

Quarterly Update

To submit a story, update, or announcement for the next quarterly newsletter, please send it to Brandy March at brandy.march@aaro.net or Fran Oreto at franfreab@gmail.com. The next quarterly update will be sent around December 1, 2023.

AARO Fall Conference – Salt Lake City Utah

It's time to make plans for the Fall AARO Conference that will be held in Salt Lake City, Utah. The conference runs from Saturday, October 7 to Monday, October 9, 2023.

A special thanks to the Program Committee and Brandy March for all the hard work on the preparations for this upcoming conference.

After several meetings the Program Committee has selected another wonderful offering for this upcoming Conference. You will notice that the layout is a little different from past conferences.

On Monday, October 9, the Board of Directors will hold their meeting from 7:00-8:30 a.m., all are welcome to attend. The remaining part of the day will consist of Council meetings (AQB, USPAP, etc.) and job breakout sessions (executive directors, investigators, etc.).

This layout change is in response to past survey responses from attendees about not having any session(s) to attend the second day, which is usually when Council, Committee and job breakout sessions are held, but needing and wanting to stick around for the remaining day(s) of the conference.



We are looking for volunteers and sponsors for the Fall Conference. Please review the attached and let me know if you are interested in any of these opportunities.



AARO Fall 2023
Sponsorship Form.p



Volunteer
Opportunities.pdf

AARO looks forward to receiving your comments about this layout at the end of the conference, so please be sure to fill out the survey!

Looking forward to what the Program Committee and AARO will be offering at the Fall Conference in Salt Lake City, Utah. See you there!!

Committee Meetings:

There are some slight changes with Committee meetings. The meetings will be held via conference calls prior to the meeting and only reports given at the conference. If you are a committee member, please be on the lookout for any correspondence or emails from the Committee Chair for the date, time and how the meeting is to be attended.

Thanks in advance for all committee members and their hard work to keep all of the AARO members informed.



OOPS YOU MISSED IT - OR MAYBE NOT (*BUT YOU CAN CATCH UP...*)

(Note: to access “links” you must use CTL and Click to go there or if viewing in PDF you must “allow”)

THE APPRAISAL SUBCOMMITTEE:

The ASC meets at least four times a year. All meetings are open to the public.

The next meeting will be September 13, 2023. You must register to attend.

<https://www.asc.gov/quarterlymeeting/11162022>

The following blurbs and links might be useful for AARO members:

- **Did you know** that The Appraisal Subcommittee (ASC) provides a **free** training course geared toward new appraiser regulatory agency staff and board members? More info: <https://www.clearhq.org/asc-education>
- **Attention state investigators!** The Appraisal Subcommittee (ASC) provides a **free** introductory training course designed for new appraiser and AMC investigators! More info: <https://www.clearhq.org/asc-education>
- **Are You Ready for Your Compliance Review -- A Conversation with Your Policy Managers** is a video that features ASC Policy Managers Jenny Tidwell, Maria Brown, Kristi Klamet, and Tom Lewis in a panel discussion about the ASC Policy Statements. For more info: <https://www.clearhq.org/asc-education>

THE APPRAISAL FOUNDATION:

Keep up-to-date with all newsletters and articles as well as press releases. Sign up for The Appraisal Foundation e-News!

[Sign up for our eNews](#) and stay up-to-date with the latest from The Appraisal Foundation! Choose the type of news you wish to receive by clicking the areas that interest you the most.

https://appraisalfoundation.org/imis/TAF/News/TAF/News_PressRoom.aspx



PAVE update from March 23, 2023:

<https://appraisalfoundation.sharefile.com/d-s7903b9cf0f4f4a13a917b73114382db6>

APPRAISER QUALIFICATION BOARD

Next Meeting: Sept. 28th at 1:00pm EST please register to attend:

AQB Public Meeting

On June 22, 2023 the AQB adopted the [Second Exposure Draft of Proposed Changes to the Criteria](#). The new edition will become effective on January 1, 2026.

