

## INSTRUCTIONS FOR SUBMISSION OF COURSES

**IT IS IMPORTANT THAT YOU THOROUGHLY READ THESE INSTRUCTIONS, AS THE APPLICATION REQUIRES AN ATTESTATION OF YOUR UNDERSTANDING OF, AND ADHERENCE TO THESE GUIDELINES**

Each course application and required attachments shall be submitted electronically using one of the following methods.

Via facsimile 860-706-1312

Via e-mail to [DCP.RealEstateSchool@CT.GOV](mailto:DCP.RealEstateSchool@CT.GOV)

**There is no set schedule for submission/approval.** All courses will be reviewed/approved as quickly as possible. You will only be notified if more info is needed or your course is denied. It is each school's responsibility to track course approvals/expiration dates via the DCP website (see separate instructions to look up approvals). No course should be advertised or offered until approval is posted.

The application must contain all required information, including:

- ARELLO certificate (if on-line course)
- Copy of student completion certificate to be issued, (must contain):
  - Student's name; school name and school code; course title; date(s) attended; number of credits; line for school official signature.
- Proposed course schedule including number of days per week & hours per day
- Affirmation of compliance with all Regulations concerning school and course approval
- If brand new course---(Not necessary if course is already approved):
  - Detailed, timed course outline.
  - Instructor's lecture guidelines
  - Copy of all text and related teaching materials (Outside cover and inside page containing copyright date)
  - Copy of final exam, if present
  - Locations of all classrooms
  - Names and addresses of all instructors to be used.

**\*\*\*\*\*NEW\*\*\*\*\***

- Each school is responsible for submitting their course location, instructor information and teaching schedule 10 days prior to each in-classroom course being offered.
- All in-classroom CE courses and pre-licensing courses will now expire every **four** years, however each course owner shall submit an updated course filing containing any changes to a course that take place during that 4 year period.
- On-line courses will expire according to the ARELLO expiration date. It is up to the course owner to provide updated ARELLO certificates prior to a course expiring.

### **IMPORTANT REQUIREMENTS:**

- Approved courses shall not be held on the premises of a real estate brokerage office, real estate franchise or appraiser's office.
- If course is held in a public building or place of public assembly, facility must be adequate to hold such an offering and have been approved by the local Fire Marshall for such purpose.
- *Student Rights* statement is to be provided to each student and adhered to by all instructors (statement provided here as separate document)

- Real Estate Instructors and guest speakers are prohibited from soliciting students for employment at any particular real estate or appraisal firm. The course is an educational opportunity only.
- Business skills courses are not allowed to be taught for credit: Approval will not be issued to any course focusing solely on office or computer skills, salesmanship or personal motivation.
- In compliance with Sec. 20-314a-9, each school, at least 10 days prior to the first scheduled session of each in-classroom course, shall submit to the commission a schedule of the dates, hours, locations, advertising and instructors for each course to be offered.
- Pursuant to Sec. 20-314a-1 Each school seeking approval of its real estate broker's courses shall offer to the general public at least the three courses required to meet the minimum broker's qualifications. As these courses will be changing as a result of Public Act 15-98 effective 7/1/16,, the following will apply:  
 These shall include, but not be limited to the following: (1) A real estate principles and practices course consisting of not less than sixty classroom hours of study, (2) legal compliance consisting of at least 15 classroom hours (3) real estate brokerage principles and practices consisting of at least 15 classroom hours, and (4) \*two real estate courses, each consisting of at least 15 classroom hours of study approved by the commission. (\*The real estate commission will accept the previous 30 hour Appraisal Principles or Appraisal Procedures course as equivalent).
- No continuing education course shall be less than 3 hours of instruction (including 15-minute break for every 3 hours of instruction).
- P&P Final examination is not included in number of hours required for instruction (60 hours).
- It is in the best interest of each school to create and disseminate a policy regarding make-up exams/classroom days. The school policy should clearly spell out the maximum time that will be extended to a student for any required make-up for missed days or exam due to an unforeseen circumstance.
- School must report continuing education course completions to PSI within 30 days of course completion (*SEE SEPARATE DOCUMENT REGARDING PSI REPORTING*).
- All students are to be provided a certificate of completion for ALL courses. Certificates must be received by student within 7 days of course completion (including pre-licensing courses).
- All course advertisements must comply with Real Estate Commission Regulations regarding advertisements.

