice. To be fair, I also had to learn how to use an HP-12C calculator in order to get through the class. Oh, and if you're asking—yes, I did have to take Certified General specific pre-licensing courses—225 hours of them. There was no cross-over credit given for the 125 residential course hours taken for my residential certification all those years ago.

The online course environment is convenient if you're disciplined. Let's say I wasn't as disciplined as I should have been. It took me just over 15 months to get through all the course work.

The Apprenticeship: Hours, Logs, and Board Review

And then there's the apprenticeship hours. If you're already Certified Residential, in most states you'll need to log 1,500 hours of non-residential appraisal work. If you have no credential, you're looking at a minimum of 3,000 hours (of which 1,500 must be non-residential.) My experience was a bit odd as I had to submit logs to two different states and had to go through full board review in both. The logs were scrutinized well by both state boards and work samples were given detailed review for USPAP compliance and general reliability. The experience is nerve-wracking, even if you are sure that you know what you're doing, and USPAP compliance is paramount no matter what. Items I might have considered part of appraisal practice (and therefore log worthy hours) were denied on the basis they were not conclusionary or didn't require "appraisal judgement." Driving comps, data-fill of forms or documents, and some macro-market level research may not count for hours. What counts are those things that require appraisal judgement. And keeping a good log.

My own apprenticeship took a little less than three years total.

A Whole New World: Commercial Reports vs. the 1004

I had no idea how many words I was going to write. I was used to the world of residential lending appraisal. We routinely would crank out a report in less than two days using pre-created forms and database software, which make summarization and standardization easy. The typical 1004 report has a market conditions summary that takes up roughly 1/3 of page 1 and maybe a few graphs in an addendum. Not so in the commercial appraisal reports. Market analysis takes on a whole new meaning when each appraisal has a comprehensive national, state, regional and locational market analysis comprised of detailed statistics, trends, graphs, and conclusions. Often these are 30 to 40 pages within a full commercial narrative report.

The typical 1004 report is full of abbreviations, check-

FOCUS ON EDUCATION

boxes, short cuts, simplified language, text limited comment boxes and we are often encouraged to keep comments "concise." Even the most basic commercial narrative report is literally the exact opposite. It's a free-form, data-filled 150-page document with pages upon pages of description, exhibits, and narrative sections explaining reasons and rationale for conclusions. They take days to complete. Sometimes weeks. And, unlike the 1004 report form, the sales comparison approach isn't the only approach to be relied upon.

Three Years in the Field: What the Work Actually Looked Like

My own license upgrade process required just shy of three years to complete. Keep in mind that I was still actively engaged in residential appraisal work, mostly as a mentor, but often times as the sole appraiser on more complex non-lender assignments. I worked with my Cert Gen mentor through each kind of major property type, including office and retail, multi-family, industrial properties (both vacant land and improved properties) and several hospitality properties. I was fortunate to be able to begin "research assistance" type work right away, utilizing commercial data sources like CoStar and Site To Do Business right away. I spent countless hours reading commercial

reports learning from my mentor's prior work to help find sources and methods for research and analysis even as I was taking the online courses, which often aided more in ways to think rather than specifically how any particular method or approach would work in any given assignment.

As with any new discipline, it took a while to change the mindset from residential report habits to commercial ones. The single biggest mindset change, which I think may be especially prescient right now, is the time cycle of data. Residential specialists are comfortable and familiar with sales trends changing on a monthly or sometimes even weekly basis. Commercial trends seem to be much longer time periods as moving significant and substantial capital simply moves at a different pace.

The first few months, I fumbled through relearning to write more thoroughly. A refresher writing course and time with my mentor as editor helped tremendously; his single most common reminder to tell the whole story, not just my quick summary. After about a year of regular handholding, my leash was extended and I was able to research, analyze and write more fully, and by the end of my second year, I was writing most of my reports on my own, or with the help of my own research assistant. My own log included just a shy of 100 narrative assignments with contributions to the reports ranging from a single section like

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- ✓ Consistent variety of order types (fix & flip, UAD 3.6, new const)

The advertisement features a smartphone displaying a property analysis for 544 Chenery St. The screen shows a 'View Table' and 'Show Summary' button, followed by a section for adjustments. A key detail is highlighted: 'Based on this property's location at 544 Chenery Street San Francisco, the HERS rating is 28 thanks to its solar panels which indicates its 70% more efficient than new homes. HERS Index'. Below this, there's a section for 'Market Analysis' with a QR code and the text 'SCAN TO APPLY' and 'www.appraisers.automax.ai'. A blue button at the bottom says 'Scan Me & Apply Now'.

"I do believe the level of analysis I bring to residential work has improved because of the way I have to look at commercial assignments, and for that I am grateful beyond words to my commercial mentor. In fact, as a direct result of the time and effort in training into commercial work, my non-lender residential practice has expanded significantly."

the sales or income approach to full narrative reports from beginning to end. This work also took me all over the state of Colorado, which was an unexpected but pleasurable experience. I saw more properties in more market areas than I ever expected.

So, Was It Worth It?

I don't know yet. I am still far more involved and engaged in residential work, though the portfolio of commercial work I do increases with each passing month. Do I enjoy commercial work? Yes and no.

I love the research. I always have. I do not love the volume of writing, and I have not yet found a software solution to commercial writing that is so dominant in the residential world. I like finishing an appraisal assignment from start to finish in just a couple of days. I have not yet completed a single commercial appraisal in less than a full week, and most take two or more. I really enjoy working with a team, which seems far more common in commercial appraisal practice, but I miss some of the autonomy I had when I was residential only.

I do believe the level of analysis I bring to residential work has improved because of the way I have to look at commercial assignments, and for that I am grateful beyond words to my commercial mentor. In fact, as a direct

result of the time and effort in training into commercial work, my non-lender residential practice has expanded significantly. I spend much more of my time working extraordinarily complex assignments for non-lender clients than I would never have been introduced to without the effort. For now, I do believe I'm more likely to remain primarily residential in my practice. That said, the opportunity now to adapt, shift or change as the market demands is of great personal value to me and may present exactly the kind of future that will keep me in this industry for the remainder of my working career. It is in that I can say, I recommend upgrading from Certified Residential to Certified General if the opportunity ever presents itself.

A few notes on the choices made: the title and subhead are written to fit the Appraisal Buzz audience — experienced practitioners who'll recognize the credential stakes immediately. The section subheads follow the article's natural arc without being cutesy, and the "Was It Worth It?" header mirrors the author's own question, which should feel organic to readers rather than editorially imposed. Let me know if you'd like any of them adjusted in tone or length. ●



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Roy Meyer
AI Business Consultant

"Most appraisers do not know what AI can actually do for them, and the easiest way to change that is to ask. Then keep asking. Keep exploring. Keep partnering."



AI for Appraisers: A Practical Guide to Getting Started Without the Overwhelm

Here's how to turn AI into a thinking partner that works for your practice



YOU KEEP HEARING THAT AI IS TRANSFORMING THE APPRAISAL INDUSTRY, but when you finally open ChatGPT you find yourself staring at a blank screen thinking, "What am I supposed to do with this?"

You are not alone. I talk with experienced appraisers all the time who are curious about AI yet have no idea where to begin or how to use it in a practical way.

What most appraisers do not realize is that they do not have to figure this all out on their own. You can ask AI for help with whatever you are working on. You can start from any level of experience, even if that level feels like zero.

Here is what I have learned after years of using AI inside my own appraisal business. If you learn how to hold an effective conversation with AI and treat it like a collaborative partner that helps you think, you create a tool that supports research, simplifies workflows, improves communication, and solves problems that once consumed hours of your time.

Let me show you how this works.

Most Appraisers Do Not Even Know What AI Can Do for Them

When I talk with appraisers about AI, most assume it is only useful for data analysis or writing a few emails.

They do not realize AI can assist with workflow automation, diversification strategies, client communication, market research, business development, strategic planning, and much more.

In my own appraisal practice, AI touches nearly every part of our operation in some way.

The real issue is not a lack of willingness. It is that most appraisers have never been shown the full scope of what is possible. And if you do not know what is possible, you cannot benefit from it.

There is a simple way to change that.
Just ask.

The Question That Opens Everything Up

Most appraisers think they need to know exactly what to ask AI before they ever open a tool like ChatGPT. They feel pressure to get the wording right, understand the technology, and already know what they want it to do.

There is a much easier way to start.

You can ask AI what you should be asking.

Try this the next time you open ChatGPT:

"I am a residential appraiser who is new to using AI. I want to become more efficient and grow my business, but I do not know all the ways you can help. Walk me through every way AI can assist me. If you need more information about my work, ask me questions first."

That is all you need. A simple question that hands the heavy lifting to the tool.

What happens next surprises most people. They see possibilities they never considered. They get ideas they had not even thought to explore. They quickly realize that AI can support much more than data tasks. It can help with efficiency, communication, research, business development, and opportunities to expand their work.

This is where many appraisers stop. They read the list, feel excited, and then freeze because they are not sure what to do next.

Those who truly benefit from AI do something different. They keep going. They continue the conversation. They ask follow-up questions and let AI help them think through the next step.

Once you understand that the real power comes from the back and forth, the entire experience of using AI changes.

It Is Not About Prompting, It Is About Partnering

Many appraisers approach AI the same way they use Google. They ask a question, wait for an answer, and assume they are finished. That mindset limits what the tool can do for you.

