

REAL ESTATE APPRAISER BOARD

Tuesday, February 3, 2025– 10:00 a.m.

2nd Floor – Board Room 2

Department of Professional and Occupational Regulation 9960 Mayland Drive
Richmond, Virginia 23233

Mission: Our mission is to protect the health, safety and welfare of the public by licensing qualified individuals and businesses enforcing standards of professional conduct for professions and occupations as designated by statute.

I. CALL TO ORDER

- a. Emergency Egress
- b. Determination of Quorum

II. APPROVAL OF AGENDA

III. APPROVAL OF MINUTES

- a. Real Estate Appraiser Board Meeting, October 28, 2025

IV. WELCOME, INTRODUCTIONS, & RESOLUTIONS

V. PUBLIC COMMENT PERIOD ***FIVE MINUTE PUBLIC COMMENT, PER PERSON***

VI. REAL ESTATE APPRAISER CASE FILES

DISCIPLINARY CASE FILES

- 1. 2025-02421 – Mark Gregoria
(Chapin)
- 2. 2025-02423 – Brandon Esparagoza Sison
(Chapin)
- 3. 2025-02604 - Mark Gregoria
(Chapin)
- 4. 2025-02848 – Ronald Scott Pennington
(Mull)
- 5. 2026-00989 – Financial Asset Services Inc.

VII. LICENSING CASE FILE

- 1. 2026-00881 - R3 Appraisal Management LLC

VIII. CONSENT ORDER CASE FILES

- 1. 2025-02955 – Christopher Michael Tate

IX. NEW BUSINESS

- a. Real Estate Appraiser Regulations - Training Amendment
- b. 2026 AQB Criteria Changes – Valuation Bias & Fair Housing Laws & Regulations
- c. Real Estate Appraiser - Temporary Application Project Update
- d. Discuss AMC Research Committee
- e. Executive Director's Update

X. OTHER BUSINESS

- a. Exam Statistics
- b. NOIRA - Fee Increase Approval

XI. COMPLETE CONFLICT OF INTEREST FORM AND TRAVEL VOUCHER

- a. Travel Voucher
- b. Conflict Of Interest Form

XIII. ADJOURNMENT

NEXT MEETING SCHEDULED FOR TUESDAY, June 24, 2026

- ❖ Agenda materials made available to the public do not include disciplinary case files or application files pursuant to §54.1-108 of the Code of Virginia.
- ❖ Five-minute public comment, per person, with the exception of any open disciplinary or application file.
- ❖ Persons desiring to participate in the meeting and requiring special accommodations or interpretative services should contact the Department at (804) 367-2785 at least ten days prior to the meeting so that suitable arrangements can be made for an appropriate accommodation. The Department fully complies with the Americans with Disabilities Act.

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Materials contained in this agenda are proposed for discussion
and should not be construed as official board position or regulations.
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PERIMETER CENTER CONFERENCE CENTER
EMERGENCY EVACUATION OF BOARD AND TRAINING ROOMS
(Script to be read at the beginning of each meeting.)

PLEASE LISTEN TO THE FOLLOWING INSTRUCTIONS ABOUT EXITING THE PREMISES IN THE EVENT OF AN EMERGENCY.

In the event of a fire or other emergency requiring the evacuation of the building, alarms will sound. When the alarms sound, leave the room immediately. Follow any instructions given by Security staff

Board Room 1

Exit the room using one of the doors at the back of the room. Upon exiting the room, turn **RIGHT**. Follow the corridor to the emergency exit at the end of the hall.

Upon exiting the building, proceed straight ahead through the parking lot to the fence at the end of the lot. Wait there for further instructions.

Board Room 2

Exit the room using one of the doors at the back of the room. (Point) Upon exiting the room, turn **RIGHT**. Follow the corridor to the emergency exit at the end of the hall.

Upon exiting the building, proceed straight ahead through the parking lot to the fence at the end of the lot. Wait there for further instructions.

You may also exit the room using the side door, turn **Right** out the door and make an immediate **Left**. Follow the corridor to the emergency exit at the end of the hall.

Upon exiting the building, proceed straight ahead through the parking lot to the fence at the end of the lot. Wait there for further instructions.

