

1 NEW YORK STATE DEPARTMENT OF STATE
2 DIVISION OF LICENSING SERVICES
3 REAL ESTATE APPRAISAL BOARD MEETING

4

5 Minutes of Hearing, held via Webex on Friday,
6 October 10, 2025, commencing at 10:30 AM

7 A P P E A R A N C E S:
8 (All present by video or telephone)

9 BOARD MEMBERS:

10 Stephen Roefaro, Chair

11 Susan D Baldwin, Board member

12 Shanelle Washington, Board member

13 John Zukowski, Board member

14 William Waltenbaugh, Board member

15 DEPARTMENT OF STATE:

16 Candice Burchett, Board Meeting Coordinator

17 Emily Lupe, Assistant Director of Licensing.

18 Jodi DeLollo, Director of Licensing

19 Shannon Maguire, Division of Licensing

20 Alison Lacy, Division of Licensing

21 David Mossberg, Esq.

22 Kelly Latham, Esq., Associate Counsel

23 Ernest Delaney, Department of State

24

25 Susan Mulligan, Reporter



1 MR. ROEFARO: All right. I'd like to
2 welcome everybody -- I'd like to welcome
3 everybody to the October 10th, 2025 meeting of
4 the New York State Board of Real Estate
5 Appraisers. I am Stephen Roefaro. I am your
6 chair. At this point, I would like to welcome
7 John Zukowski and William Waltenbaugh to the
8 board. And if I mispronounce your name, I
9 apologize. Why don't we go around at this time
10 and have the board members introduce themselves
11 since there are some new members.

12 MS. BALDWIN: Hi, I'm -- I can start,
13 Steve, if you want. Hi, I'm Susan Baldwin from
14 the Syracuse area.

15 MR. WALTENBAUGH: And I'm William
16 Waltenbaugh, and -- but you can call me Bill if
17 you like, that's fine.

18 MR. ROEFARO: I apologize for the
19 butchering of your name.

20 MR. WALTENBAUGH: No, that's fine.

21 MR. ZUKOWSKI: And I'm John Zukowski,
22 and you did great.

23 MR. ROEFARO: Thank you, John. How
24 about our Albany office, who do we have there?
25 It could be DOS staff or could be board members,



1 however you guys want to go.

2 MS. DELOLLO: Yep, no board members
3 here, just Department of State staff. I'm Jodi
4 DeLollo, Director of Licensing.

5 MS. LUPE: Emily Lupe, Assistant
6 Director of Licensing.

7 MS. BURCHETT: Candice Burchett, Board
8 Meeting Coordinator.

9 MS. MAGUIRE: Shannon Maguire, Division
10 of Licensing.

11 MS. LACY: Alison Lacy, Division of
12 Licensing.

13 MR. ROEFARO: Okay. I would like to
14 welcome everybody to our board meeting. We now
15 have a quorum. Thank you all for coming forward
16 and volunteering and making my life a whole lot
17 easier. So that being said, and with a roll call
18 and the establishment of quorum, I would like to
19 move on to the department reports. And I would
20 like to call on Ernest Delaney to go over our
21 enforcement report. Ernest, are you out there?

22 MR. DELANEY: Yes. I'm from the New
23 York City office, yes. Good afternoon, everyone.

24 MR. ROEFARO: I'm sorry, did everybody
25 from -- Ernest -- Ernest, why don't we introduce



1 everybody in New York? I'm sorry, we missed you
2 guys.

3 MR. DELANEY: Ernest Delaney, New York
4 Department of State.

5 MS. LATHAM: I'm Kelly Latham, I'm an
6 Associate Counsel with Department of State.

7 MS. WASHINGTON: Shanelle Washington,
8 I'm a board member.

9 MR. ROEFARO: I thought I was missing
10 you, Shanelle. I apologize for that. Too many
11 offices. And last but not least?

12 MR. MOSSBERG: David Mossberg,
13 Department of State.

14 MR. ROEFARO: Okay, thank you. I
15 apologize for forgetting another office. So
16 Ernest, going back to where I brought us, do you
17 want to give us the enforcement report?

18 MR. DELANEY: Yes, so this enforcement
19 report will cover -- covers the period from
20 November 2024, which was the date of our --
21 approximate date of our last board meeting, up to
22 today. Over that time period, the Department of
23 State has received a total of seventy-one new
24 appraiser complaints, and we've completed our
25 investigation on fifty-three complaints during



1 that same period.

2 The dispositions of the completed
3 investigation include: Seventeen cases which
4 were complaints which were closed due to no
5 violation, three complaints which were closed due
6 to no jurisdiction, two which were resolved, one
7 complaint was withdrawn, and a total of thirty
8 complaints after our investigation to be referred
9 over to our counsel's office with a
10 recommendation of disciplinary action.

11 Our current appraiser complaint
12 caseload is eighteen cases. As I break down,
13 further, the sources of those seventy-one
14 complaints that we received, nineteen were Fannie
15 Mae referrals, nine came from banks and other
16 lenders, and forty-three of those complaints were
17 received from the general public or from other
18 appraisers.

19 Looking at the Fannie Mae complaints,
20 six of those complaints, after our investigation,
21 were closed due to no violation. One was closed
22 for no jurisdiction. Four we referred to
23 counsel, and eight remains under investigation.
24 That concludes my enforcement report. Are there
25 any questions?



1 MR. WALTENBAUGH: Yeah, I guess I'll
2 start. Or at least I do, because I'm the new
3 guy, right? So does that also include complaints
4 against appraisal management companies? Or is
5 that just appraisers?

6 MR. DELANEY: Yes. Yes. It's a
7 combination of (indiscernible) against real
8 estate appraisers and against appraisal
9 management company. And I can tell you we only
10 actually received one complaint against an
11 appraisal management company that's included in
12 that number.

13 MR. WALTENBAUGH: Okay. Yeah, and
14 then, I mean, is there any type of breakdown --
15 and I guess you said seventeen were from Fannie
16 Mae. Do they, like, break it down into, like,
17 different categories?

18 MR. DELANEY: No.

19 MR. WALTENBAUGH: I'm just curious, is
20 the only reason why I'm asking.

21 MR. ROEFARO: Are you talking
22 categories of violations?

23 MR. WALTENBAUGH: Yes.

24 MR. ROEFARO: You're looking for an
25 error? Because he did break down -- well, he



1 broke down six being no violations, no being
2 jurisdiction. So you're looking for an actual --
3 you're looking for the actual infringement?

4 MR. WALTENBAUGH: Yeah, the reason why
5 they were submitting the letter. So I think they
6 do the letters. So I think you said seventeen,
7 and they usually will provide the reason for
8 submitting. But if you don't have it, that's
9 fine. I was -- those are just the things that
10 are curious to me.

11 MR. DELANEY: Yeah, I don't have that
12 for this board meeting, but I can bring it for
13 the next.

14 MR. WALTENBAUGH: Okay. Thanks.

15 MR. ROEFARO: Okay. So Ernest, that
16 strikes up an interesting question for me. The
17 appraisal management company, is that an actual,
18 like, a use-path violation of an appraiser that
19 works for the appraisal management company? Or
20 is that directly against the appraisal management
21 company?

