



November 2018 Index

- **Business slow? Non-lender appraisals are an excellent option! Good Fees, No AMCs, No CU, No UAD!! Good Fees, No AMCs, No CU, No UAD!!** Page 1
 - **Speaking at real estate sales meetings is an easy way to market your business** Page 9
 - **Why you should join an appraisal association by Joseph Lynch** Page 18
 - **Network of state appraisal associations (NSAO) contact list** Addendum
 - **Appraisal Organizations List** Addendum
-
-

Business slow? Non-lender appraisals are an excellent option!

Good Fees, No AMCs, No CU, No UAD!!

Editor's note: Next month I will write about appraiser web sites, the fastest and easiest way to get new business. How to set up a new website and update your existing website.

Residential appraisers are realizing that lender work is very, very slow and are finally thinking about doing non-lender work.

I have been writing about non-lender work since the first issue of this newsletter in June 1992. I used to do both lender and non-lender appraisals. I much preferred non-lender work and finally quit doing any lender work in 2005.

Last month's newsletter, October 2018, had an article "Should you do non-lender work?" It is not for everyone. There are a lot of issues.

Hopefully, you have decided that you want to try one or more types of non-lender work. Or maybe you want to get more information before deciding. This month, I write about how to get the appraisal work.

I also wrote a 5-page article "Quick Start - how to get non-lender work ASAP" in the April 2018 issue. But, lender work was still going strong then so you may not have read it. I write about many different issues in that article.

This article focuses on marketing - what is best for you.

In the "old days", prior to AMCs taking over, you could get mortgage broker and lender business from the Internet. This is still somewhat true for commercial lender appraisals, although much of this business has shifted to online bid boards (competitive bidding).

Half of my appraisal business comes from the Internet and half from referrals (other appraisers, local real estate agents, former clients, etc. etc.). I have had a web site since 1998 at www.appraisaltoday.com.

Most people are looking for a local appraiser. When you do lender work, you probably work a relatively wide geographic area. Advertising for appraisals in a large area usually does not work well for non-lender work.

What you can do TODAY: How to get a FREE Google listing - near the top of Google searches!! No web site required!!

Put your appraisal business near the top of google searches by signing up for Google business listings. You don't need a web site. For info, google "free google business listing" or go to www.google.com/business/. It is easiest to set up if you have a physical location. It is okay to use a mobile phone number.

What if you don't want to advertise your location because you have a home office? Search for Google service area businesses and get the instructions. You can set your service area based on the zip codes or cities that you serve, or on a given area around your location.

Check out my listing by googling: Alameda California appraisal. An Alameda map comes up on top with info on my business just under the map. I set it up quite a while ago. See what happens when you do a search in your city. Search terms can vary. Try, for example, San Leandro CA appraisers or appraisers in alameda ca.

You will probably see that some listings don't have a web site. If you have one, prospects can check you out before calling. If not, at least they will have your phone number. But, you will get more calls that don't result in an appraisal because they don't know what you do.

Google verifies that you are a legitimate business before you are listed, so it can take up to a week to get it set up.

What city should you be listed in? Most people, when looking for an appraiser, search by city. You can also include other cities or zip codes in your google listing, if your city is very small or you work a wider geographic area.

Get google reviews. Few companies have any. An appraiser I know does not have a web site, but has 5 Google reviews and gets good results.

For tips on getting a higher ranking, google "how to get a higher ranking on google business".

An example of how Google business listings work

Recently, a woman called about getting a 4 unit Alameda property appraised as one of the owners wants to sell his interest in the family owned property. She searched the Internet and found a lot of appraiser names in google business listings.

I was the only one with an Alameda address. I did not work in a large geographic area and was not a big company. She went to my web site and found my qualifications.

She called me. (Of course, she did not remember how she searched for an appraiser, but my google business listing, with a link to my web site, is usually close to the top of the google list.)

I charge well above the price for lender appraisals. I got the order, after explaining that I had been working in Alameda since 1986, owned Alameda rental property, and had appraised many apartment buildings. I also explained that our rent control started two years ago, making appraisals much more difficult. Using a local Alameda appraiser experienced in apartments was their best option.

If no one can find your contact information on the Internet they can't give you any appraisal work

People don't call much now, including myself. We use email.

I am always surprised how few appraisers have a web site, even a 1-page site with name, address, contact information (phone and email) and where you work (including state).

When I need contact info for an appraiser and google the appraiser's name, I often get long lists of where their name is listed, such as an old FHA directory with

a phone number and address which may or may not be accurate. But, they seldom have email contact info. Sometimes there is a phone number.

Lots of appraisers (and other people) show up on LinkedIn but no contact info is provided. LinkedIn charges for this information as its primary users are employers and search firms looking for employees.

What you can do TODAY to make your web site better.

I am always surprised how many appraisers' web sites do not have their physical location (state is often missing) and geographic areas where they work. Prospects have no easy way to contact them (phone number and email address). If you want to get non-lender work you MUST have this information on your web site. Google listings do not require a web site. But, if you have one they can click on a button and go directly to your web site.

Sometimes there is a contact form. I never fill them out as they are a waste of time.

I give out a lot of referrals to other appraisers. If I can't find an email address and phone number online within a few minutes, they don't get the referral. Email addresses are often difficult to get.

I started my web site in 1998 and have always had my physical address, business phone number (land line) and email address on every page and have never had any problems.

If you don't want to put your phone number on your web site, you will lose business. But, today most people use email. If you are worried about email spam, set up a gmail account specifically for your web site and make a commitment to check it regularly. You will lose work if you don't check it regularly or forward to your regular email account. Google Gmail forwarding for info.

Below I discuss lots of other web site issues, such as a "tag line" but this can take awhile to figure out.

What if you don't have a web site or want to re-do your web site?

I will be writing an article next month on who can do an appraisal web site for you.

Don't hire someone until I publish this article. I am no longer recommending a one page web site, unless that is all you can afford and you want to do it yourself.

I last wrote about websites in a 5-page article in the April 2016 issue. It is on the paid subscriber web page. It discusses in much more detail some of the issues. This article will give you ideas on how to get started, such as get a domain name, which can be very difficult. Or, changes you may want to make on your web site.

But, you will have to make a lot of decisions first, such as domain name and

tag line.

If you don't have an appraiser web site, you will need to do some work first. This month, work on setting up your free google listing.

What are your competitors doing?

Google appraisers in (your city). What comes up? Do they have a web site link? Are many in the free google listings at the top of the page?

New appraisal businesses vs. old timers

For most businesses, the best time for marketing is when you start your business and are enthusiastic. The first 10-15 years of my business I did a lot of marketing. Of course, there was no Internet then, so it took a lot of time and money.

That's why it is so hard to get motivated later, such as now when lender business has slowed down. This is normal.

But, it is never too late to change. I spent a lot of money 3 years ago completely re-doing my web site.

What if you are serious and want to commit to marketing your business?

If you are serious and committed to shifting to non-lender work consider an appraisal mastermind group. Dustin Harris and Roy Meyer, both appraisers and marketing experts, have groups. I have never joined one, but if I was starting my business now, or needed to make a big change due to lender work drying up, I would join. Just google appraiser mastermind.

A mastermind group is a peer-to-peer mentoring concept used to help members solve their problems with input and advice from the other group members. The concept was coined in 1925 by author Napoleon Hill in his book *The Law of Success*, and described in more detail in his 1937 book, *Think and Grow Rich*. (Source: wikipedia).

Lender-dependent vs. diversified appraisal businesses

Getting business from AMCs is easy, especially during peak times. Just get on lots of lists.

Unfortunately, it is almost too easy, making the idea of getting non-lender work totally different with lots more work required. This is normal.

How to get motivated to do non-lender marketing

There are lots of motivational sales books and recordings for real estate agents. Don't forget the classics of marketing, such as Napoleon Hill's books. They

do work.

First decide what type of work you want. It helps you focus better on the marketing methods that work best. Also, which are you more likely to do? For me, public speaking and networking at meetings were good as I had experience and liked it.

Start with a good online presence as this does not require much work and has good results if done properly. They call you.

Data: Where do your orders come from?

I have always, always, always asked where the person got my name. Then I know what marketing is working.

If you don't do this, start today.

Of course, today they usually say "Internet" and rarely can remember specifically where they found me. But, that is how I know that my web site or google business listing works.

If it is a referral, I always ask who it was so I can thank them. If they don't remember the person's name, I ask if it was a real estate agent, friend, etc. It is typically from a real estate agent.

What is your "tag line" or how are you different from all the other appraisers?

Some appraisers market to everyone for all types of services everywhere. This is okay, but targeted marketing is more effective. Also, this cuts way down on emails and phone calls that use up valuable time.

Lots of appraisers complain about prospects just looking for a low fee. I have never been interested in those types of contacts. There is always someone cheaper than me.

When I started my appraisal business in 1986, I was listed in a Yellow Page directory that included other cities. I got lots of time wasting calls from people that did not result in an assignment.

After a few years I realized that the calls resulting in appraisal orders were almost all for appraisals in my city and were non-lenders. So I put Alameda in large letters in my ad. Over time I discovered that I preferred estate and trust work, so I added this to my listing. I do residential and commercial so I included this in my listing as well.

