



## Appraiser Roster FAQs

### HOUSING & ECONOMIC

### RECOVERY ACT OF 2008 (HERA) and FHA MORTGAGEE LETTER 2008-39

**Is it true that FHA no longer accepts applications from state licensed appraisers and I must upgrade to state-certified general or residential to qualify for placement on the FHA Appraiser Roster?**

Yes. Effective October 1, 2008, FHA began accepting applications to the roster from state-certified general or residential appraisers only. Appraisers who are not state-certified are no longer eligible to apply. Please see mortgagee letter 2008-39.

**Will licensed but not certified appraisers who are currently on the roster be renewed?**

Yes, renewals for appraisers who are currently on the roster will continue until October 1, 2009. However, even if a licensed but not certified appraiser was renewed before October 1, 2009, he/she will be removed on that date.

**If I receive my state certification just before the October 1, 2009 deadline, will I be able to remain on the roster?**

That will depend on whether your state has reported the credential update to the Appraisal Subcommittee (ASC) which maintains the National Registry. FHA uses the National Registry as the only validation source for appraiser credentials and AQB compliance, therefore, if your credential is still reflected as licensed, you would be removed from the roster effective October 1, 2009. Once the National Registry reflects your updated credential, you will be able to apply for reinstatement to the roster.

**I am currently a licensed appraiser on the FHA appraiser roster. Why can't I be grandfathered to stay on the roster?**

The Housing and Recovery Act of 2008 does not provide a grandfather provision for licensed appraisers who are currently on the roster. FHA issued mortgagee letter 2008-39 which states that "No Later than October 1, 2009, all FHA Appraiser Roster appraisers in all states and territories must be state certified in order to be eligible to conduct appraisals for FHA-insured mortgages and remain on the FHA Appraiser Roster."

**I cannot find the new law. Can you tell me about it?**

Section 1404, REVISED STANDARDS FOR FHA APPRAISERS, of the Housing and Economic Recovery Act of 2008 (HERA), which was signed into law on July 30, 2008, amends Section 202(e) (12 U.S.C. 1708(e)) of the National Housing Act. HERA mandates that the FHA require all appraisers chosen or approved to conduct appraisals of properties that will be security for FHA-insured mortgages to be "certified" and meet verifiable education in the appraisal requirements established by FHA.

Currently FHA allows both licensed and certified appraisers to conduct appraisals for FHA-insured mortgages as long as they qualify under the minimum criteria issued by the Appraiser Qualifications Board (AQB) of the Appraisal Foundation as authorized under the provisions of Title XI of the Financial Institutions, Reform, Recovery and Enforcement Act of 1989 (FIRREA) and do not allow their license to expire.

FHA issued mortgagee letter 2008-39 that addresses how and when the new law affects licensed appraisers who are currently on the FHA roster. After October 1, 2009, only appraisers who are state certified will be allowed to perform FHA appraisals.

**Mortgagee Letter 2008-39 talks about nationally recognized appraisal organizations. I am a licensed appraiser and have been on the Appraiser Roster for years. Since I have a designation from the National Association of Independent Fee Appraisers (NAIFA), does this mean that I meet the revised eligibility requirements?**

No. The Mortgagee Letter states that in order for approved appraisers who are licensed but not certified to remain on the FHA Appraiser Roster, they must hold the certified residential or certified general appraiser designation from the issuing state by October 1, 2009. All licensed appraisers who have not upgraded their credentials to a state-issued certification by this date will be removed from the Roster. FHA has determined that the Appraisal Foundation is a "nationally recognized professional appraisal organization" within the meaning of the revised National Housing Act and will only accept state-issued appraisal certifications. Effective October 1, 2008, FHA stopped accepting application to the FHA Appraiser Roster from licensed but uncertified appraisers.

