



WEST VIRGINIA SECRETARY OF STATE

MAC WARNER

ADMINISTRATIVE LAW DIVISION

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Office of West Virginia  
Secretary Of State

## NOTICE OF RULE MODIFICATION OF A PROPOSED RULE

AGENCY: Real Estate Appraiser Licensing And  
Certification Board

RULE TYPE: Legislative

TITLE-SERIES: 190-02

RULE NAME: Requirements for Licensure and  
Certification

CITE AUTHORITY: §30-38

The above proposed Legislative rules, following review by the Legislative Rule Making Review Committee, is hereby modified as a result of review and comment by the Legislative Rule Making Review Committee. The attached modifications are filed with the Secretary of State.

**BY CHOOSING 'YES', I ATTEST THAT THE PREVIOUS STATEMENT IS TRUE AND CORRECT.**

Yes

**Jeffrey B Burrell -- By my signature, I certify that I am the person authorized to file legislative rules, in accordance with West Virginia Code §29A-3-11 and §39A-3-2.**

TITLE 190 LEGISLATIVE RULE  
WEST VIRGINIA REAL ESTATE APPRAISER  
LICENSING & CERTIFICATION BOARD

SERIES 2  
REQUIREMENTS FOR LICENSURE AND CERTIFICATION

**§190-2-1. General.**

1.1. Scope. -- This rule establishes the requirements for an applicant to become a licensed or certified real estate appraiser in the state of West Virginia.

1.2. Authority. -- W.Va. Code §§ 30-1-6b, 30-38-4; 30-38-5; 30-38-6; 30-38-7; 30-38-9; 30-38-11, 30-1-23.

1.3. Filing Date. – ~~April 19, 2022~~

1.4. Effective Date. – ~~April 19, 2022~~

1.5. Sunset Provision – This rule shall terminate and have no further force or effect on August 1, 2030.

**§190-2-2. Definitions.**

2.1. “Accredited colleges, universities and junior and community colleges” means those institutions of higher learning under the Higher Education Policy Commission or listed in the Transfer of Credit Practices of Designated Educational Institutions, published by the American Association of Collegiate Registrars and Admissions Officers.

2.2. “Adult distributive or marketing education programs” means those programs offered at schools approved by the Higher Education Policy Commission or any other local, state or federal government agency, board or commission to teach adult education or marketing courses.

2.3. “Appraisal Foundation” means The Appraisal Foundation established on November 30, 1987, as a not-for-profit corporation under the laws of Illinois.

2.4. “Appraiser Qualifications Board” or “AQB” means the board created by the Appraisal Foundation to establish minimum criteria for the licensure and certification of qualified appraisers by defining, issuing, and promoting qualification criteria; to disseminate the qualification criteria to states, governmental entities and others; and to develop or assist in the development of examinations for qualified appraisers.

2.5. “Board” means the West Virginia Real Estate Appraiser Licensing and Certification Board.

2.6. “Classroom hour” means 50 minutes out of each 60 minutes of actual classroom instruction in courses approved by the board.

2.7. "Classroom hour of distance education" means the allotted course time approved by the International Distance Education Certification Center (IDECC) delivery certification, the AQB and the board.

2.8. “Direct supervision” means that a supervisor shall accompany and view the exterior and interior of all properties with the supervised apprentice or appraiser; review each appraisal report; assign work to the

apprentice or appraiser only if the apprentice or appraiser is competent to perform the work; accept full responsibility for the report; and approve and sign the report as being independently and impartially prepared in compliance with the USPAP and applicable statutory requirements.

2.9. "Experience" as used in this rule includes but is not limited to experience gained in the performance of traditional appraisal assignments, or in the performance of the following: fee and staff appraisals; ad valorem tax appraisal; condemnation appraisal; technical review appraisal; appraisal analysis; real estate consulting; highest and best use analysis; ~~and~~ feasibility analysis or study; any practicum course approved by the AQB Course Approval Program, or the Board, or PAREA.

2.10. "Licensee" means a person who holds a current valid license as a state licensed residential real estate appraiser, a certification as a state certified residential real estate appraiser or a certification as a state certified general real estate appraiser issued under the provisions of W. Va. Code §§30-38 et seq.

2.11. "Local, state or federal government agency, board or commission" means any entity established by any local, federal or state government to protect or promote the health, safety and welfare for the citizens of its domain.

2.12. "LIW" means the Low-Income Waiver form used to request a waiver of the initial licensing fee for low-income individuals, as authorized in W. VA. Code §30-1-23.

2.13. "Low-Income individual" means an individual in the local labor market, as defined in W. Va. Code §21-1C-2, whose household adjusted gross income is below 130 percent of the federal poverty line. This term also includes any person enrolled in a state or federal public assistance program including, but not limited to, the Temporary Assistance for Needy Families Program, Medicaid, or the Supplemental Nutrition Assistance Program.

2.14. "Military families" means any person who served as an active member of the armed forces of the United States, the National Guard, or a reserve component as described in 38 U.S.C. § 101, honorably discharged veterans of those forces, and their spouses. This term also includes surviving spouses of deceased service members who have not remarried.

2.15. "MFW" means the Military Family Waiver form used to request a waiver of the initial licensing fee for military service members and their spouses, as described in West Virginia Code § 30-1-23.

2.16. "National Registry of the Appraisal Subcommittee" means the database of State Licensed, State Certified Residential and State Certified General Appraisers who are eligible to perform appraisals in connection with federally related transactions which is maintained by the Appraisal Subcommittee of the Federal Financial Institutions Examination Council (the Appraisal Subcommittee).

2.17. "Non-residential property" means any real property other than residential real property.

2.18. "PAREA" means a program approved by the AQB, or the Board to meet experience requirements for licensure.

2.19. "Practicum course" means a course that allows students to apply what they have learned in their education courses, in a real environment.

2.4820. "Proprietary school" means a privately-owned school, under the authority of a local, state or federal government agency, board or commission, offering appraisal or appraisal related courses.

2.4921. "Residential property" means one to four single family residential units and lots where the highest and best use is for one to four single family residential units.

2.2022. “Uniform Standards of Professional Appraisal Practice” or “USPAP” means the Uniform Standards of Professional Appraisal Practice published by The Appraisal Foundation, as such standards may be amended from time to time.

2.2123. “Written exam” refers to an examination written on paper or administered through a computer workstation or other electronic device.

**§190-2-3. Exceptions to License Requirement.**

3.1. In addition to the exceptions of the W. Va. Code §30-38-1(c), this rule does not apply to a person licensed to practice public accountancy as defined in W. Va. Code §30-9-3, including the performance of a business evaluation; Provided, that the exception does not apply to federally related transactions as defined in Title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989, 12 U.S.C. §§ 3331-3351, as amended by the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010.

3.2. In addition to the exceptions of the W.Va. Code §30-38-1(c), This rule does not apply to a person licensed to practice real estate appraisal services who performs an evaluation as defined in W. Va. Code §30-38-3; Provided, that the licensed appraiser adheres to the Competency, Ethics, and Jurisdictional Exception rules of USPAP.

**§190-2-4. General Qualifications for Licensure or Certification.**

4.1. Every person who applies to be classified as a licensed or certified appraiser shall:

4.1.a. Have a good reputation for honesty, truthfulness, and fair dealing, and be competent to transact the business of a licensed or certified appraiser in a manner that safeguards the interests of the public;

4.1.b. Except as provided in subsection 2-11 of this rule, meet the current education and experience requirements and submit an application to the Board or its agent prior to the time the applicant is approved to sit for the licensing or certification examination. An applicant shall complete an application for license or certification within twelve months after the board’s receipt of the application and fee;

4.1.c. Be in good standing as a real estate appraiser in every jurisdiction where he or she is licensed or certified. An applicant’s occupational or professional license or certification shall not be suspended, revoked or surrendered in connection with a disciplinary action, or an applicant may not be the subject of disciplinary action in any jurisdiction ~~prior to applying~~ at the time of application for licensure or certification in West Virginia;

4.1.d. At the time of initial licensure, not have been found guilty or pled guilty, regardless of adjudication, in any jurisdiction, of a crime that bears a rational nexus to the occupation requiring licensure. Any plea of nolo contendere is considered a conviction for purposes of this subdivision. The record of a conviction authenticated in a form that is admissible in evidence under the laws of the jurisdiction where convicted is admissible as prima facie evidence of the conviction. In determining whether a criminal conviction bears a rational nexus to a profession or occupation, the board shall consider at a minimum:

4.1.d.1. The nature and seriousness of the crime for which the individual was convicted;

4.1.d.2. The passage of time since the commission of the crime;

4.1.d.3. The relationship of the crime to the ability, capacity, and fitness required to perform

the duties and discharge the responsibilities of the profession or occupation; and

4.1.d.4. Any evidence of rehabilitation or treatment undertaken by the individual.

4.1.e. Notwithstanding any other provision of this rule to the contrary, if an applicant is disqualified from licensure because of a prior criminal conviction, the board shall permit the applicant to apply for initial licensure if:

4.1.e.1. A period of five years has elapsed from the date of conviction or the date of release from incarceration, whichever is later;

4.1.e.2. The individual has not been convicted of any other crime during the period of time following the disqualifying offense; and

4.1.e.3. The conviction was not for an offense of a violent or sexual nature; *Provided* that a conviction of a violent or sexual nature may subject an individual to a longer period of disqualification from licensure to be determined by the board.