Board Rooms 3 and 4

Exit the room using one of the doors at the back of the room. Upon exiting the room, turn **RIGHT**. Follow the corridor to the emergency exit at the end of the hall.

Upon exiting the building, proceed straight ahead through the parking lot to the fence at the end of the lot. Wait there for further instructions.

Training Room 1

Exit the room using one of the doors at the back of the room. Upon exiting the room, turn **LEFT**. Follow the corridor to the emergency exit at the end of the hall.

Upon exiting the building, proceed straight ahead through the parking lot to the fence at the end of the lot. Wait there for further instructions.

Training Room 2

Exit the room using one of the doors at the back of the room. Upon exiting the doors, turn **LEFT**. Follow the corridor to the emergency exit at the end of the hall.

Upon exiting the building, proceed straight ahead through the parking lot to the fence at the end of the lot. Wait there for further instructions.

DETERMINATION OF QUORUM:

The Real Estate Appraiser Board, consist of ten members, adheres to the requirement that a quorum, defined as the minimum number of members necessary to conduct official business, is constituted by six (6) board members in accordance with § 54.1-2012.

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REAL ESTATE APPRAISER BOARD

MINUTES OF MEETING

October 28, 2025

The Real Estate Appraiser Board met on Tuesday, October 28, 2025, at the Department of Professional and Occupational Regulation, 9960 Mayland Drive, Richmond, Virginia. The following Board members were present:

Joyce Bonilla
Mark Chapin
Joe Dunn
Heather Fox
Heather Placer Mull
Jacon Schmeer
Michael Small
Taneen Wyche

Board members not in attendance for the meeting:

Valerie Kelsey
Pat Turner

DPOR Staff present for all or part of the meeting included:

Jeb Wilkinson, Director
Anika Coleman, Executive Director
Stephen Kirschner, Director LRPD
Vanessa DeGraw, Program Operations

Administrator

Jim Flaherty, Board Counsel
Joseph Haughwout, Regulatory Affairs Manager
Amy Goobic, Executive Assistant
Chris Kunkel, Licensing Specialist
Summer Saunders, Licensing Specialist

Board Chair, Mr. Chapin called the meeting to order at 10:01 A.M. **CALL TO ORDER**

Ms. Coleman read the emergency evacuation procedures and DPOR mission statement. **EMERGENCY EGRESS AND DPOR MISSION**

Mr. Chapin determined that a quorum was present

**DETERMINATION OF
QUORUM**

A motion was made by Ms. Mull and seconded by Mr. Small to approve the agenda. The motion passed unanimously. Members voting “Yes” were, Bonilla, Chapin, Dunn, Fox, Mull, Schmeer, Small, and Wyche.

**APPROVAL OF
AGENDA**

A motion was made by Ms. Fox and seconded by Mr. Small to approve the minutes of June 25, 2025, and the Public Hearing of August 20, 2025, as a block for Real Estate Appraiser Board meeting minutes. The motion passed unanimously. Members voting “Yes” were, Bonilla, Chapin, Dunn, Fox, Mull, Schmeer, Small, and Wyche.

**APPROVAL OF
MINUTES AS A BLOCK**

There were no public comments.

PUBLIC COMMENT

Mr. Chapin and Ms. Mull were recused.

CASES

**Recusal of Board
Members and Transfer of
Chair**

Disciplinary

In the matter of **File Number 2025-02096, Ronald B. Cloninger**, the Board reviewed the record which consisted of the investigative file, transcript and exhibits from the Informal Fact-Finding Conference, and the Summary of the Informal Fact-Finding Conference of the presiding Board member. Ronald Cloninger did not attend the Board meeting in person, by counsel nor by any other qualified representative.

**File Number 2025-02096,
Ronald B. Cloninger**

Ms. Fox moved to find substantial evidence that Mr. Cloninger violated the following:

Count 1: 18VAC130-20-180

Mr. Small seconded the motion. The motion passed unanimously. Members voting “Yes” were, Bonilla, Chapin, Dunn, Fox, Mull, Schmeer, Small, and Wyche.

Ms. Fox moved to find substantial evidence that Mr. Cloninger violated the following:

Count 2: 18VAC130-20-180

Ms. Bonilla seconded the motion. The motion passed unanimously. Members voting “Yes” were, Bonilla, Chapin, Dunn, Fox, Mull, Schmeer, Small, and Wyche.

