

**REAL ESTATE APPRAISER
EDUCATION IN GEORGIA**



**GEORGIA REAL ESTATE COMMISSION
GEORGIA REAL ESTATE APPRAISERS BOARD**

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Georgia Real Estate Appraisers Board

Real Estate Appraiser Education in Georgia

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Chapter 1

REAL ESTATE APPRAISER SCHOOLS

The Georgia Real Estate Appraisers Board (GREAB) approves schools to offer real estate appraiser course credits to appraisers and prospective appraisers for meeting the educational qualifications for appraiser classification and for continuing education. School approval is based upon requirements outlined in the Rules of the Georgia Real Estate Appraisers Board, [Chapter 539-2 Standards for Appraisal Courses \(Section 539-2-.02\)](#). Only an entity that obtains specific approval by the GREAB as an appraiser school may offer courses that appraisers and prospective appraisers may complete to meet the requirements for an appraiser classification or for required continuing education. The goal of this Chapter is to assist organizations and individual entities in understanding and satisfying the requirements for becoming a GREAB Approved Appraiser School. The Application to Open an Appraiser School is available on the Board's website at <http://www.GREC.state.ga.us/>.

Section A. OBTAINING APPROVAL AS A REAL ESTATE APPRAISER SCHOOL

1A1 Definition of an Approved Real Estate Appraiser school

A real estate appraiser school may be an existing or prospective educational institution; a real estate or appraisal company; a professional association; a mortgage company; the continuing education department of a university, a college or a technical school; a business specializing in real estate-related services such as home inspection; or an individual. In each case, before the school can offer even one course that qualifies as meeting GREAB education requirements, the Board must approve the organization or person based upon a review of the information contained in a complete written application for approval.

1A2 Minimum Standards for an Approved School

The Board has established minimum standards that real estate appraiser schools must follow in offering courses in order to protect the interests of the public and of the real estate appraisal industry from unscrupulous practices in education. These standards define how schools approved by the GREAB must operate. However, these are minimum standards. A school will often discover that the public and real estate appraisers require and demand standards that exceed those established by the Board. A school may find, for example, that its requirements for completing a course need to include more hours, more homework, more examinations, and tougher standards of completion for students than the GREAB requires. Although no school may offer courses in a way that is contrary to GREAB regulations without the written permission of the Board, the GREAB encourages schools and instructors to be innovative in their approach to educating students in real estate appraiser courses.

1A3 Application for School Approval

Board [Rule 539-2-.02](#) outlines the requirements for obtaining approval as a real estate appraiser school. To be considered for approval, the organization or individual must file an [Application to Open an Appraiser school](#) with the GREAB. The Board may choose not to process an incomplete application that fails to include all required information or that is not accompanied by a cashiers check or money order for the required fee.

All complete applications accompanied by the required fee will be processed within sixty (60) days, and the GREAB will notify the applicant that its application is approved or denied or will request additional data or revision of the application. If the Board requests additional information or revision of the application, the school applicant must respond within 120 days or the application will be considered abandoned.

Upon approval, the school will receive a unique number as the School Code. The School Code identifies the particular school and must be used on all records certifying students as having completed courses, on school renewal applications, and other communications between the school and the Board.

The GREAB approves schools for a four-year period. A school renews its approval by December 31st of the fourth year following the year of approval. For example, a school approved by the Board on November 1, 2011, would renew its approval no later than December 31, 2015. Schools may renew their approval on-line at the GREAB website, [Renew Appraiser school Approval On-line](#); by mail at Georgia Real Estate Appraisers Board, 229 Peachtree Street, N.E., International Tower, Suite 1000, Atlanta, Georgia 30303-1605 or by visiting the GREAB offices at that location.

The following Sections (**1A4 – 1A21** of this Chapter) are intended to assist applicants in completing the Application to Open an Approved Appraiser school.

1A4 School Name, Location and Contact Information

The applicant must designate on the application a name for the school, its location address, mailing address, phone and fax numbers, e-mail address, and website address as appropriate.

1A5 School Director and Coordinator

Every real estate appraiser school must designate a school director and/or coordinator (as applicable) who will be responsible for certifying student completion of all courses. A school may name any person in the organization as the school director or school coordinator. The Board will then address all correspondence to the person named as school director. If the organization names an officer or owner as the school director and that person does not have “hands on” management of the school on a daily basis, the GREAB recommends that the organization name a school coordinator who will manage course registrations, communication with students, and correspondence with the Board. As an alternative, the school may name one

person as both the school coordinator and the school director. Upon a school's approval, the Board authorizes the school director and school coordinator named on the application to sign any documents or correspondence required by the Board. The GREAB also requires the school to grant the school director the legal authority to commit the school to any future disciplinary sanctions the Board might impose.

Consistent with Georgia Law, the application requires that an applicant provide the names and social security numbers of the school director and the coordinator. In addition the school must reveal on the application any convictions or disciplinary actions imposed upon the school's director or coordinator, owners, officers, stockholders, or instructors by any state or federal agency that regulates professions. Additionally, the application must reveal for those same individuals, any nolo contendere pleas or first offender treatment upon being charged with any criminal offense other than a traffic violation or any traffic violation that involved driving under the influence of alcohol or drugs, homicide or feticide by vehicle, fleeing the scene of an accident, attempting to elude a police officer, or impersonating a law enforcement officer.

If the application reveals any of those offenses and the documentation is not already on file with the GREAB or the Real Estate Commission, the applicant must attach the citation, accusation, information or indictment that led to the finding of criminality. If the applicant or anyone affiliated with the school in an official capacity has ever been disciplined by the Georgia Real Estate Commission or the Georgia Real Estate Appraisers Board, the application must reveal and document the disciplinary action. Full information concerning the applicability of these requirements and the documentation that must be submitted with the application for approval are contained on the application to [Open an Appraiser school](#).

After a school is approved, GREAB Rules require that it immediately report to the Board in writing any changes in its director, coordinator, name, phone number, location, or mailing address.

Effective January 1, 2012, the Georgia "Illegal Immigration Reform and Enforcement Act of 2011" requires all applicants for approval as a real estate appraiser school, school director, coordinator or instructor and those applying for renewal of an existing school approval, school director, coordinator or instructor to submit as part of the renewal application (1) a secure and verifiable document and (2) a signed and sworn affidavit verifying the applicant's lawful presence in the United States. See [Lawful Presence Verification](#) form.

1A6 Maintenance of Course Records and Student Records

The application must include a detailed proposal of records management to meet the requirements of GREAB [Rule 539-2-.08](#). Records that schools must maintain for at least five years include copies of all examinations and their answer keys; all texts and other instructional materials used in its approved courses; individual student attendance records; and scores earned by each student on all graded written exercises and examinations used to determine whether a student passed a course. For computer-based courses, schools must maintain for five years the student's name, the course title, the number of hours authorized for the course, the date the student completed the course, the method by which the school verified the student's completion

of each module of the course, the software version of the course, the course serial number and the scores for each student on all required final examinations. Schools must also maintain resumes or other biographical information documenting the knowledge and experience of any continuing education instructor who taught a course for GREAB credit at the school and who had not received designation as an approved instructor by the GREAB at the time the instructor taught the course.

The Board does not prescribe how records are to be kept. Schools may develop their own systems of keeping copies of texts, examinations, course outlines, instructors' resumes, attendance records, examination scores, and other information that the Board requires schools to maintain. Schools may keep paper records in files, drawers, and/or filing cabinets, or they may store records electronically as long as they can be easily retrieved by the school for its own purposes or for GREAB review.

1A7 Nonpublic Postsecondary Educational Institutions Act of 1990

If the school is subject to the Nonpublic Postsecondary Educational Institutions Act of 1990, it must attach a current certificate from the Nonpublic Postsecondary Education Board to the application for approval that it submits to the Board. For information on the applicability of this requirement, contact the [Georgia Nonpublic Postsecondary Education Board](#).