4.1.f. An individual with a criminal record who has not previously applied for licensure may petition the board at any time for a determination of whether the individual's criminal record will disqualify the individual from obtaining a license. This petition shall include sufficient details about the individual's criminal record to enable the board to identify the jurisdiction where the conviction occurred, the date of the conviction, and the specific nature of the conviction. The board shall provide the determination within sixty days of receiving the petition from the applicant. The board may charge a fee to recoup its costs for each petition.

4.1.g. The requirements of this section do not apply to the criteria that the board may consider when making determinations regarding relicensure or discipline of licensees, and

4.1.h. Be at least 18 years of age.

4.2. At the time of filing an application for original or renewal of a license or certification, each applicant shall sign a pledge to comply with the standards of professional appraisal practice and the ethical rules established by the board. Each applicant shall certify that he or she understands the types of misconduct described in W. Va. Code §§30-38-1 et seq. and acknowledges that the board may initiate disciplinary proceedings against him or her for such misconduct.

4.3. Any applicant who applies to be classified as a licensed or certified appraiser shall comply with all requirements in effect at that time.

4.4. The applicant shall submit to a state and national criminal history record check for the purpose of determining whether the applicant has been charged with, indicted for, or convicted of a crime that may have bearing upon the applicant's fitness to hold a license.

4.4.a. The criminal history record check shall be based on fingerprints submitted to the West Virginia State Police or its assigned agent for forwarding to the Federal Bureau of Investigation.

4.4.b. The applicant shall meet all requirements necessary to accomplish the state and national criminal history record check, including:

4.4.b.1. Submitting fingerprints for the purposes set forth in this subsection; and

4.4.b.2. Authorizing the board, the West Virginia State Police and the Federal Bureau of

Investigation to use all records submitted and produced for the purpose of screening the applicant for a license.

4.4.c. The results of the state and national criminal history record check may not be released to or by a private entity except:

4.4.c.1. To the individual who is the subject of the criminal history record check;

4.4.c.2. With the written authorization of the individual who is the subject of the criminal history record check; or

4.4.c.3. Pursuant to a court order.

4.4.d. The criminal history record check and related records are not public records for the purposes of chapter twenty-nine-b of this code.

4.4.e. The applicant shall pay the actual costs of the fingerprinting and criminal history record check.

4.4.f. If the applicant for licensure actively holds an appraiser apprentice permit, licensed residential appraiser license, or certified residential appraiser license, issued by the board, and has previously completed a criminal background check conducted by the board, the results of the prior criminal background check shall satisfy the board's current criminal background investigation requirement.

#### **§190-2-5. Additional Qualifications for Licensed Residential Appraisers.**

##### 5.1. Education.

5.1.a. An applicant who has completed and passed one hundred fifty (150) classroom hours of courses required under this subsection, of which fifteen (15) hours shall be the National Uniform Standards of Professional Appraisal Practice Course or equivalent, meets the education requirements for licensure. Equivalency shall be determined through the AQB course approval program or by an alternate method established by the AQB. Effective January 1, 2025, each applicant shall complete an additional 8 hours of education meeting the content requirements of the Valuation Bias and Fair Housing Laws and Regulations Outline as determined by the AQB. The course shall include seven (7) hours of instruction plus a one (1) hour proctored exam.

5.1.b. The board shall grant credit towards classroom hours or classroom hours of distance education only where the length of the educational course is at least fifteen (15) hours and the applicant completed and passed an examination concerning that course: Provided, that effective January 1, 2015, the applicant shall have passed a final written exam, which for classroom hours of distance education shall be a closed-book written exam proctored by an official approved by the college, university or other sponsoring organization.

5.1.c. An applicant may obtain credit towards classroom hours or classroom hours of distance education from the following entities provided that the courses have been registered with and approved by the board:

5.1.c.1. Accredited colleges or universities;

5.1.c.2. Community or junior colleges;

5.1.c.3. Real estate appraisal or real estate related organizations;

5.1.c.4. Local, state or federal agencies, boards or commissions;

5.1.c.5. Proprietary schools;

5.1.c.6. Adult distributive or marketing educational programs;

5.1.c.7. Upon completion of a degree in Real Estate from an accredited degree-granting college or university approved by the Association to Advance Collegiate Schools of Business, or a regional or national accreditation agency recognized by the U.S. Secretary of Education, provided that the college or university has had its curriculum reviewed and approved by the AQB; or

5.1.c.8. Any other entity which has received prior approval by the board.

5.1.d. The applicant shall complete all qualifying education within the five (5) year period prior to the date of submission of application for an apprentice permit, or prior to submission of an application to an AQB-approved PAREA, or Board-approved practicum program.

5.1.e. The required core curriculum for the licensed residential classification is evidenced by The Real Property Appraiser Qualification Criteria established by The Appraisal Foundation in effect at the time of application. The criteria in effect can be found on The Appraisal Foundation website. ~~The Board shall only credit appraisal courses completed by an application for Licensed Residential real estate appraiser and required by subdivision 5.1.a. of this subsection, if the applicant can show that his or her education involved coverage of all the following topics and all minimum corresponding hours attendant with each topic:~~

~~5.1.e.1. Thirty (30) hours of basic appraisal principles, of which course hours may be evidenced by the following educational subtopics:~~

~~5.1.e.1.A. Real Property Concepts and Characteristics, including, but not limited to:~~

~~5.1.e.1.A.1. Basic Real Property Concepts;~~

~~5.1.e.1.A.2. Real Property Characteristics; and~~

~~5.1.e.1.A.3. Legal Description;~~

~~5.1.e.1.B. Legal Consideration, including, but not limited to:~~

~~5.1.e.1.B.1. Forms of Ownership;~~

~~5.1.e.1.B.2. Public and Private Controls;~~

~~5.1.e.1.B.3. Real Estate Contracts; and~~

~~5.1.e.1.B.4. Leases;~~

~~5.1.e.1.C. Influences on Real Estate Values, including, but not limited to:~~

~~5.1.e.1.C.1. Governmental;~~

~~5.1.e.1.C.2. Economic;~~

- ~~5.1.e.1.C.3. Social; and~~
- ~~5.1.e.1.C.4. Environmental, Geographic and Physical;~~
- ~~5.1.e.1.D. Types of Value, including, but not limited to:~~
  - ~~5.1.e.1.D.1. Market Value; and~~
  - ~~5.1.e.1.D.2. Other Value Types;~~
- ~~5.1.e.1.E. Economic Principles, including, but not limited to:~~
  - ~~5.1.e.1.E.1. Classical Economic Principles; and~~
  - ~~5.1.e.1.E.2. Application and Illustrations of the Economic Principles;~~
- ~~5.1.e.1.F. Overview of Real Estate Markets and Analysis, including, but not limited to:~~
  - ~~5.1.e.1.F.1. Market Fundamentals, Characteristics, and Definitions;~~
  - ~~5.1.e.1.F.2. Supply Analysis;~~
  - ~~5.1.e.1.F.3. Demand Analysis;~~
  - ~~5.1.e.1.F.4. Use of Market Analysis; and~~
- ~~5.1.e.1.G. Ethics and How They Apply in Appraisal Theory and Practice;~~
- ~~5.1.e.2. Thirty (30) hours of basic appraisal procedures, of which course hours may be evidenced by the following educational subtopics:~~
  - ~~5.1.e.2.A. Overview of Approaches to Value;~~
  - ~~5.1.e.2.B. Valuation Procedures, including, but not limited to:~~
    - ~~5.1.e.2.B.1 Defining the Problem;~~
    - ~~5.1.e.2.B.2. Collecting and Selecting Data;~~
    - ~~5.1.e.2.B.3. Analyzing;~~
    - ~~5.1.e.2.B.4. Reconciling and Final Value Opinion; and~~
    - ~~5.1.e.2.B.5. Communicating the Appraisal;~~
  - ~~5.1.e.2.C. Property Description, including, but not limited to:~~
    - ~~5.1.e.2.C.1. Geographic Characteristics of the Land/Site;~~
    - ~~5.1.e.2.C.2. Geologic Characteristics of the Land/Site;~~
    - ~~5.1.e.2.C.3. Location and Neighborhood Characteristics;~~

- ~~5.1.e.2.C.4. Land/Site Considerations for Highest and Best Use; and~~
- ~~5.1.e.2.C.5. Improvements — Architectural Styles and Types of Construction;~~
- ~~5.1.e.2.D. Residential Applications;~~
- ~~5.1.e.3. Successful completion of the fifteen (15) hour National Uniform Standards of Professional Appraisal Practice Course, or its equivalent;~~
- ~~5.1.e.4. Fifteen (15) hours of residential market analysis and highest and best use, of which course hours may be evidenced by the following educational subtopics:~~
  - ~~5.1.e.4.A. Residential Markets and Analysis, including, but not limited to:~~
    - ~~5.1.e.4.A.1. Market Fundamentals, Characteristics and Definitions;~~
    - ~~5.1.e.4.A.2. Supply Analysis;~~
    - ~~5.1.e.4.A.3. Demand Analysis; and~~
    - ~~5.1.e.4.A.4. Use of Market Analysis;~~
  - ~~5.1.e.4.B. Highest and Best Use, including, but not limited to:~~
    - ~~5.1.e.4.B.1. Test Constraints;~~
    - ~~5.1.e.4.B.2. Application of Highest and Best Use;~~
    - ~~5.1.e.4.B.3. Special Considerations;~~
    - ~~5.1.e.4.B.4. Market Analysis; and~~
    - ~~5.1.e.4.B.5. Case Studies;~~
- ~~5.1.e.5. Fifteen (15) hours of residential appraiser site valuation and cost approach, of which course hours may be evidenced by the following educational subtopics:~~
  - ~~5.1.e.5.A. Site Valuation, including, but not limited to:~~
    - ~~5.1.e.5.A.1. Methods; and~~
    - ~~5.1.e.5.A.2. Case Studies;~~
  - ~~5.1.e.5.B. Cost Approach, including, but not limited to:~~
    - ~~5.1.e.5.B.1. Concepts and Definitions;~~
    - ~~5.1.e.5.B.2. Replacement/Reproduction Cost New;~~
    - ~~5.1.e.5.B.3. Accrued Depreciation;~~
    - ~~5.1.e.5.B.4. Methods of Estimating Accrued Depreciation; and~~

