

REAL ESTATE APPRAISER ADVISORY COMMITTEE
Professional and Vocational Licensing Division
Department of Commerce and Consumer Affairs
State of Hawaii

AGENDA

DATE: Wednesday, December 17, 2025

TIME: 10:00 a.m.

**IN-PERSON
MEETING
LOCATION:** PVL Exam Room – Room 330
King Kalakaua Building, 3rd Floor
335 Merchant Street
Honolulu, Hawaii 96813

VIRTUAL: Virtual Videoconference Meeting – Zoom Meeting
(Use link below)

[https://dcca-hawaii-
gov.zoom.us/j/87363058785?pwd=ahKCaarrjEXkZ
Z2CQ3biUbxJOvcB0D.1](https://dcca-hawaii.gov.zoom.us/j/87363058785?pwd=ahKCaarrjEXkZUZ2CQ3biUbxJOvcB0D.1)

PHONE: (669) 900 6833
MEETING ID: 87363058785
PASSCODE: 989050

AGENDA: The agenda was posted on the State electronic calendar as required by Hawaii Revised Statutes (“HRS”) section 92-7(b).

If you wish to submit written testimony on any agenda item, please submit your testimony to appraiser@dcca.hawaii.gov or by hard-copy mail to Attn: Real Estate Appraiser Program, P.O. Box 3469, Honolulu, HI 96801. We request submission of testimony at least 24 hours prior to the meeting to ensure that it can be distributed to the Board members.

INTERNET ACCESS:

To view the meeting and provide live oral testimony, please use the link at the top of the agenda. You will be asked to enter your name. The Committee requests that you enter your full name, but you may use a pseudonym or other identifier if you wish to remain anonymous. You will also be asked for an email address. You may fill in this field with any entry in an email format, e.g., *****@***mail.com.

Your microphone will be automatically muted. When the Chairperson asks for public testimony, you may click the Raise Hand button found on your Zoom screen to indicate that you wish to testify about that agenda item. The Chairperson will individually enable each testifier to unmute their microphone. When recognized by the Chairperson, please unmute your microphone before speaking and mute your microphone after you finish speaking.

PHONE ACCESS:

If you cannot get internet access, you may get audio-only access by calling the Zoom Phone Number listed at the top on the agenda.

Upon dialing the number, you will be prompted to enter the Meeting ID which is also listed at the top of the agenda. After entering the Meeting ID, you will be asked to either enter your panelist number or wait to be admitted into the meeting. You will not have a panelist number. So, please wait until you are admitted into the meeting.

When the Chairperson asks for public testimony, you may indicate you want to testify by entering “*” and then “9” on your phone’s keypad. After entering “*” and then “9”, a voice prompt will let you know that the host of the meeting has been notified. When recognized by the Chairperson, you may unmute yourself by pressing “*” and then “6” on your phone. A voice prompt will let you know that you are unmuted. Once you are finished speaking, please enter “*” and then “6” again to mute yourself.

For both internet and phone access, when testifying, you will be asked to identify yourself and the organization, if any, that you represent. Each testifier will be limited to five minutes of testimony per agenda item.

If connection to the meeting is lost for more than 30 minutes, the meeting will be continued on a specified date and time. This information will be provided on the Committee’s website at

https://cca.hawaii.gov/pvl/programs/realestateappraiser/advisory_meetings/

Instructions to attend State of Hawaii virtual board meetings may be found online at <https://cca.hawaii.gov/pvl/files/2020/08/State-of-Hawaii-Virtual-Board-Attendee-Instructions.pdf>.

1. **Call to Order**

2. **Approval of Minutes**

- a. Approval of the Minutes of the October 15, 2025 meeting.

The Board may enter into Executive Session to consult with the Board’s attorney on general questions and issues pertaining to the Board’s powers, duties, privileges, immunities, and liabilities in accordance with HRS section 92-5(a)(4) to review the executive session minutes.