Of course, when I started, I worked a wide geographic area, but preferred working in Alameda. Over time, I kept shrinking the geographic area. Also, I am the only appraiser who specializes in residential, commercial and apartment appraisals in Alameda - population 78,000.

What type of appraisal work do you prefer? Let your web site tell your visitors what type of appraisal work you want and discourage the "fee shoppers".

My web site started in 1998 and has always been primarily for my publishing business. It only has my "tag line" at the top right of each page: "Looking for a local appraiser for Estate and Trust appraisals in Alameda, California? Go to About Us!"

Google your name and city. What shows up?

Face to face Is The Best

Humans are social animals. It is in our DNA.

You hire who you know for any type of work, including appraisals. This is also best for referral sources. When I am giving an appraisal referral, I first choose appraisers I know personally, face to face.

Plus: works well.

Minus: takes a lot of time to build up.

Methods: active in groups (appraisal, real estate, legal, etc), networking at meetings such as Chamber of Commerce, everyone you meet is a potential referral source.

Postal mailings

Not recommended, except for tax appeal work (mailing to home owners). Not very effective. An appraiser I know decided to try to get attorney work and sent out a lot of postal mailings. She had no results. This is typical.

Plus: Worth trying. You may get very lucky.

Minus: Time and money. May not work for you.

Go by office and drop off brochure

Better than nothing or doing a mailing, but you don't typically see the person who would hire you. Can followup with phone call or something by postal mail.

Plus: Better than nothing

Minus: Not very effective.

Internet - web site and/ or google listing

My favorite type of marketing.

Plus: They contact you.

Minus: Not targeted to specific client type. Have to set up a website or revise your existing site.

Being active in business related groups and professional associations

Plus: Very effective.

Minus: Takes time and commitment. Just showing up once in a while does not work.

I always recommend joining and being active in the group in your local bar association's family law group, for example. You will probably be the only appraiser who has ever attended.

Speaking to groups

Plus: Can be very effective and last for a long time.

Minus: Fear of public speaking. Little experience.

When I started my appraisal business in 1986 I went to all the local real estate offices and spoke at a weekly sales meeting. I also spoke at the Board of Realtors meetings. I strongly recommend joining Toastmasters. Excellent training. I learned a lot even though I had been speaking for many years.

Networking at meetings

Plus: Can get good contacts for appraisals or for referrals.

Minus: A hassle to follow up, but mandatory. Takes time.

Going into a room where you don't know anyone can be intimidating. There are some techniques, but basically you start with one person. For example, you go to a Chamber of Commerce meeting to meet local attorneys for litigation or family law. Ask the person at the registration desk who to chat with.

Going to a local real estate meeting would probably be easier as you have something in common with everyone there.

A few examples of what to do with different market segments

As you can see below, real estate agents are a key referral source. Who do you ask when looking for an appraiser? A real estate agent that you know.

- Relocation: Real estate agent referrals. Pay to have name listed in WERC directory.
 - Divorce attorneys: Real estate agent referrals. Active in local bar association appropriate group. Volunteer to work the registration desk.
 - Litigation. Bar association group.
 - Estate/trust. Real estate agent referrals. Bar association group.
 - Bail bond - Face to face with local bail bond companies.
 - Assessment (property tax) appeal - postal mailing to targeted geographic areas.
 - Pre-listing appraisals - real estate agent referrals
 - Measuring homes
-

What if you don't "get along with" real estate agents

As you can see above, real estate agents are a primary source of appraisal referrals.

You probably will not get many referrals for non-lender work. Are you getting any referrals now?

When doing non-lender work, you are not a "deal killer" and can help their clients when they need an appraisal.

I also answer a lot of real estate agent questions, such as what is a bedroom. They see me as the "appraisal expert".

Maybe you can speak at local real estate meetings and get a new image.

What if you do commercial appraisals?

The marketing techniques are the same as for residential: website, networking at meetings, being active in professional associations, speaking to groups, etc.

I get lots of referrals for estates with commercial and apartment properties from real estate agents.

Should you do non-lender work?

The marketing is much harder than for AMCs or lenders. A long term commitment is required. That's why few appraisers do it. However, that means less competition for you.

Do you hate lender appraising? Are you thinking about retiring or a new career? Now you have an option.

Speaking at real estate agent sales meetings is an easy way to market your appraisal business

Residential lending is very slow and many appraisers are thinking about lender and non-lender marketing.

Whenever I have spoken on real estate topics, I have received referrals for appraisal assignments, usually just after finishing my speech, and often continuing for many years after speaking.

What is best about a speaking engagement is they want to hear what you have to say, whether it is 10 or 200 people. Lots, lots easier than contacting them individually. Very Easy and Effective Marketing!!

Surprisingly, few appraisers use speaking opportunities to attract new appraisal

clients. When speaking, you can communicate with many prospects and referral sources without having to do a "sales pitch," which many appraisers dislike.

When I started my appraisal business in 1986, I spoke to many local real estate offices at their weekly sales meetings. I received referrals for many years from those brief talks.

Speaking gives you an image as an authority on a subject, and definitely can result in appraisal assignments. Fortunately, public speaking is a skill that can be learned. The key to successful speaking is practice and preparation.

I include information on speaking to other groups, but I recommend starting with real estate company sales meetings, unless you have experience. Of course, we all prefer to speak to 400 people instead of 10, but it is lots easier with a small group. Plus, you will have time for those who come up after the meeting with questions and maybe a good referral.

Speak at real estate sales meetings - an excellent way to get started

If you're looking for non-lender work, agents are an excellent source of referrals. Always let them know you do non-lender work such as divorce and estate work.

Many real estate offices have weekly sales meetings and are looking for speakers. The speeches are short. You talk about appraising, a topic you already know and could speak about for hours.

Contact local real estate offices. You will be asked to speak.

Many agents don't know what appraisers actually do. For example, why do appraisers drive around taking photographs? What do appraisers actually do?

Other topics include:

- How underwriters affect appraisals
- Appraisers and agents - price (highest sales price) vs. value (most probable sales price)
- Handle any problems immediately. Don't call the appraiser later when it is too late.
- Always provide the appraiser with the most recent contract, including all revisions and addenda.
 - A topic such as "How to Work with the Appraiser to Close Your Sale" would be popular. You could talk about helping appraisers verify sales, making all necessary information such as contracts or leases available, etc. Or you could speak on a local hot topic such as rezoning and what you think it will mean for real estate sales.
- How to work with an appraiser. Very important in today's AMC market with their use of non-local appraisers. I recommend always meeting the appraiser at the

house and bring relevant listings and sales. Ask the appraisers if they need anything else. Low AMC fees and turnarounds mean that every minute counts for appraisers. Tell them they can call you if there are issues with the AMC appraiser.

- Why you should return appraiser phone calls.
- I give lots of referrals to agents. Those that don't call me back don't get any referrals.
- If the agent is involved in the transaction, always, always call back.

Audience-centered topics (non-real estate agents)

What speakers do you remember? They were probably speaking on a topic of vital interest to you. To capture your audience's attention and make them remember you better, speak on topics that are important to them.

For a more general audience such as Kiwanis or a local business association, you could talk about the local real estate market or a hot zoning/planning issue. Business owners would be interested in local retail or office rental rates and vacancy. Or, you could speak on the local home sale market and what you think about price changes, new home sales and increasing population, etc. and what it will mean for the local business economy.

If you're not sure what a particular audience would be interested in, ask members of the organization. They can tell you.

What if you're afraid of public speaking?

Many surveys have found that the public's number one fear is public speaking, ahead of dying! So, you're normal if you're afraid to speak before a group.

I took the Toastmaster's training program and found it to be very successful program for helping you to build confidence when speaking.

They have an excellent program for people with no experience who are afraid of speaking in public. The fee is very nominal. There are chapters in almost every city. There are many chapters in my small city of 78,000 people.

The training is helpful for all other speakers too, including those with lots of experience. Go to www.toastmasters.org .

The KISS Rule

If you will be a lunch or dinner speaker, remember the KISS Rule: Keep It Simple, Stupid. Keeping people interested and awake after eating and socializing is tough.

You are both an entertainer and a presenter of information. Try to get across one major thought or idea, or at most, two or three ideas.

For example, you are speaking on, "What Appraisers Really Do." Instead of a

long-winded, boring discussion of the Three Approaches, you focus on a more personal view, such as how and why you got into appraising, and how appraisers differ from real estate agents. Your major idea is that appraisers are analytical, objective observers and reporters of the real estate industry. (Your subtle message is, "Call me for an objective, expert opinion of value. I don't have any hidden agendas.")

How to get ideas for speech topics

Appraisers are experts on real estate. Take a piece of paper and write down every topic you know well and can speak on for 15 to 30 minutes (a typical speech length). If your mind is a blank, get out a real estate appraisal textbook or one of your appraisals.

Many people are interested in knowing what real estate appraisers do, as we haven't done a very good job about letting them know about us. You could speak on that topic.

Keep clippings from your local newspaper on controversial real estate topics, such as housing shortages, re-zoning (always a hot topic), new or pending legislation, etc. Look at meeting agendas for your local Planning Commission or City Council for ideas.

Develop a list of speech topics that you can submit to various organizations, depending on what their members would be interested in hearing about.

Try using common topic openers, such as "How to Select a....," "When You Need a...," and "What You Should Know About...."

Who needs speakers?