- ~~5.1.e.5.B.5. Case Studies;~~
- ~~5.1.e.6. Thirty (30) hours of residential sales comparison and income approaches, of which course hours may be evidenced by the following educational subtopics:~~
  - ~~5.1.e.6.A. Valuation Principles & Procedures — Sales Comparison Approach;~~
  - ~~5.1.e.6.B. Valuation Principles & Procedures — Income Approach;~~
  - ~~5.1.e.6.C. Finance and Cash Equivalency;~~
  - ~~5.1.e.6.D. Financial Calculator Introduction;~~
  - ~~5.1.e.6.E. Identification, Derivation and Measurement of Adjustments;~~
  - ~~5.1.e.6.F. Gross Rent Multipliers;~~
  - ~~5.1.e.6.G. Partial Interests;~~
  - ~~5.1.e.6.H. Reconciliation; and~~
  - ~~5.1.e.6.I. Case Studies and Applications;~~
- ~~5.1.e.7. Fifteen (15) hours of residential report writing and case studies, of which course hours may be evidenced by the following educational subtopics:~~
  - ~~5.1.e.7.A. Writing and Reasoning Skills;~~
  - ~~5.1.e.7.B. Common Writing Problems;~~
  - ~~5.1.e.7.C. Form Reports;~~
  - ~~5.1.e.7.D. Report Options and USPAP Compliance; and~~
  - ~~5.1.e.7.E. Case Studies.~~

5.1.f. An applicant shall submit to the board a listing of courses, which he or she claims meet the education credit requirement, on a form approved by the board. An applicant shall submit proof of the completion of a course claimed for credit.

## 5.2. Experience.

5.2.a. An applicant shall have a minimum of one thousand (1,000) hours of appraisal experience. An applicant shall obtain all qualifying experience hours in no fewer than six months. Applicants shall be able to demonstrate to the Board, the ability to develop all three (3) approaches to value as set forth in USPAP Standards Rule 1-4.

5.2.b. As a part of the application for licensure, an applicant shall execute an affidavit attesting to his or her experience in the field of real estate appraisal. This affidavit shall be on forms provided by the board with the application. In addition, an applicant shall provide, on forms provided by the board, a detailed list of the real estate appraisal reports or file memoranda, or a certificate of completion for any approved PAREA or practicum course for each year for which experience is claimed. On request, an

applicant shall furnish the board copies of appraisal reports, file memoranda, and/or certificate(s) supporting the experience hours sought by the applicant. The board shall treat all appraisal reports and file memoranda submitted to the board as confidential to the extent permitted by law. Upon request, an applicant shall provide the board a sample of appraisal reports which the applicant has prepared. Experience obtained after January 1, 1991, shall comply with the USPAP.

5.2.c. An applicant may submit a demonstration report or select one report from their experience log with an affidavit that the supervisor did not provide significant assistance in the development and reporting of the assignment to demonstrate the applicant's ability to complete all three approaches to value.

### 5.3. Examination.

5.3.a. Before the board issues an initial license, an applicant shall complete and pass a national written exam administered by the board or by a testing service acting on behalf of the board. The passing score shall be determined by the board based upon the recommendation of the testing service. The applicant shall complete education and experience requirements before taking the national written exam.

5.3.b. Before the board issues an initial license, an applicant shall complete and pass a written state examination covering the sections of the West Virginia Code that regulate the practice of real estate appraisal: Provided, that, an applicant shall complete and pass a three (3) hour West Virginia law course by an examination approved by the board. The passing score shall be determined by the board.

## **§190-2-6. Additional Qualifications for Certified General and Certified Residential Appraisers.**

### 6.1. Education.

6.1.a. An applicant who has completed and passed three hundred (300) classroom hours of courses required under this subsection, of which fifteen (15) hours include the National Uniform Standards of Professional Appraisal Practice Course or its equivalent, meets the education requirements for general certification. Equivalency shall be determined through the AQB course approval program or by an alternate method established by the AQB. Effective January 1, 2025, each applicant shall complete an additional 8 hours of education meeting the content requirements of the Valuation Bias and Fair Housing Laws and Regulations Outline as determined by the AQB. The course shall include seven (7) hours of instruction plus a one (1) hour proctored exam.

6.1.b. An applicant who has completed and passed two hundred (200) classroom hours of courses required under this subsection, of which fifteen (15) hours include the National Uniform Standards of Professional Appraisal Practice Course or its equivalent, meets the education requirements for residential certification. Equivalency shall be determined through the AQB course approval program or by an alternate method established by the AQB.

6.1.c. The board shall grant credit towards classroom hours or classroom hours of distance education only where the length of the educational course was at least fifteen (15) ~~hours~~ hours, and an applicant passed an examination concerning the course.

6.1.d. An applicant may obtain credit towards classroom hours or classroom hours of distance education from the following entities, provided that the courses have been registered with and approved by the board:

6.1.d.1. Accredited colleges or universities;

6.1.d.2. Community or junior colleges;

6.1.d.3. Real estate appraisal or real estate related organizations;

6.1.d.4. Local, state or federal agencies, boards or commissions;

6.1.d.5. Proprietary schools;

6.1.d.6. Adult distributive or marketing educational programs;

6.1.d.7. Completion of a degree in Real Estate from an accredited degree-granting college or university approved by the Association to Advance Collegiate Schools of Business, or a regional or national accreditation agency recognized by the U.S. Secretary of Education, provided that the college or university has had its curriculum reviewed and approved by the AQB; or

6.1.d.8. Any other entity which has received prior approval by the board.

6.1.e. There is no time limit for when an applicant must obtain qualifying education credit: Provided, that all qualifying education shall be completed within the five (5) year period prior to the date of submission of an application for an apprentice permit, or prior to the submission of an application to an AQB-approved PAREA program, or Board approved practicum program.

6.1.f. The required core curriculum for the certified general classification is evidenced by The Real Property Appraiser Qualification Criteria established by The Appraisal Foundation in effect at the time of application. The criteria in effect can be found on The Appraisal Foundation website.~~The Board shall only credit appraisal courses completed by an applicant for state certified general classification and required by subdivision 6.1.a. of this subsection, if the applicant can show that his or her education involved coverage of all of the following topics and all minimum corresponding hours attendant with each topic, with particular emphasis on the appraisal of non-residential properties:~~

~~6.1.f.1. Thirty (30) hours of basic appraisal principles, of which course hours may be evidenced by the following educational subtopics:~~

~~6.1.f.1.A. Real Property Concepts and Characteristics, including, but not limited to:~~

~~6.1.f.1.A.1. Basic Real Property Concepts;~~

~~6.1.f.1.A.2. Real Property Characteristics; and~~

~~6.1.f.1.A.3. Legal Description;~~

~~6.1.f.1.B Legal Consideration, including, but not limited to:~~

~~6.1.f.1.B.1. Forms of Ownership;~~

~~6.1.f.1.B.2. Public and Private Controls;~~

~~6.1.f.1.B.3. Real Estate Contracts; and~~

~~6.1.f.1.B.4. Leases;~~

~~6.1.f.1.C Influences on Real Estate Values, including, but not limited to:~~

~~6.1.f.1.C.1. Governmental;~~

- ~~6.1.f.1.C.2. Economic;~~
- ~~6.1.f.1.C.3. Social; and~~
- ~~6.1.f.1.C.4. Environmental, Geographic and Physical;~~
- ~~6.1.f.1.D. Types of Value, including, but not limited to:~~
  - ~~6.1.f.1.D.1. Market Value;~~
  - ~~6.1.f.1.D.2. Other Value Types; and~~
- ~~6.1.f.1.E. Economic Principles, including, but not limited to:~~
  - ~~6.1.f.1.E.1. Classical Economic Principles; and~~
  - ~~6.1.f.1.E.2. Application and Illustrations of the Economic Principles;~~
- ~~6.1.f.1.F. Overview of Real Estate Markets and Analysis, including, but not limited to:~~
  - ~~6.1.f.1.F.1. Market Fundamentals, Characteristics, and Definitions;~~
  - ~~6.1.f.1.F.2. Supply Analysis;~~
  - ~~6.1.f.1.F.3. Demand Analysis; and 6.1.f.1.F.4. Use of Market Analysis;~~
- ~~6.1.f.1.G. Ethics and How They Apply in Appraisal Theory and Practice;~~
- ~~6.1.f.2. Thirty (30) hours of basic appraisal procedures, of which course hours may be evidenced by the following educational subtopics:~~
  - ~~6.1.f.2.A. Overview of Approaches to Value;~~
  - ~~6.1.f.2.B. Valuation Procedures, including, but not limited to:~~
    - ~~6.1.f.2.B.1. Defining the Problem;~~
    - ~~6.1.f.2.B.2. Collecting and Selecting Data;~~
    - ~~6.1.f.2.B.3. Analyzing;~~
    - ~~6.1.f.2.B.4. Reconciling and Final Value Opinion; and~~
    - ~~6.1.f.2.B.5. Communicating the Appraisal;~~
  - ~~6.1.f.2.C Property Description, including, but not limited to:~~
    - ~~6.1.f.2.C.1. Geographic Characteristics of the Land/Site;~~
    - ~~6.1.f.2.C.2. Geologic Characteristics of the Land/Site;~~
    - ~~6.1.f.2.C.3. Location and Neighborhood Characteristics;~~

