

The Real Estate Appraiser Certification Roadmap

Everything you need to know to go from curious beginner to licensed, certified professional.

Introduction

Real estate appraising is one of the most respected — and most misunderstood — careers in the property industry. Unlike real estate agents, appraisers are regulated at both the federal and state level, bound by national ethics standards, and required to produce objective, defensible valuations. That regulation is what makes your credential valuable.

This guide walks you through the four credential levels, what each one requires, and how to build your career from day one. Whether you're exploring the field or ready to enroll in qualifying education, this is your starting point.

The Four Credential Levels

The Appraiser Qualifications Board (AQB) sets minimum requirements for each credential level. States may set higher thresholds. Always verify requirements with your state licensing board before enrolling.

1. Trainee Appraiser

- No prior appraisal experience required.
- Complete 75+ hours of Basic Appraisal Principles, Procedures, and USPAP coursework (varies by state).
- Work under the direct supervision of a Certified Residential or Certified General supervisory appraiser.
- Log all experience hours in a written log signed by your supervisor.
- Apply for a Trainee license through your state licensing board.

Best for: Anyone entering the field. Most trainees work in a supervising appraiser's firm while building hours.

2. Licensed Residential Appraiser

- 150 hours of qualifying education including USPAP.
- 1,000 hours of supervised experience over a minimum of 6 months.

- Pass the National Uniform Licensing and Certification Examination (NULGE).
- Pass a state background check.
- Scope: Non-complex 1–4 unit residential properties not federally related transactions above \$1 million.

Best for: Appraisers building volume in standard residential markets. Note: Some lenders require Certified credentials.

3. Certified Residential Appraiser

- 200 hours of qualifying education including USPAP.
- 1,500 hours of supervised experience over a minimum of 12 months.
- Bachelor's degree or equivalent (21 hours of specific college-level coursework accepted in some states).
- Pass the NULGE national exam.
- Scope: Any residential property of any complexity or transaction value.

Best for: Serious residential appraisers. The most widely accepted credential for lender and mortgage work.

4. Certified General Appraiser

- 300 hours of qualifying education including USPAP.
- 3,000 hours of supervised experience over a minimum of 18 months (at least 1,500 hours must be non-residential).
- Bachelor's degree (required — no equivalency option at this level).
- Pass the NULGE national exam.
- Scope: All real property types including commercial, industrial, and complex mixed-use.

Best for: Appraisers targeting commercial, industrial, and institutional work. Commands the highest fees.

Continuing Education & License Renewal

All appraiser credentials require continuing education (CE) every renewal cycle (typically 2 years). Required CE includes a 7-hour USPAP Update course every two years. Additional state-required CE varies. Failing to complete CE on time results in license lapse — which can require re-examination to restore.

The National Exam (NULGE)

The National Uniform Licensing and Certification Examination is administered by Pearson VUE testing centers nationwide. The exam tests knowledge of appraisal principles, USPAP, valuation methodology,

and real estate law. Scoring is pass/fail; the minimum passing score is 75. Most states allow unlimited retakes with a waiting period between attempts.

Key exam topic areas:

- **Real Property Concepts:** Ownership rights, legal descriptions, property types, encumbrances
- **Valuation Approaches:** Sales comparison, cost, income — when and how each is applied
- **USPAP Ethics & Standards:** Competency, client relationships, confidentiality, independence
- **Market Analysis:** Supply and demand, absorption rates, neighborhood analysis
- **Report Writing:** URAR form requirements, narrative reports, recertification
- **Statistics & Math:** Adjustment calculations, depreciation methods, capitalization rates

Finding a Supervisory Appraiser

One of the most common obstacles for new trainees is finding a qualified supervisory appraiser willing to take them on. Here are proven strategies:

- Contact local appraisal firms directly — many are willing to train in exchange for low-cost labor in the early months.
- Join your state's appraisal coalition or the Appraisal Institute chapter for networking events.
- Post in appraisal-focused Facebook groups and LinkedIn — many supervisors find trainees this way.
- Consider relocation to markets with higher appraisal demand if your local market is saturated.
- Be transparent about your willingness to do data entry, file management, and inspections during training.

Income Expectations

Appraiser income varies significantly by credential level, market, and specialization. Trainees typically earn \$30,000–\$45,000/year working under a supervisory appraiser. Licensed and Certified Residential appraisers earning \$60,000–\$100,000+ are common in active markets. Certified General appraisers in commercial markets often earn \$100,000–\$200,000+. Fee appraisers (self-employed) generally out-earn staff appraisers at comparable credential levels.

Ready to test your knowledge? Take the free practice exam at [CertifiedRealEstateAppraiser.com](https://www.CertifiedRealEstateAppraiser.com) and see where you stand.