

## **Valuation Bias and Fair Housing Laws and Regulations Courses Required for Qualifying Education and Continuing Education Effective January 1, 2026**

On July 22, 2023, The Appraiser Qualifications Board (AQB) adopted the Second Exposure Draft of proposed changes to *The Real Property Appraiser Qualification Criteria (Criteria)*. As a result, Valuation Bias and Fair Housing Laws and Regulations will become a **REQUIRED** component of every appraiser's qualifying and continuing education, effective January 1, 2026.

### **APPLICANTS:**

All applicants for certification or licensure in Pennsylvania as a certified residential real estate appraiser, certified general real estate appraiser, or licensed appraiser trainee will be required to take an AQB-compliant 8-Hour course on Valuation Bias and Fair Housing Laws and Regulations offered by an approved Pennsylvania education provider. This 8-Hour Qualifying Education Course consists of a 7-hour course plus a 1-hour examination.

### **Qualifying Education Requirements (Required Core Curriculum) as of January 1, 2026:**

#### **Licensed Appraiser Trainee:**

The required number of Qualifying Education Hours will increase from 79 to 87 hours. The Qualifying Education Courses and corresponding hours will be as follows, beginning January 1, 2026:

- 30 Hours **Basic Appraisal Principles**
- 30 Hours **Basic Appraisal Procedures**
- 15-Hour **National USPAP Course or its Equivalent**
- 4 Hours **Supervisory Appraiser/Trainee Appraiser Course** (Note – Supervisor must also complete this course)
- 8 Hours **Valuation Bias and Fair Housing Laws and Regulations**

#### **Certified Residential Real Estate Appraisers:**

The required number of Qualifying Education Hours will remain the same at 200 hours. The Qualifying Education Courses and corresponding hours will be as follows, beginning January 1, 2026:

- 30 Hours **Basic Appraisal Principles**
- 30 Hours **Basic Appraisal Procedures**
- 15-Hour **National USPAP Course or its Equivalent**
- 30 Hours **Residential Sales Comparison and Income Approach**
- 15 Hours **Residential Market Analysis and Highest and Best Use**
- 15 Hours **Residential Appraiser Site Valuation and Cost Approach**
- 15 Hours **Residential Report Writing and Case Studies**
- 15 Hours **Statistics, Modeling, and Finance**
- 15 Hours **Advanced Residential Applications and Case Studies**
- 12 Hours **Appraisal Subject Matter Electives**
- 8 Hours **Valuation Bias and Fair Housing Laws and Regulations**

### **Certified General Real Estate Appraisers:**

The required number of Qualifying Education Hours will remain the same at 300 hours. The Qualifying Education Courses and corresponding hours will be as follows, beginning January 1, 2026:

- 30 Hours **Basic Appraisal Principles**
- 30 Hours **Basic Appraisal Procedures**
- 15-Hour **National USPAP Course or its Equivalent**
- 30 Hours **General Appraiser Sales Comparison Approach**
- 30 Hours **General Appraiser Market Analysis and Highest and Best Use**
- 30 Hours **General Appraiser Site Valuation and Cost Approach**
- 30 Hours **General Appraiser Report Writing and Case Studies**
- 15 Hours **Statistics, Modeling, and Finance**
- 30 Hours **General Appraiser Income Approach PART 1**
- 30 Hours **General Appraiser Income Approach PART 2**
- 22 Hours **Appraiser Subject Matter Electives**
- 8 Hours **Valuation Bias and Fair Housing Laws and Regulations**

### **RENEWALS:**

#### **Continuing Education Requirements as of January 1, 2026:**

Pennsylvania will require all Pennsylvania certified residential real estate appraisers, certified general real estate appraisers, certified broker/appraisers, and licensed appraiser trainees to have completed an AQB-compliant 7-Hour Valuation Bias and Fair Housing Laws and Regulations Course from an approved Pennsylvania education provider **prior to the biennial renewal period ending on 6/30/2027** as a condition of renewal of certification or licensure. See § 36.41(a.1)(1) of the Board's regulations, 49 Pa. Code § 36.41(a.1)(1). If a certified real estate appraiser or licensed appraiser trainee has completed an 8-Hour Valuation Bias and Fair Housing Laws and Regulations Course (i.e. 7-hour course plus 1-hour examination) as part of their qualifying education, the 7-hour course length requirement is satisfied. In addition, certified residential real estate appraisers who anticipate upgrading to a certified general real estate appraiser credential are encouraged to take the 8-Hour Valuation Bias and Fair Housing and Regulations Course to meet the qualifying education requirement that will be effective January 1, 2026.

Every renewal cycle after the 7-hour course requirement has been completed, the certified appraiser or licensed appraiser trainee must complete an AQB-compliant Valuation Bias and Fair Housing Laws and Regulations Course that is at least 4 hours in length. See § 36.41(a.1)(2) of the Board's regulations, 49 Pa. Code § 36.41(a.1)(2). The course must be completed through an approved Pennsylvania education provider.

**Please note:** If a certified appraiser satisfies the 7-Hour Valuation Bias and Fair Housing Laws and Regulations Course requirement **prior to the biennial renewal period ending on 6/30/2025**, the appraiser will be required to complete the 4-hour course prior to the biennial renewal period ending on 6/30/2027 and for each biennial renewal cycle thereafter.

**The requirement for certified appraisers and licensed appraiser trainees to complete 28 hours of continuing education as a condition of biennial renewal of certification or licensure will remain the same.** The new required Valuation Bias and Fair Housing Laws and Regulations Course will be included towards the 28 continuing education hours required to renew the certification or license, along with the 7-Hour National USPAP Continuing Education Course, and a 2-hour course on Pennsylvania Law (Real Estate Appraisers Certification Act) and Board regulations. All courses must be completed through approved Pennsylvania education providers.

For a listing of approved Pennsylvania education providers, please visit the Board's Department of State website at [www.dos.pa.gov/real](http://www.dos.pa.gov/real) under 'Board Resources and Documents' section.