

PUBLIC PROTECTION CABINET
Real Estate Appraisers Board
(New Administrative Regulation)

831 KAR 3:020. General requirements for certification and licensure.

RELATES TO: KRS Chapter 324A, 12 U.S.C. § 3350

STATUTORY AUTHORITY: KRS 324A.035

CERTIFICATION STATEMENT:

NECESSITY, FUNCTION, AND CONFORMITY: KRS 324A.020 and 324A.035 require the Real Estate Appraisers Board, with the review of the director of the Kentucky Division of Real Property Boards, to promulgate administrative regulations necessary to carry out the provisions of KRS Chapter 324A. This administrative regulation is necessary to comply with Title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989 (12 U.S.C. § 3331 through 12 U.S.C. § 3351), and KRS Chapter 324A. KRS 324A.035(3) (a) and (b) require the board to establish by administrative regulations requirements for classifications of appraisers and certification and licensure. KRS 324A.035(2) requires the board to establish by administrative regulation licensure of appraisers of real property in nonfederally related transactions. KRS 324A.065 requires the board to establish and collect fees for certification or licensure as an appraiser. KRS 12.245, KRS 12.334, KRS 12.354, and KRS 12.357 require state agencies to process applications of military servicemembers, veterans, and spouses with requirements specific to education, licensing, and fees. The Real Property Appraiser Qualification Criteria of the Appraiser Qualification Board of the Appraisal Foundation requires certain military servicemembers be held to the criteria in effect on January 1, 2026. This administrative regulation describes general requirements for certification and licensure, requirements for individuals applying under KRS 12.245, 12.334, 12.354, and 12.357, and requirements for licensure of nonfederally related transactions.

Section 1. Types of Appraisers.

- (1) An appraiser for a federally related transaction shall be a(n):
 - (a) Associate real property appraiser;
 - (b) Licensed residential real property appraiser;
 - (c) Certified residential real property appraiser; or
 - (d) Certified general real property appraiser.
- (2) The board may license nonfederal real property appraisers pursuant to Section 4 of this administrative regulation.

Section 2. General Requirements for Certification or Licensure. Except as provided by Sections 3 and 4 of this administrative regulation, certification or licensure shall be granted if an applicant:

- (1) Meets the education requirements established by 831 KAR 3:030;
- (2) Meets the appraisal experience requirements established by 831 KAR 3:040;
- (3) Meets the examination requirements established by 831 KAR 3:050;
- (4) Completes and submits a notarized application form for the type of certification or licensure sought, incorporated by reference in Section 5 of this administrative regulation;
- (5) Submits to a national fingerprint-supported criminal background check in accordance with 831 KAR 3:080;
- (6) Pays the initial application fee established in 831 KAR 3:010 Section 1(1)(a); and
- (7) For applications for licensed residential real property appraiser, certified residential real property appraiser, and certified general real property appraiser, pays the roster fee established in 831 KAR 3:010 Section 1(1)(f).

Section 3. Armed Forces and Military Spousal Exception.

- (1) Applicants for licensure or certification seeking to claim an exception under KRS 12.245, KRS 12.334, KRS 12.354, or KRS 12.357, shall so indicate by marking the appropriate selection box and shall submit supporting documentation.
- (2) The board shall review an application claiming an exception under KRS 12.245, KRS 12.334, KRS 12.354, or KRS 12.357, within thirty (30) days of receipt by the board.
- (3) An applicant who was a member of a Reserve component of the U.S. Armed Forces, who was pursuing an appraiser licensure or certification prior to December 1, 2011, and who was called to active duty between December 1, 2011 and December 31, 2014, may satisfy the examination, education, and experience requirements under the 2008 AQB Real Property Appraiser Qualification Criteria instead of the requirements in this administrative regulation for a time period equal to the applicant's time of active duty, plus twelve (12) months.

Section 4. Licensed Nonfederal Real Property Appraisers.

- (1) An applicant shall be licensed as a nonfederal real property appraiser if:
 - (a) The applicant possesses a:
 1. High school diploma; or
 2. General equivalency diploma; and
 - (b) Applies to the board on the Application for Nonfederal Real Property Appraiser License.
- (2) A licensed nonfederal real property appraiser shall not be required to meet the conditions established for the:
 - (a) Certification of:
 1. General real property appraisers; or
 2. Residential real property appraisers.
 - (b) Licensure of licensed residential real property appraisers.
- (3) A licensed nonfederal real property appraiser shall not perform real property appraisals of property that is the subject of a federally related transaction.
- (4) The provisions of this section shall not apply to persons who, prior to April 7, 1992, have engaged in the appraisal of real property for at least ten (10) years. Applicants who wish to be limited to appraisals of nonfederally related transactions, and who have engaged in the appraisal of real estate for at least ten (10) years prior to April 7, 1992, shall be licensed as nonfederal real property appraisers.

Section 5. Incorporation by Reference.

- (1) The following material is incorporated by reference:
 - (a) "Nonfederal Real Property Appraiser Application," KREAB Form 001, March 2026.
 - (b) "Associate Real Property Appraiser Application," KREAB Form 002, March 2026;
 - (c) "Licensed Residential Real Property Appraiser Application," KREAB Form 003, March 2026;
 - (d) "Certified Residential Real Property Appraiser Application," KREAB Form 004, March 2026;
 - (e) "Certified General Real Property Appraiser Application," KREAB Form 005, March 2026; and
 - (f) "Uniform Standards of Professional Appraisal Practice (USPAP)," 2024 Edition, published by The Appraisal Foundation.
- (2) This material may be inspected, copied, or obtained, subject to applicable copyright law, at the Kentucky Real Estate Appraisers Board, 500 Mero Street, Frankfort, Kentucky 40601, (502) 564-4000, Monday through Friday, 8 a.m. to 4:30 p.m. Eastern Time, and is available on the board website, kreab.ky.gov.

(3) The Uniform Standards of Professional Appraisal Practice (USPAP), 2024 Edition, is also available online at <https://www.appraisalfoundation.org>.

JOHN DEXTER OUTLAW, Board Chairperson

TRACY CARROLL, Director

RAY A. PERRY, Secretary

APPROVED BY AGENCY: March 25, 2026

FILED WITH LRC: March 30, 2026 at 2:50 p.m.

PUBLIC HEARING AND COMMENT PERIOD: A public hearing on this administrative regulation shall be held on June 24, 2026, at 1:00 P.M. Eastern Time at the Mayo-Underwood Building, Room 133CE, 500 Mero Street, Frankfort, Kentucky 40601. Individuals interested in being heard at this hearing shall notify this agency in writing by five workdays prior to the hearing, of their intent to attend. If no notification of intent to attend the hearing was received by that date, the hearing may be canceled. A transcript of the public hearing will not be made unless a written request for a transcript is made. If you do not wish to be heard at the public hearing, you may submit written comments on the proposed administrative regulation. Written comments shall be accepted through June 30, 2026. Send written notification of intent to be heard at the public hearing or written comments on the proposed administrative regulation to the contact person.

CONTACT PERSON: Patrick Riley, General Counsel, Kentucky Real Estate Appraisers Board, 500 Mero Street, Frankfort, Kentucky 40601, Email patrick.riley@ky.gov, Tel. (502) 782-2618.