



Pennsylvania Certified

Appraisers & Evaluators

Candidate Handbook

June 2024

QUICK REFERENCE

CERTIFIED PENNSYLVANIA APPRAISER & EVALUATOR EXAMINATION

Pennsylvania State Board of Certified Real Estate Appraisers

P.O. Box 2649

Harrisburg, PA 17105-2649

(717) 783-4866 * Fax (717) 705-5540

ra-appraise@pa.gov

Hours of Operation 8:30 am – 4:30 pm M-F, Closed on State & Federal Holidays

Contact the Pennsylvania State Board of Certified Real Estate Appraisers to:

- Clarify information about licensure
- Change your current name or address
- Obtain license verification
- Obtain information regarding your examination application
- Verify paper documentation (e.g., school transcripts) is received

PEARSON VUE® CERTIFIED PENNSYLVANIA APPRAISER & EVALUATOR EXAMINATION

<http://www.pearsonvue.com/pa/bpoa>

Attn: Regulatory Program Manager

5601 Green Valley Dr. Bloomington, MN 55437

(877) 883-1370

Monday–Friday 8am–11pm; Saturday 8am–5pm; Sunday 10am–4pm (Eastern Time Zone)

Go to Pearson VUE's website (<http://www.pearsonvue.com/pa/bpoa>) to:

- Download a candidate handbook
- Schedule your examination

Call or email (pearsonvuecustomerservice@pearson.com) Pearson VUE to:

- Obtain information regarding your Score Report
- Obtain information regarding your examination
- Schedule, cancel, or reschedule an examination

Accommodation Requests (<http://pearsonvue.com/accommodations>):

- Request an accommodation for testing under the Americans with Disabilities Act (ADA) guidelines
-

TABLE OF CONTENTS

Quick Reference	ii	Score Reporting	4
Introduction	1	Failing and Retaking an Examination	5
Eligibility and Application Process	1	Description of Certified Pennsylvania Evaluator Examination:	5
Eligibility to Test Notice	1	Certified Evaluator Examination Content Outlines	5
Exam Scheduling, Cancellation, and Rescheduling	2	Content Outlines	6
Exam Fee	2	Test Sites	10
Cancellation and Rescheduling Policy	2	Pearson VUE Holiday Schedule	10
Absence Policy.....	2		
Weather Emergencies	2		
ADA Accommodations.....	2		
Exam day	3		
What to Bring.....	3		
Acceptable Forms of Candidate Identification	3		
Primary ID.....	3		
Secondary ID.....	3		
Testing Policies.....	3		
Lateness.....	3		
Electronic Devices and Calculators	4		
Personal Belongings/Study Aids/Tattoos.....	4		
Eating/Drinking/Smoking	4		
Misconduct.....	4		
Guests/Visitors	4		

Pearson VUE does not discriminate on the basis of age, sex, race, creed, disabling condition, religion, national origin, or any other protected characteristics.

INTRODUCTION

This Candidate handbook provides you with examination and application information for the Pennsylvania Certified Appraiser and Evaluator certifications in the Commonwealth of Pennsylvania.

Pennsylvania laws stipulate that a person may not act as an Appraiser or Evaluator without first obtaining a certification issued by the Pennsylvania State Board of Certified Real Estate Appraisers.

To be certified, you must pass an examination to confirm that you have attained at least a minimum level of knowledge regarding the principles, practices, statutes, and regulations relating to real estate appraisal.

The Pennsylvania State Board of Certified Real Estate Appraisers has contracted with Pearson VUE to conduct the Certified Appraisers and Evaluator examination program. Pearson VUE provides examinations through a network of testing centers in Pennsylvania. Pearson VUE works closely with the Commonwealth to be certain that examinations meet local as well as national requirements in basic principles and examination development standards.

