

REAL ESTATE APPRAISER BOARD

General information (COM)

Duties

Duties of the Ohio Real Estate Appraiser Board, the Superintendent of the Division of Real Estate & Professional Licensing and Division staff include the issuance of credentials to Ohio real estate appraisers (Ohio Revised Code Section 4763.05), enforcement of license law requirements established in Ohio law and regulation (Ohio Revised Code Section 4763.11 & Ohio Administrative Code 1301:11) and the administration the Ohio real estate appraiser recovery fund (Ohio Revised Code Section 4763.16).

Membership *(Current members, chairperson and other officers, and selection process.)*

Board member requirements are established in Ohio Revised Code Section 4763.02. Generally speaking, there are five Board members appointed by the Governor with the advice and consent of the Senate. Four of the Board members are appraisers, and one member is a member of the public. Two of the appraiser Board members must hold a general appraiser certificate and one must be an Ohio real estate broker and another must be a controlling person, owner or management level employee in an Ohio appraisal management company. The Ohio Director of Commerce is an ex officio member of the Board and may appoint the Superintendent to be an executive officer of the Board. The Board selects among them a chairperson and vice-chairperson for the Board.

Budget *(Current budget, description of budgeting process, sources of funding, and expected increases or decreases in budget or funding in future years.)*

The administration of the Ohio real estate appraiser program is funded exclusively from the fees generated by the program. Application fees are the most typical form of funding received by the Division. Minimal funding is received by the Division from enforcement cases. The Division estimates future application fees will remain stable. Most application fees are between \$100 to \$265 per application. A portion of these application fees are deposited into the Ohio real estate appraiser recovery fund. Another portion is set aside to cover the federal pass through fee assessed upon appraisers by the federal government and any remaining portion of the fees is used to cover the expenses of the Division and the Board. The current budget is \$1,128,096. We estimate annual revenue at \$950,000.00. Our budgeting process is outline by the Office of Budget and Management.

Workload *(Assess current, past, and anticipated workload. Has the workload increased or decreased significantly in the preceding six years?)*

With regards to its duties, the Division's and Board's workload has remained mostly stable in the last six years. Industry conditions will decide whether future administrative workload will increase or decrease. With the absence of any reliable indicators of future industry conditions, it is anticipated future administrative workloads will remain stable compared to current administrative workload conditions.

Staffing *(How many staff are currently employed by the board? What are their roles? Are staffing levels proportionate to the board's current and anticipated workload?)*

There are five members on the Ohio Real Estate Appraiser Board. The Superintendent of the Division of Real Estate & Professional Licensing leads the Division (administrative) team. There is one staff attorney assigned to the appraiser program, one enforcement supervisor, two investigators, two licensing application examiners, and one education compliance officer, one licensing manager and one assistant to the Superintendent who all split time between the appraiser program and other licensing programs under the Division of Real Estate's regulatory authority. Staffing levels for the appraiser program have remained the same over the years, but as more industries have been recently assigned by the Ohio Legislature to the Division for regulation, the amount of time available for some Division staff to administer the appraiser program has experienced some reduction.

Administrative hearings and public complaints *(Describe the Board's processes for administering discipline and addressing complaints. Assess the efficiency of the processes.)*

The administrative hearing process and public complaints against Ohio real estate appraisers can be found in Ohio Revised Code Section 4763.11. To summarize, complaints can be mediated by the complaining party and the Ohio real estate appraiser through a Division mediator. If mediation fails to occur between the complaining party and the Ohio real estate appraiser, then the complaint is investigated by a Division investigator. The Division investigator collects information and evidence from the complaining party, the appraiser and any other relevant sources of information. Once the investigation is complete, the Division investigator will complete an investigator report which is reviewed by the Division's staff attorney and the Superintendent. If there is insufficient evidence to show a violation of appraiser license law has occurred, then the case is closed with no further action taken. However, this outcome can be appealed by the complaining party to the Board for reversal or for confirmation. If the investigation yields sufficient evidence of an appraiser license law violation, then charges are issued. A hearing before a hearing officer will be held unless the Ohio real estate appraiser and Superintendent reach a settlement agreement on the charges issued. A settlement agreement must be reviewed and approved by the Board. If no settlement agreement is reached between the

Administrative hearings and public complaints *(Describe the Board’s processes for administering discipline and addressing complaints. Assess the efficiency of the processes.)*

Superintendent and the Ohio real estate appraiser, then the matter will be heard by a hearing officer. The hearing is a public matter, and the Ohio real estate appraiser will be notified of the hearing. The hearing officer will issue a hearing report. This report will be reviewed by the Board. If the Board finds there was violation of Ohio appraiser license law, the Ohio real estate appraiser could be subject to sanctions. The Board’s order in review a hearing officer report is subject to appeal in the appropriate common pleas court.

Real estate appraiser

Survey responses (COM)

Description

There are five types of appraiser credential in Ohio (see above). Requirements to obtain any of these credentials must meet minimum standards established by the Appraisal Foundation’s Appraiser Qualification Board. Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (“FIRREA”) established the Appraiser Qualifications Board (“AQB”). The AQB establishes the minimum requirements for certified real property appraisers. Also under the provisions of the Dodd-Frank Reform Act, the AQB establishes the minimum requirements for “Licensed Appraisers”. These laws require states to implement appraiser requirements that are no less stringent than those issued by AQB. States that do not comply with Title XI are subject to the nonrecognition of their real estate appraiser licenses and certifications. If this were to occur in Ohio, it would severely limit the mortgage-lending industry in Ohio and harm consumers. Ohio’s requirements are currently in compliance with AQB requirements.

