

## ***B. Miller VP Questionnaire Responses:***

### ***1. Why do you want to be president of the Appraisal Institute? What unique experience, leadership style, attributes, and qualities do you bring to the position?***

I'm going to divide this question into three components.

***What is motivating me to be AI President?*** Two words come to mind—service and impact. Service is instilled in my DNA. My parents taught me that giving back is one of the most impactful things I can do as a person. The credo of my church says: “**service is our law.**” Applying this to the Appraisal Institute, my service is to our members. It is our members who make this organization great, and without them there would be no AI.

I come from humble beginnings. I am the first person in my immediate family to graduate with a college degree, let alone an advanced degree in engineering. My mother was a Minneapolis public school teacher, and my father a postal worker. My father, through hard work and civic duty, rose to be the first black president of the Minneapolis *American Postal Workers Union*. My parents led by example, and taught me about duty, honor, and responsibility. The lessons I learned from watching them instilled in me a great sense of service.

The second motivation is to be impactful. I am attracted to solving difficult problems—particularly those that can have a lasting impact. The position of AI President places me in a leadership position to work with AI members and staff to find impactful solutions to problems facing our organization and profession.

***What unique experience?*** I bring a unique perspective. I was a computer engineer within the technology sector for 20 years. I was trained to be a problem solver. Also a mid-level manager, I worked within a wide range of companies, from Fortune 100 corporations to start-up companies. My engineering experience helped to develop my management skills in structure, discipline, cooperation, and critical thinking and to bring those skills to bear on solving problems. My engineering mindset of solving problems is a critical perspective I brought into my valuation career and into my service with appraisal organizations.

Outside of the appraisal profession, I have served on about a dozen different boards during my professional life. I've been involved at the local level with organizations dealing with economic justice, housing, and livable wages. These are diverse experiences that have taught me to look at issues from different perspectives. For example, an issue I had to deal with on the board of directors of a local food cooperative was wage increases for workers. I had to balance maintaining the fiduciary responsibility of the coop to its members, while also considering the impact of a wage increase from the workers' perspective.

Within the profession, I have served in a number of capacities.

- ***Appraiser Qualifications Board of The Appraisal Foundation***
- ***Diversity Equity & Inclusion (DE&I) Committee of The Appraisal Foundation***

- ***The Automated Valuation Model Reporting Work Group of The Appraisal Foundation***
- ***Minnesota Real Estate Appraisal Advisory Board (REAAB)***
- ***President of the North Star Chapter of the Appraisal Institute***
- ***President of RAC (Relocation Appraisers and Consultants)***
- ***Board of Directors of the Appraisal Institute – Region III***
- ***Leadership Development & Advisory Council (LDAC) – Participant & Discussion Leader***
- ***Education Committee – AI North Star Chapter***
- ***Government Relations Committee – AI National and for the North Star Chapter***
- ***Public Relations Committee – AI North Star Chapter***
- ***Appraisal Institute instructor, course developer, course reviewer, presenter at national annual meetings and articles published in the Appraisal Journal***
- ***Residential Appraiser Project Team (RAPT)***
- ***AI Insurance Trust***
- ***AI Holdings***

***What leadership style, attributes and qualities can I bring to the position?*** I believe listening is key to leadership. I love to talk with our members at the chapter, region, and national level. I believe people find it easy to approach me and share what is on their mind. This is an organization built on its members, and as such, I need to continue listening to the issues our members express. It is this feedback that provides perspective on how to work with the executive committee, board members, and staff to address and work out solutions that impact our membership.

Another key attribute of leadership is being a facilitator. I am keenly aware of my own limitations, and therefore, I need the critical counsel of others and to delegate tasks to those with skilled abilities in areas that I lack. To solve problems, a leader organizes the team, presents them with a goal, gives them the tools they need to be successful, and then gets out of their way so they can do their job!

My leadership style is collaborative. I like to have multiple points of view on an issue and that requires communication with a variety of people who bring different perspectives. Everyone who knows me say that is something I practice on an everyday basis. As a leader, I need to be open-minded and flexible to avoid getting stuck on one viewpoint.