Have you ever been in charge of getting a speaker for a meeting? If you have, you know how hard it is to find good speakers who can talk about topics important to the audience.

The types of organizations needing speakers are endless. Almost all organizations need speakers, either regularly or on an occasional basis.

To get names, addresses, and phone numbers of associations, use the Directory of Associations available at many libraries, a multi-volume, large directory. Contact the national association offices and ask about local chapters.

To find out who uses speakers in your community, read your local paper. Many are mentioned, such as Kiwanis or local business associations. Your local library or Chamber of Commerce should have lists of service clubs and other groups.

What groups should I contact?

The best groups are those with many prospective clients or referral sources. Associations of accountants, attorneys, real estate agents, relocation companies, enrolled agents, government agency employees, etc., are the best places to speak.

Ask your accountant or attorney if they are members of organizations needing speakers. Contact local real estate offices and associations to see if they need speakers.

Don't forget appraisal associations. Not all appraisers are competitors. Speaking can give you both name recognition and credibility as an expert appraiser.

Many people are interested in real estate. Even if you're speaking to a non-real estate oriented group such as Rotary, there are probably referral sources, and maybe prospects, in the audience.

Contact associations in which you are a member. You certainly know what they want to hear about, and can easily find out who selects the speakers.

How do I contact the groups?

If you have spoken before on a hot topic, or have written a book on it, often they will call you. But, more likely, you will have to contact them.

I received few calls about speaking to appraisers until my marketing book was published in 1994 and marketing became a "hot topic." I continued to receive requests for speaking for many years after that, but I quit speaking about 6 years ago. Got burned out on business traveling.

Your first task is to find out who is in charge of getting speakers. Timing is important, and is often just a luck factor. If you call them when they're setting up speakers, you have a better chance than if you call when their speaking dates are filled.

Getting a speaking engagement often requires persistence. Sometimes their speakers are set up many months ahead. If so, you can always volunteer to be a last minute, backup speaker.

Most groups use volunteers to schedule speakers. If you haven't heard from a group, contact them to see if the same person is in charge. Sometimes the person you contacted has lost the information you sent them or threw it out because they didn't need a speaker at that time. Ask them if they want you to re-send the information.

If you have a friend or business acquaintance who is a member of the group, have that person suggest you as a speaker.

After you've spoken a few times, getting new speaking opportunities is much

easier, as you can get word of mouth requests to speak. Also, groups frequently have popular speakers return later for an update if you speak on a time-sensitive topic.

What should I send to the groups?

At a minimum, send a cover letter, resume, and list of topics you can speak on.

For small, informal groups, such as a presentation at a weekly real estate agent in-house sales meeting, a phone call may work.

If you want to speak to a large group, you can send a publicity kit in a presentation folder, including a photo of yourself, sample press release for the speech, handout samples, suggested advertising copy for their newsletter, resume (targeted to the group), list of other places you've spoken, list of topics you can speak on (with summaries of the content), etc.

Paid speaking engagements

We'd all like to get paid every time we speak, but that's rarely possible unless you've set yourself up as a professional speaker and joined a speaker's bureau or have an agent.

If you have to travel to speak, the sponsor typically pays for your airfare and hotel costs.

If you offer a seminar or workshop for continuing education credit, you can often get paid if the sponsor charges a fee to attendees. After awhile, you may want to expand your speeches into two- or three- hour paid seminars, or all day seminars. That is what I did.

Publicizing your speeches

Don't count on the sponsor to publicize your speech. Ask if they will be sending out a press release before and/or after your speech. Offer to write up press releases for them.

Provide the organization with an article for their newsletter telling the readers about your upcoming speech topic and a brief bio about yourself.

If they don't send out press releases, do it yourself. At a minimum, send out an announcement to the local newspapers to publish in a calendar of coming events.

When you're speaking on a very newsworthy topic, be sure to send a press release to the local newspapers. They may send a reporter to cover your speech.

You'll probably prefer to send out your own press release after your speech. Include a photo of yourself speaking or a standard publicity photo (both professionally done, black and white). Some speakers use "stock" photos of themselves speaking at a podium.

Send the release out within several days of your speech, as it is news and goes stale quickly. Write most of it up before you speak.

Handouts as promotional material

With all the time you've spent preparing for your speech, make sure the attendees don't forget you. Handouts can really help.

I spoke for many years without using handouts. One day, when talking with another professional who also speaks occasionally, I complained that it seemed like a waste of time for marketing purposes. He said that he always has handouts and found them a very effective marketing tool.

Now, whenever I speak I always hand out some written material. Material I have included are: copies of articles I have written, my resume, promotional material for our business, and a speech outline. I always use a title page with the title of the speech, date, location, and our postal and email addresses and phone number as a subtle marketing message.

Sometimes I hand out material in a presentation folder, with my name and phone number on the front page and a "card cut" for a business card on the inside of the folder.

What about a "sales pitch"

You are a business person. Of course, at least part of the reason you are speaking is to let people know your services are available. Most of the groups you will be speaking to understand that.

But, remember that you are primarily trying to demonstrate to the attendees that you are an expert. You are not just selling your appraisal services. Passing out promotional material for your business is okay and commonly done.

This is one time when the "I'm a professional" approach to marketing pays off (being very subtle).

For general audiences who may not know the difference between a real estate agent and an appraiser, or an MAI and an ASA, some general discussion of what appraisers do and what designations mean would be worthwhile for marketing purposes.

One way to subtly make your speech more sales-oriented is to include practical problems and how to solve them. For example, you could talk about the problem of determining a value at some time in the past, a common problem in probate and estate work. Then you could explain how you did it. Or, how difficult it is for a buyer and seller to agree on a sales price and how, as an appraiser, you have helped them. Then the audience could see when and why an appraiser would be needed.

Obtaining attendee names and addresses for followup

Sending follow-up postal and email mailings to attendees greatly magnifies the marketing effect of your speeches. But most organizations are unable or unwilling to provide attendee lists of names and addresses.

The method I have found most effective for audiences with many prospects or referral sources is to have a drawing for a prize. Pass around a basket for attendees' business cards, with a drawing at some point in your speech. Drawings are usually held at the end of a speech, but if it looks like you're losing the audience (eyes glaze over), it's an excellent method of waking them up. The business cards will provide an attendee list for subsequent mailings.

It may seem "un-professional" to you to have a drawing, but I have found that everyone likes to get something for nothing. We've seen sleepy audiences come alive at drawing time. You can give a gift basket, bottle of wine, gift card, or a book or CD on a topic of interest to the audience.

If you're speaking to a more general business or public audience, where a follow-up mailing to all attendees would not be worthwhile, say that you will be in the back of the room for questions. Get the business cards of the people you speak with for follow-up contacting and give them your business card. If one person is monopolizing your time, tell them you will speak with them later. Your objective is to gather as many business cards and names as you can. Interact with as many attendees as possible.

Your introduction

Prepare your own introduction written on index cards or a piece of paper. Most of the people who introduce speakers find this very helpful. Sometimes they use all of it; sometimes part of it, plus their own comments.

Audio-visual aids

If it is a very small meeting, Powerpoint slides may be a hassle to set up. You can just speak and refer to your handouts if needed. I have given permission for appraisers to use articles in my paid Appraisal Today newsletter.

If you use a blog post or article, be sure to ask permission first. A phone call or email is fine.

Powerpoint presentations help keep an audience focused, and helps keep away those "glazed-over eyes" in your audience.

Distributing copies as handouts is a good idea so the audience can concentrate on what you're saying, not on copying them down. Don't overdo Powerpoint, however. Don't forget to turn off the projector when not using the overheads so that the attendees will focus on what you're saying, not the screen.

Unless you've got a "big voice" that projects very well, plan on using a microphone. If you will be going back and forth to an overhead projector, you can use a wireless microphone or a lapel mike on a long cord. You don't want the attendees in the back of the room to have to strain to hear what you are saying.

Keys to success: planning, practice, and preparation

All successful speakers, no matter how experienced, spend large amounts of time preparing their material and practicing their presentations. Spending four hours practicing a half-hour speech is not an excessive amount of time.

Speaking on a topic you know well is strongly recommended. Research time is much less and you are better able to handle questions from the audience.

Practice your gestures and facial expressions in front of a mirror. Record yourself on audiotape or (preferably) videotape. Practice in front of friends or family members.

For each speech, find out who will be in the audience, so you can target comments (any maybe a few jokes) to them. For example, most of the attendees own small retail shops. You could refer to a tough (or good) retail market and what you think will happen in the future. Or, how retail is affected by the housing market.

A few tips

Reading a speech word for word is very difficult to do well, even though many politicians and lawyers try. Don't do it.

Always get to the meeting room early and check to see that the microphone and overhead projector are working, and make sure you have water nearby to drink.

Don't let your speech run over its allotted time. If you see you are running short of time, skip to the closing. If you have less time than expected for your speech, eliminate pre-marked sections. Don't forget to leave some time for questions at the end.

Record your speeches. A small digital recorder works well or use your cell phone. Then you'll know what needs improvement, and what you did well. I regularly use my iphone on a stand to record my presentations on video.

Where to get more information

Many books have been written on how to speak well, but I strongly advise a hands-on training program such as Toastmasters. There is a nominal fee. The clubs vary widely in membership. I recommend joining a club with other business people, rather than a club focused on speaking competitions.

