


# Removing Barriers to Entry

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## From Mass Appraisal to Fee Appraisal Accreditation




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# Speakers

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## Shannon Hiss, RES, RMA

Mrs. Hiss currently serves as an Assessment Advisor at IAAO. Prior to joining staff at IAAO she spent 15 years working in multiple appraisal roles at the Johnson County (Kansas) Appraiser's Office.

Additionally, Mrs. Hiss is an IAAO senior instructor providing qualifying and continuing education offerings nationwide. She also supports the IAAO Research and Standards Committee as staff liaison and acts as subject matter expert for IAAO's Professional Development Department.



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## Johnny Robins, RES, RPA, CCA

Mr. Robins currently serves as the Assistant Director of Appraisal at Williamson CAD in Georgetown, TX. He also spent 6 years working in multiple appraisal roles at Travis CAD and spent 10 years as a "fee" appraiser in the greater Austin metropolitan area.

Additionally, Mr. Robins serves on TAAD's Education committee and the IAAO Credit for Mass Appraisal Experience Task Force.




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# A Quick History Lesson




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# A Quick History Lesson



ETTA ©1989 FORT WORTH STAR-TELEGRAM  
HULME  
NEA

"HE'S DOING TIME FOR SOME PECULIAR ACCOUNTING PRACTICES AT ONE OF THOSE SAVINGS AND LOANS."



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## A Quick History Lesson

- In 1986, nine leading professional appraisal organizations (including IAAO) came together to form an Ad Hoc Committee to address the concerns surrounding the appraisal profession by creating the first set of generally accepted professional standards
- Those standards became the first version of the *Uniform Standards of Professional Appraisal Practice* (USPAP) when The Appraisal Foundation was later established in 1987



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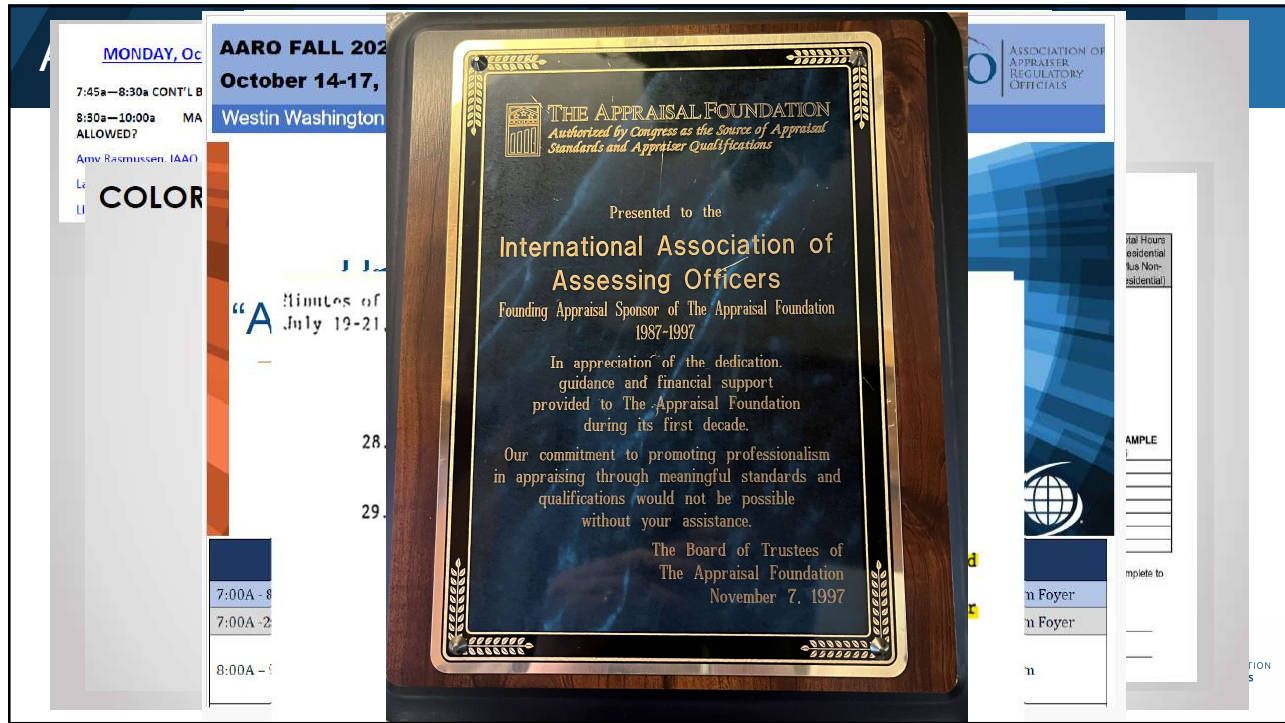
## A Quick History Lesson