22 MR. DELANEY: I would have to look,
23 read over the file. I mean, I did note that
24 there was only one, but I did not look into the
25 actual complaint to get the details of it. So I



1 can also prepare that for the next board meeting.

2 MR. ROEFARO: All right. Thank you, I
3 appreciate that. Any other questions on Mr.
4 Delaney? All right. That being said, we'll move
5 on to the next department reports, processing
6 report. Emily [Lu-pe'], [Loop-ee']?

7 MS. LUPE: Good afternoon.

8 MR. ROEFARO: Good afternoon.

9 MS. LUPE: Within the meeting materials
10 you were provided, our statistics with the totals
11 of licensees in September of 2024 and September
12 of 2025, the report breaks down the number of
13 licensees, both by county and by license type.
14 The numbers between the two years are fairly
15 similar. Between 2024 and 2025, there was a
16 slight decrease of about 3.5 percent between the
17 years. And that concludes the processing report.

18 MR. ROEFARO: It looks like in
19 recent -- in previous reports, it looks like that
20 3.5 to four percent is fairly steady. Am I
21 correct in that assumption?

22 MS. LUPE: I believe so. I'd have to
23 go through the meeting materials, but if memory
24 serves, yeah, fairly consistent.

25 MR. ROEFARO: Okay. All right. Are



1 there any questions of Emily? Okay. With no
2 questions being asked, move on to 2C, the
3 continuing education audits. Alison Lacy?

4 MS. LACY: Good afternoon, everyone.

5 MR. ROEFARO: Good afternoon.

6 MS. LACY: The Bureau of Educational
7 Standards is conducting continuing education
8 audits. We randomly select a percentage of
9 monthly renewals and all late renewals for this
10 audit. For the months of January 2025 through
11 August 2025, we have conducted a total of sixty-
12 two audits. Out of those sixty-two auditees,
13 forty-four have complied. Of the remaining
14 eighteen auditees,
15 eight have submitted consent orders, and ten have
16 been sent to administrative hearing. Are there
17 any questions?

18 MR. WALTENBAUGH: I'm a new guy, so
19 I'll ask one. So you said eighteen were -- were
20 sent to what?

21 MS. LACY: Of the remaining eighteen
22 auditees, eight have submitted consent orders and
23 ten were sent to administrative hearing.

24 MR. WALTENBAUGH: Oh. Yeah, so what's
25 a consent order? I don't know what that is.



1 MS. LACY: That's how try -- that's one
2 of their options to comply with the audit. If
3 they -- it's a settlement agreement.

4 MR. WALTENBAUGH: Okay.

5 MS. BALDWIN: It's usually financial,
6 correct?

7 MS. LACY: Yes, there can be a fine
8 involved.

9 MS. BALDWIN: Right.

10 MR. ROEFARO: It also could be meeting
11 the audit requirements by taking the classes
12 after the fact.

13 MS. LACY: Yes. After they have
14 affirmed they have completed their required
15 continuing education, and it is later found that
16 they have not.

17 MR. WALTENBAUGH: Okay. That's -- is
18 it usually that high? I mean, thirty-four
19 complied out of sixty-two. I mean, that's --

20 MS. LACY: Forty-four have complied.

21 MR. WALTENBAUGH: Oh, forty-four.
22 Okay.

23 MS. BALDWIN: Still, it's high.

24 MR. WALTENBAUGH: Yeah.

25 MS. BALDWIN: It just seems like a high



1 number of people who didn't meet their education
2 requirements.

3 MR. WALTENBAUGH: Is that -- is that
4 typical? Is that --

5 MS. LACY: That has been the pattern we
6 have noticed over this past year, yes.

7 MR. WALTENBAUGH: Wow. Okay.

8 MR. ROEFARO: So just to give you guys
9 a little bit of history, go back twenty years,
10 twenty-five years, I've got to get along with --
11 I've got to -- here that long. New York State
12 was so out of compliant that we were mandated by
13 the federal agencies to do a 100 percent check on
14 everyone's continuing education. So that, in
15 comparison to where we are now -- but that
16 number, again, remains fairly steady.

17 MR. WALTENBAUGH: Okay. All right.
18 Thank you.

19 MR. ROEFARO: You're welcome. Other
20 questions from anyone? Okay. Thanks. Thank
21 you, Alison. All right, moving on to new
22 business. Everyone good?

23 UNIDENTIFIED FEMALE SPEAKER: Yes.

24 MR. ROEFARO: Okay. Moving on to new
25 business. Under (III) A, PAREA, David Mossberg.



1 MR. MOSSBERG: Good afternoon,
2 everyone. So as some of the older board members
3 know, and based on the board materials, hopefully
4 some of the newer board members are aware that
5 the board had previously discussed PAREA at
6 several board meetings, which is the Practical
7 Application of Real Estate Appraiser experience
8 as an alternative pathway for appraiser
9 applicants to become licensed or certified.

10 And so following those discussions, the
11 board had reached the consensus that they wanted
12 to move forward with allowing PAREA as a viable
13 option in New York towards licensing and
14 certification. So based on that, the department
15 prepared what should be in the board packages as
16 a proposed amendment to Title 19 of the New York
17 Code.

18 I know the regulations have been shared
19 with all the board members previously, but what
20 this would do is it would amend section 1102.1
21 authorizing PAREA, and then it would add, as an
22 entirely new section, the actual requirements of
23 what the PAREA program would be. This mimics and
24 tracks what the federal guidelines are in terms
25 of what the requirements are, how much credit may



1 be satisfied using the PAREA pathway.

2 So based on the board's prior
3 discussion, what we would like to do is to see if
4 there are any discussions on the text or if the
5 text is acceptable. What we would like to ask
6 the board members is two votes related to the
7 PAREA rule.

8 First vote is specifically to vote, to
9 approve and authorize action by the Department of
10 State to submit the proposed rule for publication
11 in the State Register as part of a formal notice
12 of proposal.

13 The second vote we would ask for is
14 that the board members vote to approve and
15 authorize action taken by the Department of State
16 to submit a notice of adoption of the proposed
17 rule for publication in the State Register,
18 following the legally required public comment
19 period.

20 So as some of the board members may
21 know, what happens is after the board votes to
22 propose the rule, it will get published in the
23 State Register for public comment. At the end of
24 the public comment, provided there's no
25 substantive comments -- If it's, you know,



1 somebody points out there's a comma missing here
2 or something like that, we can just go ahead and
3 make that ministerial change and file the notice
4 of adoption. If it's something that's more
5 substantive, we would have to come back to the
6 board to discuss that change, but, you know,
7 based on historical experience, there's very few
8 comments that I ever received. And none of them
9 are usually substantive.

10 So we would like first to see if any of
11 the board members want to discuss the PAREA rule
12 or the text, and then see if the board would be
13 agreeable to those two votes so that we can move
14 forward and institute PAREA.