The Principals and Practice of Real Estate course shall consist of a minimum of sixty hours of classroom instruction and shall include, but not be limited to the following subject matter: (1) real estate law, (2) brokerage, (3) Connecticut real estate licensing laws and regulations, (4) equal opportunity in housing, (5) real estate valuation, (6) financing, (7) specialized fields of real estate practice, (8) development, (9) land use regulations, (10) taxation, (11) market analysis, (12) the real estate business. The current publications required to be used as a basis for instruction are:

\*Modern Real Estate Practice, 19<sup>th</sup> Edition

\*CT Real Estate Practice and Law, 13<sup>th</sup> Edition

*\*Editions updated periodically-most updated edition is to be used*

(Effective 7/1/2016, the two mandatory 15-hour courses required to meet broker pre-licensing requirements are (1) Legal Compliance and (2) Real Estate Brokerage Principles and Practices. Any broker application received and approved prior to 7/1/2016 shall meet the current requirement of 60 hour P&P course, 30 hour Appraisal Principles or Appraisal Procedures and 30-hour elective real estate related course). Any school desirous of offering either of these courses shall utilize the outlines provided when creating a course for commission review.

## REGULATIONS CONCERNING SCHOOL AND COURSE APPROVAL

### CGS Title 20, Chapter 392 Section 20-314a-1 to 20-319-9

Sec. 20-314a-1. School approval procedure. (a) Each school desirous of offering approved real estate courses shall submit a formal filing of each course seeking approval with the real estate commission. Approved courses shall not be held on the premises of a real estate brokerage office, real estate franchise or appraiser's office.

(b) Each school seeking approval of its real estate broker's courses shall offer to the general public at least the three courses required to meet the minimum broker's qualification. These shall include, but not be limited to the following: (1) A real estate principles and practices course consisting of not less than sixty classroom hours of study, (2) real estate appraisal I, entitled residential real estate appraisal, consisting of at least thirty classroom hours of study, and (3) A real estate course consisting of at least thirty classroom hours of study approved by the commission.

Sec. 20-314a-2. Course filing requirements. The filing for each course shall include, but not be limited to the following: (1) detailed course outline, (2) instructors' lecture guidelines, (3) copy of text and related teaching materials, (4) copy of final examination, (5) copy of any quizzes, (6) grading system, (7) copy of affidavits and certificates to be issued, (8) copy of all proposed advertising and publicity, (9) seminars and indoctrination attended by instructors, (10) locations of all classrooms, (11) names and addresses of all instructors to be used.

Sec. 20-314a-3. Instructor approval. Each request for the approval of an instructor shall be made in writing together with a resume of the individual setting forth specific real estate education and experience. Instructors shall possess the following minimum qualifications: (1) Five years of experience as a practicing broker or a professional designation from an institute or society in the field the proposed instructor wishes to teach, or (2) Experience in teaching a course in a formal education program or attendance at an accredited college or university extension instructors seminar. For collegiate level courses in degree programs, the instructor should have teaching experience plus a master's degree in an appropriate field or such other combination of qualifications as the commission may approve. [Editor's Note: Section 20-314a of the Connecticut General Statutes, revised in 1982, specifically states that regulations shall not require approval of instructors. This regulation should have been repealed and is of no effect.]

Sec. 20-314a-4. Principal and practice course. The real estate principles and practice course shall consist of a minimum of sixty hours of classroom instruction and shall include, but not be limited to the following subject matter: (1) real estate law, (2) brokerage, (3) Connecticut real estate licensing laws and regulations, (4) equal opportunity in housing, (5) real estate valuation, (6) financing, (7) specialized fields of real estate practice, (8) development, (9) land use regulations, (10) taxation, (11) market analysis, (12) the real estate business.