The following Pennsylvania examination is offered by Pearson VUE:

- Certified Pennsylvania Evaluator (CPE)
- Certified Pennsylvania Evaluator (CPE) by Endorsement

The following are the National Uniform Licensing and Certification Examinations, developed by the Appraiser Qualifications Board (AQB), as the Licensing Examinations for Appraisers in Pennsylvania offered by Pearson VUE:

- Certified Residential Appraiser
- Certified General Appraiser

[Click here for more information on the National exams.](#)

ELIGIBILITY AND APPLICATION PROCESS

The State Board of Certified Real Estate Appraisers regulates the certification of Real Estate Appraisers and Evaluators in the Commonwealth of Pennsylvania. Upon application, the Board examines for, denies, approves, issues, revokes, suspends and renews certificates of appraisers and evaluators. In addition to passing upon the qualifications and fitness of applicants for certification, the Board's functions include establishing standards of professional appraisal practice and conducting hearings upon complaint.

Pennsylvania State Board of Certified
Real Estate Appraisers
P.O. Box 2649
Harrisburg, PA 17105-2649
(717) 783-4866 * Fax (717) 705-5540
ra-appraise@pa.gov

For more information on certification and application requirements, please visit: <https://www.pals.pa.gov/> & <https://www.dos.pa.gov/real>

ELIGIBILITY TO TEST NOTICE

Upon approval by the Board, you will be sent an eligibility letter, including instructions for contacting Pearson VUE about scheduling/paying for the examination.

- All eligibilities are valid for 1 year from the date that the application is approved by the board. If you do not pass the examination within the 1-year period, you must reapply with the board.
- You have unlimited exam attempts during this 1-year period until the exam is passed.

EXAM SCHEDULING, CANCELLATION, AND RESCHEDULING

EXAM FEE

Your exam fee of can be paid by credit card or debit card (payable to Pearson VUE). Personal checks are not accepted. Exam fees are paid online at www.pearsonvue.com at the conclusion of the exam scheduling process.

Exam	Fee
Certified PA Evaluator	\$125.00
Certified General Appraiser	\$145.00
Certified Residential Appraiser	\$145.00
Certified PA Evaluator by Endorsement	\$125.00

CANCELLATION AND RESCHEDULING POLICY

If you cannot attend your exam, you must contact Pearson VUE at least forty-eight (48) hours before the day of the exam to reschedule. If you do not attend your exam, and have not contacted Pearson VUE at least forty-eight (48) hours before the exam date, your exam fee will NOT be refunded and you cannot transfer the fee to another exam date. You may not give your exam date to another person.

ABSENCE POLICY

Candidates who are late or absent from an exam may call Pearson VUE within 14 days of the exam date to request an excused absence. A case number will be assigned, and supporting documentation can be emailed to Caseattachments@pearson.com. For example, if you are absent because of illness of yourself or an immediate family member, you must email a copy of the original doctor's note to Caseattachments@pearson.com.

Acceptable excuses include:

- Illness of yourself or an immediate family member
- Death in the family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

WEATHER EMERGENCIES

Exams may be delayed or cancelled if severe weather or a natural disaster makes the test site unsafe or impossible to reach. Candidates will be notified if the exam is cancelled and may take the exam on another day at no additional cost.

ADA ACCOMMODATIONS

Pearson VUE complies with the provisions of the Americans with Disabilities Act as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion. Pearson VUE provides reasonable and appropriate accommodations to individuals with documented disabilities who demonstrate a need for accommodations.

Test accommodations may include things such as:

- A separate testing room
- Extra testing time
- A Reader or Recorder, for individuals with mobility or vision impairments and cannot read or write on their own

Test accommodations are individualized and considered on a case-by-case basis. All candidates who are requesting accommodations because of a disability must provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

- Supporting documentation from the professional who diagnosed the condition, including the credentials that qualify the professional to make this diagnosis
- A description of past accommodations the candidate has received

The steps to follow when requesting test accommodations vary, depending on your test program sponsor. To begin, go to <http://pearsonvue.com/accommodations>, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator by emailing accommodationspearsonvue@pearson.com.