Please view the [Summary of Actions here](#).

For questions, contact AQB@appraisalfoundation.org

Click [here](#) to view previous versions of the *Real Property Appraiser Qualification Criteria*.

If you want the Questions & Answers go here:

[https://appraisalfoundation.org/imis/TAF/Resources/Current Appraisers/QAs/TAF/QAs.aspx](https://appraisalfoundation.org/imis/TAF/Resources/Current_Appraisers/QAs/TAF/QAs.aspx)

For questions, contact AQB@appraisalfoundation.org. [Past Exposure Drafts](#)

APPRAISAL STANDARDS BOARD:

Next Meeting: Sept. 14th at 1:00pm EST please register to attend:

ASB Public Meeting

NOTICE: 2024 USPAP!!

The Appraisal Standards Board voted on May 5, 2023 to adopt 2024 USPAP effective January 1, 2024. View the [Short Summary of Actions](#) and [Detailed Summary of Actions](#) of adopted changes.

For questions, contact ASB@appraisalfoundation.org. [Past Exposure Drafts](#)



BOARD OF TRUSTEES:

The next meeting of the Board of Trustees will be in Palm Springs, CA

When: October 26–28, 2023 **Where:** Cathedral City

<https://appraisalfoundation.org/imis/Event.aspx?EventKey=10262023&WebsiteKey=e12b6085-ff54-45c1-853e-b838ca4b9895>

INDUSTRY ADVISORY COUNCIL:

The next meeting of the Industry Advisory Council Meeting will be in Washington, DC. The IAC Meeting is being held as a one-day meeting.

When: September 21, 2023 **Where:** The Madison Hotel 1177 15th St NW Washington, DC.

APPRAISER TALK:

Stay up to date on Appraiser Talk!

If you have a question, you'd like to ask Lisa and Amy, please Email Amy Timmerman at amy@appraisalfoundation.org and you might just hear it answered in a future episode. Appraiser Talk is available on Spotify, Apple Podcasts or wherever you get your podcasts.

You can check out all episodes [here](#). Click [here](#) to sign up to receive a notification each time a new episode is published.

There is a substantial list of Appraiser Talk with numerous categories with the dates, the most recent being at the bottom of the lists. Very informative!!

Don't forget to apply to our Resource Panels! *Deadline: September 1, 2023*

Applications are now open to join the Business Valuation Resource Panel and Personal Property Resource Panel. These panels provide important insights to the Foundation's boards from the perspective of business valuers and personal property appraisers. If you are interested in applying to join these groups, please submit an application by **September 1st**.



OTHER INDUSTRY NEWS

NATIONAL ASSOCIATION OF REALTORS:

NAR's Board of Directors approved a new [fair housing training requirement](#) as a condition of membership at its May 11 meeting.

AI PAREA program receives AQB approval

On May 18, the Appraisal Institute (AI) announced the Appraiser Qualifications Board has provided approval of AI's Practical Applications of Real Estate Appraisal (PAREA) program for the licensed residential path. The Appraisal Foundation's Board of Trustees awarded the Pathway to Success Grant to the Appraisal Institute to assist with the development of the PAREA program. **This program will start in September.**

FANNIE MAE:

Appraiser and Property Data Collector Independence Requirements

In collaboration with Freddie Mac, we have updated the Appraiser Independence Requirements (AIR) and introduced Property Data Collector Independence Requirements (PDCIR). These requirements are designed to protect the integrity of mortgage lending collateral risk management processes for lenders, investors, and borrowers.

[Learn more at the AIR/PDCIR page](#)



HUD/FHA

August 2023, the Federal Housing Administration (FHA) published updates to the *Single Family Housing Policy Handbook* 4000.1 ([Handbook 4000.1](#)).