Sec. 20-314a-5. Appraisal I course. (a) The real estate appraisal I course shall consist of a minimum of thirty hours of classroom instruction and shall include, but not be limited to the following subject matter: (1) nature of appraisals and appraising, (2) nature and principles of real estate value, (3) the appraisal framework, (4) region, neighborhood and site analysis, (5) improvements analysis, (6) site valuation, (7) direct sales comparison, (8) gross rent multiplier analysis, (9) cost analysis, (10) correlation and final value estimate, (11) appraisal report writing, (12) professional ethics and standards of practice for appraisers.

(b) The real estate appraisal II course, entitled income-producing real estate appraisal, shall consist of a minimum of thirty hours of classroom instruction and shall include, but not be limited to, the following subject matter: (1) income capitalization approach, (2) income expectancy, (3) relationship of income and value, (4) analysis of market evidence, (5) direct capitalization, (6) mathematics of finance and compound interest tables, (7) lease interest, (8) mortgage equity capitalization, (9) internal rate of return, (10) discounting standards.

Sec. 20-314a-6. Related courses. All related courses seeking approval shall consist of a minimum of thirty hours of classroom instruction and include, but not be limited to the fundamentals expected to be obtained from such course. Said course content shall be approved on an individual basis.

Sec. 20-314a-7. Advertising guidelines. All schools advertising approved courses shall comply with the following guidelines: (1) All advertising materials shall be submitted prior to publication, (2) All advertising and notices shall tell the truth and reveal significant facts, the concealment of which would mislead the public, (3) Advertisers and their agents shall be willing to provide substantiation of claims made, (4) All advertising and public notices shall be free of statements, illustrations or implications which do not enhance the dignity and integrity of the real estate profession, (5) All facilities offering services shall refrain from attacking competitors unfairly or disparaging their services or methods of operations, (6) All advertising and written or oral statements shall avoid the use of exaggerated or unprovable claims and misrepresentations. In discussing the student's possible or potential economic future in the field of real estate only reasonable claims may be made, (7) No unfounded guarantee shall be offered. All notices shall clearly and conspicuously disclose the full nature of services offered, (8) False or misleading claims as to tuition and other course costs shall be clearly avoided, (9) Material containing testimonials shall be clearly limited to those individuals reflecting their own personal experiences, (10) In any advertising all schools are to refrain from using the wording "Approved by the Connecticut Real Estate Commission." The following wording may be used: "This course meets the minimum requirements as set forth by the real estate commission," (11) The size of type setting forth the wording in item 10 of this section no larger than the smaller type used in the advertisement, (12) All locations where courses are offered must be submitted to the real estate commission for prior approval.

Sec. 20-314a-8. Affidavit or certificate requirements. No affidavit or certificate of successful completion of an approved course of study in real estate shall be issued to any student unless said student shall have first attended a minimum of thirty hours of classroom instruction, except in the case of principles and practice, where attendance shall be a minimum of sixty hours, and shall have achieved a passing numerical grade of at least 70% on a final examination. Each school shall issue an affidavit to the student in such form as may be adopted by the school attesting to the required minimum attendance, dates of attendance, school code and final numerical grade for the course. Said affidavit is to be signed by an authorized official of the school.

Sec. 20-314a-9. Course approval by commission. Each school conducting an approved course shall, at least ten days prior to the first scheduled session of each course, submit to the commission a schedule of the dates, hours, locations, advertising and instructors for each course to be offered. No courses shall commence or be advertised as approved nor shall an instructor be used in the classroom without prior written approval of this commission. There shall be no change or alteration in any approved course or instructional staff without prior written notice and approval of the commission.

Sec. 20-314a-10. Records. All schools conducting approved courses shall keep and retain complete records of student attendance and grades for a period of at least three years after the completion of each course and such records shall be available for inspection by the commission.

Sec. 20-314a-11. Commission visits. The commission may, without prior notice, visit the school and observe the instruction given to insure proper standards as to method and content of any approved courses.

Sec. 20-319-1. School and course approval. (a) Each school, institution or organization desirous of offering courses of real estate continuing education shall submit a formal filing for each course for which approval is sought to the Connecticut Real Estate Commission.