EXAM DAY

Please arrive at the test center thirty (30) minutes before your scheduled appointment time. This will give you adequate time to complete the necessary sign-in procedures. Be prepared to show identification. If you arrive more than fifteen (15) minutes late for your appointment, you may be refused admission and exam fees may be forfeited.

No personal items may be taken into the testing room. This includes all bags, books not authorized by the sponsor, notes, phones, pagers, watches and wallets.

WHAT TO BRING

You **MUST** bring the following items with you to the Examination test site:

- Two (2) forms of current (unexpired) signature-bearing identification. (One **MUST** be photo-bearing, see list below). **PLEASE NOTE:** The signature and names must match exactly to what was submitted on your application. If you come to the test site without the proper ID, you will not be allowed to take the exam and you will lose your exam fee.

All exam questions, each form of the exam, and all other exam materials are copyrighted by and the property of Pearson VUE. Any distribution of the exam content or materials through any form of reproduction, or through oral or written communication, is strictly prohibited and punishable by law. Anyone who removes or tries to remove exam material or information from the test site will be prosecuted to the fullest extent of the law.

ACCEPTABLE FORMS OF CANDIDATE IDENTIFICATION

Candidates must present two (2) forms of current signature identification. The primary identification must be government- issued and photo-bearing with a signature, and the secondary identification must contain a valid signature. Identification must be in English. Note: Candidates are not permitted to enlist another individual (proxy) to test on their behalf

PRIMARY ID (PHOTOGRAPHY AND SIGNATURE, NOT EXPIRED)

- Government-issued Driver's License
- U.S. Dept. of State Driver's License
- U.S. Learner's Permit (plastic card only with photo and signature)
- National/State/Country ID card
- Passport
- Passport Card
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

SECONDARY ID (SIGNATURE, NOT EXPIRED)

- U.S. Social Security card
- Debit (ATM) card
- Any form of ID on the Primary ID list

If the ID presented has an embedded signature that is not visible (microchip), or is difficult or impossible to read, the candidate must present another form of identification from the Primary ID or Secondary ID list that contains a visible signature.

Pearson VUE does not recognize grace periods. For example, if a candidate's driver's license expired yesterday and the state allows a 30-day grace period for renewing the ID, the ID is considered to be expired.

TESTING POLICIES

The following policies are observed at each test center:

LATENESS

Arrive at the test center thirty (30) minutes before your scheduled examination starts. If you are late for your scheduled examination, or do not bring all of your required materials, you will **NOT** be allowed to test and your examination fee will **NOT** be returned (see Cancellation and Rescheduling for more details).

ELECTRONIC DEVICES AND CALCULATORS

Cellular phones, pagers or any other electronic devices are not permitted to be used and must be turned off during testing. There is no place for storage of personal belongings at the test centers.

Candidates are asked during check-in to shift their facial hair or hair over their neck or ears to check for electronic devices.

Financial calculators are permitted. The calculator policy is as follows:

Candidates are permitted to use a personal financial calculator. Permitted financial calculators cannot contain alpha characters. Alpha characters are considered "ABC" or "DEF," similar to a cell phone. Exceptions are mathematical symbols, such as "cos" or "sin." One example of an acceptable financial calculator is the HP12C.

If the financial calculator has a programmable calculator with storage capabilities, it must be cleared of memory before and after the exam. Candidates should bring the instruction manual for the calculator so that the test administrator can confirm the calculator has been cleared correctly.

PERSONAL BELONGINGS/STUDY AIDS/TATTOOS

You are not permitted to take personal belongings such as briefcases, large bags, study materials, extra books or papers into the examination room. Any such materials brought into the examination room will be collected and returned to you when you have completed the examination. Pearson VUE is not responsible for lost or misplaced items. Visible tattoos are observed by testing staff to check for writing and notes.

EATING/DRINKING/SMOKING

You are not permitted to eat, drink, or smoke during the examination.