- ~~6.1.f.2.C.4. Land/Site Considerations for Highest and Best Use; and~~
- ~~6.1.f.2.C.5. Improvements— Architectural Styles and Types of Construction;~~
- ~~6.1.f.2.D. Residential Applications;~~
- ~~6.1.f.3. Successful completion of the fifteen (15) hour National Uniform Standards of Professional Appraisal Practice Course, or its equivalent;~~
- ~~6.1.f.4. Thirty (30) hours of general appraiser market analysis and highest and best use, of which course hours may be evidenced by the following educational subtopics:~~
  - ~~6.1.f.4.A. Real Estate Markets and Analysis, including, but not limited to:~~
    - ~~6.1.f.4.A.1. Market Fundamentals, Characteristics and Definitions;~~
    - ~~6.1.f.4.A.2. Supply Analysis;~~
    - ~~6.1.f.4.A.3. Demand Analysis; and~~
    - ~~6.1.f.4.A.4. Use of Market Analysis;~~
  - ~~6.1.f.4.B. Highest and Best Use, including, but not limited to:~~
    - ~~6.1.f.4.B.1. Test Constraints;~~
    - ~~6.1.f.4.B.2. Application of Highest and Best Use;~~
    - ~~6.1.f.4.B.3. Special Considerations;~~
    - ~~6.1.f.4.B.4. Market Analysis; and~~
    - ~~6.1.f.4.B.5. Case Studies;~~
- ~~6.1.f.5. Fifteen (15) hours of statistics, modeling and finance, of which course hours may be evidenced by the following educational subtopics:~~
  - ~~6.1.f.5.A. Statistics;~~
  - ~~6.1.f.5.B. Valuation Models ((Automated Value Models (AVM) and Mass Appraisal));~~  
~~and~~
  - ~~6.1.f.5.C. Real Estate Finance;~~
- ~~6.1.f.6. Thirty (30) hours of general appraiser sales comparison approach, of which course hours may be evidenced by the following educational subtopics:~~
  - ~~6.1.f.6.A. Value Principles;~~
  - ~~6.1.f.6.B. Procedures;~~
  - ~~6.1.f.6.C. Identification and Measurement of Adjustments;~~

- ~~\_\_\_\_\_ 6.1.f.6.D. Reconciliation; and~~
- ~~\_\_\_\_\_ 6.1.f.6.E. Case Studies;~~
- ~~\_\_\_\_\_ 6.1.f.7. Thirty (30) hours of general appraiser site valuation and cost approach, of which course hours may be evidenced by the following educational subtopics:~~
- ~~\_\_\_\_\_ 6.1.f.7.A. Site Valuation, including, but not limited to:~~
- ~~\_\_\_\_\_ 6.1.f.7.A.1. Methods; and~~
- ~~\_\_\_\_\_ 6.1.f.7.A.2. Case Studies;~~
- ~~\_\_\_\_\_ 6.1.f.7.B. Cost Approach, including, but not limited to:~~
- ~~\_\_\_\_\_ 6.1.f.7.B.1. Concepts and Definitions;~~
- ~~\_\_\_\_\_ 6.1.f.7.B.2. Replacement/Reproduction Cost New;~~
- ~~\_\_\_\_\_ 6.1.f.7.B.3. Accrued Depreciation;~~
- ~~\_\_\_\_\_ 6.1.f.7.B.4. Methods of Estimating Accrued Depreciation; and~~
- ~~\_\_\_\_\_ 6.1.f.7.B.5. Case Studies;~~
- ~~\_\_\_\_\_ 6.1.f.8. Sixty (60) hours of general appraiser income approach, of which course hours may be evidenced by the following educational subtopics:~~
- ~~\_\_\_\_\_ 6.1.f.8.A. Overview;~~
- ~~\_\_\_\_\_ 6.1.f.8.B. Compound Interest;~~
- ~~\_\_\_\_\_ 6.1.f.8.C. Lease Analysis;~~
- ~~\_\_\_\_\_ 6.1.f.8.D. Income Analysis;~~
- ~~\_\_\_\_\_ 6.1.f.8.E. Vacaney and Collection Loss;~~
- ~~\_\_\_\_\_ 6.1.f.8.F. Estimating Operating Expenses and Reserves;~~
- ~~\_\_\_\_\_ 6.1.f.8.G. Reconstructed Income and Expense Statement;~~
- ~~\_\_\_\_\_ 6.1.f.8.H. Stabilized Net Operating Income Estimate;~~
- ~~\_\_\_\_\_ 6.1.f.8.I. Direct Capitalization;~~
- ~~\_\_\_\_\_ 6.1.f.8.J. Discounted Cash Flow;~~
- ~~\_\_\_\_\_ 6.1.f.8.K. Yield Capitalization;~~
- ~~\_\_\_\_\_ 6.1.f.8.L. Partial Interests; and~~

- ~~\_\_\_\_\_ 6.1.f.8.M. Case Studies;~~
- ~~\_\_\_\_\_ 6.1.f.9. Thirty (30) hours of general appraiser report writing and case studies, of which course hours may be evidenced by the following educational subtopics:~~
- ~~\_\_\_\_\_ 6.1.f.9.A. Writing and Reasoning Skills;~~
- ~~\_\_\_\_\_ 6.1.f.9.B. Common Writing Problems;~~
- ~~\_\_\_\_\_ 6.1.f.9.C. Report Options and USPAP Compliance; and~~
- ~~\_\_\_\_\_ 6.1.f.9.D. Case Studies;~~
- ~~\_\_\_\_\_ 6.1.f.10. Thirty (30) hours of appraisal subject matter electives.~~

~~6.1.g. The required core curriculum for the certified residential classification is evidenced by The Real Property Appraiser Qualification Criteria established by The Appraisal Foundation in effect at the time of application. The criteria in effect can be found on The Appraisal Foundation website. The Board shall only credit appraisal courses completed by an applicant for state certified residential classification and required by subdivision 6.1.b. of this subsection, if the applicant can show that his or her education involved coverage of all of the following topics and all minimum corresponding hours attendant with each topic with particular emphasis on the appraisal of one to four unit residential properties:~~

- ~~\_\_\_\_\_ 6.1.g.1. Thirty (30) hours of basic appraisal principles, of which course hours may be evidenced by the following educational subtopics:~~
- ~~\_\_\_\_\_ 6.1.g.1.A. Real Property Concepts and Characteristics, including, but not limited to:~~
- ~~\_\_\_\_\_ 6.1.g.1.A.1. Basic Real Property Concepts;~~
- ~~\_\_\_\_\_ 6.1.g.1.A.2. Real Property Characteristics; and~~
- ~~\_\_\_\_\_ 6.1.g.1.A.3. Legal Description;~~
- ~~\_\_\_\_\_ 6.1.g.1.B. Legal Consideration, including, but not limited to:~~
- ~~\_\_\_\_\_ 6.1.g.1.B.1. Forms of Ownership;~~
- ~~\_\_\_\_\_ 6.1.g.1.B.2. Public and Private Controls;~~
- ~~\_\_\_\_\_ 6.1.g.1.B.3. Real Estate Contracts; and~~
- ~~\_\_\_\_\_ 6.1.g.1.B.4. Leases;~~
- ~~\_\_\_\_\_ 6.1.g.1.C. Influences on Real Estate Values, including, but not limited to:~~
- ~~\_\_\_\_\_ 6.1.g.1.C.1. Governmental;~~
- ~~\_\_\_\_\_ 6.1.g.1.C.2. Economic;~~
- ~~\_\_\_\_\_ 6.1.g.1.C.3. Social; and~~
- ~~\_\_\_\_\_ 6.1.g.1.C.4. Environmental, Geographic and Physical;~~