15 MR. ROEFARO: Is there any discussion,
16 comments, concerns for David from any board
17 members?

18 MR. ZUKOWSKI: No, I'm good.

19 MR. ROEFARO: I read it through after
20 David called a few days ago, and we have -- this
21 has been -- we have been working on this for a
22 few years. And we're -- I don't want to say
23 we're late to the game, but we're thorough in
24 process. There are other states in governing
25 districts that have adopted this. Initially,

1 there was some concern that we were going to --
2 you know, a lot of appraisers were going to age
3 out and we were going to be at a shortage. We
4 haven't gotten there. Based on -- you can see by
5 the changing numbers and the licensing numbers,
6 but there's definitely a need for this.

7 MS. BALDWIN: Okay. Yep, good.

8 MR. ROEFARO: Go ahead, Sue.

9 MS. BALDWIN: No, we're good.

10 MR. ROEFARO: Okay. If there isn't any
11 comments, concerns or questions, David, you would
12 like us to vote on the proposed rule as the first
13 perspective?

14 MR. MOSSBERG: Right, so the first vote
15 would be a vote to approve and authorize action
16 taken by the Department of State to submit the
17 proposed rule for publication in the State
18 Register as a formal notice of proposal. That's
19 for PAREA. And then the second related vote is
20 so that we can move to file the necessary
21 paperwork to adopt the rule, following the
22 expiration of the public comment period. So that
23 vote would be to vote to approve and authorize
24 action taken by the Department of State to submit
25 a notice of adoption of the rule for publication

1 in the State Register, following public comment.

2 MR. ROEFARO: Okay. So can I ask for a
3 motion from a board member in introducing
4 proposal one?

5 MR. WALTENBAUGH: I'll do a motion to
6 approve and authorize the proposal for public
7 comment. Was that sufficient, David?

8 MR. MOSSBERG: Yes.

9 MR. ROEFARO: That's why I asked David
10 for -- I asked David for a full description on
11 proposal one so we can then go into, instead of
12 me revisiting these --

13 MR. MOSSBERG: We'll be able to clarify
14 it in the minutes of the meeting exactly, but
15 you're fair to say that the board is voting to
16 propose --

17 MR. ROEFARO: Number one?

18 MR. MOSSBERG: Yes.

19 MR. ROEFARO: Okay. Then make a motion
20 to --

21 MS. BALDWIN: I'll give you a second.

22 MR. ROEFARO: Two seconds. All in
23 favor?

24 THE BOARD: Aye.

25 MR. ROEFARO: All opposed? So proposal



1 one is passed. If you all can remember David's
2 lengthy description of proposal two -- I'd like
3 to have -- David would you like to read proposal
4 two again?

5 MR. MOSSBERG: Sure.

6 MR. ROEFARO: Thank you.

7 MR. MOSSBERG: Vote to authorize and
8 approve action taken by the Department of State
9 to submit a notice of adoption of the rule for
10 publication in the State Register, following
11 expiration of the public comment period. So is
12 there a board member that would like to make that
13 motion?

14 MS. BALDWIN: I would, but I don't know
15 if I can remember all of that.

16 MR. ROEFARO: Just say number two.

17 MS. BALDWIN: Number two. I make a
18 motion to approve number two.

19 MR. ROEFARO: I need a board member
20 that wants to --

21 MR. MOSSBERG: Make that motion.

22 MR. ROEFARO: -- make the motion for
23 proposal two.

24 MS. BALDWIN: Do I say it again? I
25 make a motion that we approve proposal two.



1 MR. ROEFARO: Okay. Do I have a
2 second?

3 MR. ZUKOWSKI: Second.

4 MR. ROEFARO: All in favor?

5 THE BOARD: Aye.

6 MR. ROEFARO: All opposed? Same. So
7 proposal two has passed. David, thank you very
8 much. And a sidebar, Dave, thank you very much
9 for all the work and consideration you put into
10 this over the last couple of years.

11 MR. MOSSBERG: Very happy to help the
12 board, but licensing services helps out
13 tremendously with everything we do. So they
14 definitely --

15 MR. ROEFARO: Yes. And not just David,
16 I just say to all staff and DOS for putting all
17 this stuff together. Over the last few years, it
18 hasn't been an easy task. Okay. Then I will
19 move on to new business. Item B. And David,
20 you're just a popular guy today. 2026 AQB
21 Criteria.

22 MR. MOSSBERG: I'm only popular today
23 for the next five minutes. So as all the board
24 members are aware, the Federal Appraisal
25 Subcommittee has again updated the AQB



1 requirements for licensure and certification.
2 The new Federal AQB requirements are set to go
3 into effect on January 1, 2026. In order for the
4 state to comply with the new federal
5 requirements, we need to change multiple sections
6 of the existing Title 19. The actual rule text
7 was in the board package. I know it was shared
8 with all the board members previously.

9 The big or significant changes as part
10 of the new federal requirements is the addition
11 of the eight-hour Valuation Bias and Fair Housing
12 Laws and Regulations course. As everyone knows,
13 New York previously had our own version of that,
14 but our version is not an exact match of what the
15 federal requirements are. So we need to change
16 ours to reconcile ourselves with what the federal
17 governments are now requiring. As a condition of
18 doing that, there'll be an increase -- a
19 corresponding increase in the requirements for
20 licensed appraiser assistance, certified
21 appraisers, licensed appraisers, and so that's
22 all reflected in the document.

23 Other changes that we made were sort of
24 ministerial or technical, just to effectuate the
25 federal mandate. So for example, we changed



1 references to the prior AQB that was in effect to
2 the new current one that's going to an effect on
3 January 1, 2026. We've made changes to, for
4 example, like, the name of the seven-hour USPAP
5 update course, but they just changed that to
6 something else. So that's what this proposal is.
7 It's really just to conform the New York
8 standards to what the federal requirements are,
9 starting on January 1, 2026.

10 Like the PAREA vote, what we would be
11 asking the board members to do would be to make
12 two votes, you know, two motions. First motion
13 or vote would be to vote to authorize and approve
14 action taken by the Department of State to submit
15 the proposed rule for publication in the State
16 Register as a formal notice of proposal.

17 And then again, just like the PAREA
18 rule, so that we can file the necessary paperwork
19 to actually adopt the rule, we would like the
20 board members to vote, to authorize and approve
21 action taken by the Department of State to submit
22 a notice of adoption of the proposed rule for
23 publication in the State Register, following
24 expiration of the public comment period.

25 So those are the two motions that we



1 would like the board to make. If there are any
2 questions or concerns regarding the AQB update
3 rule, I'm happy to try to address them.

4 MS. WASHINGTON: Would we be able to
5 make the motion on proposal one instead of
6 reading?

7 MR. MOSSBERG: Yeah, you could just
8 say, I'd like to make a motion.

9 MS. WASHINGTON: I'd like to make a
10 motion for proposal one.

11 MR. ZUKOWSKI: Second. Did the
12 discussion close here? I mean --

13 MR. MOSSBERG: Oh, no. If there are
14 any questions, I'd be happy to try to --

15 MR. WALTENBAUGH: I just had more of a
16 comment than a question. I think it's going be
17 very important for us to make it clear to our
18 appraisers that, we understand you recently took
19 this course, but you're going have to take it
20 again. Honestly, it's not going to be received
21 all that well, I can tell you. I talk to
22 appraisers every single day, and it doesn't take
23 much. And I can say that because I am one.