Type (License, specialty license for medical reimbursement, government certification, registration, bonding or insurance, inspection, or process regulation. See R.C. 4798.01 for relevant definitions.)

There are several types of Ohio real estate appraiser credentials. State registered appraiser assistants are new trainees to the appraisal industry and are mentored by more experienced appraisers. The remaining credential types are residential real estate appraiser licenses, residential appraiser certificates and general appraiser certificates. The scope of these credentials can be found in Ohio Revised Code Section 4763.01. Temporary appraiser credentials may also be issued to appraisers from other states. Requirements for temporary appraiser credentials can be found in Ohio Revised Code Section 4763.05(E)(2)(a). The issuance of temporary registrations is limited to two registrations per calendar year. Ohio law does not require Ohio real estate appraisers to be bonded or carry insurance. Ohio real estate appraisers must comply with Uniform Standards of Professional Appraisal Practice (see Ohio Revised Code Section 4763.13(A)) which is prepared by the Appraisal Foundation’s Appraisal Standards Board.

If the regulation is a registration, certification, or license requirement, please complete the following:

Number issued annually	There are currently 3,245 Ohio appraiser credential holders.
Number renewed annually	All Ohio appraiser credential holders are subject to an annual renewal per Ohio law. In 2022, the Division has seen about 100 appraiser credential holders fail to renew their credential. A portion of those non-renewals are individuals located out of state. There are also registered appraiser assistants who successfully upgrade to an Ohio appraiser license or certificate and let the registration lapse.
Have there been significant increases or decreases in active registrations, certifications or licenses in the preceding six years?	In the last six years, the number of active state registered appraiser assistants has increased. The number of Ohio licensed appraisers decreased as the result of a HUD decision regarding the use of state licensed appraisers for their product. The HUD decision affected state licensed appraisers nationwide. The Division saw licensed appraisers either upgraded to certified appraisers or leave the industry. Since then, the numbers have seen a stabilization or a slight increase. Total number of Ohio appraiser credential holders has climbed to 3,245. Certified residential appraisers and state registered appraiser assistants have fueled the increase.

If the regulation is a registration, certification, or license requirement, please complete the following:	
Education or training requirements	Education requirements in Ohio law are delegated to the Ohio Real Estate Appraiser Board by rule – see Ohio Administrative Code 1301:11-3-03. The Board is required to follow the minimum requirements established by the Appraisal Foundation’s Appraiser Qualifications Board.
Experience requirements	Experience requirements in Ohio law are delegated to the Ohio Real Estate Appraiser Board by rule – see Ohio Administrative Code 1301:11-3-03. The Board is required to follow the minimum requirements established by the Appraisal Foundation’s Appraiser Qualifications Board.
Examination requirements (<i>Who administers the exam? How is the exam and administrator selected? What fees are charged? Does the Board receive any proceeds of those fees? If so, how are the proceeds used?</i>)	The exam is administered by an independent third party testing vendor (PSI) that entered a state contract with the Division. All interested testing vendors must complete the state contract bidding process. The examination fee is \$85.00 and is maintained by the testing vendor.
Continuing education requirements (<i>Including a description of the curriculum and the process of setting it.</i>)	Ohio real estate appraisers are required to complete 14 hours of approved appraiser continuing education – Ohio Revised Code Section 4763.07. The continuing education requirements must be completed in compliance with the minimum requirements established by the Appraisal Foundation’s Appraiser Qualifications Board. Continuing education is necessary to ensure that Ohio appraisers are well-qualified, competent and properly trained. It is necessary for the stability of our economy for appraisers to have the required skills and knowledge in real property appraising.
Initial fee	The initial application fee for an appraiser certificate / license is \$265. The initial application fee for an appraiser registration is \$150. A temporary registration fee is \$100. A temporary registration is not subject to renewal.
Duration	Ohio appraiser credentials are valid for a one year term – see Ohio Revised Code Section 4763.08.

If the regulation is a registration, certification, or license requirement, please complete the following:	
Renewal fee <i>(If different from initial fee, please explain why.)</i>	The renewal fee is \$165 for license / certificate renewals and \$100 for registration renewals. The renewal fee for a license / certificate is less than the initial application fee as there are recovery fund fees that are required to be included in the initial application fees as required by Ohio law. A recovery fund fee is not included in the renewal fee. The Division also charges an additional \$50 fee for initial application fees as Ohio law and federal over-sight requires the Division to expend additional time and resources reviewing the applicants' appraisal samples for compliance with Uniform Standards of Professional Appraisal practice. This additional review is not required for a renewal application.
Does the Board recognize uniform licensure requirements or allow for reciprocity?	Yes. Authority was established in Ohio Revised Code Section 4763.05(E)(1) and (E)(3) and Ohio Administrative Code 1301:11-1-08.
Are there any similar national registrations, certifications, or licenses? Could they be used as a substitute for the state regulation?	There are currently no national appraiser credentials available
Are there any circumstances in which an individual may practice elements of the occupation without being regulated by the board?	Ohio Revised Code Section 4763.19(A) only states Ohio real estate appraisers must be licensed or certified when completing an appraisal or appraisal review for a mortgage loan.
Is the Board permitted to exercise discretion in determining whether to register, certify, or license an individual?	Yes. The Board may exercise discretion when evaluating an applicant's quality of experience and education. Experience must be completed in compliance with Uniform Standards of Professional Appraisal Practice and education must be completed in compliance with the minimum requirements established by the Appraisal Foundation's Appraiser Qualifications Board.
Other information <i>(Significant attributes or prerequisites to licensure not addressed in this chart.)</i>	None

Oversight and disciplinary authority of the Board respecting individuals engaged in the occupation.

