

HOUSE BILL 1021

C3

5lr3520

By: **Delegates Taylor and Holmes**

Introduced and read first time: February 3, 2025

Assigned to: Economic Matters

A BILL ENTITLED

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 certification or licensure as a real estate
6 appraiser; and generally relating to certification and licensing requirements for a
7 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.

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

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

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 (2) An applicant shall have completed:

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

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

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

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

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

11 (iii) another school that the Commission approves.

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

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

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

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

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

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

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

29 16-503.

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

1 (b) (1) An applicant shall:

2 (i) be of good character and reputation;

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

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

7 (2) An applicant shall have completed:

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

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

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

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

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

18 (iii) another school that the Commission approves.

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

21 **(5) THE COMMISSION MAY NOT REQUIRE AN APPLICANT TO HOLD A**
22 **BACHELOR'S DEGREE OR HIGHER TO QUALIFY FOR CERTIFICATION UNDER THIS**
23 **SECTION.**

24 (c) An applicant shall pass the examination for a certificate for residential or
25 general real estate appraisal given by the Commission or the Commission's designee under
26 this subtitle.

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

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

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

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

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