Volunteer to help get speakers for an organization you belong to. Then you'll understand how the process works from the inside!

Speaking is like appraising: you can't learn how to do it by reading a book. Join Toastmasters (www.toastmasters.org) or take a class from a local college. The more you speak, the better you will become. Accomplished speakers are always learning how to do it better.

Why You Should Join an Appraiser Association

By Joseph Lynch

Editor's Notes: I have been a member of the Appraisal Institute since 1986, when I started my fee appraisal business. I was a member of REAA (discussed below) as well. Both groups offered excellent networking opportunities.

I joined SREA and AIREA in 1986 and was active in SREA, including being president one year. Each local chapter had monthly meetings at the same local restaurant in Berkeley CA. I established relationships with other appraisers that I still have today. As a designated member of the Appraisal Institute, I still participate in the local chapter's excellent educational offerings. My designations make a difference in marketing for non-lender work.

I regularly write about starting your own appraisal group in my paid monthly newsletter. The last article was in the October 2015 issue. To get a copy, send me an email ann@appraisaltoday.com.

Joe compiled a comprehensive list of national appraiser professional associations and also a list of contact information for members in the Network of State Appraisal Organizations (NSAO). Almost every state has a group, which is good for networking. Some also offer education. Both these lists are at the end of this newsletter. I will also post the PDFs near the top of the paid subscriber web page so they are easier to find.

Are you a member of an appraisal organization? If not, why not? There are many good reasons to join one or more.

Many of us are sole proprietors working out of our homes.

We work long hours in our caves and lack the coworkers found in a more typical corporate setting. We don't have bosses to offer guidance and don't have peers to consult with on difficult problems. Or coworkers to take to lunch. An appraisal organization can help fill these professional voids.

Do you know any of the other appraisers who cover your markets? Appraisal organizations that offer regular meetings for members to network give you the opportunity to meet other local appraisers. Learn who your peers are so you can understand your place in the local appraisal market. Build a referral network to trade leads. I would rather refer an inquiry to someone I know and trust than to a stranger.

Develop Relationships with Other Appraisers and Find Mentors

Develop relationships so you can share advice and data. A good friend, Rich, covered my primary market area. Before he was hired as a state investigator, we would trade emails and calls frequently about appraisal problems. He was a great sounding board when I was stuck and helped me solve issues. I met Rich at our local appraiser organization, the Real Estate Appraisers Association (REAA).

Appraisal organizations are great places to meet mentors and find those folks who can help you develop your career. My friend Rich introduced me to a friend whose father was a top litigation appraiser in the region. That led me to a six-month full-time gig and ongoing mentorship relationship. I've met many other top appraisers through REAA and know several folks who I can reach out to when I'm stuck.

Mentoring goes two ways. I teach classes in data analysis and Microsoft Excel for REAA and other organizations. I'm happy to share what I've learned from others with no expectations. But if you are willing to share, you will find others will be willing to help you with advice and referrals.

Stay on Top of Market Trends in Your Area by Networking at Meetings

Meeting other appraisers on a regular basis can help you stay on top of local market trends and industry news. Has only your workflow slowed down or are your peers also getting fewer orders? Who are the best clients to work with? Which clients are slow to pay? Which clients have lots of stipulations? Have prices in your market topped out or are prices still increasing? These are all questions you can discuss with your peers at a local appraiser gathering.

However, price fixing is something to be aware of. WorkingRE has a useful article that you should read. Link on next line

<http://www.workingre.com/applying-uspap-fairly-in-review/>

Don't price fix!!

Live Education

Licensing laws require that appraisers complete continuing education on an ongoing basis. I find that I learn much more in a live setting than with remote learning. The best way to learn about upcoming classes in your area is through your local appraiser organization. Membership in an appraiser organization can reduce your class cost significantly. And if you're a member of the appraiser organization, you can have a say in what education is offered.

Why Designations?

The only way to become a designated appraiser is through an appraiser organization such as the Appraisal Institute (AI), American Society of Appraisers (ASA), International Right of Way Association (IRWA), or National Appraiser Association (NAA). I am designated through the NAA today and am a candidate for designation with the Appraisal Institute. As mortgage lending shrinks, competition for non-lender work will increase. Gaining a designation will increase your skills and recognition of ability, making you more marketable in the future.

Strength in Numbers and Advocacy

The National Association of Realtors (NAR) boasts of 1.2 Million members. Recent estimates of the total number of practicing appraisers ranges from 75,000 to 80,000. The Appraisal Institute, the largest US appraiser organization, has approximately 18,000 members. Appraisers are badly outnumbered and out-financed in the real estate industry.

We need strong organizations who can advocate for us.

A recent example includes the request from TriStar Bank to waive the requirement for independent appraisals. A national effort, led by most of the appraisal organizations in the country, led to the Appraisal Subcommittee to deny

the request.

(<http://www.appraisers.org/asa-newsroom/article/2018/04/23/asc-tristar-waiver-request-denied>) North Dakota has made a similar request.

(<http://appraisersblogs.com/north-dakota-seeks-appraisal-waivers-claims-shortage>).

These are attacks on the appraisal industry that, if unchecked, will shrink our industry. Your membership helps the fight to stop undermining all appraisers.

Ever wonder why NAR is so successful? The Realtors all contribute significantly to efforts to keep their industry strong. We should too.

The REAA Model - Local Education and Networking

I am the president of the Sacramento chapter of the Real Estate Appraisers Association (REAA) and have been a board member since 2012. We are an organization of real estate appraisers in California founded in 2000 in Sacramento. We focus on appraiser education. We have grown to five chapters with local control governed by a corporate board. Our larger chapters meet once a month for networking and continuing education.

In most meetings, we offer two-hour classes of continuing education approved by our state board. Smaller chapters meet every other month and offer either two two-hour classes or one four-hour class. Two to three times per year we offer half day or full day classes. We also offer USPAP renewal and Laws and Regulations every other year. We typically offer 25+ hours of continuing education at each chapter per year.

REAA is 100% volunteer and keeps fees as low as possible. We charge \$150 per year for membership fees and anywhere between free to \$45 for 2 hour continuing education classes. My chapter holds meetings at a social club with full kitchen and full bar (the Sacramento Dante Club) for \$30 for two hours CE including dinner. We have networking for an hour in the bar and over dinner for another 30 minutes before meetings.

Most of my chapter's members are residential appraisers so our class topics are strongly residential. Below is a list of some of the classes offered by us in the past two years.

- " Determining Appraisal Adjustments (7 hours CE)
- Identifying and Evaluating External and Functional Obsolescence (2 hours CE)
- Appraising Small Acreage Residential Acreage Properties (2 hours CE)
- Diminution in Value and Stigmatized Properties (2 hours CE)
- Casualty Loss and Post Disaster Valuations (3 hours CE)
- Appraising Proposed Construction (2 hours CE)

- Current Regulator Issues with Jim Martin, chief of the California Bureau of Real Estate Appraisers, and Greg Harding, representing the Appraisal Foundation (2 hours CE)
- Appraising Homes with Accessory Dwellings (2 hours CE)
- Time Adjustments for Residential Appraisers (4 hours CE)
- Expert Witness (2 hours CE)

Instructors have included nationally known experts George Dell, MAI, SRA, Denis DeSaix, MAI, SRA, Richard Hagar, SRA, Ryan Lundquist, and Steve Smith, MAI, SRA.

REAA offers a place for appraisers to teach without making a large business commitment. REAA serves as the education provider and handles logistics for most classes so someone interested in teaching can focus on developing a class. You don't need to become an education provider with the state nor handle the administrative details such as recordkeeping, marketing, order processing, billing, and creation of class certificates.

REAA does not have a designation program but is on the board of governors for the National Association of Appraisers (NAA). Our NAA membership offers our members a designation plus an affiliation with a strong national advocate for appraisers.

What are the advantages to this model? We meet frequently which offers great opportunities for networking. Continuing education for our membership is simple and cost-effective. With our frequent meeting model, we can offer a wide range of education for members. Those members interested in teaching can do so in a simple, supported environment.

Be a Leader and Reap the Benefits

I joined REAA because I felt isolated working by myself. I was concerned that I didn't have a good way to stay on top of my local markets. I started to attend meetings and quickly realized that by volunteering, I could have a say in classes offered. I joined the education committee and was able to request classes that I wanted to fill in gaps in my training.

I'm proficient with Microsoft Excel and have been able to use it to determine and support market trends and adjustments. REAA gave me the ideal place to expand these skills into a class that I could share with other appraisers. I've expanded that initial class into several offerings and have taught in Portland, OR and Washington State in addition to our other chapters. I would not have had these opportunities without REAA.

Another real benefit of volunteering with REAA is the opportunity to meet some of the best appraisers in the country. If I ever get into legal trouble, I can call

Richard Hagar for advice. George Dell was kind enough to review my time adjustments class presentation and offered feedback. Denis DeSaix has helped me with highest and best use several times. It's unlikely that I would have these connections if I wasn't a volunteer with REAA.

REAA has also served as an outlet for my leadership skills. I'm a sole proprietor with little interest in having employees. However, by volunteering with REAA, I can serve in a leadership position with significantly lower commitment.

As president of my chapter, everyone in the chapter knows me. I'm one of the of few serving my market so I get a significant number of referrals from other members. When I get requests that I need to refer out, I frequently start with current and past board members.