If you learn how to hold an effective conversation with AI and treat it like a collaborative partner that helps you think, you create a tool that supports research, simplifies workflows, improves communication, and solves problems that once consumed hours of your time.

Everything shifts when you begin treating AI as a thinking partner rather than a search box.

For example, instead of asking, "What is the highest and best use of this property?" you might say, "I am evaluating the highest and best use of a property with mixed signals in the market. Walk me through the questions I should consider, and ask me for any details you need before offering guidance."

The difference is clear. One question asks for a shortcut. The other invites AI into the reasoning process.

This approach helps you explore angles you have not considered, organize your thoughts, and strengthen how you work through complex issues.

Once you start using AI in this way, you can apply the same approach to any part of your business. Research becomes easier. Communication becomes clearer. Planning becomes more intentional. You stop working alone and start thinking with a tool that sharpens your judgment.

What This Looks Like in Practice

Here are a few examples of how this looks in practice.

Example 1: Improving your workflow

Some appraisers use the ChatGPT mobile app during inspections to organize notes and maintain consistency. They talk with AI about their inspection steps, documentation style, and the areas where they often lose time. Through that dialogue, they build a simple assistant that helps them structure notes and prepare clean summaries more quickly.

Example 2: Diversifying into private work

If an appraiser wants to build an estate appraisal practice, the common question is, "How do I get estate clients?" A more effective approach is to start a guided conversation. For example, "I want to build a practice that generates

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\$10,000 per month from estate appraisals, starting within 90 days. Act as my business strategist. Ask me questions about my market, my strengths, and my available resources, then help me create a realistic plan with weekly milestones.”

From there, AI can guide your planning, help you outline referral strategies, and structure your marketing efforts.

Example 3: Working through complex challenges

When you face a difficult appraisal problem, you can ask, “Here is the issue I am facing. What questions should I be asking myself that I may not be considering? Help me think through this from several angles.” This opens a dialogue that helps you explore your reasoning with more clarity.

The pattern is always the same. You are not looking for quick answers. You are using conversation to think better and build solutions that match your practice.

How to Actually Get Started

Those examples show what becomes possible once you approach AI as a thinking partner. But how do you build that ability yourself? Here is a simple framework that makes the process manageable.

Start by identifying your starting point. Ask yourself three questions. What task do I handle most often that feels repetitive or time consuming? Where in my business do I feel the most friction? What would give me the greatest relief if I had help thinking it through? When a challenge appears in more than one answer, begin there.

Next, start a conversation rather than trying to write a perfect prompt. You might say, “I am a residential appraiser and I am new to using ChatGPT. I need help with this specific challenge. I do not want quick answers, I want help thinking this through. Take the lead, ask me questions, then help me build a solution that fits my business.”

Then commit to daily practice. Work with ChatGPT on this one challenge each day for 30 days. Spend 20 to 30 minutes letting the conversation evolve. This is not about mastering AI overnight. It is about becoming comfortable thinking with the tool.

Finally, track what changes. Notice improvements in clarity, speed, consistency, or decision making. These small wins build momentum and show you where AI is helping the most.

One Focused Challenge at a Time

The appraisal firms I consult with that get real results are not the ones who try to implement AI everywhere at once. They choose a single bottleneck, focus their attention,



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and work through it with intention.

It begins with a conversation about their priorities and constraints. We identify what slows them down and which improvements would create the greatest impact. Once the priority is clear, we build one focused solution.

One firm decided to work only on workflow and scheduling efficiency. They used simple tools like the free version of Zapier and Claude to streamline how information moves through their business. That single improvement made a dramatic difference. Only after that system was steady did we move to the next challenge.

You do not need a dozen tools. You need conversations that help you understand your real bottlenecks. Over time, your AI toolbox will grow naturally. That growth happens after you build confidence in how to think with the tool.

Why This Matters Now

The appraisers who are learning to have these conversations with AI are not just working faster. They are thinking more clearly, improving their workflows, expanding into higher value assignments, and building more sophisticated operations while many competitors are still doing everything manually.

The gap is widening quickly.

The good news is that you do not need to be tech savvy. You do not need expensive software. You only need to

learn how to have a conversation.

Your Next Move

If you can learn to hold a real conversation with AI and treat it as a thinking partner rather than a tool that produces quick answers, there is no challenge you cannot work through. There is no problem you cannot break down, and no goal you cannot pursue with greater clarity and confidence.

Most appraisers do not know what AI can actually do for them, and the easiest way to change that is to ask. Then keep asking. Keep exploring. Keep partnering.

This week, take one step. Use the three-question framework to identify the challenge that would make the biggest difference. Start a conversation with ChatGPT using the approach you learned here. Commit to 30 days of daily practice. You do not need to transform everything at once. Begin with one good conversation about one real challenge.

Those who adopt this partnership approach now are the ones who will lead the profession in the years ahead. ●



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FOCUS ON ETHICS

Timothy C. Andersen, MNAA
 Florida State Certified General Real Estate Appraiser



"Ethical appraisers ensure that their data sources, adjustments, and methodologies are defensible, market-supported, and well-documented."

The Ethics of Credibility in Real Estate Appraisal

How clarity, precision, and logical rigor aren't just best practices – they're ethical obligations



CREDIBILITY IS THE CORNERSTONE OF ANY PROFESSIONAL'S WORK, especially in real estate appraisal. A credible appraisal, a non-misleading appraisal report, is not just a document; it reflects the appraiser's integrity, skill, and ethical commitment to their profession. An appraiser has an ethical obligation to the profession, the client, and the public to ensure their reports are clear, unambiguous, precise, and concise while avoiding logical and epistemic errors.

The Nature of Credibility

Credibility begins with the perception of trustworthiness and competence. A credible, non-misleading appraisal report ensures users can rely on its findings without questioning the appraiser's objectivity or methods. Appraisers operate in a profession where public trust is critical. Clients, lenders, and other stakeholders depend on reports to make significant financial decisions. Any lapse in credibility compromises not only the report's reliability, but also the reputation of the appraiser and that of the broader profession.

Clarity: A Moral and Ethical Imperative

Clarity is the first hallmark of a credible appraisal report. A report must communicate its conclusions and reasoning in a manner that anyone with a reasonable understanding of real estate can follow. Jargon, convoluted sentences,

or vague language (e.g., boilerplate) creates confusion, invites misinterpretation, and raises questions about the appraiser's knowledge of USPAP's Ethics Rule. When reports lack clarity and precision, they fail to fulfill their purpose and may lead to flawed decisions.

An appraiser's ethical responsibility includes making the appraisal report accessible and comprehensible. For example, explaining adjustments in simple terms allows readers to understand the rationale behind value conclusions. A clear report demonstrates respect for the client's need to make informed decisions.

Unambiguity: The Enemy of Doubt

Ambiguity undermines credibility. A report filled with vague or unsupported conclusions, contradictory statements, or open-ended interpretations raises questions about the appraiser's competence and intentions. Precision and accuracy in language and data presentation eliminates doubts and reinforces trust in the credibility of the appraisal.

Consider a market analysis that states nothing more than, "The neighborhood appears to be improving." This statement is ambiguous since there is no precedent to support the conclusion. Instead, an appraiser should quantify or describe improvement, such as, "The neighborhood's median home price increased by 10% over the past year. This is a result of...". Unambiguous language assures the reader of the appraiser's diligence and expertise.

Precision: Ethical Accuracy

Precision involves presenting accurate, verified data, well-supported analyses, and detailed conclusions.

Errors or oversights in an appraisal report are not merely technical issues, they are ethical lapses. A precise, non-misleading report reflects the appraiser's commitment to critical thinking, thorough research, and careful judgment.

For instance, if comparable sales data includes properties outside the subject property's market area without market support, this omission compromises the report's precision and reliability. Ethical appraisers ensure that their data sources, adjustments, and methodologies are defensible, market-supported, and well-documented. They avoid overgeneralizations and provide the specific details necessary to support their conclusions.

Conciseness: The Art of Brevity

Appraisal reports are generally too long but brevity doesn't mean too short. While thoroughness is essential, excessive verbosity dilutes credibility. A concise report respects the reader's time and focuses on presenting relevant information. Unnecessary elaboration or repetition detracts from the report's effectiveness. If there is language or exhibits in an appraisal report that do not lead the client directly to agreement with the appraiser's value conclusion, why is it there?

Conciseness does not mean omitting crucial details; it means distilling complex analyses into essential points. A concise report delivers its message directly, enabling the reader to grasp its findings without wading through extraneous information of vacuous boilerplate. Ethical appraisers strike a balance between completeness and brevity, ensuring that every word in the appraisal report serves a purpose.

Logical Soundness: The Foundation of Credibility

Logical errors erode trust in appraisal reports. Faulty reasoning, lack of

critical thinking, unsupported assumptions, or inconsistencies in analysis lead readers to question the report's reliability. Logical rigor ensures the report's conclusions are well-founded and persuasive.

For example, if an appraiser claims that a property's value is higher because it is newer than comparable properties but fails to adjust for other factors such as location or lot size, the conclusion lacks both logical coherence and internal consistency. Ethical appraisers critically evaluate their reasoning, ensuring that each step of the component analyses is defensible.