- **IAAO was instrumental in the creation and development of both The Appraisal Foundation and USPAP, however...**
  - During that same period IAAO's board of director meeting minutes show significant concern amongst IAAO membership that assessor experience and work products were being criticized and dismissed as not true appraisal practitioners and products
  - Of note, the report to the board by Mr. Michael L. Ireland, CAE at the board's April 8, 1988, meeting in Savannah, GA says in part...

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



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## A Problem in the Industry

In March 2024, The Appraisal Foundation (TAF) completed a Demographic Survey of the appraisal profession



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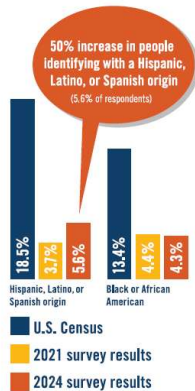
- This is an ongoing, longitudinal study aimed to monitor and analyze changes within the profession over time
  - The first survey of the industry was conducted in 2021
- The 2024 survey invited over 74,000 contacts known to the foundation to participate – resulting in an overall margin of error of about 1.34% using a 95% confidence interval



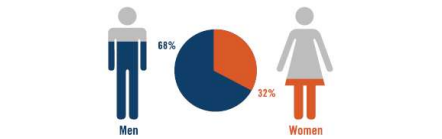
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## A Problem in the Industry

### 2024 Demographic Survey Results:



Average Appraiser Age



#### The Appraisal Profession Today

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

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



The survey summary fact sheet can be found on TAF's website or by scanning this QR code:



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## A Problem in the Industry

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

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

- **ASC registry numbers:**

- 2016 – 92,000 unique appraisal licenses
- 2025 – 65,000 unique appraisal licenses

**29.4% decline**

- **GSE portal submissions:**

- 2016 – 53,000 appraisers
- 2025 – 38,000 appraisers

**28.3% decline**

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

**MtgeFi Study can be found using this QR code:**



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## A Problem in the Industry

- **PAREA Program**

- PAREA is one pathway—approved by the AQB—for aspiring appraisers to gain experience credit toward licensure or certification
- It is a virtual training alternative to traditional in-the-field experience



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- **Practicum Programs**

- A practicum is a structured course that allows aspiring appraisers to apply the knowledge gained in their qualifying education through supervised, real-world appraisal assignments.
- Practicum courses are designed to provide experience, not additional education, and serve as an alternative pathway to the traditional supervisor/trainee model



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## A Problem in the Industry

### Fannie Mae's Appraiser Development Initiative

*“The Appraiser Development Initiative is designed to attract new entrants to the real estate appraisal field. ADI was launched to raise awareness of real estate appraisal career options through outreach events and to facilitate opportunities for overcoming barriers to entry to the field. ADI focuses on scholarships, mentoring, and an introduction to job opportunities...”*



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## A Problem in the Industry

A **significant** number of ADI scholarship recipients have completed their formal appraisal classroom education and training and are working to find mentors to gain appraisal experience in the field.

