

Real Estate Appraiser

You put a defensible number on what a property is worth, and a lender bets money on your answer.

TYPICAL PAY

\$67,960

a year, full time

PAY RANGE

\$40k to \$123k

starting to experienced

TIME TO QUALIFY

1 to 5 years

after high school

DEMAND

Limited

job outlook

LICENCE NEEDED

Yes

regulated job

WHERE YOU WORK

Appraisal firms, lenders, county assessor offices, self-employed fr...

How you get there

- 1 High school diploma** Grade 12
 The starting requirement in every state. You must be 18.
- 2 Trainee credential** Weeks to months
 A block of approved qualifying education plus a course on the trainee and supervisor relationship, then you register as a trainee with your state board.
- 3 Log experience under a supervisor** 6 months to 2 years
 A licensed residential credential takes 1,000 hours of experience over at least 6 months. Certified residential takes 1,500 hours over at least 12 months.
- 4 Finish the qualifying education** Alongside the hours
 150 hours for licensed residential, 200 hours for certified residential, and about 300 hours for certified general.
- 5 Pass the national exam** One day
 The National Uniform Licensing and Certification Examination, then apply to your state board for the credential.

Pros and cons

- + A licensed profession you can enter without a degree
- + Work for yourself, set your own schedule, no office
- + A mix of being out at properties and analysis at a desk
- Finding a supervisor for your trainee hours is genuinely hard
- Income tracks mortgage volume, so a rate rise can cut your work sharply
- Lenders can waive an appraisal using automated valuation models, and they do it more every year

Optional boosts

Commercial and income property. Litigation and expert testimony. Agricultural and land appraisal. Relocation and estate work.

Good to know

The rulebook came out of a banking collapse

USPAP (the Uniform Standards of Professional Appraisal Practice) and state licensing of appraisers both came out of the savings and loan crisis of the late 1980s, when inflated property values helped bring d...

Your first license has a ceiling on it

A licensed residential appraiser may only value non-complex homes below a value limit. Go above it and you need the certified residential credential. It is one of the few jobs where the license itself caps how...

Where these numbers come from

My Next Move: Appraisers and Assessors of Real Estate (13-2023.00)
 The Appraisal Foundation: standards and appraiser qualifications
 Appraisal Subcommittee: federal oversight and the national registry
 Texas Appraiser Licensing and Certification Board

Numbers checked September 2026. Pay figures are typical full-time annual amounts in United States dollars, based on Bureau of Labor Statistics wage data and published pay scales. They vary by state, employer and experience. Tuition is for in-state students at public schools unless the card says otherwise. Sources, links and the click-through version: <https://career.help/us/careers/real-estate-appraiser>



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