



Ohio Administrative Code

Rule 1301:11-3-03 Education requirements for applicants for licensing and certification.

Effective: September 8, 2025

(A) An applicant for a residential real estate appraiser license, shall comply with the following:

The applicant shall complete one hundred fifty classroom hours of instruction in the required core curriculum listed in this paragraph obtained from a nationally or state recognized appraisal or real estate organization, a college or university, community or junior college, a proprietary school, a state or federal commission or agency, a provider approved by the superintendent or the real estate appraiser board, or the appraisal foundation or its boards.

Fifteen of the one hundred fifty eight hours shall include the successful completion of the national uniform standards of professional appraisal practice course or its equivalent. Equivalency shall be determined by the appraiser qualifications board approval program or by an alternate method established by the appraiser qualifications board. At least one of the course instructors must be an instructor certified by the appraiser qualifications board in national uniform standards of professional appraisal practice and who is also a state certified appraiser in good standing.

The required core curriculum for licensing as a residential real estate appraiser shall also include thirty hours of instruction in basic appraisal principles, thirty hours of instruction in basic appraisal procedures, eight hours of valuation bias and fair housing laws and regulations, fifteen hours of instruction in residential market analysis and highest and best use, fifteen hours of instruction in residential appraiser site valuation and cost approach, thirty hours of instruction in residential sales comparison and income approaches, and fifteen hours of instruction in residential report writing and case studies.

(B) An applicant for a residential real estate appraiser certification shall comply with both of the following:

(1) The applicant shall satisfy one of the following college level education requirements:



- (a) Hold a bachelor's degree in any field of study;
- (b) Hold an associate's degree in a field of study related to business administration, accounting, finance, economics or real estate;
- (c) Successful completion of thirty semester hours of college-level courses in each of the following topic areas and hours:
 - (i) English composition (three hours);
 - (ii) Microeconomics (three hours);
 - (iii) Macroeconomics (three hours);
 - (iv) Finance (three hours);
 - (v) Algebra, geometry or higher mathematics (three hours);
 - (vi) Statistics (three hours);
 - (vii) Computer science (three hours);
 - (viii) Business law or real estate law (three hours); and
 - (ix) Two elective courses in any of the topics listed above, or in accounting, geography, agricultural economics, business management or real estate (three hours each).
- (d) Successful completion of at least thirty hours of college level examination program examinations from each of the following subject matter areas:
 - (i) College algebra (three semester hours);
 - (ii) College composition (six semester hours);



(iii) College composition modular (three semester hours);

(iv) College mathematics (six semester hours);

(v) Principles of macroeconomics (three semester hours);

(vi) Principles of microeconomics (three semester hours);

(vii) Introductory business law (three semester hours); and

(viii) Information systems (three semester hours).

(e) Any combination of paragraphs (B)(1)(c) and (B)(1)(d) of this rule that includes all of the courses and hours identified.

All college-level education must be obtained from a degree-granting institution accredited by the commission on colleges, a regional or national accreditation association or by an accrediting agency that is recognized by the U.S. secretary of education.

(f) An applicant does not need to satisfy the requirements of paragraph (B)(1) for this rule only if the applicant has held a residential appraiser's license for a minimum of five years and the applicant has had no record of any adverse, final and non-appealable disciplinary action affecting the license residential appraiser's legal eligibility to engage in appraisal practice within five years immediately preceding the date of the application residential real estate appraiser certification.

(2) The applicant shall complete two hundred classroom hours of instruction in the required core curriculum listed in this paragraph obtained from a nationally or state recognized appraisal or real estate organization, a college or university, community or junior college, a proprietary school, a state or federal commission or agency, a provider approved by the superintendent or the real estate appraiser board, or the appraisal foundation or its boards.

Fifteen of the two hundred hours shall include the successful completion of the national uniform



standards of professional appraisal practice course or its equivalent. Equivalency shall be determined by the appraiser qualifications board approval program or by an alternate method established by the appraiser qualifications board. At least one of the course instructors must be an instructor certified by the appraiser qualifications board in national uniform standards of professional appraisal practice and who is also a state certified appraiser in good standing.

The required core curriculum for certification as a residential real estate appraiser shall also include thirty hours of instruction in basic appraisal principles, thirty hours of instruction in basic appraisal procedures, eight hours of valuation bias and fair housing laws and regulations, fifteen hours of instruction in residential appraiser market analysis and highest and best use, fifteen hours of instruction in residential appraiser site valuation and cost approach, thirty hours of instruction in residential sales comparison and income approaches, fifteen hours of instruction in residential report writing and case studies, fifteen hours of instruction in statistics, modeling and finance, fifteen hours of instruction in advanced residential applications and case studies, and twelve hours of instruction in appraisal subject matter electives.