The main reason I volunteer is to pay back for the help I received from those who helped me in my career. Mentors like Lee Bartholomew, Barry Cleverdon, George Dell, Denis DeSaix, and Steve Smith have helped me immensely over the years. Thank you.

Join Your Local Realtor Board - Very Good for Your Appraisal Career

One of the best things for my career was to join my local Realtor board. I am the only appraiser affiliate with two Realtor boards in my area and it has paid dividends in my ability to appraise. By being a member of a Realtor board, I can join the open house tour. I see the inside of many properties in my markets so I have a much better understanding of properties when I need to use them as comparables in appraisals. I focus on unusual, complex properties as much as possible because odds are good I'll need to use them for a longer period of time than typical conforming homes.

I attend most marketing meetings for one board and will speak up whenever appraisal issues are discussed. For example, I frequently provide feedback regarding FHA inspection issues. I am recognized as the local appraisal expert because I'm willing to put in the time helping Realtors with their questions. Also, Realtors are much more likely to talk to me when I make my verification calls. This leads directly to referrals from Realtors for private party work and is important to my business plan.

Editor's comment: I joined the local Association of Realtors when I started my appraisal business in 1986 was active, including being on committees. I have been going on the weekly open house tour almost every week and started keeping all the flyers, with my notes, in 1990. I have seen most of the comps. I keep them in binders, alphabetically by year and use them on every Alameda appraisal. When I call an agent with a question on a comp, the agent returns my phone call. Most of

my non-lender referrals are from real estate agents.

Which Group is Right for You?

I strongly recommend joining a local organization that meets monthly or bi-monthly. This way you can build relationships with other appraisers, learn about local trends, etc. Also, consider joining an organization with a history of advocating for appraisers in a way you agree with.

Or start your own group. The Tri-County Appraisers Forum (TCAF) is a local group that has been meeting every month at Denny's for almost 30 years. A friend of mine, Glen Wilson, has served as moderator for a long time. He has a topic for discussion and everyone else brings their current problems and questions. Everyone pays for their own meal. No continuing education but a great way to connect and share problems and learning. With no real cost.

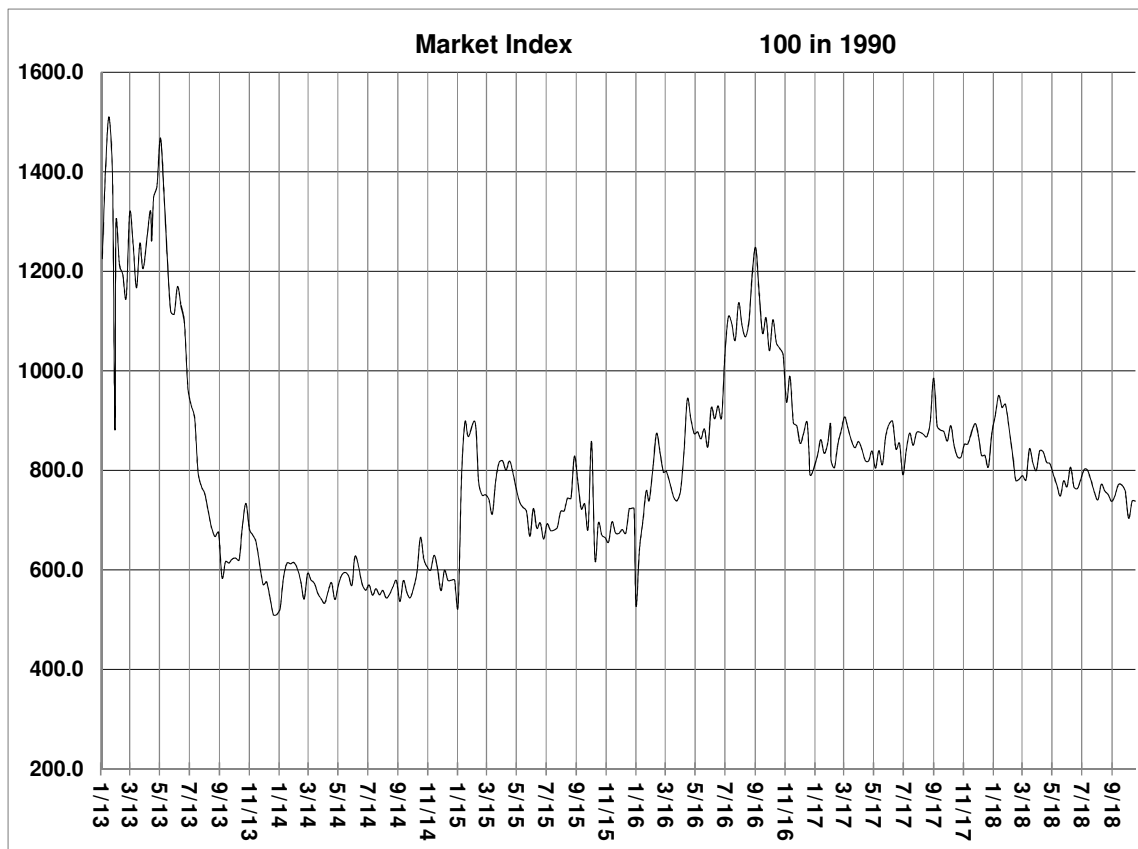
Or you can get organized and form a group that offers continuing education. If you go this route, you'll need a core group of people willing to serve as organizers. Then a larger organization like REAA to see if they want to expand their chapters-REAA plans on expanding in California. Additional issues to solve include meeting location, finances, who will instruct, and marketing.

I hope this discussion has encouraged you to join an appraisal organization. If you're already a member of an organization, consider volunteering to increase your benefit.

About the author

Joe Lynch is the sole proprietor of Joseph Lynch Appraisal Services based in Woodland, California. He has appraised single family residences and small income properties since 2002 in the Sacramento region and northern San Francisco Bay Area. He has a BA in Economics with a minor in Mathematics from UC Davis. Prior experience includes ten years at Valley Media as a business analyst and a stint as a business consultant for Microsoft.

Joe has developed and presented classes for appraisers and is currently the president of the Sacramento chapter of the Real Estate Appraisers Association (REAA). Additionally, he is a member of the National Association of Appraisers (MNA), and a designation candidate of the Appraisal Institute.



As you can see above, between 2013 and today, volume peaked in early 2013, declined, then peaked again in 8/16. The most recent peak was in early 2018. Today, it has been gradually declining. The forecast is fewer loans in 2018 due to increasing interest rates. This is a good demonstration of the ups and downs of mortgage lending.

The survey covers approximately 75 percent of all U.S. retail residential mortgage applications, and has been conducted weekly since 1990. Respondents include mortgage bankers, commercial banks and thrifts. Base period and value for all indexes is March 16, 1990=100.

Appraisal Today

ISSN 1066–3900

Appraisal Today is published 12 times per year by
Real Estate Communication Resources.

Subscription rate: \$99 per year, \$169 - 2 years

Publisher

Ann O'Rourke, MAI, SRA

ann@appraisaltoday.com

Subscriber Services

Theresa Lua

M,T,W 7AM to noon

Friday 7AM to 9 AM (Pacific time)

info@appraisaltoday.com (24 x 7)

Editorial and Subscription Offices

2033 Clement Ave., Suite 105

Alameda, CA 94501

Phone: 1-800-839-0227

Fax: 1–800–839–0014

Email: info@appraisaltoday.com

www.appraisaltoday.com

Appraisal Today is sold with the understanding that the publisher, editors, and others associated with the publication are not engaged in rendering accounting, legal, or other professional services. It does not attempt to offer specific solutions to individual problems. Questions about specific issues should be referred to the appropriate professional for analysis.

©2018 by Real Estate Communication Resources. All rights reserved. The contents of this publication may not be reproduced either whole or in part without consent.