1A8 Directors and Owners of the Approved School

The application must state the name and address of the owner if the school is a sole proprietorship, the names and addresses of the partners if the school is a partnership, the names and addresses of the directors if the school is a corporation and the names and addresses of the members if the school is a limited liability company (LLC). If one of the members of the LLC is a corporation, the applicant must provide the names and addresses of the officers of that corporation.

1A9 Attendance Standards and Make-up Policy

The application must describe the school's attendance standards. The Board has established minimum standards for student attendance at courses that are not computer-based courses. In the initial application for approval, a school must either state that its attendance standards will mirror GREAB standards or describe how its standards will exceed Board attendance standards. A school may certify a student as having completed an in-class course only if the student attended all the required instructional hours for which the school offers the course. An instructional hour, as defined by the GREAB, must consist of at least fifty minutes of instruction or other learning activity; and schools may not count time students spend on breaks as instruction time. Schools must offer students a break from instruction of at least fifteen minutes for every two hours of instruction. Instructors may utilize no more than 30 minutes of audio or video material toward any required in-class or make-up hours unless the GREAB grants written permission prior to its use.

The applicant must provide a statement of the school’s make-up policy if the school has such a policy. Inclement weather, illness or other legitimate reason may cause students to arrive late for or miss part or all of the in-class instruction in a particular class. GREAB Rules allow a school, at the school’s discretion, to permit students to make up classes or portions of classes that they were unable to attend by attending similar sessions of the same course. Schools may also permit instructors to teach students who need make-up time during breaks, immediately after a class session, on days especially scheduled as make-up days, or by appointment with the instructor. Some schools offer classification courses in unique modules. A student who completes some, but not all of the modules at such a school may not transfer credits for those completed modules to another school unless that school offers the identical series of modules.

An approved school may also determine as a matter of policy for a particular course or for all its courses that it will offer no make-up policy for any student. The school must provide students with written information on its attendance standards and make-up policy upon a student’s enrollment in a course.

1A10 Entrance Qualifications for Students

The applicant must state any entrance qualifications that it requires for students in real estate appraisal courses. The Board has not established minimum entrance qualifications for students taking courses. Nevertheless, a school may have particular entrance qualifications or course prerequisites for students. For example, a school might require that a student be a high school graduate, be of a minimum age, or have completed another course as a prerequisite for enrollment. However, no school may adopt entrance qualifications that violate the Americans with Disabilities Act or that discriminate based on race, color, sex, religion, national origin, familial status, or handicap.

1A11 Ability to Present to Students Any Board Required Materials

At times the Board may require that schools present specific audio or video materials to students in their courses. At a minimum, a school must be able to obtain access to facilities or equipment that enables it to make any GREAB-required information available to its students. The initial application for approval requires a school to state that it has the ability to present Board-required materials to its students.

1A12 Learning Environment

The application for approval requires a statement that the school will conduct in-class courses “in classroom style facilities.” Although the Board does not define “classroom style facilities,” a reasonable interpretation of the phrase suggests that any location where courses are presented include the following: adequate space for comfortable seating for individual students; a desk, table or writing surface available for each student for note-taking; resources for illustration such as chalkboards, flip charts, whiteboards, or smart boards; audio-visual equipment if the course being presented should require it; and other reasonable expectations for

the classroom environment, such as adequate lighting, heating, cooling systems and restroom facilities for a comfortable learning environment.

A school may utilize space in hotels, motels, banks, real estate or mortgage company offices, or other space owned or rented by the school so long as the space can be adapted to a learning environment. The school director or school coordinator should work with instructors of particular courses to provide an environment that best fosters interaction and communication between the instructor and the students in a course.

1A13 Compliance with the ADA and Policies against Unlawful Discrimination

All approved school applicants must state that the school will comply with all relevant provisions of the Americans with Disabilities Act (ADA) and that the school will not discriminate in its fees, enrollment, or completion policies based on race, color, sex, religion, national origin, familial status, or handicap. In general, schools offering courses must ensure that each course is accessible to persons with disabilities. The school director or coordinator is responsible for determining if rented facilities comply with the provisions of the ADA. The school must state clearly in its application that it complies with the ADA and its policy of non-discrimination against the protected classes noted in the Board's Regulations.

1A14 Course Information

As a part of the application for approval, the applicant must submit a detailed outline for each course that the school will offer in the first year of GREAB approval including the hours to be spent on each subject area identified in the outline and all planned classroom and homework exercises.

For every approved course that meets all or part of the requirements for the registered, licensed or certified appraiser classification, the application must provide additional information identifying the subject areas to be covered in the course and the number of hours to be spent for each subject area. An approved school must maintain in its records a detailed course outline for each appraiser classification and continuing education course. The course outline must list each subject area to be covered in the course and the hours that instructors will spend on each subject area. The records must also include copies of all planned in-class and homework exercises.

1A15 Course Materials

The application must provide a bibliography of all texts and reference materials that will be used in the course(s) to be offered in the first year of approval. The Board does not endorse or require specific textbooks, homework assignments, course examinations, classroom handouts, computerized displays, or other course materials for any course. The school director, school coordinator and course instructors are responsible for providing adequate and accurate educational materials for each course.

1A16 Evaluating Student Performance

As part of the application for approval, each applicant must include a comprehensive description of the evaluation measures and standards it will use to determine whether a student has successfully completed any course required for meeting the requirements for an appraisal classification. The school must also summarize its grading and assessment measurements in its written Notice to Students. (See Section 1B2 of this Chapter for further information on the requirements for the Notice to Students).

Board Rules require that students must pass a final examination in order to receive credit for completing any course approved for an appraiser classification. The passing score for those course final examinations must be consistent with the passing score on Board examinations for appraiser classification. Schools may allow a student who does not achieve a passing score on an examination to take another examination on a different day without repeating in-class instruction. If the student fails to pass the second examination, he or she must repeat all in-class instruction before being permitted to take another examination.

The application for school approval must include copies of all final examinations accompanied by their answer keys for any courses that require final examinations. In addition to examinations, schools may measure successful performance through graded homework, in-class quizzes, graded essays, mid-term examinations, class reports, or other sound educational assessment activities.

Upon approval as an appraiser school, the school will be required to submit copies of new course final examinations for Board approval unless the examination consists solely of multiple choice questions with a minimum of four choices for each question and includes no fewer than two multiple choice questions for each credit hour of the course. Examinations that do not meet these standards must be specifically approved by the Board before they can be administered to students to determine a passing grade in the course

The Board does NOT require final examinations for continuing education courses. For those courses, schools must determine the measures and standards they will use for evaluating the performance required for a student to be deemed as successfully completing a course. The minimum requirements are only that a student be on time and present for each credit hour in order for a school to certify that the student has completed a continuing education course.

While the Board's standards for continuing education courses do not require schools to give a final examination, a school may decide to require a quiz, examination, or other assessment tool to determine what the students have learned in the course. An approved school may also require the passing of a final examination for successful completion of a continuing education course.

1A17 Learning Objectives

The application for school approval must describe learning objectives for each instructional hour of the course or courses that the school will offer during the first year of

the school's approval. A learning objective is a clear statement of what a student will know or be able to do after the student learns and understands the content of each hour of study in a particular course. The GREAB requires that all approved schools maintain on file detailed learning objectives for each instructional hour of each course they offer for real estate appraiser credit. If School A contracts with School B to use one or more of School B's courses as its own, School A must also maintain in its files copies of learning objectives for each hour of instruction in those courses as well. Chapter 2 of this Manual includes more information on developing good learning objectives.

