

The Pivot

New Service Lines, New Risks, Better Problem
Identification



The promise of this hour

This is not a “find more clients” talk. It is an assignment diagnosis talk.

**Appraisers are being pulled
toward new work**

**Specialty work changes the
appraisal problem**

**Problem identification is the
risk-control system**

See the industry pressure and opportunity.
Understand why “non-lender” is too broad a category.
Use a practical intake framework before accepting/scoping work.
Leave with a proceed / partner / pause / decline decision model.

**Core idea:
Diversification is not a marketing move
first.
It is a problem-identification discipline
first.**

What the industry is already talking about

The trend is visible in education, policy, market pressure, and professional guidance.

Opportunity talk

Non-lender education

Modernization pressure

USPAP / scope risk

Appraisal Institute and OREP/Walitt emphasize non-lender opportunities: estate, divorce, tax appeal, IRS-related work, litigation and advisory services.

FHFA policy expanded appraisal alternatives for certain purchase loans, increasing pressure on the lender-work pipeline.

ASA scope-of-work writing emphasizes the seven elements of the appraisal problem as the context for credible conclusions.

The 60-minute route map

Eight discussion sessions that build from trend to action.

1. Why the pivot is happening

2. Where appraisers are pivoting

3. Why specialty work is not just “non-lender work”

4. The seven-element problem-identification trap

5. Five shark tanks

6. The P.I.V.O.T. intake framework

7. The toughest foreseeable reader test

8. Proceed, partner, pause, or decline

End goal: attendees leave with a safer way to evaluate opportunities before they become liabilities.

DISCUSSION SESSION 1

Why the pivot is happening

Question: What is pushing appraisers to look beyond traditional bank work?

Speaker pause: state the question this section answers.

Pressure + pull = the pivot

Diversification is a rational response, but it is not automatically a safe one.

Pressure on lender work

Cyclical loan and refinance volume
Appraisal modernization and alternative workflows
Fee pressure and production-oriented expectations
More standardized reporting patterns



Pull toward specialty work

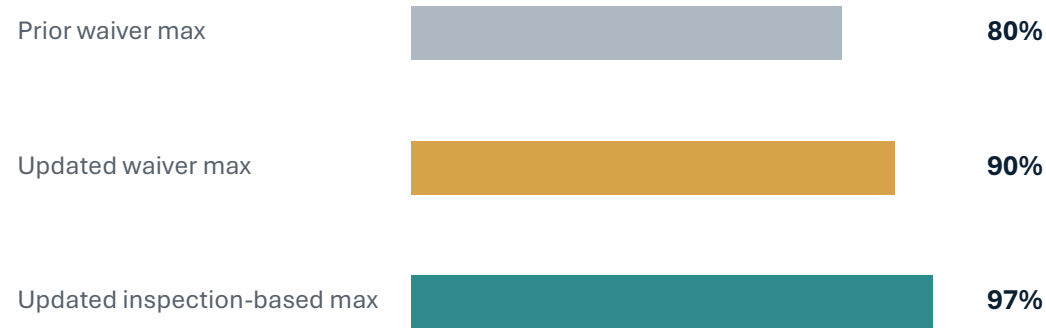
Higher-touch advisory assignments
Attorney, tax, estate, owner, government and private clients
More narrative explanation and professional judgment
Potentially stronger practice resilience

Discussion point: Are we pivoting toward opportunity, away from pressure, or both?

Two useful data signals

Use data to show pressure and audience composition without overstating the non-lender market size.

FHFA appraisal alternative LTV thresholds



Source: FHFA policy update on appraisal waivers and inspection-based waivers.

ASC registry analysis: experience split



Newer appraisers may need context judgment.
Experienced appraisers may know property analysis
but still face unfamiliar legal, tax, or litigation context.

Source: 2025 ASC license data analysis by Jobs in Appraisal / Appraisal Buzz.

Careful claim: we have trend signals, not a clean public count of non-lender market size by service line.

