

CHAPTER 6  
CERTIFIED GENERAL REAL PROPERTY APPRAISER

[Prior to 2/20/02, see rule 193F—3.3(543D) and 193F—Chapter 4]

**193F—6.1(543D) General.**

**6.1(1)** The certified general real property appraiser classification qualifies the appraiser to appraise all types of real property.

**6.1(2)** All certified general real property appraisers must comply with the competency rule of USPAP.

**6.1(3)** Certification is composed of three parts: education, examination, and experience, which includes work product review.

[ARC 7774B, IAB 5/20/09, effective 6/24/09]

**193F—6.2(543D) Education.** Education requirements for an applicant to obtain a certificate as a certified general real property appraiser shall be in compliance with the criteria as set forth by the Appraiser Qualifications Board (AQB) of the Appraisal Foundation.

**6.2(1) Formal education.**

*a.* Applicants must hold a bachelor's degree or higher from an accredited college, junior college, community college, or university. In lieu of the bachelor's degree, an applicant shall successfully pass all of the following collegiate subject matter courses from an accredited college, junior college, community college, or university:

- (1) English composition;
- (2) Microeconomics;
- (3) Macroeconomics;
- (4) Finance;
- (5) Algebra, geometry, or higher mathematics;
- (6) Statistics;
- (7) Computer science;
- (8) Business or real estate law; and
- (9) Two elective courses in accounting, geography, agricultural economics, business management, or real estate.

*b.* Total hours of equivalent college courses in lieu of a bachelor's degree are 30 semester credit hours or equivalent. If an accredited college or university (accredited by the Commission on Colleges, by a regional or national accreditation association, or by an accrediting agency that is recognized by the U.S. Secretary of Education) accepts the College-Level Examination Program© (CLEP) examination(s) and issues a transcript for the examination(s) showing the college's or university's approval, the CLEP credit will be considered as credit for the college course.

**6.2(2) Core criteria.** In addition to the bachelor's degree or 30 semester hours, an applicant must complete 300 creditable class hours before taking the AQB-approved examination. All courses must be AQB-approved under 2008 criteria to be considered creditable. The required courses and 300 hours consist of the following:

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| <i>a.</i> Basic appraisal principles                                 | 30 hours |
| <i>b.</i> Basic appraisal procedures                                 | 30 hours |
| <i>c.</i> The 15-hour USPAP course or equivalent                     | 15 hours |
| <i>d.</i> General appraiser market analysis and highest and best use | 30 hours |
| <i>e.</i> General appraiser site valuation and cost approach         | 30 hours |
| <i>f.</i> General appraiser sales comparison approach                | 30 hours |
| <i>g.</i> General appraiser income approach                          | 60 hours |
| <i>h.</i> General appraiser report writing and case studies          | 30 hours |
| <i>i.</i> Statistics, modeling and finance                           | 15 hours |
| <i>j.</i> Appraisal subject matter electives                         | 30 hours |

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**193F—6.3(543D) Examination.** The prerequisite for taking the AQB-approved examination is completion of 300 creditable course hours as specified in subrule 6.2(2). For 6.2(2)“c,” equivalency shall be determined through the AQB course approval program or by an alternate method established by the AQB. USPAP qualifying education shall be awarded only when the class is instructed by at least one AQB-certified USPAP instructor who holds a state-issued certified residential or certified general appraiser credential in active status and good standing.

**6.3(1)** In order to qualify to sit for the certified general real property appraiser examination, the applicant must:

*a.* Complete the board’s application form and provide copies of documentation of completion of all courses claimed that qualify the applicant to sit for the examination.

*b.* Pay the fee specified in 193F—Chapter 12.

**6.3(2)** The board may verify educational credits claimed. Undocumented credits will be sufficient cause to invalidate the examination results pursuant to 193F—paragraph 3.3(2) “c.”

**6.3(3)** Responsibility for documenting the educational credits claimed rests with the applicant.

**6.3(4)** An applicant must supply the original examination scores when applying for certification. Copies of the scores will not be accepted.

**6.3(5)** If an applicant who has passed an examination does not obtain the related appraiser credential within 24 months after passing the examination, that examination result loses its validity to support issuance of an appraiser credential. To regain eligibility for the credential, the applicant must retake and pass the examination. This requirement applies to individuals obtaining an initial certified credential or upgrading from an associate credential.