- ~~6.1.g.1.D. Types of Value, including, but not limited to:~~
- ~~6.1.g.1.D.1. Market Value; and~~
- ~~6.1.g.1.D.2. Other Value Types;~~
- ~~6.1.g.1.E. Economic Principles, including, but not limited to:~~
- ~~6.1.g.1.E.1. Classical Economic Principles; and~~
- ~~6.1.g.1.E.2. Application and Illustrations of the Economic Principles;~~
- ~~6.1.g.1.F. Overview of Real Estate Markets and Analysis, including, but not limited to:~~
- ~~6.1.g.1.F.1. Market Fundamentals, Characteristics, and Definitions;~~
- ~~6.1.g.1.F.2. Supply Analysis;~~
- ~~6.1.g.1.F.3. Demand Analysis; and~~
- ~~6.1.g.1.F.4. Use of Market Analysis; and~~
- ~~6.1.g.1.G. Ethics and How They Apply in Appraisal Theory and Practice~~
- ~~6.1.g.2. Thirty (30) hours of basic appraisal procedures, of which course hours may be evidenced by the following educational subtopics:~~
- ~~6.1.g.2.A. Overview of Approaches to Value;~~
- ~~6.1.g.2.B. Valuation Procedures, including, but not limited to:~~
- ~~6.1.g.2.B.1. Defining the Problem;~~
- ~~6.1.g.2.B.2. Collecting and Selecting Data;~~
- ~~6.1.g.2.B.3. Analyzing;~~
- ~~6.1.g.2.B.4. Reconciling and Final Value Opinion; and~~
- ~~6.1.g.2.B.5. Communicating the Appraisal;~~
- ~~6.1.g.2.C. Property Description, including, but not limited to:~~
- ~~6.1.g.2.C.1. Geographic Characteristics of the Land/Site;~~
- ~~6.1.g.2.C.2. Geologic Characteristics of the Land/Site;~~
- ~~6.1.g.2.C.3. Location and Characteristics;~~
- ~~6.1.g.2.C.4. Land/Site Considerations for Highest and Best Use; and~~
- ~~6.1.g.2.C.5. Improvements – Architectural Styles and Types of Construction;~~

- ~~6.1.g.2.D. Residential Applications;~~
- ~~6.1.g.3. Successful completion of the fifteen (15) hour National Uniform Standards of Professional Appraisal Practice Course, or its equivalent;~~
- ~~6.1.g.4. Fifteen (15) hours of residential market analysis and highest and best use, of which course hours may be evidenced by the following educational subtopics:~~
  - ~~6.1.g.4.A. Residential Markets and Analysis, including, but not limited to:~~
    - ~~6.1.g.4.A.1. Market Fundamentals, Characteristics and Definitions;~~
    - ~~6.1.g.4.A.2. Supply Analysis;~~
    - ~~6.1.g.4.A.3. Demand Analysis; and~~
    - ~~6.1.g.4.A.4. Use of Market Analysis;~~
  - ~~6.1.g.4.B. Highest and Best Use, including, but not limited to:~~
    - ~~6.1.g.4.B.1. Test Constraints;~~
    - ~~6.1.g.4.B.2. Application of Highest and Best Use;~~
    - ~~6.1.g.4.B.3. Special Considerations;~~
    - ~~6.1.g.4.B.4. Market Analysis; and~~
    - ~~6.1.g.4.B.5. Case Studies;~~
- ~~6.1.g.5. Fifteen (15) hours of residential appraiser site valuation and cost approach, of which course hours may be evidenced by the following educational subtopics:~~
  - ~~6.1.g.5.A. Site Valuation, including, but not limited to:~~
    - ~~6.1.g.5.A.1. Methods; and~~
    - ~~6.1.g.5.A.2. Case Studies;~~
  - ~~6.1.g.5.B. Cost Approach, including, but not limited to:~~
    - ~~6.1.g.5.B.1. Concepts and Definitions;~~
    - ~~6.1.g.5.B.2. Replacement/ Reproduction Cost New;~~
    - ~~6.1.g.5.B.3. Accrued Depreciation;~~
    - ~~6.1.g.5.B.4. Methods of Estimating Accrued Depreciation; and~~
    - ~~6.1.g.5.B.5. Case Studies;~~
- ~~6.1.g.6. Thirty (30) hours of residential sales comparison and income approaches, of which~~

course hours may be evidenced by the following educational subtopics:

~~6.1.g.6.A. Valuation Principles & Procedures — Sales Comparison Approach;~~

~~6.1.g.6.B. Valuation Principles & Procedures — Income Approach;~~

~~6.1.g.6.C. Finance and Cash Equivalency;~~

~~6.1.g.6.D. Financial Calculator Introduction;~~

~~6.1.g.6.E. Identification, Derivation and Measurement of Adjustments;~~

~~6.1.g.6.F. Gross Rent Multipliers;~~

~~6.1.g.6.G. Partial Interests;~~

~~6.1.g.6.H. Reconciliation; and~~

~~6.1.g.6.I. Case Studies and Applications;~~

~~6.1.g.7. Fifteen (15) hours of residential report writing and case studies, of which course hours may be evidenced by the following educational subtopics:~~

~~6.1.g.7.A. Writing and Reasoning Skills;~~

~~6.1.g.7.B. Common Writing Problems;~~

~~6.1.g.7.C. Form Reports;~~

~~6.1.g.7.D. Report Options and USPAP Compliance; and~~

~~6.1.g.7.E. Case Studies;~~

~~6.1.g.8. Fifteen (15) hours in statistics, modeling and finance, of which course hours may be evidenced by the following educational subtopics:~~

~~6.1.g.8.A. Statistics;~~

~~6.1.g.8.B. Valuation Models ((Automated Value Models (AVM) and Mass Appraisal));~~  
and

~~6.1.g.8.C. Real Estate Finance;~~

~~6.1.g.9. Fifteen (15) hours in advanced residential applications and case studies, of which course hours may be evidenced by the following educational subtopics:~~

~~6.1.g.9.A. Complex Property, Ownership and Market Conditions;~~

~~6.1.g.9.B. Deriving and Supporting Adjustments;~~

~~6.1.g.9.C. Residential Market Analysis; and~~

~~6.1.g.9.D. Advanced Case Studies;~~

~~6.1.g.10. Twenty (20) hours in appraisal subject matter electives.~~

6.1.h. An applicant shall submit to the board a listing of courses, which he or she claims meet the education credit requirement, on a form approved by the board. An applicant shall submit proof of the completion of a course claimed for credit.

6.1.i. An applicant for the Certified Residential appraiser certification must satisfy at least one of the following options

6.1.i.1. Possession of a Bachelor's Degree in any field of study;

6.1.i.2. Possession of an Associate's Degree in a field of study related to:

6.1.i.2.A. Business Administration;

6.1.i.2.B. Accounting;

6.1.i.2.C. Finance;

6.1.i.2.D. Economics; or

6.1.i.2.E. Real Estate;

6.1.i.3. Successful completion of thirty (30) semester hours of college-level courses that cover each of the following specific topic areas and hours:

6.1.i.3.A. English Composition (3 semester hours);

6.1.i.3.B. Microeconomics (3 semester hours);

6.1.i.3.C. Macroeconomics (3 semester hours);

6.1.i.3.D. Finance (3 semester hours);

6.1.i.3.E. Algebra, Geometry or higher mathematics (3 semester hours);

6.1.i.3.F. Statistics (3 semester hours);

6.1.i.3.G. Computer Science (3 semester hours);

6.1.i.3.H. Business or Real Estate Law (3 semester hours); and

6.1.i.3.I. Two elective courses in any of the topics listed in this paragraph or in accounting, geography, agricultural economics, business management or real estate (3 semester hours each);

6.1.i.4. Successful completion of at least thirty (30) hours of College Level Examination Program (CLEP) Examinations from each of the following subject matter areas:

6.1.i.4.A. College Algebra (3 semester hours);

6.1.i.4.B. College Composition (6 semester hours);

6.1.i.4.C. College Composition Modular (3 semester hours);

6.1.i.4.D. College Mathematics (6 semester hours);

6.1.i.4.E. Principles of Macroeconomics (3 semester hours);

6.1.i.4.F. Principles of Microeconomics (3 semester hours);

6.1.i.4.G. Introductory Business Law (3 semester hours); and

6.1.i.4.H. Information systems (3 semester hours).

6.1.i.5. Any combination of paragraphs 6.1.i.3 and 6.1.i.4 of this rule that ensures coverage of all topics and hours identified in 6.1.i.3.

6.1.j. An applicant for the Certified General appraiser certification shall have a bachelor's degree, or higher, from an accredited college or university

6.1.k. As an alternative to the college education Bachelor's Degree requirements, individuals who have held a Licensed Residential credential for a minimum of five (5) years may qualify for a Certified Residential credential by satisfying the following:

6.1.k.1. Has no finally adjudicated disciplinary action affecting the appraiser's legal eligibility to engage in appraisal practice within five (5) years immediately preceding the date of application for a Certified Residential credential; and

6.1.k.2. Completion of specific additional education which includes the following:

6.1.k.2.A. Statistics, Modeling and Finance consisting of fifteen (15) hours;

6.1.k.2.B. Advanced Residential Applications and Case Studies consisting of fifteen (15) hours; and

6.1.k.2.C. Appraisal Subject Matter Electives consisting of twenty (20) hours.

## 6.2. Experience.

6.2.a. An applicant for the state certified residential classification shall have one thousand five hundred (1,500) hours of appraisal experience over a period of not less than 12 months. Applicants shall be able to demonstrate the ability to develop all three (3) approaches to value.

6.2.b. An applicant for the state certified general classification shall have a minimum of three thousand (3,000) hours of appraisal experience over a period of not less than 18 months. At least one-half (1,500) of the hours of the required experience shall be in non-residential assignments. Applicants shall be able to demonstrate the ability to develop all three (3) approaches to value.

6.2.c. As a part of the application for license or certification, an applicant shall execute an affidavit attesting to his or her experience in the field of real estate appraisal. In addition, an applicant shall provide, on forms provided by the board, a detailed list of the real estate appraisal reports or file memoranda for each year for which experience is claimed. Upon request, an applicant shall provide the board a sample of appraisal reports which the applicant has prepared. Experience obtained after January 1, 1991, shall comply with the USPAP.

