

Background Checks: Different Perspectives

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Perspectives on Background Checks

Applicants

FBI / CJIS

AQB

State
Agencies

RPAQC
Guide Note 9

AMCs

License Holders

Overview

- Appraiser Qualifications Board (AQB) Requirements
- State Implementation
- Other Issues to Consider
- Questions



AQB Requirements

- Real Property Appraiser Qualifications Criteria
 - *Criteria* applicable to all appraiser classifications
 - Section VI. Background Checks
 - “All applicants for a real property appraiser credential shall possess a background that would not call into question public trust.”



State Implementation

- Guide Note 9 (GN-9)
 - Background issues to consider:
 - Appraiser/Other occupational license revocation in your state or another state
 - Criminal convictions
 - Crimes involving moral turpitude
 - Other crimes “substantially related” to the qualifications, functions, or duties of the real estate appraisal profession
 - Knowingly made false statements of material fact in a professional license application
 - Federal Deposit Insurance Act prohibition – 12 USC §1829(19)(a)
 - Rehabilitation



Other Issues to Consider

- Licensing Information
- Criminal History Record Information (CHRI)
- Training
- Audits
 - FBI – Criminal Justice Information Services (CJIS)
 - State Identification Bureau (SIB)
- Special Rules



Other Issues – Licensing Information

- How do you obtain & verify licensing information?
 - National Appraiser Registry
 - State Licensing Database
 - Application questions & certifications



Other Issues - CHRI

- How do you obtain CHRI?
 - Fingerprint-based criminal history check
 - Name / SSN check
- Who reviews CHRI or has access to CHRI?
 - Investigators
 - Attorneys
 - Board Members
 - Other staff members



Other Issues – Required Training

- What training is required?
 - Federal – FBI / CJIS
 - State – SIB
- Who must be trained?
 - All persons with access to CHRI information
 - Role Based
 - Level of Access
- How often?
 - Annually
 - More / less frequently



Other Issues – Audits

- Recordkeeping Requirements
 - Electronic information
 - Tangible hard copies
- Access Security Requirements
 - Employee turnover
 - Passwords
- Other Requirements
- How often?



Other Issues – Special Rules

- Regulatory v. Business Decision
 - State background checks
 - Other background checks
- Who pays?
 - State Agency
 - Appraiser Applicants / License Holders
 - Appraisal Management Companies (AMCs)
 - Clients



Questions?

