

APPRAISAL STANDARDS BOARD

Issue Date: March 17, 2020

## **USPAP Q&A**

### 2020-21 USPAP Q&A

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.

# 2020-01: APPRAISAL DEVELOPMENT – INSPECTIONS Interior Inspections during a National Health Emergency

#### **Question:**

Are appraisers required to perform interior inspections of real property during a national health 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 Rule 1-2, Standards Rule 2-2, and Advisory Opinion 2 for further guidance.)

When an interior 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 interior of a property. This is permitted by USPAP as long as the appraiser has a reasonable basis for the extraordinary assumption and as long as its use still results in a credible analysis.

Neither the Appraisal Standards Board (ASB) nor The Appraisal Foundation has the authority to suspend interior inspections. Appraisers are encouraged to communicate with their clients and follow public health recommendations (such as those issued by the CDC

USPAP Q&A Page 2

and World Health Organization), as well as national, state, and local government orders when performing appraisal assignments.

The ASB and The Appraisal Foundation encourage lenders, regulators, government agencies and Government Sponsored Enterprises (GSEs) to consider suspending or relaxing requirements for interior inspections during a national health emergency.

The USPAP Q&A is posted on The Appraisal Foundation website

(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