NETWORK OF STATE APPRAISER ORGANIZATIONS (NSAO) CONTACT LIST

October 11th, 2018

<u>Name of Coalition</u>	<u>First Name</u>	<u>Last Name</u>	<u>Phone</u>	<u>email</u>
Appraiser's Coalition of Washington	Robert	Mossuto	(206) 280-0335	bob@bnappraisalsinc.com
Appraiser's Coalition of Washington	Steven "Philip"	Gray	(360) 474-4147	info@porchlightappraisal.com
Arizona Association of Real Estate Appraisers	Michael	Roedl	(480) 314-5800	myappraisal@cox.net
Arkansas Appraisers Association	Tom	Ferstl	(501) 375-1439	tomferstl@ferstlvs.com
California Coalition of Appraisal Professionals	Scott	Schiffman	(818) 772-4668	schifty57@allwest-appraisal.com
California Coalition of Appraisal Professionals	David	Bereznick	(818) 360-5305	dbereznick@gmail.com
California Coalition of Appraisal Professionals	George	St. Johns	(805) 530-3965	gstjohns@social.rr.com
Coalition of Appraisers in Nevada	Tom	Boice	(702) 960-4642	tom.boice@value-able.net
Coalition of Appraisers in Nevada	Dan	Byrne	(702) 894-9279	d.byrne@lvappraisalco.com
Delaware Association of Appraisers	Janet	Parks	(302) 326-4491	janet.parks@state.de.us
Delaware Association of Appraisers	Beverly	Wilson	(302) 344-4260	deassociationofappraisers@gmail.com
Georgia Coalition of Appraisal Professionals	Danny	Mobley	(706) 338-3550	dmobleyappraisals@gmail.com
Idaho Coalition of Appraisal Professionals	Michael	Robinson	(509) 492-0121	mike.matinstitute@gmail.com
Illinois Coalition of Appraisal Professionals	Kenneth	Mrozek, Jr.	(815) 406-8314	mr.ozek@arca.us.com
Illinois Coalition of Appraisal Professionals	Richard	DeVerdier	(630) 430-4682	RichdeVerdier@hotmail.com
Kentucky Association of Real Estate Appraisers	Marvin	Dever	(502) 485-0066	mdever@marvindeverinc.com
Louisiana Real Estate Appraiser Coalition	Joseph	Mier	(985) 230-0730	joe@jmappraisers.com
Maryland Association of Appraisers	Beth	Riedel	(410) 557-9787	bethriedel@comcast.net
Maryland Association of Appraisers	Bill	Riedel	(410) 557-9787	wmriedel@comcast.net
Michigan Coalition of Appraisal Professionals	Eric	Morse	(810)593-5000	eric@realistappraisals.com
Michigan Coalition of Appraisal Professionals	Joy	Smith	(810)223-1056	joyith@charter.net
Michigan Coalition of Appraisal Professionals	Carrie	Lloyd	(810)653-9396	clloyd@cmhappraisals.com
Mississippi Coalition of Appraisers	Bill	Anton	(662) 349-1790	antonw@bellsouth.net
Mississippi Coalition of Appraisers	Jean	McCarty	(601) 853-7523	jmccarty1996@comcast.net
New York Coalition of Appraiser Professionals	Rebecca	Jones	(607) 760-2322	nycoalitionofappraisers@gmail.com
North Carolina Real Estate Appraiser Association	Peter	Gallo	(704) 578-8205	peterg@homesightllc.com
North Carolina Real Estate Appraiser Association	Tammie	Daughety	(252) 268-2355	tammied13@gmail.com
North Carolina Real Estate Appraiser Association	Frank	Leader	(910) 486-4671	frankl.solidoak@nc.rr.com
North Carolina Real Estate Appraiser Association	Lynn	Dahnke	(910) 818-5008	LDLD12@windstream.net
North Carolina Real Estate Appraiser Association	David	Massey	(336) 516-5880	david@masseyre.com
Northern Colorado Association of Real Estate Appraisers	Craig	Levy	(720) 350-8700	clevy@acceleratedasi.com
Northern Colorado Association of Real Estate Appraisers	Ellen	Koenig	(917) 822-6948	EllenKoenigRealty@gmail.com
Ohio Coalition of Appraisal Professionals	Charles	Gress	(419) 241-4998	CGress@martin-woodappraisal.com
Ohio Coalition of Appraisal Professionals	John	McIntyre	(419) 261-8646	johnmcmintyre@johnmcmintyregroup.com
Ohio Coalition of Appraisal Professionals	Leah	Gress	(248) 880-7512	leah.gress@ocapweb.org
Ohio Coalition of Appraisal Professionals	Steven	Papin	(513) 451-1600	Steve@papinappraisal.com
Oklahoma Professional Appraisers' Coalition	Tom	Allen	(918) 481-3500	tomallen@tulsacoxmail.com
Professional Appraisers Association of South Dakota	Bev	Luke	(605) 381-9415	bkluke@rushmore.com
Professional Appraisers Association of South Dakota	Craig	Steinley	(605) 348-0791	craigsteinley@rushmore.com
Real Estate Appraisers Association (CA)	Bill	McKnight	(916) 743-7085	bill@appraisalace.net
Real Estate Appraisers Association (CA)	Mark	Lindsay	(415) 272-4081	mhlappraisal@yahoo.com
Real Estate Appraisers of Southern Arizona	Janine	Rowland	(520) 400-6611	janinerowland@gmail.com
Rhode Island Real Estate Appraiser Association	Jenny	Flanagan	(401) 573-1367	JFlanagan@KeystoneNE.com
Rhode Island Real Estate Appraiser Association	Jamie	Moore	(401) 743-2963	jamiedmoore@verizon.net
South Carolina Professional Appraisers Coalition	Debi	Jones	(864) 598-0000	Amazon@charter.net
South Carolina Professional Appraisers Coalition	Dale	Bailey	(803) 361-2268	dalebailey@sc.rr.com
Tennessee Appraiser Coalition	Todd	Rogers	(615) 269-7929	trogers304@comcast.net
Tennessee Appraiser Coalition	Bill	Medley	(615) 741-0156	brmedley@yahoo.com
Tennessee Appraiser Coalition	Stephen (Wells)	Eady	(423) 385-4806	weady@eadyappraisals.com
Tennessee Appraiser Coalition	Mark	Evans	(931) 762-7512	mevans@markevanscg.com
Tennessee Appraiser Coalition	Creighton	Cross	(865) 392-4117	ccross@braunappraisal.com
Tennessee Appraiser Coalition	Marc	Headen	(615) 783-1378	marc.headen@tn.usda.gov
United Appraisers of Utah	Craig	Morley	(702) 632-4138	Valupro@gmail.com
United Appraisers of Utah	Vern	Meyer	(801) 376-8377	vmeyer@accurityvaluation.com
Virginia Coalition of Appraiser Professionals	Michael	Small	(804) 937-9878	homeappraise@verizon.net

Virginia Coalition of Appraiser Professionals
Virginia Coalition of Appraiser Professionals
Virginia Coalition of Appraiser Professionals
West Virginia Council of Appraiser Professionals
West Virginia Council of Appraiser Professionals

Pat
Mark
Bernie
Chuck
Lori

Turner (804) 873-4968 pturner@petcorea.com
White (540) 200-5322 white100@cox.net
Bugg (804)272-9793 bcbjr1@comcast.net
Thomas (304) 319-2349 cthomasWV@yahoo.com
Noble (304) 573-2357 lorinoble.1053@yahoo.com

Appraisal Organizations List

Below is a list of national and state organizations. I've included information for some of the national organizations to assist in your decision making.

Notable National Appraisal Organizations

American Society of Appraisers (ASA)

Contact Information:

www.appraisers.org

American Society of Appraisers

11107 Sunset Hills Rd, Suite 310

Reston, VA 20190

Office Hours 9:00 a.m. – 5:00 p.m. ET, Monday – Friday

Call Toll-Free 800-ASA-VALU (800-272-8258) or 703-478-2228

Monday through Friday 9:00 a.m. to 5:30 p.m. Eastern Time

Email asainfo@appraisers.org

Fax: (703) 742-8471

Cost to Join and Yearly Fees

\$150 Application Fee

\$545 First year dues

Membership Requirements

Completed and signed membership application. If you solely work outside of North America, please complete and sign the International Membership Application

Three letters of Reference

Resume or qualifications statement; and

Application fee, first year of dues, and optional Journal Subscription fee

Number of Members

5816

Description of Organization and Brief History

The American Society of Technical Appraisers (ASTA) and the Technical Valuation Society (TVS), organized in 1936 and 1939 respectively, were consolidated; thus was created the American Society of Appraisers (ASA). ASA is a nonprofit organization of individuals that was incorporated in the state of Delaware in 1952 to establish an effective professional affiliation of appraisers of all disciplines, working cooperatively to elevate the standards of the appraisal profession. By reason of this broad concept,

the society occupies a unique position among all professional appraisal societies in that it recognizes and is concerned with all classes of property: real, personal, tangible, and intangible.

The American Society of Appraisers is a multi-discipline, non-profit, international organization of professional appraisers representing all appraisal disciplines: Appraisal Review and Management, Business Valuation, Gems and Jewelry, Machinery and Technical Specialties, Personal Property and Real Property. Our mission is to foster the public trust of our members and the appraisal profession through compliance with the highest levels of ethical and professional standards. The American Society of Appraisers:

Fosters professional excellence in its membership through education, accreditation, publication and other services with an emphasis on professional ethics to protect the public;

Establishes and maintains principles of appraisal practice and a code of ethics for the guidance of our Members;

Provides valuation education to practicing appraisers and others;

Awards professional designations to qualified Members;

Strives for universal recognition that Members are objective, unbiased appraisers and consultants of values;

Promotes the exchange of ideas and experiences among Members;

Seeks to attain recognition of the appraisal profession by both public and private enterprise;

Cultivates a community of interests amongst users of and members of the appraisal profession

Promotes research and development in all fields of the appraisal profession; and

Helps the public and professionals [find an ASA accredited appraiser](#).

