



IDFPR

Illinois Department of
Financial and Professional Regulation

Division of Real Estate

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JB PRITZKER
Governor

MARIO TRETO, JR.
Secretary

LAURIE MURPHY
Director

VALUATION BIAS AND FAIR HOUSING FAQs

This FAQ is intended to address commonly asked questions regarding the Valuation Bias and Fair Housing Laws and Regulations requirement for real estate appraisers credentialed in Illinois that became effective January 1, 2026.

Question: I earned my credential before January 1, 2026. Do I still need to take the 8-hour VBFH Course if I plan to upgrade my credential after that date?

Answer: Yes. The 8-hour VBFH Course (which includes a 1-hour exam) is required for all appraisers to upgrade their credentials after January 1, 2026.

Question: Does the Valuation Bias and Fair Housing Laws and Regulations Course (VBFH Course) apply to both qualifying education (QE) and continuing education (CE)?

Answer: The 8-hour VBFH Course is required for QE (7 hours of instruction plus a 1-hour exam) when earning or upgrading a credential after January 1, 2026. For CE, appraisers must take the 7-hour instruction portion of the 8-hour VBFH Course within the first two calendar years after January 1, 2026, followed by a shorter 4-hour VBFH Course every two calendar years thereafter.

Question: If I took the 7-hour VBFH CE course, does it count toward the 8-hour VBFH QE requirement?

Answer: For the 7-hour VBFH CE Course to count towards the QE requirement, you also must pass the 1-hour exam required for QE. The exam may be taken at a different time from when the course is taken; however, the exam must be the one associated with that specific course and education provider. A student may not substitute an exam from a different course or provider to satisfy the requirement.

Question: Do I need to take an exam if I take the 7-hour version of the course for CE?

Answer: You only need to take the 1-hour exam if you intend to use the 7-hour course to meet your QE requirements.

Question: If I'm planning to upgrade my credential in the future, should I take the 8-hour VBFH QE Course now instead of the 7-hour VBFH course?

Answer: While it is ultimately up to you, if you plan to upgrade, you are encouraged to complete the 8-hour VBFH QE version now, as it will count towards both your CE requirement for renewal and your QE requirement for upgrade later.

Question: If I took an approved 7-hour VBFH CE course or 8-hour VBFH QE course before the requirement went into effect on January 1, 2026, can that course count towards my VBFH requirement?

Answer: Yes, any IDFPR-approved VBFH Course successfully completed before the requirement went into effect will satisfy your VBFH requirement for renewal or upgrade.