3. **Executive Officer’s Report**

- a. Renewals

Renewal will end on December 31, 2025. Any late renewal will be required to submit “Valuation Bias and Fair Housing Laws and Regulations”.

- Beginning January 1, 2026, the Appraiser Qualifications Board (AQB) requires all real estate appraiser applicants including Real Estate Appraiser Trainee (REAT), State Licensed Appraiser (SLA), Certified Real Estate Appraiser (CRA), and Certified General Appraiser (CGA) to take the eight (8) hours Qualifying Education (QE) course in “Valuation Bias and Fair Housing Laws and Regulations”.
- The AQB added “Valuation Bias and Fair Housing Laws and Regulations as a required Continuing Education (CE) course.
 - ❖ The first time an appraiser completes this course the license holder must take the seven (7) hours course. If the appraiser successfully completed a seven (7) hour (plus 1 hour exam) course as part of their qualifying education, they have met this requirement.
 - ❖ Every two calendar years thereafter, the course length must be at least four (4) hours.

i. Cooper Verhalen CRA 1656

2. Certified General Appraiser (CGA)

- | | | |
|-----|------------------|----------|
| i. | Marc A Dunec | CGA 1657 |
| ii. | Sean A Sargenant | CGA 1659 |

b. Temporary Recognition of License

1. Certified General Appraiser (CGA)

- i. Brian A Nicholson
- ii. Taylor Green
- iii. Thomas G Stevens
- iv. Brad Weinberg
- v. Brandon Roper
- vi. Kent Cullins
- vii. Ryan Borquin
- viii. Eve Moss
- ix. Jennifer Munier
- x. Adam Hardej

c. Appraiser Qualifications Board Course Approval Program ("CAP") Courses

1. McKissock

- i. Index 26-001: 2026-2027 7-hour National USPAP Continuing Education Course
- ii. Index 26-002: Live Webinar: 2026-2027 7-hour National USPAP Continuing Education Course
- iii. Index 26-003: 2026-2027 7-hour National Uniform Standards of Professional Appraisal Practice Continuing Education Course
- iv. Index 26-009: 2024 15-hr National USPAP Course
- v. Index:26-010: Advanced Residential Applications and Case Studies
- vi. Index 26-011: Appraisal of Fast Food Facilities
- vii. Index 26-012: Appraisal of Industrial and Flex Buildings
- viii. Index26-013: Appraisal of REO and Foreclosure Properties
- ix. Index 26-014: Appraisal of Self-Storage Facilities
- x. Index 26-015: Appraisal Subject Matter Electives
- xi. Index 26-016: Appraising 2-4 Unit Residences
- xii. Index 26-017: Appraising Today's Manufactured Homes
- xiii. Index 26-018: Basic Appraisal Principles
- xiv. Index 26-019: Basic Appraisal Procedures
- xv. Index 26-020: Best Practices for Completing Bifurcated and Hybrid Appraisals
- xvi. Index 26-021: Commercial Appraisal Review - Subject Matter Electives
- xvii. Index 26-022: Commercial Land Valuation

