

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

831 KAR 3:130. Education provider and instructor standards and requirements.

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 approval of the director of the Division of Real Estate 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 requires the board to establish requirements for the education of appraisers. This administrative regulation describes how to have education courses approved as an education provider, establishes standards for course approval, education providers, and instructors, and establishes requirements for approval and renewal for education instructors.

Section 1. Education provider requirements for course approval and renewal.

(1) To apply for board approval of a prelicensing or continuing education course or to renew board approval, an Applicant shall submit:

- (a) A copy of the certificate of approval from the Kentucky Commission on Proprietary Education or the Kentucky Department of Education, if applicable;
- (b) A sample schedule outlining how a course will be presented;
- (c) A copy of an education provider brochure or information sheet promoting the education provider;
- (d) A sample copy of an official transcript from the education provider; and
- (e) For each course to be offered by the applicant:
 1. An Instructor Application and current resume or curriculum vitae for each instructor of the course, unless the instructor has been approved by the board under Section 4 of this regulation; and
 2. An Application for Course Approval and all items required by 831 KAR 3:140 unless the course has previously been approved by the board under 831 KAR 3:140.

(2) Board approval of a prelicensing or continuing education course shall expire on May 31 of each year.

(3) To renew board approval, an education provider shall submit an Application for Course Approval on or before May 31 of each year.

(4) The content of a course to be offered by an applicant must cover an area of study outlined in 831 KAR 3:030 or 831 KAR 3:140.

(5) An applicant shall not offer courses or programs of study for credit toward qualifying education under 831 KAR 3:030 or for credit for continuing education under 831 KAR 3:100 until the applicant receives notice of approval from the board.

Section 2. Standards for education providers.

(1) An education provider shall be one of the following:

- (a) Colleges or universities;
- (b) Community or junior colleges;
- (c) Real estate appraisal or real estate-related organizations;
- (d) State or federal agencies or commissions;
- (e) Proprietary schools;
- (f) Providers approved by state certification or licensing agencies; or

- (g) The Appraisal Foundation or its boards.
- (2) An education provider shall notify the board within fourteen (14) days of a change in the information originally furnished on an Application for Course Approval or in an attachment to the Application for Course Approval.
- (3) The curriculum offered by the education provider shall:
 - (a) Include a minimum of two (2) class hours for each continuing education course offered for continuing education credit under 831 KAR 3:100;
 - (b) Include a minimum of fifteen (15) class hours, including examination time, for each qualifying education course offered for qualifying education credit under 831 KAR 3:030;
 - (c) Be conducted for a maximum of no more than twelve (12) hours during a twenty-four (24) hour period; and
 - (d) Consist of courses covering the topics listed in 831 KAR 3:030 or 831 KAR 3:140.
- (4) An approved real estate appraisal education provider shall maintain accurate and permanent records on each student enrolled in a course.
 - (a) A permanent record shall include:
 - 1. Each student's record of courses completed or attempted, academic hours awarded, and final grades; and
 - 2. A board-approved certificate of completion form for each student and proof that it was provided to each student upon completion of a course.
 - (b) A permanent record shall:
 - 1. Be maintained for five (5) years; and
 - 2. Include student attendance records and test scores.
- (5) By June 1 of each year, an education provider shall submit to the board a roster with the names of the individuals who attended each course approved by the board and shall indicate whether each student passed an examination, if applicable, by June 1 of each licensure year.
- (6) An education provider shall provide to the student a certificate of course completion immediately upon the completion of any course.
- (7) An education provider shall permit inspection and monitoring by the board or its designee to evaluate all aspects of the administration or operation of the education provider and courses offered by the education provider.

Section 3. Withdrawal of board approval of an education course.