2. *What are three goals you would like to accomplish during your term as president, a safely achievable goal, a reasonable goal, and a challenging goal?*

**Safely Achievable Goal.** The *Appraisal Institute Practical Applications of Real Estate Appraisal (AI PAREA)* is the first goal. Before I begin, some praise is in order. Through blood, sweat, and tears many individuals have laid the groundwork for AI PAREA. I can start with our AI Board of Directors and their vision to support the initiative. Next, our AI staff allocated the development resources to implement this ambitious endeavor. Lastly are the Subject Matter Experts and our SME coordinator, President Elect Adomatis. She took on the task of identifying the SMEs for the different property types and coordinated their efforts with the AI PAREA development team. AI PAREA still needs continued support and guidance in order to ensure its success as there will be ongoing hurdles into the future. This is an important achievable goal.

**A Reasonable Goal.** There is a significant need to rethink and modernize AI education delivery. As a person with a track record in technology and product development, I understand the challenges of this goal. The Institute has an existing legacy in educational infrastructure going back decades. This infrastructure continues to influence how we develop and deliver education. However, for a legacy education institution, we need to make smart decisions in order to compete in the current education market. For example, there are educational “upstart” providers who have entered the appraisal education market. We can learn from their successes and mistakes—perhaps even consider collaboration with those that show the most promise. The challenge for AI education delivery is to retrofit our legacy system to compete with an education environment that is quickly changing.

**A Challenging Goal.** Recruitment and retention (R&R) definitely presents a challenging goal. Attracting new members into our organization is an unfilled goal that has vexed the Appraisal Institute for some time. Recruitment is critical, but at the same time we can’t afford to overlook retention of our existing membership—and this includes new members and affiliates that we’ve just recruited.

I do have a different spin to consider on R&R. To attack this issue, we truly need to be asking the right questions. This is akin to solving a valuation problem. The appraiser must ask good questions in order to understand the problem to be solved. Once we have that, we can determine the scope of work to solve our R&R problem. At this point, I don’t know the right questions that need to be asked. But, determining the proper question(s) is the starting point. My “inadequate” response to this portion of the question reveals just how challenging this goal is. That said, it is a worthy goal of expending significant effort to solve it.

If elected, I would seek input from our members and staff to achieve these three goals.

3. *What are your top five initiatives for your presidency? Describe the initiatives and rank them in order of importance. How does each initiative address the challenges facing the Appraisal Institute in the coming five years? Which, if any of your initiative deviate from the strategic plan?*

#### *Top Five Initiatives*

- ***Establish procedures for education to enhance and encourage data-driven decisions.***
- ***Supercharge course development.***
- ***Work with chapter & national leadership to develop methods and programs to encourage greater Recruitment and Retention (R&R).***
- ***Gain membership involvement to provide more feedback on AI strategic issues.***
- ***Provide enhanced educational offerings to members for new book of business income opportunities.***

#### *Descriptions of Ranked Initiatives*

- a. The Education Committee and staff need data and metrics to make decisions regarding course performance and attendance to name a few. Using data from students taking AI education could help us to enhance the education experience and delivery. For example, tracking attendance of educational offerings can provide metrics on how specific courses/seminars are performing and where attendees are taking these courses/seminars, all of which can guide education decisions.
- b. Other industries have provided a roadmap of how we can supercharge our course development. When I was an engineer, I often was responsible for writing user manuals for new products. However, I was a subject matter expert, not a technical writer. The company I worked for hired technical writers that interviewed me about the product line that we had just developed, and the tech. writers would generate the documentation. AI education is using an old paradigm. We have appraisers that are subject matter experts and we ask them to develop educational courses and presentations. A few are really good at development, but it is an arduous task for an appraiser to perform this type of work in their spare time.

A better model that can supercharge education development is to research and identify the education topics our membership wants and find the Subject Matter Experts within our membership for those topics. Put the development work in the hands of dedicated tech. writers who can interview the SMEs and ready the topic in our AI educational format. Using this approach can significantly streamline the process and bring courses and seminars to the market much quicker.

