APPRAISEITNOW GUIDE

Remote vs. In-Person Appraisals: How the Method is Chosen and What Changes on a Site Visit

A remote vs in-person appraisal is decided by the appraiser's scope of work under USPAP, not by a fixed rule. This guide shows how the method is chosen, what changes on a site visit, and the extra step a divorce appraisal adds.

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Educational material, not an appraisal.

Key Takeaways

Here is what clients need to know about remote vs in-person appraisals:

- **Who chooses the method:** USPAP does not require an in-person inspection in every assignment. The appraiser decides the scope of work, including how much inspection credible results need, and the report describes that scope.
- **Remote is the usual route:** Most AppraiseItNow appraisals are completed remotely from photographs and documents; when an inspection is needed, an appraiser visits the asset in person.
- **Donated property:** IRS rules do not require the appraiser to inspect the property in person. The IRS guide on this topic is IRS Publication 561, Determining the Value of Donated Property.
- **Site visits:** On an in-person appraisal, the appraiser identifies and photographs everything at the visit; the client still provides the address and the paperwork they hold, such as titles, receipts, certificates and records.
- **Divorce appraisals:** For a divorce appraisal, AppraiseItNow needs the valuation dates and standard as counsel sets them and which side it acts for, and the attorney confirms that a remote appraisal is acceptable.

The remote vs in-person appraisal choice is set by the appraiser through the scope of work. No single default rule decides it. Understanding how that choice is made helps a client send the right photographs and documents, prepare properly when a site visit is scheduled, and handle the extra confirmation a divorce matter adds. The sections below compare the 2 methods, then cover the USPAP and IRS rules, AppraiseItNow's own records, and the purpose-specific steps.

Remote vs In-Person Appraisal: What the Client Sends and What the Appraiser Does

The 2 inspection methods differ mainly in who gathers the visual record of the asset. In a **remote appraisal**, the client supplies the photographs. In an **in-person appraisal**, the appraiser creates them on site.

The table below compares the 2 methods.

Element	Remote appraisal	In-person appraisal
What the client sends	Photographs of the asset, plus the paperwork the client holds, such as titles, receipts, certificates and records	The address of the asset, plus the paperwork the client holds, such as titles, receipts, certificates and records
What the appraiser does	Works from the client's photographs and documents to identify and analyze the asset	Identifies and photographs everything at the visit
What the report describes	The scope of work, including how much inspection credible results needed	The scope of work, including the in-person inspection

The paperwork row stays nearly the same in both columns. A site visit replaces the client's photographs, but the appraiser still relies on the client for titles, receipts, certificates and records. A client who gathers those documents early is ready for either method.

How USPAP's Scope of Work Decides the Inspection Method

USPAP, the Uniform Standards of Professional Appraisal Practice published by The Appraisal Foundation, sets the framework for how the inspection question gets answered. USPAP does not require an in-person inspection in every assignment. The appraiser decides the scope of work, including how much inspection credible results need, and the report describes that scope.

The **scope of work** is the plan for an assignment: what the appraiser looks at, what information gets collected, and what analysis follows. Inspection is one part of that plan. The decision rests on what credible results need, so the right method for one asset differs from the right method for another.

What Happens When a Fact Cannot Be Confirmed from Photographs

Remote work sometimes leaves a single fact uncertain, such as a serial number hidden behind a panel or a signature too faint to read in a photograph. USPAP addresses uncertain facts directly. An appraiser may assume an uncertain fact is true (an extraordinary assumption) only when it's needed for credible results, there's a reasonable basis for it and the analysis stays credible, and the report must say so clearly.

An **extraordinary assumption** is therefore a disclosed condition, not a shortcut. A clear close-up photograph of the detail in question often removes the uncertainty before the question arises.

Example (hypothetical): A client photographs a piece of shop equipment, but the data plate sits against a wall and is unreadable in the photograph. The client retakes the shot from the side with a flashlight, and every character on the plate becomes legible.

Pro tip: Include a close photograph of every label, plate, stamp or signature in the first set of images. Identifying details are far easier to capture on the first pass than to recover later.

Does the IRS Require an In-Person Inspection for Donated Property?

Donors often assume the IRS insists on a site visit for donated items. IRS rules do not require the appraiser to inspect the property in person. The governing text is the Treasury regulation on qualified appraisals and qualified appraisers, Treas. Reg. § 1.170A-17.

A donation appraisal therefore follows the same scope-of-work logic as any other assignment. The appraiser decides how much inspection credible results need, and the report describes that scope. AppraiseItNow prepares charitable donation appraisals for IRS Form 8283 using the method the scope of work calls for.

Donated property often changes hands soon after the gift is arranged. The photographs and documents are easiest to gather while the item is still with the donor, before it is packed, shipped or delivered to the charity.

Watch out: Photograph donated property before it leaves your possession. Once an item is at the charity, getting new close-ups of labels, condition issues or identifying marks becomes a separate errand that depends on someone else's schedule.