Epistemic Responsibility: Respecting Knowledge

Epistemic responsibility refers to the ethical use of knowledge and data. Appraisers must ensure their reports reflect accurate, unbiased, and relevant information. Misrepresenting or cherry-picking data to align with a predetermined conclusion violates epistemic ethics, damages credibility, and is evidence of bias.

For example, omitting relevant comparable sales that contradict the appraiser's value opinion is selection bias, thus is unethical. Ethical appraisers embrace transparency, providing a complete and balanced analysis. They acknowledge limitations in their data or methods and explain how they addressed these challenges.

Practical Strategies for Ethical Writing

● **Edit and Review Thoroughly:** Appraisers should review their reports multiple times to ensure clarity, precision, and consistency. Peer reviews can help identify weaknesses or oversights.

● **Adopt a Reader-Centric Approach:** Author reports with the reader's perspective in mind. Anticipate potential questions and address them proactively.

● **Use Visual Aids:** Charts, graphs, and tables, when they are relevant to the appraisal question at hand, enhance clarity and conciseness. They present data in an easily digestible format, reducing the need for lengthy explanations.

● **Document Sources and Assumptions:** Clearly cite data sources, market-support and market-justified assumptions. Transparency builds trust and demonstrates professionalism.

● **Commit to Continuous Learning:** Staying updated on industry standards, ethical guidelines, and best practices ensures appraisers maintain high credibility.

The Ethical Obligation to Improve

Credibility and competence are not a static traits; they require ongoing effort. Appraisers must strive to improve their writing, analytical skills, and ethical awareness. Professional organizations, workshops, and peer networks offer opportunities to refine these abilities.

Ethical appraisers recognize that their appraisals and reports have far-reaching implications. They influence financial decisions, impact communities, and shape perceptions of the profession. By committing to clear, unambiguous, precise, and concise reporting of credible appraisals, appraisers honor their ethical obligations and enhance their credibility.

In Conclusion

The ethics of credibility demand more than technical competence; they require a steadfast commitment to clarity, unambiguity, precision, and conciseness. Real estate appraisers have a duty to produce reports that inspire trust and confidence. By adhering to ethical principles and avoiding logical and epistemic errors, appraisers uphold the integrity of their profession and contribute to its long-term success. ●

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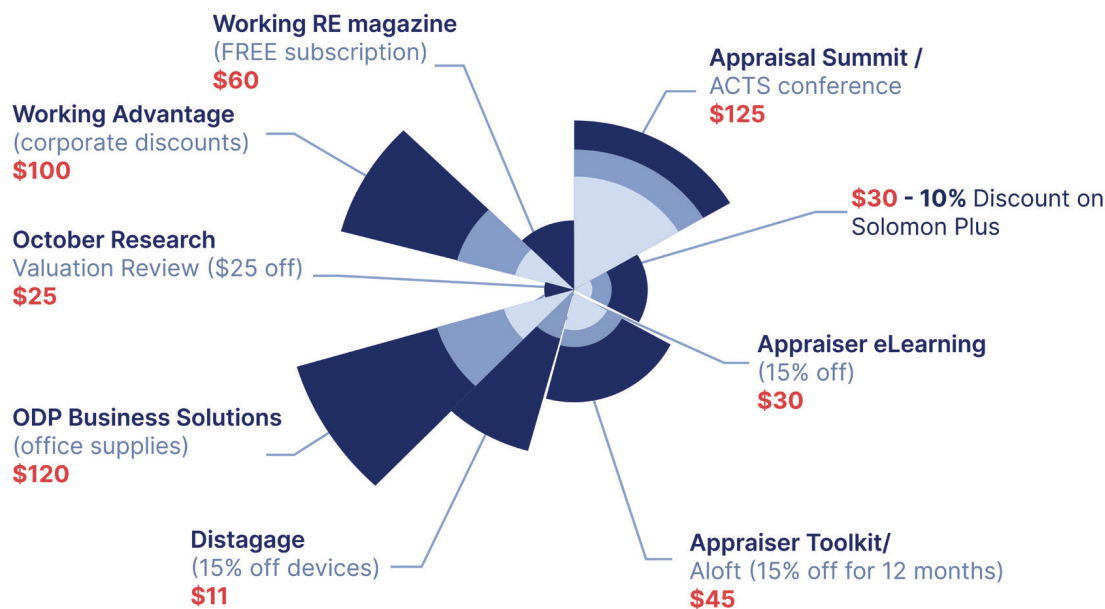


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"No single data source currently provides all the information necessary to support most STR assignments..."

What Appraisers Need to Know About Short-Term Rentals

How to navigate income data, scope of work, and valuation methods in a fast-changing market

UNDERSTANDING THE DIFFERENCES BETWEEN short-term rentals (STRs) and long-term rentals (LTRs) is essential for appraisers. These distinctions not only influence property valuation but also shape investment strategies and financial planning. While LTRs typically involve leases of six months or more, offering stable and predictable income streams that often transition to month-to-month arrangements, STRs such as those listed on Airbnb, Vrbo, and other sites generate income from nightly or weekly stays. This income can fluctuate significantly due to seasonality, demand, and local regulations.

What the Forms Say — and What They No Longer Cover

Appraisers traditionally use Form 1007 (Single-Family Comparable Rent Schedule) to estimate market rent based on comparable long-term rentals. However, STR income often exceeds market rent and may not be considered stable or reliable enough for traditional underwriting. Regulatory and zoning risks further complicate STR valuation. Local laws and restrictions can shift rapidly, affecting the legality, viability, and income potential of STRs, which in turn impacts the highest and best use analysis.

As of March 3, 2025, Fannie Mae clarified that Form 1007 or Form 1025 cannot be used to document rent for properties operating as STRs. With the upcoming implementation of UAD 3.6, these forms will be replaced by a dynamic, non-standalone format. Although the format is changing, the guidelines regarding rental documentation remain consistent. Appraisers must stay vigilant and informed about evolving standards. Unlike LTR income, which can be documented using Form 1007 or 1025, STR income requires alternative methods. These include an Alternative Short-Term Rent Analysis form (if acceptable to the client and within the scope of work), a 12-month look-back using bank statements or third-party rental statements, or data-driven reports from platforms like AIRDNA and Key Data. AIRDNA provides insights into occupancy rates, average daily rates, and projected revenue using data from Airbnb, Vrbo, and other sources. Key

Data offers real-time analytics and predictive insights to support STR valuation.

The Data Problem: Fragmented, Projected, and Hard to Verify

Sourcing reliable data for STRs presents a unique challenge for appraisers. Unlike long-term rental data, which is often standardized and readily available through platforms like MLS or government databases, STR data tends to be fragmented and tailored primarily for property managers and investors. Many of the leading platforms offer performance metrics such as occupancy rates and projected revenue, but these figures are frequently expressed as percentages or modeled estimates without disclosing the actual underlying expenses. For example, a report might indicate that cleaning costs average 12% of gross income yet omit the frequency of service or actual dollar amounts. Similarly, management fees, supply costs, and utilities are often bundled into broad categories, making it difficult to isolate and verify individual line items.

Appraisers may still use these data sources, especially when no better alternatives exist, but they must do so with caution. It is essential to disclose the limitations of such data within the report, noting that the figures were not independently verified and may reflect assumptions or projections rather than audited financials. This transparency not only upholds USPAP standards but also helps clients understand the inherent uncertainty in STR valuation. Ultimately, the credibility of an STR appraisal hinges on the appraiser's ability to contextualize third-party data, apply professional judgment, and clearly communicate the scope and reliability of the information used.

Operating Costs: A Tale of Two Rental Models

Operating costs also differ significantly between LTRs and STRs. LTRs typically incur lower ongoing expenses; property management fees range from 8–12% of monthly rent. Maintenance and repairs are minimal due to infrequent turnover, and utilities are usually tenant paid. Furnishings are generally unnecessary, cleaning is infrequent,

FOCUS ON VALUATION

marketing is occasional, and standard landlord insurance suffices.

In contrast, STRs incur higher operating costs. Property management fees can reach 20–40% of rental income due to frequent turnover and guest services. Owners bear the cost of utilities, and properties must be fully furnished and decorated to attract guests. Cleaning occurs after every stay, marketing and booking fees are ongoing, and supplies such as toiletries and linens must be replenished regularly. STR insurance is specialized and often more expensive.

Valuation Approaches: Three Methods Worth Knowing

Before accepting an STR assignment, appraisers should discuss valuation methodology with the client to ensure alignment with expectations and intended use. STRs are best analyzed on an annual basis due to seasonal fluctuations in occupancy and income. Three approaches may yield credible results: the income approach (STR-adjusted), the sales comparison approach, and segmented component analysis.

The income approach involves calculating Net Operating Income (NOI) by subtracting operating expenses—such as cleaning, management, and utilities—from annual gross income. A market-derived capitalization rate (Cap Rate) is then applied to the NOI to determine value. Because

STRs carry greater risk than LTRs, they typically warrant a higher Cap Rate. The sales comparison approach relies on recent sales of similar STRs in the area, with potential adjustments for occupancy rates, seasonality, furnishings, amenities, and licensing or zoning constraints.

Segmented component analysis breaks down the value into three parts: the real estate value (what the property would earn as an LTR), the cost of furnishings, fixtures, and equipment (FFE) necessary for STR use, and the business or going concern value representing the operational worth of the STR enterprise.