(C) An applicant for a general real estate appraiser certification shall comply with both of the following:

(1) The applicant shall hold a bachelor's degree or higher degree in any field of study from an accredited college or university. The college or university must be a degree-granting institution accredited by the commission on colleges, a regional or national accreditation association or by an accrediting agency that is recognized by the U.S. secretary of education; and

(2) The applicant shall complete three hundred classroom hours of instruction in the required core curriculum listed in this paragraph obtained from a nationally or state recognized appraisal or real estate organization, a college or university, community or junior college, a proprietary school, a state or federal commission or agency, a provider approved by the superintendent or the real estate appraiser board, or the appraisal foundation or its boards.

Fifteen of the three hundred hours shall include the successful completion of the national uniform standards of professional appraisal practice course or its equivalent. Equivalency shall be determined by the appraiser qualifications board approval program or by an alternate method established by the



appraiser qualifications board. At least one of the course instructors must be an instructor certified by the appraiser qualifications board in national uniform standards of professional appraisal practice and who is also a state certified appraiser in good standing.

The required core curriculum for certification as a general real estate appraiser shall also include thirty hours of instruction in basic appraisal principles, thirty hours of instruction in basic appraisal procedures, eight hours of valuation bias and fair housing laws and regulations, thirty hours of instruction in general appraiser market analysis and highest and best use, fifteen hours of instruction in statistics, modeling and finance, thirty hours of instruction in general appraiser sales comparison approach, thirty hours of instruction in general appraiser site valuation and cost approach, sixty hours of instruction in general appraiser income approach, thirty hours of instruction in general appraiser report writing and case studies, and twenty-two hours of instruction in appraisal subject matter electives.

(D) An applicant for licensing or certification shall satisfy the requirements of paragraphs (A), (B)(2) and (C)(2) of this rule through distance education as defined in paragraph (A) of rule 1301:11-7-03 of the Administrative Code or through hours of instruction in a classroom setting. Distance education must satisfy the requirements of paragraph (A) of rule 1301:11-7-03 of the Administrative Code. Hours of instruction in a classroom setting must be approved by the appraisal qualifications board of the appraisal foundation, or obtained from a college or university, community or junior college, a nationally or state recognized appraisal or real estate organization, a proprietary school, a state or federal commission or agency, a provider approved by the superintendent or the real estate appraiser board, or the appraisal foundation or its boards.

(E) For this rule, a "classroom hour" is defined as fifty minutes of instruction out of each sixty minute segment attended by the student. "Classroom hour" applies to instruction held in a classroom or in a distance education setting as defined in paragraph (A) of rule 1301:11-7-03 of the Administrative Code. With the exception of the course devoted to valuation bias and fair housing laws and regulations, classroom hours may be obtained only where the minimum length of the course offering is fifteen hours. The individual shall successfully complete a closed-book final examination pertinent to that course offering. The examination must be proctored in person or remotely by an official approved by the college or university, or the sponsoring organization. Bio-metric proctoring as defined by the appraiser qualifications board for the appraisal foundation is an



acceptable form of proctoring. The examination must appropriately cover topics included in each course found in paragraphs (A), (B)(2) and (C)(2) of this rule. An examination may be written on paper or administered electronically on a computer workstation or other device. Oral examinations are not acceptable. Courses taken to satisfy the education requirements found in paragraphs (A), (B)(2) and (C)(2) of this rule must not be repetitive. Experience shall not be substituted for education.

(F) To establish successful completion of the education requirements prescribed in this rule, an applicant shall submit to the division of real estate a certificate, transcript, letter or other similar documentation properly issued from the entity at which the course or courses of education was completed. The superintendent of real estate may request supporting documentation to determine the acceptability of a particular course or courses.

(G) An applicant must meet the education requirements in this rule prior to being seated for the examination.

(H) Credit toward qualifying education requirements found in paragraphs (A), (B)(2) and (C)(2) of this rule may also be obtained via the 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 by the appraiser qualifications board of the appraisal foundation.

(I) For purposes of the requirements found in paragraphs (B)(1) and (C)(1) of this rule, applicants with a college degree from a foreign country may have their education evaluated for equivalency by one of the following:

- (1) An accredited, degree granting domestic college or university;
- (2) A foreign degree credential evaluation service company that is a member of the national association of credential evaluation services; or
- (3) A foreign degree credential evaluation service company that provides equivalency evaluation



reports accepted by an accredited degree-granting domestic college or university or by a state licensing board that issues credentials in another discipline.

(J) Upon notice from the division of real estate that an application is incomplete or incorrect as filed, the applicant shall, within thirty days of the date of the last such notice, submit to the division the additional requested information or the corrected application. Failure to timely submit the additional requested information or the corrected application shall constitute just cause for the superintendent to void the application.

(K) In accordance with requirements established by the appraiser qualifications board, an applicant in the reserve components of the US armed forces, who was pursuing an appraiser license or certification prior to December 1, 2011, and who was called to active duty between December 1, 2011 and December 31, 2014, may satisfy the 2008 qualifications required by the appraiser qualifications board for an additional time period after January 1, 2015. The extension of time shall be equal to the applicant's time of active duty, plus twelve months. The applicant shall provide the superintendent with proof of being called to active duty between December 1, 2011 and December 31, 2014 and was pursuing an appraiser license or certification prior to December 1, 2011.