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Testimony of Rep. Tiffany Roberts presenting
LD 1514, An Act to Change the Laws Regarding Real Estate Appraisers
Before the Joint Standing Committee on Labor

Good afternoon, Senator Tipping, Representative Roeder, and esteemed members of the Labor Committee. I am Tiffany Roberts, and I represent House District 149, which includes parts of North and South Berwick. I am pleased to be here today to present **LD 1514, An Act to Change the Laws Regarding Real Estate Appraisers**.

I first became aware of this issue during the last legislative session. I sponsored a bill on behalf of the Department to update the laws regarding Appraisers and Appraisal Management Companies. During the hearing, I learned of the nationwide appraisal crisis and the way it is impacting Maine homebuyers. This session, the Maine Credit Union League asked me to sponsor this bill and I encourage you to rely on their expertise, as this is an issue they have been working on for the past couple of years.

Appraisal qualifications and minimum requirements are regulated at the federal level while licenses are overseen by each state. There are three levels of licensure. These determine what type of homes or commercial properties can be appraised. A licensed appraiser, the lowest level of licensure, may only appraise homes up to \$250,000 according to state regulations and up to \$400,000 according to federal standards. This bill proposes to raise the \$250,000 maximum to align with the federal level of \$400,000. With the median home price in Maine rising to \$400,000, this is crucial for the 156 individuals who are licensed appraisers, who would otherwise not be able to appraise these homes.

Only 73% of appraisers licensed in Maine are licensed at the certified level. For appraisers who reside in Maine, only 57% have certified level licenses. This is the lowest percentage nationwide by far. The next highest is Oklahoma, with 78%, and the average is 92% of appraisers holding certified licenses. We want appraisers to be able to move up in their careers, which is why this bill modifies the seats for appraisers by including a requirement that a seat be held by an appraiser with an appraiser license at the time of their appointment. This is done in New Hampshire, providing the board with the perspective of a person in the industry who has more recent experience with the licensure process.

As stated in statute, boards are designed to protect public health and welfare. This is why we have public members, to help watch and guide industry professionals in ways that serve the public interest. Unfortunately, the board has not had a new public board member approved since 2005, and both public board seats have been vacant since 2015 and 2021 respectfully.

	APPOINTED	# TERMS	EXPIRED	VACATED
PUBLIC SEAT 1	2005	3	2014	2015
PUBLIC SEAT 2	1998	5	2013	2021

To reflect these vacancies, this bill removes the two public seats and replaces them with seats for “consumers of appraisal services.” This is done in both Massachusetts and Vermont and helps reflect the public interest without running into rules requiring public board members to not have ties to the industry. If this committee would prefer to retain the two public seats and add two additional seats for realtors, mortgage professionals, etc., that would be acceptable.

The shortage of appraisers has a real impact on homebuyers, who are forced to pay more and wait longer for their appraisals – if they can find them at all. It is more challenging in rural parts of the state, and more challenging for multi-family or commercial units that we need to solve our housing crisis.

There is no one issue to point to that caused the appraisal shortage. There will be no one solution to fixing it but, by including multiple voices in the discussion, we can increase the diversity of solutions to address the situation.

This bill has strong bipartisan support and I hope you will take the opportunity to ask questions of those who come after me to learn more about this important issue. After learning more about this issue, I believe you will agree that this bill should be passed and I urge the committee to do so with an Ought to Pass recommendation. Thank you.