MISCONDUCT

If you cause a disturbance of any kind or engage in any kind of misconduct, you will be dismissed from the examination and the incident will be reported to the Pennsylvania State Board of Certified Real Estate Appraisers. Decisions regarding disciplinary measures are the responsibility of the Pennsylvania State Board of Certified Real Estate Appraisers

GUESTS/VISITORS

Guests, visitors, pets, interpreters, or children are not allowed at the test centers.

SCORE REPORTING

At the conclusion of the examination, you will receive a score report indicating a pass or fail status. Please retrieve duplicate score reports from your Pearson VUE account if needed.

If you pass your examination, you must log into your PALS account at www.pals.pa.gov and upload this original score report directly to the 'Exam Results' checklist item on your online application.

Once uploaded, you must click on the 'shopping cart' icon, located in the upper right-hand corner of your PALS dashboard. From here, you can pay the additional fee(s) using a credit card.

When the payment has been submitted, your application will be queued for re-evaluation and Certification issuance.

The most up-to-date Initial Certification Fee Scheduling and Continuing Education Information can be found within your online PALS application under 'Exam Results' or by visiting www.dos.pa.gov/real and selecting General Board Information, and then selecting Application Forms.

The forms will be listed as such:

Initial Certification Fee Schedule for Residential and General Appraisers (PDF)

or

Initial Certification Fee Schedule – Certified Pennsylvania Evaluator (PDF)

Please contact the Board Office if you have any questions:

Pennsylvania State Board of Certified Real Estate Appraisers

PO Box 2649

Harrisburg, PA 17105-2649

ra-appraise@pa.gov

717-783-4866

FAILING AND RETAKING AN EXAMINATION

If you fail the examination, your Score Report will provide you with information on how to re-take the examination. A new examination fee is required each time you re-take the examination.

To schedule a retake examination, use the web reservations on the Pearson VUE web site at <http://www.pearsonvue.com/pa/bpoa>. Reservations for reexamination cannot be made at the test center, and you must wait twenty-four (24) hours from your failed examination before making your reservation

DESCRIPTION OF CERTIFIED PENNSYLVANIA EVALUATOR EXAMINATION:

In addition to the number of examination items specified, five to ten “experimental” questions may be administered to candidates during the examinations. These questions will not be scored and the time taken to answer them will not count against examination time. The administration of such non-scored experimental questions is an essential step in developing future certifying examinations.

Examination	Number of Items	Examination Duration
Certified Pennsylvania Evaluator	100	180 minutes
Certified Pennsylvania Evaluator by Endorsement	40	90 minutes

*The National Uniform Licensing and Certification examination content outlines can be found here.

CERTIFIED EVALUATOR EXAMINATION CONTENT OUTLINES

The examination content outlines has been prepared and are periodically updated by committees of professionals who are subject matter experts in Real Estate Appraisal and Regulatory issues. The examination content outlines these professionals have prepared identify areas of importance to candidates in order for them to perform their duties to the public in a competent and legally responsible manner. Use the outline as a guide for pre-examination review course material. The outline lists the topics that are on the examination and the number of questions for each topic. It is best to familiarize yourself with the content outline topics prior to scheduling your examination.

CPE CONTENT OUTLINE

I. Influences on Real Estate Value (5 items)

- A. Physical and environmental
- B. Economic
- C. Governmental
- D. Social

II. Legal Considerations in Appraisal (5 items)

- A. Real estate vs. real property
- B. Real property vs. personal property
- C. Limitations on real estate ownership
 - 1. Private
 - a) Deed restrictions
 - b) Leases
 - c) Mortgages
 - d) Easements
 - e) Liens
 - f) Encroachments
 - 2. Public
 - a) Police Power
 - (1) Zoning
 - (2) Building and fire codes
 - (3) Environmental regulations
 - b) Taxation
 - (1) Property tax
 - (2) Special assessments
 - c) Eminent domain
 - d) Escheat

D. Legal rights and interests

- 1. Fee simple estate
- 2. Life estate
- 3. Leasehold interest
- 4. Leased fee interest
- 5. Other legal interests
 - a) Easement
 - b) Encroachment

