

# HOUSE BILL 1021

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By: **Delegates Taylor and Holmes**

Introduced and read first time: February 3, 2025

Assigned to: Economic Matters

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Committee Report: Favorable with amendments

House action: Adopted

Read second time: March 6, 2025

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## CHAPTER \_\_\_\_\_

1 AN ACT concerning

2 **Real Estate Appraisers – Licensure and Certification – Qualifications**

3 FOR the purpose of prohibiting the State Commission of Real Estate Appraisers, Appraisal  
4 Management Companies, and Home Inspectors from requiring an applicant to hold  
5 a bachelor’s degree or higher to qualify for a certain certification or licensure as a  
6 real estate appraiser; and generally relating to certification and licensing  
7 requirements for a real estate appraiser.

8 BY repealing and reenacting, with amendments,  
9 Article – Business Occupations and Professions  
10 Section 16–302 and 16–503  
11 Annotated Code of Maryland  
12 (2018 Replacement Volume and 2024 Supplement)

13 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,  
14 That the Laws of Maryland read as follows:

15 **Article – Business Occupations and Professions**

16 16–302.

17 (a) To qualify for a real estate appraisal license, an applicant shall be an  
18 individual who meets the requirements of this section.

19 (b) An applicant shall be of good character and reputation.

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

Underlining indicates amendments to bill.

~~Strike out~~ indicates matter stricken from the bill by amendment or deleted from the law by amendment.



1 (c) An applicant shall be at least 18 years old.

2 (d) (1) An applicant shall satisfy the minimum real estate appraiser  
3 qualifications for licensure established under the federal Financial Institutions Reform,  
4 Recovery, and Enforcement Act of 1989.

5 (2) An applicant shall have completed:

6 (i) at least 1,000 hours providing real estate appraiser services as a  
7 real estate appraiser trainee under the supervision of a certified appraiser; or

8 (ii) the Real Property Appraiser Qualification Criteria of the  
9 Practical Applications of Real Estate Appraisal program adopted by the Appraisal  
10 Foundation Appraiser Qualifications Board authorized under the federal Financial  
11 Institutions Reform, Recovery, and Enforcement Act of 1989.

12 (3) Classroom hours of study required by this section may be conducted by:

13 (i) an accredited university, college, or community or junior college;

14 (ii) an approved appraisal society, institute, or association; or

15 (iii) another school that the Commission approves.

16 (4) The Commission shall approve all courses of study required under this  
17 section.

18 **(5) THE COMMISSION MAY NOT REQUIRE AN APPLICANT TO HOLD A**  
19 **BACHELOR'S DEGREE OR HIGHER TO QUALIFY FOR LICENSURE UNDER THIS**  
20 **SECTION.**

21 (e) Except as otherwise provided in this subtitle, the applicant shall pass an  
22 examination given by the Commission or the Commission's designee under this subtitle.

23 (f) (1) If an applicant is not a resident of the State, the applicant shall submit  
24 to the Commission an irrevocable consent, as provided under this subsection.

25 (2) The consent required under this section shall specify that service of  
26 process on the Secretary shall bind the applicant in any action about the provision of real  
27 estate appraisal services brought against the applicant in any county of the State.

28 (g) The Commission shall adopt additional requirements under this section if  
29 necessary to comply with the minimum real estate appraiser qualifications established  
30 under the federal Financial Institutions Reform, Recovery, and Enforcement Act of 1989.

1 (h) The Commission may monitor and review any course of study approved under  
2 this section.

3 16–503.

4 (a) To qualify for a certificate for residential or general real estate appraisal, an  
5 applicant shall be an individual who meets the requirements of this section.

6 (b) (1) An applicant shall:

7 (i) be of good character and reputation;

8 (ii) be at least 18 years old; and

9 (iii) satisfy the minimum real estate appraiser qualifications for  
10 residential certification or general certification, as appropriate, established under the  
11 federal Financial Institutions Reform, Recovery, and Enforcement Act of 1989.

12 (2) An applicant shall have completed:

13 (i) at least 1,500 hours providing real estate appraiser services as a  
14 real estate appraiser trainee under the supervision of a certified appraiser; or

15 (ii) the Real Property Appraiser Qualification Criteria of the  
16 Practical Applications of Real Estate Appraisal program adopted by the Appraisal  
17 Foundation Appraiser Qualifications Board authorized under the federal Financial  
18 Institutions Reform, Recovery, and Enforcement Act of 1989.

19 (3) Classroom hours of study required under this section may be conducted  
20 by:

21 (i) an accredited university, college, or community or junior college;

22 (ii) an approved appraisal society, institute, or association; or

23 (iii) another school that the Commission approves.

24 (4) The Commission shall approve all courses of study required under this  
25 section.

26 **(5) THE COMMISSION MAY NOT REQUIRE AN APPLICANT TO HOLD A**  
27 **BACHELOR’S DEGREE OR HIGHER TO QUALIFY FOR RESIDENTIAL CERTIFICATION**  
28 **UNDER THIS SECTION.**

29 (c) An applicant shall pass the examination for a certificate for residential or  
30 general real estate appraisal given by the Commission or the Commission’s designee under  
31 this subtitle.

1 (d) (1) If an applicant is not a resident of the State, the applicant shall submit  
2 to the Commission an irrevocable consent, as provided under this subsection.

3 (2) The consent required under this subsection shall specify that service of  
4 process on the Secretary of State shall bind the applicant in any action about the provision  
5 of certified real estate appraisal services against the applicant in any county of the State.

6 (e) An applicant shall meet any other requirement that the Commission adopts  
7 by regulation.

8 (f) The Commission shall adopt additional requirements under this section if  
9 necessary to comply with the minimum real estate appraiser qualifications established  
10 under the federal Financial Institutions Reform, Recovery, and Enforcement Act of 1989.

11 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
12 October 1, 2025.

Approved:

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Governor.

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Speaker of the House of Delegates.

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President of the Senate.