While STRs offer the potential for higher income, they come with increased operating costs and regulatory challenges. LTRs provide stability and predictability, making them a safer investment for those seeking consistent cash flow. Appraisers must be equipped to provide clients with professional, supportable data and well-reasoned opinions when assessing market rent for LTRs or potential annual income from STRs.

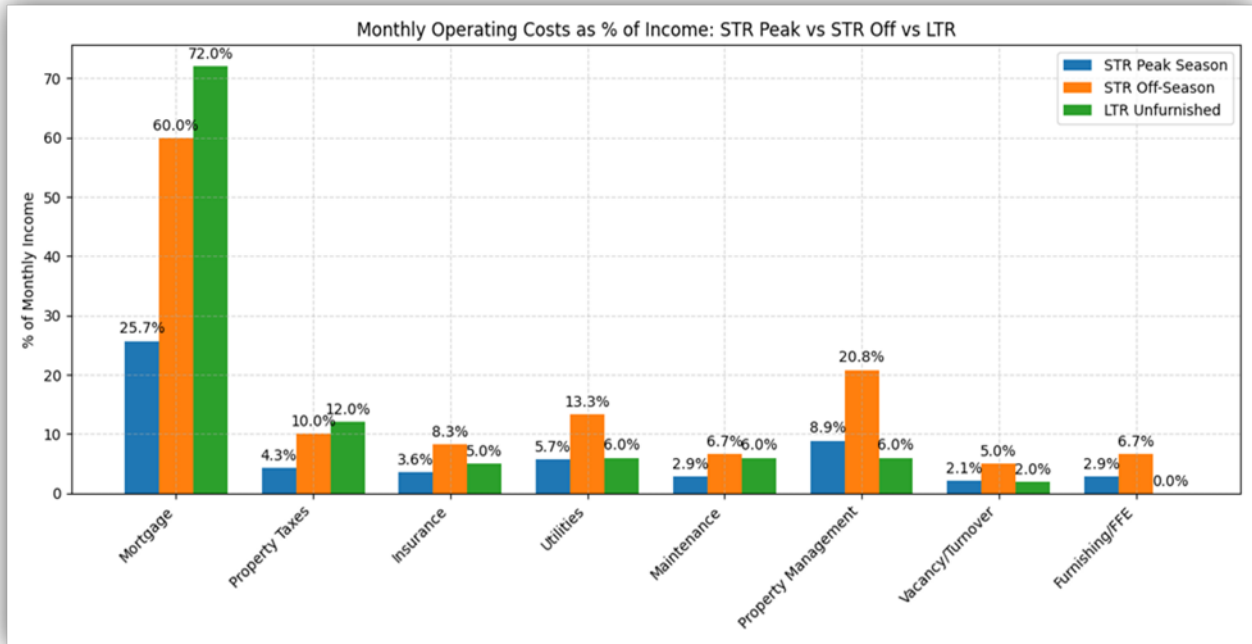
Scope of Work: One Size Does Not Fit All

The scope of work in valuing an STR varies significantly depending on the client and intended use. Lender clients typically require standardized forms and assumptions aligned with long-term occupancy, often excluding STR income. Private clients, on the other hand, may seek customized analyses that incorporate segmented STR in-

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come, seasonal trends, local permitting, and alternative valuation methods such as discounted cash flow (DCF) modeling. Failing to tailor the scope appropriately risks misrepresenting value, breaching USPAP's competency and ethics rules, and undermining client trust.

Whether preparing a 1004 for a refinance or a narrative report for an investor, appraisers must clarify the intended use, identify the client, and align their methodology, data sources, and legal analysis accordingly. STRs are not one-size-fits-all, and neither is the scope of work required to appraise them. No single data source currently provides all the information necessary to support most STR assignments. Appraisers must conduct thorough research and ensure they are competent in STR valuation methodologies before accepting such work.

Platforms like AIRDNA and Key Data offer valuable insights but can be costly. Appraisers should factor these expenses into their decision-making. When incorporating third-party data into an appraisal, it is essential to exercise professional judgment and disclose whether the information was independently verified. STR income should not be assumed to reflect stabilized market rent. Appraisers must distinguish between transient income streams and long-term rental benchmarks, especially when applying the income approach. Unsupported STR data can lead to inflated value indicators. In reconciliation, appraisers should clearly explain how STR-related inputs were considered, adjusted, or excluded to maintain credibility and compliance with USPAP.

By the Numbers: STR vs. LTR Performance Benchmarks

To illustrate the operational divergence between short-term and long-term rentals, the following chart synthesizes segmented benchmarks from Lofty.ai, 8figures.com, and Trustay Property Management. These sources offer comparative insights into income volatility, cost structures, and seasonal dynamics across rental strategies.

While not tied to a specific market or property type, the chart captures typical patterns observed across STR and LTR portfolios. It reveals a stark contrast: STRs thrive during peak months, with manageable operating costs relative to income. Yet in off-season periods, those same costs can balloon, sometimes exceeding 130% of monthly income. LTRs, by contrast, offer predictable but modest returns, with fixed costs consuming a substantial portion of revenue even in stable months.

This visual snapshot builds on earlier discussion by quantifying the trade-offs. For modeling purposes, STR income is assumed at \$60,000 annually, with monthly swings from \$7,000 in peak season to \$3,000 off-season. LTR income is modeled at \$30,000 annually, distributed evenly across months.

Expense ratios are segmented by category—mortgage, property taxes, insurance, utilities, maintenance, management, vacancy/turnover, and furnishings/FFE—based on industry averages. These categories form the horizontal axis of the chart, while the vertical axis reflects each cost as a percentage of monthly income.

Naturally, actual properties may deviate from these benchmarks due to jurisdictional quirks, asset class, or management style. But as a comparative framework, this chart helps to visualize the operational rhythm of each strategy and the risks embedded in seasonality. ●

Pathways to Experience

New routes into the profession are producing real appraisers. Here's what the experience actually looks like.



JoAnn Apostol, MNAA

I REMEMBER A PUBLIC MEETING held in Denver, Colorado, before COVID where John Brennan wore virtual goggles and demonstrated a remote property inspection. Those were the days prior to virtual meetings by the Foundation where the room was full because the only way to know what was happening was to attend an in-person meeting. The room was full of skepticism in these initial days of discussing what eventually led to the Practical Applications of Real Estate Appraisal, or PAREA, program. As with many portions of the appraisal business model, gaining experience has changed in the post-COVID era with more changes on the horizon.

Practicum has always been a part of the criteria, but was not used due to the time-consuming process of gaining approvals in many states. As with PAREA, Mississippi provided a grant to create a practicum program that would take the place of the supervisor/trainee model. This is the Mississippi Practical Appraiser Training program, or MPAT. Fast forward to today, there is finally multiple graduates of these alternate pathways to experience practicing today.

The NAA's Communications Committee asked several graduates of the alternative pathways and those who gained their experience through the traditional supervisor/trainee model to provide an overview of their experiences, recommendations, and reviews of path they took. Our intent was to offer experienced appraisers an understanding of the alternate pathways now available so they can provide insight to prospective appraisers weighing their options.





Lisa Piancone

A New Path to Licensure: My Experience With the PAREA Program

WHEN I FIRST HEARD ABOUT THE PAREA PROGRAM, I was intrigued by its approach to appraisal training. Finding a supervisor to gain experience hours is one of the biggest hurdles for aspiring appraisers, and PAREA offered a structured, technology-driven alternative. I was excited to be selected as one of 15 participants in the pilot program, which launched in July 2023.

My journey in real estate began many years ago as a transaction coordinator for top-producing agents. After stepping back to homeschool my children, I returned to real estate as an agent and completed Broker Price Opinions, which sparked my interest in valuation. As interest rates rose in 2022 and sales slowed, my husband—who worked in mortgage lending—suggested I explore appraising. When I researched how to become an appraiser, I quickly realized the challenge of finding a supervisor. That's when I found PAREA.

PAREA provided a comprehensive learning experience combining real-world scenarios, case studies, and interactive exercises. The program's flexibility allowed me to progress at my own pace while balancing other responsibilities. It emphasized the three primary approaches to value—sales comparison, cost, and income—and gave

me experience appraising single-unit detached and attached homes, condominiums, 2-4 unit income-producing properties, vacant land, and even proposed new construction. By appraising properties across various geographic regions, I learned to adapt to different market conditions while applying data-driven support for adjustments through paired sales, regression analysis, and visual tools like graphs and charts.

While working through PAREA, I also pursued my bachelor's degree, completed in September 2024. I faced significant personal challenges during this period, including illness and the passing of my mother. With the support of my PAREA mentor, I persevered. I completed my final assignment in June 2024, dedicated the next 12 days to exam prep, and passed on my first attempt—becoming the first PAREA participant to obtain an appraisal license from South Carolina.

I would not have succeeded without my mentor. Her guidance was crucial: she reviewed my assignments thoroughly, answered my questions, and challenged me to think critically. Having a mentor who genuinely cared about my progress made all the difference.

Transitioning from the structured program to working in the field presented real challenges. Key valuation elements like adjustment guidance and cost factors were provided within PAREA assignments rather than requiring independent research, which left me underprepared for real-world application. The program also lacked hands-on property measurement experience—an essential skill. To compensate, I practiced measuring my own home and those of friends and family, and supplemented my knowledge through appraisal textbooks and continuing education.