6.2.d. A licensed or certified residential appraiser may assist a certified general appraiser in the appraisal of non-residential property valued over one hundred thousand dollars (\$100,000) in order to accumulate the experience hours required by subdivision 6.2.b of this rule. The licensed or certified residential real estate appraiser shall work under the direct supervision of a state certified general appraiser, view the property on site and participate in the appraisal process in order to sign the report and receive credit for the experience hours.

### 6.3. Examination.

6.3.a. Before the board issues an initial certification or license, an applicant shall complete and pass a national written exam administered by the board or by a testing service acting on behalf of the board. The passing score shall be determined by the board based upon the recommendation of the testing service. The applicant shall complete education and experience before taking the national written exam.

6.3.b. Before the board issues an initial certification or license, an applicant shall complete and pass a written state examination covering the sections of the West Virginia Code that regulate the practice of real estate appraisal: Provided, that an applicant shall complete and pass a three (3) hour West Virginia law course by an examination approved by the board. The passing score shall be determined by the board.

### §190-2-7. Procedure for Calculation of Experience by the Board.

7.1. As provided in Sections 5 and 6 of this rule, an applicant for residential appraiser licensing or certification shall provide evidence satisfactory to the board that the applicant possesses the required amount of appraisal experience. An applicant for general appraiser certification shall provide evidence satisfactory to the board that the applicant possesses the required amount of appraisal experience. At least one-half of the hours of the required experience shall be in non-residential appraisal assignments.

~~7.2. As provided in subdivision 6.2.b. of this rule, an applicant for general appraiser certification shall provide evidence satisfactory to the board that the applicant possesses the required amount of appraisal experience. At least one-half of the hours of the required experience shall be in non-residential appraisal assignments.~~

~~7.3. For applicants completing the traditional Apprentice/Supervisor method of training, the experience hours entered into the applicant's log should reflect the actual number of hours worked on the assignment. If an applicant for licensure or certification feels that he or she has performed any real estate appraisals under unique circumstances, or that he or she has expended a greater amount of hours in the performance of an appraisal than the provisions of this section allow, the applicant may provide the board with a log detailing the amount of actual hours spent on the appraisals, with sufficient details of the hours of experience for which he or she is requesting experience credit.~~

~~7.4. For the purpose of this section only: a non-complex appraisal is one for which:~~

~~7.4.a. There is an active market of essentially identical properties;~~

~~7.4.b. Adequate data is available to the appraiser;~~

~~7.4.c. Adjustments to comparable sales are not large in the aggregate, specifically not exceeding the trading range found in the market of essentially identical properties; and~~

~~7.4.d. For residential property, the contract price falls within the market norm (median sales price) of homes in the neighborhood.~~

7.53. For applicants completing PAREA or any other practicum programs as an alternate path to gaining the required experience, the program must be Board and/or AQB-approved and meet all the required elements found in the Real Property Appraiser Qualifications Criteria. Experience hours gathered by an applicant who has completed an AQB-approved PAREA program or other Board-approved practicum program, will meet the required experience for licensure as designated by the AQB in the approval process of the specific program.

~~— For the purpose of this section only, a complex appraisal is one for which the property appraised, the form of ownership, or market conditions are atypical. This would generally require an expanded scope of work to address some unusual property or ownership attribute.~~

7.64. All appraisals submitted or claimed for experience credit are subject to verification by the board. An applicant may not claim experience hours for appraisals which are not supported by written reports or file memoranda, or a certificate of completion for any AQB-approved PAREA or Board-approved practicum course. On request, an applicant shall furnish the board copies of appraisal reports, ~~and file memoranda~~ and/or certificate(s) supporting the experience hours sought by the applicant. The Board shall review at least one demonstration report prepared by an applicant completing an approved PAREA or practicum program to validate experience gained in the program. The board shall treat all appraisal reports and file memoranda submitted to the board as confidential to the extent permitted by law.

#### **§190-2-8. Qualifications for Licensure or Certification by Reciprocity.**

8.1. An applicant who is currently licensed or certified as a real estate appraiser in another jurisdiction may apply for a West Virginia appraiser license or certification of the same classification as the out-of-state license or certification: Provided that:

8.1.a. The appraiser licensing program of the other state is in compliance with Title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989, 12 U.S.C. §§ 3331-3351, as amended by the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010; and

8.1.b. The other state has credentialing requirements that meet or exceed those of West Virginia.

8.2. Each applicant for a license or certification by reciprocity shall:

8.2.a. Be at least 18 years of age;

8.2.b. Have a good reputation for honesty, truthfulness, and fair dealing, and be competent to transact the business of a real estate appraiser in a manner that safeguards the interest of the public;

8.2.c. Not have been convicted or pled guilty, regardless of adjudication, in any jurisdiction, of a crime that bears a rational nexus to the occupation requiring licensure. Any plea of nolo contendere is considered a conviction for purposes of this subdivision. The record of a conviction authenticated in a form that is admissible in evidence under the laws of the jurisdiction where convicted is admissible as prima facie evidence of the conviction. In determining whether a criminal conviction bears a rational nexus to a profession or occupation, the board shall consider at a minimum:

8.2.c.1. The nature and seriousness of the crime for which the individual was convicted;

8.2.c.2. The passage of time since the commission of the crime;

8.2.c.3. The relationship of the crime to the ability, capacity and fitness required to perform the duties and discharge the responsibilities of the profession and

8.2.c.4. Any evidence of rehabilitation or treatment undertaken by the individual.

8.2.d. Notwithstanding any other provision of this rule to the contrary, if an applicant is disqualified from licensure because of a prior criminal conviction, the board shall permit the applicant to apply for initial licensure if:

8.2.d.1. A period of five years has elapsed from the date of the conviction or the date of release from incarceration, whichever is later;

8.2.d.2. The individual has not been convicted of any other crime during the period of time following the disqualifying offense; and

8.2.d.3. The conviction was not for an offense of a violent or sexual nature; *Provided* that a conviction of a violent or sexual nature may subject an individual to a longer period of disqualification from licensure to be determined by the board.

8.2.e. An individual with a criminal record who has not previously applied for licensure may petition the board at any time for a determination of whether the individual's criminal record will disqualify the individual from obtaining a license. This petition shall include sufficient details about the individual's criminal record to enable the board to identify the jurisdiction where the conviction occurred, the date of the conviction, and the specific nature of the conviction. The board shall provide the determination within sixty days of receiving the petition from the applicant. The board may charge a fee to recoup its costs for each petition.

8.2.f. The requirements of this section do not apply to the criteria that the board may consider when making determinations regarding relicensure or discipline of licensees.

8.2.g. Be identified on The National Registry of The Appraisal Subcommittee as an active licensed or certified real property appraiser that currently conforms to the AQB criteria;

8.2.h. Complete an application approved by the board; and

8.2.i. On forms provided by the board, sign a pledge to comply with the standards of professional appraisal practice and the ethical rules that are established by the board. Each applicant shall also certify that he or she understands the types of misconduct as described in W. Va. Code §30-38-1 et seq. and that disciplinary proceedings may be initiated against him or her for that misconduct.

#### **§190-2-9. Qualifications for Temporary Permit as a Licensed Residential Real Estate Appraiser, Certified Residential or Certified General Real Estate Appraiser**

9.1. An individual who is currently licensed or certified as a real estate appraiser in another jurisdiction may apply for a temporary permit as provided in Title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989, 12 U.S.C. §§ 3331-3351, as amended by the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010. Each applicant shall file with the board an irrevocable consent, duly acknowledged, to service of process upon a person located within this State designated to accept service, or upon the Secretary of State, if a plaintiff in a civil action arising from the applicant's activities as a real estate appraiser in this State is unable, through the exercise of due diligence, to effect personal service upon the temporary permit holder.

9.2. The board shall recognize the appraiser's certification or license issued by another state as equivalent to a West Virginia license or certification provided that:

9.2.a. The applicant's business is of a temporary nature, and is limited to one specific assignment;

9.2.b. The board considers the education, experience and general examination requirements completed in the jurisdiction of original licensure or certification to be substantially equivalent to those required for the appropriate level of licensure or certification in West Virginia;

9.2.c. The applicant signs, as part of the application, an affidavit certifying that ~~The~~the appraiser will read and comply with West Virginia law and the board's rules;

9.2.d. The applicant is in good standing as a licensed or certified real estate appraiser in every jurisdiction where he or she is licensed or certified, the license or certification has not been suspended, revoked, or surrendered in connection with a disciplinary action, and that the applicant would otherwise meet the requirements of reciprocal licensure as outlined in §190-2-8. Qualifications for Licensure or Certification by Reciprocity. ~~the applicant is not and has not been the subject of disciplinary action in any jurisdiction;~~

9.2.e. The applicant has a good reputation for honesty, truthfulness, and fair dealing, and is competent to transact business of a real estate appraiser in a manner that safeguards the interest of the public;

9.2.f. The applicant has not been found guilty or pled guilty, regardless of adjudication, in any jurisdiction, of a crime that bears a rational nexus to the occupation requiring licensure. Any plea of nolo contendere is considered a conviction for purposes of this subdivision. The record of a conviction authenticated in a form that is admissible in evidence under the laws of the jurisdiction where convicted is admissible as prima facie evidence of the conviction. In determining whether a criminal conviction bears a rational nexus to a profession or occupation, the board shall consider at a minimum:

9.2.f.1. The nature and seriousness of the crime for which the individual was convicted;

9.2.f.2. The passage of time since the commission of the crime;

9.2.f.3. The relationship of the crime to the ability, capacity and fitness required to perform the duties and discharge the responsibilities of the profession; and

9.2.f.4. Any evidence of rehabilitation or treatment undertaken by the individual.