- xviii. Index 26-023: Complex Properties: The Odd Side of Appraisal
- xix. Index 26-024: Cost Approach v12.11
- xx. Index 26-025: Evaluating Today's Residential Appraisal: Reliable Review
- xxi. Index 26-026: Expert Witness for Commercial Appraisers - SME
- xxii. Index 26-027: Expert Witness Testimony Basics for Appraisers
- xxiii. Index 26-028: Fair Housing, Bias and Discrimination
- xxiv. Index 26-029: General Appraiser Income Approach
- xxv. Index 26-030: General Appraiser Market Analysis Highest and Best Use
- xxvi. Index 26-031: General Appraiser Sales Comparison Approach
- xxvii. Index 26-032: General Appraiser Site Valuation and Cost Approach
- xxviii. Index 26-033: General Report Writing and Case Studies
- xxix. Index 26-034: Green Building Concepts for Appraisers
- xxx. Index 26-035: GSE Appraisal Requirements and Guidelines
- xxxi. Index 26-036: Income Approach Case Studies for Commercial Appraisal
- xxxii. Index 26-037: Intermediate Income Approach Case Studies for Comm Appraisal
- xxxiii. Index 26-038: Intro to Appraising Owner-Occupied Commercial Properties
- xxxiv. Index 26-039: Introduction to Commercial Appraisal Review
- xxxv. Index 26-040: Land and Site Valuation V3.11
- xxxvi. Index 26-041: Market Disturbances-Appraisals in Atypical Markets and Cycles
- xxxvii. Index 26-042: Navigating Desktop & Hybrid Appraisals
- xxxviii. Index 26-043: New Construction Essentials: Luxury Homes
- xxxix. Index 26-044: Performing Divorce Appraisals
- xl. Index 26-045: Performing Estate Appraisals
- xli. Index 26-046: Relocation Appraisal and the ERC Form
- xl. Index 26-047: Residential Appraisal Review and USPAP Compliance
- xl. Index 26-048: Residential Appraiser Site Valuation and Cost Approach
- xl. Index 26-049: Residential Construction and the Appraiser
- xl. Index 26-050: Residential Market Analysis and Highest & Best Use
- xl. Index 26-051: Residential Property Inspection for Appraisers
- xl. Index 26-052: Residential Property Measurement and ANSI Z765

- xlvi. Index 26-053: Residential Report Writing and Case Studies
- xlix. Index 26-054: Residential Sales Comparison and Income Approaches
 - I. Index 26-055: Small Spaces, Big Impact-Appraising ADUs
 - II. Index 26-056: Statistics, Modeling and Finance
 - III. Index 26-057: Supervisor-Trainee Course for Hawaii
 - IIII. Index 26-058: That's a Violation
 - IV. Index 26-059: The Appraisal Landscape of Rural Residential Properties
- lv. Index 26-060: The Appraiser's Guide to the New URAR - Stitching Course
- lvi. Index 26-061: The FHA Handbook 4000.1
- lvii. Index 26-062: The Fundamentals of Appraising Luxury Homes
- lviii. Index 26-063: The Sales Comparison Approach
- lix. Index 26-064: Uncovering and Valuing Current Luxury Home Trends
 - IX. Index 26-065: Understanding Luxury Home Features
 - IXI. Index 26-066: Uniform Appraisal Standards for Fed Land (Yellow Book)
- lxii. Index 26-067: VA Appraisal Requirements and Guidelines
- lxiii. Index 26-068: Valuation of Residential Green Buildings
- lxiv. Index 26-069: Valuation of Residential Solar
- lxv. Index 26-070: LW: 2024 15-hr National USPAP Course
- lxvi. Index 26-071: LW: Appraising 2-4 Unit Residences
- lxvii. Index 26-072: LW: Appraising Complex and Stigmatized Residential Properties
- lxviii. Index 26-073: LW: Appraising Condominium Units
- lxix. Index 26-074: LW: Appraising Small Apartment Properties
- lxx. Index 26-075: LW: Basic Appraisal Principles W/ Exam
- lxxi. Index 26-076: LW: Basic Appraisal Procedures W/ Exam
- lxxii. Index 26-077: LW: Cracking the Code-Demystifying Desktop and Hybrid Appraisals
- lxxiii. Index 26-078: LW: Diversify Your Appraisal Practice with Estate Appraisals
- lxxiv. Index 26-079: LW: Diversify Your Practice with Assessment Appeals
- lxxv. Index 26-080: LW: Focus on FHA Minimum Property Requirements
- lxxvi. Index 26-081: LW: Fundamentals of Expert Witness Testimony
- lxxvii. Index 26-082: LW: Land and Site Valuation
- lxxviii. Index 26-083: LW: Learning From the Mistakes of Others: Appraisal Disciplinary Case Studies
- lxxix. Index 26-084: LW: Market Disturbances-Market Analysis in Atypical Markets and Cycles
- lxxx. Index 26-085: LW: Measuring 1-4 Unit Residential Properties-with ANSI Z765 Standard