- c. This initiative would find ways to have chapter and national leadership work together to develop methods and programs that will enhance recruitment and retention. This topic is further addressed in Question #4.
- d. We need more feedback from our membership on a variety of issues. Unfortunately, we don't tap into the vast knowledge and experience of our members enough—and

yes, I understand this is not easily accomplished. Even so, we need to develop ways to involve our members and affiliates to generate ideas on a variety of issues.

- e. Developing a new book of business for members is important to the future outlook for AI. Would appraisers pay for education or subscription services that provide content and guidance on specialized topics? Podcasts and videos that enhance our publications and courses is one possible area to explore. Some in our membership are already involved in these types of endeavors, and tapping on this expertise is critical.
- f. One other initiative I want to address is something that does not necessarily deviate from the strategic plan, but it is an important benefit to our membership. Advocacy on behalf of appraisers and the valuation profession is an AI pillar. Few, if any, of the other appraisal organizations advocate for the profession as AI does. This is an area that cannot be neglected or allowed to diminish.

**4. *Who do you see as the target market for new members of the Appraisal Institute, and what strategies are needed to attract those new members? How do you propose to grow membership in a lasting way that extends beyond your term as president?***

I see several potential silos of new members to the organization. AI is predominantly a commercial-oriented organization and we could benefit by having more residential appraisers. A direct way to grow membership is to seek out unaffiliated residential appraisers. Yes, that has been tried before. The problem is that residential appraisers view the world differently than commercial appraisers. Previous attempts to attract residential appraisers have failed, perhaps because those efforts didn't take into account the unique motivations of residential appraisers.

Simply put, residential appraisers, and I'm generalizing here, are concerned with staying out of trouble with state regulators, and increasing their profitability. To attract residential appraisers in greater numbers we need to provide programs and benefits that cater to those needs and provide a tangible benefit.

In my chapter I've been successful, on a grassroots level, bringing in residential appraisers to AI membership. What's worked at the chapter level was to address their two primary concerns. AI can keep them informed so they avoid state regulator troubles, and also work toward their designation, and show them how to use their AI training and networking to increase their bottom line. The Appraisal Institute has what they are looking for, but we need to inform them what we have to offer and then provide it.

Other chapters have taken a similar grassroots approach to recruitment. For example, at the AI Wisconsin chapter, Rick Larkin, SRA retired, started the ***Practicing Residential Appraisal Group (PRAG)*** about eight years ago. PRAG has focused on providing a forum for discussion of current residential issues, providing education content, and networking in an enjoyable setting. This group has had some success in bringing in unaffiliated appraisers. After Larkin's retirement, Jorge Barreiro, SRA, AI-RRS, has taken the reins and expanded the program to make it even more successful.

Alternatively, other AI members have put their own spin on recruitment. Jennifer Marshall SRA, AI-RRS; Jean Gannon, SRA, AI-RRS; Tina Mindemann, SRA, AI-RRS, Warren Boizot III, SRA, AI-RRS, Dale Cooper, SRA, AI-RRS, MAI, AI-GRS and Ben Davidson, SRA, AI-RRS, MAI, AI-GRS were the core people that brought the **National Round Table** from an idea to implementation.

The National Round Table is an event that brings in industry leaders to network and discuss important topics. This event has been held at the same location as our national annual meetings.

Both of these groups have been successful in elevating awareness of the Appraisal Institute, as well as courting unaffiliated members. I think these three grassroots models could be scaled to all chapters on how AI can heighten awareness and spread the AI brand.

We can also incorporate these efforts on a national level and create a lasting impact on our recruitment goal. But that's the recruitment side—we also need to make sure that we are meeting the needs of these new recruits and providing benefits they want so they will stay. That's the retention component, and these are efforts that will be welcomed by our enduring members who have been loyal to AI for years.

