



USPAP Q&As

2024 USPAP Q&A

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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.

2024-04: Personal Inspection – Use of this term

Question: Am I required to use the term “personal inspection” in my appraisal report?

Answer: No. USPAP does not require use of the specific term “personal inspection”.

The term “personal inspection” is only used in USPAP in the certification requirements. For example, Standards Rule 2-3(a) states:

“I have/have not made a personal inspection of the property that is the subject of this report.”

The wording of a certification for each appraisal report does not have to match the exact wording of the applicable reporting standard (i.e., Standards Rules 2-3, 4-3, 6-3, 8-3 or 10-3) verbatim. The reporting standards only require that, at a minimum, each element addressed in the report’s signed certification must be the same elements noted in the applicable reporting standard (i.e., Standards Rule 2-4, 4-3, 6-3, 8-3 or 10-3).

Regarding a “personal inspection” (or the lack thereof), the appraiser can use different words to address this certification element; however, at a minimum, the USPAP meaning of the term “personal inspection” must be addressed.

For example, when addressing the “personal inspection” certification element in

Standards Rule 2-3(a), any of the statements below may be appropriate:

1. I have made a personal inspection of the property that is the subject of this report.
2. I inspected, on-site and as part of the scope of work performed for this assignment, the interior and exterior of the property that is the subject of this report.
3. I have, as part of the scope of work performed for this assignment, inspected in-person from the street, the exterior of the property that is the subject of this report.
4. I did not conduct a personal inspection of the subject property as part of the scope of work of this assignment. I have, however, previously inspected the interior and exterior for a prior appraisal assignment, of the subject property on (date).
5. I did not conduct a personal inspection of the subject property as part of the scope of work of this assignment. I have, however, previously inspected the interior and exterior of the subject property on (date).
6. The appraiser performed a complete visual inspection of the interior and exterior areas of the subject property. The appraiser's complete visual inspection was conducted onsite and in person as part of the scope of work of this assignment.
7. The appraiser has made a physical inspection of the property appraised and that the property owner, or [their] designated representative, was given the opportunity to accompany the appraiser on the property inspection.

2024-05 Personal Inspection – Inspection from a prior assignment

I recently completed an appraisal which included a personal inspection. Soon after I completed that assignment, I agreed to perform a new appraisal assignment on that same property, with the same effective date of value. My new client believes the inspection I did for the prior assignment provided sufficient information about the property to complete a new assignment. I agree that as part of the scope of work for my new assignment I do not need to perform a personal inspection to develop credible assignment results.

Question: For the new assignment, can I use the information I have already collected about the subject property?

Answer: As with any assignment, you might be able to use information and analyses developed for a previous assignment. Appraisers are often selected for subsequent assignments specifically because of experience and demonstrated competency in a prior assignment. However, one must be mindful of obligations relating to the use of confidential information.

Question: For the new assignment, can I certify I made a personal inspection?

Answer: No. If the appraiser has certified they made a personal inspection, under USPAP they are indicating they completed: “... *an in-person observation of the subject property as part of the scope of work for the assignment*”, which would not be true in this instance.

Question: My assignment from the new client requires my report to include a certification indicating I had “inspected the property as of the effective date of value”, and I am not allowed to modify or change the certification in any way. Since I did inspect the property as of the effective date of value, would this meet the requirement for addressing the USPAP certification element about “personal inspection”?

Answer: No. Given the assignment required the use of a certification that could not be altered, and the certification did not clearly and accurately address the USPAP certification elements about “personal inspection” it would be necessary to use a supplemental certification.

Standards Rule 2-3(d) states: *When an assignment requires the use of a certification that does not include all of the certification elements in this Standards Rule, the appraisal report must contain a supplemental certification, which includes the remaining required certification elements.*

2024-06: Personal Inspection – Need for additional disclosure

Question: The certification in my appraisal report satisfies the requirement to disclose if I have (or have not) made a personal inspection. Specifically, my certification states:

I inspected the interior and exterior of the subject property as part of the scope of work performed for this assignment.

Am I required to make an additional disclosure in my appraisal report related to my personal inspection?

Answer: There is no requirement for every appraisal report to include an additional disclosure; however, for some appraisal assignments, it may be necessary for you to include more details about your personal inspection in the report.

For example, the comment to Standards Rule 2-2(a)(viii) states:

Summarizing the scope of work includes disclosure of research and analyses performed and might also include disclosure of research and analyses not performed.

Therefore, when necessary, the appraisal report must include a more detailed disclosure about the personal inspection. This is to ensure that any intended user of the appraisal report is not misled about the scope of work performed (or not performed) as it relates to the inspection, and that the report complies with the applicable content requirements.

The more detailed disclosure can be in any part of the appraisal report, including in the certification.

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USPAP Q&As are posted on The Appraisal Foundation website (www.appraisalfoundation.org).

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