Handbook 4000.1 is the comprehensive, authoritative source for Single Family Housing policy guidance for industry stakeholders doing business with FHA. It provides industry partners with clear and concise policy and procedure requirements for the FHA Title II forward mortgage program and Title I Property Improvement and Manufactured Home Loan Programs, thereby protecting FHA's Mutual Mortgage Insurance (MMI) Fund. Single Family Housing intends to produce regular updates to ensure Handbook 4000.1 includes FHA's latest policies and processes. Handbook 4000.1 will also contain policy guidance governing the Single-Family Housing Title II reverse mortgage program (Home Equity Conversion Mortgage) when fully integrated.

This update contains additions, revisions, and various technical edits to Handbook 4000.1, Sections I, II, III, and IV, Appendix 1.0 and 7.0, and incorporates previously published Mortgagee Letters (ML).

Freddie Mac's Loan Collateral Advisor alerts appraisers to ill-advised language

Effective June 29, Freddie Mac's Loan Collateral Advisor will include new feedback messages to alert users when certain prohibited, subjective or potentially biased words or phrases are included in appraisal reports submitted through the Uniform Collateral Data Portal. This insight is intended to help users identify potential issues and to assist in compliance with Freddie Mac's Single-Family Seller/Service Guide requirements.

https://guide.freddiemac.com/app/guide/section/5603.4?_gl=1*1fpt3a7*_ga*MT E1OTExMTUxNC4xNjkxNzEzMTUz*_ga_W1VD6NP75S*MTY5MTcxMzE1 My4xLjAuMTY5MTcxMzE1My4wLjAuMA..



Keeping up with Freddie Mac: Sign up for Freddie Mac newsletters to keep up with the changes in the industry that might impact you.

<https://sf.freddie.mac.com/news-insights> More articles can be found on the News & Insights Page using the topic filter

Appraisers." <https://sf.freddie.mac.com/news-insights>

Information from the States as follows (or a clip from their websites)

GEORGIA

Here is a link to the Georgia Real Estate Appraisal Board newsletter from July:

<https://grec.state.ga.us/wp-content/uploads/pdfs/About/newsarticles/2023GRECRENewsJULY.pdf?fbclid=IwAR0ga9-3DNcZtp5t7asgHQyzEuYLAtwMOPmN9N4BJtFEjhC8fqyn7q2-Ctc>

The Georgia Real Estate Commission & Appraisers Board ensures that real estate licensees and appraisers are professionally qualified and promotes a fair and honest market environment for those involved in real estate transactions throughout the state.

Interested in Georgia Appraisal Act:

<https://grec.state.ga.us/information-research/appraisal-act/>

HAWAII

Here is a link for the Hawaii Appraisal Board:

<https://cca.hawaii.gov/pvl/programs/realestateappraiser/>

Here is a link for Important Real Estate Appraiser news:

https://cca.hawaii.gov/pvl/news-releases/realappraiser_announcements/

EMERGENCY PROCLAMATIONS IN RESPONSE TO WILDFIRES:

<https://governor.hawaii.gov/emergency-proclamations/>



IDAHO

Here is a link for the Idaho Appraisal Board:

<https://apps.dopl.idaho.gov/DOPLPortal/BoardPage.aspx?Bureau=REA>

Mission Statement

To help safeguard life, health and property and to promote the public welfare through the licensure and regulation of those who provide real estate appraisals in Idaho.

ILLINOIS

Here is a link for the Illinois Appraisal Board:

<https://idfpr.illinois.gov/profs/appraisal.html>

Here is a link for the recent newsletters:

<https://idfpr.illinois.gov/about/brochures/drereviewnewsletters.html>

<https://idfpr.illinois.gov/content/dam/soi/en/web/idfpr/forms/dre/2023%20Appraisal%20Renewal%20Help%20Sheet%20rev%206-28-2023.pdf>

INDIANA

Here is a link for the Indiana Appraisal Board:

<https://www.in.gov/pla/professions/real-estate-appraisers-home/real-estate-appraisers-board/>



IOWA

Here is a link for the Iowa Appraisal Board

<https://plb.iowa.gov/board/real-estate-appraisers-0>

The Board consists of seven members, two of whom shall be public members and five of whom shall be real estate appraisers. All Board members are appointed to three-year staggered terms by the Governor and are subject to confirmation by the Senate. Iowa is a voluntary certification state (unless for Federally Related Transactions). To view the current appointed Board members, please visit: **<https://talentbank.iowa.gov/>**.