1A18 Instructors

The application for school approval must include the names of all instructors of courses the applicant plans to offer within the first year of the school's approval. The GREAB approves individual instructors by name to teach courses approved to meet the education requirements for state registered real property appraiser, for state licensed real property appraiser, for state certified residential real property appraiser and for state certified general real property appraiser. Schools must use only GREAB-approved prelicense instructors to teach those courses. Chapter 3 of this Manual provides specific information on the approval of instructors by the GREAB. If a school plans to use instructors who have not yet been approved by the Board for to teach any of these courses, it must include completed instructor applications for those proposed instructors.

While the Board permits schools to hire and use qualified instructors in continuing education courses without specific approval of each instructor, the Board expects schools to utilize only instructors with appropriate experience and knowledge of the content areas of those courses. Additionally, schools must maintain resumes or other biographical information on file that detail the qualifications of instructors who teach their continuing education courses.

1A19 Planned Course Offerings

The initial application for school approval requires that the applicant provide a schedule of all courses the school plans to offer during the first year of its approval. The schedule must include the date, time, and place of the course offerings. While the applicant may not know at the time of application the precise dates or locations of course offerings, it may provide a general statement of its plans such as, "During the first year after approval, ABC Real Estate Appraiser School plans to offer the Uniform Standards of Professional Appraisal (USPAP) Course three times in classroom space at the School's principal location." The application must also include a fee schedule for planned course offerings during the first year.

1A20 Independent Study (Computer-based) Courses

Applicants who intend to offer approved computer-based courses must include with the application for a course code a copy of each course's certificate of approval issued by the International Distance Education Certification Center (IDECC). Schools should obtain this information from the course provider. Please note that the Board does not grant credit for correspondence courses.

1A21 Criminal History Report

A criminal history report on the proposed school director must be submitted with the initial application for school approval. If the application is not accompanied by the criminal history report, the Board will not process the application. Current and previous Georgia residents can obtain a copy of their Georgia Crime Information Center (GCIC) report from any local sheriff's office or police department. Directors who have not lived in Georgia must submit an equivalent report from their resident state, province or territory. When the report is submitted with the application, it must not be more than 60 days old.

Prospective school directors must also disclose on the application any conviction, any nolo contendere plea, and/or receiving first offender treatment upon being charged with any criminal offense other than a traffic violation. Prospective directors must also disclose any conviction for any traffic violation that involved driving under the influence of alcohol or drugs, homicide or feticide by vehicle, fleeing the scene of an accident, attempting to elude a police officer or impersonating a law enforcement officer.

SECTION B. ADDITIONAL INFORMATION AND REQUIREMENTS

1B1 Tuition and Fees

The Board neither dictates nor limits the fees that a school may charge for enrollment or for a particular course. A school may establish its own policy for registration fees, enrollment fees, course fees, book fees, refund policies and scholarships. Good business practices encourage the school to state these fees clearly in writing prior to a student's enrollment in any course. The GREAB only requires that schools not discriminate in its fees based on race, color, sex, religion, national origin, familial status, or handicap.

1B2 Notice to Students

Approved schools must give each student certain information in writing upon the student's enrollment in a course. This written information, commonly referred to as the "Notice to Students," permits the student to understand the standards and requirements for completing the course and even to decide whether to take the course at all. In addition to providing Board-required information, schools may include information that is unique to its requirements and courses. **A sample copy of this document must be included with the school's initial application for approval.**

At the time a student enrolls in a course the school must give to the student written information that includes at least the following information:

- a. a statement that the school has Board approval of the course and a disclosure of the expiration date of that approval;
- b. whether the Board has approved the course to meet registration, licensure,

certified residential or certified general appraiser educational requirements and how many hours toward meeting those requirements students will earn upon successfully completion of the course;

- c. the names of the approved instructors who will teach and detailed information on their teaching qualifications;
- d. the school's grading policies for all graded work including such activities as homework, examinations and oral or written practice appraisals; and
- e. the school's attendance requirements and whether and how students are allowed to make up absences.

For computer based courses, the Notice to Students must also include additional information:

- a. the name and address of the approved school;
- b. the order in which students must submit any homework assignments;
- c. a statement that students must personally complete all instructional modules that are required to demonstrate mastery of the assigned material and sign the required [certification statement](#) in Rule 539-2-.14(8)(c).
- d. a statement that students must successfully complete all assignments before receiving credit for the course or before attending any required in-class instruction; and
- e. when and where to complete any required in-class instruction.

After a school obtains approval by the Board, it report in writing to the Board any changes in 1) the school's grading policies for a course or courses, 2) the school's attendance policies, or 3) the school's make-up policy. These reports must be made in writing no later than 14 days prior to the course or courses offering date.

1B3 Preliminary Decisions for Persons with Criminal Convictions or Sanctions

The Board, by law, has the authority to deny a license to any otherwise qualified candidate who has a prior criminal conviction or a disciplinary sanction issued by an occupational licensing body. In order to prevent prospective licenses with convictions or sanctions from needlessly investing time and money in meeting the qualifications for licensure, the GREAB has created a Preliminary Decision process. This procedure allows a prospective licensee to apply for a Preliminary Decision and ask the Board to advise him or her whether, considering the prospect's record, the Board would ultimately grant a license to the prospect. While neither positive nor negative Preliminary Decisions are binding on the GREAB, once the prospect becomes a candidate for the issuance of a license, it is likely that the prospect who received a positive

Preliminary Decision will be granted a license as long as all requirements for licensure are met and no additional convictions or sanctions occur.

An applicant for Preliminary Decision must provide the Board with a certified copy of the criminal indictment and conviction or the disciplinary action by another licensing authority. The applicant may also provide any additional information the applicant believes will assist the Board in making its decision. Processing the application involves a thorough investigation of the applicant's background that can take an extended period of time. Prospective appraiser candidates seeking a Preliminary Decision will want to submit the application as soon as possible.

Even a prospective candidate for an appraiser classification who receives a negative Preliminary Decision still retains the right to complete all the requirements of the classification being sought and submit a complete application. If the GREAB denies the application, the applicant has the right to request a hearing before an Administrative Law Judge on whether the applicant should be granted the appraiser classification being sought. Even if the applicant receives a favorable ruling from the Judge, the Board has final authority over whether to issue a license. However, if the applicant is able to prove to the Administrative Law Judge his worthiness to have a license, the Board may be more inclined to issue the license.

1B4 Evaluating Instructors

It is the responsibility of the school director or coordinator to establish a system for regular and consistent evaluation of instructors. As part of that system, the school must at a minimum offer each student the opportunity to make unsigned, written evaluation of the instructors of its courses. The school must keep copies of these evaluations in its files for its own use and for possible Board review. Should an instructor who taught one or more courses at the school be the subject of a formal GREAB Request for Investigation, the Board may ask the school to provide additional evaluations of that instructor. The school director or coordinator should also consider other evaluation methods for maintaining high standards of instruction including monitoring selected class sessions.

1B5 Maintenance of Records

Other than requiring schools to maintain all records for at least five years, the Board does not specify specific systems of how records are to be kept. Schools may develop their own systems of keeping records as long as the school retains copies of texts and other instructional materials used in courses, all graded examinations and their answer keys, instructors' resumes, attendance records of individual students, and the scores earned by each student on all graded, written exercises and examinations that the school used to determine whether the students passed the school's courses.

For schools which may experience frequent personnel changes, it is very important that two or more individuals in the organization are familiar with the manner in which records are kept and the place where records are stored so that new personnel will not have any trouble locating the

records or accessing them.

1B6 Advertising

The Board recognizes that schools will advertise course offerings to inform and attract potential students. Schools are bound by GREAB rules that prohibit any advertising that is intentionally misleading or inaccurate or that discriminates against legally protected groups. Advertising includes any type of promotion or solicitation, including advertising through personal communication, print media, broadcast media or electronic media such as the Internet or web pages. It also includes flyers, posters, signs and newsletters.