9.2.g. Notwithstanding any other provision of this rule to the contrary, if an applicant is disqualified from licensure because of a prior criminal conviction, the board shall permit the applicant to apply for initial licensure if:

9.2.g.1. A period of five years has elapsed from the date of conviction or the date of release from incarceration whichever is later;

9.2.g.2. The individual has not been convicted of any other crime during the period of time following the disqualifying offense; and

9.2.g.3. The conviction was not for an offense of a violent or sexual nature; *Provided* that a conviction of a violent or sexual nature may subject an individual to a longer period of disqualification from licensure to be determined by the board.

9.2.h. An individual with a criminal record who has not previously applied for licensure may petition the board at any time for a determination of whether the individual's criminal record will disqualify the individual from obtaining a license. This petition shall include sufficient details about the

individual's criminal record to enable the board to identify the jurisdiction where the conviction occurred, the date of the conviction, and the specific nature of the conviction. The board shall provide the determination within sixty days of receiving the petition from the applicant. The board may charge a fee to recoup its costs for each petition.

9.2.i. The applicant is at least 18 years of age.

9.3. The temporary permit issued under the provisions of this section is expressly limited to the authority of the permit holder to perform the specific contract of appraising which is the basis for the temporary permit.

9.4. Each temporary permit expires upon the completion of the appraisal work which is the basis of the permit or after a period of six (6) months, whichever occurs first.

**§190-2-10. Licensure, Certification and Other Fees.**

10.1. All licensure and certification fees for licenses and certifications are non-refundable.

10.2. The fees charged by the board are as follows:

10.2.a. A license application fee of one hundred twenty dollars (\$120);

10.2.b. An annual state licensed residential license fee of two hundred ten dollars (\$210);

10.2.c. A delinquent license fee of an additional eighty dollars (\$80);

10.2.d. A temporary permit fee of two hundred dollars (\$200) for a non-residential appraisal and two hundred dollars (\$200) for a residential appraisal;

10.2.e. A certification application fee of one hundred twenty dollars (\$120);

10.2.f. An annual state certified general license fee of three hundred seventy-five dollars (\$375);

10.2.g. An annual state certified residential license fee of two hundred fifty dollars (\$250);

10.2.h. A delinquent certification fee of an additional eighty dollars (\$80);

10.2.i. After approving a waiver request of an individual on active duty as a member of the Armed Forces of the United States, the National Guard of this state, or any other military reserve component and deployed outside this state, in accordance with W. Va. Code §30-1-6b (b), the board shall waive fees for:

10.2.i.1. Renewals of licenses, registrations, certifications or permits for the individual and his or her accompanying spouse during the individual's qualified deployment; and

10.2.i.2. Licensing, registrations, certifications, or permits for the individual and his or her accompanying spouse for six (6) months following the individual's discharge from active duty.

10.2.j. An annual inactive status fee of one hundred twenty dollars (\$120);

10.2.k. An apprentice application permit fee of one hundred twenty dollars (\$120);

10.2.l. An annual apprentice permit fee of one hundred fifty dollars (\$150);

10.2.m. A Certificate of Good Standing fee of twenty dollars (\$20);

10.2.n. Administrative fees for copying or scanning: forty cents (\$.40) per page.

10.2.o. An Upgrade application fee of one hundred twenty dollars (\$120);

~~10.2.p. An Exemption from Supervisory Accompaniment Application fee of one hundred twenty dollars (\$120);~~

10.2.pq. One roster fee of twenty-eight dollars (\$28), roster subscription fee of forty dollars (\$40);

10.2.qf. A duplicate wall certificate fee of forty dollars (\$40);

10.2.rs. A duplicate pocket card fee of forty dollars (\$40);

10.2.st. A continuing education and qualifying education course approval fee of sixty dollars (\$60), per course, per educational course provider;

10.2.ta. A duplicate renewal application form fee of twenty dollars (\$20).

10.3. The board shall collect from each licensed or certified appraiser an annual registry fee established by the Appraisal Subcommittee and shall annually submit the registry fees to the Federal Financial Institutions Examination Council

10.4. The board shall deposit all fees and revenues collected pursuant to this rule in a special fund that the board shall use solely for the purposes of paying the expenses of the administration of W. Va. Code §30-38-1 et seq.

#### **§190-2-11. Qualifications for Apprentices, Apprentice Supervisors, Apprentice Permits.**

11.1 This section establishes an appraiser apprentice permit program for persons who desire to acquire the appraisal experience required by this rule in order to be licensed or certified.

11.2. ~~Participation in the apprentice program~~ Participation in the apprentice program is a prerequisite to licensure or certification except in cases of reciprocity, ~~or issuance of a temporary permit, or for those individuals who have chosen to complete an AQB or Board-approved practicum, or PAREA program rather than pursuing the traditional Supervisor/Apprentice method of training.~~

11.3. Application for apprentice permit; requirements and qualifications. An applicant for an apprentice permit shall submit: a completed application form; the permit fee; ~~and~~; and the name and address of his or her proposed supervisor. An applicant shall:

11.3.a. Be at least eighteen (18) years of age;

11.3.b. Have a good reputation for honesty and truthfulness as required by subdivisions 4.1.a and 4.1.d. of this rule;

11.3.c. Have a high school diploma or its equivalent;

11.3.d. Have completed and passed seventy-five (75) hours in subjects related to real Estate appraisal in accordance with subsection 5.1. of this rule within the five (5) year period prior to the date of submission of application for an apprentice permit; and

~~11.3.e. Cause his or her supervisor to submit a copy of an appraisal completed by the Supervisor to the upgrades committee of the board for review, which he or she performed within three (3) months preceding the submission of the apprentice application. Such appraisal must be a residential appraisal that at minimum includes the cost and sales comparison approach to value. The upgrades committee shall review the appraisal of the supervisor to determine compliance with USPAP and W. Va. Code §30-38-1, et seq. Based upon the supervisor's compliance with USPAP and W. Va. Code §30-38-1, et seq., as reflected from a review of the appraisal submitted by the supervisor, or failure of compliance thereof, the upgrades committee shall recommend and submit to the Board for final determination, whether to approve the supervisor to act in the capacity of supervisor to the apprentice. If the Board disapproves a supervisor from acting in the capacity of supervisor to an apprentice, the board shall deny the apprentice application.~~

11.3.f. Submit to, and pay for the actual costs of, a state and national criminal history record check as set forth in subsection 4.5 of this rule, for the purpose of determining whether the applicant has been charged with, indicted for, or convicted of a crime that may have bearing upon the applicant's fitness to hold a license.

11.4. The apprentice shall complete a board-approved supervisor-apprentice orientation course that, at a minimum, complies with the specifications for course content established by the Appraisal Qualifications Board prior to obtaining the apprentice permit.

~~11.5. The applicant shall complete and pass a three (3) hour West Virginia law course, with exam, prior to obtaining the apprentice permit.~~

#### 11.65. Annual Apprentice Permit Renewal.

11.56.a. An apprentice may renew his or her annual permit upon submission to the board of a renewal application, the annual permit fee, and proof of fourteen (14) hours continuing education as defined in "Renewal of Licensure for Certification", 190 CSR 3.

11.5.b. An apprentice whose relationship with their identified supervisor ends for any reason prior to completion of the apprenticeship must notify the Board in writing immediately upon the termination of the relationship. The apprentice may continue to renew the apprentice permit, provided that, all required continuing education requirements for renewal are met; and the apprentice may seek a new supervisor to continue progress on the required experience hours towards licensure.

~~11.6.b. An apprentice shall, as a condition of renewal, complete a three (3) hour West Virginia law course, with exam, every four (4) years.~~

#### 11.76. Responsibilities of Apprentice.

11.67.a. The apprentice shall work under the direct supervision of a state certified appraiser until such time that the supervisor determines that the apprentice is competent to perform appraisal inspections unaccompanied, at which time, all other aspects of direct supervision, as defined in this rule, shall apply throughout the remainder of the apprenticeship. An apprentice completing a Board or AQB-approved practicum program shall be considered competent to perform appraisal inspections upon successful completion of the practicum program.

11.67.b. The apprentice and supervisor shall jointly maintain an experience log on a form designed by the Board. Experience hours shall be calculated in accordance with Section 7 of this rule. Separate experience logs shall be maintained for each supervisor.