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**193F—6.4(543D) Supervised experience required for initial certification.** Commencing with experience attained on or after July 1, 2007, all experience required for initial certification pursuant to Iowa Code section 543D.9 shall be performed as a registered associate real property appraiser under the direct supervision of a certified real property appraiser pursuant to the provisions of 193F—Chapter 15.

**6.4(1) Acceptable experience.** The board will accept as qualifying experience the documented experience attained while the applicant for initial certification was in an educational program recognized by the Appraisal Qualifications Board and Appraisal Subcommittee as providing qualifying experience for initial certification, whether or not the applicant was registered as an associate real property appraiser at the time the educational program was completed. Such programs, if approved by federal authorities, will incorporate direct supervision by a certified real property appraiser and such additional program features as to satisfy the purpose of requiring that qualifying experience be attained by the applicant as an associate real property appraiser.

**6.4(2) Exceptions.**

*a.* Applicants for initial certification in Iowa who request that the board approve unsupervised experience or experience performed in the absence of registration as an associate real property appraiser may file an application for approval on a form provided by the board. The burden shall be on the applicant to establish by clear and convincing evidence all of the following:

(1) The experience is qualifying experience under the substantive and documentation standards of the Appraisal Qualifications Board and Appraisal Subcommittee.

(2) Denial of the application would impose an undue hardship on the applicant.

(3) The nature of the experience attained is qualitatively and substantially equivalent to the experience an associate real property appraiser would receive under the direct supervision of a certified real property appraiser pursuant to the standards established in 193F—Chapter 15.

(4) Approval of the application would foster the board’s goal of fair and consistent treatment of applicants.

(5) A basis exists beyond the individual control of the applicant to explain why the experience at issue could not have been attained by the applicant as an associate real property appraiser under the direct supervision of a certified real property appraiser.

*b.* Among the circumstances the board may consider favorably in ruling on an application for approval of unsupervised experience or experience attained by the applicant in the absence of registration as an associate real property appraiser are:

(1) The experience was attained in a jurisdiction that, at the time, did not register associate real property appraisers or otherwise offer an associate, trainee or equivalent category of certification.

(2) The applicant attained the experience while employed in a county assessor's office engaged in mass appraisals, and the experience would otherwise qualify under applicable federal standards.

(3) The experience was attained between July 1, 2007, and January 1, 2008, and the appraiser could not reasonably have become registered and associated with a supervising certified appraiser by July 1, 2007, which is the effective date of the requirement that qualifying experience be attained by the applicant as an associate real property appraiser working under the direct supervision of a certified real property appraiser.

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**193F—6.5(543D) Demonstration of experience.** The experience necessary for certification pursuant to Iowa Code section 543D.9 must meet the requirements of this rule. The objective of the demonstration of experience is to ensure that, before the applicant is issued a certificate, the applicant has obtained sufficient diversified experience to perform an appraisal.

**6.5(1)** The applicant shall provide to the board an appraisal log that includes all information required by the AQB as a precondition for certification and shall maintain the log contemporaneously with the performance of supervised real property appraisal services. The appraisal log shall, at a minimum, include the following for each appraisal:

- a.* Type of property;
- b.* Date of report;
- c.* Address of appraised property;
- d.* Description of work performed by the associate appraiser and of the supervising appraiser's scope of review and supervision;
- e.* Number of actual work hours by the associate appraiser on the assignment; and
- f.* Signature and state certification number of the supervising appraiser. Separate appraisal logs shall be maintained for each supervising appraiser, if applicable.

**6.5(2)** The applicant shall accumulate a total of 3000 hours of appraisal experience in no fewer than 30 months, of which 1500 hours must consist of nonresidential appraisal experience. While the hours may be cumulative, the 30 months must have elapsed before an applicant can be certified. Experience claimed must have been performed in compliance with USPAP. Acceptable appraisal experience includes, but is not limited to, the following:

- a.* Fee and staff appraisal;
- b.* Ad valorem tax appraisal;
- c.* Review appraisal;
- d.* Appraisal analysis;
- e.* Real estate consulting;
- f.* Highest and best use analysis; and
- g.* Feasibility analysis/study.

**6.5(3)** The types of experience set out in 6.5(2) are intended neither to exclude other sorts of appraisal experience nor to prescribe a specified minimum array of experience. However, an applicant who cannot demonstrate a background of experience of the diversity manifested by this rule shall bear the burden of showing that the applicant's experience is of sufficient quality and diversity to fulfill the objective of the demonstration of experience.