There are specific restraints on advertising by real estate appraiser schools:

- a) if a school uses the phrase “Georgia Real Estate Appraisers Board” in advertising, it must state that the Board has approved the school as meeting the requirements of Georgia Law and the phrase cannot appear greater in size or prominence than the words and phrases preceding or following that phrase;
- b) if the school advertises a prelicense or continuing education class to be held at a location of a firm or organization that is not the name of an approved school, the name of the approved school must appear in the advertising in equal or greater size, prominence and frequency as the name of the firm or organization hosting the course and the advertisement must not state that the course is being offered by, sponsored by, conducted by or in conjunction with any entity that is not an approved school;
- c) all advertising of specific courses must state whether the course is an in-class course or a computer-based or independent study course; and
- d) a school may not promote its courses as assisting students in passing one or more of the Board’s examinations unless it includes its students’ actual passing percentage on the examination to which the ad refers. The passing percentage must appear in a type size equal to the ad’s reference to passing the examination. Such an ad must also name the specific examination or examinations on which the advertised passing rate occurred, express the percentage as a specific percentage (e.g. “80.01%” not “more than 80%”); be based on first time examinees for the calendar year preceding the date of the ad only and so state in the ad; and give the exact number of its students who took the examination and the exact number who passed the examination.

While schools may be tempted to promote favorable percentages of their students’ passing GREAB examinations, they should proceed with caution and follow the GREAB advertising requirements very carefully. The basic rule of advertising is that it must be accurate in every way.

1B7 Reporting Changes

Schools must immediately report to the Board any changes in its director/coordinator or in its name, location address, or mailing address. If a school terminates a relationship with an instructor who has violated any GREAB rules relating to schools, courses and instructors, the school must also immediately notify the Board in writing.

1B8 Communication with Approved Schools Via the Internet

The Board maintains a comprehensive website at www.GREC.state.ga.us. The website provides a major communication link and information resource for schools and instructors as well as for appraisers and the public. The following required and optional services are available through the website:

The Board maintains on its electronic database a separate electronic record for each approved school. This record contains information on a school's name, its location, its director, its coordinator, its contact information and a list of Course Codes and names of all courses the school is authorized to offer. The School Director and other authorized personal can access the school record after creating unique user names and passwords. Authorized school personnel can update the school's location and contact information and renew or reactivate the school's authorization as an approved school.

It is the responsibility of each school to enter course completion information to the GREAB database for all students who complete approved prelicense and continuing education courses at the school. Schools are responsible for obtaining any required software and training staff to upload course completion information.

Updating Records and Applications - A school can update school information about its director or coordinator, address, and telephone number directly to its records at the Board. It can also renew or reactivate school approval as well as add users to the school's account. Schools that renew their approval using the website and a credit card save the \$25 mail renewal fee. Mail-in applications for school renewal and course codes and are also available on line.

Approved Schools List - The website also contains a complete list of all real estate appraiser schools approved by the Board. The list provides a direct link to the web pages of those approved schools that have requested that feature.

Meetings - News of meetings and educational courses of interest to schools and instructors are also posted periodically.

Chapter 2

REAL ESTATE APPRAISER COURSES

As part of the application for appraiser school approval, a prospective appraiser school must request Course Codes for each approved course the school plans to offer upon approval. If the school decides to offer additional courses after approval, it must submit an [Appraiser Course Code Request](#) for each additional course. The school can apply for one or more Course Codes at any time; however, no school may offer or conduct a course for appraiser credit until it has obtained from the GREAB a unique Course Code for that course. It is important to keep in mind that the Board only sets minimum standards for schools, instructors, and course offerings. Schools and their personnel provide the interactivity and personality that make the educational process worthwhile and interesting to students.

SECTION A: COMMON REQUIREMENTS FOR REAL ESTATE APPRAISER COURSES

2A1 Establishing Courses

The Board's standards for real estate appraiser courses require that all courses be educational and expand students' knowledge and/or skills as appraisers or potential appraisers. For that reason, the Board does not permit a school to orient approved appraiser courses toward the passing of the state classification examinations or to obtain professional designations for appraisers.

Courses introduce students to the language of the real estate appraisal profession and to the basic theories underlying the duties and responsibilities of real estate appraisers. Courses must seek to improve the skills required to carry out the normal activities of an appraiser by requiring practice of the skills being taught and providing a significant number of exercises for honing those skills. Courses should also make students aware of the need for further education and for improving practical skills, but self-improvement courses, courses in personal goal setting or courses that promote the use of and benefits of a particular commercial electronic device do not qualify as appraiser credit courses. Schools may offer units of instruction on subjects other than those required by the Board only with prior written approval from the Board.

2A2 Obtaining a Course Code for Each Course

A school may not advertise a course as available for appraiser credit until the course is posted on the GREAB electronic database of the school's courses or until the school receives specific written authorization from the Board. To obtain approval and a course code for a specific course, the school must file with the Board an [Application for Course Code](#). Once the course code is issued, the school may begin offering the course to prospective students.

Although the documentation that a school must submit with the course code application is basic, schools must maintain specific records on the courses they offer. **Section 2A18 of this manual**

discusses the documentation that school must maintain for all approved courses for at least five years.

2A3 Course Outline and Learning Objectives

All schools must maintain in their files a detailed course outline for each approved course that the school offers. The course outline must list all the major topics that the course covers, the hours an instructor will spend covering each subject area and the required homework and in-class exercises to be completed by students in the course. To assure that each course is designed to accomplish its educational purpose, the Board requires that schools prepare at least one learning objective for each instruction hour of the course. Course learning objectives use active verbs and language oriented to expected measurable end results. A suggested pattern for course objectives is:

“At the completion of this (hour, unit, chapter, activity, etc.), students will be able to (identify,list, explain, complete, select, define, etc.) the (particular topic in the course outline).”

For example, “At the completion of the Residential Report Writing exercise, students will be able to identify at least five common problems to avoid in writing a residential appraisal report.”

Instructors should 1) share the learning objectives of the course with the students at the beginning of the course to establish learning goals and 2) review the learning objectives at the beginning and end of each unit or activity to judge whether the students have properly grasped the subject matter.

2A4 Instructors

For all courses, schools should select instructors who are knowledgeable and experienced in the language of and practice of real estate appraising. **Only instructors approved by the Board by name** under the standards of [Chapter 539-5](#) of the Board's Rules **may instruct courses offered to meet preclassification education requirements** for state registered real property appraiser, for state licensed real property appraiser, for state certified residential real property appraiser, and for state certified general real property appraiser. These approved instructors may teach any Board approved courses.

Only instructors with appropriate experience and knowledge of the content areas of continuing education courses may teach continuing education courses. Schools must maintain resumes and other biographical information documenting such knowledge and experience for all continuing education instructors who have not qualified as approved instructors under the standards of Chapter 539-5.

Schools may also utilize **guest instructors** with expertise in particular areas in any approved course provided a Board approved instructor is present during the guest instructor's presentation. Schools may utilize guest instructors without an approved instructor's being present only with the prior written approval of the Board. More detailed information on instructor attributes and requirements for approval can be found in Chapter 3 of this Manual.

The school **director/coordinator is responsible for consistent and regular evaluation of the school's instructors.** The director/coordinator shall provide each student with an opportunity to make unsigned, written evaluations of instructors. Schools must maintain summaries of these evaluation forms for a period of five years or until the instructor is no longer used by the school, whichever is first.

2A5 Instructional Techniques

While instructors may use such teaching methods as lecture, discussion, questions and answers in in-class sessions, instruction should also include role play, simulations, or other similar instructional techniques designed to assist students in mastering the skills required to act as a real estate appraiser. See [539-2-.03\(9\)](#).