- (1) The board shall issue a notice of deficiency to an education provider if the board determines a deficiency of the education provider in one or more of the following:
 - (a) Information contained in an Application for Course Approval or in an attachment to the Application for Course Approval is inaccurate or misleading;
 - (b) The education provider does not comply with this regulation; or
 - (c) Deficient course instruction has been identified by the board or its investigator.
- (2) An education provider shall:
 - (a) Correct each deficiency listed in the notice of deficiency within thirty (30) days of receipt of a notice of deficiency and shall submit proof of correction to the board; or
 - (b) Submit a written request for an administrative hearing to contest the notice of deficiency in accordance with KRS Chapter 13B.
- (3) If an education provider fails to correct each deficiency listed in a notice of deficiency by the board within thirty (30) days of receipt, or does not request an administrative hearing, board approval for that education course shall expire.

Section 4. Instructor approval and renewal.

- (1) To apply for board approval as an instructor, or to renew board approval, an applicant shall submit:
 - (a) A completed Instructor Application; and

- (b) A copy of a current resume or curriculum vitae.
- (2) Board approval of an instructor shall expire on May 31 of each year.
- (3) To renew board approval, an instructor shall submit an Instructor Application on or before May 31 of each year.
- (4) An education provider may submit an Instructor Application on behalf of an applicant for approval as an instructor.

Section 5. Standards for instructors.

- (1) An instructor shall have:
 - (a) A baccalaureate degree or higher in real estate, business, law, finance or education from a college or university duly accredited by a nationally recognized accrediting organization;
 - (b) An associate degree in real estate from a college or university duly accredited by a nationally recognized accrediting organization;
 - (c) Completed five (5) consecutive years full-time experience, with an average of at least twenty (20) hours per week, in the real estate appraisal related subject area that he or she is teaching; or
 - (d) A combination of teaching, education, and full-time experience, averaging at least twenty (20) hours per week for each year of experience, in real estate appraisal totaling five (5) years.
- (2) An instructor shall possess:
 - (a) A thorough familiarity of the provisions of KRS 324A and 831 KAR Chapter 3, and their effect on the subject area of the course;
 - (b) A thorough knowledge of the subject area of the course he or she is teaching, including property type and proper appraisal methods and techniques applicable to the subject area; and
 - (c) A thorough familiarity with the current edition of the Uniform Standards of Professional Appraisal Practice.
- (3) An instructor for courses that are specific to the certified general real property appraiser level shall be a certified general real property appraiser in good standing in any jurisdiction.
- (4) An instructor for courses that are specific to the certified residential real property appraiser level or the licensed real property appraiser level shall be a certified general real property appraiser in good standing or a certified residential real property appraiser in good standing in any jurisdiction.
- (5) An instructor of any course titled "Uniform Standards of Professional Appraisal Practice" qualifying education course or continuing education course shall, prior to teaching such course, submit to the board:
 - (a) A copy of the AQB board-certified USPAP instructor approval certificate which includes the instructor approval number and the date of course completion; and
 - (b) Proof that the instructor is currently in good standing with the AQB national instructor approval program.

Section 6. Withdrawal of board approval of an instructor.

- (1) The board shall issue a notice of deficiency to an instructor if the board determines a deficiency of the instructor in one or more of the following:
 - (a) A violation of a provision of KRS 324A.050 or an administrative regulation promulgated by the board that results in the suspension or revocation of the instructor's credential;
 - (b) Falsification of material submitted to the board to become an approved instructor;
 - (c) Falsification of a student's hours of attendance or grades in a course;
 - (d) Failure to be present during the class hour or leaving the course under the supervision of an instructor not approved by the board;

- (e) Failure to provide to any materials requested by the board; or
 - (f) Improper conduct or incompetence in instruction as found in the report of a board investigator.
- (2) An instructor shall:
- (a) Correct each deficiency listed in the notice of deficiency within thirty (30) days of receipt of a notice of deficiency, and shall submit proof of correction to the board; or
 - (b) Submit a written request for an administrative hearing to contest the notice of deficiency in accordance with KRS Chapter 13B.
- (3) If an instructor fails to correct each deficiency listed in a notice of deficiency by the board within (30) days of receipt, or does not request an administrative hearing, board approval for that instructor shall expire.

Section 7. Incorporation by Reference.

- (1) "Instructor Application," KREAB Form 012, March 2026, is incorporated by reference.
- (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.

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.