NEXT NEWSLETTER (December 2023) THE STATES WILL BE:

Kansas – Kentucky - Louisiana

Please send some recent activity from your state to share with all AARO members. Thank you in advance.



Historic Sites or FACTS:

GEORGIA

<https://www.exploregeorgia.org/itinerary/georgias-state-historic-sites>

What are 5 historical events that are significant in the history of Georgia?

1733 - James Oglethorpe establishes the city of Savannah and the British colony of Georgia.

1776 - Georgia signs the Declaration of Independence from Britain.

1788 - Georgia ratifies the Constitution and joins the United States as the 4th state.

1829 - Gold is found in northern Georgia and the Georgia Gold Rush begins.

Historical Sites in Georgia

Stone Mountain Park, Atlanta; Old Fort Jackson, Savannah. Dahlonega Gold Museum (State Historic Site), Dahlonega. Fort Morris (State Historic Site), Midway. Hofwyl-Broadfield Plantation Historic Site, Brunswick. Stephen Vincent Benét House, Augusta. New Echota Historic Site, Calhoun.

HAWAII

<https://www.govisithawaii.com/>

What is a major historical event in Hawaii?

In 1893, the Kingdom of Hawaii was overthrown and the Republic of Hawaii was established. A few years later, in 1898, Hawaii became a territory of the United States. Over the next several years the United States would build military bases on the islands including Pearl Harbor.



Historic Sites in Hawaii:

<https://morethanjustparks.com/historic-sites-in-hawaii/>

Pearl Harbor National Memorial; Hawaii Volcanoes National Park; Hawaii Volcanoes National Park; Pu'uhonua o Honaunau National Historical Park; Pu'u O Mahuka Heiau; Shangri La Museum of Islamic Art, Culture & Design; Kalaupapa National Historical Park; Historic Aloha Tower; National Memorial Cemetery of the Pacific; Iolani Palace; Haleakala National Park.

IDAHO:

<https://visitidaho.org>

Idaho's history lies with its native tribes, the Lewis and Clark Expedition and determined pioneers on the Oregon Trail. Today's Idaho is both cosmopolitan and small-town friendly. Boise, the capital and largest city, developed near Fort Boise along the Oregon Trail has grown to a population of 190,000.

Top 10 Historic Sites - Idaho

Nez Perce National Historical Park; Craters of the Moon National Monument & Preserve; Shoshone Ice Caves; Hagerman Fossil Beds National Monument; Minidoka National Historic Site; Nampa Train Depot; Bear River Massacre Historical Site; Atomic Museum; Salmon Sacajawea Center; Fort Hall Replica.



ILLINOIS:

<https://www.enjoyillinois.com>

Illinois Famous Landmarks:

Buckingham Fountain; The Bean in Millenium Park; Museum of Science and Industry; Pullman National Monument; I&M Canal; Navy Pier; Clark Bridge and Willis Tower and historic **Cahokia Mounds**.

INDIANA:

<https://www.visitindiana.com/blog/post/2020-historic-sites/>

Historic Sites in Indiana:

Indiana Dunes National Lakeshore; Corydon Capitol State Historic Site; Soldiers' and Sailors' Monument; Leora Brown School; Auburn Cord Duesenberg Automobile Museum; Eiteljorg Museum of American Indians and Western Art; Falls of the Ohio State Park; Mounds State Park; Huddleston Farmhouse; Lincoln Boyhood National Memorial.

IOWA

<https://www.traveliowa.com/iowas-27-national-historic-landmarks/>

Iowa Historic Sites and Attractions:

Field Of Dreams; Grotto Of The Redemption; Madison County Bridges; Iowa State Capitol; Amana Colonies; Iowa State Fair; Effigy Mounds National Monument; John Wayne Birthplace Museum; Blank Park Zoo; Greater Des Moines Botanical Center; Lost Island Waterpark; National Mississippi River Museum and Aquarium; Pikes Peak State Park; Okoboji.