**Does Mortgagee Letter 2008-39 require that I take an education course on FHA appraisal requirements?**

No. One of the requirements for placement on the FHA Appraiser Roster is an appraisal designation issued by the state which meets the minimum criteria established by the Appraiser Qualifications Board (AQB) of the Appraisal Foundation. Appraisers whose credentials meet the AQB criteria are not required to take any additional courses in order to remain on the Roster. FHA does, however, strongly encourage approved appraisers to periodically enroll in one of the FHA appraisal related courses offered by the various educational providers as well as avail themselves of training opportunities offered by FHA.

## **ELIGIBILITY REQUIREMENTS**

### **How do I qualify to be listed on the FHA appraiser roster?**

As a new applicant who has never been on the FHA roster before, you must:

- Be state-certified with credentials based on the minimum certification criteria by the Appraiser Qualifications Board (AQB) of the Appraisal Foundation for each state in which you desire to perform FHA appraisals
- Not be listed on any federal sanctions list, such as GSA's Excluded Parties List System (EPLS), HUD's Limited Denial of Participation (LDP) List, or HUD's Credit Alert Interactive System (CAIVRS) and
- Apply online and be able to attach a PDF file of your application and certification.

### **How do I become state-certified?**

All states and territories have an appraisal regulatory agency on the state website. Each state has requirements for education and experience, and assigns the exam provider. You can locate your state's main website address from the Federal Government's site at [www.usa.gov](http://www.usa.gov) (click "State Government"), or you could look up the number in your local phone book.

### **I am certified in more than one state. If I am sanctioned in only one, can I still do business in the other?**

An appraiser who is sanctioned by one state will be removed from the FHA roster until the sanction is lifted and the roster is notified by the ASC's National Registry of such. Until the sanction is removed in the National Registry, and the FHA roster is updated to active status, you will not be allowed to conduct FHA appraisals in *any* state.

### **I received notification that I am not eligible to be placed on the appraiser roster due to placement on one of the following lists. What does this mean?**

If you received an error message when you were entering your application into FHAC, you likely have a federal debt in the Credit Alert Interactive System and must follow up to clear that item with the agency to which you owe the debt. If you received an email after FHA reviewed your application, without instructions about how to clear those items, the explanations and links to the appropriate web pages are:

**Credit Alert Interactive System: CAIVRS** is a Federal government database of delinquent Federal debtors that allows federal agencies to reduce the risk to federal loan and loan guarantee programs. CAIVRS alerts participating Federal lending agencies when an applicant for credit benefits, or for a position of trust in support of the administration of a Federal credit program, has a Federal lien, judgment or a Federal loan that is currently in default or foreclosure, or has had a claim paid by a reporting agency.

**GSA's Excluded Parties List System (EPLS):** The purpose of Excluded Parties List System is to provide a comprehensive list of individuals and firms excluded by Federal government agencies from receiving federal contracts or federally approved subcontracts and from certain types of federal financial and non-financial assistance and benefits.

HUD's Limited Denial of Participation (LDP) List: A Limited Denial of Participation (LDP) is an action taken by HUD, which excludes a party from further participation in a HUD program area. An LDP generally expires in one year. LDPs are issued to parties (individuals and companies) who fail to comply with HUD program standards. In most cases, the causes of an LDP action can be remedied by the party. LDP actions include provisions for an appeal process, which begins with a conference at the HUD office that issued the LDP.

## **NEW APPLICANTS**

**I have attempted to submit my application online but am having problems. What should I do?**

You may get a faster answer to your question if you review the FHA Roster Training Demo from the FHA Appraiser Roster Web Page. It walks you through the process and explains each step. You could also utilize the various resources in the "**NEED HELP?**" section of that same web page.

**I was on the roster but have been inactive for five years. I tried to re-apply on line but the system rejected my application with a statement that I am already an FHA Appraiser. What do I need to do to become active?**

You must request reinstatement, but only if you are state-certified general or residential and meet all eligibility requirements.

**How do I know if I am on the FHA Roster?**

You can check the appraiser roster for your status and to make sure your information is correct.

**Do I need a user ID and password before submitting my application?**

No. The system will not assign a user ID and password until after you are in an active status on the roster. Read the eligibility requirements first, take the roster demonstration training and submit your application. After you are active on the roster, you may request an ID to access your record and to keep your information current.