24 But, you know, I think that, you know,
25 most appraisers are going say, I already took



1 that, I don't have to do that again. When in
2 fact, they're going to have to take it again. So
3 we're going to have to have some type of campaign
4 or, you know, or some way to make it really
5 clear. Because, you know, if we thought that
6 forty-four out of sixty-two wasn't great, it's
7 going be a lot worse, you know, if -- if we don't
8 make that really clear.

9 MR. MOSSBERG: Yeah, absolutely.

10 MR. ZUKOWSKI: Yeah, that's pretty much
11 my sentiment. I like the idea that we have
12 conformity with the rest of the country and the
13 AQB. But again, this -- the changes -- as an
14 educator, as a teacher for these classes --
15 because I taught both fair housing and fair
16 lending -- I'm going to tell you, you're going
17 get a lot of pushback in New York State from all
18 the appraisers that are already seated in New
19 York State, that have already taken the seven-
20 hour -- assuming that they've met the
21 requirement. And then to have to take a class
22 that is, in essence, basically the same entry
23 level class with a few minor differences, to
24 wind -- all over again as a requirement -- I
25 think it's going to be -- I think you guys got to



1 be ready for a storm.

2 So I just want everybody to understand
3 that even though I'm in total agreement with
4 complying to a national standard, because I think
5 it's the right way to do it, I just sit back and
6 I was kind of hoping that there would be an
7 alternative, that they would maybe just have to
8 take the exam or something like that, that we
9 could offer to be in compliance with the people
10 that have already taken ninety percent of it.
11 But if that's off the table, then just be
12 prepared that somehow, we're going to have to get
13 a campaign out there to the appraisers to wind up
14 explaining why they're going to have to take this
15 all over again.

16 Otherwise, you guys are going to be
17 barraged with phone calls from just about
18 everybody that's currently licensed, and all the
19 schools that are out there are going to wind up
20 fielding the same questions. And I just don't --
21 I'm just not sure if you guys understand that
22 this is -- that this is -- that this is -- this
23 is going blow up on you.

24 MR. ROEFARO: So let me jump in for a
25 second. So this little, you know, cause I'm a



1 little somewhat of a historian. No matter what
2 we do, it's going to be -- you're going to hear
3 the same backlash. No matter what the occupation
4 is, you're still going to get the same backlash.

5 But the reality of it is if New York
6 State doesn't follow the federal regulations, and
7 they very -- they won't allow banks, credit
8 unions, or mortgage brokers to sell their
9 mortgages on the secondary market, and you think
10 the Department of State is going get a backlash
11 from a group of appraisers, well, when the
12 mortgage brokers and the Banker's Association and
13 the National Credit Association starts calling
14 you, it's going to be a thousand fold.

15 So as much as I agree, as an appraiser,
16 that I don't want to take the course again that I
17 just took, it's kind of the price of doing
18 business. And I don't mean that in a closed-
19 ended, backhanded way. I mean, that's just the
20 way. It's going to be this way here, it's going
21 to be this way in every state across the country.
22 So it's just something we have to deal with.

23 MR. ZUKOWSKI: But I'm just -- but I'm
24 just stating that there's a way to wind up
25 probably being proactive to this.



1 MR. ROEFARO: No, I completely agree
2 with your perspective that we need to be
3 proactive, but there's no way around the fact
4 that we have to change the course, they have to
5 take the course, or we fall out of compliance and
6 then we have a larger problem than we do with
7 just by changing the course.

8 MR. ZUKOWSKI: I had tonight's
9 conversation with David a few days ago, because
10 he was kind of briefing us, because we're both
11 brand new on this board. And again, I'm just --
12 I'm not -- I had every expectations of just sort
13 of sitting back and not talking much to try to
14 get to lay the land for the first few meetings.
15 But this one, I'm just letting you know is going
16 to be very controversial amongst all -- every
17 appraiser that's taken this class.

18 MR. ROEFARO: Let me say this, I
19 welcome discussion, because we haven't had it in
20 a while. So believe me, new ideas, new thoughts,
21 fantastic new sights are wonderful. But with
22 this particular thing, it's just the reality of
23 it. It's that there's no other way around it.
24 But I understand your point, we should be
25 proactive to have a campaign, to let people know



1 that this is coming from the federal regulatory
2 agencies and there's really nothing we can, you
3 know, move, to move the wall.

4 MR. ZUKOWSKI: Right. Even if -- I
5 mean, what's to -- and you guys know better than
6 me, but I mean, realistically, every appraiser
7 out there has an email. And to wind up sending
8 an email campaign out from the Department of
9 State to state what has happened and why, I
10 think, would probably go a long way. Because
11 otherwise, it's going to be really, really poorly
12 received.

13 MS. BALDWIN: But the course itself
14 still can be part of your education, right, or
15 your cycle?

16 MR. ROEFARO: It has to be.

17 MS. BALDWIN: That part that you have
18 to take?

19 (Simultaneous conversation)

20 MS. BALDWIN: Right, but it's still
21 part of your trained hours. So you're just
22 telling folks you're going to have to take this
23 one in lieu of that one. So you still need the
24 hours and this app goes to your hours. So I --
25 it's --

1 MR. WALTENBAUGH: Yeah, so you
2 understand, we all know that we're volun-told
3 that we have to pass this. From the federal -- I
4 mean -- there's -- you have to approve it.
5 There's really nothing to it. I think we're just
6 taking, or at least John and I are taking this
7 opportunity to kind of raise a red flag and say
8 that we think that it's -- if we don't get in
9 front of it with the appraisers, it's going to be
10 a real -- it's going to be a real issue. So --

11 MS. DELOLLO: Excuse me.

12 MR. WALTENBAUGH: Yes?

13 MS. DELOLLO: Would you like a response
14 from the department?

15 MR. WALTENBAUGH: Absolutely, sure.

16 MS. DELOLLO: I have some -- you know,
17 I have some clarification. Thank you, Susan. I
18 was going to add that they'll still get CE credit
19 for that course that they took. It just won't
20 count to satisfying the Fair Housing Valuation by
21 its, you know, requirement. But the department
22 fully intends to notify the -- the licensees of
23 this new requirement. We are, as Dave -- or no,
24 as Steve pointed out, we are definitely aware of
25 potential pushback and potential arguments.



1 We've been doing this for a long time
2 and we, you know, we implement changes on a
3 regular basis for all our different license
4 types. So we are prepared to handle it. And I
5 always say that more education is not a bad
6 thing. So you know, we want to stay in
7 compliance. If they have to take an extra class,
8 maybe with a different instructor and a different
9 perspective, it -- you know, it's not going to
10 harm them. But we do -- our justification is
11 certainly that we have to comply with federal
12 requirements.