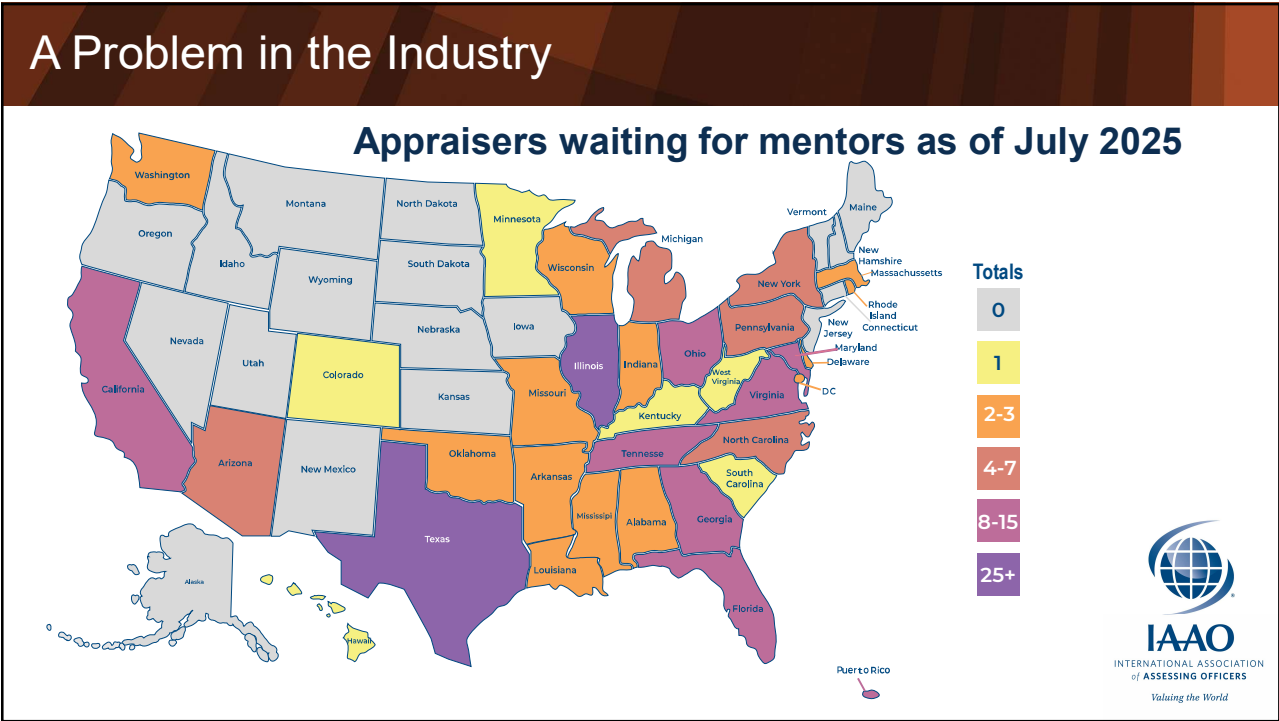


**GOAL:** Partner with Fannie Mae to launch a pilot program in Texas

- Help Appraiser Development Initiative scholarship recipients find opportunities within CADs to gain the experience hours required to become a licensed or certified general appraiser.



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## Appraisal Subcommittee Policy Statement 4

### ▪ D. Experience for Initial or Upgrade Applications

#### ▪ F. Summary of Requirements

##### ▪ **Experience** (states in part):

2. States must ensure that appraiser experience logs conform to AQB Criteria.
3. States must use a reliable means of validating appraiser experience claims on all initial or upgrade applications for appraiser credentialing.

##### **AND**

6. States must exercise due diligence in determining whether submitted documentation of experience or work product demonstrates compliance with USPAP on all initial or upgrade applications for appraiser credentialing.
7. Persons analyzing work product for USPAP compliance must be knowledgeable about appraisal practice and USPAP, and States must be able to document how such persons are so qualified.



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## Recent Efforts

Based on the historic efforts made by IAAO members and the most recent on this topic IAAO's (then) President-Elect VanderVries recommended IAAO proceed with formation of the **Mass Appraisal Experience Task Force** to continue the outreach efforts of following our October 2022 presentation.

- The task force was officially formed mid-year in 2024
- Based on direct feedback from our outreach efforts the following objectives were identified as the primary goals for the task force
  1. Provide information to state boards about mass appraisal
  2. Development of a tool to help boards comply with the ASC's documentation requirements



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## Recent Efforts

Based on feedback from our initial efforts and through the development of the task force our goals grew to include the following objectives:

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

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



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## Recent Efforts

### Developed a list of Frequently Asked Questions:

**FREQUENTLY ASKED QUESTIONS**

Go  
ma  
bc

**What is mass appraisal?**

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

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

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

**How does USPAP reference mass appraisal?**

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

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

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

**Does the ASC and AQB recognize mass appraisal experience?**

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

le education about  
The FAQ will soon be on  
to state regulatory  
IAAO's website along with  
all documents created or  
referenced by the two task  
forces.

