

324A.030 Assumption or use of title, designation, or abbreviation to create impression of certification or licensure prohibited -- Powers of certified or licensed appraiser -- Appraiser for Transportation Cabinet -- Prohibition against certain activities by unlicensed persons -- Application of chapter.

- (1) It shall be unlawful, unless certified or licensed by the board, for any person to:
 - (a) Assume or use any title, designation, or abbreviation likely to create the impression that he or she holds a license or certificate issued by the board;
 - (b) Describe or refer to any appraisal or evaluation of real property by the term, "state certified," "state licensed," or words of substantially similar meaning;
 - (c) Assume or use any title, designation, or abbreviation likely to create the impression of certification or licensure by the state as a real property appraiser firm, partnership, or corporation; or
 - (d) Use the title "real property appraiser," "real estate appraiser," "real property damage appraiser," or "appraiser" in relation to real property or federally related transactions.
- (2) A certificate holder or licensee shall not assume or use any title, designation, or abbreviation likely to create the impression of certification or licensure by the board other than the correct type of certification or licensure.
- (3) Each certificate holder or licensee who is a resident of Kentucky shall have and maintain a definite place of business in this state, a current email address, and a current telephone number. A nonresident is not required to maintain an active place of business in this state if a definite place of business is maintained in the state where the nonresident resides. A nonresident shall maintain a current email address and a current telephone number.
- (4) Failure by a certificate holder or licensee to notify the board of any change of business address, change of company name, change of surname, change of phone number, or change of email address within thirty (30) days of the change shall result in a penalty not to exceed two hundred dollars (\$200).
- (5) In the case of the death of a certificate holder or licensee, the board may permit a suitable individual to complete the affairs and appraisal assignments of the deceased.
- (6) For any employee of the Transportation Cabinet whose job description includes real property appraisals which require certification, the Transportation Cabinet shall bear the costs of initial application, examination, continued education, and biennial renewal.
- (7)
 - (a) Those Transportation Cabinet employees serving as right-of-way agents or supervisors, who actually perform on-site appraisals as part of their job descriptions and who have obtained an appraiser certification under KRS 324A.010 to 324A.100, shall receive a five percent (5%) salary increase effective January 1 following certification.
 - (b) The salary increase provided in paragraph (a) of this subsection shall be made within existing Transportation Cabinet appropriations.
- (8) A person shall not provide appraisal, appraisal review, or appraisal consulting

assignments or perform any of the duties usually performed by a licensed or certified real property appraiser for a federally related transaction unless the person at the time holds a license or certification of real property appraiser issued and validly existing under the laws of the Commonwealth of Kentucky, as provided in this chapter.

- (9) (a) It shall be unlawful for any person not licensed or certified as a real property appraiser by the board to provide any type of appraisal, appraisal review, or appraisal consulting assignment or perform any of the duties usually performed by a licensed or certified real property appraiser in the Commonwealth of Kentucky.
- (b) Paragraph (a) of this subsection shall not apply to:
 - 1. Individuals who render professional assistance in arriving at a real property analysis, opinion, or conclusion;
 - 2. Mass appraisals for tax purposes;
 - 3. A court appraisal directive; and
 - 4. Transportation Cabinet employees in their professional capacity, except for any employee of the Transportation Cabinet whose job description requires certification.
- (10) This chapter shall not prohibit a licensed or certified real property appraiser from providing an evaluation. When providing an evaluation, a licensed or certified real property appraiser shall:
 - (a) Not indicate his or her status as a licensed or certified real property appraiser; and
 - (b) Include the following disclaimer on the first page of the evaluation:

"This evaluation is not subject to compliance with the Uniform Standards of Professional Appraisal Practice."
- (11) This chapter shall not prohibit any person who is licensed to practice in this state under any other law from engaging in the practice for which the person is licensed.
- (12) Except as otherwise provided by federal law, this chapter shall not prohibit a bank, banker, or institutions of the farm credit system organized under the Farm Credit Act of 1971, 12 U.S.C. sec. 2001 et seq., as amended, from providing or conducting an appraisal or appraisal review in the normal course of business.
- (13) This chapter shall not apply to chattel, including but not limited to furniture, livestock, vehicles, and jewelry.
- (14) This chapter shall not apply to any of the following in the settlement of an insurance claim:
 - (a) A staff adjuster, or an independent adjuster, licensed under KRS Chapter 304; or
 - (b) Any other representative of an insurance company.
- (15) (a) An appraiser shall not negotiate, or advertise to negotiate, on behalf of any insured on any insurance claim relating to real property.
- (b) An appraiser may advocate for his or her appraisal report and the accuracy of it.

Effective: July 15, 2026

History: Amended 2026 Ky. Acts ch. 172, sec. 6, effective July 15, 2026. -- Amended 2013 Ky. Acts ch. 46, sec. 9, effective June 25, 2013. -- Amended 1998 Ky. Acts ch. 377, sec. 2, effective July 15, 1998. -- Amended 1992 Ky. Acts ch. 247, sec. 3, effective April 7, 1992. -- Created 1990 Ky. Acts ch. 383, sec. 5, effective July 13, 1990.