(b) The filing for each course shall include, but not be limited to, the following: (1) detailed course outline; (2) instructors' lecture guidelines; (3) copy of text and/or related teaching materials; (4) copy of affidavits and certificates to be issued by the school, institution or organization upon completion of the course other than that prescribed by the

commission, (5) copy of all proposed advertising; (6) locations of all classrooms unless the course is a distance education course; (7) names and addresses of all instructors to be used; and (8) tuition and other related costs.

(c) No course of less than three (3) hours will be approved.

(d) No distance education courses shall be permitted, unless such course has received a distance education certification from the Association of Real Estate License Law Officials (ARELLO).

(e) Each school, institution or organization shall submit an updated course filing containing any changes from the previous offering within each two (2) year period from original approval date.

Sec. 20-319-2. Notification of course offering and locations. (a) Each school, institution or organization conducting an approved course shall, at least ten (10) days prior to the first scheduled session of each course submit to the commission a schedule of the dates, hours, locations, tuition fees and instructors for each course to be offered. No courses shall commence or be advertised as approved, without prior written approval of the commission. There shall be no change or alteration in any approved course without prior written notice and approval of the commission. Course approval may be withdrawn for failure to comply with the provisions of Sections 20-319-1 through 20-319-9 of the Regulations of Connecticut State Agencies.

(b) Identification of all locations where courses are offered must be submitted to the Connecticut Real Estate Commission for prior approval.

Each course of study shall, except distance education courses, be conducted in a classroom or other facility which is adequate to implement the offering. Approved courses shall not be held on the premises of a real estate brokerage office or real estate franchise. Classroom locations shall be approved by the local Fire Marshal for such use.

Sec. 20-319-3. Course content. (a) The contents of continuing education programs shall consist of current real estate licensing laws and practices that are broad-based and essential to the role of a real estate general practitioner as he or she acts in the best interests of the consumer. These contents shall directly relate to real estate principles and practices such as described in the Connecticut Real Estate Licensing Laws and Regulations and any overview text on real estate principles and practices or to new developments in the field for which licensees have a demonstrated need.

(b) Real estate brokers and salespersons shall take courses consisting of at least twelve (12) classroom hours in each two (2) year continuing education period. The following course shall be mandated unless otherwise directed by the real estate commission: One course consisting of at least three (3) classroom hours in current real estate and fair housing legislation, licensing laws and regulations.

(c) The commission shall not approve offerings in mechanical office and business skills such as typing, speed-reading, memory development, personal motivation, salesmanship, sales psychology, nor sales promotions or other meetings held in conjunction with the general business of a salesperson's broker. Generally acceptable courses may include, but shall not be limited to: (1) Fair Housing Laws; (2) Ethics; (3) Finance; (4) Appraisal; (5) Management; (6) Planning and Zoning; (7) Securities and Syndications; (8) Investment Analysis; (9) Common Interest Ownership; (10) Interstate Land Sales; (11) Taxes and Liens; (12) Title Closing; (13) Real Estate Documents; and (14) Real Estate Math.

(d) Courses completed prior to certification by the Connecticut Real Estate Commission may not qualify for continuing education Hours.

(e) Continuing education hours shall not be approved more than once for completing the same course within each two (2) year continuing education period.

Sec. 20-319-4. Advertising. All schools advertising courses shall comply with the following requirements:

- (a) All advertising materials shall be submitted to the commission prior to publication;
- (b) All advertising and notices shall not be deceptive or misleading and shall reveal significant facts, the concealment of which would mislead the public;
- (c) Advertisers and their agents shall substantiate claims made in an advertisement upon request of the commission;
- (d) All advertising and written or oral statements shall avoid the use of exaggerated or unprovable claims and misrepresentations. In discussing the student's possible or potential economic future in the field of real estate only reasonable claims may be made;
- (e) No unfounded guarantee shall be offered. All notices shall clearly and conspicuously disclose the full nature of services offered;
- (f) False or misleading claims as to tuition and other course costs are prohibited;
- (g) Material containing testimonials shall be clearly limited to those individuals reflecting their own personal experiences;
- (h) In any advertising all schools are to refrain from using the wording "Approved by the Department of Consumer Protection/Real Estate Commission" or other like wording. The following wording may be used: "This course meets the minimum requirements as set forth by the Department of Consumer Protection/Real Estate Commission"; and (i) The size of type setting forth the wording in item (h) of this section shall be no larger than the smaller type used on the advertisement.

