

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

831 KAR 3:100. Continuing education required for certification and licensure.

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

STATUTORY AUTHORITY: KRS 324A.035, 324A.065

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 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) (f) requires the board to establish requirements for continuing education of appraisers. This administrative regulation establishes continuing education requirements for certification and licensure.

Section 1. Annual continuing education requirements for licensed or certified real property appraisers.

(1) A continuing education cycle starts on June 1 of a given year and lasts through May 31 of the following year.

(2) Each associate real property appraiser, licensed residential real property appraiser, certified residential real property appraiser, and certified general real property appraiser shall complete fourteen (14) hours of board approved continuing education during each continuing education cycle.

(3) An associate real property appraiser, licensed residential real property appraiser, certified residential real property appraiser, or certified general real property appraiser who fails to comply with subsection (2) of this section shall not be eligible to renew a license or certificate under 831 KAR 3:110 Section 1 and Section 2.

(4) The board may place a credential in inactive status if the board determines a deficiency in continuing education was due to extenuating circumstances beyond the control of the credential holder and the credential holder or a person authorized by law to act on behalf of the credential holder submits a request for inactive status and an explanation of the extenuating circumstances including any supporting documentation. A credential placed in inactive status by the board shall expire three (3) years after placement in inactive status unless reactivated by the credential holder.

(5) A credential holder seeking to reactivate a credential placed in inactive status pursuant to this subsection shall comply with the requirements of 831 KAR 3:120 Section 2, including the most recent edition of the seven (7) hour Valuation Bias and Fair Housing Laws and Regulations course under Section 2 of this present administrative regulation.

(6) A licensed nonfederal real property appraiser shall not be required to complete continuing education.

(7) A credential holder shall not receive continuing education credit for repeating a continuing education course or an appraisal educational program within a continuing education cycle, except that a credential holder may receive continuing education credit for repeating the seven (7) hour National Uniform Standards of Professional Appraisal Practice Continuing Education Course, or its equivalent, if an updated version of the course is approved by the AQB after a credential holder takes the course during a continuing education cycle.

Section 2. National Uniform Standards of Professional Appraisal Practice Continuing Education Course Requirement. Each associate real property appraiser, licensed residential real property appraiser, certified residential real property appraiser, and certified general real property appraiser shall successfully complete the seven (7) hour National Uniform Standards of Professional Appraisal Practice Continuing Education Course, or its equivalent, every two (2) calendar years. Equivalency shall be determined by the Appraiser Qualifications Board Course Approval Program or by an alternate method established by the AQB.

Section 3. Valuation Bias and Fair Housing Laws and Regulations Course Requirement.

(1) Beginning January 1, 2026, each associate shall successfully complete a one-time eight (8) hour Valuation Bias and Fair Housing Laws and Regulations course approved by the Board.

(2) Beginning January 1, 2026, each licensed residential real property appraiser, certified residential real property appraiser, and certified general real property appraiser shall successfully complete a one-time seven (7) hour Valuation Bias and Fair Housing Laws and Regulations course approved by the Board.

(3) Every two (2) calendar years thereafter, each associate, licensed residential real property appraiser, certified residential real property appraiser, and certified general real property appraiser shall successfully complete a four (4) hour Valuation Bias and Fair Housing Laws and Regulations course approved by the board.

Section 4. Board approved continuing education credit.

(1) Board approved continuing education shall include:

(a) Continuing education courses approved by the board; or

(b) Participation, other than as a student, in appraisal educational programs and processes not to exceed seven (7) hours of the required fourteen (14) hours of continuing education for each continuing education cycle.

(2) Appraisal educational programs and processes shall include:

(a) Teaching a course. Credit for instructing any given course shall only be awarded one (1) time during a continuing education cycle;

(b) Program development;

(c) Authorship of textbooks; or

(d) Similar activities.

(3) Continuing education courses taken by an individual to fulfill the continuing education class hour requirement for a different credential than the individual's current credential may be simultaneously counted towards the continuing education requirement of the individual's current credential.

(4) The board shall accept real estate appraisal-related field trips for credit toward the continuing education requirements. However, transit time to or from a field trip destination may not be included when awarding credit unless instruction occurs during transit time. Credit toward continuing education requirements for courses regarding USPAP shall only be awarded when the course is instructed by at least one AQB Certified USPAP Instructor who is also a state certified appraiser in good standing.

Section 5. Extension of time for completion of annual continuing education requirement.

(1) An associate real property appraiser, licensed residential real property appraiser, certified residential real property appraiser, or certified general real property appraiser may request an extension of time to complete the requirements of Section 1 of this regulation by submitting a written request for an extension of time to the board prior to the conclusion of a continuing education cycle.

(2) The board shall grant an extension of up to ninety (90) days for a certificate holder or licensee:

- (a) Returning from active military duty; or
- (b) Whose business or residence is located in a county that has been declared a disaster area by the Governor of Kentucky or the President of the United States.
- (3) Waivers may not be granted to credential holders who have failed to meet the continuing education requirements.

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.