## **USER ID and PASSWORDS**

**NOTE:** You must be in active status on the roster before requesting a user ID and password.

**I just need a password reset. What should I do?**

On the FHA Connection home page, click "**Forgot Your Password?**" and follow the instructions. You will receive an email at the address on record.

## **I signed up to get a FHA Connection user ID/password and I still have not received it.**

If you remember your ID but not your password, you must use the "Forgot Your Password" link on the ID maintenance web page. The process works like this: If your email address is correct, complete the registration form and you will receive an email within 48 hours informing you that a new ID was issued. You will also receive a letter in the mail within 7-10 business days, which will include the user ID and password. Put these in a safe place. You may not need to use them again until you renew and you will likely not recall them from memory.

**If you do not remember your ID**, or if you keyed your email in error the same way twice during the application process, you must send an email to [AppraiserFHACid@hud.gov](mailto:AppraiserFHACid@hud.gov), with "**Request User ID Reset**" in the subject line AND include your full name, phone number, address and email address in the text. You will be contacted by phone. Do not send any other business to this mailbox as it will be deleted without response. You will receive a response within 10 business days of HUD's receipt of your email.

## **The system does not recognize the user ID that was provided to me. What should I do?**

Send an email to the technical help desk at [sfadmin@hud.gov](mailto:sfadmin@hud.gov) and describe the problem and any error message you may have received. They will be able to help you if it is a technical issue, or if it is not a technical issue, they will advise you as to exactly what to write in an email to the roster team at [AppraiserRoster@hud.gov](mailto:AppraiserRoster@hud.gov). Be sure to put "**Request User ID Assistance**" in the subject line of your email.

## **AFTER YOU ARE ADDED TO THE ROSTER**

**NOTE:** You must get a user ID and password to maintain your information and you must be on the roster before you request a user ID and password.

## **How do I know if I am on the FHA roster?**

You can check for your status on the roster from the FHA Appraiser Roster Web Page. You can also check to make sure your information is correct while there.

## **I am currently on roster on the HUD.gov website. However, my name does not appear on the roster on FHA.gov. How do I get my name listed on both sites? Should I try to submit another application to FHA.gov?**

The system will not accept a second application. The roster on [FHA.gov](http://FHA.gov) updates less frequently than the FHA Connection roster on [HUD.gov](http://HUD.gov). Lenders use the [HUD.gov](http://HUD.gov) roster when they select an appraiser. You must be certain that all of your information is correct on the [HUD.gov](http://HUD.gov) roster through the FHA Connection. See "**Update Your Information.**" You will not have an active record on the roster, and you will not be permitted to perform FHA appraisals if you have been sanctioned in any state, even though you may be certified in more than one state but sanctioned in only one.

**I was recently added to the FHA roster and I want to know how I can get appraisal assignments.**

Lenders select appraisers from the roster early in the loan origination process. They may search for appraiser by name, by license number or by city or state.

**What should I do if a lender cannot locate me by number on the roster?**

If FHA lenders are unable to locate an appraiser listed on the roster by using the number shown on the state issued license or certification, lenders may use the FHA Connection Appraiser List screen and search by name and state. The license or certification number displayed on the Appraiser List page for the selected appraiser should be used when ordering a Case Number on the Case Number Assignment.

**How do lenders and underwriters know whether an appraiser is eligible to perform FHA appraisals?**

Lenders can verify if an appraiser is on the appraiser roster through FHA Connection.

## **EXACT MATCH LETTER**

You can read the Exact Match Letter that addresses the data match requirement between the roster on the FHA Connection and ASC's National Registry.

**I have followed the instructions on my letter and have tried numerous times to complete Item 4, which is the last step to ensure that you have accurate information on FHA Connection. However, I cannot log in. What should I do?**

Please read the FAQs for user ID and passwords. The majority of problems that users experience are caused by forgotten or mistyped IDs and passwords.