**GOING**



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# Recent Efforts

## USPAP Standard 5 & 6 Compliance Checklist:

Goal  
State  
docu

**STANDARD 5 & 6 CHECKLIST**

**1 APPRAISAL ASSIGNMENT**

Address/Market Area/Property Description:  
City: \_\_\_\_\_ County: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Legal Description:  
Parcel Number: \_\_\_\_\_ Neighborhood ID: \_\_\_\_\_

Property Type:  1 unit  2 units  3-4 units  5+ units  Commercial/Industrial  
 Other (description): \_\_\_\_\_

Category:  PUD  Condo  COOP  Other: \_\_\_\_\_

**2 ORIGINAL WORK PRODUCT UNDER REVIEW**

Purpose of Work Product:  Ad Valorem Appraisal  Valuation Defense  Other: \_\_\_\_\_

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

Date of Inspection(s): \_\_\_\_\_ Value Conclusions(s): \_\_\_\_\_

Comments:  
\_\_\_\_\_  
\_\_\_\_\_

**3 ORIGINAL APPRAISER INFORMATION**

Name: \_\_\_\_\_ State Designation: \_\_\_\_\_  
Certification/License #: \_\_\_\_\_ State: \_\_\_\_\_ Expiration Date: \_\_\_\_\_  
Certification/License Issuing Agency: \_\_\_\_\_  
Address: \_\_\_\_\_  
Email Address: \_\_\_\_\_ Phone Number: \_\_\_\_\_

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a tool to help  
The interactive checklist will  
only with the ASC's  
also soon be found on  
IAAO's website.

Follow along as Johnny  
quickly highlights the key  
sections from the checklist.



# Recent Efforts

**STANDARD 5 & 6 CHECKLIST**

**4 USE OF THIS CHECKLIST**

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

**5 EVALUATOR INFORMATION**

Name: \_\_\_\_\_ State Designation: \_\_\_\_\_  
Certification/License #: \_\_\_\_\_ State: \_\_\_\_\_ Expiration Date: \_\_\_\_\_  
Certification/License Issuing Agency: \_\_\_\_\_  
Address: \_\_\_\_\_  
Email Address: \_\_\_\_\_ Phone Number: \_\_\_\_\_

6	Has the appraiser...	USPAP References	Response		Comment if No or N/A
			Yes	No	
1	Identified and correctly interpreted the appraisal problem and scope of work?	5-1(a) SOW	<input type="radio"/>	<input type="radio"/>	
2	Identified the intended use of the appraisal, as well as the intended users (by name or type)?	5-2(a)(b) 6-2(a)(b)	<input type="radio"/>	<input type="radio"/>	
3	Identified the type of value, definition of value, and the source of the value definition?	5-2(c) 6-2(a) SOW	<input type="radio"/>	<input type="radio"/>	
4	Stated the opinion of value in terms of cash, terms equivalent to cash, or other precisely defined terms (of market value)?	5-2(c) 6-2(c)	<input type="radio"/>	<input type="radio"/>	

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**STANDARD 5 & 6 CHECKLIST**

**7 CHECKLIST & EVALUATOR'S SUMMARY**

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

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

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

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

Comments:  
\_\_\_\_\_  
\_\_\_\_\_

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

Additional comments:  
\_\_\_\_\_  
\_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Name: \_\_\_\_\_  
State Designation: \_\_\_\_\_  
Certification or License #: \_\_\_\_\_  
State: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

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**Recent Efforts**

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

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

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

BY SHANNON HISS

IAAO in mid-July hosted a meeting between IAAO's Mass Appraisal Experience Task Force and The Appraisal Foundation's State Harmonization Task Force. The purpose of the meeting at IAAO HQ was to bring members of both groups together to further property appraisals and credentials. July's meeting presented an opportunity for both groups to meet for the first time. Together, they discussed and shared insights and objectives for the future. Members also discussed the importance of ADI scholarship recipients to earn the experience hours required to become licensed or certified appraisers.

December 2025

### Connections

Official Publication of the Association of Texas Appraisers, Inc.

www.txappraisers.org

for ADI scholarship recipients to earn the experience hours required to become licensed or certified appraisers.

ASSESSING the Situation  
CURRENT AFFAIRS in ASSESSMENT  
with Shannon Hiss & Justin Emers

NEWSLETTER

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**Recent Efforts**

## IRWA's 72ND ANNUAL INTERNATIONAL EDUCATION CONFERENCE

IRWA EDUCATION CONFERENCE OMAHA 2026

*All Aboard the Right of Way Express!*

REGISTER FOR CONFERENCE

OMAHA, NEBRASKA | Friday, June 26, 2026 - Monday, June 29, 2026

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

SAVE THE DATE  
Connect. Learn. Lead.  
ASFMRA 2026 Annual Conference  
November 2-4 | The Wigwam Resort | Phoenix, AZ

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# JOINT EFFORTS



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## Joint Efforts

- A joint effort and partnership was forged with **The Appraisal Foundation** with the formation of the **State Harmonization Task Force** in January 2025.



