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## **The frustration of technology in appraisals - by Maria Hopkins**

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When did format become as important as content or substance. With regards to appraisal reports and I'm sure other industries as well, there is way too much time, energy, personnel and money being spent to ensure that the format of almost every field in the report is uniformly applied by all appraisers. For example, I had to make not one but two revisions on a multifamily report because the lot size of the subject property and each sale was reported as acres instead of square feet. The first time my administration person converted the acres to square feet she reported it as SQ. FT. which we then had to correct again to read SF. That one item cost everyone money. The AMC (Appraisal Management Company) paid a person to catch the issue and then email me and then email me again for the 2nd revision. I paid the administration person to do it, which is not just a quick thing, because every change must be done with a revision statement a new date of report. It must be PDF format and re-uploaded to the website. All of this takes time. And most importantly it took a moment of my time which is better spent on more important and difficult tasks, involving what I'm being paid to do, the difficult task of estimating the value of the property.

If only the clients paid someone to actually spend time looking at the substance of the report. It will be argued that they do, but I find the emphasis is on format and speed of report delivery. There is such minutia and details to learn with filling out a report form now. It is becoming increasingly difficult to find people that can do it, but also that want to do it every day. I still love being an appraiser and doing my job even after 32 years and I will endure the tediousness of this issue to stay in the field. However, I worry that there are so many barriers to entry into my beloved field, that it is harder and harder to find new people to train that want to stay with it. There is very little money as it is while one is training for the first couple years and now I seem to spend way too much time teaching format in addition to doing a quality appraisal. And when I'm asked why does it matter so much, It is even worse to explain that computers are storing formatted data to look for inconsistencies and also there's always the thought that computers will do our job someday.

However, a computer will never do an appraisal as well as a human being, who still relies on experience and judgment that a computer does not have. And I still find myself explaining to people that Zillow is a computer that has never been in your house, so why would you rely on it or care what it said. The answer to that is, sometimes the computer is telling them what they want to hear

instead of the truth.

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