2A6 Reading Assignments and Audio/Video Recordings

For all courses, schools must include with each instructional unit appropriate reading assignments for completion of the class. The school shall also require that students complete out of class extensive written exercises which the Board approves. Each written assignment must include a student certification statement as written in [Section 539-2-.03\(7\)](#) of the Board's Rules.

The Board does not require or endorse any textbooks or other teaching materials for any course. Schools and instructors should provide resources for students that are current, accurate and conducive to learning. Any textbooks that a school requires students to use in a course should reflect both current law and practice, should be written at a comprehension level suitable to the students, and should be affordable. Schools and instructors may also maintain lending libraries for students that offer additional media resources, including audio/video recordings.

For classroom instruction, instructors may not use more than 30 minutes of audio or video material during any 7.5 hour class period unless the Board has granted specific permission for such use in advance.

2A7 Hours of Instruction

The Board requires schools to meet specific standards when designing and presenting courses. For example, **an instructional hour or class hour is defined as at least 60 minutes of instruction or other learning activity for each 60 minutes of clock time.** This means that if a course offers three credit hours, a total of at least one hundred and fifty minutes must be spent in learning activity such as lecture, group learning activities, student presentations, and instructive audio/visual materials. The remaining thirty minutes of the three hours could be spent on activities such as answering student questions, giving and explaining assignments for a subsequent class, reviewing previously presented material, and breaks.

In-class instruction and testing in any course may not exceed seven and one-half hours per day. Schools must hold all in-class instruction between the hours of 8:00 a.m. and 10:00 p.m. with breaks totaling at least fifteen minutes every two hours. For courses with multiple in-class sessions, the schedule must allow ample time between sessions to give students the opportunity

to prepare for the next in-class session. Instructors may utilize no more than a total of thirty minutes of audio or video material toward meeting any required in-class (or make-up) hours of instruction unless the GREAB grants written authorization for such material prior to its use.

2A8 Class Size

The school director/coordinator must notify the Board when any individual class has fewer than six (6) or more than forty (40) students. The director/coordinator must give this notice to the Board within twenty-four (24) hours after the first session of the class.

2A9 Playing of Audio or Video Material

Each course must begin and end with **the playing of any audio or video tape message the Board may require.** If uncertain about the applicability of this requirement, a school may contact a Board Information Specialist at 404-656-3916 Monday - Friday: 8:00 a.m. to 4:30 p.m. excluding [holidays](#) & emergencies to determine if the Board currently requires the playing of any message at the beginning or ending of any course.

2A10 Instruction in Standards of Appraisal Practice

Every course offered by an approved school for pre-classification **or** continuing education credit **must acknowledge and cover the provisions of the current edition of the Uniform Standards of Professional Appraisal Practice (USPAP) and the Board's Standards for Appraisals** that relate to the subject matter of the course.

Approved schools must also (a) provide instruction to each student who enrolls in any continuing education course offered by such school on **how to access USPAP on the Internet** and particularly how to identify and access that part of USPAP related to the subject matter of the course or (b) supply to every student who enrolls in any continuing education course offered by such school **a copy of the latest annual edition of USPAP** and identify that part of USPAP related to the subject matter of the course. For further information about USPAP or to purchase copies of the latest edition of USPAP go to [The Appraisal Foundation](#).

2A11 Examinations

Every approved course offered to meet preclassification education requirements must conclude with an examination prepared and administered by the approved school that conforms to these standards:

- **Passing Score** - schools must require that students achieve a passing score (**a score consistent with the passing score required on state classification examinations**) on final examinations administered for approved courses.
- **Retaking a Course Examination** - schools may elect to allow any student who fails to achieve a passing score to take another examination on another day without repeating

instruction. If a student fails to achieve a passing score on the second final examination, the student must repeat all instruction of that course before taking another examination.

- **Security** - schools must maintain **at least four forms of a final examination for each approved course** and shall provide the Board with reasonable assurances that Board approved examinations are secure from distribution to students except upon administration of an examination and that the school will follow such instructions as the Board may prescribe covering the administration, storage and disposition of any Board approved examinations that it receives. The Board may impose any sanction permitted by law on the approval of any school which fails to provide proper security for Board approved examinations.
- **Content Areas for Examination** - final examinations for approved courses should attempt to measure the students' competence in the knowledge or skills taught in the approved course. A school shall not be required to submit a course final examination to the Board if the examination:
 1. consists of multiple choice questions with a minimum of four choices of answers for each question and
 2. includes no fewer than two multiple-choice questions for each credit hour of the course.

If a school wishes to give a course final examination that does not meet the above criteria, it must submit a copy of the proposed examination to the Board for approval prior to its being administered for the approved course.

- **Proctoring** - whenever a school selects someone other than the school director, coordinator or approved instructor as a proctor to administer a course final examination, that person may not be personally related to the student taking the examination or associated with the student in any real estate or appraisal practice. A school must require that any proctor for final examinations sign and date a statement indicating that the proctor personally administered the course final examination and that the proctor administered the examination according to the requirements of this chapter.

2A12 Notice to Students

Approved schools must give each student certain information in writing upon the student's enrolment in a course. This written information, commonly referred to as the "**Notice to Students,**" permits the student to understand the standards and requirements for completing the course and even to decide whether to take the course at all. In addition to providing Board-required information, schools may include information that is unique to its requirements and courses. A sample copy of this document must be included with the school's initial application for approval.

At the time a student enrolls in a course the school must give to the student written information that includes at least the following information:

- a. a statement that the school has Board approval of the course and a disclosure of the expiration date of that approval;
- b. whether the Board has approved the course to meet registration, licensure, certified residential or certified general appraiser educational requirements and how many hours toward meeting those requirements students will earn upon successful completion of the course;
- c. the names of the approved instructors who will teach courses and detailed information on their teaching qualifications;
- d. the school's grading policies for all graded work including such activities as homework, examinations and oral or written practice appraisals; and
- e. the school's attendance requirements and whether and how students are allowed to make up absences.

For computer based courses, the Notice to Students must also include additional information:

- a. the name and address of the approved school;
- b. the order in which students must submit any homework assignments;
- c. a statement that students must personally complete all instructional modules that are required to demonstrate mastery of the assigned material and sign the required certification statement in Rule 539-2-.14(8)(c).
- d. a statement that students must successfully complete all assignments before receiving credit for the course or before attending any required in-class instruction; and
- e. when and where to complete any required in-class instruction.

2A13 Minimum Standards for Students

Attendance - In order for a school to certify a student as passing an approved course, the student must attend the number of classroom hours of instruction for which the course is approved and must complete all exercises and/or examinations required by the school. Unless they receive the prior approval of the Board, students transferring from one course to another may not count any portion of their attendance or work in the former course toward passing the new course.

In order for a school to certify a student as passing an approved course, the student must meet the minimum grading standards established by the Board and the school. On graded exercises and examinations for which this Chapter sets specific requirements, the school's policy must at least

equal those requirements. Other grading standards established by schools shall be in accordance with generally accepted educational standards. Schools shall publish these standards and give them to the students on a written form at the beginning of the course.

2A14 Advertising Approved Courses and Non-Approved Courses

An approved school may not advertise courses approved by the Board along with nonapproved courses that it offers in such a way as to lead the public to believe that the nonapproved courses have been certified by the Board for preclassification or continuing education credit. Neither may an approved school title or advertise nonapproved courses in such a manner as to lead the public to believe that the non-approved courses have board approval or meet any preclassification or continuing education requirements.

2A15 Using the Name of the Board in Advertising

If an approved appraiser school wishes to **use the Georgia Real Estate Appraisers Board's name in advertising**, it must indicate that the Board has approved the school as meeting the requirements of Georgia law. Advertisements may not indicate in any manner that the Commission has any interest in the school other than ensuring that it complies with the standards imposed by Georgia law. If a school uses the phrase "Georgia Real Estate Appraisers Board" in an advertisement, this phrase may not appear in larger type than the words and phrases preceding or following the phrase {See [Rule 539-2-.12\(1\)](#)}.