Securing work as a newly licensed appraiser was another obstacle. Many companies are hesitant to hire appraisers who didn't come through the traditional supervisory model. I worked around this by producing sample appraisals, completing continuing education, and taking on desktop appraisals that allowed me to apply my skills while building experience. PAREA is also a program that actively improves based on participant feedback, which matters.

For anyone facing difficulty securing a traditional mentorship, I highly recommend exploring PAREA. It requires dedication and self-discipline, but the structured learning, practical exposure, and mentorship make it a legitimate pathway into the profession—and one worth serious consideration.

If you're considering PAREA or have any questions about my journey, feel free to reach out. I'm happy to share insights and help others navigate the path to becoming a licensed appraiser. You can connect with me on LinkedIn!

"I learned to adapt to different market conditions while applying data-driven support for adjustments through paired sales, regression analysis, and visual tools like graphs and charts."



Jeanette Sanderson

PAREA in Practice: A 14-Month Journey to South Carolina Licensure

I STARTED THIS JOURNEY IN 2021, and I'll be honest: I did not fully grasp the time and financial investment required before setting out. Four years later, I hold a North Carolina Licensed and Certified Residential Appraiser designation and am now preparing for the South Carolina Licensed Residential Appraiser Exam—using PAREA for 100% of my required work experience. I've been a licensed Realtor in North Carolina for 14 years. My original plan was simply to complement my sales business with an appraisal credential. South Carolina wasn't part of the plan. I'll explain how that changed.

Like all aspiring appraisers, I started with qualifying courses. I began during COVID, when classroom and live-stream options were limited, so I enrolled in one of the first self-directed programs through McKissock Learning. I completed the licensed and certified residential courses in 13 months. In hindsight, I wish I had chosen a live-stream or in-person format—the self-directed approach took longer and left no opportunity to ask questions or engage with other students.

Before finishing my courses, two appraisers had agreed to supervise me. By the time I obtained my NC trainee license in November 2022, the market had shifted. One supervisor changed his business plan. The other, a semi-retired appraiser I'll call Ken, came through. I am genuinely grateful for his mentorship. During our time together I completed six appraisals and learned a tremendous amount—most importantly, how much I still had to learn about applying coursework to real assignments.

The core problem became clear quickly: with limited work volume, it could take years to accumulate the 1,200 experience hours required for NC licensure. At the 2023 NCPAC Conference, I learned more about PAREA and decided to enroll, discontinuing my work as a NC trainee. That decision meant giving up trainee income, which is worth noting for anyone weighing the options—PAREA can also be paired with traditional trainee experience if earning while learning matters to you.

North Carolina had not approved PAREA for work experience at the time. Through my connections at NCPAC and SCPAC, I learned that South Carolina had approved it for 100% of required hours. Since I live in Brunswick County, NC, just across the border from Horry County, SC, that became a viable path. I enrolled in PAREA for Licensed Residential in October 2023.

The program costs approximately \$4,000 for Appraisal Institute members, with an estimated completion time of up to 18 months. I finished in 14 months, completing the program in December 2024.

The structure is built around an eight-point outline that mirrors USPAP requirements, covering everything from problem identification and scope of work through data analysis, approaches to value, and final reconciliation. Each mentee completes 10 practice assignments with a personal mentor—an experienced appraiser who provides feedback at defined checkpoints, typically via Zoom. Three final graded assignments, evaluated by different mentors, close out the program. The property types covered include single-unit resale, condominium, and single-unit rental.

One practical note on data: since providing MLS access across multiple states wasn't feasible, the program supplied Excel MLS downloads. Mentees learn to use Excel for market conditions analysis, comparable selection, and adjustment support—a genuinely useful skill.

The program also includes a Knowledge Center with virtual tools for measurement and property walk-throughs, and some Appraisal Institute chapter members now offer PAREA mentees the chance to shadow them for onsite experience. That kind of supplemental exposure matters, because hands-on measurement is one area the digital format can't fully replicate.

PAREA gave me practical skills that my qualifying courses alone couldn't provide. Had I entered my trainee period with this foundation, I believe I would have been more effective from day one—and easier to work with as a supervisor's trainee.

For appraisers considering taking on a trainee or newly licensed appraiser: someone who has completed PAREA has put in serious work. For anyone exploring paths to licensure: I hope this helps you make a more informed decision about which route fits your situation.

Editor's Note: As of March 2025, North Carolina has delayed the acceptance of the PAREA program for fulfilling appraisal experience requirements. Legislation enacted in October 2023 postponed the program's effective date to December 31, 2025.

The PAREA for Certified Residential is not yet available. The fee is expected to be more than PAREA for Licensed Residential.



Jeff Graves

C ollege-Level Training for Real-World Appraisal: My Experience in the MPAT Program

I WAS AMONG MANY APPLICANTS SEEKING TO GET INTO MELISSA BOND'S MPAT PROGRAM, and after a thorough interview process in which Ms. Bond clearly outlined the program expectations, I was fortunate to be selected.

From the outset, Ms. Bond was transparent about the level of commitment required. As promised, the program was rigorous and demanding. Holding both an MBA in Economics and Finance and a Masters of Education in Educational Leadership, I can confidently say that the MPAT program delivers college-level instruction in an intimate, small-group setting. In fact, the quality of instruction exceeded what I experienced throughout my academic career.

Ms. Bond has a unique ability to break down complex theories and techniques into easily understandable concepts. Her teaching style is direct, structured, and reinforced through repetition and clarity. Passive learning is not an option—active class participation is expected and essential to mastering the material.

"I can confidently say that the MPAT program delivers college-level instruction in an intimate, small-group setting. In fact, the quality of instruction exceeded what I experienced throughout my academic career."

As a result of the program, my entire cohort and I successfully passed the certification exam on our first attempt. Since beginning my career as an appraiser, I've noticed that I am—at least in terms of competency and confidence—on par with colleagues who have significantly more experience. This is a direct reflection of both the depth of content and the effectiveness of Ms. Bond's instruction.

My practice is thriving. In three months, I performed 60 assignments; some seasoned appraisers haven't even done that well lately. I say this not to boast, but to underscore the program's impact: Multiple seasoned appraisers have reached out to me with positive feedback on my reports and have inquired about how I was trained to make certain valuation adjustments. These interactions are, in my view, a testament to the excellence of Ms. Bond and the MPAT program.

Currently, I'm still a Licensed Appraiser, but I am eligible to take the certification exam, and I have well over my AQB-required 1,500. I am planning to upgrade my license shortly.



Thomas Lyons

T raining That Translates to the Field: How MPAT Prepared Me for Independent Appraisal Work

I HAD THE PRIVILEGE OF PARTICIPATING IN THE MPAT PROGRAM, and it has been truly transformative for my career in property appraisal. Prior to joining the program, I had spent over 10 years working in real estate. Recognizing the need for a fresh perspective, I approached the program with an open mind—and I'm grateful that I did.

The MPAT program delivered comprehensive, practical training that was both current and deeply relevant. It covered critical topics including regulatory updates, market trends, and industry's best practices, all of which have directly enhanced my professional capabilities.


Melissa Bond brings a wealth of knowledge and experience to the field, and her

commitment to each participant's success is unmatched. What truly distinguished the MPAT program was the high level of engagement and hands-on learning—ranging from regular Zoom sessions to on-site field inspections. This immersive, interactive format helped solidify my understanding and gave me the confidence to apply newly learned techniques in real-world scenarios.

A major strength of the program was its focus on specific property market dynamics. This localized approach helped me gain valuable insights into the nuances of our regional market, which has proven to be extremely beneficial in my daily practice. I have no lack of assignments from the lender community. My work product speaks volumes. I have even received compliments from underwriters regarding my level of detail and exhibits.

Since completing the program in December 2023, I've been working independently as a licensed appraiser and am currently preparing to take the Certified Residential Appraiser exam. I credit much of my growth and success to the MPAT program and to Melissa's dedication, guidance, and expertise.

I wholeheartedly recommend the MPAT program to anyone serious about advancing their appraisal career. It is a comprehensive, high-impact training experience that delivers both knowledge and practical value.





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 -W.G.

RESOURCES FOR APPRAISERS

The Realtor Property Resource (RPR) national property database, offers commercial and residential reports and data.

narrpr.com

NAR publishes data on pending home sales, existing home sales and surveys such as the Appraiser Trend Study.

nar.realtor/research-and-statistics

NAR's media/communications team promotes real estate appraisal and real estate education to other Realtor/appraiser members.

nar.realtor/newsroom



NAR advances public policies and candidates that build strong communities, protect property interests, and promote a vibrant business environment.

Check out Political Advocacy at nar.realtor/advocacy

MPAT

Vontese Russell



From Complete Beginner to Practicing Appraiser: How the MPAT Practicum Opened the Door

ENTERING MELISSA BOND'S PRACTICUM PROGRAM, I had no prior experience in appraisal, no family connections in the field, and no exposure to the profession. I came in as a complete beginner, and Melissa's program met me exactly where I was. From day one, she introduced us to the foundational principles of USPAP and clearly demonstrated how the scope of work applies in practical, real-world scenarios.

Through detailed instruction and hands-on learning, we studied and applied the three main approaches to value: the sales comparison approach, the cost approach, and the income approach. Melissa was intentional in ensuring we understood key valuation principles such as substitution, contribution, and conformity, as well as the different types of property value and ownership. Her teaching style was both thorough and practical, preparing us not only to pass the national exam but also to step confidently into the appraisal profession.