DISCUSSION SESSION 2

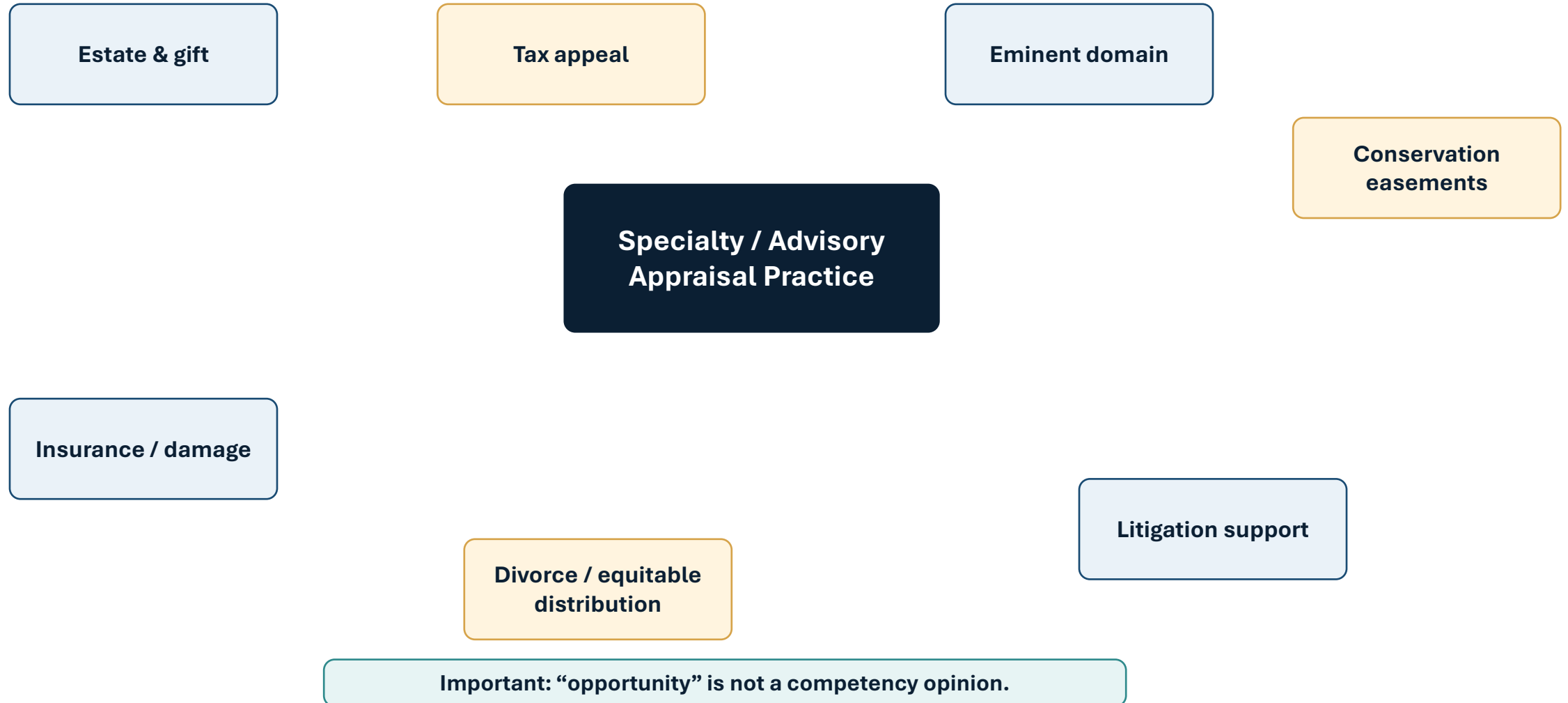
Where appraisers are pivoting

Question: What kinds of service lines are attracting attention?

Speaker pause: state the question this section answers.

The opportunity map

Common service lines beyond traditional bank appraisal work.



The client ecosystem changes

New service lines usually mean new decision-makers, reviewers, and challengers.