2A16 Offering Courses with Any Entity that Is Not Approved as a School or at a Location other than the School's Address

To ensure that each student or potential student can be confident that only an approved school is offering any approved course, the Commission requires that any approved school, when advertising an approved course of any type a) not advertise the course as being offered, sponsored, or conducted by or with a real estate appraisal firm, with another organization, or with any individual that is not an approved school.

An approved school may offer an approved course at a location other than the address that the school has registered with the Board if:

- a. only personnel of the approved school give students and prospective students information about course offerings; prepare any printed information about the course which must include the statement: "This information provided by [name of school.] Direct any questions concerning this information to [name of school]", and include in the printed information no telephone number other than the school's telephone number;
- b. school personnel administer all registrations, enrollments and certification of students or directly supervise the registering and enrollment of students;
- c. maintain all records required by the Board; {See Rule [539-2-.08](#)}

- d. that any advertisement of the course list only the school's telephone number;
- e. that the advertisement state that the school provided the information in the advertisement;
and
- f. that any questions should be directed to the school.

When a school advertises a course for preclassification or continuing education credit at a location of a real estate firm or of any organization that is not an approved school, the school must include in the advertisement the name of the school and the school's approval number in equal or greater size, prominence and frequency than the name of the firm or organization.

2A17 Advertising Passing Percentages on Board Examinations

Although the Board assumes that successful completion of approved preclassification courses helps prepare students for taking Board preclassification examinations, the Board will not approve for appraiser credit any course if the name of the course or any advertising by the school or person offering the course indicates that the primary objective of the course is to prepare students for passing a preclassification examination. The Board may rescind approval of any course which advertises in that manner unless the approved school includes in any such advertising the passing percentage of its students on the examination to which the advertisement refers in a type size as large as or larger than the type size preceding and following the statement of the passing percentage.

Any advertisement of passing percentages of the school's students must state in the advertisement the following:

- a. the specific passing rate of its students on the examination(s) to which the advertisement refers expressed as a specific percentage, not in language such as "more than 80% passing";
- b. that the passing percentage is based only on first-time examinees;
- c. that the figures are for the stated calendar year prior to the advertisement; and
- d. the specific examination to which the passing percentage refers: licensed, certified residential or certified general;
- e. the actual number of the school's students taking the examination during the calendar year for which the passing percentage was calculated; and
- f. the actual number of its students passing the examination in the calendar year cited.

An approved school which advertises non-approved courses which do not qualify an individual to sit for an examination but which are held out to the public as assisting an individual to pass the examination must also comply with these requirements in advertising those courses.

2A18 Record Keeping

In addition to general record keeping requirements discussed in Section 1A6 of Chapter 1 of this Manual, the GREAB and sound educational practice require that schools maintain for a period of at least five years and make available for inspection by an authorized representative of the Board at a minimum the following information for each approved course:

- a. **a detailed course outline** that identifies hours to be spent on each subject area in the course and all planned in-class and homework exercises that students are required to complete;
- b. the description of **at least one specific learning objective** for each instructional hour of the course; {See Section 2A3 of this Chapter for a discussion of learning objectives.}
- c. a list of **all text materials** used in the course;
- d. copies of **daily tests, final examinations, or other materials** used to evaluate student performance;
- e. **records that identify each student**, the student's attendance record, and a final grade for any course completed; and
- f. written summaries of individual **student evaluations of the course**.

2A19 Changes in School Personnel and Exceptions to Requirements

Schools must immediately notify the Board in writing of changes in its director/coordinator, name, phone number, location address or mailing address. The school must also notify the Board immediately if it terminates its relationship with an instructor because of the instructor's violation of any provision of the Board's Rules or the Appraisal Act.

If sound educational reasons exist, an approved school may request exceptions, modifications or exemptions to the Board's regulations. The school must submit such requests in writing with supporting rationales and may implement them only after receiving written authorization from the Board.

SECTION B: PRECLASSIFICATION COURSE CURRICULA

2B1 The Minimum Education Requirements for State Registered Real Property Appraiser

Students must successfully complete the following:

- a. **30 hours in Basic Appraisal Principles** covering topics such as real property concepts and characteristics, legal considerations, influences on real estate values, types of value,

economic principles, an overview of real estate markets and analysis, the provisions of the Georgia Appraisers Act {O.C.G. A. §§43-39A-1-27} and its Rules and Regulations, and ethics and how they apply in appraisal theory and practice;

- b. **30 hours in Basic Appraisal Procedures** covering topics such as the provisions of Georgia's Residential Mortgage Fraud law and methods for identifying possible fraud in transactions and properly reporting alleged fraud, an overview of approaches to value, valuation procedures, property description, and residential applications;
- c. **15 hours in Residential Report Writing and Case Studies** covering topics such as writing and reasoning skills, common writing problems, form reports, report options, USPAP compliance, and case studies or 15 hours in General Appraisal Report Writing and Case Studies covering topics such as writing and reasoning skills, common writing problems, and report options; and
- d. **15 hours in the Uniform Standards of Professional Appraisal Practice (USPAP);** appraisers may not receive credit for the "15-hour National USPAP Course, or its equivalent" unless 1) the school offers The Appraisal Foundation's course on USPAP and pays the Appraisal Foundation special fees based on the number of students enrolled in the course, 2) secures the permission of an entity that has achieved The Appraisal Foundation's "equivalent" status to offer its course, or 3) secures The Appraisal Foundation's "equivalent" status for the course the school develops. Regardless of the education quality of any course on USPAP developed by Board approved schools, a school may not replace the "15-hour National USPAP Course, or its equivalent" unless the school obtains The Appraisal Foundation's equivalency authorization and pays the Appraisal Foundation any fees it may require for the approval and offering the course or materials to students.

All schools must provide to every student enrolled in the course a copy of the Uniform Standards of Professional Appraisal Practice for which the Appraisal Foundation has received payment or a royalty.

Such other subject matter as the Board may require or approve.

2B2 The Minimum Education Requirements for State Licensed Real Property Appraiser

Students must successfully complete the following:

- a. **30 hours in Basic Appraisal Principles** covering topics such as real property concepts and characteristics, legal considerations, influences on real estate values, types of value, economic principles, an overview of real estate markets and analysis, the provisions of the Georgia Appraisers Act {O.C.G. A. §§43-39A-1-27} and its Rules and Regulations, and ethics and how they apply in appraisal theory and practice;
- b. **30 hours in Basic Appraisal Procedures** covering topics such as the provisions of Georgia's Residential Mortgage Fraud law and methods for identifying possible fraud in

transactions and properly reporting alleged fraud, an overview of approaches to value, valuation procedures, property description, and residential applications;