13 MR. ZUKOWSKI: Well, they're going to
14 perceive this as, I have to take the same class
15 all over again, just so you're aware. I
16 understand there's minor differences, but the
17 issue here is that that's how they're going to
18 perceive it, and I'm just preparing you for that.

19 MS. DELOLLO: Yep.

20 MR. ZUKOWSKI: That's all.

21 MS. DELOLLO: Thank you. So just so
22 that you know, I wanted to answer that we do
23 intend to make this information known. We'll be
24 posting things on our website. We were waiting
25 for after this meeting, honestly, so that, you



1 know, the regulations were moving forward and we
2 wanted to ensure we have schools that have these
3 courses available, and we do so -- and Alison's
4 going to report on that.

5 MS. LACY: Okay.

6 MR. ZUKOWSKI: And I'm all new to this
7 too, so if I'm stepping out of line a little bit,
8 I just wanted to let you know.

9 MR. ROEFARO: No, no. You're not.

10 MR. ZUKOWSKI: It's all new to me.

11 MS. DELOLLO: Not at all.

12 MR. ROEFARO: John, let me just insert
13 for a second. You're not at all. I mean this is
14 an open forum, and this is the reason why we like
15 to have active conversation so things can be
16 vented, things can be learned, and things in the
17 process can go on. But the point, John, you
18 bring up is well taken. And it's also -- I step
19 out of my role for a second and step in something
20 else. This is where something like NYSAR,
21 Appraisal Committee, we're going back to your
22 local MLSs. If you have appraisal committees
23 within your local MLSs, this is a good topic to
24 get out.

25 I know that I'll go back to my -- my



1 local MLS in -- with the public relations
2 committee and get it out statement to the
3 appraisers, and I'll be at the NYSAR meetings in
4 Albany in November. So I'll talk to them about
5 putting out an email blast on it. So -- so it --
6 the conversation is good and it's good to take
7 it, you know -- once it's public, it's good to
8 take it outside of the board and take it to your
9 local -- your MLSs or NYSAR so you can get --
10 really get the word out.

11 But yeah, Jodi's saying they're
12 anticipating that we're going to get a flood of
13 phone calls about the questions. But listen,
14 it's never frowned upon to bring up a point,
15 whether you're a new member or an old member.
16 It's always good to have healthy conversations.
17 Anybody else? I'm leaving myself out. We're
18 ready, Shanelle.

19 MS. WASHINGTON: David, you will be
20 able to get us that material, right?

21 MR. MOSSBERG: Which material?

22 MS. WASHINGTON: Like, just some
23 material that's letting -- that we can go to
24 these places with. Like, maybe a little
25 pamphlet, hey heads up, you know, this is



1 changing, or something like that. So that when
2 we do go to these places, like the MLS meeting or
3 something like that, that we can, like, leave a
4 stack or something, or just like a PSA that
5 there's been a change.

6 MR. MOSSBERG: Yeah, so I mean, I would
7 defer to Jodi and the licensing team about, like,
8 whether or not we actually have, like physical
9 material.

10 MS. WASHINGTON: Got you.

11 MR. MOSSBERG: But as Jodi said, as
12 part of the rule making process, two things will
13 happen: One is that the rule, the text, the
14 justification, the explanation, so that everyone
15 is aware that, like, we're doing this to comply
16 with federal law. And that if we actually don't
17 do it, these appraisers, they won't be able to
18 work, because they won't be doing appraisals for
19 mortgages and banks and all these other things,
20 right? So like, this is actually to keep the
21 appraisers working.

22 So we publish the State Register, which
23 is the first part of the motion. We also, I
24 know, publish this directly on the Division of
25 Licensing Services website. Where we have the



1 rule, we'll have a direct link back to the
2 website so that they'll have this information.

3 But I don't know, and you know, I defer
4 to Jodi and the licensing team, you know, beyond
5 like FAQs and other, you know, general
6 educational information we put online, if we have
7 like, you know, paper material to hand out or
8 something like that.

9 MS. DELOLLO: We don't have pamphlets
10 or handouts or anything like that. We have, you
11 know, the information, like Dave said, there's
12 FAQs on our website. We're actually going to put
13 an alert on our homepage under "news", so
14 anything new -- new regulations, new legislation,
15 new processes -- we put it out there. It's the
16 first thing that shows up when you go on the
17 licensing website, and it'll be on the appraiser
18 page so that information is there.

19 The renewal -- renewal is being -- the
20 renewal application is being revised, and it's
21 part of the affirmation, so it's clear there that
22 it -- the course has to be completed. So but
23 yeah, there's nothing we can give you, but you
24 can, you know, I mean, you know what's happening.
25 And if you're in a conversation with someone, you



1 know --

2 MS. WASHINGTON: Just let them know.

3 MS. DELOLLO: -- definitely share that
4 information, absolutely. And the schools will
5 get that information out as well.

6 MS. WASHINGTON: Okay.

7 MS. DELOLLO: So we're hoping for the
8 best.

9 MR. ROEFARO: All right. Well good --
10 very spirited, good conversation getting
11 perspectives. Is there anything -- so we have
12 to -- so --

13 MS. BALDWIN: Shanelle.

14 MR. ROEFARO: Shanelle had a motion on
15 the table to accept --

16 MS. WASHINGTON: Proposal one.

17 MR. ROEFARO: Proposal one, thank you.
18 I'm looking at my notes while I'm moving them
19 around. Proposal one. Do I have a second to the
20 motion?

21 MS. BALDWIN: I'll second it.

22 MR. ROEFARO: She seconds. All in
23 favor?

24 THE BOARD: Aye.

25 MR. ROEFARO: All opposed? Anyone



1 abstain? So the motion passes. Now getting back
2 to proposal two. David, can you just give us
3 another description of proposal two?

4 MR. MOSSBERG: Right, so proposal two
5 is a vote to approve and authorize action taken
6 by the Department of State to submit a notice of
7 adoption of the rule for publication in the State
8 Register, following expiration of the public
9 comment period. What that vote would do, it
10 would be, once the rule is published in the State
11 Register, it's open for public comment. We
12 cannot file the necessary papers to make the rule
13 law until we file the notice of adoption, which
14 we can't do until after the comment period.

15 So what this vote would do, it would
16 allow the department to file those papers to make
17 the proposal law at the end of the comment
18 period, provided there's no substantive comments.
19 So somebody looking at the rule writes to us and
20 said, you missed the comma, or you spelled the
21 word wrong, that's not a substantive thing. The
22 State Administrative Procedure Act will allow us
23 just to make that change, so the text might be
24 different, but it's non-substantive.

25 So provided that there isn't the



1 substantive reason to come back to the board, we
2 would just request authorization now to file that
3 so that we can have this rule in effect on
4 January 1, so that we comply with the federal
5 requirements.

6 MR. ROEFARO: Okay. So proposal two
7 would be the adoption of what was proposed in
8 proposal one. So do I have a motion to accept
9 proposal two?