E. Forms of property ownership

- 1. Individual
- 2. Tenancies and undivided interests

3. Special ownership forms

- a) Condominiums
- b) Cooperative

F. Legal descriptions

- 1. Metes and bounds
- 2. Government survey
- 3. Lot and block

G. Transfer of title

- 1. Basic types of deeds
- 2. Recordation

III. Types of Value (3 items)

- A. Market value or value in exchange
- B. Price
- C. Cost
- D. Value in use
- E. Assessed value

IV. Economic Principles (5 items)

- A. Anticipation
- B. Balance
- C. Change
- D. Competition
- E. Conformity
- F. Contribution
- G. Increasing and decreasing returns
- H. Substitution
- I. Supply and demand
- J. Surplus productivity

V. Real Estate Markets and Analysis (6 items)

- A. Characteristics of real estate markets
 - 1. Availability of information
 - 2. Changes in supply vs. demand
 - 3. Immobility of real estate
 - 4. Segmented markets
 - 5. Regulations
- B. Role of money and capital markets
 - 1. Competing investments
 - 2. Sources of capital
- C. Real estate financing
 - 1. Mortgage terms and concepts
 - a) Mortgagor

- b) Mortgagee
 - c) Principal and interest
- 2. Mortgage payment plans
 - a) Fixed rate, level payment
 - b) Adjustable rate
 - c) Buydown
 - d) Other
- 3. Types of mortgages
 - a) Conventional
 - b) Insured
- VI. Valuation Process (5 items)
 - A. Definition of the problem
 - 1. Purpose and use of appraisal
 - 2. Interests to be appraised
 - 3. Type of value to be estimated
 - 4. Date of the value estimate
 - 5. Limiting conditions
 - B. Collection and analysis of data
 - 1. Economic base
 - 2. Local area and neighborhood
 - a) Employment
 - b) Income
 - c) Trends
 - d) Access
 - e) Locational convenience
 - 3. Site and improvements
 - C. Analysis and limitations of each approach to value
 - 1. Sales comparison
 - 2. Cost
 - 3. Income capitalization
 - D. Reconciliation and final value estimate
- VII. Property Description (10 items)
 - A. Site description
 - 1. Utilities
 - 2. Access
 - 3. Topography
 - 4. Size
 - B. Improvement description
 - 1. Size
 - 2. Condition

- 3. Utility
- C. Basic construction and design
 - 1. Techniques and materials
 - a) Foundations
 - b) Framing
 - c) Finish (exterior and interior)
 - 2. Functional utility
- VIII. Highest and Best Use Analysis (5 items)
 - A. Four tests
 - 1. Legally permitted
 - 2. Physically possible
 - 3. Financially feasible
 - 4. Maximally productive
 - B. Vacant site or as if vacant
 - C. As improved
- IX. Appraisal Statistical Concepts (5 items)
 - A. Mean
 - B. Median
 - C. Mode
 - D. Range
 - E. Array
- X. Sales Comparison Approach (9 items)
 - A. Research and selection of comparables
 - 1. Data sources
 - 2. Verification
 - 3. Units of comparison
 - a) Data sources
 - b) Size
 - (1) Square feet
 - (2) Acres
 - (3) Other
 - c) Utility (examples only)
 - (1) Rooms
 - (2) Beds
 - (3) Other
 - B. Elements of comparison
 - 1. Property rights conveyed
 - a) Leased fee/leasehold
 - b) Easements
 - c) Others