"Through detailed instruction and hands-on learning, we studied and applied the three main approaches to value: the sales comparison approach, the cost approach, and the income approach."

What set this program apart was the level of structure, discipline, and seriousness Melissa brought to every aspect of the curriculum. There was no coasting; this was a demanding practicum that required full commitment and long hours. However, the rigor was matched by unwavering support. Melissa was consistently accessible, responsive, and professional throughout the program.

As a middle-aged woman entering a traditionally male-dominated industry, I never once felt intimidated or out of place. The knowledge, skills, and confidence I gained through Melissa's program empowered me to move forward with certainty in my new career path. My only regret is not discovering this profession sooner.

Finding a supervisor can often feel like an insurmountable challenge, but this program opened doors that once felt out of reach. I am incredibly grateful for the opportunity and proud to be on this journey thanks to Melissa's guidance and the strength of her practicum.

I am one of the practicum's newest graduates.



Zach Risinger

Starting From Scratch, Moving Up Fast: The Program That Opened Doors in Appraisal

I HAD THE PRIVILEGE OF BEING PART OF THE VERY FIRST GROUP to complete Melissa Bond's real property appraiser training program. From day one, it was clear this program wasn't going to waste anyone's time; it's truly designed for a quick learner. What stood out immediately was how efficiently the material was presented. Each session was packed with crucial information, yet it never felt overwhelming thanks to the thoughtful way it was structured. This approach meant we could absorb a significant amount of complex information in a relatively short period, which was incredibly beneficial for someone like me.

When I first enrolled, my knowledge of the appraisal world was virtually non-existent. I was starting from scratch, curious

about the field but lacking any real foundation. However, this course rapidly changed that. It provided me with such a comprehensive and robust knowledge base that it didn't just prepare me for residential appraisal, it genuinely opened my eyes to a much wider array of related fields and career paths within the real estate industry. The depth of the training meant I wasn't just learning to pass an exam, I was gaining a true understanding of the principles and practices that hold up the entire appraisal profession.

The tangible impact of this training was almost immediate. Thanks to the expertise I gained, I was able to secure a highly sought-after position at a commercial appraisal firm, which honestly would not have been possible without the solid grounding Melissa Bond's program provided. It gave me the confidence and the technical skills to step into a professional role quickly. Fast forward to today, and I've progressed even further: I'm now working on the opposite side of the desk as a review appraiser for a large bank. The exceptional training I received early on was absolutely instrumental in this career advancement, equipping me with the edge I needed to successfully navigate a competitive hiring process and ultimately achieve my current role.




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Bri Trueblood

The Power of Mentorship on the Road to Becoming an Appraiser

THE ROAD TO BECOMING AN APPRAISER HAS BEEN JUST THAT, a road.

A journey, not a destination. It's been full of twists, turns, hills, and valleys, and there have been plenty of moments when it felt like the finish line was always moving farther away. What started as a simple curiosity about real estate and investing became something much bigger: I realized that I was the real investment.

Thanks to a scholarship from the Appraisal Development Initiative (ADI), I was able to begin the coursework. It wasn't easy, especially coming in with no prior real estate experience. At that time, the program was new, so there weren't advisors or mentors built into the process as it is currently. ADI gave me connections, but the truth was clear: The work would be mine to carry. That's something no one really says out loud about this industry; you have to be your own engine. You have to get comfortable being uncomfortable, and accept that there will be times you feel completely vulnerable because you know so little.

And with the coursework came something I wasn't expecting: isolation. I was stepping into a world no one in my family, friend group, or support system had any knowledge of. I had no one close to me who could relate, answer questions, or guide me through. I was totally alone in figuring out most of it. That feeling of isolation added another layer of difficulty to an already demanding process, but it also forced me to grow in ways I might not have otherwise.

Then came the hardest part, finding a supervisor. That's where the detours really began. I made hundreds of calls, left just as many voicemails, and still hit dead end after dead end. For a field that often talks about wanting "new blood," the barriers to entry were discouraging. Many appraisers didn't have the capacity or willingness to train

"ADI gave me connections, but the truth was clear: The work would be mine to carry. That's something no one really says out loud about this industry; you have to be your own engine. You have to get comfortable being uncomfortable, and accept that there will be times you feel completely vulnerable because you know so little."

someone new. Some didn't want to "train the competition" or share the knowledge they had worked years to build. On top of that, it was nearly impossible to find anyone who looked like me in the profession. Black women appraisers are rare, and that reality made an already tough journey feel even lonelier.

Still, I pushed forward. Eventually, I found a once-in-a-lifetime opportunity through a major lender that paired me with an incredible appraiser who became much more than a supervisor—she became a mentor. She taught me the art and science of appraisal, but she also taught me about navigating the industry, the importance of confidence, and how to keep going when doubt creeps in. She gave me templates, tools, and, most importantly, support in a way that worked for me. That's when I realized that having a supervisor isn't enough; to truly be successful you need someone who believes in you and challenges you to grow.

Of course, there were still setbacks. The initial state I obtained my trainee licensure in required me to pass an exam before I could even obtain hours, while others in different states could simply apply. Then, halfway through my hours, the rules changed, cutting down how many hours would count per report. That meant I was looking at another year tacked onto my journey. So, I pivoted. I started over in a neighboring state, asked questions, which resulted in credit for some of the hours I had already completed. Slowly but surely, the pieces started falling into place.

Here I am, an IL/IN Certified Residential and FHA appraiser, now representing fewer than 1% of people in this industry. And even though I've shared my story with hundreds of people since, I know I'm still on the road. The path keeps going, and that's the point. Because in this profession, and in life, it's never just about the destination, it's always about the journey.



Bridget Tolbert

A Mid-Life Leap Into Appraisal: Building a Second Career Through Persistence and Mentorship

WHEN I DECIDED TO PURSUE A CAREER IN REAL ESTATE APPRAISAL, IT WASN'T A SIMPLE SHIFT, it was a mid-life leap of faith. Coming from a long career in Human Resources, I was ready for something that blended analytical thinking with the tangible world of property. I'd always been drawn to homes, neighborhoods, and the way market dynamics shape value. The appraisal profession seemed like the perfect intersection of structure, independence, and purpose.

Like many new appraisers, I quickly realized that completing the initial coursework was just the first hurdle. The real challenge was finding a mentor willing to take on a trainee. Despite my professional background and determination, I ran into closed doors and limited opportunities. The appraisal industry, though rewarding, can be tough to break into, especially for newcomers without connections.

When seeking a supervisor, it's important to be ready to show how you can bring value even without prior appraisal experience. Many supervisors want to know what makes you an asset. What transferable skills do you offer that could support their business? My background in Human Resources gave me strong communication, organization, and analytical skills—all of which translated seamlessly into appraisal. Demonstrating those strengths, paired with determination and a true commitment to the process, helped me secure a supervisor. I learned

"When seeking a supervisor, it's important to be ready to show how you can bring value even without prior appraisal experience."

early on that you have to market yourself. Supervisors want to see that you can contribute to their workflow or at least prove that you're willing to learn, grow, and become an asset over time.

Persistence truly became my greatest asset. I reached out to firms, peers, attended local industry events, and made my interest known. Eventually, my consistency paid off when I connected with an appraiser who introduced me to my mentor, someone who recognized my potential and gave me an opportunity to learn hands-on. That moment changed everything. Through field work, research, and report writing, I began to understand that every property has a story and it's our job as appraisers to tell it accurately and fairly.

Through the hurdles, I learned that networking didn't just open doors, it taught me that relationships are the backbone of this field. Every connection, conversation, and collaboration has shaped how I approach both clients and colleagues.

Appraisal work comes with a unique blend of autonomy and accountability. You're constantly learning, whether in the field, analyzing market trends, or refining reports. But one of the biggest lessons I've learned is this: You must take full ownership of your career.

No one will build it for you. You need a professional development plan—a clear, actionable roadmap for where you want to go and how you'll get there. Stick to it. Update it. Live by it. Interview your potential mentor just as they interview you; mentorship should be a two-way fit. The right relationship will challenge you and support you, while the wrong one can cost valuable time and progress.

While I'm still developing my skills and experience as a fee appraiser, I found that at this juncture in my life, transitioning into mass appraisal was the right move. I wanted to become more well-rounded and gain another perspective of the industry, one that focuses on larger-scale valuation, neighborhood trends, and data-driven analysis from the public sector side.

Mass appraisal has given me a broader understanding of how market forces, policy, and data work together. It also provides the stability and structure I need at this stage of my life, without limiting my long-term goal of advancing in fee appraisal. I see both paths as complementary, each sharpening my skills and shaping me into a more complete appraiser.

My journey in appraisal has been anything but linear, but every challenge has reinforced my purpose. From navigating barriers to entry to balancing mentorship, motherhood, and professional growth—I've learned that persistence, planning, and self-discipline are everything.

HOW BIG

MEASURING IN THE ANSI ERA WITHOUT LOSING YOUR MIND

How to stop defending your square footage
and start explaining it.