- lxxxi. Index 26-086: LW: Mortgage Fraud Insights-Case Studies for Appraisers
- lxxxii. Index 26-087: LW: Mortgage Lending Appraisal Requirements-Fannie Mae & Freddie Mac
- lxxxiii. Index 26-088: LW: Navigating AI-Transformative Tools for Appraisers
- lxxxiv. Index 26-089: LW: Navigating Essential Tools for Real Estate Appraisal
- lxxxv. Index 26-090: LW: New Construction Essentials: Luxury Homes
- lxxxvi. Index 26-091: LW: REO Appraisal: Guidelines and Best Practices
- lxxxvii. Index 26-092: LW: Residential Property Inspections: An Appraiser's Perspective
- lxxxviii. Index 26-093: LW: Residential Sales Comparison and Income Approaches W/ Exam
- lxxxix. Index 26-094: LW: Responding to a Reconsideration of Value (ROV)
 - xc. Index 26-095: LW: Sales Comparison Approach and the New URAR
 - xc. Index 26-096: LW: Scope of Work and the New URAR
 - xcii. Index 26-097: LW: Supporting Adjustments: The Journey from Analysis to Adjusting
 - xciii. Index 26-098: LW: The Appraiser's Guide to HUD Handbook 4000.1
 - xciv. Index 29-099: LW: The Appraiser's Guide to the New URAR
 - xcv. Index 26-100: LW: The Fundamentals of Appraising Luxury Homes
 - xcvi. Index 26-101: LW: Unlocking Valuation Conditions - Desktop & Hybrid Appraisals
 - xcvii. Index 26-102: LW: Using Appraisal Report Templates Responsibly
 - xcviii. Index 26-103: LW: Valuation of Residential Solar
 - xcix. Index 26-104: OS: Appraising Small Apartment Properties
 - c. Index 26-105: OS: Basic Appraisal Principles
 - ci. Index 26-106: OS: Basic Appraisal Procedures
 - cii. Index 26-107: OS: Diversify Your Appraisal Practice with Assessment Appeals
 - ciii. Index 26-108: OS: Fundamentals of Expert Witness Testimony
 - civ. Index 26-109: OS: Learning From the Mistakes of Others: Appraisal Disciplinary Case Studies
 - cv. Index 26-110: OS: Market Disturbances-Market Analysis in Atypical Markets and Cycles
 - cvi. Index 26-111: OS: Navigating Essential Tools for Real Estate Appraisal
 - cvi. Index 26-112: OS: New Construction Essentials: Luxury Homes

- cvi. Index 26-113: OS: Residential Report Writing and Case Studies
- cix. Index 26-117: LW: 7-hours National Valuation Bias & Fair Housing Laws & Regulations
- cx. Index 26-118: LW: 4-hour National Valuation Bias & Fair Housing Laws & Regulations
- cxi. Index 26-119: 7-hour National Valuation Bias & Fair Housing Laws & Regulations
- cxii. Index 26-120: LW: 8-hour National Valuation Bias & Fair Housing Laws & Regulations
- cxiii. Index 26-121: 8-hour National Valuation Bias & Fair Housing Laws & Regulations
- cxiv. Index 26-122: A Paradigm Shift in Real Estate Appraisal Adjustments