Benefits of Membership

Members enjoy the following benefits and services from their ASA membership

- Referrals through ASA's extensive direct referral system – Find an Appraiser;
- Post or search for available jobs in the profession via ASA's Job Bank;
- Proactive public relations program that informs millions of users of valuation services the importance of hiring ASA-designated appraisers;
- Legislative representation to keep Congress and the administration informed of the concerns and priorities of professional appraisers;
- One-on-one assistance with a discipline-trained accreditation and reaccreditation specialists to help you achieve and maintain your designation;
- Free subscriptions to ASA's monthly e-letter "ASA Valuer" and discounted, member-only rates on discipline-specific technical journal subscriptions;

- Discounted, member-only rates for ASA's International Conference, Advanced BV Conference, MTS Equipment Identification Seminar, the PP Spring Conference and other training and continuing education programs;
- Informal advice and webinars on messaging, how to make the most of interactions with the media and how to market your practice using new media techniques;
- Networking opportunities with other ASA appraisal professionals who share your commitment to professional standards and practices through involvement in ASA's local chapter structure;
- Free list-serve subscriptions where members can share information and ask for help or guidance from other members;
- Free use of the ASA logo on business cards, letterhead or online for designated members of the Society;
- Receive special discounts on member benefit programs from companies like UPS, Hertz, product liability insurance and more via ASA's Benefit Partners; and
- A dedicated ASA Member Services team – Here to Help You!

Who are Typical Members?

Appraisers representing all appraisal disciplines – business valuation, personal property, real property, game and jewelry, machinery and technical specialties and appraisal review and management

How has the organization benefited an appraiser?

ASA is at the forefront when it comes to working to protect the rights of appraisers and the appraisal profession. ASA's Government Relations team actively works before numerous federal agencies on legislation and regulations. Examples of this include:

- The modernization of real property appraisal regulation under Title XI of FIRREA, as part of Title XIV of the Dodd-Frank Act;
- The protection of appraiser due process as a part of Internal Revenue Service proceedings under IRC Section 6695A's valuation misstatement provisions;
- Pushing back against efforts to treat appraisers as fiduciaries when performing employee stock ownership plan (ESOP) related valuations; and
- Working to strengthen and improve appraisal provisions regarding SBA going concern valuations.

Sources: Bonny Price and Todd Paradis, ASA

American Society of Farm Managers and Rural Appraisers (ASFMRA)

Contact Information:

<http://www.asfmra.org/home>

Cost to Join and Yearly Fees

Most individuals who are actively appraising or actively participating in farm management and/or agricultural consulting join as an Associate member which is \$570/year which provides discounts on appraisal software, access to classes at a discount, etc.

Membership Requirements

Appraisers need to apply for membership and your category of membership will depend upon how you are currently employed/providing services.

Description of Organization and Brief History

The American Society of Farm Managers and Rural Appraisers® (ASFMRA®) is the largest professional association for rural property land experts, boasting over 2100 members in 31 chapters throughout the United States. Over 40 percent of ASFMRA's members hold a designation as an Accredited Farm Manager (AFM), Accredited Rural Appraiser (ARA), Real Property Review Appraiser (RPRA) or Accredited Agricultural Consultant (ACC).

ASFMRA was founded in 1929 and the average member has been part of the organization for over 17 years. Our Farm Managers and Agricultural Consultants are in strong demand, with over 40 percent of farmland in the United States currently being rented. Our Farm Managers and Agricultural Consultants on average manage 55 to 75 farms, consisting of 14,000 to 20,000 acres. They also have influence over more than just the farms they manage as a typical professional farm manager will work with a farm operator who is farming additional land. Farm Managers and Consultants typically work with 50 to 70 landowners, family members and their beneficiaries. Our Farm Managers and Consultants have influence on input and other production and marketing decisions on acreage representing millions of dollars.

ASFMRA's Appraisers and Review Appraisers represent individuals who have taken additional training beyond what is required, in order to gain specialized expertise in appraising rural and agricultural properties. Many of them are familiar with complex appraisal situations including eminent domain, conservation easements as well as appraising poultry facilities, grain elevators, wind farms, dairies, greenhouses and vineyards. When you utilize an ASFMRA trained appraiser or review appraiser know that they have been trained on the most up-to-date technologies and methodologies associated with valuation.

Benefits of Membership

The benefits of membership are numerous; however, our members join for the networking with fellow professionals, the education which is geared towards rural appraising and agricultural land management/consulting, the association with a professional society and access to members at the local chapter level.

Who are Typical Members?

See above description. Most are certified general appraisers or are working towards their general certification. Anyone who is an Accredited Rural Appraiser is a Certified General and they have taken additional course work, have additional hours and have had a rural appraisal reviewed in order to gain their accreditation. More about those requirements here: <http://www.asfmra.org/accreditations/accredited-rural-appraiser/>

How has the organization benefited an appraiser?

No information provided.

Source: Jaleen W. Edwards, Director of Membership, Marketing and Communications, American Society of Farm Managers and Rural Appraisers

Appraisal Institute (AI)

Contact Information:

<https://www.appraisalinstitute.org/>

Cost to Join and Yearly Fees

The Appraisal Institute offers five levels of membership/affiliation. The first three are for practicing appraisers (licensed and non-licensed):

1. Designated Members (SRA, MAI, and the review designations)
2. Candidates for Designation (those who are pursuing a designation)
3. Practicing Affiliate (those who want the benefits of affiliating with the AI, but are not ready or have a desire to pursue a designation)

The next two levels are for non-practicing appraisers

4. Affiliate (those who are interested in appraising, but who are not yet practicing appraisers)
5. Student Affiliate (those enrolled in college or university degree programs)

The webpage for different membership/affiliation options

is: https://www.appraisalinstitute.org/ai-affiliation/?_ga=2.187417131.208949606.1539451358-245176.1526482699

Designated Members

SRA & MAI Designated Members are those who have successfully completed the requirements for their designation.

SRA Cost is \$895/year (national dues) + local chapter dues*

MAI Cost is \$1,125/year (national dues) + local chapter dues*

AI-RRS (Residential Review Specialist) and AI-GRS (General Review Specialist)

Stand-Alone Review Designations are \$615/year (national dues) + local chapter dues*

Review Designation (one or both) in addition to SRA/MAI Designation (\$180/year)

Candidates for Designation (SRA, MAI, Review Designations)

Those seeking an Appraisal Institute Designation. Requirements include: (a) specific course work (some courses can be tested out); (b) completing a comprehensive exam; (c) completing a demonstration report; (d) submitting work samples for a peer review

Candidate for Designation dues are \$460/year (national dues) + local chapter dues*

Practicing Affiliate

For individuals interested in education discounts and other benefits of an affiliation with the Appraisal Institute but who are not interesting to pursue a designation. This category would include certified and licensed appraisers, and appraiser trainees.

Dues are \$355/year (national dues) + local chapter dues*

Affiliate

Those with an interest in real property valuation but who do not value real property.

Dues are \$220/year (national dues) + local chapter dues*

Student Affiliate

This option is available for college or university students.

Dues are \$50/year (national dues) + \$10 for local chapter dues

*Note: Local Chapter Dues vary between chapter and regions

Membership Requirements

Please see <https://www.appraisalinstitute.org/ai-affiliation/> for eligibility requirements for each membership/affiliate level.

Description of Organization and Brief History

The Appraisal Institute is a professional association of real estate appraisers with approximately 18,000 members in nearly 50 countries.

- Organized in 1932 in the United States.
- Designated members are required to meet rigorous standards relating to education, testing, experience and demonstration of knowledge; and keep current with on-going educational requirements that exceed state licensing/certification continuing education requirements.
- Is the leader in real property appraiser education.
- Is the world's leading publisher of appraisal literature.
- Is the only professional appraisal society to have a full time presence and lobbying staff in Washington, D.C. The AI regularly meets and communicates with federal regulators and congressional legislators and their staff on matters that are critical to the appraisal industry. Local chapters have a similar role in their state legislators via their involvement in state coalitions or (in some states) a professional lobbyist representing the Institute's state chapters. A summary of the advocacy issues can be found at <https://www.appraisalinstitute.org/advocacy/>.

For more on the Appraisal Institute, please go to <https://www.appraisalinstitute.org/about/>

Benefits of Membership

- Networking opportunities at chapter meetings
- Find a mentor or trainee at a chapter meeting
- Confidential peer reviews from local chapter members
- Discount on educational offerings and books/publications
- Practicing affiliates are listed on the Appraisal Institute's "Find an Appraiser" Directory; Designated Members have premium ("first look") placement
- Access to the Lum Library; an online research platform containing thousands of articles, documents, and industry research relating to all things appraisal
- AI Business Tools: Outlines and templates for enhancing one's overall appraisal service offering. Tools include packages for marketing, public relations, and appraisal report writing (including sample engagement agreements, sample certification statements, and "Common Appraisal Errors and Issues" summary).
- Access to Valuation Magazine and The Appraisal Journal

- Regular email updates on industry topics including Appraiser News Online (weekly), Residential Update (monthly; focusing on issues affecting residential appraisers), and the Washington Report and State News (quarterly summarizing federal and state legislative, regulatory, and related activities affecting AI professionals)
- Access to RESNET, which contains information about energy efficiency (including HERS ratings) of more than 2 million homes
- Discounts for different appraisal vendor services such as NCD (Data Express), as well as general business vendors such as Office Depot, Amazon Business, and Hertz and Avis car rental services
- Insurance group rate discounts on various health insurance (disability, dental, long-term care), life insurance (term life), and business insurance through the Appraisal Institute Insurance Trust

Who are Typical Members?

