

ASC Hearing – Feb. 13th

Thank you for the opportunity to be here today.

Mississippi has only 3 small metropolitan areas; as such, the majority of our 82 counties are predominantly rural. We are experiencing extremely low appraiser capacity in over 1/3 of the counties in our state.

Mississippi Practical Appraiser Training program (MPAT) is a stand-alone practicum pathway to obtaining a Licensed Appraiser credential. This program serves to increase the current appraiser population, specifically in these rural, underserved areas of the state. It is also the intention of the MPAT program to purposely seek out a more diverse group of underrepresented individuals that will serve to better reflect the overall general population of the state. This concerted effort will assist with creating a generational growth of diversified real property appraisers.

MPAT was developed by and is managed by a state-approved education provider that is a credentialed appraiser, a credentialed instructor, an education course developer, former regulator, and a Subject Matter Expert in the Uniform Standards of Professional Appraisal Practice. The manager is the primary instructor and has up to 6 co-instructors that serve as mentors. The mentors are credentialed appraisers, credentialed instructors, course developers, USPAP instructors, former regulators, etc. from across the nation.

MPAT is an education-based program that was designed to offer practical appraiser experience in a controlled environment by employing appraisal theory and methodology for conceptual learning experiences. Experience hours are gained through:

- virtual classroom lecturing sessions
- tutorial video sessions
- developing and reporting assignments
- site visits to properties with the instructor
- application of appraisal concepts

The MPAT program is divided into 17 learning modules; participants must demonstrate a sufficient level of proficiency for each module prior to advancing to the next level. Proficiency is measured by reviewing completed assignments and interview sessions with mentors. Upon completion of the learning modules, each participant is required to complete 20 appraisal reports unassisted. These completed reports will be on various types of properties: one unit residential, two to four-unit residential, manufactured homes, vacant land, etc.

MPAT was first implemented January 2022 with 73% of the MPAT participants from low appraiser capacity areas of the state. Participant gender make-up was 50% male and 50% female; also, 45% of those participating individuals were from non-white populations.

The effectiveness of MPAT is reflected in the overall pass rate for the national licensing exam. MPAT individuals surpassed the national first-time tester average by 16%. This evidences the exactitude and the strength of this controlled learning practicum pathway to licensing.

Since February 2023, the education provider that developed MPAT and the Mississippi Appraisal Board have been working closely with multiple licensing jurisdictions across the nation that are highly interested in duplicating this practicum within their state. Mississippi welcomes the opportunity to share this successful program with others. Collaborative efforts are ongoing with other licensing jurisdictions, education providers, and higher education facilities to scale this successful program.

The pilot program for MPAT was funded through the ASC State Support Grants opportunity. Currently an MPAT program is in progress without benefit of ASC funding. However, there appears to be no shortage of applicants willing and able to pay his/her own tuition fees to gain experience hours through this flexible, effective pathway to licensing.

Mississippi has adopted PAREA by statute (§ 73-34-21.); our state aligns with AQB requirements for gaining experience hours as a prerequisite to taking the national licensing and certification exam.

In the past 12 months, we received 50 complaints. We are pleased to report that not even one of the complaints alleged bias.