- c. **15 hours in Residential Market Analysis and Highest and Best Use** covering topics such as market fundamentals and characteristics, supply analysis, demand analysis, use of market analysis, and the application of highest and best use;
- d. **15 hours in Residential Appraisal Site Valuation and Cost Approach** covering topics such as site valuation methods, cost approach concepts and definitions, replacement/reproduction costs new, and methods of estimating accrued depreciation;
- e. **30 hours in Residential Sales Comparison and Income Approaches** covering topics such as sales comparison valuation principles and procedures, income valuation principles and procedures, finance and cash equivalency, financial calculators, derivation and measurement of adjustments, gross rent multipliers, partial interests, and reconciliation;
- f. **30 hours in Residential Sales Comparison and Income Approaches** covering topics such as sales comparison valuation principles and procedures, income valuation principles and procedures, finance and cash equivalency, financial calculators, derivation and measurement of adjustments, gross rent multipliers, partial interests, and reconciliation;
- g. **15 hours in Residential Report Writing and Case Studies** covering topics such as writing and reasoning skills, common writing problems, form reports, report options, USPAP compliance, and case studies or 15 hours in General Appraisal Report Writing and Case Studies covering topics such as writing and reasoning skills, common writing problems, and report options;
- h. **15 hours in the Uniform Standards of Professional Appraisal Practice (USPAP);** appraisers may not receive credit for the "15-hours National USPAP Course, or its equivalent" unless 1) the school offers The Appraisal Foundation's course on USPAP and pays the Appraisal Foundation special fees for the number of students enrolled in the course, 2) secures the permission of an entity that has achieved The Appraisal Foundation's "equivalent" status to offer its course, or 3) secures The Appraisal Foundation's "equivalent" status for the course the school develops.
- i. **The school must provide to every student enrolled in the course a copy of the Uniform Standards of Professional Appraisal Practice** for which the Appraisal Foundation has received payment or a royalty. Regardless of the education quality of a course, a course on USPAP developed by Board approved schools may not replace the "15-hour National USPAP Course, or its equivalent" unless the school obtains The Appraisal Foundation's equivalency authorization and pays the Appraisal Foundation any fees it may require for the approval and offering the course or materials to students;
- j. **such other subject matter** as the Board may require or approve.

2B3 The Minimum Education Requirements for State Certified Residential Real Property Appraiser

- a. **30 hours in Basic Appraisal Principles** covering topics such as real property concepts and characteristics, legal considerations, influences on real estate values, types of value, economic principles, an overview of real estate markets and analysis, the provisions of the Georgia Appraisers Act {O.C.G. A. §§43-39A-1-27} and its Rules and Regulations, and ethics and how they apply in appraisal theory and practice;
- b. **30 hours in Basic Appraisal Procedures** covering topics such as the provisions of Georgia's Residential Mortgage Fraud law and methods for identifying possible fraud in transactions and properly reporting alleged fraud, an overview of approaches to value, valuation procedures, property description, and residential applications;
- c. **15 hours in Residential Market Analysis and Highest and Best Use** covering topics such as market fundamentals and characteristics, supply analysis, demand analysis, use of market analysis, and the application of highest and best use;
- d. **15 hours in Residential Appraisal Site Valuation and Cost Approach** covering topics such as site valuation methods, cost approach concepts and definitions, replacement/reproduction costs new, and methods of estimating accrued depreciation;
- e. **30 hours in Residential Sales Comparison and Income Approaches** covering topics such as sales comparison valuation principles and procedures, income valuation principles and procedures, finance and cash equivalency, financial calculators, derivation and measurement of adjustments, gross rent multipliers, partial interests, and reconciliation;
- f. **15 hours in Residential Report Writing and Case Studies** covering topics such as writing and reasoning skills, common writing problems, form reports, report options, USPAP compliance, and case studies or 15 hours in General Appraisal Report Writing and Case Studies covering topics such as writing and reasoning skills, common writing problems, and report options;
- g. **15 hours in Statistics, Modeling and Finance** covering topics such as statistics, valuation, models and real estate finance;
- h. **15 hours in Advanced Residential Applications and Case Studies** covering topics such as complex property, ownership and market conditions, deriving and supporting adjustments, residential market analysis, and advanced case studies;
- i. **15 hours in the Uniform Standards of Professional Appraisal Practice (USPAP)**; appraisers may not receive credit for the "15-hours National USPAP Course, or its equivalent" unless 1) the school offers The Appraisal Foundation's course on USPAP and pays the Appraisal Foundation special fees for the number of students enrolled in the course, 2) secures the permission of an entity that has achieved The Appraisal Foundation's "equivalent" status to offer its course, or 3) secures The Appraisal Foundation's "equivalent" status for the course the school develops.

- j. **20 hours of additional courses** in appraisal subject matter;
- k. **such other subject matter** as the Board may require or approve.

2B4 The Minimum Education Requirements for State Certified General Real Property Appraiser

- a. **30 hours in Basic Appraisal Principles** covering topics such as real property concepts and characteristics, legal considerations, influences on real estate values, types of value, economic principles, an overview of real estate markets and analysis, the provisions of the Georgia Appraisers Act {O.C.G. A. §§43-39A-1-27} and its Rules and Regulations, and ethics and how they apply in appraisal theory and practice;
- b. **30 hours in Basic Appraisal Procedures** covering topics such as the provisions of Georgia's Residential Mortgage Fraud law and methods for identifying possible fraud in transactions and properly reporting alleged fraud, an overview of approaches to value, valuation procedures, property description, and residential applications;
- c. **30 hours in General Appraisal Market Analysis and Highest and Best Use** covering topics such as market fundamentals and characteristics, supply analysis, demand analysis, use of market analysis, and the application of highest and best use;
- d. **30 hours in General Appraisal Site Valuation and Cost Approach** covering topics such as site valuation methods, cost approach concepts and definitions, replacement/reproduction cost new, and methods of estimating accrued depreciation;
- e. **30 hours in General Appraisal Sales and Comparison Approaches** covering topics such as sales comparison valuation principles and procedures, derivation and measurement of adjustments, and reconciliation;
- f. **60 hours in General Appraisal Income Approach** covering topics such as compound interest, lease analysis, income analysis, vacancy and collection loss, estimating operating expenses and reserves, reconstructed income and expense statement, stabilized new operating income estimate, direct capitalization, discounted cash flow, yield capitalization, and partial interests;
- g. **30 hours in General Appraisal Report Writing and Case Studies** covering topics such as writing and reasoning skills, common writing problems, and report options;
- h. **15 hours in Statistics, Modeling and Finance** covering topics such as statistics, valuation, and models;
- i. **30 hours of additional courses** in appraisal subject matter; and
- j. **15 hours in the Uniform Standards of Professional Appraisal Practice (USPAP)**; appraisers may not receive credit for the "15-hours National USPAP Course, or its equivalent" unless 1) the school offers The Appraisal Foundation's course on USPAP and pays the Appraisal Foundation special fees for the number of students enrolled in the course, 2) secures the permission of an entity that has achieved The Appraisal

Foundation's "equivalent" status to offer its course, or 3) secures The Appraisal Foundation's "equivalent" status for the course the school develops.

Such other subject matter as the Board may require or approve.

SECTION C: CONTINUING EDUCATION COURSE REQUIREMENTS

All individuals who hold an active appraiser classification are required to complete 14 hours of Board approved continuing education during each one year renewal period. In every two consecutive renewal periods, every appraiser with an active classification must successfully complete a Board approved course in the Uniform Standards of Professional Appraisal Practice of at least seven hours.

For Continuing Education courses, there are unique requirements for which approved schools must adhere, including:

- **Examinations** - the Board does NOT require a final examination for continuing education courses. For those courses, the "standard of completion" involves the student being present for each hour of instruction. While not required by the Board, a school may require the passing of a final examination, quiz or other assessment tool to determine what the students have learned in the course.
- **Instructors**- the Board permits schools to hire and use qualified instructors in continuing education course without specific Board approval of each instructor. A school must maintain a resume or other biographical information on file which details the qualifications of the instructor to teach the continuing education courses.
- **Subject Areas** - real estate appraisal topics for approved continuing education courses include:
 - ad valorem taxation;
 - arbitrations;
 - business courses related to practice of real estate appraisal;
 - development cost estimating;
 - ethics and standards of professional practice;
 - land use planning, zoning, and taxation;
 - management, leasing, brokerage, and timesharing;
 - property development;
 - real estate appraisal;

- real estate law;
- real estate litigation;
- real estate financing and investment;
- real estate appraisal related computer applications;
- real estate securities and syndication;
- real property exchange
- Georgia's Residential Mortgage Fraud law and methods for identifying possible fraud in transactions and properly reporting alleged fraud;
- the provisions of the Appraisal Act and its Rules and Regulations; and
- any other topics to which the Board may give prior approval.