Legal

Attorneys
Courts
Opposing experts

Tax / estate

CPA / tax counsel
IRS examiner
Estate beneficiaries

Public / government

DOT / agency
Assessors
Appeal boards

Private advisory

Owners
Investors
Family offices

**New question for intake:
Who will rely on, review, challenge, audit, or cross-examine this work?**

DISCUSSION SESSION 3

Why specialty work is not just “non-lender work”

Question: What changes when the lender is no longer the organizing frame?

Speaker pause: state the question this section answers.

Same property, five different problems

The property is familiar. The assignment may not be.

Bank loan
Collateral risk / underwriting

Estate / gift
Tax support, effective date, ownership
interest

Conservation easement
Before-and-after, qualified appraisal,
partial interest

40-acre tract
Same dirt. Different
assignment.

Eminent domain
Taking, damages, benefits, larger parcel

Tax appeal
Assessment date, ratio, forum, burden
of proof

Key line: The property did not change. The problem did.

The mental model has to change

A safer pivot requires a different first question.

Old mental model		Safer pivot model	
Find new clients	➤	Diagnose new problems	
Apply familiar process	➤	Build scope from intended use	
Report to the client	➤	Report to foreseeable readers	
Value conclusion is the product	➤	Credible problem-solving is the product	
Competency = property type	➤	Competency = property type + assignment context	

DISCUSSION SESSION 4

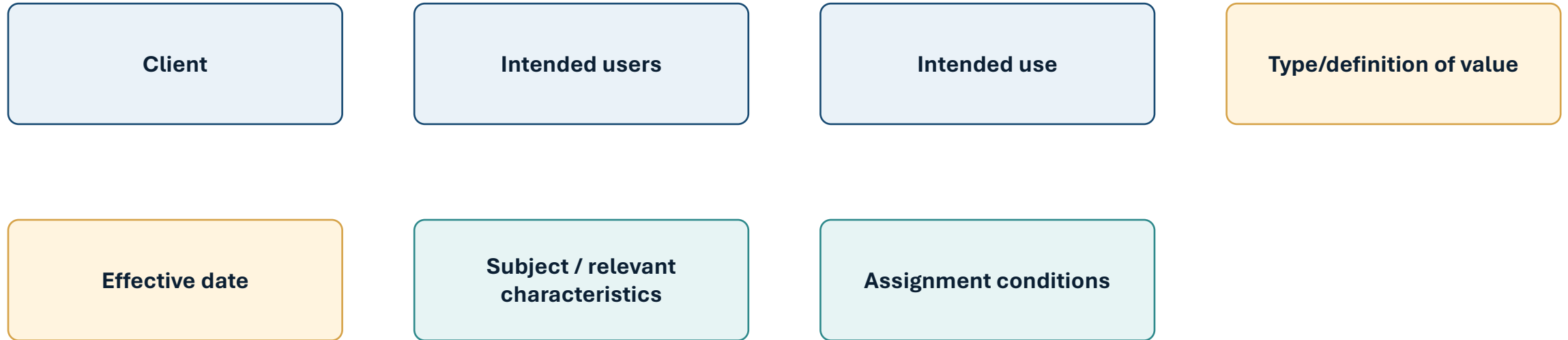
The seven-element problem-identification trap

Question: Which missing details can quietly change the whole assignment?

Speaker pause: state the question this section answers.

Seven elements: the assignment's coordinates

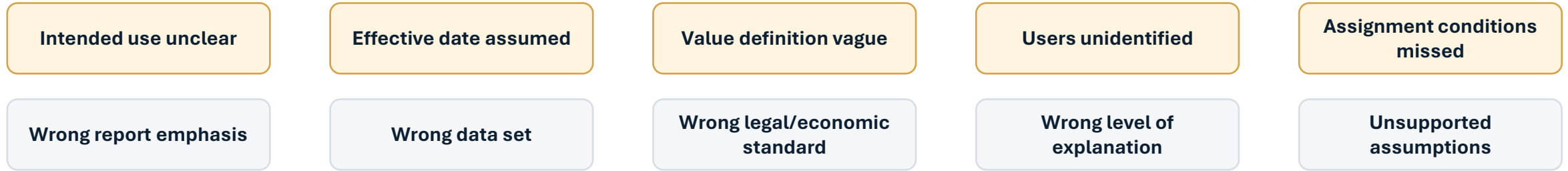
Problem identification tells you where you are before you start navigating.