Please see Section 4763.11 - Ohio Revised Code | Ohio Laws

How much revenue is derived from fees charged by the Board to individuals engaged in the occupation (such as license and renewal fees)? How is that revenue used?

The Division receives the following fees: \$125 out of the \$165 renewal application fee, \$175 out of the \$265 initial application fee, \$100 out of the \$150 initial registration fee; and \$50 out of the \$100 registration renewal fee and the temporary registration fee. The revenue received from these partial application fees is used to cover the costs of labor and materials necessary for the administration of the appraiser regulatory program. We estimate that \$500,000 revenue is derived from fees and \$450,000 comes from pass through funds from the federal registry.

Describe any federal regulations that apply to the occupation. Does federal law require the state to regulate the occupation?

Yes. Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (“FIRREA”) established the Appraiser Qualifications Board (“AQB”). The AQB establishes the minimum requirements for certified real property appraisers. Also under the provisions of the Dodd-Frank Reform Act, the AQB establishes the minimum requirements for “Licensed Appraisers”. These laws require states to implement appraiser requirements that are no less stringent than those issued by AQB. States that do not comply with Title XI are subject to the non-recognition of their real estate appraiser licenses and certifications. If this were to occur in Ohio, it would severely limit the mortgage-lending industry in Ohio and harm consumers. Ohio’s requirements are in compliance with AQB requirements. Ohio appraiser credential holders must also comply with Uniform Standards of Professional Appraisal Practice established by the Appraisal Foundation’s Appraisal Standards Board. Complaints to the Division are related to an appraiser’s failure to comply with Uniform Standards of Professional Appraisal Practice Standards while completing an appraisal.

What is the harm that the regulation seeks to prevent? (See, R.C. 4798.02(B).)

The overall intent of the laws (Ohio Revised Code Chapter 4763) and rules (Ohio Administrative Code 1301:11) is to ensure appraisers are competent to complete real estate appraisals. This serves to benefit all of those who come to rely on appraisals. The laws and rules are also based on federal requirements, which are currently binding on the state. States that do not comply with federal requirements would be subject to the non-recognition of real estate appraiser licenses and certifications in this state. Therefore, an appraisal done by Ohio licensed or certified appraisers would not be considered valid. If this were to occur in Ohio, it would severely limit the mortgage-lending industry in Ohio and harm consumers.

Is the regulation effective at preventing the harm described above? Are there other, less restrictive ways to prevent the harm?

Yes, the regulation is currently effective at preventing the harm described above. There are currently no less restrictive ways to prevent such harm.

Are there any changes the Board would like to see implemented?

None at this time.

Surrounding state comparison for general real estate appraiser certification (LSC)

General Real Estate Appraiser Certification						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
Type of regulation	Certification (<i>R.C. 4763.19</i>).	Certified general appraiser license (<i>Ind. Code 25-34.1-3-2 and 25-34.1-3-8</i>).	Certified general real property appraiser (<i>Ky. Rev. Stat. 324A.030</i>).	Certified general real estate appraiser license (<i>Mich. Comp. Laws 339.2607</i>).	Certified residential appraiser (<i>63 Pa. Stat. 457.3</i>).	Certified general real estate appraiser (<i>W. Va. Code 30-38-1 and 30-38-4</i>).
Education or training	Bachelor's degree or higher in any field of study, at least one course devoted to fair housing law, and 300 hours of instruction in the Appraiser Qualifications Board's core curriculum (<i>R.C. 4763.05(C); O.A.C. 1301:11-3-03(C)</i>).	Bachelor's degree or higher in any field of study and 300 hours of instruction in the Appraiser Qualifications Board's core curriculum (<i>Ind. Code 25-34.1-3-8; 876 Ind. Admin. Code 3-3-5.1; Indiana Professional Licensing Agency, Real Estate Appraiser Licensing Information</i>).	Bachelor's degree or higher and 300 hours of instruction in the Appraiser Qualifications Board's core curriculum (<i>201 Ky. Admin. Regs. 30:190</i>).	Bachelor's degree or higher and 300 hours of instruction in the Appraiser Qualifications Board's core curriculum (<i>Mich. Comp. Laws 339.2610; LARA, Certified General Appraiser License</i>).	Bachelor's degree or higher and 300 hours of instruction in the Appraiser Qualifications Board's core curriculum (<i>63 Pa. Stat. 457.6; 49 Pa. Code 36.12; Pa. Dept. of State, Certified General Appraiser</i>).	Bachelor's degree or higher, 300 hours of instruction in the Appraiser Qualifications Board's core curriculum, and a three-hour course on West Virginia law (<i>W. Va. Code R. 190-2-4 and 190-2-6</i>).
Experience	At least 18 years of age. 3,000 hours of	3,000 hours of supervised real estate appraisal	3,000 hours of supervised real estate appraisal	At least 18 years of age. 3,000 hours of	3,000 hours of supervised real estate appraisal	At least 18 years of age. 3,000 hours of