Both of these models would be useful as retention tools. One of the complaints I hear from members considering leaving AI is that they don't feel connected. Connection is a vital member benefit and we must make sure that we cook it into the system to ensure a welcoming and affirming environment for all of our members.

I mentioned that there are a couple of silos for new members, and I highlighted various local efforts. However, another target market that hasn't been fully explored is to attract real estate agents and brokers into the appraisal profession. On the residential level, that profession fits us like a “hand in glove.” I have spoken with many REALTORS® over the years that have expressed an interest in to getting into appraising. This is an untapped market that we have not seriously pursued, or did not know how to pursue. Going forward, we should not overlook this potential market for new members.

If elected, I would propose we take an in-depth look at implementing all of these proposals.

##### **5. What are the top three organizations with whom the Appraisal Institute should partner, and why?**

Rather than limiting it three, I would go with four, and my choices are not ranked or in any particular order.

- **National Society of Real Estate Appraisers (NSREA)**
- **American Society of Appraisers (ASA)**
- **International Association, Assessors Organization (IAAO)**
- **American Society of Farm Managers, and Rural Appraisers (ASFMRA)**

**NSREA.** This appraiser organization has existed for nearly 70 years and was started by Black professionals. NSREA and its related organization, the **National Association of Real Estate Brokers (NAREB)**, were organized as a result of African Americans facing racial



discrimination in the real estate industry. These organizations do not discriminate and they are open to everyone. They do have a focus, however, on real estate professionals of color. NSREA has a long history of addressing bias and discrimination in valuations. They have been at the forefront of the valuation bias issue long before it was acknowledged by the mainstream national appraisal organizations. They are well-suited to address valuation bias, and can provide insight to the Appraisal Institute on the nuances related to racial discrimination in valuations. Presently, AI has partnered with NSREA to achieve the \$500,000 grant to develop AI PAREA. As president, and also while serving as a member of executive committee, I would seek to strengthen our relationship with NSREA.

**ASA.** This is the second largest professional appraisal organization behind AI. It differs from AI as a result of its valuation branches covering personal property and business enterprise. Many of our members work in these same areas of valuation, and even hold the ASA designation, but the Institute itself has not dedicated its efforts in these specific disciplines to the extent that ASA has. Partnering with ASA would open more doors for growth.

**IAAO.** This is an important choice for two reasons. The first is membership. AI membership includes many assessors and thus forming a closer relationship with IAAO makes sense to support our members already working in the tax assessment. This comes back to providing member benefit. We have members who are assessors, and we can serve them better by partnering with IAAO. The second reason is education. STANDARDS 5 and 6 of USPAP address mass appraisal and having a greater emphasis on mass appraisal in our education opens doors to better understanding **Automated Valuation Models (AVMs)** and other mass appraisal methodology. IAAO would also benefit from AI education in areas that have been our strength.

**ASFMRA.** The organization's specialization on rural properties is another gateway to growth if the Appraisal Institute can partner with ASFRMA. I have been asked to speak at several of their conventions and I am impressed with their knowledge and professionalism. Coming back to member benefit, I think appraisers from both AI and ASFMRA who work in residential rural appraisals would benefit from the shared knowledge of both organizations. ASFMRA has an extensive body of knowledge on rural valuations. AI members who perform rural valuations, as well as those seeking to expand their book of business, would benefit from AI having a closer relationship with ASFMRA.

I believe that collaboration is key to the Appraisal Institute thriving in the future. We would do well to collaborate with these four organizations that have specific strengths that we could draw from and also benefit organizations that share our goals for the profession as a whole.

**6. Which of the Appraisal Institute's Diversity, Equity, and Inclusion (DE&I) programs do you consider the strongest or most effective? Which have the greatest room for improvement? How would you fine-tune the most effective programs, and overhaul those in need of improvement?**

I believe AI is a leader in the DE&I arena by recognizing this is a problem and addressing it head on. In 2021 AI's **Government Relations Committee (GRC)** came out with a document on how to address this important issue. In this document, AI GRC coined the acronym that we are going to "**ACE**" this issue. The first letter represents **Acceptance**. That is, acknowledging that racial valuation bias is an issue. The second letter represents, **Collaborating** with others to find a solution, and third letter represents that AI is a leader in **Educating** our profession about this issue. Let me clarify some other acronyms I will be using as not everyone reading this may be familiar with them.