OTHER STATE NEWS:

California has a released their Spring/Summer 2023 Newsletter:

[BREA Spring/Summer 2023 Newsletter](#)

How about some useless information:

The Stories Behind 8 Iconic Brand Mascots

The most successful mascots transcend marketing plans, becoming not just lasting corporate symbols but pop culture icons. From the freezer aisle to the great outdoors, these memorable mascots are here to stay.

READ MORE



10 Unexplained Mysteries Around the World

From a debated ascent of Everest in 1924 to a European castle erected over the supposed “gateway to hell,” here are 10 mysteries for you to debunk — or just revel in.

READ MORE



6 Amazing Facts About Wine

In 2021, global wine consumption topped 23.6 billion liters — roughly 9,440 Olympic-size swimming pools’ worth of vino. Here are some more surprising facts about reds, whites, and rosés.

READ MORE



6 Historical Facts That Will Challenge Your Sense of Time

Historical outliers, anachronisms, and the differing progress made by disparate cultures can intersect in ways that make you question your hold on temporal reality.



Thank you for reading.

Please comment on anything that you would like to see in the AARO Newsletter.

If you are interested in serving on a committee, please feel free to contact AARO or Brandy March.

Look for the Newsletter past and current on the AARO website.

Communications Committee:

Fran Oreto, Chair, Florida Real Estate Appraisal Board

Jacqueline Olson, Minnesota Department of Commerce

Jodi Campbell, North Dakota Appraiser Board

Kevin Cyrus, DCRA

Bob Danehy, Lenders Allies

Charlie Gress, OCAP, Martin & Wood Appraisal Group

Brandy March, Managing Director, AARO

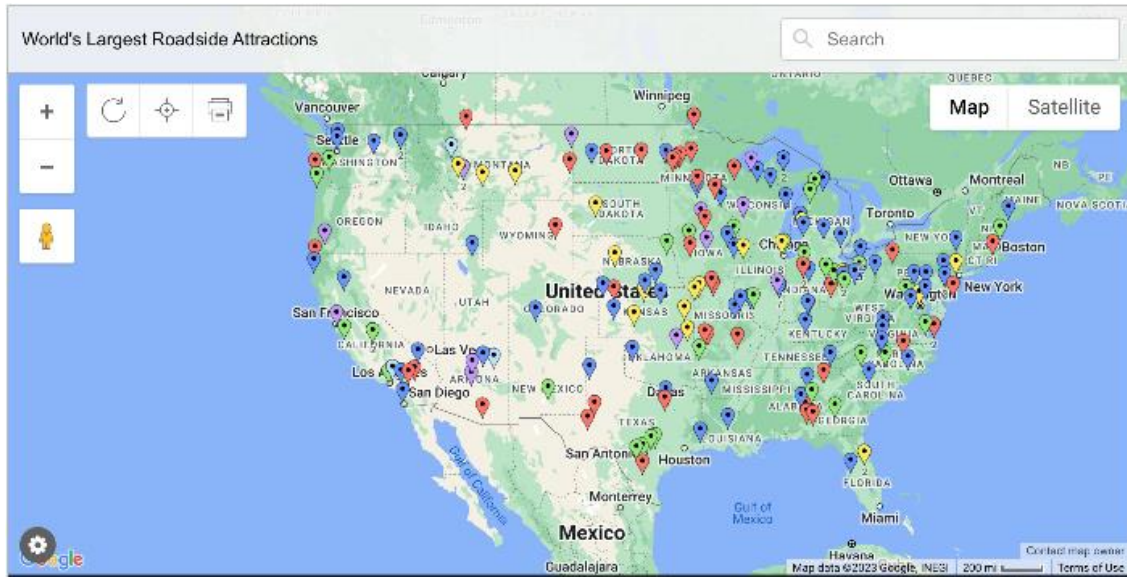
Allison McDonald, Executive Director, Florida Real Estate Appraiser Board