Sec. 20-319-5. Records. (a) All schools, institutions or organizations conducting approved courses shall keep and retain complete records of student attendance and evidence of completion for a period of at least four (4) years after the completion of each course. Such records shall be available for inspection by the commission. Upon satisfactory completion of any approved course, a certificate, as prescribed by the commission, will be furnished by the school, institution or organization to the student.

(b) The burden of proof of completion of each course shall be upon the licensee. Documentation of such courses shall be submitted in such manner and at such times as prescribed by the commission.

Sec. 20-319-6. Equivalent continuing education experience and study. (a) Courses approved by the Connecticut Real Estate Commission pursuant to sections 20-314a-4, 20-314a-5 or 20-314a-6 of the regulations may be deemed equivalent for purposes of continuing educational study.

(b) Any other continuing educational courses taken by the licensee shall be considered by the commission on an individual basis. Evidence of such courses must be submitted 90 days prior to the end of each two (2) year continuing education period.

(c) Instructing an approved continuing education course or courses taught pursuant to sections 20-314a-4, 20-314a-5 or 20-314a-6 of these regulations shall be deemed equivalent for purposes of continuing educational experience. Continuing education credit for such instruction shall not be accepted by the Connecticut Real Estate Commission if for less than three (3) hours. Continuing education hours shall not be approved more than once for instructing the same course within each two (2) year continuing education period.

Sec. 20-319-7. Written exam. The written exam option as provided by section 20-319 (a) (2) of the General Statutes, will be conducted by either the Department of Consumer Protection or a national testing service at the time, place and dates prescribed by the department or such national testing service. Such exam will cover current real estate practices and licensing laws.

Sec. 20-319-8. Hardship. Upon appropriate showing of a bona fide health, or other individual hardship, the commission may consider an exception to the continuing education requirements as set forth in section 20-319 of the General Statutes.

(a) Loss of income resulting from cancellation of a license is not a bona fide hardship.

(b) Requests for exceptions shall be submitted in writing not less than 60 days prior to the date of license renewal and shall include an explanation and verification of the hardship.

(c) Exceptions may include but not be limited to: (1) individuals serving in military service; and (2) individuals who are physically handicapped which handicap prohibits them from sitting for an exam or attending courses.

Sec. 20-319-9. Hearings on denial of school or course approval. (a) Upon the refusal of the commission to approve a school, institution or organization for the offering of continuing education courses or a particular course or upon the decision of the Connecticut Real Estate Commission to withdraw such approval, the commission shall notify the applicant of the denial and of his right to request a hearing within ten (10) days from the date of receipt of the notice of denial.

(b) In the event the applicant requests a hearing within such ten (10) days, the commission shall give notice of the grounds for his refusal and shall conduct a hearing concerning such refusal in accordance with the provisions of Chapter 54 of the General Statutes concerning contested matters.

**CONNECTICUT REAL ESTATE COMMISSION  
STUDENT RIGHTS**

**STUDENT RIGHTS**

**The Connecticut Real Estate Commission** informs students who are taking a real estate pre-licensing course to obtain a real estate salesperson's license, of the following:

- Real estate schools, instructors and guest speakers are prohibited from soliciting your employment at any one particular real estate firm.
- You are not obligated to contract with any particular real estate firm by virtue of your classroom education alone.
- An employment or independent contractor agreement with a real estate firm is typically a binding contract. You are advised to consult an attorney before you enter into any such agreement.

**CONNECTICUT REAL ESTATE COMMISSION**  
OCCUPATIONAL & PROFESSIONAL LICENSING DIVISION, DEPARTMENT OF CONSUMER PROTECTION  
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