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Standards and Appraiser Qualifications

The purpose and mission of the task force:

- Focus on addressing state-level appraisal licensure barriers
- Ensuring alignment with the AQB Real Property Appraiser Qualification Criteria – **including the acceptance of mass appraisal experience**

**The primary goal is to work collaboratively with states to reduce unnecessary obstacles into the profession.**



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## Joint Efforts

The first joint outreach efforts were focused on connecting with our peers in industry, attending their conferences and leading presentations about mass appraisal practices and procedures

- **May 2025: AARO's spring conference "Embracing Mass Appraisal Experience"**
- **Speakers:**
  - **Pete Fontana** – The Appraisal Foundation
  - **Marcia Waters** – Director of the Division of Real Estate, Colorado Department of Regulatory Agencies
  - **Shannon Hiss** – International Association of Assessing Officers



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## Joint Efforts

**COLORADO  
BOARD OF REAL  
ESTATE APPRAISERS**

**MASS APPRAISAL  
EXPERIENCE**



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## Joint Efforts

- In July 2025 IAAO’s task force and TAF’s task force members including representatives from the industry including The Appraisal Institute, AARO, and other industry peers all came to IAAO headquarters in Kansas City to work together to identify keys to success and build a vision for the projects next steps



- Representatives from the Appraisal Subcommittee and Fannie Mae’s Appraiser Development Initiative joined the meeting virtually to help provide answers to questions and provide insights to help the two task forces determine how to best move forward

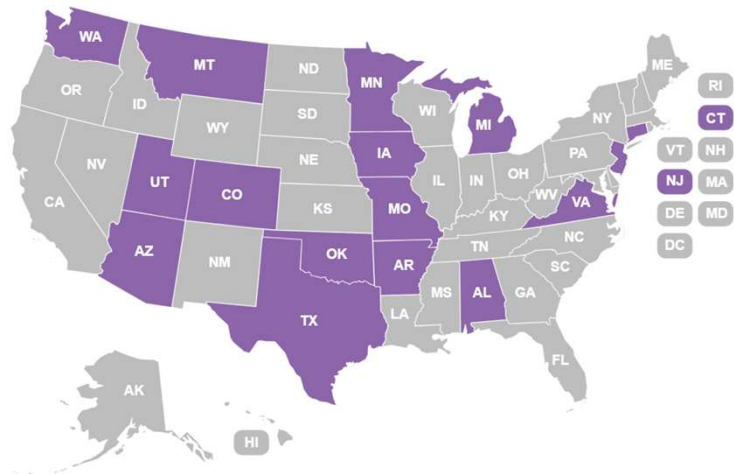


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## Joint Efforts

A map of states that accept mass appraisal experience for single property appraisal credentials \*\*

**\*\*NOTE:** Some of these states may “*accept*” mass appraisal experience on paper but in reality, do not for a wide variety of reasons.



Map created at [www.fla-shop.com](http://www.fla-shop.com)

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## Joint Efforts

Members of the **State Harmonization Task Force** have also attended and presented at several different state appraisal board meetings this year

- The goal of attending these meetings is to meet board members, highlight the objectives of the State Harmonization Task Force, and support board efforts bring requirements into alignment with the AQB's **Real Property Appraiser Qualification Criteria**

# THE REAL PROPERTY APPRAISER QUALIFICATION CRITERIA



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# “Real Property Appraiser Qualification Criteria” Revision

Draft 1 released in December 2025



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## Proposed Changes to the *Criteria*

- December 2025 like to release the AQB feedback before the proposed changes to the Real Property Appraiser Qualification Criteria

### First Exposure Draft of Proposed Changes to the Real Property Appraiser Qualification Criteria



**BREAKING: AQB Releases Exposure Draft Proposing Significant Criteria Changes**



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## Proposed Changes to the *Criteria*

- Page 15 of the exposure draft:

### 5. Experience Revisions

The experience section underwent extensive review because stakeholders consistently identified it as one of the most confusing and possibly limiting areas of the existing *Criteria*. The proposed revisions address sequencing, documentation, alternative pathways, **mass appraisal**, confidential environments, and clarification of supervisory structures. These proposed changes are intended to modernize the experience framework, increase pathways towards experience and still maintain the AQB's longstanding emphasis on competency, verifiability, and public trust.