General Real Estate Appraiser Certification

	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
	supervised real estate appraisal experience over the course of at least 18 months, half of which must be appraisal of nonresidential units (<i>O.A.C. 1301:11-3-04(C)</i>).	experience over the course of at least 30 months, 2,000 hours of which must be appraisal of nonresidential units (<i>876 Ind. Admin. Code 3-3-9</i>).	experience over the course of at least 18 months, half of which must be appraisal of nonresidential units (<i>201 Ky. Admin. Regs. 30:190</i>).	supervised real estate appraisal experience over the course of at least 18 months, half of which must be appraisal of nonresidential units (<i>Mich. Comp. Laws 339.2610; LARA, Certified General Appraiser License</i>).	experience over the course of at least 18 months, half of which must be appraisal of nonresidential units (<i>63 Pa. Stat. 457.3; 42 Pa. Code 36.12; Pa. Dept. of State, Certified General Appraiser</i>).	supervised real estate appraisal experience over the course of at least 18 months, half of which must be appraisal of nonresidential units (<i>W. Va. Code R. 190-2-4 and 190-2-6</i>).
Exam	National Uniform Licensing and Certification Examination (<i>R.C. 4763.05(D), O.A.C. 1301:11-3-05, Ohio Dept. of Commerce, Appraiser Examination Candidate Information Bulletin</i>).	Yes (<i>876 Ind. Admin. Code 3-3-14</i>).	National Uniform Licensing and Certification Examination (<i>Ky. Rev. Stat. 324A.040; Ky. Real Estate Appraisers Board, Appraiser Examinations (PDF)</i>).	National Uniform Licensing and Certification Examination (<i>Mich. Comp. Laws 339.2619; LARA, Real Property Appraiser Qualification Criteria</i>).	National Uniform Licensing and Certification Examination (<i>63 Pa. Stat. 457.3; 42 Pa. Code 36.12; Pa. Dept. of State, Certified General Appraiser</i>).	National Uniform Licensing and Certification Examination (<i>W. Va. Code R. 190-2-6</i>).

General Real Estate Appraiser Certification

	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
Continuing education	14 hours every year, including a seven-hour National Uniform Standards of Professional Appraisal Practice Update Course (<i>R.C. 4763.07; O.A.C. 1301:11-7-01</i>).	28 hours every two years, including a seven-hour National Uniform Standards of Professional Appraisal Practice Update Course (<i>876 Ind. Admin. Code 3-5-1 and 3-5-1.5</i>).	14 hours every year, including a seven-hour National Uniform Standards of Professional Appraisal Practice Update Course (<i>201 Ky. Admin. Regs. 30:190</i>).	28 hours every two years, including a seven-hour National Uniform Standards of Professional Appraisal Practice Update Course (<i>Mich. Comp. Laws 339.2627; Mich. Admin. Code R. 339.23326; LARA, Certified General Appraiser License</i>).	28 hours every two years, including a seven-hour National Uniform Standards of Professional Appraisal Practice Update Course and two hours covering Pennsylvania real estate appraiser requirements (<i>49 Pa. Code 36.41; Pa. Dept. of State, Certified General Appraiser</i>).	14 hours every year, including a seven-hour National Uniform Standards of Professional Appraisal Practice Update Course (<i>W. Va. Code R. 190-3-4</i>).
Initial licensure fee	\$175 (<i>R.C. 4763.09; O.A.C. 1301:11-1-03</i>).	\$190, or \$150 if issued in second year of license cycle, plus \$100 examination fee (<i>876 Ind. Admin. Code 3-2-7</i>).	\$200 (<i>Ky. Rev. Stat. 324A.065</i>).	\$175 (<i>Mich. Comp. Laws 338.2238</i>).	\$405 (\$235 application fee plus \$90 initial certification fee and \$80 National Registry Fee), or if applying in second year of licensing period, \$320 (\$235 application fee	\$495 (\$120 application fee plus \$375 license fee) (<i>W. Va. Code R. 190-2-10</i>).

General Real Estate Appraiser Certification						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
					plus \$45 initial certification fee and \$40 National Registry Fee) (49 Pa. Code 36.6).	
License duration	One year (R.C. 4763.08).	Two years (876 Ind. Admin. Code 3-5-1).	One year (Ky. Rev. Stat. 324A.045).	Two years (LARA, <u>Certified General Appraiser License</u>).	Two years (63 Pa. Stat. 457.10).	One year (W. Va. Code R. 190-3).
Renewal fee	\$125 (R.C. 4763.09; O.A.C. 1301:11-1-03).	\$190 (876 Ind. Admin. Code 3-2-7).	\$252 (Ky. Rev. Stat. 324A.065; 201 Ky. Admin. Regs. 30:190).	\$350 (<u>Mich. Comp. Laws 338.2238</u>).	\$225 (49 Pa. Code 36.6).	\$375 (W. Va. Code R. 190-2-10).

Surrounding state comparison for residential real estate appraiser certification (LSC)

Residential Real Estate Appraiser Certification						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
Type of regulation	Certification (R.C. 4763.19).	Certified residential appraiser license (Ind. Code 25-34.1-3-8 and 25-34.1-3-2).	Certified residential real property appraiser (Ky. Rev. Stat. 324A.030).	Certified residential real estate appraiser license (Mich. Comp. Laws 339.2607).	Certified residential appraiser (63 Pa. Stat. 457.3).	Certified residential real estate appraiser (W. Va. Code 30-38-1 and 30-38-4).