Ms. Fox moved to find substantial evidence that Mr. Cloninger violated the following:

Count 3: 18VAC130-20-180

Mr. Dunn seconded the motion. The motion passed unanimously. Members voting “Yes” were, Bonilla, Chapin, Dunn, Fox, Mull, Schmeer, Small, and Wyche.

With regards to sanctions, Ms. Fox moved to amend the recommendation and impose a 30-day suspension in lieu of the recommended 90 probation, in addition to a monetary penalty. Discussion was held on the

Ms. Fox moved to impose a 30-day suspension of Cloninger’s license, in addition to monetary penalty. There was no second. Motion failed.

Mr. Small moved to impose the following sanction:

Count 1, a monetary penalty of \$250.00. Mr. Schmeer seconded the motion. Members voting “Yes” were, Bonilla, Chapin, Dunn, Mull, Schmeer, Small, and Wyche. Ms. Fox voted “No.”

Ms. Bonilla moved to impose the following sanction:

Count 2, a monetary penalty of \$250.00. Mr. Dunn seconded the motion. Members voting “Yes” were, Bonilla, Chapin, Dunn, Mull, Schmeer, Small, and Wyche. Ms. Fox voted “No.”

Ms. Fox moved to amend the sanction on Count 3 with the following: 30-day suspension in lieu of 90-day probation. There was no second, motion failed.

Mr. Schmeer moved to amend the sanction on Count 3 with the following: Count 3, a monetary penalty of \$500.00, with the recommended education and 90-day probation. Mr. Small seconded the motion. The motion passed unanimously.

Members voting “Yes” were, Bonilla, Chapin, Dunn, Fox, Mull, Schmeer, Small, and Wyche.

For violations of Counts 1, 2, and 3, Cloninger will be placed on probation for a period of ninety (90) days and is required to complete Qualifying Education (“QE”) course(s) approved by the Appraisal Foundation or the Board within 90 days of the Board’s Final Order. The course(s) shall include instruction on USPAP. Cloninger must complete a minimum of 15 total hours and each course shall include an examination. Upon successful completion, Cloninger shall provide proof satisfactory to the Board that he has passed the examination(s).

In addition, for violations of Counts 1, 2, and 3, Cloninger will be placed on probation for a period of ninety (90) days and is required to complete Qualifying Education (“QE”) course(s) approved by the Appraisal Foundation or the Board within 90 days of the Board’s Final Order. The course(s) shall include instruction on residential report writing. Cloninger must complete a minimum of 15 total hours and each course shall include an examination. Upon successful completion, Cloninger shall provide proof satisfactory to the Board that he has passed the examination(s).

Mr. Chapin and Ms. Mull returned to the meeting. Mr. **Return of Board Members and Transfer of Chair**
Chapin resumed position of Chair.

Board members and staff left the building at 10:30 am and **Fire Drill**
returned at 10:50 am.

NEW BUSINESS

Ms. Coleman provided the Executive Director’s update. Ms. **Executive Director’s Report**
Coleman informed the Board that the Real Estate Appraiser Board was awarded a \$200,000 SARAS grant, with the potential to reach up to \$600,000 over a three-year period. The funding will support initiatives related to training, staffing, and compliance education.

Additionally, the Board was informed that an IT pilot program for the licensing system will begin with the Real Estate Appraiser Board. This pilot will enable initial applications to be submitted electronically, streamlining the process and improving accessibility.

Mr. Haughwout provided a regulatory update. Mr. **Regulatory Update** Haughwout reported that the General Review of the Appraisal Management Company (AMC) Regulations (18VAC130-30) proposed regulation was published on June 2, 2025, and that the public comment period ended on August 1, 2025. There were no public comments on Virginia Regulatory Town Hall. A public hearing was held on June 10, 2025, comments were received at the public hearing.

Board members reviewed the public comments and the recommended responses by staff. Discussion was held on appraisal management companies and issues with geographical competence. Ms. Coleman suggested a committee could be formed to discuss AMC and regulatory issues. Mr. Dunn moved to accept the recommended responses. Ms. Mull seconded the motion. The motion passed unanimously. Members voting “Yes” were, Chapin, Dunn, Fox, Mull, Schmeer, Small, and Wyche.