10 MR. WALTENBAUGH: I'll do a motion to
11 accept proposal two.

12 MR. ROEFARO: Thank you. Do I have a
13 second?

14 MS. BALDWIN: I can be the second
15 person.

16 MR. ROEFARO: All in favor?

17 THE BOARD: Aye.

18 MR. ROEFARO: All opposed? Any
19 abstentions? So carried. Thank you, David, for
20 stating the facts two or three times. All right.
21 So moving on to new business C., Clarification on
22 Continuing Education. Alison?

23 MS. LACY: Hello again. There is a new
24 continuing education requirement for our
25 appraisers. All real estate appraisers with a



1 license or certification that expires on or after
2 January 1st, 2026, or who renew on or after
3 January 1st, 2026, will be required to
4 successfully complete an approved course of study
5 in Valuation Bias and Fair Housing Laws and
6 Regulations.

7 Coursework in Valuation Bias and Fair
8 Housing Laws and Regulations must be a minimum of
9 seven hours for a first license renewal, and a
10 minimum of four hours for subsequent renewals.
11 We do currently have schools that are approved to
12 offer this new Valuation Bias and Fair Housing
13 Laws and Regulations continuing education course.
14 Are there any questions?

15 MR. ROEFARO: I have a question, but
16 does anybody else have a question first? Okay.
17 So the initial course is seven hours. And then
18 subsequent courses are four hours, correct?

19 MS. LACY: Correct.

20 MR. ROEFARO: So that'll continue as
21 long as there's not a break in your licensing
22 period, right?

23 MS. LACY: Yes.

24 MR. ROEFARO: Okay.

25 MR. ZUKOWSKI: There's also the exam,



1 too, which is really eight hours.

2 MS. LACY: Well, that's the qualifying
3 eight-hour course.

4 MR. ZUKOWSKI: Okay. Right.

5 MS. LACY: Seven hours plus one-hour
6 exam.

7 MR. ROEFARO: There's no exam for the
8 subsequent four hours, correct?

9 MS. LACY: Correct. And there's no
10 exam requirement for the seven-hour.

11 MR. WALTENBAUGH: Oh, so?

12 MS. LACY: There's an eight-hour
13 qualifying, and then the new CE requirement is a
14 seven-hour. Your first -- no exam. And then
15 when you renew your license again subsequently,
16 requirement is four hours.

17 MR. WALTENBAUGH: So I'm a little
18 confused. So if I'm already being an appraiser,
19 right, I take it as CE, I don't have to take the
20 exam -- I just take the seven-hour?

21 MS. LACY: That's correct. There's no
22 exam requirement whatsoever for any type of
23 continuing education course.

24 MR. WALTENBAUGH: Okay. I was under
25 the impression that everybody had to take the



1 course at least once regardless of whether you
2 were brand new qualifying, or even already an
3 appraiser, that you had to take the seven-hour
4 and the eight-hour, or the one-hour exam, and
5 then after that, it was four hours. But --

6 MS. DELOLLO: No but I think -- if you
7 don't mind, sorry I just want to -- hopefully I
8 can add some clarification. So for the -- for
9 the qualifying course, if you're new -- if you're
10 not licensed yet, and you apply after January
11 1st --

12 MR. WALTENBAUGH: Right.

13 MS. DELOLLO: -- you have to take the
14 qualifying course, which is the eight-hour course
15 with a one-hour exam.

16 MR. WALTENBAUGH: Um-hum.

17 MS. DELOLLO: If you -- if you took --
18 so all right. So second part, if you're looking
19 after your first time, you need to take the
20 seven-hour CE. We don't require an exam, and the
21 exam is not required for continuing education.
22 But if you happen to have taken the eight-hour,
23 that would be accepted towards your CE. So that
24 might be where the confusion is.

25 MS. BALDWIN: So basically, if you're



1 state certified, you take continuing education
2 seven-hour. Not state certified, you got to take
3 the eight-hour as of January 1, 2026.

4 MS. DELOLLO: Yes.

5 MS. BALDWIN: Okay. Got it.

6 MR. WALTENBAUGH: Is that your
7 understanding David? Because I -- it was my
8 understanding that the -- from the federal
9 perspective, they wanted everybody to at least
10 take the seven-hour with the one-hour exam.

11 MR. MOSSBERG: My understanding is the
12 same as Jodi's --

13 MR. WALTENBAUGH: Okay.

14 MR. MOSSBERG: -- which was that the
15 exam component is only for original certification
16 or original application, and that on the
17 continuing Ed side the feds have, to my
18 knowledge -- on the continuing Ed side of things
19 never added the one-hour exam part.

20 MR. WALTENBAUGH: Okay.

21 MR. ZUKOWSKI: That makes our -- even
22 our last conversation a little bit better.

23 MR. ROEFARO: A little softer for
24 the -- for the people that are taking it, because
25 like you said, now it's just seven hours of



1 continuing ed. They don't have an exam. It's
2 not an additional hour for the existing
3 appraisers. That that will soften it up.

4 MR. MOSSBERG: Provided that they're
5 existing appraisers staying in the same category.

6 MR. ROEFARO: Right. Exactly.

7 MR. MOSSBERG: So if you were upgrading
8 from any of them, right, so if you were going
9 from the Assistant to the Licensed, to Licensed
10 to the Certified, Certified to the General, like,
11 any time you go up, then, you'd be triggering
12 this eight-hour. We already have to take the
13 seven- plus the one-hour exam. But if all you're
14 doing is staying sort of static, it's my
15 understanding -- and I'd be happy to review this,
16 and I'm sure that we address this on, you know,
17 our FAQs and, you know, all the outreach that
18 Jodi was talking about, is that, for continuing
19 Ed, my understanding is that there's never an
20 exam component, it's always educational hour
21 components.

22 MR. WALTENBAUGH: Yeah, I mean, that's
23 different than what I -- was my understanding,
24 but I mean I -- I could -- I definitely could be
25 wrong.



1 MR. ROEFARO: No. Bill, I'm glad you
2 asked for clarification, because I was under the
3 impression, by reading through the literature and
4 reading what I was reading online, that we were
5 required to take a seven-hour course and a one-
6 hour exam every time we recycled our -- we
7 renewed our license.

8 MR. WALTENBAUGH: So on the second to
9 the last page, Item B., at the very bottom, the
10 first time an appraiser completes the continuing
11 education requirement to this course, the course
12 length must be seven hours. If the appraiser
13 successfully completed a seven-hour plus one-hour
14 exam course as part of their qualifying
15 education, they have met this requirement. So
16 yeah, I mean, I think -- I think every two
17 calendar years, then it's four. Difference in
18 seven to eight is the one hour.

19 MR. MOSSBERG: Right. So I think we're
20 referring to the proposed revision to 1107.33(b).
21 So that's that the first time they complete the
22 continuing education, they'll only have to do the
23 seven, provided that when they took their seven-
24 hour plus the one-hour exam as part of their
25 qualifying. Then they wouldn't have to retake

1 the exam. So that's what that says.