Residential Real Estate Appraiser Certification

	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
Education or training	<p>Hold or complete one of the following: a bachelor’s degree in any field; an associate’s degree in a field related to business, accounting, finance, economics, or real estate; or 30 semester hours of college-level courses in prescribed fields.</p> <p>At least one course devoted to fair housing law and 200 hours of instruction in the Appraiser Qualifications Board’s core curriculum. (<i>R.C. 4763.05; O.A.C. 1301:11-3-03.</i>)</p>	<p>A bachelor’s degree or higher and 200 hours in the Appraiser Qualifications Board’s core curriculum (<i>876 Ind. Admin. Code 3-3-4.1</i>).</p>	<p>Hold or complete one of the following: a bachelor’s degree in any field; an associate’s degree in a field related to business, accounting, finance, economics, or real estate; or 30 semester hours of college-level courses in prescribed fields.</p> <p>200 hours of instruction in the Appraiser Qualifications Board’s core curriculum. (<i>201 Ky. Admin. Regs. 30:190.</i>)</p>	<p>Hold or complete one of the following: a bachelor’s degree in any field; an associate’s degree in a field related to business, accounting, finance, economics, or real estate; or 30 semester hours of college-level courses in prescribed fields.</p> <p>200 hours of instruction in the Appraiser Qualifications Board’s core curriculum. (<i>Mich. Comp. Laws 339.2610; LARA, Certified Residential Appraiser License.</i>)</p>	<p>Hold or complete one of the following: a bachelor’s degree in any field; an associate’s degree in a field related to business, accounting, finance, economics, or real estate; or 30 semester hours of college-level courses in prescribed fields.</p> <p>200 hours of instruction in the Appraiser Qualifications Board’s core curriculum. (<i>49 Pa. Code 36.11; Pa. Dept. of State, Certified Real Estate Appraiser.</i>)</p>	<p>Hold or complete one of the following: a bachelor’s degree in any field; an associate’s degree in a field related to business, accounting, finance, economics, or real estate; or 30 semester hours of college-level courses in prescribed fields.</p> <p>A three-hour West Virginia Law course and 200 hours of instruction in the Appraiser Qualifications Board’s core curriculum. (<i>W. Va. Code R. 190-2-4 and 190-2-6.</i>)</p>

Residential Real Estate Appraiser Certification						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
Experience	At least 18 years of age. 1,500 hours as a real estate appraiser assistant over at least 12 months. (R.C. 4763.05(C); O.A.C. 1301:11-3-04.)	2,500 hours of appraisal experience over at least 24 months (876 Ind. Admin. Code 3-3-9).	1,500 hours of appraisal experience over at least 12 months (201 Ky. Admin. Regs. 30:190).	At least 18 years of age. 1,500 hours of appraisal experience over at least 12 months. (Mich. Comp. Laws 339.2610; LARA, Certified Residential Appraiser License .)	1,500 hours of appraisal experience over at least 12 months (49 Pa. Code 36.11; Pa. Dept. of State, Certified Real Estate Appraiser).	At least 18 years of age. 1,500 hours of appraisal experience over at least 12 months. (W. Va. Code R. 190-2-4 and 190-2-6.)
Exam	National Uniform Licensing and Certification Examination (R.C. 4763.05(D); O.A.C. 1301:11-3-05; Ohio Dept. of Commerce, Appraiser Examination Candidate Information Bulletin).	Yes (876 Ind. Admin. Code 3-3-14 to 3-3-18).	National Uniform Licensing and Certification Examination (Ky. Rev. Stat. 324A.040; Ky. Real Estate Appraisers Board, Appraiser Examinations (PDF)).	National Uniform Licensing and Certification Examination (Mich. Comp. Laws 339.2619; LARA, Real Property Appraiser Qualification Criteria (PDF)).	National Uniform Licensing and Certification Examination or its equivalent (49 Pa. Code 36.11; Pa. Dept. of State, Certified Real Estate Appraiser).	National Uniform Licensing and Certification Examination (W. Va. Code R. 190-2-6).
Continuing education	14 hours every year, including a seven-hour	28 hours every two years, including a seven-	14 hours every year, including a seven-hour	28 hours every two years, including a seven-	28 hours every two years, including a seven-	14 hours every year, including a seven-hour

Residential Real Estate Appraiser Certification						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
	National Uniform Standards of Professional Appraisal Practice Update Course (<i>R.C. 4763.07; O.A.C. 1301:11-7-01</i>).	hour National Uniform Standards of Professional Appraisal Practice Update Course (<i>876 Ind. Admin. Code 3-5-1 and 3-5-1.5</i>).	National Uniform Standards of Professional Appraisal Practice Update Course (<i>201 Ky. Admin. Regs. 30:190</i>).	hour National Uniform Standards of Professional Appraisal Practice Update Course (<i>Mich. Comp. Laws 339.2627; Mich. Admin. Code R. 339.23326; LARA, Certified Residential Appraiser License</i>).	hour National Uniform Standards of Professional Appraisal Practice Update Course and two hours covering Pennsylvania real estate appraiser requirements (<i>49 Pa. Code 36.41; Pa. Dept. of State, Certified Real Estate Appraiser</i>).	National Uniform Standards of Professional Appraisal Practice Update Course (<i>W. Va. Code R. 190-3-4</i>).
Initial licensure fee	\$175 (<i>O.A.C. 1301:11-1-03</i>).	\$190, or \$150 if issued in second year of license cycle, plus \$100 examination fee (<i>876 Ind. Admin. Code 3-2-7</i>).	\$200 (<i>Ky. Rev. Stat. 324A.065</i>).	\$175 (<i>Mich. Comp. Laws 338.2238</i>).	\$325 (\$235 application fee plus \$90 initial certification fee), or if applying in second year of licensing period, \$280 (\$235 application fee plus \$45 initial certification fee) (<i>49 Pa. Code 36.6</i>).	\$370 (\$120 application fee plus \$250 license fee) (<i>W. Va. Code R. 190-2-10</i>).