Tax questions that go beyond the inspection method, such as how a deduction is calculated, belong with the donor's tax adviser. The appraisal establishes value; the adviser handles the filing decisions.

What Changes on an In-Person Appraisal

A site visit shifts the photography from the client to the appraiser. On an in-person appraisal, the appraiser identifies and photographs everything at the visit; the client still provides the address and the paperwork they hold, such as titles, receipts, certificates and records.

The client's preparation for a site visit centers on access and documents rather than on cameras. The following steps make a visit run smoothly:

- **Confirm the exact address:** Give the full street address, plus any unit number, gate code, building name or loading dock detail the appraiser needs to reach the asset.
- **Arrange access to every item:** Make sure storage rooms, garages, sheds or locked cases are open, and that someone with keys is present.
- **Mark what is in the appraisal:** Tag or list the items that belong in the assignment, especially when they sit alongside items that do not.

- **Put the paperwork in one folder:** Gather titles, receipts, certificates and records in a single folder, labeled by item, so the appraiser matches each document to its asset at the visit.
- **Note anything that has changed:** Tell the appraiser about repairs, missing parts or damage, since the visit records the asset's present condition.

The in-person report describes the scope of work, including the inspection itself. The client's documents remain part of the record because a visit shows what an asset looks like today, while titles, receipts and certificates show where it came from.

What AppraiseItNow's Records Show About Remote and In-Person Appraisals

AppraiseItNow's own records show the split between the 2 methods across a full year of work. Of the 1,226 appraisals AppraiseItNow opened between November 8, 2025 and November 8, 2026, 1,137 were done from photographs and documents and 27 in person; the method was not recorded for the other 62.

AppraiseItNow's working pattern follows from those figures. Most AppraiseItNow appraisals are completed remotely from photographs and documents; when an inspection is needed, an appraiser visits the asset in person. AppraiseItNow's appraisers specialize by asset class rather than by geography.

The figures matter for a client weighing the 2 methods. Remote work accounts for the large majority of the appraisals in that year. A client who prepares good photographs and documents is preparing for the method used in most cases.

When the Appraisal Purpose Adds a Step

The purpose of an appraisal shapes what the appraiser needs before work begins. Divorce appraisals add a specific confirmation. For a divorce appraisal, AppraiseItNow needs the valuation dates and standard as counsel sets them and which side it acts for, and the attorney confirms that a remote appraisal is acceptable.

Those 4 items are practical steps the client can drive through counsel. A useful way to handle them is to ask counsel for a short written note covering all 4 at once:

1. **Ask Counsel for the Valuation Dates**
    - Request the date or dates the value must reflect, in writing.
2. **Ask Counsel for the Valuation Standard**
    - Request the standard of value counsel has set for the matter.
3. **Ask Counsel Which Side AppraiseItNow Acts For**
    - Have counsel confirm in writing which side AppraiseItNow acts for in the matter.

4. **Get the Attorney's Confirmation on Remote Work**
    - Ask the attorney to confirm that a remote appraisal is acceptable for the matter.

A single email from counsel that answers all 4 points puts the divorce-specific information in one place. Forwarding that email together with the photographs and documents keeps it alongside the records for the asset.

Key takeaway: The attorney's confirmation that a remote appraisal is acceptable is one of 4 divorce-specific items, alongside the valuation dates, the valuation standard and which side AppraiseItNow acts for.

How to Prepare Photographs and Documents for Either Appraisal Method

Good preparation serves both methods, because the paperwork carries over to a site visit and the photographs carry a remote appraisal. Clients who prepare well give the appraiser a clear picture of the asset from the first submission.

Strong photographs for a remote appraisal follow a few consistent habits:

- **Shoot in daylight or bright, even light:** Turn off the flash for glossy surfaces such as finished wood, painted metal or glass, and move the item toward a window when possible.
- **Capture every side:** Photograph the front, back, both sides, top and underside, plus the interior of anything that opens.
- **Photograph identifying marks up close:** Fill the frame with serial plates, maker's marks, signatures, hallmarks and labels so every character reads clearly.
- **Show condition honestly:** Photograph scratches, chips, rust, stains, tears and repairs at close range, with one wider shot showing where each flaw sits on the item.
- **Include scale:** Place a tape measure beside the item in at least one photograph.
- **Label the files:** Name each image by item and view, such as "dresser front" or "trailer VIN plate", so the set stays organized.

Documents deserve the same care. Scan or photograph each title, receipt, certificate and record flat and in full, including the back when it carries writing. File each document with the item it belongs to. When a document is held by someone else, such as a relative, a storage facility or a former owner, ask that person for a clear copy early rather than waiting for the appraiser to request it.

A well-prepared submission lets the appraiser set the scope of work from accurate information, whether the assignment stays remote or calls for a visit. When your photographs and paperwork are in order, request an appraisal and describe the asset and its purpose so our appraisers start with a complete picture.

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