

Gov. Roy Cooper's Executive Order 163 for Phase 2.5 is in effect until 5:00 pm on October 2, 2020. Click [here](#) to view the full Order. During Phase 2.5 of the Governor's Order, the office continues to remain closed to the public; however, designated staff are coming in several days a week to accept deliveries and process any work that cannot be handled remotely.

If you have a question for the Board staff, we suggest that you email [ncab@ncab.org](mailto:ncab@ncab.org). Staff will be answering emails whether working at the office or remotely. This will also allow your question to be routed to the individual who can best answer it. As we continue to get specific questions related to the COVID-19 situation, we will add the answer to the Q&A's below.

As the COVID-19 situation evolves, more information will be posted to this section. The Board encourages you to visit the NC Department of Health & Human Services [COVID-19 website](#) for information and resources related to the coronavirus.

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## Questions and Answers

### Updated 9/22/20 -

On September 22, 2020, the Appraisal Board voted to waive the late fees for the remainder of the year.

If you do not complete the USPAP Update and renew by September 30, 2020, your license will lapse. Late fees will not begin accruing until January 1, 2021.

### Updated 8/5/20 -

Due to the necessity to continue with efforts to social distance, the AQB is allowing states to continue approving virtual offerings for courses approved for in class instruction. On August 4, 2020, the Appraisal Board has voted to extend the virtual/online course approvals under emergency rule 21 NCAC 57B .0615 through December 31, 2020.

### Updated 5/19/20 -

On May 14, 2020, the Appraisal Board has voted to adopt deadline extensions under emergency rule 21 NCAC 57B .0615 and go into effect May 22, 2020. Click [here](#) to view the emergency rule and what this means for appraisers, appraisal management companies, and course providers.

### Updated 5/8/20 -

## **2020-2021 Renewal Information**

The North Carolina Appraisal Board is happy to announce that on May 14<sup>th</sup> we will begin accepting online renewals for appraisers. Once you have met the current continuing education (CE) requirements, you may choose to renew your license online or you may renew by mailing in a check. **ALL TRAINEES AND APPRAISERS MUST TAKE THE 2020-2021 7-HOUR USPAP BEFORE YOU CAN RENEW YOUR LICENSE.**

#### **RENEWING YOUR LICENSE ONLINE:**

Please visit our website at <https://www.membersbase.com/ncab/directory/login.asp>. You will log in using your license number and the last four digits of your social security number. Once you have logged in, you may change your password, view your CE, update your contact information, and renew your license (provided you have met the current CE requirements). Click on “Renew Your License” and follow the prompts on the screen. Once you have paid your renewal online, you may print your new pocket card and receipt for payment.

#### **RENEWING YOUR LICENSE BY MAIL WITH A CHECK:**

Please visit our website at <http://www.ncappraisalboard.org/forms/AppraiserLicenseRenewal.pdf> to print the required form to mail in with your renewal payment. Please note that your license is not renewed until payment is received in the Board office and processed. Once your payment has been processed, you may login under the licensee login section on the Board website to print your new pocket card.

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Session Laws passed by the North Carolina General Assembly –

Session Law 2020-4/HB1043 -

<https://www.ncleg.gov/Sessions/2019/Bills/House/PDF/H1043v7.pdf>

Session Law 2020-3/SB704 -

<https://www.ncleg.gov/Sessions/2019/Bills/Senate/PDF/S704v6.pdf>

Updated 4/23/20 (revised 9/18/20)–

**Q: When will the testing site reopen so I can take my exam?**

*A: Pearson VUE is targeting to have their Pearson VUE-owned test centers operating at full, or near-full capacity in North Carolina by October 5<sup>th</sup> or sooner if possible.*

*Pearson Vue-owned testing centers will require a face mask while taking exams. Candidates will be expected to bring their own face mask. It can be any medical or cloth face mask, including homemade, as long as your nose and mouth are fully covered.*

Please visit their [Coronavirus Update Page](#) to reflect the most recent additional guidance.