Board members and staff left the building at 11:06 am and returned at 11:30 am. Ms. Bonilla and Ms. Wyche departed the meeting at 11:30 pm. **Fire Drill and Departure of Board Members**

Mr. Haughwout presented the recommended changes to be included in the final regulation. Mr. Small moved that the Board adopt the final regulation as amended, authorize staff to file the final regulation, and to authorize staff to make any needed technical or stylistic changes. Ms. Mull seconded the motion. Members voting “Yes” were, Chapin, Dunn, Fox, Mull, Schmeer, and Small.

Mr. Haughwout reported that the General Review of the Real Estate Appraiser Board Rules and Regulations (18VAC130-20) proposed regulation was published on August 11, 2025, and that the public comment period ended on October 10, 2025. There were no public comments on Virginia

Regulatory Town Hall. A public hearing was held on August 20, 2025, comments were received at the public hearing.

Board members reviewed the public comments and the recommended responses by staff. Mr. Small moved to accept the recommended responses. Mr. Dunn seconded the motion. The motion passed unanimously. Members voting “Yes” were, Chapin, Dunn, Fox, Mull, Schmeer, and Small.

Mr. Haughwout presented the recommended changes to be included in the final regulation. Discussion was held on including the AQB 2026 qualification criteria in addition to the 2024 qualifications. Mr. Small moved that the Board adopt the final regulation as amended, authorize staff to file the final regulation, and to authorize staff to make any needed technical or stylistic changes. Ms. Fox seconded the motion. Members voting “Yes” were, Chapin, Dunn, Fox, Mull, Schmeer, and Small.

Mr. Haughwout presented recommended changes to the Real Estate Appraiser Guidance Document 7122-Application Review Matrix with regards to applications involving disclosure of prior criminal history or disciplinary actions and the authorization for staff approval in certain instances. Mr. Dunn moved to adopt the amended Guidance Document. Ms. Mull seconded the motion. Members voting “Yes” were, Chapin, Dunn, Fox, Mull, Schmeer, and Small.

Mr. Kirschner provided an update on the fee increase.

Ms. Placer-Mull departed the meeting at 1:00 pm. There was no longer a quorum of the Board present. **Departure of Board Member**

Mr. Kirschner informed the Board that the vote for filing the NOIRA regarding the fee increase would be postponed until the next board meeting, as there was no longer a quorum. **Regulatory Update Continued**

OTHER BUSINESS

Mr. Dunn departed the meeting at 1:10 pm. **Departure of Board Member**

Ms. Coleman provided an update on exam statistics from Exam Statistics June 1, 2025 through September 30, 2025.

The UAD 3.6 Discussion will need to be rescheduled as the UAD 3.6 Discussion online guest speakers were unable to stay logged on due to the length of the board meeting. Mr. Chapin will reach out to check on their availability.

Board members were provided meeting dates for 2026: 2026 Meeting Dates

- February 3
- June 24
- October 29

Due to lack of quorum, Ms. Coleman informed the Board that AMC Research Committee the Appraisal Management Company Committee could not be established until the next meeting. However, Ms. Coleman stated that she will work on coordinating a committee to discuss the AMC issues.

There being no further business, the meeting was adjourned at ADJOURN 1:18 pm.

Mark Chapin, Chair

James B. "Jeb" Wilkinson, Jr, Secretary

Project 8577 - Exempt Final

Real Estate Appraiser Board

Real Estate Appraiser Valuation Bias and Fair Housing Training Amendment

18VAC130-20-110. Qualifications for renewal.

A. As a condition of renewal, and under § 54.1-2014 of the Code of Virginia, all active certified general real estate appraisers, certified residential real estate appraisers, and licensed residential real estate appraisers are required to complete continuing education courses satisfactorily within each licensing term as follows:

1. All real estate appraisers must satisfactorily complete continuing education courses or seminars offered by a provider of not less than 25 hours during each licensing term.

2. All real estate appraisers may also satisfy up to one half of an individual's continuing education requirements by participation other than as a student in educational processes and programs approved by the board to be substantially equivalent for continuing education purposes, including teaching, program development, or authorship of textbooks.

