# Appraiser Qualification Criteria - Effective January 1, 2021

<table>
<thead>
<tr>
<th>Trainee Appraiser</th>
<th>75 hours of qualifying appraiser education</th>
<th>None.</th>
<th>Appraisal of those properties within the authorized scope of the supervisory appraiser.</th>
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<tbody>
<tr>
<td>State Licensed</td>
<td>150 hours of qualifying appraiser education</td>
<td>1,000 hours - no fewer than 6 months.</td>
<td>Non-complex 1 - 4 residential units having a transaction value less than $1,000,000 and complex 1 – 4 residential units having a transaction value less than $400,000.</td>
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<tr>
<td>Certified Residential</td>
<td>200 hours of qualifying appraiser education; plus, a Bachelor’s degree; (or) an Associate’s degree in a focused field of study²; (or) successful completion of 30 college semester credit hours in specified topics³; (or) successful completion of CLEP exams equivalent up to 30 semester credit hours.</td>
<td>1,500 hours - no fewer than 12 months.</td>
<td>1-4 residential units without regard to transaction value or complexity. This includes vacant or unimproved land that is utilized for 1-4 residential units. *See AQB GN 3</td>
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<tr>
<td>Certified General</td>
<td>300 hours of Core Curriculum qualifying courses; plus, a bachelor’s degree or higher from an accredited college or university.</td>
<td>3,000 hours - no fewer than 18 months, including a minimum 1,500 hours non-residential.</td>
<td>All types of real property with any transaction value.</td>
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</tbody>
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**Note 1** For **Educational Prerequisites**, qualifying courses must be those courses identified on the Core Curriculum set forth by the Appraiser Qualification Criteria promulgated by the Appraiser Qualifications Board of The Appraisal Foundation. Trainee Appraisers Note: All qualifying education must be completed within the five (5) year period prior to the date of submission of an application for a Trainee Appraiser Credential. Also: Credit towards qualifying education requirements may be obtained via completion of a degree program in Real Estate from an accredited degree-granting college or university provided the college or university has had its curriculum approved by the AQB.

**Note 2** For **Scope of Practice** considerations: A complex residential property is defined as a property consisting of one to four residential units that exhibits one or more atypical factors such as size, design characteristics, locational characteristics, physical condition characteristics, or ownership; or exhibits non-conforming zoning, landmark or historical place designation, lack of appraisal data, or other similar unusual of atypical factors.  

**Note 3** As an alternative to the Bachelor’s Degree requirement, individuals who have held a State Licensed credential for a minimum of five (5) years may qualify for a Certified Residential credential by satisfying all of the following: 1.) no disciplinary action within the past five (5) years which affected the appraiser’s legal eligibility to engage in appraisal practice; completion of all qualifying education; completion of all required experience hours and successful completion of the examination.  

**AQB Guide Note 3** "...The scope of practice identified herein represents the consensus of the Appraiser Qualifications Board. The Federal Financial Institutions Regulatory Agencies, as well as other agencies and regulatory bodies, permit the Certified Residential (or Licensed) classification to appraise properties other than those identified within these Criteria. Individuals should refer to agency regulations and state law to determine the type of property that may be appraised by the Certified Residential (or Licensed) appraiser. The Real Property Appraiser Qualification Criteria and Interpretations of the Criteria.

**Continuing Education:** Appraisers must complete 42 hours of continuing education taken during each three-year renewal period. One-half of that education may be taken online. **NOTE:** Appraisers must successfully complete the 7-hour National USPAP Update Course or its equivalent between January 1 of odd numbered years and December 31 of even numbered years. Appraisers may not receive credit for completion of the same continuing education course offering within the appraiser’s continuing education cycle.

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¹ Per the 2021 Criteria, for non-federally related transaction appraisals, transaction value shall mean market value.
² The AQB defines “focused” field of study as a degree in business, finance, accounting, economics, or similar program.
³ The **30 college semester credit hours** which is available in lieu of a degree are: English Composition; Micro Economics; Macro Economics; Finance; Algebra, Geometry, or higher mathematics; Statistics; Computer Science; Business or Real Estate Law; and two elective courses in accounting, geography, agricultural economics, business management or real estate.
### CORE CURRICULUM REQUIREMENT

#### TRAINEE APPRAISER
- 600: National USPAP Course 15
- 601: Basic Appraisal Principles 30
- 602: Basic Appraisal Procedures 30