Residential Real Estate Appraiser Certification						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
License duration	One year (<i>R.C. 4763.08</i>).	Two years (<i>876 Ind. Admin. Code 3-5-1</i>).	One year (<i>Ky. Rev. Stat. 324A.045</i>).	Two years (<i>LARA, Certified Residential Appraiser License</i>).	Two years (<i>63 Pa. Stat. 457.10</i>).	One year (<i>W. Va. Code R. 190-3-3</i>).
Renewal fee	\$125 (<i>R.C. 4763.09; O.A.C. 1301:11-1-03</i>).	\$190 (<i>876 Ind. Admin. Code 3-2-7</i>).	\$252 (<i>201 Ky. Admin. Regs. 30:190</i>).	\$350 (<i>Mich. Comp. Laws 338.2238</i>).	\$225 (<i>49 Pa. Code 36.6</i>).	\$250 (<i>W. Va. Code R. 190-2-10</i>).

Surrounding state comparison for residential real estate appraiser license (LSC)

Residential Real Estate Appraiser License						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
Type of regulation	License (<i>R.C. 4763.19</i>).	No clear equivalent. ⁷⁵	Licensed residential real property appraiser (<i>Ky. Rev. Stat. 324A.030</i>).	State licensed real estate appraiser (<i>Mich. Comp. Laws 339.2607</i>).	Certified Pennsylvania evaluator (<i>63 Pa. Stat. 457.3</i>).	Licensed residential real estate appraiser (<i>W. Va. Code 30-38-1 and 30-38-4</i>).
Education or training	At least one course devoted to fair housing law and 150 hours of	N/A	150 hours of instruction in the Appraiser Qualifications	150 hours of instruction in the Appraiser Qualifications	A high school diploma or equivalent (or two years of assessing	A three-hour West Virginia law course and 150 hours of

⁷⁵ Licensed residential appraiser licenses issued before January 1, 2008, continue to remain in effect after December 31, 2007, as long as renewed as required by law and subject to the disciplinary process (876 Ind. Admin. Code 3-2-1).

Residential Real Estate Appraiser License						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
	instruction in the Appraiser Qualifications Board's core curriculum (<i>R.C. 4763.05; O.A.C. 1301:11-3-03</i>).		Board's core curriculum (<i>201 Ky. Admin. Regs. 30:190</i>).	Board's core curriculum (<i>Mich. Comp. Laws 339.2610; LARA, State Licensed Appraiser License</i>).	experience) and 90 classroom hours in appraisal subjects (<i>49 Pa. Code 36.221</i>).	instruction in the Appraiser Qualifications Board's core curriculum (<i>W. Va. Code R. 190-2-4 and 190-2-5</i>).
Experience	At least 18 years of age. 1,000 hours of real estate appraisal experience as a real estate assistant over at least six months (<i>R.C. 4763.05; O.A.C. 1301:11-3-04</i>).	N/A	1,000 hours of appraisal experience over at least six months (<i>201 Ky. Admin. Regs. 30:190</i>).	At least 18 years of age. 1,000 hours of appraisal experience over at least six months. (<i>Mich. Comp. Laws 339.2610; LARA, State Licensed Appraiser License</i> .)	At least 18 years of age (<i>49 Pa. Code 36.221</i>).	At least 18 years of age. 1,000 hours of appraisal experience over at least six months. (<i>W. Va. Code R. 190-2-4 and 190-2-5</i> .)
Exam	National Uniform Licensing and Certification Examination (<i>R.C. 4763.05; O.A.C. 1301:11-3-05; Ohio Dept. of Commerce, Appraiser Examination Candidate</i>	N/A	National Uniform Licensing and Certification Examination (<i>Ky. Rev. Stat. 324A.040; Ky. Real Estate Appraisers Board, Appraiser</i>	National Uniform Licensing and Certification Examination (<i>Mich. Comp. Laws 339.2619; LARA, State Licensed Appraiser License</i>).	Yes (<i>49 Pa. Code 36.221</i>).	National Uniform Licensing and Certification Examination (<i>W. Va. Code R. 190-2-5</i>).