2 That's like this: if the -- if an
3 appraiser successfully completed seven hours plus
4 the exam as part of their qualifying, then that
5 would explain what their continuing Ed is. So
6 if, as part of them upgrading, either because
7 they're new to the industry, or they're just
8 upgrading and they're trying to get a higher sort
9 of credential, then they'll be required to take
10 seven hours plus the one-hour exam. And then
11 once they do that, they don't have to take that
12 same exam again. They just have to then take the
13 seven-hour educational --

14 MR. WALTENBAUGH: Continuing Ed, the
15 first time they renew. And then after that -- so
16 if you think, on a two-year license, they
17 upgrade, they take the eight hours, because it's
18 seven plus one. Then during that two years, they
19 need to renew, so then they take seven, and then
20 four years from original licensure, they're going
21 to renew, and they're going to take the four.

22 MR. WALTENBAUGH: For two years,
23 they'll take four.

24 MR. MOSSBERG: Yeah. Two -- four years
25 from the original because --



1 MR. WALTENBAUGH: Right.

2 MR. ROEFARO: So but after you take the
3 seven, every two years you're required to take
4 the four.

5 MR. MOSSBERG: Correct. And there's no
6 exam for that.

7 MR. ROEFARO: Right.

8 MR. MOSSBERG: Yeah.

9 MR. ROEFARO: Well, thank you for that
10 clarification.

11 MR. WALTENBAUGH: I know, that was very
12 helpful.

13 MR. ZUKOWSKI: There's no exam for the
14 four-hour ever, but there's no exam for the
15 seven-hour if you're taking it as a continuing.
16 It's only the people that are originally applying
17 for their license or upgrading their license to
18 another category that have to take the exam.

19 MR. WALTENBAUGH: Qualifying.

20 MR. MOSSBERG: Right. On or after --
21 right. And this is on or after January 1, 2026.

22 MS. BALDWIN: Okay.

23 MR. WALTENBAUGH: Awesome.

24 MR. ROEFARO: Okay. All right. Thank
25 you, Alison, for that clarification on continuing



1 education. So moving on to a new business D.
2 Our next board meeting is scheduled for Wednesday
3 November 12th at 1:30. Is Candy here?

4 MS. BURCHETT: I'm here.

5 MR. ROEFARO: Oh.

6 MS. BURCHETT: Hi.

7 MS. BALDWIN: She's in Albany.

8 MS. BURCHETT: I'm here in Albany. You
9 got it.

10 MR. ROEFARO: Okay. So that is our
11 tentative next meeting, November 12th?

12 MS. BURCHETT: That is correct, yes.

13 MR. ROEFARO: Okay. Does anybody have
14 any questions or conversations on that?

15 MS. BALDWIN: Can everybody make it?

16 MR. ROEFARO: Sorry, can you say that
17 again?

18 MS. BALDWIN: Can everybody make it and
19 look at their calendar before we go too far?

20 MR. ZUKOWSKI: I can already tell you
21 that I'm in Texas.

22 MS. BALDWIN: Then we can't have it.

23 MR. ZUKOWSKI: I mean unless you can --
24 unless I can -- again, I don't want to be a
25 stitch in the mud here -- or even if I could -



1 if I could dial into the Webex I could do it, but
2 I'm going to be in Texas.

3 MR. ROEFARO: I'm going to be in South
4 Carolina. Go ahead, say it again.

5 MS. BURCHETT: I was going to say I can
6 send out some potential meeting dates to
7 everyone.

8 MS. BALDWIN: Well, you know what I
9 think it's best -- why don't we try to hammer
10 this out now. Everyone's got their calendar in
11 front of them. I think --

12 MS. MAGUIRE: I'll still need to make
13 sure we have rooms available when we book.

14 MR. ROEFARO: Oh, yeah. There's more
15 to it than that.

16 MS. BALDWIN: Maybe if we could come up
17 with like three dates that we know that are good
18 right now. Maybe we could do that.

19 MS. WASHINGTON: Oh, yeah. I leave the
20 country in November, so.

21 MS. BALDWIN: And when are you back?

22 MS. WASHINGTON: I should be back the
23 first week December.

24 MS. BURCHETT: Okay. I can put some
25 dates out for December.



1 MR. ROEFARO: Great.

2 MR. WALTENBAUGH: So I'm a bit of a
3 nerd, and I read through the video conferencing
4 document that was on the website, and it said
5 that board members can get approval as long as
6 they do it in writing and enough time in advance.

7 MR. MOSSBERG: Well, so that's the
8 extraordinary circumstance rule.

9 MR. WALTENBAUGH: Oh, okay.

10 MR. MOSSBERG: It was added following
11 the COVID-19 pandemic emergency orders that
12 suspended the open meetings laws. What that rule
13 says, though, is it's only allowed for
14 extraordinary circumstances, but the rest of the
15 board still has to appear in person. So since we
16 currently only have five board members, every
17 board member has to appear at a location that's
18 open to the public. I mean, you know, I
19 believe --

20 MR. ZUKOWSKI: So that's going to
21 make -- that will make scheduling a little
22 harder, but I totally get it.

23 MR. MOSSBERG: Yeah. I mean I believe
24 there was one board meeting where I think,
25 perhaps Steve, like, opened up the board, like



1 had the official meeting at his office. So like,
2 you could certainly do that, but you know, then
3 your office would be listed as the place where
4 any member of the public is allowed to appear.
5 And they have to be able to participate. But
6 otherwise, everyone would have to meet at a
7 public place.

8 MR. ROEFARO: We only did that -- I
9 think that we actually did that during COVID
10 because we were trying to get the USPAP standards
11 passed before January 1st, so then we used my
12 office as an open forum for people to come in.

13 MR. MOSSBERG: No that was -- that
14 would have been after that, because during the
15 COVID, the OML law was suspended, so everyone was
16 appearing virtually. So I think that was --

17 MR. ROEFARO: I do recall it in my
18 office. It only took me seventeen years to get
19 them to open up a Utica branch. I was very happy
20 about that. So new board members, if you'd like
21 to get a DOS spot in your town, if you start now,
22 in 2042 you'll be able to walk down the street
23 and go to the meeting.

24 The week of the 13th is also -- NYSAR
25 is having their appraisal conference in Albany,



1 so I would say that's going to be difficult if
2 you're going to that meeting. It's either the
3 6th or the 13th; I have it marked on both dates.
4 I'll have to double check that. But either way,
5 I'm not going to be in town on the 13th if it is,
6 and I'm going to be in South Carolina.

7 MS. BURCHETT: Okay.

8 MR. WALTENBAUGH: We don't need a
9 motion to set a meeting, right? We can --

10 MS. BALDWIN: No.

11 MR. WALTENBAUGH: Okay.

12 MS. BURCHETT: How does the first week
13 in December look for everybody? Is there anybody
14 that's got a lot of --

15 MS. BALDWIN: I mean, you can't do
16 November if Shanelle's not here.

17 MR. ROEFARO: I'm good with the first
18 day.

19 MS. BALDWIN: You're good?

20 UNIDENTIFIED FEMALE SPEAKER: I'm good.

21 MR. ROEFARO: I'm good with the first
22 week of December.

23 MS. BALDWIN: All right. So there's
24 some dates there, Candy, that might work for all
25 of us.



1 MS. BURCHETT: I'll look at some dates
2 for the first week of December.

3 MS. BALDWIN: Okay. Great.

4 MS. BURCHETT: I'm going to send them
5 out.

6 MS. WASHINGTON: I do have one
7 question, Steve. In terms of -- in terms of the
8 schools that are teaching the appraisal
9 certification courses, is there some sort of
10 stats on that? How many schools are we having?
11 How many schools we don't have this year that we
12 might have had?