If one coordinate is wrong, the destination may be wrong even if the math is clean.

One missed element changes everything

Problem identification is not paperwork; it is the control panel for scope.



Ask: “What would I do differently if this were for litigation, tax, condemnation, or appeal?”

Ask: “What requirement would a competent specialist identify before accepting this?”

Ask: “What fact, if wrong, would make the entire scope non-credible?”

DISCUSSION SESSION 5

Five shark tanks

Question: What danger is hidden under the surface in common pivot areas?

Speaker pause: state the question this section answers.

Shark tank matrix: specialty risks

Each service line has a hidden risk and a safer intake question.

Practice area	Hidden shark	Safer intake question
Eminent domain	Treating it like ordinary market value	What jurisdictional rules govern larger parcel, damages, benefits and project influence?
Conservation easement	Weak before/after support or tax substantiation risk	What qualified appraisal, partial interest and IRS requirements apply?
Estate / gift	Wrong date, interest or discount support	What tax purpose, effective date and ownership interest are being valued?

Shark tank matrix: specialty risks continued

The danger usually appears before the valuation methods begin.

Practice area	Hidden shark	Safer intake question
Tax appeal	Missing assessment date, ratio, standard or forum rules	What is the appeal forum, valuation date, assessment standard and burden of proof?
Litigation support	Writing for the client instead of testimony or cross-examination	Could this report survive deposition, opposing review or judicial scrutiny?
Private advisory	Unclear decision, audience or assignment boundary	What decision is the client making, and what is outside the assignment?

Facilitation idea: ask attendees to name one “shark” they have seen in their own practice.

