Can you trust a desktop appraisal?

Short answer: yes, for most purposes. Here are six reasons, for the people who rely on one and for anyone who asks you to justify it.

1 The rulebook allows it

Appraisers follow USPAP, the national appraisal standards, and California requires licensed appraisers to comply. USPAP lets the appraiser decide how much inspection an assignment needs, and requires the report to say plainly whether the property was inspected. My desktop reports disclose that, along with what information I relied on.

2 Mortgage companies use them

Fannie Mae's Selling Guide (section B4-1.2-02) allows desktop appraisals, done without a current visit to the home or the comparable sales, for some home-purchase loans. If the method holds up when hundreds of thousands of dollars are being lent against a house, it holds up for an estate, a buyout or a tax return.

3 The IRS list doesn't include a visit

For gift-tax returns, Treasury regulations spell out who may prepare a supporting appraisal and what it has to contain: dates, a description of the property, the method, the information considered and the reasoning. Walking through the house isn't on the list (26 CFR 301.6501©-1(f)(3)).

4 Every appraisal is mostly remote

Appraisers judge comparable sales from MLS records, photos and public data without ever going inside them. In a desktop appraisal your home is studied the same way, with better photos, because you took them.

5 Your evidence covers more

A quick walk-through can miss the new roof, the old water damage or the bathroom that hasn't been touched since 1978. Your photos and notes can show all of it, and the report lists what was provided.

6 Someone stands behind it

Every report is signed by me, Brian Ward, California Certified Residential Real Estate Appraiser, license AR036053. You can look the license up on the state's appraiser search. I keep a workfile for every report, and if I misread something about your home I fix it free.

When I'd suggest an in-person appraisal

If the appraisal is for a loan, if the case is going to trial, if family members already disagree about the value, if a court or agency insists on an inspection, or if the house has major unpermitted work or damage that photos can't show.

"I've prepared desktop appraisals for every purpose on this list. Some situations still call for an in-person appraisal, though, so check with your attorney or tax advisor first to make sure a desktop report is right for yours."

Brian Ward, California Certified Residential Real Estate Appraiser, License AR036053

Sources

- USPAP, 2024 edition (The Appraisal Foundation): appraisalfoundation.org
- Fannie Mae Selling Guide B4-1.2-02, Desktop Appraisals: selling-guide.fanniemae.com/sel/b4-1.2-02/desktop-appraisals
- Freddie Mac Guide Section 5604.1: guide.freddiemac.com/app/guide/section/5604.1
- 26 CFR 301.6501©-1(f)(3), adequate disclosure of gifts: ecfr.gov
- California Bureau of Real Estate Appraisers, appraiser search: www2.brea.ca.gov/breasearch

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