13 Because I was speaking to someone who
14 has a school, and they explained to me that they
15 did not renew the license because not enough
16 people are coming to, you know, get appraisal
17 instruction. So he said he didn't renew the
18 license for that. So is that something happening
19 often now, that people are not renewing the
20 license for instruction?

21 MR. ROEFARO: Normally -- and this is
22 just a professional comment that for the license
23 renewal, you can normally get a continued
24 education online.

25 MS. WASHINGTON: No I'm talking about



1 the school.

2 MR. ROEFARO: You're talking about the
3 standard courses, the seven courses you need to
4 take. Okay.

5 MS. WASHINGTON: Right. So he
6 mentioned to me that not a lot of people are
7 signing up to become appraisers. He doesn't know
8 exactly what the case is, but he's noticed that
9 as the years go by, less and less people are
10 coming in to, you know, invest in instruction for
11 appraisers. So he basically said he renewed all
12 the instruction licenses except for appraisals,
13 because he says pretty expensive to keep the
14 license. But is it worth it if people are not
15 signing up to become appraisers?

16 MR. ROEFARO: Well I mean the year to
17 date, 2024 to 2025, we saw a 3.5 percent
18 decrease. So those are within certain margins.
19 I don't think it's an alarming rate that we're
20 losing appraisers. And I think we discussed, the
21 idea of PAREA was the fact to make it easier to
22 gain access to education experience.

23 MS. WASHINGTON: So I want to see if we
24 can get the stats on the instructors, because I
25 think that we will be able to see what's going on



1 with that. Are there less people -- like when
2 you want to be appraised, you have to find a
3 school, right, that's certified to teach. So can
4 we get the stats on that? Are we -- is that
5 being reduced every year?

6 MR. WALTENBAUGH: You want to know how
7 many schools have been approved?

8 MR. ROEFARO: Right.

9 MS. WASHINGTON: Exactly.

10 MR. ROEFARO: Is there something we can
11 compile where you can look to how many schools we
12 had last year versus this year?

13 UNIDENTIFIED FEMALE SPEAKER: Yeah.

14 MR. ROEFARO: Maybe we can do it
15 geographically, so we can look. Because Shanelle
16 brings up a good point. Maybe in New York City,
17 you have eight schools that have full educations,
18 but here in Chautauqua County in Buffalo --

19 MS. WASHINGTON: Exactly.

20 MR. ROEFARO: -- there might be a point
21 where there's not a school.

22 MR. ZUKOWSKI: And that's a question
23 that I have that kind of leads into the same
24 thing. Actually, I wrote it down, but I didn't
25 want to interrupt when you were talking about the



1 number of people that were coming into the
2 industry -- or excuse me, the number of
3 percentages that we lost of appraisers, what that
4 doesn't tell you. It doesn't tell you how many
5 new appraisers came on and how many old
6 appraisers left. And I think that that stat
7 might be really -- oh, it is on there?

8 MR. WALTENBAUGH: Yeah. So we have the
9 original appraiser certification license. So
10 we're down, looks like fifty-one. It was 482 a
11 year ago. We're at 431 now. Right? Am I
12 correct in that?

13 MS. WASHINGTON: Um-hmm.

14 MR. ROEFARO: Okay. That's comparing
15 these two pages, you can make that conclusion.

16 MS. DELOLLO: So can I add a couple
17 things to the original question? So as far as
18 the schools, we don't have the numbers right at
19 this meeting. But Alison can just tell you how
20 many approved schools we have at this point that
21 offer the qualifying course. She can look at the
22 same time last year. That's kind of easy for us
23 to get.

24 As far as geographic location, courses
25 are available online, so that doesn't

1 necessarily -- I mean, we can give you the
2 counties where these schools are located, but
3 there's also online education. So you know, we
4 can tell you the counties that our schools are
5 located in, whether or not they have online -- I
6 think most of them probably have both online and
7 in classes. So yeah, we can get that information
8 for you.

9 MR. ROEFARO: And Shanelle, I think you
10 might be driving -- the point that you're
11 driving, Shanelle, is if you get into the upper
12 classes, I think less and less people are taking
13 those courses. I mean, some of the people I know
14 that own schools say that their numbers are
15 dwindling in the higher level courses.

16 MS. WASHINGTON: Um-hmm. Yep.

17 MR. ROEFARO: Okay.

18 MS. DELOLLO: And I think that's why,
19 for the general courses, that we allowed
20 additional subject matter experts -- subject
21 matter electives -- sorry -- subject matter
22 electives to qualify for those. And Alison had
23 mentioned to me a couple weeks ago that the board
24 voted on that some years ago. So that helped a
25 little, I think, helped students a little bit.



1 MR. ROEFARO: That's a good point
2 though, Shanelle. Any information we can gather.
3 Okay. If there isn't any other questions
4 concerning the meeting date, I'll go to item four
5 on our agenda, Public Comment Period. Is there
6 anybody here from the public?

7 UNIDENTIFIED FEMALE SPEAKER: Nobody
8 here in Buffalo.

9 MS. DELOLLO: No one in Albany.

10 MR. ROEFARO: There's always such a mad
11 rush to get to the microphone. No one? Okay.

12 MR. MOSSBERG: No one in New York.

13 MR. ROEFARO: It's just me here in
14 Utica. All right. If there isn't any other
15 questions, concerns, comments. Our new board
16 members, guys, thank you. We appreciate it. The
17 more eyes, the more ideas, the better off we are.

18 I mean, and I would say this, we're all
19 little appraiser delegates. So as soon as the
20 information is public, please go out to your
21 associations, and your committees, and your
22 appraisal friends that like to get together and
23 watch football -- Go Giants. Or go Bills.
24 Outside Western New York, Eastern New York,
25 depending where you are. I know the Giants had a



1 big win last time. But go out and, you know,
2 talk amongst your peers and bring back ideas and
3 concerns. Because the more we know, the better
4 off we are. With that being said, I would like
5 to ask for a motion to adjourn.

6 MS. WASHINGTON: Second.

7 MS. BALDWIN: Motion to adjourn.

8 MR. ROEFARO: Second. Okay. All in
9 favor?

10 THE BOARD: Aye.

11 MR. ROEFARO: All right. Thanks,
12 everybody. We'll all be in the same location and
13 Sue can take us out to lunch next time. That's
14 what I'm looking forward to. All right, guys.
15 Thanks a lot. Enjoy the weekend.

16 MS. BALDWIN: All right. Bye now.

17 (Time Noted 11:30 a.m.)

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