

Testimony of Bill Harper

Certified Residential Real Estate Appraiser

Before the Joint Standing Committee on Labor and Housing

In Support of LD 1514, “An Act to Change the Laws Regarding Real Estate Appraisers”

Senator Tipping, Representative Roeder, and members of the Joint Standing Committee on Labor and Housing:

My name is Bill Harper. I am a Certified Residential Real Estate Appraiser in the State of Maine. I appear before you today to testify in support of LD 1514, “An Act to Change the Laws Regarding Real Estate Appraisers.”

This bill proposes a targeted yet meaningful change to the composition of the Maine Board of Real Estate Appraisers. While the board is statutorily required to include two public members, those seats have remained unfilled for an extended period. In effect, the public perspective—particularly from professionals in lending or users of appraisal services—has been absent from board deliberations for years.

Under current law, the definition of a public member is highly restrictive: it excludes not only anyone who has ever been licensed or certified in the field, but also anyone with a financial interest in the profession. While this framework is intended to ensure impartiality, in practice it severely limits the pool of eligible candidates—particularly in a technical field like real estate appraising, where relevant experience often overlaps with regulatory subject matter. As a result, these public member seats frequently remain vacant. LD 1514 addresses this problem by creating an alternative pathway to external representation—one that preserves the intent of independent oversight but allows for the inclusion of individuals with practical, industry-adjacent experience, such as lending professionals or consumers of appraisals. This approach acknowledges the need for informed participation without compromising regulatory integrity.

LD 1514 seeks to fulfill the same underlying objective as the public member requirement: to ensure the board includes perspectives from individuals who are impacted by, but not themselves part of, the regulated profession. However, instead of relying on unfilled statutory seats, this bill broadens eligibility criteria for public membership. By including individuals who are actively engaged in banking or who consume appraisal services in the regular course of business, LD 1514 creates a more practical and effective path for incorporating external viewpoints. It expands the potential pool of candidates while keeping the focus on those with direct experience in how appraisal policies affect the marketplace.

Regulatory integrity is also imperative to maintaining public trust. When regulatory bodies are composed of a narrow set of professional perspectives and consistently reach unanimous

decisions, it may lead some to question whether a full range of viewpoints is being considered. Analysis of the Board of Real Estate Appraisers' 2024 meeting minutes shows that 61 motions were recorded. Of those, 60 passed unanimously, with only one receiving a single dissenting vote. While consensus is not inherently problematic, the consistent absence of dissent or variation can give the impression of limited deliberative diversity. Over time, such patterns—particularly when the board lacks representation from external stakeholders—may affect public confidence in the independence and responsiveness of regulatory decision-making.

The proposed changes also introduce a requirement that at least one board member be a licensed residential appraiser at the time of appointment. According to current records, there are approximately 361 active appraiser licenses held by individuals residing in the State of Maine. Of those, 150 are licensed residential appraisers. This represents a significant portion of the in-state licensee population whose perspectives are not currently represented on the board. One major reason many appraisers maintain a licensed credential rather than upgrading to certified status is the bachelor's degree requirement instituted in the late 2000s. This requirement is particularly burdensome in a profession for which no dedicated undergraduate degree programs exist. As a result, many qualified and experienced appraisers remain at the licensed level despite years of practice. LD 1514 helps address this gap by ensuring that this segment of the profession has a seat at the table.

LD 1514 helps address both of these longstanding gaps. It advances the original intent of independent board membership, while also improving the board's capacity to reflect the structure of the profession and the realities of the industries it regulates.

I urge the committee to support LD 1514 and I would be happy to answer any questions.