3. Seven of the classroom hours completed to satisfy the continuing education requirements must be the National Uniform Standards of Professional Appraisal Practice (USPAP) update course.

4. Aside from complying with the requirement to complete the seven-hour National USPAP update course, appraisers may not receive credit for completion of the same continuing education course within a licensing term.

5. As part of the required hours, all real estate appraisers must complete a ~~minimum two-hour course on either fair housing or appraisal bias~~ which meets the content requirements

24 of the Valuation Bias and Fair Housing Laws and Regulations Outline established by the
25 Appraiser Qualifications Board. The first time an appraiser completes this continuing
26 education requirement, the minimum course length must be seven hours, unless the
27 appraiser successfully completed an eight-hour course (seven hours plus a one-hour
28 examination) as part of qualifying education. Each subsequent time an appraiser
29 completes this continuing education requirement, the minimum course length must be four
30 hours. Such course must be (i) ~~a fair housing or appraisal bias course~~ approved by the
31 Appraiser Qualifications Board; or (ii) ~~approved by the Real Estate Board in its fair housing~~
32 ~~category; or (iii) approved by the board in accordance with Part V (18VAC130-20-200 et~~
33 ~~seq.) of this chapter.~~

34 B. As a condition of renewal, all licensed real estate appraiser trainees must meet the
35 continuing education requirements set forth in subsection A of this section.

36 C. All applicants for renewal of a license must meet the standards for entry as set forth in
37 subdivisions 2 and 3 of 18VAC130-20-30.

38 D. Applicants for the renewal of a registration must meet the requirement for registration as
39 set forth in 18VAC130-20-20.

40 E. Licensees applying to activate an inactive license must complete all continuing education
41 requirements that would have been required in the current license term if the licensee was active
42 prior to application to activate the license.

43 **18VAC130-20-210. Standards for the approval of appraisal educational offerings for**
44 **prelicensure credit.**

45 A. Content.

1. Prior to licensure, applicants must have successfully completed the (i) 15-hour National Uniform Standards of Professional Appraisal Practice course; and (ii) an eight-hour valuation bias and fair housing laws and regulations course.

2. While various appraisal courses may be credited toward the classroom requirement specified for each classification of licensure, all applicants for licensure as an appraiser trainee or a licensed residential, certified residential, or certified general real estate appraiser must demonstrate that course work included coverage of the required topics listed in this subdivision.

Basic appraisal principles (30 hours)
Basic appraisal procedures (30 hours)
Residential market analysis and highest and best use (15 hours)
Residential appraiser site valuation and cost approach (15 hours)
Residential sales comparison and income approaches (30 hours)
Residential report writing and case studies (15 hours)
Statistics, modeling and finance (15 hours)
Advanced residential applications and case studies (15 hours)
General appraiser market analysis and highest and best use (30 hours)
General appraiser sales comparison approach (30 hours)
General appraiser site valuation and cost approach (30 hours)
General appraiser income approach (60 hours)
General appraiser report writing and case studies (30 hours)

3. All appraisal and appraisal-related offerings presented for prelicense credit must have a final written examination. The examination may not be an open book examination.

4. Credit toward the classroom hour requirement to satisfy the educational requirement prior to licensure will be granted only where the length of the educational offering is at least 15 classroom hours, except for the eight-hour course on valuation bias and fair housing laws and regulations.

B. Instruction. With the exception of courses taught at accredited colleges, universities, junior and community colleges, or adult distributive or marketing education programs, all other prelicense educational offerings given after January 1, 1993, must be taught by instructors certified by the board. All courses in the Uniform Standards of Professional Appraisal Practice must be instructed by an Appraisal Qualifications Board certified instructor.

18VAC130-20-220. Standards for the approval of appraisal educational offerings for continuing education credit.

A. Content.

1. The content of courses, seminars, workshops, or conferences that may be accepted for continuing education credit includes those topics listed in 18VAC130-20-210 A 2 and this subdivision.