**I asked to reset my User ID and password twice and have waited the appropriate days to receive a response. However, I still cannot proceed past Item 4 on the letter. When I key in my user ID and password, I get an error message. What should I do?**

In most cases, the answer is that the response back to you containing the newly reset user ID and password is going to the wrong mailing and/or email address. Send an email to the technical help desk at [sfadmin@hud.gov](mailto:sfadmin@hud.gov), describe the problem and include any error message you may have received. They will be able to help you if it is a technical issue, or if not a technical issue, they will advise you as to exactly what to write in the email to the roster team at [AppraiserRoster@hud.gov](mailto:AppraiserRoster@hud.gov). Be sure to put "**Request User ID Assistance**" in the subject line of your email.

### **ASC shows my number as L2123 but FHA has GAL2123. Is this a match?**

This is considered an "exact match" as it is the FHAC that adds the state prefix to your license or certification number. You do not need to update this. However, if the non-state prefix portion of the number is not exact-including zeroes and spaces-you must correct the number by updating it in the ID MAINTENANCE section of FHA Connection. Enter your information exactly as it appears in the National Registry. You do not need to be concerned about the state prefix. This information is explained to lenders on their page as well so that they understand how to access your information by license number.

### **Should I enter my certification number in FHA Connection exactly as it appears on the certificate which is TX-000000-R or should I enter the certification number as 0000000 as it is shown in ASC?**

Type your number as shown in the National Registry, otherwise FHA Connection will reject your certification.

## **UPDATE YOUR INFORMATION**

### **How do I correct information that is incorrect on the roster listing?**

You must go to the FHA appraiser roster function in FHA Connection with your user ID and password. See the FAQs about User IDs and Passwords or you may find it helpful to view the Roster Training Demo. The demo is a step-by-step tutorial of how to apply to the roster and maintain your roster status.

### **Why is my information not correct in the roster listing?**

It could be the data was incorrectly typed by FHA if you submitted a paper application before FHA automated the process or it could be incorrect on the National Registry and an automated renewal occurred. If the latter is the case, you must have your state appraisal regulatory agency send the correct info to the National Registry. Once received by the National Registry, it will take at least 24 hours to show in the roster. An expired license or certification will cause you to be ineligible to perform FHA appraisals.

### **I am certified in multiple states. How do I update the roster?**

To add an additional state certification, access the FHA Connection in the same manner as for a certification renewal. If the additional state does not already display in the license section, you should go to the next available line and enter the new certification type, state, number and expiration date. Once the data is verified with ASC, (real-time) then a screen pops up to upload a PDF copy of the new state certificate. This completes the process.

**I updated my information. Why can't I upload a copy of my certification?**

Unless you updated the expiration date, or you are adding a credential for an additional state, it is not necessary to upload a copy. The National Registry forwards the information to FHA. If neither of those fields has changed, the ability to upload is not needed because you are not changing any details of the certification.

**I recently upgraded from licensed appraiser to certified-residential appraiser. The ASC will not update my status on the National Registry until my license renewal date. Can I perform appraisals until the system updates?**

No. Your state appraisal regulatory office must send an update to the National Registry in order for your status to be changed in the appraiser roster. The ASC does not update records manually in the National Registry.

**What procedure should an appraiser follow if his/her license expires?**

Most licenses and certifications are renewed automatically if certain other information in the roster matches the National Registry and the overnight update from the Registry to FHA has occurred. If the information is not correct in the National Registry, it will not be correct in the roster. The information must be an exact match and you must have your state regulatory agency send an update to the National Registry.

To be reinstated, you must comply with all eligibility requirements and request a reinstatement. If you are eligible, request a reinstatement by emailing a PDF copy of your state certification to [AppraiserRoster@hud.gov](mailto:AppraiserRoster@hud.gov) with "**Reinstatement Request**" in the subject line. FHA will process your request within 10 business days of receiving your email. Effective October 1, 2008, if you are a licensed vs. state-certified appraiser you will not be reinstated.

