



# USPAP Q&A

---

---

**2020-21 USPAP Q&A**

**Issue Date: March 24, 2020**

*The Appraisal Standards Board (ASB) of The Appraisal Foundation develops, interprets, and amends the Uniform Standards of Professional Appraisal Practice (USPAP) on behalf of appraisers and users of appraisal services. The USPAP Q&A is a form of guidance issued by the ASB to respond to questions raised by appraisers, enforcement officials, users of appraisal services and the public to illustrate the applicability of USPAP in specific situations and to offer advice from the ASB for the resolution of appraisal issues and problems. The USPAP Q&A may not represent the only possible solution to the issues discussed nor may the advice provided be applied equally to seemingly similar situations. USPAP Q&A does not establish new standards or interpret existing standards. USPAP Q&A is not part of USPAP and is approved by the ASB without public exposure and comment.*

## **2020-03: APPRAISAL DEVELOPMENT – PERSONAL PROPERTY INSPECTIONS**

### **Personal Inspections during a National Health Emergency**

#### **Question:**

Do personal property appraisers need to perform personal inspections during a national health or other emergency?

#### **Response:**

Appraisers and users of appraisal services should remember that USPAP does not require an inspection unless necessary to produce credible assignment results. (Please refer to USPAP Standards Rules 7-2 and 8-2 and Advisory Opinion 2 for further guidance.)

When a personal inspection would customarily be part of the scope of work, a health or other emergency condition may require an appraiser to make an extraordinary assumption about the identification, relative quality, etc. of the subject property. This is permitted by USPAP as long as the appraiser has a reasonable basis for the extraordinary assumption, as long as its use still results in a credible analysis, and as long as the appraiser complies with the reporting requirements in Standards Rule 8-2(a)(xiii) or (b)(xv).

Thus, if appraisers rely on photographs, purchase receipts, inventories, maintenance logs, etc. to identify the subject property, they must reasonably believe the sources are reliable.

Appraisers must also reasonably believe the sources are adequate for identifying the other characteristics of the property that are relevant to the type and definition of value and intended use of the appraisal, as specified in Standards Rule 7-2(e)(i-vi).

Personal property appraisers are cautioned to use great care in the use of an extraordinary assumption in lieu of a personal inspection. It may not be possible to identify relevant characteristics of some assets or to perform certain assignments without actually performing a personal inspection of the subject property. Some examples include, but are not limited to, when the scope of work makes it necessary for the appraiser to: determine whether the subject is a painting or a giclée print on canvas; obtain technical information about a diamond; ascertain a property's current condition; or confirm its very existence. In these cases, the appraiser cannot provide a credible appraisal without conducting a personal inspection.

*The USPAP Q&A is posted on The Appraisal Foundation website ([www.appraisalfoundation.org](http://www.appraisalfoundation.org)). The ASB compiles the USPAP Q&A into the USPAP Frequently Asked Questions (USPAP FAQ) for publication with each edition of USPAP. In addition to incorporating the most recent questions and responses issued by the ASB, the USPAP FAQ is reviewed and updated to ensure that it represents the most recent guidance from the ASB. The USPAP Frequently Asked Questions can be purchased (along with USPAP and USPAP Advisory Opinions) by visiting the "[Foundation Store](#)" page on The Appraisal Foundation website.*

**For further information regarding USPAP Q&A, please contact:**

John S. Brenan, Vice President,  
Appraisal Issues

The Appraisal Foundation  
1155 15<sup>th</sup> Street, NW, Suite 1111  
Washington, DC 20005

(202) 624-3044

(202) 347-7727 fax

[john@appraisalfoundation.org](mailto:john@appraisalfoundation.org)