

Chapter 341

(House Bill 1021)

AN ACT concerning

Real Estate Appraisers – Licensure and Certification – Qualifications

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

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

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

Article – Business Occupations and Professions

16–302.

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

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

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

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

(2) An applicant shall have completed:

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

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

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

- (i) an accredited university, college, or community or junior college;
- (ii) an approved appraisal society, institute, or association; or
- (iii) another school that the Commission approves.

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

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

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

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

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

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

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

16-503.

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

(b) (1) An applicant shall:

- (i) be of good character and reputation;
- (ii) be at least 18 years old; and

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

(2) An applicant shall have completed:

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

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

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

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

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

(iii) another school that the Commission approves.

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

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

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

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

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

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

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

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

Approved by the Governor, May 6, 2025.