Residential Real Estate Appraiser License						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
	<u>Information Bulletin.</u>		<u>Examinations (PDF).</u>			
Continuing education	14 hours every year, including a seven-hour National Uniform Standards of Professional Appraisal Practice Update Course (<i>R.C. 4763.07; O.A.C. 1301:11-7-01</i>).	N/A	14 hours every year, including a seven-hour National Uniform Standards of Professional Appraisal Practice Update Course (<i>201 Ky. Admin. Regs. 30:190</i>).	28 hours every two years, including a seven-hour National Uniform Standards of Professional Appraisal Practice Update Course (<i>Mich. Comp. Laws 339.2627; Mich. Admin. Code R. 339.23326</i>).	28 hours every two years, including a four-hour National Uniform Standards of Professional Appraisal Practice Update Course and two hours on Pennsylvania law (<i>49 Pa. Code 36.261</i>).	14 hours every year including a seven-hour National Uniform Standards of Professional Appraisal Practice Update Course (<i>W. Va. Code R. 190-3-4</i>).
Initial licensure fee	\$175 (<i>R.C. 4763.09; O.A.C. 1301:11-1-03</i>).	N/A	\$200 (<i>Ky. Rev. Stat. 324A.065</i>).	\$175 (<i>Mich. Comp. Laws 338.2238</i>).	\$145 (\$55 application fee plus \$90 certification fee), or, if applying in second year of license period, \$100 (\$55 application fee plus \$45 certification fee)	\$330 (\$120 application fee plus \$210 license fee) (<i>W. Va. Code R. 190-2-10</i>).

Residential Real Estate Appraiser License						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
					(49 Pa. Code 36.6).	
License duration	One year (R.C. 4763.08).	N/A	One year (Ky. Rev. Stat. 324A.045).	Two years (LARA, State Licensed Appraiser License).	Two years (63 Pa. Stat. 457.10).	One year (W. Va. Code R. 190-3-3).
Renewal fee	\$125 (R.C. 4763.09; O.A.C. 1301:11-1-03).	N/A	\$252 (201 Ky. Admin. Regs. 30:190).	\$350 (Mich. Comp. Laws 338.2238).	\$225 (49 Pa. Code 36.6).	\$210 (W. Va. Code R. 190-2-10).

Surrounding state comparison for temporary appraiser practice registration (LSC)

Temporary Appraiser Practice Registration						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
Type of regulation	Registration (R.C. 4763.19 and 4763.05(E)(2)).	Permit (Ind. Code 25-34.1-3-8; 876 Ind. Admin. Code 3-3-21).	Temporary practice certificate or license (Ky. Rev. Stat. 324A.030).	Permit (Mich. Comp. Laws 339.2607).	Registration (63 Pa. Stat. 457.3).	Permit (W. Va. Code 30-38-1 and 30-38-19).
Education or training	A certification or license issued in another state (R.C. 4763.05(E)(2)).	An appropriate license or certification in another jurisdiction (876	A certification or license issued in another state (201 Ky. Admin. Regs. 30:190).	Valid license from another jurisdiction (Mich. Comp. Laws 339.2625).	License or certification in another state (63 Pa. Stat. 457.8).	Licensed and in good standing in another jurisdiction that has substantially equivalent

Temporary Appraiser Practice Registration

	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
		<i>Ind. Admin. Code 3-3-21).</i>				requirements for licensure (<i>W. Va. Code R. 190-2-9</i>).
Experience	N/A	N/A	N/A	N/A	N/A	At least 18 years old (<i>W. Va. Code R. 190-2-9</i>).
Exam	N/A	N/A	N/A	N/A	N/A	N/A
Continuing education	N/A	N/A	N/A	N/A	N/A	N/A
Initial licensure fee	\$100 (<i>R.C. 4763.09; Ohio Dept. of Commerce, Appraiser: Temporary License/Certificate Application (PDF)</i>).	\$150 (<i>876 Ind. Admin. Code 3-2-7</i>).	\$150 (<i>201 Ky. Admin. Regs. 30:190</i>).	\$125 (<i>Mich. Comp. Laws 338.2238</i>).	\$30 (<i>49 Pa. Code 36.6</i>).	\$200 (<i>W. Va. Code R. 190-2-10</i>).
License duration	Duration of assignment or six months, with no more than two registrations in one year (<i>R.C.</i>	Duration of assignment or 12 months (<i>876 Ind. Admin. Code 3-3-21</i>).	Duration of assignment, unless an extension is granted (<i>201 Ky. Admin. Regs. 30:190</i>).	180 days, with up to one extension of 180 days (<i>Mich. Comp. Laws 339.2625</i>).	12 months and no more than three assignments (<i>49 Pa. Code 36.53</i>).	Duration of assignment or six months (<i>W. Va. Code R. 190-2-9</i>).

Temporary Appraiser Practice Registration						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
	4763.05; O.A.C. 1301:11-3-06).					
Renewal fee	N/A	N/A	N/A	N/A	N/A	N/A

Surrounding state comparison for real estate appraiser assistant registration (LSC)

Real Estate Appraiser Assistant Registration						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
Type of regulation	Registration (<i>R.C. 4763.19</i>).	Trainee appraiser license (<i>Ind. Code 25-34.1-3-2 and 25-34.1-3-8</i>).	Associate real property appraiser certification (<i>Ky. Rev. Stat. 324A.030</i>).	Limited real estate appraiser license (<i>Mich. Comp. Laws 339.2607</i>).	Appraiser trainee license (<i>63 Pa. Stat. 457.3</i>).	Permit (<i>W. Va. Code 30-38-1</i>).
Education or training	30 hours of coursework in basic appraisal principles, 30 hours in basic appraisal procedures, 15 hours in the National Uniform Standards of Professional Appraisal Practice	75 hours of coursework, including 30 hours of coursework in basic appraisal principles, 30 hours in basic appraisal procedures, 15 hours in the National Uniform Standards of	90 hours of coursework including 30 hours of coursework in basic appraisal principles, 30 hours in basic appraisal procedures, 15 hours in the National Uniform Standards of	75 hours of coursework approved by the Appraiser Qualification Board (30 hours in basic appraisal principles, 30 hours in basic appraisal procedures, and 15 hours in the	75 hours of coursework approved by the Appraiser Qualification Board (30 hours in basic appraisal principles, 30 hours in basic appraisal procedures, and 15 hours in the	A high school diploma or equivalent, 75 hours of real estate appraisal instruction (including 30 hours of basic appraisal principals and 30 hours of basic appraisal