- **Diversity Equity and Inclusion (DE&I)**
- **Appraisal Institute Practical Applications of Real Estate Appraisal (AI PAREA)**
- **Appraiser Diversity Initiative (ADI)**

Of AI's two announced DE&I initiatives identified as ADI and AI PAREA, I believe the AI PAREA program is a game changer! AI PAREA is an experience alternative to the supervisor/trainee model. It provides an on-ramp for aspiring residential appraisers who traditionally could not find a supervisor. Currently, AI PAREA supports licensed and certified residential credentials. Individuals looking to become certified general may satisfy half of their experience requirement by successfully completing the AI PAREA program.

AI has established itself once again as a leader by boldly developing the AI PAREA program. AI was awarded **The Appraisal Foundation's Pathway to Success** grant to secure \$500,000 to develop AI PAREA, along with partnering with NSREA in securing the grant. This program has the potential to help level the playing field into the appraisal profession for women, people of color, and really everyone else. Moreover, the program satisfies one of the objectives of AI's strategic plan. The effectiveness of this bold gamble has yet to be determined. In my opinion, AI PAREA's success hinges on state acceptance and on cost. State acceptance ties into one of the most important member benefits that AI provides, which is advocacy.

The AI government relations team, specifically Scott DiBiasio, has done a phenomenal job of collaborating with state regulators to get AI PAREA uniformly accepted in the 55 U.S. States and Territories. At the time of this writing, 41 states have accepted AI PAREA to provide an appraiser credential, and more states and territories are expected to adopt it. AI has focused its advocacy resources on gaining state acceptance to ensure that AI PAREA is successful in the marketplace.

The **Appraiser Diversity Initiative (ADI)** is a collaboration with the *National Urban League* to provide individuals with scholarships for AI Qualifying Education (QE). The goal is to provide a path to become trainees. Over 450 scholarships have been granted and 76 have graduated from the program. While this program has provided a path for some to enter the profession, there is always room for improvement. One enhancement to the program would be to get participants to the licensed credential level, since as right now the program's



metric of success is getting individuals to the trainee credential level. Therefore, they will still have to find a supervisor to continue to the next credential level and that may be difficult. Finding a supervisor may still be a problem due to the experience components required by states. Marrying the ADI program with AI PAREA would help mitigate this problem.

**7. If you were responsible to write a new mission statement and set of core values for the Appraisal Institute, what would the mission and values be and why? Describe each value and how it applies to the Appraisal Institute.**

I would start by saying it's a new **DAE** at AI! I believe that getting back to our core values is how we provide the most benefit to our members. The acronym **DAE** identifies what is the mission of the Appraisal Institute.

- **Designate**
- **Advocate**
- **Educate**

There are the three legs of a stool, we designate, advocate, and educate. Each of these activities support and elevate the Institute. These activities directly connect to our strategic plan. For example, *designating* members shows a level of excellence in the appraisal profession. *Advocating* on behalf of our profession ensures that our interests are represented on a state and national level. *Education* propagates our body of knowledge out to the public. Moreover, these are the cores values that elevate the Appraisal institute and provides value to our brand—which is another selling point to attract and retain new members.

**8. How is actual or alleged bias affecting the appraisal profession today?**

This is a great question, although many consider it controversial. For more than a year and a half I've been working with co-developer Craig Harrington, SRA, AI-RRS, creating a 5-hour course for the Appraisal Institute on valuation bias. This course has been reviewed not only by our normal education development team, but also by members of the Executive and Audit Committees. The course is now going through the normal approval process at *IDECC* and the *Course Approval Program (CAP)* (at The Appraisal Foundation). I mention all of that to say that I have given a lot of thought to this question.