11.67.c. An apprentice shall view the property and participate in the appraisal process in order to

sign the report and to receive credit for the hours spent. The report shall be signed by the apprentice as follows:

Assisted by: \_\_\_\_\_

Apprentice Number: \_\_\_\_\_

If a supervisor's client does not permit the report to be signed by the apprentice, the apprentice's participation/assistance must be disclosed in the report in accordance with USPAP;

11.67.d. The apprentice shall ensure that the experience log is available at all times for Inspection by the board;

~~11.7.e. When performing appraisal assignments, the apprentice shall carry the permit issued by the board on his or her person;~~

#### 11.78. Qualifications of Supervisor.

~~\_\_\_~~A supervisor shall be a state certified appraiser, active and in good standing for at least three (3) years, shall not have been the subject of any disciplinary action affecting the appraiser's legal eligibility to engage in the practice of real estate appraisal for the previous three (3) years, shall not be the subject of any complaint or pending disciplinary action, and has the following duties:

11.78.a. The supervisor may not supervise more than three (3) apprentices at one time. The supervisor shall at all times, prior to the apprentice's exemption from field supervision, provide direct supervision of the work performed by the apprentice and be responsible for the work of the apprentice being completed in accordance with the USPAP. Upon the apprentice's exemption from field supervision, all other aspects of direct supervision, as defined in this rule, shall apply; throughout the remainder of the apprenticeship, and, when offered by the board, attend the apprentice orientation program within sixty (60) days immediately following the issuance of the apprentice permit and supervisor approval, required by subsection 11.4. of this rule. Provided, that a The supervisor shall, before supervising an apprentice, complete a board-approved supervisor-apprentice orientation course that at minimum complies with the specifications for course content established by the AQB;

11.78.b. The supervisor and apprentice shall jointly maintain an experience log on a form designed by the Board. Individual experience logs for each supervisor shall be maintained and shall indicate his or her certification number. Experience hours shall be calculated in accordance with section 7 of this rule. The supervisor and apprentice shall, at least once a month, date and sign each page of the experience log required to be kept by the apprentice, and each shall indicate his or her certification or permit number;

11.78.c. The supervisor shall make available to the apprentice, a copy of any appraisal report that the apprentice signed that is requested for review by the board; and the board may periodically ask supervisors to submit the apprentice's experience logs for review. Upon receipt, the Board may randomly select a work product for review to evaluate the supervisor's and apprentice's progress. Failure to meet Supervisor Certification standards will result in all certificates being withdrawn or revoked.

11.78.d. ~~After the apprentice completes and passes the examinations required by subsection 5.3 of this rule and has obtained five hundred (500) hours of experience, At such time that the supervisor determines the apprentice to be competent to perform inspections, the supervisor will notify the board in writing, attesting to the apprentice's competence to perform appraisal inspections. At such time, the board will acknowledge receipt of the supervisor's attestation, in writing, to both the supervisor and the apprentice. Upon receipt of the board's acknowledgement, the apprentice shall be considered exempted~~

~~from field supervision. At such time, all other aspects of direct supervision, as defined in this rule shall apply throughout the remainder of the apprenticeship. the supervisor and the apprentice may jointly apply to the board for an exemption that would allow the supervisor to sign the appraisal report without viewing the property, provided the apprentice is competent to perform the inspection. In any application for exemption, the supervisor and the apprentice shall obtain from the board and complete an application for exemption from supervisory accompaniment, pay the appropriate fee as set forth in subsection 10.2 of this rule, and attach an experience log that reflects the apprentice's completion of at least five hundred (500) hours of experience. The experience log shall be in chronological order, complete and signed as required by subdivision 11.8.b of this rule.~~

11.8. A supervisor whose relationship with an apprentice ends for any reason prior to completion of the apprenticeship must notify the Board in writing immediately upon the termination of the relationship. A supervisor whose relationship with an apprentice has ended may not prevent the apprentice from gaining access to any work products contained within the jointly maintained experience log; and the supervisor shall not be responsible for any actions of the apprentice after the effective date of the separation;

11.9. An apprentice may take the licensing examinations required by this rule only after completing required education and experience components.

11.10. This section is not intended to prohibit a person who does not have an apprentice permit from assisting or helping a licensed or certified appraiser as long as that person does not sign the report; Provided, that the licensed or certified appraiser who uses such an assistant or helper shall conform with all duties required by this rule.

#### **§190-2-12. Inactive Status.**

12.1. Only a licensed or certified appraiser who is in good standing and not the subject of a pending complaint or disciplinary action may place his or her license or certification on inactive status.

12.2. An apprentice is not eligible for inactive status.

12.3. A licensed or certified real estate appraiser on inactive status may not engage in the practice of real estate appraisal but may still consider himself or herself as an appraiser.

12.4. A licensed or certified appraiser may remain on inactive status for no more than five (5) years if he or she pays the annual fee for inactive status: Provided, that for an appraiser on inactive status on December 31, 2014, the five (5) year period shall begin on January 1, 2015. The appraiser's license or certification shall expire at the end of the five (5) year period, and the appraiser may not engage in the practice of real estate appraisal unless the board grants a new license or certification under this rule.

12.5. An appraiser may reactivate a license or certification by paying the fee established by the board for an active license or certificate in his or her classification and verifying to the board that he or she completed, for each licensure year of inactive status, the continuing education required by Legislative Rule 190CSR3, "Renewal of License or Certification". To reactivate an unexpired license or certification, a licensed or certified appraiser shall:

12.5.a. Pay the reactivation fee established by the board for the license or certification;

12.5.b. Submit documentation that the appraiser has completed each new USPAP cycle during inactive status, the current West Virginia Law course and, for each licensure year of inactive status, all other continuing education required by Legislative Rule 190CSR3, "Renewal of License or Certification"; and

12.5.c. Submit to, and pay for the actual costs of, a state and national criminal history record check as set forth in subsection 4.5 of this rule, for the purpose of determining whether the appraiser has been charged with, indicted for or convicted of a crime that may bear upon the appraiser's fitness to hold a license.

12.5.d. An appraiser who is required to place his or her license on inactive status due to being a permanent or temporary employee of the Board is considered to be exempt from §190-2-12, so long as, the individual maintains any and all continuing education requirements that would have been required as outlined in §190-3-4.

#### **§190-2-13. Licenses and Certifications.**

13.1. The board shall issue to each licensed or certified real estate appraiser a document stating that the license or certification has been issued pursuant to W. Va. Code §30-38-7(j) and specifying the expiration date. The board shall ~~issue~~ issue each licensed or certified appraiser a copy of their current active license, upon initial licensure and each subsequent renewal, via an electronic format to be determined by the Board ~~a pocket card~~ with the name and license or certification number of the respective licensee and expiration date. An appraiser subject to this rule shall place his or her title and license or certification number on all statements of qualifications, contracts or other instruments, including advertising media. ~~The pocket card remains the property of the board and the licensee shall surrender it upon request by the board.~~

13.2. Initial licenses and certifications expire on September 30 following the date of issue. Subsequent licenses and certifications are renewed for the period of October 1 to September 30 of the following year.

#### **§190-2-14. Standards of Professional Appraisal Practice.**

14.1. Each licensed or certified appraiser shall comply with generally accepted standards of professional appraisal practice and generally accepted ethical rules to be observed by a real estate appraiser, at minimum the USPAP, incorporated by reference. The minimum standard for an appraisal report shall be the edition of the USPAP promulgated by The Appraisal Foundation and in effect on the date of the appraisal report. ~~the date of the appraisal report.~~ Appraisers may view a copy of the USPAP at the office of the board during regular business hours or may view the standards for real property appraisal on The Appraisal Foundation website. ~~may purchase a copy from the Appraisal Foundation.~~

#### **§190-2-15 Application for Waiver of Initial Licensing Fees.**

15.1. An applicant seeking a low income or military family waiver of the initial licensing fee shall apply for licensure to the board and provide the required documentation.

15.2. The Board shall provide the application form and instructions on what documentation per 19-2 through 16 of this Rule is necessary to submit with the license application requesting the low-income or military family initial licensing fee waiver.

15.3. An applicant shall submit all required documentation to the board and upon the submission of a complete application, the board shall review the application and issue a decision within 30 days of receipt of the completed application.

15.4. The board may issue a license to an applicant who meets the requirements of West Virginia Code § 30-38-1 et seq., and the rules promulgated by the board, and the board shall waive the initial licensing fee for an applicant who meets the requirement of "low-income individual" or "military

families” as defined in West Virginia Code § 30-1-23.

15.5. An applicant denied a waiver of initial licensing fees has 30 days to appeal the decision of the board.

**§19-2-16 Required Documentation for Waiver of Initial Licensure Fees.**

16.1. Individuals requesting a waiver of initial licensure fees for low-income or military service personnel and their spouses shall submit, with the application for licensure, the initial licensure waiver LIW or MFW form and the appropriate documentation as specified in this section.

16.2. To establish low income eligibility for the initial licensing fee waiver, an applicant shall submit to the board, evidence that the adjusted gross income of the household of the applicant is below 130 percent of the federal poverty level by submitting documentation of eligibility for:

16.2.a. The Temporary Assistance for Needy Families Program;

16.2.b. Medicaid;

16.2.c. The Supplemental Nutrition Assistance Program; or

16.2.d. A federal tax return.

16.3. To establish military family eligibility for the initial licensing fee waiver, an applicant shall submit to the board proof of qualifying military service and, if applicable, proof of eligibility as a qualifying spouse or surviving spouse, as follows:

16.3.a. The service member’s DD-214 form;

16.3.b. The service member’s NGB-22 form;

16.3.c. The service member’s DD-1300 form;

16.3.d. A copy of the service member’s current military orders; or

16.3.e. Other official military documentation, determined to be appropriate by the board, demonstrating the service member’s qualifying past or current military service; and

16.3.f. For a service member’s spouse or surviving spouse, a copy of the marriage certificate with the qualifying service member and, when applicable, the death certificate of the qualifying service member if the surviving spouse is applying for the military family waiver.

16.4. Honorably discharged service member applicants shall submit a completed application, and a DD-214 form or an NGB-22 form, or other official military documentation determined to be appropriate by the board, showing the applicant has been honorably discharged from military service.