

CHAPTER 4  
ASSOCIATE REAL PROPERTY APPRAISER

[Prior to 2/20/02, see rule 193F—3.6(543D)]

NOTE: The AQB adopted changes to the qualification criteria effective January 1, 2008. The changes include increased education requirements that can be found in 193F—Chapter 13 for certified residential appraisers and in 193F—Chapter 14 for certified general appraisers.

**193F—4.1(543D) Qualifications to register as an associate appraiser.**

**4.1(1) Education.** A person applying for registration as an associate appraiser shall, at a minimum, satisfactorily complete the following AQB-approved, qualifying education modules required under the educational standards applicable on and after January 1, 2008, for certification as a certified residential appraiser or certified general appraiser:

- a. The 30-hour module on basic appraisal principles;
- b. The 30-hour module on basic appraisal procedures; and
- c. The 15-hour national USPAP course or its equivalent.

**4.1(2) Application form.** After completing the education outlined in subrule 4.1(1), a person applying for registration as an associate appraiser shall apply for registration on the form provided by the board. The form and the appropriate application fee shall be submitted to the board.

**4.1(3) Registration denial.** The board may deny an application for registration as an associate appraiser on any ground upon which the board may impose discipline against an associate appraiser, as provided in 193F—Chapter 7.

**193F—4.2(543D) Supervision of associate appraisers.**

**4.2(1) Direct supervision.** An associate appraiser is subject to the direct supervision of a certified real property appraiser. Qualifications for a supervisory appraiser are outlined in 193F—Chapter 15. An associate appraiser may be supervised by more than one supervisory appraiser.

**4.2(2) Scope of practice.** The scope of practice of an associate appraiser is the same as the scope of practice of the supervisory appraiser. An associate appraiser supervised by a certified residential appraiser shall accordingly be restricted to the scope of practice of a certified residential appraiser, while an associate appraiser supervised by a certified general appraiser shall be subject to the same scope of practice as a certified general appraiser.

**4.2(3) Logs.** An associate appraiser shall maintain an appraisal experience 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. Required log entries 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 scope of review and supervision of the supervising appraiser;
- e. Number of work hours; and
- f. Signature of supervising appraiser and the date signed.

**4.2(4) Monitoring of logs.** The associate appraiser shall have the appraisal log reviewed and signed by the supervisory appraiser at least monthly. Upon written request by the board, the associate appraiser and the supervisory appraiser shall submit a copy of the associate appraiser's log by letter, fax or E-mail within ten calendar days. The failure of an associate appraiser or supervisory appraiser to submit the requested log is a ground for disciplinary action. A separate appraisal log shall be maintained for each supervisory appraiser.

**193F—4.3(543D) Renewal of associate appraiser registration.** An associate appraiser registration must be renewed on a biennial basis as more fully described in 193F—Chapter 9. An associate appraiser

is subject to the same continuing education requirements as are applicable to a certified appraiser as a precondition for renewal. Continuing education requirements are outlined in 193F—Chapter 11.

**193F—4.4(543D) Progress toward certification as a certified residential appraiser or certified general appraiser.**

**4.4(1) *Trainee classification.*** The associate appraiser classification is intended for those persons training to become certified appraisers and is not intended as a long-term method of performing appraisal services under the supervision of a certified appraiser in the absence of progress toward certification. As a result, the board may impose deadlines for achieving certification, or for satisfying certain prerequisites toward certification, for those persons who apply to renew an associate appraiser registration more than two times following January 1, 2008. Deadlines, if any, would be imposed as a condition for the third or subsequent renewal after January 1, 2008.

**4.4(2) *Factors to consider.***

*a.* The board may consider the following noninclusive list of factors when deciding whether to impose a deadline for achieving certification:

- (1) An associate appraiser's access to the educational courses required for certification;
- (2) Whether the associate appraiser had completed the college-level coursework required for certification in advance of registering as an associate appraiser or whether such coursework is in progress;
- (3) The associate appraiser's access to supervisory appraisers, the volume of the supervisory appraiser's practice, and the type of certification the associate is training to achieve;
- (4) The progress toward certification the associate appraiser had made prior to the imposition of new certification standards as of January 1, 2008; and
- (5) Such additional factors as may be relevant to the board's determination as to whether the associate appraiser is making good-faith progress toward certification.

*b.* While the board's policy is to work with associate appraisers and their supervisors in a cooperative manner, an associate appraiser who does not demonstrate good-faith progress toward certification shall be subject to the imposition of deadlines as described in subrule 4.4(1).

**4.4(3) *Progress reports.*** In order to assess an associate appraiser's progress toward certification, the board may request periodic progress reports from the associate appraiser and from the associate appraiser's supervisory appraiser or appraisers. Progress reports on the steps an associate appraiser has taken toward certification and the associate appraiser's plans for completing certification prerequisites shall be submitted to the board within ten calendar days of the board's written request. The failure of an associate appraiser or supervisory appraiser to submit the requested progress report is a ground for disciplinary action.

**193F—4.5(543D) Applying for certification as a certified residential appraiser or certified general appraiser.** An associate appraiser may apply for certification as a certified residential real property appraiser by satisfying the requirements of 193F—Chapters 5 and 13, or as a certified general real property appraiser by satisfying the requirements of 193F—Chapters 6 and 14. The requirements for each type of certification include education, experience, examination and work product review.

These rules are intended to implement Iowa Code chapters 543D and 272C.

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