Chapter 3

REAL ESTATE APPRAISER COURSE INSTRUCTORS

The strength of any educational program lies in the quality of its instructors and the education materials available to students, but primarily in the quality of its instructors. In order to promote quality real estate appraiser education, the Board has specific requirements for approved instructors and expectations that approved schools will exercise sound educational judgment in hiring and retaining both approved instructors and those instructors who are not required to be specifically approved by name by the GREAB.

SECTION A: PRECLASSIFICATION COURSE INSTRUCTORS

Only instructors approved by name by the GREAB may teach courses that meet the educational requirements for the Certified General, Certified Residential, Licensed or Registered Appraiser classifications. Prospective preclassification course instructors obtain approval by paying a fee of \$95.00 by cashiers check or money order and by submitting an [Application for Appraisal Classification Course Instructor](#). The Board will either approve or disapprove an application or request further information from the applicant within sixty days of receiving an application that provides all the required information.

3A1 Instructor Application Requirements

Instructor candidates must provide the following **required information** in the application:

- a. the applicant's **name, address, contact information and Social Security Account Number (SSAN)**. Disclosure of the SSAN is mandatory, and an applicant's failure to disclose the SSAN will result in denial of the application. The Board uses the SSAN to make required reports to child support and student loan agencies, to verify an applicant's identity and for identification purposes as a part of a Board investigation of the applicant;
- b. a list by course name, offering school and number of credit hours of all approved **preclassification appraiser courses** that the applicant has completed;
- c. a list of all **college courses in appraisal subjects** that the applicant has completed including the name of the college or university, the name of the course and the number of credit hours earned ;
- d. the applicant's **current appraiser classification number and type of classification** in Georgia and any classifications held in other states;

- e. a list of **any other appraiser courses** approved by the Board or by another jurisdiction's appraisers board that the applicant has taught including the name of the course, the name of the approved school and number of hours taught;
- f. a list of **any non-approved appraiser courses** that the applicant has taught including the name of the course, the name of the school or organization and number of hours taught;
- g. a list of **any other teaching or instruction experience** of any type including the name and type of the organization and the number of years or times the applicant taught for the organization; and
- h. **teaching experience as a guest instructor** of up to 20 hours in Board-approved preclassification or continuing education courses including the name of the course, the identity of the sponsoring organization or approved school and number of hours taught.

The applicant must also submit **recommendations or evaluations** of his or her teaching experience as follows: 3 from students, 3 from colleagues, and 3 from supervisors or employers or clients who are familiar with the applicants teaching qualifications.

- i. **formal education** information indicating the highest level the applicant has achieved: high school diploma, associate degree, bachelor degree, or graduate or professional degree;
- j. a list of **professional associations** to which the applicant belongs with the number of years the applicant has been a member of each association;
- k. a list of the **professional appraiser designations** earned by the applicant and the year in which the designation was awarded;
- l. a list of any **occupations related to the appraisal industry** in which the applicant has worked and the number of years the applicant worked in each;
- m. a list of the **continuing education courses** approved by the Board or by another state's appraisal licensing agency which the applicant has completed including the name of the school, the title of the course and the date the applicant completed the course; and
- n. the total **number of residential appraisals** and the **total number of commercial appraisals** performed by the applicant either as an appraiser, review appraiser or appraiser's assistant since being classified as an appraiser.

The applicant must also provide evidence that he or she has successfully completed within one year prior to submitting the application for instructor approval a **Board-approved instructor development workshop**. An example of a qualifying workshop is the Georgia Instructor Training workshop or “GIT” which was developed by the Georgia Real Estate Educators Association under a contract from the Georgia Real Estate Commission.

The Commission conducts the GIT several times a year at various locations around the state. Although it was developed for new instructors, the workshop also benefits experienced instructors who wish to improve their instructional skills and to obtain continuing education credit to maintain their instructor approval status.

The **GIT** covers valuable, effective instructional topics such as a) teaching to accommodate various learning styles, b) writing measurable course objectives, c) creating course outlines, and d) the impact of various classroom physical arrangements on effective learning. The training covers effective teaching techniques, such as task groups, games, case studies, role play, town hall and lecture. The workshop also teaches skills in using various teaching tools, including audio/visual devices and computer-based learning applications. The experienced trainers who lead the workshop demonstrate various teaching techniques throughout the two days of training, and the participants have the opportunity to demonstrate their teaching styles by making a short presentation on the second day of the workshop.

The **Application for Appraisal Classification Course Instructor** contains a link to a [Self-Evaluation Points Worksheet](#) that the Board uses as part of the evaluation of an applicant and that an applicant can use to determine if he or she has the credentials to be approved as an instructor.

This worksheet is designed to evaluate whether a prospective instructor has a balance of qualifications the Commission desires to see in an effective instructor. The Worksheet is divided into five sections: Real Estate Appraiser Education, Real Estate Appraiser Classification, Teaching Experience, Formal General Education, and Real Estate Appraisal Experience. Points are awarded for qualifying activities in each category and a maximum number of points is awarded for each section and for each activity in a section. A minimum number of sixty-five points is required for an applicant to be considered for approval.

Prior to making a formal application for instructor approval, a potential applicant can access this worksheet to determine if he or she has the proper balance of required qualification or needs to gain more real estate appraisal or teaching experience or additional course work to qualify.

3A2 Renewal of Instructor Approval

Instructor approval is for a period of one year and must be renewed by December 31 of each year. **In addition to paying a renewal fee**, the instructor must provide satisfactory evidence of:

- a. having engaged in at least fourteen (14) hours of instructional contact with students in any Board approved course during the preceding year; **or**
- b. or having completed at least seven hours of an instructor development workshop approved by the Board or by another state's appraiser licensing agency; **or**
- c. providing satisfactory proof that the instructor has attended during the renewal period at least 14 hours of Board approved continuing education courses for appraiser instructors such as:
 1. the annual School Meeting;
 2. an instructor development workshop; and
 3. any other course or courses approved by the Board for instructor continuing education prior to the instructor's taking the course.

An approved instructor may renew approval by filing an [Appraiser Instructor Renewal Application](#) and paying a fee of \$100.00 or by renewing on line at [On-line Renewal of Appraiser Instructor Approval](#) and paying a fee of \$75.00 by credit card.

SECTION B: CONTINUING EDUCATION INSTRUCTORS

While the Board does not require specific approval of instructors who teach continuing education courses, it is presumed and expected that approved schools will adopt their own criteria for selecting such instructors based upon their educational background, their demonstration of expertise in the practice of appraising real estate, and their reputations among their peers.

SECTION C: GUEST INSTRUCTORS

Board Rules permit schools to use guest or non-approved instructors with expertise in particular areas of appraisal practice to make presentations in any approved course provided that an approved appraiser instructor is present during any presentation by the guest instructor. Upon the prior written approval of the Board, a school may utilize a non-approved instructor without an approved instructor's being present.

SECTION D: EVALUATION OF INSTRUCTORS

It is the responsibility of the school director/coordinator to evaluate the school's instructors consistently and regularly and to provide students with opportunities to make unsigned, written evaluations of instructors. On each occasion that any school uses an instructor for the first time, the school coordinator/director must evaluate the instructor and maintain this evaluation in the school files along with the original student evaluations of the instructor.

In any calendar year when a school uses an instructor who was previously evaluated and qualified, the director/coordinator must see that an additional evaluation or evaluations are completed at least annually, in order to measure any change in the quality of the instruction.

If the Board receives a sworn written request for investigation of an instructor or instructors or if it decides to initiate an investigation at its own discretion, the Board may request, and the director/coordinator must provide additional student and director or coordinator evaluations on the specific instructor or instructors in question. These evaluations may be used by the Board to determine what action to take to improve the quality of instruction.