Real Estate Appraiser Assistant Registration

	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
	or equivalent, one course devoted to fair housing law, and one Appraisal Qualifications Board supervisor/trainee course (<i>R.C. 4763.05; O.A.C. 1301:11-4-02</i>).	Professional Appraisal Practice or equivalent, and one Appraisal Qualifications Board supervisor/trainee course (<i>876 Ind. Admin. Code 3-3-3.1 and 3-6-10</i>).	Professional Appraisal Practice or equivalent, 15 hours in residential market analysis and highest and best use, and a seven-hour mandatory supervisor/associate course (<i>201 Ky. Admin. Regs. 30:190; Ky. Bd. of Appraisers, CE and Certification Requirements</i>).	National Uniform Standards of Professional Appraisal Practice or equivalent), plus one four-hour supervisor/trainee course (<i>LARA, Limited Appraiser License</i>).	National Uniform Standards of Professional Appraisal Practice or equivalent) (<i>49 Pa. Code 36.12a; Pa. Dept. of State, Licensed Appraiser Trainees</i>).	procedures), a supervisor-apprentice orientation course, and a three-hour West Virginia law course (<i>W. Va. Code R. 190-2-11; W. Va. Appraiser Licensing & Certification Bd., Application for Apprentice Permit (PDF)</i>).
Experience	At least 18 years of age (<i>R.C. 4763.05</i>).	N/A	N/A	At least 18 years of age (<i>Mich. Comp. Laws 339.2610</i>).	N/A	At least 18 years of age (<i>W. Va. Code 190-2-11</i>).
Exam	N/A	Yes (<i>876 Ind. Admin. Code 3-3-3.1</i>).	Yes (<i>201 Ky. Admin. Regs. 30:190</i>).	N/A	N/A	Yes (<i>W. Va. Code R. 190-2-11</i>).
Continuing education	14 hours every year, including a seven-hour National Uniform	28 hours every two years, including a seven-hour National	14 hours every year, including a seven-hour National Uniform	14 hours every year, including a seven-hour National Uniform	28 hours, including a seven-hour National Uniform	14 hours every year, including a seven-hour National Uniform

Real Estate Appraiser Assistant Registration						
	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
	Standards of Professional Appraisal Practice Update Course (<i>R.C. 4763.07; O.A.C. 1301:11-7-01</i>).	Uniform Standards of Professional Appraisal Practice Update Course (<i>876 Ind. Admin. Code 3-5-1 and 3-5-1.5</i>).	Standards of Professional Appraisal Practice Update Course (<i>201 Ky. Admin. Regs. 30:190</i>).	Standards of Professional Appraisal Practice Update Course (<i>Mich. Comp. Laws 339.2627; Mich. Admin. Code R. 339.23326</i>).	Standards of Professional Appraisal Practice Update Course and two hours covering Pennsylvania real estate appraiser requirements (<i>49 Pa. Code 36.41; Pa. Dept. of State, Licensed Appraiser Trainees</i>).	Standards of Professional Appraisal Practice Update Course, plus a three-hour West Virginia law course every four years (<i>W. Va. Code R. 190-2-11 and 190-3-4</i>).
Initial licensure fee	\$100 (<i>R.C. 4763.09</i>).	\$110 (<i>876 Ind. Admin. Code 3-2-7</i>).	\$212 (<i>201 Ky. Admin. Regs. 30:190</i>).	\$125 (<i>Mich. Comp. Laws 338.2238</i>).	\$75 (<i>49 Pa. Code 36.6</i>).	\$270 (\$120 application fee plus \$150 permit fee) (<i>Appraiser Licensing & Certification Bd., Application for Apprentice Permit (PDF)</i>).

Real Estate Appraiser Assistant Registration

	Ohio	Indiana	Kentucky	Michigan	Pennsylvania	West Virginia
License duration	One year (<i>R.C. 4763.08</i>).	Two years (<i>876 Ind. Admin. Code 3-5-1</i>).	One year (<i>Ky. Rev. Stat. 324A.045</i>).	Two years (<i>Mich. Bureau of Licensing and Regulatory Affairs, Renewing a License</i>).	Two years (<i>63 Pa. Stat. 457.10</i>).	One year (<i>W. Va. Code R. 190-3-3</i>).
Renewal fee	\$50 (<i>R.C. 4763.09; O.A.C. 1301:11-1-03</i>).	\$110 (<i>876 Ind. Admin. Code 3-2-7</i>).	\$212 (<i>201 Ky. Admin. Regs. 30:190</i>).	\$250 (<i>Mich. Comp. Laws 338.2238</i>).	\$150 (<i>49 Pa. Code 36.6</i>).	\$150 (<i>W. Va. Code R. 190-2-10</i>).