Updated 3/30/20 –

**Q: What should I do if I have concerns about my safety?**

*A: The Board would encourage every licensee to use their best judgement and make their own determination as to whether they are comfortable with the assignment conditions and client instructions that accompany their engagement. Physical inspections of property and especially those conducted in the presence of other individuals might place the appraiser at risk or could place others at risk from you. Therefore, the Board would recommend that appraisers consider every assignment carefully during this crisis and be prepared to discuss the necessity of a physical inspections with their clients.*

*If the assignment requires you to physically inspect a property, or otherwise put yourself in a situation where you are interacting with others the Board recommends that you maintain Social Distancing Requirements. Social Distancing Requirements are described as follows:*

- *maintaining at least six (6) feet distancing from other individuals;*
- *washing hands using soap and water for at least twenty (20) seconds as frequently as possible or the use of hand sanitizer;*
- *regularly cleaning high-touch surfaces;*
- *facilitating online or remote access by customers if possible.*

**Q: As an AMC licensed in NC are there any additional steps or guidance that the Board would recommend?**

*A: Yes. The Board would encourage its AMC licensees that communicate directly with borrowers to make every effort to discuss the appraisal assignment and prepare the homeowner for the arrival of the appraiser for those assignments that require a physical inspection of the subject property.*

**Q: Will the Board Office remain operating?**

*A: Yes. The Board will continue to operate remotely. Essential staff will open the office for limited hours for deliveries, however the board office will not be open to the general public. The*

*staff will continue to monitor email and telephone communication throughout this period but would ask for your patience.*

**Updated 3/26/20 -**

**Q: Is the Board going to do anything about requiring home inspections?**

*A: The Board does not have the authority to suspend or amend any lender/client requirements for home inspections. Here is a link to information provided by The Appraisal Foundation on how appraisers may wish to proceed. If you or the property owner have concerns, about the inspection, I suggest you share your concern with your client. If we become aware of any changes in the requirements from the GSE's (Fannie Mae/Freddie Mac) or federal banking agencies we will make that information available.*

[http://www.appraisalfoundation.org/iMIS/TAF/Coronavirus\\_and\\_Appraisers.aspx](http://www.appraisalfoundation.org/iMIS/TAF/Coronavirus_and_Appraisers.aspx)

**Q: I have been asked by my client to perform a desktop appraisal using the 1004 URAR form. I know that this form is for an interior and exterior inspection, which I am unable to complete due to concerns related to COVID-19. Can I provide the appraisal on this form?**

*A: The NC Appraisal Board does not regulate appraisal forms. The request of your client to utilize any specific type of form relates primarily to an assignment condition and/or client instruction. The appraiser must take appropriate steps in order not to issue a misleading report. Please remember that no form or format is compliant on its own. It is always up to the appraiser to ensure their communication is compliant.*

*If credible results cannot be obtained following these modified assumptions, limiting conditions, and certifications, then it is up to the appraiser to either of the following:*

- modify the assignment conditions to expand the scope of work to include gathering the information; or*
- use an extraordinary assumption about such information, if credible assignment results can still be developed.*

*As in the case with any assignment, when assignment conditions are so restrictive that credible results are not possible, then the appraiser should decline the assignment.*

**Q: Is it still possible to gain appraisal experience as a trainee if I am not performing an interior and exterior inspection of the subject?**

*A: Yes. Not every assignment requires a physical observation of the subject. Trainees are required to be accompanied by their supervisors when performing an inspection for their first 50*

*assignments or their first 1500 hours of appraisal experience. Trainees must also be accompanied when the scope of work requires an inspection on a property that exceeds a 50-mile radius of their supervisor's office.*

*Some believe that their first 50 assignments or their first 1500 hours can only include assignments where the trainee has performed both an interior and exterior inspection under the supervision of their supervisor. However, this is incorrect. The above requirements apply to those assignments where the scope of work requires a physical observation of the subject. This rule ensures that trainees are not being asked to perform inspections of properties when they are otherwise not competent or appropriately prepared to do so. The rule makes sure that supervisors are actively supervising trainees.*

