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VA-LGY Appraiser Survey

I. Your Career

1. How long have you been an appraiser? (Include your total experience as an appraiser, including both VA and non-VA appraisals).

- Under 5 years
- 5-10 years
- 11-20 years
- 21-30 years
- More than 30 years

2. Do you work full or part time as an appraiser?

- Full time (32 or more hours a week)
- Part time (fewer than 32 hours per week)

3. How long have you served on the VA Fee Panel?

- Under 5 years
- 5-10 years
- 11-20 years
- 21-30 years
- More than 30 years

4. During the past 12 months, how many hours a week, on average, did you work as a VA Fee Panel appraiser?

- Under 8
- 9-16
- 17-24
- 25-32
- 33-40
- Over 40

5. Are you also on the FHA Appraisers' Roster?

- Yes
- No

6. Did you conduct any appraisals in the last 90 days?

- Yes
- No (Go to Q.8)

7. What is the mix of your appraisal work?

a. Approximately, what percent of all of your appraisals in the last 90 days were:
(Include both VA and non-VA appraisals.)

- Residential
- Commercial

b. Approximately, what percent of your appraisals in the last 90 days were:
(Include both VA and non-VA appraisals.)

- VA
- FHA
- Conventional
- Other (specify) _____

c. Approximately, what percent of your appraisals in the last 90 days were for:
(Include both VA and non-VA appraisals.)

- Co-ops
- Condos
- Single family dwellings
- Multi-family dwellings (2-4 units)
- Manufactured housing
- Other (specify) _____

8. What do you charge to appraise each of the following for a conventional loan?

- A single family dwelling \$ _____
- A 2-4 unit multifamily dwelling \$ _____
- A condo \$ _____
- A liquidation or foreclosure \$ _____

9. Are you a veteran?

- Yes
- No (Go to Q.11)

10. Have you personally used the VA home loan program?

- Yes
- No

II. Strengths and Challenges of the VA Appraisal Program

11. In your opinion, what are the “top 3” strengths of the VA appraisal program?

Choose your “top three” and rank them from 1 to 3 with 1 as the greatest strength.

- The appraiser is assigned on a rotational basis rather than chosen by the lender
- The VA manual outlines the required policies and procedures
- The fee is known
- VA staff are available to address my questions/concerns
- I experience less pressure from the lender compared to other programs
- VA provides regular feedback on my performance
- The automated systems for appraisal assignment and submission (TAS and E-Appraisal)
- The appraisal required for the VA program is comprehensive
- The VA supports an appraiser’s fee collection efforts (when necessary)
- Other (specify) _____

12. In your opinion, what are the “top 3” challenges of the VA appraisal program?

Choose your “top three” and rank them from 1 to 3 with 1 as the greatest weakness.

- Knowing whom to bill
- Getting paid promptly
- Obtaining complete information on the 26-1805
- Gaining access to the property
- Working with lenders who are not well informed about the VA’s loan guaranty program
- Traveling extensively to complete some appraisal assignments
- Completing excessive paperwork
- Balancing workload because VA requires Panel member to personally complete all VA assignments
- Keeping up-to-date on VA program changes that affect the appraisal process
- Addressing lenders’ Staff Appraisal Reviewers (SARs) concerns about the property’s value
- Obtaining regular Fee Panel Appraisers’ Manual updates
- Obtaining regular feedback on your performance
- Dealing with system problems related to VA’s TAS and E-Appraisal systems
- Other (specify) _____

13. What are your most significant barriers to completing a VA appraisal timely?

Choose your “top three” and rank them from 1 to 3 with 1 as the greatest barrier.

- Obtaining complete information on the 26-1805
- Gaining access to the property
- Working with lenders who are not well informed about the VA’s loan guaranty program
- Traveling extensively to complete some appraisal assignments
- Completing excessive paperwork
- Balancing workload because VA requires Panel member to personally complete all VA assignments
- Addressing requests from lenders’ Staff Appraisal Reviewers (SARs) for more comparables or questioning the choice of comparables
- Deciding how to value veteran concessions, upgrades, and discounts
- Dealing with problems related to VA’s TAS and E-Appraisal systems
- Other (specify) _____

14. What can the VA do to improve its appraisal program?

<Open-Ended Item>

15. Additional Comments

Closing:

Thank you for your feedback