To start, it is important to identify the type of bias we're talking about so that we can discuss the topic in the proper way. There are over 155 types of bias. The phrase "actual or alleged bias" is exceedingly broad. But since we're talking about bias within a racial bias construct, I'll assume that we are talking about bias that leads to racial discrimination.

As many of the HUD bias cases in process can attest, proving "actual" racial bias is problematic. It assumes to understand the intent or thought process of the individual, group, or organization involved. Alleged racial bias is another thing. Alleged bias is based on the belief that the recipient is treated in an unfair manner. As the saying goes, "your perception is your reality."

There is a lot of passion on this issue, and no matter where you fall on the spectrum, based on the public's perception it is a reality we need to be cognizant of. The positive aspect of this is that AI has been willing to address this issue to ensure that we maintain public confidence. We can do that in a number of different ways which can lead our members and appraisers-at-large to provide fair, impartial, and objective valuation services. In fact, in our Institute course on valuation bias, we identify six practical solutions to implicit (unconscious) bias to help appraisers avoid illegal discrimination, and nine alternative solutions to valuation bias that contrast to what academics, government agencies, nonprofits, and other professional groups are promoting.

**9. What is the best way to optimize education development, provision, and delivery between the national Appraisal Institute organization and the Appraisal Institute regions and chapters?**

This question is a bit like asking to solve cold fusion, but I can at least give you my thoughts.

Chapters are where we market our education to both members and non-members. In many ways, everything starts with our chapters, as they provide the first touch experience. Obviously, there needs to be a closer interaction between chapters, regions, and national when it comes to education. The **Executive Directors Networking Group (EDNG)** might be the key to optimize education delivery between chapters, regions, and national.

Historically, at times there has been a disconnect between the chapters, regions, and national when it comes to education development and education delivery. We have the tools to address this issue more directly through two newly formed groups.

The first is the **EDNG**. This group provides the conduit from chapters to the board, and they can provide guidance to the board on education and delivery issues.

I believe they can be effective to help streamline the delivery of education to the chapters, and keep our chapters abreast of problems related with course approvals.

Executive Directors (Eds) are now able to directly discuss any chapter issues with the national board. EDs have their pulse on the chapters, who are often the first touch to members and those who are new to the profession. Because EDs are intimately knowledgeable on what is happening at the chapter level, they have firsthand information of how our education works at the local level. For example, they know who takes the education and when they take it, even down to what days our members take our education offerings.

Marketing should be considered from a chapter level. Education offerings must be competitive in cost and provide timely topics our local members want. What the Appraisal Institute sometimes misses are residential topics that our competitors have had success presenting to residential appraisers. We need to remember that many MAIs also perform residential based assignments.

The EDNG was approved by the board over a year ago and was created to provide a voice for EDs. So, we need to make good use of this group to help us resolve vexing problems of education development and delivery.

Another way we might optimize our education delivery is through another newer group, the ***Residential Appraisal Committee (RAC)***. This group grew out of the former ***Residential Appraisal Project Team (RAPT)*** which dealt with “all things residential” as former RAPT Chair, Warren Boizot III, SRA, AI-RRS used to say. I believe RAC members understand education and we need to get their thoughts and ideas on how we can improve education delivery on residential topics.

There are many more topics that could be addressed to the problem of optimizing education, some of which I have addressed in my earlier responses, such as using technical writers to assist SMEs in developing courses and seminars.

***10. What specific measures would you consider to improve the membership experience for the current SRA and AI-RRS designated members, as well as attract additional licensed and certified residential members?***

I have addressed many of the issues related to this question in my prior responses, particularly in Question #4. But I would like to address one area specific to residential review appraisers.

We have two required courses for reviewers who are presently undesignated; Review Theory—Residential and Review Case Studies—Residential. Designated Members need only take Review Theory—Residential. As a result, offerings of the case studies course are limited due to low attendance. Combining the two courses would create a 3.5-day course with a 2-hour exam on the morning of the fourth day. This would allow reviewers to benefit educationally from the case study and all seeking the review designation would have the same education requirement. Such a change has the potential to attract more reviewers to become designated.