DISCUSSION SESSION 6

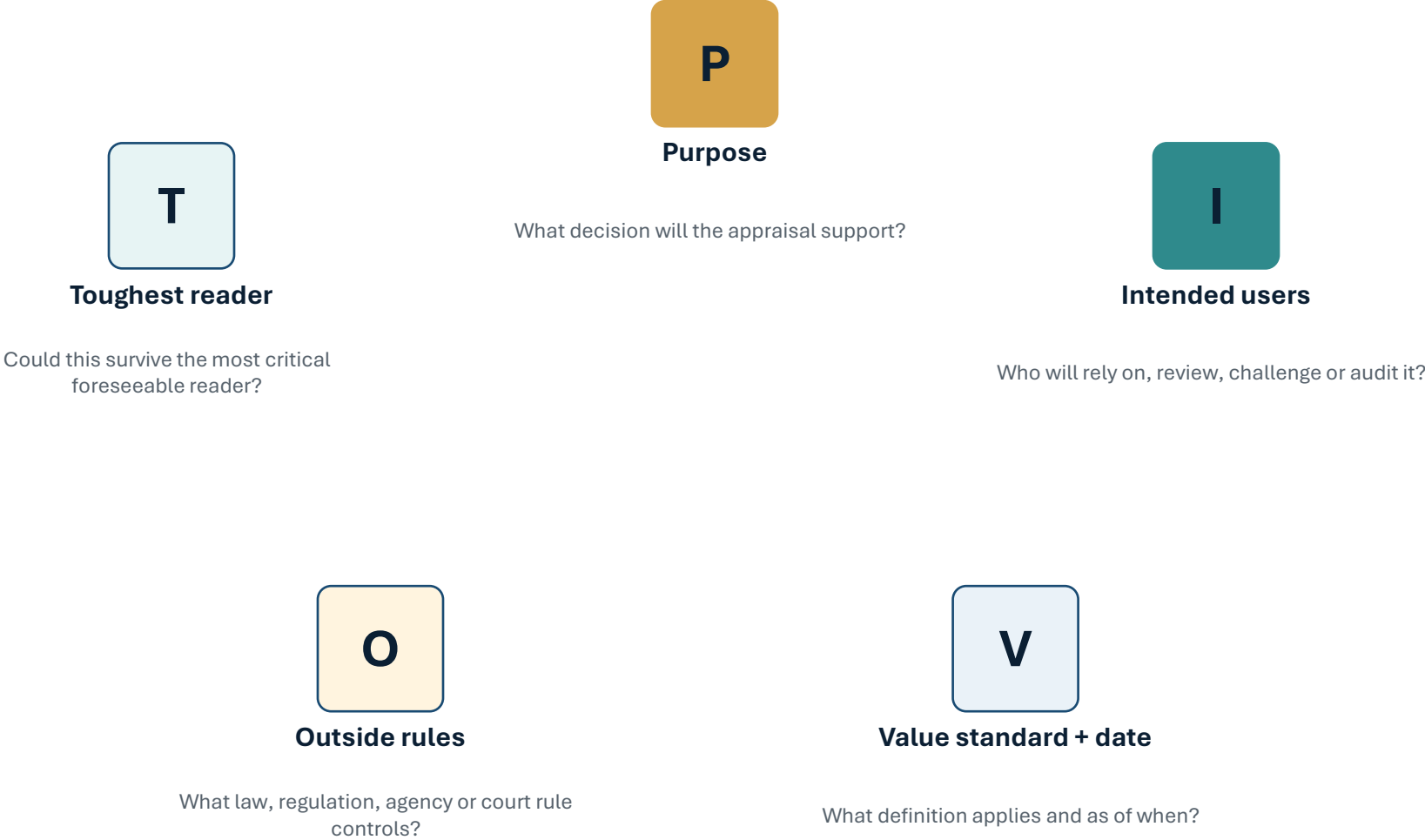
The P.I.V.O.T. intake framework

Question: What repeatable tool can help appraisers diagnose the assignment?

Speaker pause: state the question this section answers.

P.I.V.O.T.: a safer intake framework

Use this before quoting, accepting, or scoping a specialty assignment.



The intake questions that change the assignment

These questions help reveal whether the opportunity is ready, risky, or wrong.

- 1 What decision is this appraisal intended to support?
- 2 Who will receive it besides the client?
- 3 Is the value definition statutory, regulatory, contractual or ordinary market value?
- 4 What effective date controls, and why?
- 5 What law, agency requirement, court rule or local practice must be understood?
- 6 Will testimony, audit, review or appeal be reasonably foreseeable?
- 7 What would make me decline or bring in a specialist?

Use these questions in the first call, engagement letter, and scope file.