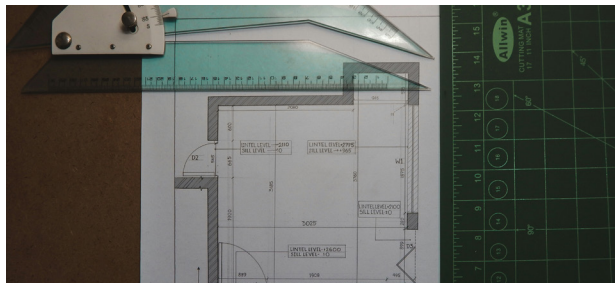
IS THE HOUSE?



Justin Lampe

Measuring a home should be simple.

Then you step on site with a standard, a scanner, and a deadline. At a recent training, I watched four different methods—laser, two LiDAR-enabled apps, and county records—produce four different numbers for the same house. All were defensible. None were identical. In the ANSI era, the answer to how big a house is depends on where you draw the line—literally—and how you disclose it.



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In the ANSI era, the answer to how big a house is depends on where you draw the line—literally—and how you disclose it.

I did not always think this way. Back in college, I spent summers “building” track homes in Omaha as a punch-list assistant. Best job ever. No one on site ever called one end of a tape measure “smart” and the other “dumb,” and nobody argued about whether a bay window was GLA. When I entered the appraisal profession in 2016, those days were gone. Between UAD 3.6, lender overlays, and the tidal wave of LiDAR and AI tools, appraisers today are part craftsman, part technologist, and part standards interpreter. The work is still about accuracy and judgment—it just comes with more ways to be precisely different.

THE SAME HOUSE, FOUR NUMBERS

At a demonstration hosted by the Rocky Mountain Appraisers Association, I tested A la Mode’s ScanToSketch and the CubiCasa Floor Plan app against my baseline laser workflow and cross-checked them with public records. The setup was straightforward: One property, measured in multiple ways, documented in full.

The results were not chaotic. They were close—within a few percent. But the spread tells the story. Exterior lasers provided a crisp baseline and predictable edges. The first LiDAR pass (exterior) was quick and required minimal cleanup but softened a few corners, especially around transitions between siding planes. An interior LiDAR pass—newer functionality—captured interior wall lines beautifully but left me thinking hard about translation: ANSI is an exterior standard for detached single-family. Meanwhile, county records reflected a different measuring philosophy entirely: approximate, rounded, and indifferent to the little sins that make GLA either tallied or set aside.

Each number was defensible depending on the rules you apply. The problem is not that technology fails. It is that “how big is the house?” is not a purely technical question. It is a standards question first.

ANSI IS A LANGUAGE. SPEAK IT OUT LOUD.

ANSI Z765-2021 brought much-needed clarity to residential measurement, and it is increasingly the expectation for lenders and AMCs. But it is not magic. It is a language—and languages demand you state which one you are speaking.

If you are working under ANSI:

- ▶ Measure detached single-family from the exterior. ANSI says to measure to the nearest inch or tenth of a foot; the final square footage is reported to the nearest whole square foot.
- ▶ Report only qualifying areas as GLA: above-grade, heated, finished, with the requisite ceiling height. Garages, porches, and unfinished spaces are not GLA—itemize them separately.
- ▶ Identify sloped ceilings and knee walls correctly; enforce the minimum ceiling heights within the footprint.
- ▶ Disclose the standard explicitly (ANSI Z765-2021) and describe any exceptions or non-ANSI features in plain English.

These rules do two jobs. They make your number reproducible. And they make the differences explainable. If a county card includes a finished sunroom at grade as “living area” and ANSI does not, two measurements diverge for a reason. Say it once, clearly, and most arguments evaporate.

TOOLS MATTER, BUT METHOD RULES

Appraisers love tools—tape, laser, LiDAR, AI sketchers, and the occasional trusted spec sheet. I have used them all. The “best” tool is the one that aligns to the standard you are applying and the conditions you are facing, while minimizing avoidable error.

Laser remains a workhorse: fast, accurate, and dependable on exteriors. LiDAR has matured quickly. A clean exterior scan can speed up the process and reduce transcription errors, especially when it auto-builds a sketch. Interior LiDAR tracing is powerful for condominium units, complex interiors, and plan verification. But remember the translation layer: If you build the sketch from interior planes and intend to report ANSI GLA, be explicit about how you reconcile interior wall lines to an exterior standard. That is where appraisers—humans—still matter.

The most common pitfalls are not about laser sensors.

They are about borders and boundaries and the judgements that are applied:

- ▶ Bay windows, bump-outs, and jogs where cladding or structure steps
- ▶ Porches and semi-conditioned spaces that look “finished” but fail the test
- ▶ Loft areas with variable ceiling height and open-to-below
- ▶ Below-grade elements masquerading as main-level at walkout sites

No sensor fixes those decisions. A sensor only makes your lines straighter. The appraiser makes them correct.

Precision vs. Accuracy: The Reconciliation Step

I have seen more value lost in the gap between precision and accuracy than in any single measuring error. A LiDAR scan can give you four significant digits of the wrong line. A county record can blunt a nuance that matters to GLA. A laser can be perfect until it clips a shrub, and you trust it anyway. The antidote is reconciliation, write it like a scientist and explain it like a neighbor.

When I reconcile conflicting measures, I do three things:

- ▶ **State the standard and the primary method.** For example: “GLA measured per ANSI Z765-2021 by exterior laser; interior LiDAR used for plan verification and wall alignment.”
- ▶ **Quantify variance.** “LiDAR exterior scan was within approximately 1.8% of the exterior laser. County record exceeded laser by approximately 3.6% due to inclusion of a finished sunroom not qualifying as GLA under ANSI.”
- ▶ **Document decisions.** “Bay projection included; porch excluded; loft area reduced for substandard ceiling height; garage itemized separately.”

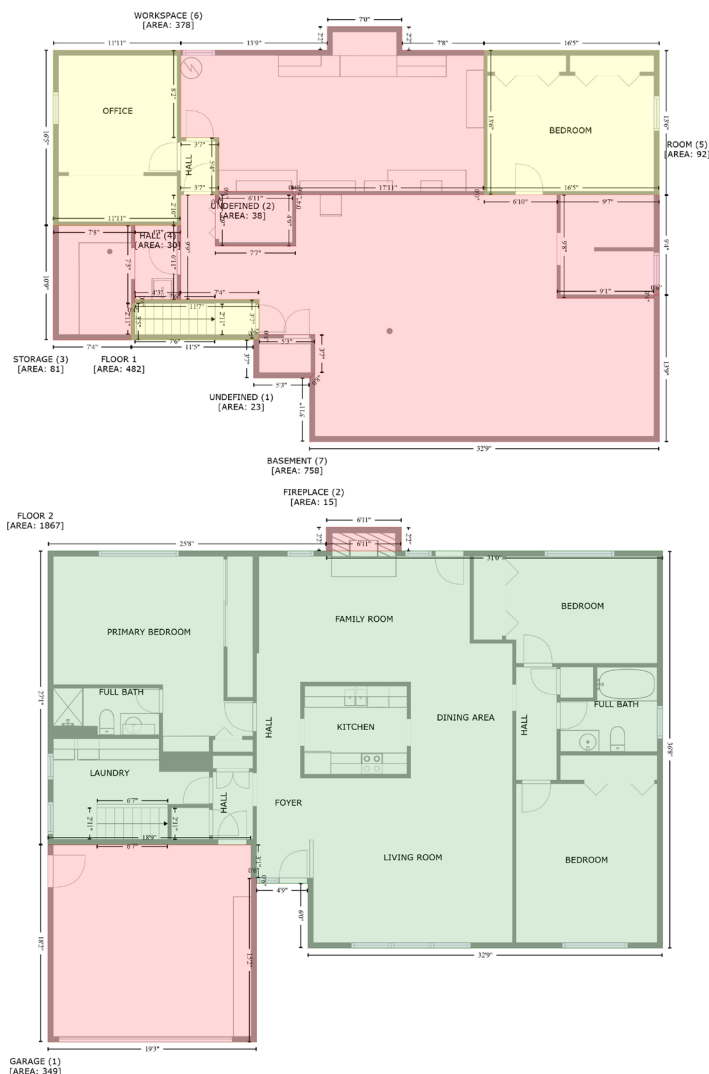
Once that language lands in your report, most revisions turn into acknowledgments. You will still get questions. You will get fewer disputes.

CHANGE IS INEVITABLE. STANDARDIZATION IS A CHOICE.

I enjoy the irony that the tape measure has a “smart end” and a “dumb end.” The joke works because it reminds us that tools do not absolve judgment. They amplify it. UAD 3.6 will keep evolving. LiDAR will keep getting sharper. AI will find more edges. The question is not whether to change—it is whether to change on purpose.

For me, that means a few ground rules:

- ▶ If I am reporting ANSI, I measure like ANSI. I do not retrofit an interior-only map into an exterior standard without telling you exactly how I bridged the gap.
- ▶ I name the tool utilized when it matters. “Laser,” “phone LiDAR,” “tablet LiDAR,” and “manual sketch overlay” are not just brand choices; they are error profiles.



- I log exceptions in normal language. If a space lives like living area but is not ANSI GLA, I both respect the rule and respect the reader—by explaining the difference.
- I keep humor in the process but out of the numbers. It lowers the blood pressure without lowering the standard.

WHAT LENDERS AND INTENDED USERS ACTUALLY WANT

Most friction with intended users is not about the exact square foot. It is about the surprise. If your number meaningfully differs from a listing, permit, or county record, they want two things: a reason and a remedy. The reason is your ANSI and method disclosure. The remedy is your reconciliation note—how you evaluated alternatives and why this version stands.