Commercial appraisers tend to join the AI early in their careers, and maybe as earlier as a trainee, as the Appraisal Institute's commercial education offering is the gold standard. Residential appraisers tend to join the AI after having accumulated experience in the field on their own. Typically, the motivation of seasoned residential appraisers to join the AI is to increase their educational and competency levels with the objective of taking on more complicated and diverse assignment types. This can include high-end or complex mortgage finance transactions, or non-mortgage appraisals needed for estate tax, marriage dissolution purposes, asset distribution, or property tax appeal purposes. Also, pre-listing or pre-purchase appraisal assignments are growing in demand and while these assignments may seem similar to a mortgage finance appraisal, they are different. AI education and training helps appraisers at any stage in their career to move to the next level.

The AI recognizes that not all appraisers who are interested in expanding their knowledge base will be interested in pursuing a Designation. For those appraisers, the Practicing Affiliate level provides the benefits of AI affiliation without the requirement of obtaining a Designation. The AI is working on creating specific professional development courses that will enhance both Practicing Affiliates and Designated Members' competency levels for different types of assignments. Through its educational programs, the Appraisal Institute can provide the tools and support for all AI Professionals to be the recognized experts in their markets.

How has the organization benefited an appraiser?

- Effective July 1, 2018, the Tennessee Chapter of the Appraisal Institute, along with other appraisal-organization coalition partners, were successful in changing the liability law requirements for all appraisers. Prior to the change, appraisers

could effectively be sued for alleged transgressions 7-10 or more years in the past. New legislation limits the period of liability to one year after discovery, but not more than five years after the date the appraisal was performed (consistent with the USPAP's Record Keeping Rule). Furthermore, the Tennessee Real Estate Appraiser Commission can only consider complaints related to an appraisal within 3 years of its completion.

- A similar liability-limitation law was passed in Oregon as a direct result of the Greater Oregon Chapter's lobbying efforts. The Chapter President spoke before the Oregon House Business and Labor Committee in a hearing to advocate for reasonable limits. As a result and except in cases of fraud or misrepresentation, the liability limit is 6 years; prior to, it was effectively unlimited.
- The Appraisal Institute along with the American Society of Farm Managers & Rural Appraisers (ASFMRA) argued vigorously against the increase in the residential appraisal threshold (de minimus) to \$400,000 from \$250,000. While the commercial de minimus was increased, no change was made to the residential threshold remains at \$250,000.

Much of the legislative and regulatory advocacy undertaken by the Appraisal Institute's National Staff and the local Chapter's Committees (AI or via a collation) are focused on issues that are specific to or directly affect the residential appraiser.

Source: Denis DeSaix, MAI, SRA, Appraisal Institute, Northern California Chapter, 2018 Vice President

International Right of Way Association (IRWA)

(no response, this is pulled from their website)

Contact Information

<https://www.irwaonline.org/>

Cost to Join and Yearly Fees

\$225 per year plus local chapter dues ranging from \$5-\$42 plus an additional \$25 to process your membership application.

WHO WE ARE

Description of Organization and Brief History

WHO WE ARE

Considered the unsurpassed source of right of way educational programs and professional services worldwide, IRWA provides infrastructure real estate education and credentialing opportunities to differentiate our members in the professional marketplace. Our industry-specific education and advanced curriculum allows for

professional credentialing with a focus on one of our four industries, including Electric & Utilities, Public Agencies, Oil & Gas Pipeline, and Transportation. We also offer certification opportunities in Appraisal, Asset Management, Negotiation and Acquisition, Relocation Assistance, and the Uniform Act. IRWA works to create industry-wide recognition of our designations and certifications, and to elevate the role of right of way professionals by strengthening their industry relevance.

WHO WE SERVE

IRWA is a volunteer-driven organization comprised of multi-disciplined professionals employed by private industry and government agencies as:

- Acquisition Agents
- Project Managers
- Appraisers
- Real Estate Attorneys
- Asset Managers
- Relocation Assistance Agents
- Engineers
- Surveyors
- Environmental Specialists
- Title Experts
- Property Disposition
- Utility Managers

WHERE WE ARE

Headquartered in Los Angeles, California, IRWA has over 70 local chapters across the world, including the United States, Canada, Australia, Mexico, Nigeria, South Africa and Saudi Arabia. The Association has additional at-large members in China, Germany, Georgia, Japan, Namibia, Thailand, The Netherlands, Uganda, the United Arab Emirates and the United Kingdom.

Source: <https://www.irwaonline.org/>

National Association of Appraisers (NAA)

Contact Information

<http://www.naappraisers.org/>

Cost to Join and Yearly Fees

\$50 Activation Fee

\$100 Annual Dues

Membership Requirements

The membership levels are shared on <http://www.naappraisers.org/join-us>

Designated Member = MNAA=Member of the National Association of Appraisers. An individual who holds an appraisal license, certification or similar appraisal credential issued by a governmental agency; and who accepts the membership requirements and objectives of the National Association of Appraisers.

Description of Organization and Brief History

The NAA was founded by five appraisers, two of which co-founded their respective state organizations. The NAA was formed to serve as a unifying umbrella organization for all appraisers similar to the National Association of Realtors. The Board of Directors are accompanied by the Board of Governors which is represented by the leadership from their respective state associations. The founding members recognized that the vast majority of appraisers do not belong to a professional organization and for a variety of reasons. Cost is definitely a concern and representation is another. The NAA is not only affordable but the organization is serving as a voice for all appraisers and has quickly served as an influencer in our profession.

Benefits of Membership

Membership does offer some discounts on supplies, software, insurance, etc., but membership is about the unification of appraisers and serving as a voice for all appraisers in matters that effect our profession. It offers an additional opportunity to network with other like-minded professionals.

Who are Typical Members?

Mostly residential appraisers. We are inclusive of all appraisers and have a fair number of Personal Property Appraisers due to our Personal Property Committee.

How has the organization benefited an appraiser?

The NAA has been active since day one and our efforts include:

- Advocating for changes to the AQB Rules that would allow a path to Certification for Licensed Appraisers
- Offered Comments on the AMC Rules
- Provided Feedback to HUD on the draft of the Handbook 4000.1 where 21 of the 28 suggestions made were adopted. We continue to serve in that capacity in an effort to further change the Handbook for consistency and ease of use.

- Amicus Brief Filed on Behalf of the NAA - US Court of Appeals for the Third Circuit where an appraiser (not an NAA member) was removed from the FHA Appraiser Roster without due process.
- Opposed or Supported proposals in Nevada, Illinois,
- Appealed to the California Court of Appeals in 2015 (Willemssen vs Mitrosilis) and 2018 (Tindell vs Murphy) to publish decisions that were made in favor of appraisers so that appraisers in California and across the country could use them as precedent.
- Opposed the Temporary Appraiser Waiver Requests filed in Tennessee and North Dakota.
- Offered Comments to the CFPB on TRID

Source: John Dingeman, MNAA, President

Relocation Appraisers & Consultants, Inc. (RAC)

Contact Information

<http://rac.net/>

Cost to Join and Yearly Fees

Annual RAC dues = \$675

Membership Requirements

Applicants applying for RAC Membership must meet the following criteria:

1. Possess a reputation for integrity, honesty, fair business practices and positive reputation as a professional among appraisal industry contemporaries.
2. Possess a 4-year bachelor's degree or satisfactory degree substitute or one additional year of residential appraisal experience for each year less than a four year degree.
3. Agree to conform in all respects to the Uniform Standards of Professional Appraisal Practice (USPAP).
4. Have a minimum of five (5) years' experience in appraising residential properties wherein the Applicant inspected the properties and signed the reports as the appraiser. Some relocation appraisal experience is preferred, but is not a requirement.
5. Possess a license or certification for the respective state where he/she performs real estate appraisal services.
6. Complete and submit the RAC Application for Membership.
7. Submit one (1) recent WERC Relocation Appraisal Report or one (1) recent appraisal concerning a complex residential property inspected and appraised by the Applicant. The Admissions Committee may request additional appraisal

reports be submitted for review. The Applicant must submit those reports to the Admissions Committee with 24 hours of the request. All submissions will be in PDF format.

8. Within the application, the Applicant must submit three (3) references and their contact information. These references must be clients, attorneys, other appraisers or a RAC member who can attest to Applicant's level of appraisal experience.
9. Be able to fulfill such other requirements as may be established from time to time by the Admissions Committee or the RAC Board of Directors. The Board of Directors shall make final determination regarding an applicant's eligibility for membership and decide whether to accept the applicant as a Member or to deny the application.

Description of Organization, Brief History, and Typical Members

Founded in 1990, RAC continues to be the premier appraisal organization whose members focus on complex residential properties for relocation, litigation support, testimony and reviews. Here are some things to consider:

- RAC Members are recognized professionals, the leaders in relocation valuation, educators and among the best appraisers in the industry.
- RAC Members are appraisers that provide valuation solutions, benchmarks and insights to enable their clients to make informed decisions.
- RAC Members literally wrote the Book on Relocation Appraising.
- RAC Members are easily able to leverage our network for specific appraisal expertise and make out of market recommendations to clients.

What new members are saying about RAC:

"Joining RAC has been one of the best choices I've made in my appraisal practice."

"The organization has been fantastic so far."

"I have never felt more welcome as a newcomer in an organization before."

"Thanks for ALL that you and RAC does for all us members!"

<http://rac.net/rac-overview/>

Source: <http://rac.net/>

Thanks to Denis DeSaix, MAI, SRA, John Dingeman, MNAA, Jaleen Edwards, Lori Noble, MNAA, SRA, and Todd Paradis for their help in compiling this list. Any errors are mine.