- 2. Conditions of sale
 - a) Arms-length sale
 - b) Personality
- 3. Location
- 4. Physical characteristics
- C. Adjustment process
 - 1. Sequence of adjustments
 - 2. Dollar adjustments
 - 3. Percentage adjustments
 - 4. Paired sales analysis
- D. Application of sales comparison approach
- XI. Site Value (5 items)
 - A. Sales comparison
 - B. Land residual
 - C. Allocation
 - D. Extraction
 - E. Plottage and assemblage
 - F. Ground rent capitalization
 - G. Subdivision analysis
 - 1. Development cost: direct and indirect
 - 2. Contractor's overhead and profit
 - 3. Entrepreneurial profit
- XII. Cost Approach (8 items)
 - A. Steps in cost approach
 - 1. Reproduction vs. replacement cost
 - a) Comparative unit method
 - b) Unit-in-place method
 - c) Quantity survey method
 - d) Cost service index
 - 2. Accrued depreciation
 - a) Types of depreciation
 - (1) Physical deterioration
 - (a) Curable
 - (b) Incurable
 - (c) Short-lived
 - (d) Long-lived
 - (2) Functional obsolescence
 - (a) Curable
 - (b) Incurable
 - (3) External obsolescence

- (a) Locational
- (b) Economic
- b) Methods of estimating depreciation
 - (1) Age-life method
 - (2) Breakdown method and sequence of deductions
 - (3) Market extraction of depreciation
- c) Accrual depreciation (estimating depreciation into future)
- B. Application of the cost approach
- XIII. Income Approach (6 items)
 - A. Estimation of income and expenses
 - 1. Gross market income
 - 2. Effective gross income
 - a) Vacancy
 - b) Collection loss
 - 3. Operating expenses
 - a) Fixed expenses
 - b) Variable expenses
 - c) Reserve for replacements
 - 4. Net operating income
 - B. Gross rent multiplier analysis
 - C. Direct capitalization
 - 1. Overall capitalization rate
 - 2. Gross income multiplier and net income ratio
 - 3. Band of investment (mortgage equity) techniques
 - D. Cash flow estimates (before tax only)
 - 1. Operating years
 - a) Estimating NOI with a change in NOI
 - E. Discounted cash flow analysis (DCF)
 - 1. Potential gross income and expense estimate
 - a) Market vs. contract rents
- XIV. Valuation of Partial Interests (1 item)
 - A. Partial interests
 - 1. Life estates
 - 2. Undivided interest in commonly held property
 - 3. Easements
 - 4. Timeshares
 - 5. Cooperatives

- B. Interests created by a lease
 - 1. Leased fee estate
 - 2. Leasehold estate
- C. Separate valuation of surface and subsurface rights
- XV. Appraisal Standards and Ethics (4 items)
- XVI. Mass Appraisals and Mass Appraisal Models (3 items)
- XVII. Pennsylvania Law and Regulation (15 items)
 - A. Tax Assessment Rates and Calculations
 - B. Tax Assessment Laws and Rules
 - C. Assessment Appeals
 - D. Assessors Certification Act
 - E. PA Code 36.201 through 281
 - F. Standards of Conduct
 - G. Powers and Duties of State and County Board

CPE BY ENDORSEMENT CONTENT OUTLINE

- I. Appraisal Standards and Ethics (USPAP) (6 items)
- II. Mass Appraisals and Mass Appraisal Models (6 items)
- III. Pennsylvania Law and Regulation (28 items)
 - A. Tax Assessment Rates and Calculations
 - B. Tax Assessment Laws and Rules
 - C. Assessment Appeals
 - D. Assessors Certification Act
 - E. PA Code 36.201 through 281
 - F. Powers and Duties of State and County Board

TEST SITES

The Exam will be given at a Pearson VUE computer-based testing facility. Once you have received your Authorization to Test notice, please schedule your test online by using the Pearson VUE web reservations site at: <https://home.pearsonvue.com/PA/appraisers>.

Below is list of some of the cities in which you can test.
However, candidates may test at any of our US test centers.

Testing Site Location
Allentown
Altoona
Erie
Harrisburg
Philadelphia
Pittsburgh (East)
Pittsburgh (West)
State College

PEARSON VUE HOLIDAY SCHEDULE

No exams on the following holidays or holiday weekends:

New Year's Day	Memorial Day	Labor Day	Christmas Day
Martin Luther King, Jr. Day	Juneteenth	Independence Day	Thanksgiving