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## Proposed Changes to the *Criteria*

### ■ Page 16 of the exposure draft:

#### 2. Mass Appraisal and Ad Valorem Environments

The proposed *Criteria* recognizes that state and local assessment authorities often operate under statutory structures that include internal review systems, mandated compliance with USPAP, and recognized International Association of Assessing Officers standards. These environments do not always utilize AQB-defined "Supervisory Appraisers".

The revised *Criteria* clarify that:

- Experience obtained in mass appraisal or ad valorem settings may be accepted when USPAP compliance is required by law or regulation.
- Internal review functions may be performed by individuals who are not credentialed appraisers.
- The chief assessing officer or authorized official may verify the experience log.
- This verification is not the same as AQB-defined supervision but is recognized as valid assurance within the statutory framework.

This clarification resolves longstanding questions from regulators about how to treat valuation experience in assessment offices and supports uniform treatment across jurisdictions.



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## Proposed Changes to the *Criteria*

### ■ Page 57 of the exposure draft:

#### 1070 C. Exception for Mass Appraisal and Ad Valorem Offices

1071 When a Trainee Appraiser earns experience in a state or local assessment office that is required  
1072 by statute or regulation to comply with USPAP and operates under a recognized mass-appraisal  
1073 standards framework (such as those established by the International Association of Assessing  
1074 Officers), the experience does not require the involvement or signature of an AQB-defined  
1075 Supervisory Appraiser.

1076 In these circumstances oversight of valuation work is performed within an established internal  
1077 review structure. Personnel responsible for review or quality assurance may or may not hold an  
1078 appraiser credential. Although their oversight does not constitute AQB-defined "Supervision," it  
1079 functions as supervision within the statutory mass-appraisal framework, where valuation work is  
1080 legally subject to mandated internal review and USPAP compliance.

1081 For experience verification purposes, the chief assessing officer (or equivalent authorized  
1082 official) will sign the experience log to confirm:

- 1083 1. Appraisals are completed in compliance with USPAP;
- 1084 2. The applicant's work was performed within that system; and
- 1085 3. The hours and duties reported are accurate and verifiable.



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## Proposed Changes to the *Criteria*

- Page 126 of the exposure draft:  
The “**appraiser providing supervision**”



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### D. Mass Appraisal and *Ad Valorem* Contexts

1. State and local assessment officials may allow assessors or mass appraisal staff to earn experience credit while working under an internal review structure.
2. In these cases, oversight may be performed by a department manager, senior appraiser, or other qualified official.
3. Although this oversight does not meet the AQB-defined Supervisory Appraiser role, it functions as supervision within a statutory framework where activities are legally required to comply with USPAP and established mass appraisal standards.
4. Because these activities are done under mandated USPAP compliance and structured internal review, verification of experience may be provided by the chief assessing officer (or equivalent), regardless of whether that individual holds an appraiser credential.
5. In all cases, the hours used for experience credit must be completed in a manner that complies with USPAP.



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Does TALCB accept mass appraisal experience for single property appraisal credentials?



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## TALCB Experience Acceptance

### §153.15 Experience Required for Licensing

- a) Applicants for a license must meet all experience requirements established by the AQB.
- b) The Board awards experience credit in accordance with the current criteria established by the AQB and in accordance with the provision of the Act specifically relating to experience requirements...Any one or a combination of the following categories may be acceptable for satisfying the applicable experience requirement:
  - 2) Mass appraisal, including ad valorem tax appraisal that:
    - A. conforms to USPAP Standards 5 and 6; and
    - B. demonstrates proficiency in appraisal principles, techniques, or skills used by appraisers practicing under USPAP Standard 1



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How many of you are possibly interested in earning your single property credential using your CAD experience?

A show of hands, please.



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How many of you have tried to earn your single property credential using your CAD experience?

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A show of hands again, please.



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What questions do you have for us?

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# Thank you!

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Shannon Hiss [hiss@iaao.org](mailto:hiss@iaao.org)

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General Updates:

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