**6.5(4)** An applicant may be required to appear before the board or its representative to supplement or verify evidence of experience, which shall be in the form of written reports or file memoranda.

**6.5(5)** The board may require inspection, by the board itself or by its representatives, of documentation relating to an applicant's claimed experience. Such inspection may be made at the board's offices or such other place as the board may designate.

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**193F—6.6(543D) Work product review.**

**6.6(1)** An applicant shall submit an appraisal log for the six months immediately preceding the date of application. The board will then select three appraisals at random for work product review and request that the applicant submit a CD and four paper copies each of the selected appraisals along with the appropriate form and fee. The fee for work product review of the appraisals is provided in 193F—Chapter 12. The board may select the appraisals at random from the entire log or within certain types of appraisals. The board reserves the right to request one or more additional appraisals if those submitted by the applicant raise issues concerning the applicant's competency or compliance with applicable appraisal standards or the degree to which the submitted appraisals are representative of the applicant's work product. Such additional appraisals may be selected at random from the applicant's log or may be selected specifically to provide an example of the applicant's work product regarding a particular type of appraisal. Applicants may also be requested to submit their work files for one or more of the submitted appraisals.

**6.6(2)** The board shall treat all appraisals received as public records unless the applicant notifies the board at the time of submission that a submitted appraisal is subject to the confidentiality provisions of appraisal standards or is otherwise confidential under state or federal law. While applicants are encouraged to submit appraisals actually performed for clients, applicants may submit one or more demonstration appraisals if the appraisals are prepared based on factual information in the same manner as applicable to actual appraisal assignments and are clearly marked as demonstration appraisals.

**6.6(3)** An applicant seeking original or upgrade certification as a certified general real property appraiser shall submit one residential appraisal and two commercial appraisals for review.

**6.6(4)** The board, or a committee of the board, will evaluate the submitted work product for USPAP compliance with applicable appraisal standards. The board may submit one or more of the appraisals to a peer review consultant for an opinion on the appraiser's compliance with applicable appraisal standards.

**6.6(5)** The work product review process is not intended as an endorsement of an applicant's work product. No applicant or appraiser shall represent the results of work product review in communications with a client or in marketing to potential clients in a manner which falsely portrays the board's work product review as an endorsement of the appraiser or the appraiser's work product. Failure to comply with this prohibition may be grounds for discipline as a practice harmful or detrimental to the public.

**6.6(6)** The board views work product review, in part, as an educational process. While the board may deny an application based on an applicant's failure to adhere to appraisal standards or otherwise demonstrate a level of competency upon which the public interest can be protected, the board will attempt to work with applicants deemed in need of assistance to arrive at a mutually agreeable remedial plan. A remedial plan may include additional education, desk review, a mentoring program, or additional precertification experience.

**6.6(7)** An applicant who is denied certification based on the work product review described in this rule, or on any other ground, shall be entitled to a contested case hearing as provided in rule 193—7.39(546,272C). Notice of denial shall specify the grounds for denial, which may include any of the work performance-related grounds for discipline against a certified appraiser.

**6.6(8)** If probable cause exists, the board may open a disciplinary investigation against a certificate holder based on the work product review of an applicant. A potential disciplinary action could arise, for example, if the applicant is a certified residential real property appraiser seeking an upgrade to a certified general real property appraiser, or where the applicant is uncertified and is working under the supervision of a certified real property appraiser who cosigned the appraisal report.

**6.6(9)** After accumulating a minimum of 500 hours of appraisal experience, an applicant may voluntarily submit work product to the board to be reviewed by a peer reviewer for educational purposes only. A maximum of three reports may be submitted for review during the experience portion of the

certification process. The fee for voluntary submissions of work product for review is provided in 193F—Chapter 12.

**6.6(10)** The board will retain the appraisals for as long as needed as documentation of the board's actions for the Appraisal Subcommittee or as needed in a pending proceeding involving the work product of the applicant or the applicant's supervisor. When no longer needed for such purposes, the work product may be retained or destroyed at the board's discretion.

**6.6(11)** Upon successful completion of the work product review process, an applicant will have 60 days to submit an application.

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These rules are intended to implement Iowa Code section 543D.5.

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