*Trainees may, of course, receive experience credit for assignments where the scope of work does not require an interior or an exterior observation. Desktop appraisals and other limited scope appraisals may be considered for experience credit if the trainee is being actively supervised and has participated in at least 75% of the assignment.*

*Remember that for a trainee to receive experience credit for an appraisal; he/she must sign the appraisal report, or there must be a detailed explanation of the assistance provided by the trainee in the subject appraisal.*

**Q: My supervisor is conducting the inspections alone to minimize the number of people potentially exposed to the COVID-19 Virus. Can I still get experience credit when I do not accompany my supervisor on the inspection?**

*A: Yes. The physical observation of the property can, in most instances, be a significant part of any appraisal assignment. That is not to say, however, that it is the only significant portion of an assignment. A registered trainee may receive experience credit without performing the physical observation of the subject if that trainee has supplied other supervised assistance that is meaningful to the assignment results. Selecting sales for comparison, applying adjustments, determining depreciation and cost estimates, determining the gross rent multiplier, and reconciling the approaches to value are all significant portions of a real property appraisal that can be just as significant as the physical observation of the subject.*

*For a trainee to obtain experience credit for the assignment, he/she must have either signed the subject appraisal or been identified in the report as providing significant real property appraisal assistance. Remember that you must have participated in at least 75% of the assignment, and your contribution should be explained to substantiate the experience hours that you are claiming.*

**Q: I contacted the borrower and they are requesting that I not visit the property? (Due to their concern, or they are self-quarantined). The order is for an interior inspection, what can I do?**

*A: Disclose to your client any concerns that you or the property owner may have in conducting an interior inspection. It will be up to the client to determine whether they can revise the scope of work to a desktop or exterior only inspection, or if the transaction will have to be delayed until an interior inspection can be done.*

**Q: Will the Board allow trainees to take Basic Appraisal Principles, Basic Appraisal Procedures and the 15 HR USPAP online due to the restrictions put in place for COVID-19?**

*A: Yes. The Appraisal Board is allowing sponsors to apply for temporary approval to offer the trainee courses online. Any sponsors that get approval will be listed on our website at <http://www.ncappraisalboard.org/education/qualifyingedu.htm>.*

**Q: Do I have to complete the online trainee courses by December 31, 2020?**

*A: No, you as long as you have registered for the courses by December 31, 2020, you may finish them online.*

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### **Assignment Guidance from GSEs and Other Clients (Updated 5/14/20)**

Some of the GSEs have made changes that are allowing temporary flexibilities to appraisal requirements. In some instances, exterior only and desktop appraisals in place of the interior and exterior inspection appraisal (i.e., traditional appraisal) are now allowed for various loan programs when an interior inspection is not feasible because of COVID-19 concerns. The following are links that provide guidance issued by the respective GSEs on this matter.

[Fannie Mae Lender Letter dated March 23, 2020](#) (updated 8/27/20)

[Fannie Mae FAQ's](#) (updated 9/2/20)

[Fannie Mae Appraiser Update](#)

[Freddie Mac Bulletin dated March 23, 2020](#)

[Freddie Mac FAQ's](#) (updated 8/27/20)

[VA's Valuation Practices During COVID-19 dated March 27, 2020](#)

[US Department of HUD Mortgagee Letter 2020-05 dated March 27, 2020](#)

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**Q&A's from The Appraisal Standards Board (click on the links below)**

[2020-01: APPRAISAL DEVELOPMENT–INSPECTIONS](#)

Interior Inspections during a National Health Emergency

[2020-02: APPRAISAL REPORTING –CERTIFICATION AND SIGNATURES](#)

Modification of a “Standard” Appraisal Form with a Fixed Certification and Scope of Work

[2020-03: APPRAISAL DEVELOPMENT–PERSONAL PROPERTY INSPECTIONS](#)

Personal Inspections during a National Health Emergency

[2020-04: APPRAISAL DEVELOPMENT – INSPECTIONS](#)

Personal Inspection of Exterior plus Remote or Virtual Inspection of Interior