2. Appraisal Institute

- cxv. Index 25-107: 2026-2027 7-Hours National Uniform Standards of Professional Appraisal Practice Continuing Education Course
- cxvi. Index 25-108: Advanced Spreadsheet Modeling for Valuation
- cxvii. Index 25-109: Application & Interpretation of Simple Linear Regression
- cxviii. Index 25-110: Condemnation Appraising Principles and Application
- cxix. Index 25-111: Essentials of Effective Communication
- cxx. Index 25-112: Introduction to Green Buildings Principles & Concepts
- cxxi. Index 25-113: Online Appraiser's Guide to Expert Witnessing
- cxxii. Index 25-114: Online Business Practices and Ethics
- cxxiii. Index 25-115: Practical Applications in Appraising Green Commercial Properties
- cxxiv. Index 25-116: Online Residential Sales Comparison and Income Approaches
- cxxv. Index 25-117: Online Reviewing Residential Appraisals and Using Fannie Mae Form 2000
- cxxvi. Index 25-118: Practical Applications in Appraising Green Commercial Properties
- cxxvii. Index 25-119: Reporting Market Analysis and Better Understanding the New URAR
- cxxviii. Index 25-120: Residential and Commercial Valuation of Solar
- cxxix. Index 25-121: Residential Upzoning: New Challenges and Opportunities for Residential Appraisers
- cxxx. Index 25-122: Supporting Adjustments & Reporting the Sales Comparison Approach in the new URAR
- cxxxi. Index 25-123: The Appraiser as an Expert Witness: Preparation and Testimony
- cxix. Index 25-124: Uniform Appraisal Standards for Federal Land Acquisitions: Practical Applications
- cxix. Index 25-125: Valuation of Conservation Easements

3. Appraiser eLearning

- i. Index 25-126: Selecting and Supporting Market Adjustments
- ii. Index 26-004: ANSI, Home Measurement & the Power of Piece-Per-Square-Foot
- iii. Index 26-005: Appraising 2-4 Unit MF Properties
- iv. Index 26-006: Desktops 101: Navigating GSE Appraisal Modernization (Online)
- v. Index 26-007: CARR: 4 Secrets to a Great Appraisal Online
- vi. Index 26-008: Appraising Complex Properties with Unique Characteristics

4. Calypso

- i. Index 25-105: FHA Site Inspection
- ii. Index 25-106: Environmental Hazards Impact on Value
- iii. Index 25-135: Appraising Energy Efficient Residential Properties
- iv. Index 25-136: Acquainting Ourselves with the ANSI Standard: Measuring Residential Properties Properly
- v. Index 26-116: Objectivity – Market Change and GLA

5. OREP

- i. Index 25-129: How to Raise Appraisal Quality and Minimize Risk
- ii. Index 25-130: How to Support and Prove Your Adjustments
- iii. Index 25-132: Appraisal Adjustments II: Solving Complex Problems
- iv. Index 25-133: Basic Market Analysis: The Key to Credible Results
- v. Index 25-134: Applying Appraisal Standards for Competent Valuations
- vi. Index 25-137: Identifying and Correcting Appraisal Failures
- vii. Index 25-138: Non-Lending Appraisal Assignments
- viii. Index 25-139: Appraiser Liability and Risk Management
- ix.

6. The CE Shop, LLC

- i. Index 25-131: 2026-2027 7-Hours National USPAP Continuing Education Course
- ii. Index 26-114: Valuation Bias and Fair Housing Laws and Regulations (7 hr)
- iii. Index 26-115: Valuation Bias and Fair Housing Laws and Regulations (8 hr)

7. **Next Meeting:**
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|------------|---|
| Date: | Wednesday, February 11, 2026 |
| Time: | 10:00 a.m. |
| In-Person: | PVL Exam Room 330
King Kalakaua Building, 3rd Floor
335 Merchant Street
Honolulu, Hawaii 96813 |
| Virtual: | Zoom Meeting |

8. **Adjournment**

If you need an auxiliary aid/service or other accommodation due to a disability, contact Hector West at (808)586-2692 or appraiser@dcca.hawaii.gov as soon as possible, preferably two business days prior to the scheduled meeting. Requests made as early as possible have a greater likelihood of being fulfilled. Upon request, this notice is available in alternate/accessable formats.

12/08/2025