**I renewed my appraisal license or certification and attempted to update the FHA Connection website. However, the information contained in ASC has not been updated. The ASC informed me that they generally get the information from my state within 30 days of the license expiration date. How can I update FHA Connection with my new information to assure that my FHA status does not change?**

You must work with your state appraisal regulatory agency and encourage them to update the ASC National Registry more frequently. The FHA roster can only be updated with an exact match from the National Registry.

**I have attempted to change the expiration date on my certification record but FHA Connection (FHAC) will not allow me to upload my certification. Can you help?**

If FHAC will not allow you to upload your credentials after changing the expiration date, it may be that the updated expiration date is not yet shown on the National Registry. You must wait for, or effect the change in the National Registry before updating FHAC. Your information must exactly match the National Registry. The National Registry will update the FHAC overnight the next business day.

## **RENEWALS**

### **Will licensed but not certified appraisers who are currently on the roster be renewed?**

Yes, renewals for appraisers who are currently on the roster will continue until October 1, 2009. However, even if a licensed but not certified appraiser was renewed before October 1, 2009, he/she will be removed on that date.

### **I logged in to update my file but FHA Connection shows my certification information as being up to date. How did this happen?**

FHA has a system that interfaces with the ASC's National Registry. If your FHA information matches that in the National Registry, the system will automatically update your expiration date. Although this automation occurs, you must continue to check the FHA roster when it is time for your renewal and to verify that all information in the system is correct. If it is not, you must update your information in FHAC with the information that will cause the National Registry to match when the renewal is processed.

### **I am trying to upload my certification in FHA Connection. I am not making any changes to my existing certification which is already on the roster. The FHA Connection website does not prompt me to upload a copy of my certification. How do I proceed?**

A copy of a certification may only be uploaded if the expiration date changes or a new state certification is entered. If you are correcting an existing certification number, the upload feature is not needed.

### **Why, after I submitted my renewal, does the FHA appraiser roster still show me in an "expired" status?**

FHA can only update the roster after receiving confirmation that the certification expiration date has been updated in the ASC's National Registry. Until FHA can confirm your updated license or certification information on the National Registry, your status will remain expired on the roster. The National Registry is updated when your state appraisal regulatory agency reports to ASC. When it does, you must wait for the FHA system to update overnight on normal business days.

## **REINSTATEMENTS**

### **I was previously on the roster and I allowed my status to lapse. How can I get reinstated?**

You must be state-certified, and meet all current eligibility requirements. If you meet all eligibility requirements, send an email with "**Reinstatement Request**" in the subject line and attach a PDF copy of your state certification to [AppraiserRoster@hud.gov](mailto:AppraiserRoster@hud.gov). FHA will process your request within 10 business days of receiving your email. If you are not state-certified, you will not be eligible for reinstatement.

## **NEED HELP**

### **How can I get answers to my questions?**

You can get answers to your questions from the links listed on the FHA Appraiser Roster Web Page at [www.hud.gov/appraisers/](http://www.hud.gov/appraisers/). You can search the Knowledge Base for your question, or read the FAQs.

If you are a member of the industry and your question is about *appraisals* or *appraisal policy* and not the *roster*, your email **must** be sent to [info@fhaoutreach.com](mailto:info@fhaoutreach.com) or you may phone (800) CALL FHA.

## **MISCELLANEOUS QUESTIONS**

### **How do lenders and underwriters know whether an appraiser is eligible to perform FHA appraisals?**

FHA maintains a roster of approved appraisers. FHA will approve only those appraisers who meet FHA's eligibility requirements. Lenders can find an appraiser's roster status through FHA Connection.

### **What can I tell a lender who cannot locate me by number on the roster?**

If FHA lenders are unable to find you on the FHA appraiser roster by using the number shown on the state issued license or certification, they can use the FHA Connection Appraiser List screen and search by name and state. The license or certification number displayed on the

Appraiser List screen for the selected appraiser should be used when ordering a Case Number.

Content current as of 5 January 2009

### **U.S. Department of Housing and Urban Development**

451 7th Street, S.W., Washington, DC 20410

Telephone: (202) 708-1112 [Find the address of a HUD office near you](#)