Craig Morley, UAA

Greg Stephens, National Association of Appraisers

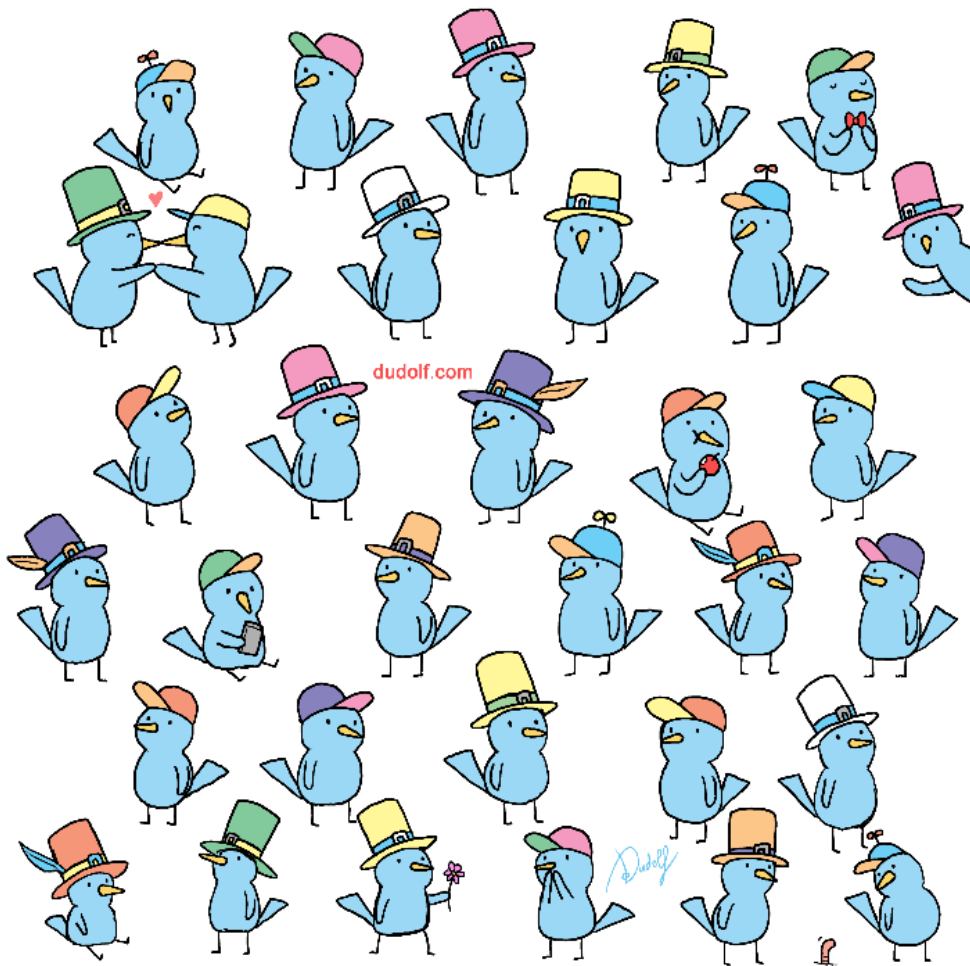
Jonathan Stewart, Utah Division of Real Estate

A map of the World's Largest Roadside Attractions



Whether it's the world's largest rocking chair or the largest boxing crocodile, roadside attractions are known for dazzling tourists and spicing up selfies. If you're in the states, use this interactive [map of the World's Largest Roadside Attractions](#) to help plan your next road trip.

Ahhh there you are! Are you awake? I mean, like so alert that you can spot a bird wearing a unique hat? Because that's exactly the first challenge you will face today. All the birds have matching hats, except one, individual birdie... Can you spot him?



The answer is on the last page. Not that a smart cookie like you will need it... but it's there just in case.

Here's the answer to the fashionably unique bird puzzle. Were you able to spot him?