DISCUSSION SESSION 7

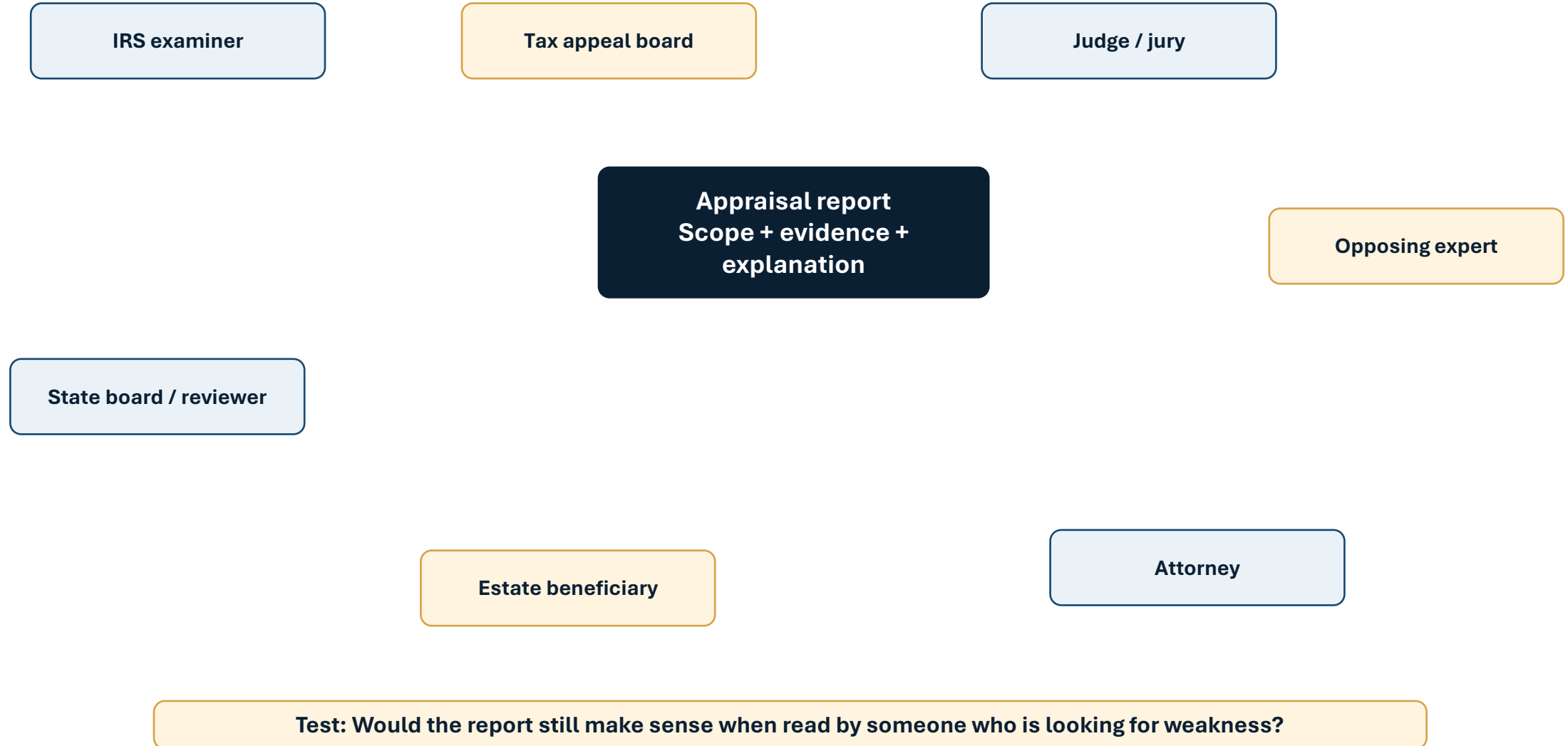
The toughest foreseeable reader test

Question: Who is the report really going to have to satisfy?

Speaker pause: state the question this section answers.

Write for the reader most likely to challenge it

The client may not be the toughest reader.



The defensibility ladder

Move from “I did the work” to “I can explain why this scope fits this problem.”

Specialty assignments fail when the report cannot explain the fit between problem, scope and conclusion.

The most defensible reports make the assignment context visible to a reader who was not in the intake call.



DISCUSSION SESSION 8

Proceed, partner, pause, or decline

Question: What should an appraiser do after diagnosing the risk?

Speaker pause: state the question this section answers.

The decision model

A safer pivot does not mean accepting every opportunity.

PROCEED

Problem clear
Competency present
Scope and fee fit

PARTNER

Good opportunity
Missing specialty knowledge
Bring in expertise

PAUSE

Client unclear
Rules/date/user uncertain
Clarify before quote

DECLINE

Competency gap too large
Client pressure improper
Risk exceeds value

Final takeaway

The first business-development skill in specialty appraisal practice is assignment diagnosis.

The appraiser who identifies the problem clearly can pivot with stronger scope, better client communication, and fewer sharks in the water.



Source notes and suggested handouts

Use these to support the introduction and speaker notes; keep the live presentation practical.

Appraisal Institute: non-lender opportunities and annual conference content on valuation revenue streams.

Working RE / OREP / Walitt: non-lending assignments education and interview content.

ASA ARM E-Journal: “Reviewing the Appraisal Scope of Work: The Problem to be Solved.”

FHFA: appraisal policy updates expanding waiver and inspection-based waiver LTV thresholds.

Jobs in Appraisal / Appraisal Buzz: 2025 ASC license data analysis.

IRS / Treasury rules: conservation easement and qualified appraisal requirements.

State tax appeal guidance: use jurisdiction-specific examples relevant to the audience.

Recommended printed handout: one-page P.I.V.O.T. intake checklist + proceed/partner/pause/decline decision model.