When your comments tell that story in three sentences, revision requests go down, trust goes up, and the next assignment starts on better footing. That is not just smoother workflow; it is professional positioning. You are the measurement expert who can defend a number without defensiveness.

THE WORK IS THE SAME. THE EDGES ARE SHARPER.

The longer I do this, the more I appreciate that measurement is a craft wrapped in a standard, delivered through a tool. It is still a person walking a perimeter, deciding what counts and what does not, checking corners, and writing it up so another pro could follow the same path and arrive at the same place.

So, how big is the house? Big enough to need a rule, a method, and a note. In practice, that means:

- Declare ANSI Z765-2021 when used, and measure accordingly.
- Choose tools that align with that standard, not the other way around.
- Reconcile differences openly: exterior laser, interior LiDAR verification, and public records all have roles—and limits.
- Communicate variance like an adult: It is expected, explainable, and manageable.

Change will keep coming. That is fine. Tape measures still have two ends. The smart one is the side that says what you did and why—and does it the same way next time. ●



Justin Lampe

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The Power of Networking

Isolation is the default in this profession. It doesn't have to be.

RESIDENTIAL APPRAISAL IS OFTEN A SOLITARY PROFESSION. Many appraisers work from home with little day-to-day interaction with professional peers. Continuing education used to be a reliable source of professional connection, but these days it is frequently completed online. Even in multi-appraiser firms, we tend not to interact with appraisers outside our companies.

I know this firsthand. When I owned my appraisal firm, I worked alongside many talented appraisers. Yet, we rarely collaborated in ways that would have strengthened our collective knowledge and influence. In hindsight, we missed more opportunities than we realized.

That all changed when I began actively networking. What started as attending events and having conversations with colleagues evolved into something far more meaningful. I met appraisers who were generous with their time and expertise—professionals willing to talk through complex appraisal issues simply because they cared about the profession. That collaboration sharpened my skills and increased my confidence in ways no textbook or webinar ever could.

Through networking, I also found my voice. I became involved in the legislative and regulatory process and discovered that thoughtful, informed appraisers are heard when they show up. I was able to help foster positive change for our profession rather than just react to it. Those connections ultimately led to me being asked to participate as a founding member of the NAA and later, my appointment to the Oregon Appraiser Certification and Licensure Board, where I now serve as Chair—opportunities that never would have existed in isolation.

Networking also brought very practical benefits. Job opportunities appeared leading to increased income, greater stability, and a better work-life balance. I gained access to leaders at the highest levels of our profession and was able to make introductions that benefited friends, colleagues, and even family members. Along the way, professional relationships grew into lifelong friendships.

Perhaps most importantly in a profession such as ours, networking creates a sense of community. When

you know other appraisers, you're never truly navigating change alone—whether it's new regulations, advancing technologies, evolving methodologies, or shifting market conditions. A strong professional network provides perspective, shared knowledge and reassurance.

Online forums and social media groups can offer a sense of connection; they provide an easy way to see what others are discussing and remind us others are navigating similar challenges. That kind of interaction can be useful, but these spaces can lack context and advice is frequently offered without full knowledge of an issue or an assignment. It has also been my experience that many online discussions drift toward criticism rather than constructive input.

True professional networking differs in an important way: It is grounded in mutual respect, shared standards, and a commitment to helping one another succeed. In trusted professional networks, questions are met with mentorship rather than judgment, and information is exchanged thoughtfully, with an understanding of both responsibility and consequence.

Many appraisers hesitate to network simply because they don't know where to start. Walking into a room alone can feel uncomfortable. But a consistent truth I've observed is that you are never alone for long at a gathering of engaged appraisers! Conversations start quickly and common ground is easy to find.

Appraisers are independent, but independence doesn't have to mean isolation. A connected appraiser is a stronger appraiser: better informed, better supported and better positioned for long-term success.

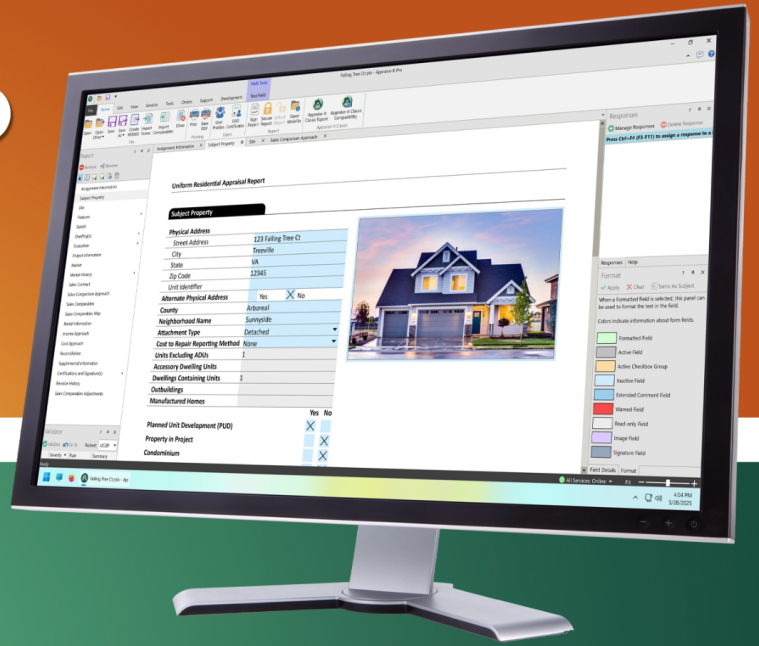
Networking isn't about self-promotion; it's about shared growth, mutual respect, and ensuring that none of us has to navigate this profession alone.

Organizations like the NAA create an atmosphere that makes this kind of connection possible. Whether through conferences, committee involvement, advocacy efforts, or informal peer conversations, these communities turn individual practitioners into a collective professional voice. For appraisers who want not only to adapt to change but to help shape the future of the profession, involvement isn't just beneficial—it's life-changing. ●

If you'd like to learn more about getting involved or simply want to talk through ways to engage at your own pace, I'm always happy to have that conversation.

SHOOT ME A MESSAGE AT LAURIE@EGANOFFICE.COM.

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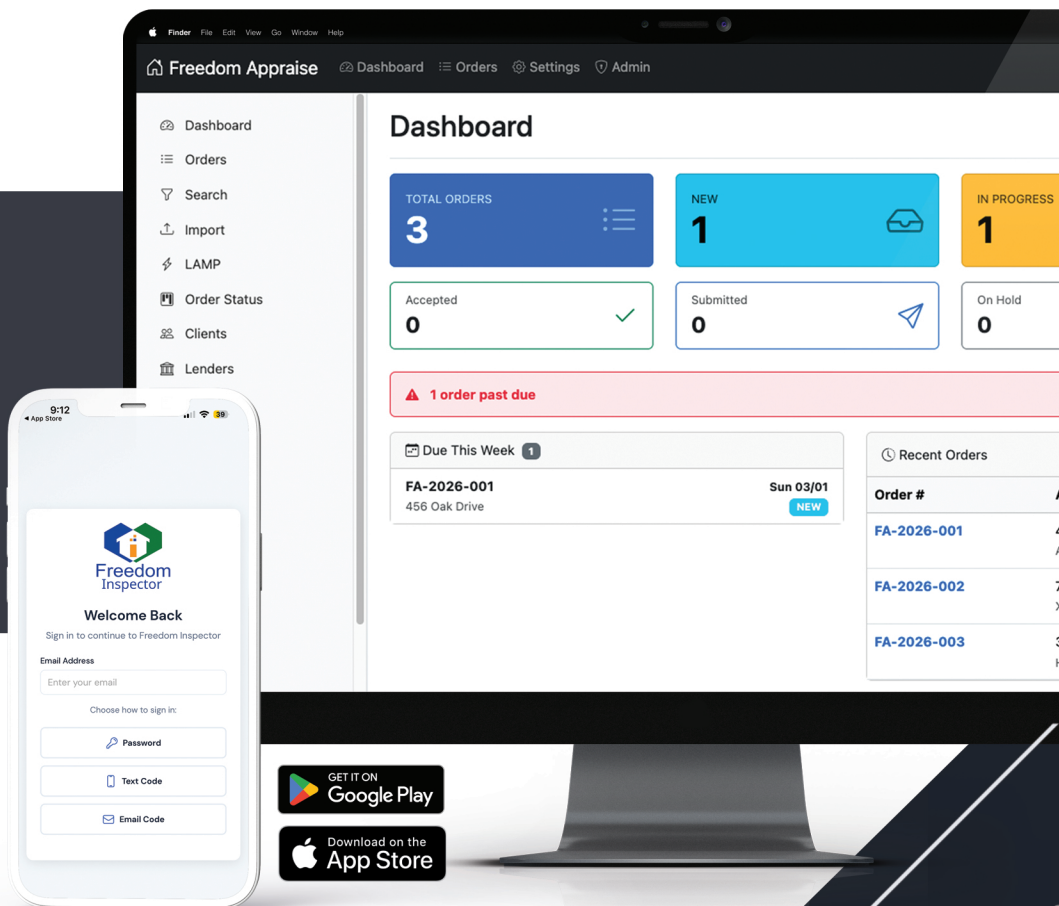


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