Ad valorem taxation
Appraisal <u>Valuation</u> bias
Arbitration, dispute resolution
Courses related to the practice of real estate appraisal or consulting
Development cost estimating
Ethics and standards of professional practice, Uniform Standards of Professional Appraisal Practice
Fair housing
Land use planning, zoning
Management, leasing, timesharing
Property development, partial interests
Real estate financing and investment

Real estate law, easements, and legal interests
Real estate litigation, damages, condemnation
Real estate appraisal related computer applications
Real estate securities and syndication
Developing opinions of real property value in appraisals that also include personal property or business value
Seller concessions and impact on value
Energy efficient items and "green building" appraisals

2. Any course related to appraisal bias valuation bias and fair housing laws and regulations designed to meet the requirements of 18VAC130-20-110 A 5 must be directly applicable to rendering of an opinion of value by an appraiser meet the content requirements of the Valuation Bias and Fair Housing Laws and Regulations Outline established by the Appraiser Qualifications Board. Acceptable topics should consist of:

- a. Awareness and identification of appraisal bias;
- b. Effects of appraisal bias on consumers;
- c. Assisting consumers who may have been subjected to biased appraisals;
- d. Strategies to address appraisal bias; and
- e. Laws and regulations applicable to appraisal bias.

3. Courses, seminars, workshops, or conferences submitted for continuing education credit must indicate that the licensee participated in an educational program that maintained and increased the licensee's knowledge, skill, and competency in real estate appraisal.

85 4. Credit toward the classroom hour requirement to satisfy the continuing education
86 requirements will be granted only where the length of the educational offering is at least
87 two hours and the licensee participated in the full length of the program.

88 B. Instruction. Although continuing education offerings are not required to be taught by board-
89 certified instructors, the Uniform Standards of Professional Appraisal Practice course must be
90 taught by an Appraiser Qualifications Board certified instructor who is also a state certified
91 appraiser.

92 **18VAC130-20-230. Procedures for awarding prelicense and continuing education credits.**

93 A. Course credits will be awarded only once per license cycle for courses having substantially
94 equivalent content.

95 B. Proof of completion of such course, seminar, workshop, or conference may be in the form
96 of a transcript, certificate, letter of completion, or any such written form as may be required by the
97 board. All courses, seminars, and workshops submitted for prelicensure and continuing education
98 credit must indicate the number of classroom hours.

99 C. The board may request additional information in order to evaluate course content, including
100 course descriptions, syllabi, or textbook references.

101 D. All transcripts, certificates, letters of completion, or similar documents submitted to verify
102 completion of seminars, workshops, or conferences for continuing education credit must indicate
103 successful completion of the course, seminar, workshop, or conference. Applicants must furnish
104 written proof of having received a passing grade in all prelicense education courses submitted.

105 E. All courses, seminars, workshops, or conferences submitted for satisfaction of continuing
106 education requirements must be satisfactory to the board.

F. Distance education courses may be acceptable to meet prelicense education and continuing education requirements provided the course is approved by the board. Such courses must meet the following standards:

1. The course is presented by an accredited college or university that offers distance education programs in other disciplines or the course has received approval of the International Distance Education Certification Center (IDECC) for the course design and delivery mechanism, and either the approval of the Appraiser Qualifications Board through its course approval program or the approval of the board for the content of the course.

2. The course meets the requirements for qualifying education or continuing education, as applicable, established by the Appraiser Qualifications Board;

3. The course meets classroom hour requirements.

- a. For a prelicense education course, the course must be equivalent to the minimum of 15 classroom hours, except for an eight-hour course on valuation bias and fair housing laws and regulations.

- b. For a continuing education course, the course must be a minimum of two classroom hours; and

4. The course provides for a written examination proctored by an official approved by the presenting college or university or by the sponsoring organization consistent with the requirements of the course accreditation, or if no written examination is required for accreditation, completion of the course mechanisms required for accreditation demonstrates mastery and fluency.

REAL PROPERTY APPRAISER QUALIFICATION CRITERIA

EFFECTIVE JANUARY 1, 2026

To satisfy entry-level requirements, an aspiring appraiser must complete valuation bias and fair housing laws training consisting of seven (7) hours of instruction, plus a one (1) hour examination.

For credential renewal, appraisers are required to complete a valuation bias and fair housing laws course of at least seven (7) hours. Every two calendar years thereafter, the renewal requirement may be satisfied with a course of no fewer than four (4) hours.

An appraiser who successfully completed a seven (7) hour valuation bias and fair housing laws course (plus a one (1) hour examination) as part of their qualifying education is deemed to have met the initial renewal requirement.

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