**Total required hours** 75

#### STATE LICENSED APPRAISER
- 600: National USPAP Course 15
- 601: Basic Appraisal Principles 30
- 602: Basic Appraisal Procedures 30
- 611: Res Market Analysis and HBU 15
- 612: Res Site Valuation and Cost Approach 15
- 613: Res Sales Comp and Income Approaches 30
- 614: Res Report Writing and Case Studies 15

**Total required hours** 150

#### CERTIFIED RESIDENTIAL APPRAISER
- 600: National USPAP Course 15
- 601: Basic Appraisal Principles 30
- 602: Basic Appraisal Procedures 30
- 611: Res Market Analysis and HBU 15
- 612: Res Site Valuation and Cost Approach 15
- 613: Res Sales Comp and Income Approaches 30
- 614: Res Report Writing and Case Studies 15
- 615: Res Market Analysis and HBU 15
- 616: Res Site Valuation and Cost Approach 15
- 617: Res Sales Comp and Income Approaches 30
- 618: Res Report Writing and Case Studies 15
- 619: Statistics, Modeling and Finance 15
- 620: Adv Res Applications & Case Studies 15
- **Appraisal Subject Matter Electives** 20

**Total required hours** 200

#### CERTIFIED GENERAL APPRAISER
- 600: National USPAP Course 15
- 601: Basic Appraisal Principles 30
- 602: Basic Appraisal Procedures 30
- 621: Statistics, Modeling and Finance 15
- 631: General Appraiser Mkt Anal & HBU 30
- 632: Gen Appraiser Sales Comp Approach 30
- 633: Gen Appr Site Val & Cost Approach 30
- 634: Gen Appr Report Writing & Case Studies 30
- 635: General Appraiser Income Approach 60
- **Appraisal Subject Matter Electives** 30

**Total required hours** 300

### ABOUT COLLEGE REQUIREMENTS

Requirements for college education refer to courses taken from an accredited college or university. Accredited means accreditation by the Commission on Colleges, a regional or national accreditation association, or by an accrediting agency that is recognized by the U.S. Secretary of Education. If an accredited institution accepts the College-Level Examination Program® (CLEP) examinations and issues a transcript for the exam showing its approval, credit will be accepted for the course.

### COURSE REQUIREMENTS FOR UPGRADE

#### FROM TRAINEE APPRAISER: TO STATE LICENSED APPRAISER
- 611: Res Market Analysis and HBU 15
- 612: Res Site Valuation and Cost Approach 15
- 613: Res Sales Comp and Income Approaches 30
- 614: Res Report Writing and Case Studies 15

**Total required hours** 75

#### TO CERTIFIED RESIDENTIAL
- 611: Res Market Analysis and HBU 15
- 612: Res Site Valuation and Cost Approach 15
- 613: Res Sales Comp and Income Approaches 30
- 614: Res Report Writing and Case Studies 15
- 621: Statistics, Modeling and Finance 15
- 622: Adv Res Applications & Case Studies 15
- **Appraisal Subject Matter Electives** 20

**Total required hours** 125

#### TO CERTIFIED GENERAL
- 621: Statistics, Modeling and Finance 15
- 631: General Appraiser Mkt Anal & HBU 30
- 632: Gen Appraiser Sales Comp Approach 30
- 633: Gen Appr Site Val & Cost Approach 30
- 634: Gen Appr Report Writing & Case Studies 30
- 635: General Appraiser Income Approach 60
- **Appraisal Subject Matter Electives** 30

**Total required hours** 225

#### FROM STATE LICENSED APPRAISER: TO CERTIFIED RESIDENTIAL APPRAISER
- 621: Statistics, Modeling and Finance 15
- 622: Adv Res Applications & Case Studies 15
- **Appraisal Subject Matter Electives** 20

**Total required hours** 50

#### TO CERTIFIED GENERAL APPRAISER
- 621: Statistics, Modeling and Finance 15
- 631: General Appraiser Mkt Anal & HBU 30
- 632: Gen Appraiser Sales Comp Approach 30
- 633: Gen Appr Site Val & Cost Approach 30
- 634: Gen Appr Report Writing & Case Studies 30
- 635: General Appraiser Income Approach 60
- **Appraisal Subject Matter Electives** 30

**Total required hours** 225

#### FROM CERTIFIED RESIDENTIAL APPRAISER: TO CERTIFIED GENERAL APPRAISER
- 631: General Appraiser Mkt Anal & HBU 30
- 632: Gen Appraiser Sales Comp Approach 30
- 633: Gen Appr Site Val & Cost Approach 30
- 634: Gen Appr Report Writing & Case Studies 30
- 635: General Appraiser Income Approach 60
- **Appraisal Subject Matter Electives** 30

**Total required hours** 180