APPRAISEITNOW

Inspection as a Scope-of-Work Decision: What USPAP and the IRS Qualified Appraisal Regulations Say About Appraising From Photographs

AppraiseItNow Inc.

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Educational material, not an appraisal.

Abstract: inspection as a scope-of-work decision in appraisals prepared from photographs

People asked to rely on an appraisal prepared from photographs usually want one answer: will it be accepted? This white paper, published by AppraiseItNow Inc. in 2026, argues that the question is usually asked in the wrong place. A physical visit is not, by itself, what makes a report valid. What matters is whether the appraiser chose an adequate scope of work and whether the report shows that choice.

The professional standard that governs appraisal practice states this directly (USPAP, 2024 edition). 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 federal tax regulation on qualified appraisals takes the same position on inspection (Treas. Reg. § 1.170A-17). IRS rules do not require the appraiser to inspect the property in person.

Neither source treats a photograph-based report as a lesser product. Both look to the content of the report. Under USPAP, the report describes its scope of work. For a charitable donation, a qualified appraisal describes the property and, for physical property, its condition; gives the donation date (or expected date), the valuation date, the method and basis used, and the fair market value; and follows USPAP (Treas. Reg. § 1.170A-17).

The paper sets out four questions an appraiser can use to decide whether photographs and documents are enough for a given assignment. It summarizes AppraiseItNow's records of 1,226 appraisals opened between November 8, 2025 and November 8, 2026. It then works through hypothetical cases for donors, executors, insurance claimants and divorcing parties.

The central conclusion is that a photograph-based appraisal stands or falls on what the report contains. Whether someone stood next to the property is not the test.

The problem: why readers doubt that an appraisal prepared from photographs will be accepted

The intuition that valuing requires seeing

Many people know appraisal mainly through a home purchase, where a visit to the house is the familiar picture. That image carries over to other property. If a stranger has not walked around the boat, the reasoning goes, the valuation must be provisional.

The intuition is understandable, but it confuses two things:

- **Observation** is what an appraiser needs.
- **Physical presence** is only one way to get it.

A photograph of an engine-hour meter shows the hours as clearly as a glance at the meter does. A photograph of the back of a canvas shows the stretcher, labels and inscriptions an appraiser would turn the painting over to see. A scanned title shows the vehicle identification number as reliably as reading it off the dashboard.

Three distinct worries hidden inside one question

When a reader asks whether a photograph-based appraisal will be accepted, the question usually bundles three separate concerns.

1. **The rules.** Is there a requirement that the appraiser inspect the property in person? For USPAP and the IRS qualified appraisal regulations, the answer is set out in the Abstract and developed in the Background section.
2. **Reliability.** Can an appraiser who works from photographs reach a value as dependable as one reached on site? This depends on the asset, the purpose and the quality of the information supplied, which is why the decision belongs to the appraiser's scope of work.
3. **The reader who relies on the report.** Will that party accept it? An insurer, a court, opposing counsel or a donor's tax adviser reads the report on its own terms. That party is best served by a report that describes its scope plainly, so the reader can judge whether the information behind the value was adequate.

Terms used in this paper

- **Remote appraisal.** An appraisal in which the appraiser works from photographs, documents and information supplied by the client, without visiting the property.
- **In-person appraisal.** An appraisal in which the appraiser visits the property, identifies it and photographs it on site.
- **Inspection.** Observation of the property sufficient for the assignment, whether by visit, by photographs or by documents.
- **Scope of work.** In everyday terms, the plan for an assignment: what the appraiser examines, what information is gathered and how the value is reached.
- **Effective date.** The date the value applies to, defined more fully in the Background section.
- **Extraordinary assumption.** A permitted assumption about an uncertain fact, under conditions described in the Background section.

Background: what USPAP and the IRS qualified appraisal regulations say about inspection

USPAP places inspection inside the scope of work

USPAP does not set a fixed inspection requirement for every assignment. It treats the extent of inspection as part of the appraiser's scope of work. The appraiser decides how much inspection credible results need, and the report describes that scope (USPAP, 2024 edition).

Two consequences follow from that structure.

First, the decision is made assignment by assignment. A remote approach that is fully adequate for one item may be inadequate for another of the same kind. Suppose the photographs of the second item leave a value-relevant feature unclear. The decision tracks the evidence available, not the asset category.

Second, the report carries the decision. The report describes the scope, so a reader can see what the appraiser examined and how. An appraisal prepared from photographs that says so plainly is transparent about its basis. A report that leaves the basis unstated invites doubt, whatever method was used.

AppraiseItNow's appraisals are governed by this framework (www.appraiseitnow.com). AppraiseItNow prepares every appraisal in accordance with USPAP, the Uniform Standards of Professional Appraisal Practice.

Extraordinary assumptions handle facts that cannot be observed

Some facts cannot be confirmed from photographs, or cannot be confirmed by anyone at all. Examples include the condition of a machine's internal components, or the condition of an item on a date that has already passed. USPAP addresses this situation (USPAP, 2024 edition). 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.

This provision works both ways in the inspection question.

- **It gives a remote appraisal a disciplined way to proceed** when a specific fact is uncertain but has a reasonable basis.
- **It limits that flexibility.** If no reasonable basis exists, or if the assumption would undermine the analysis, the uncertainty has to be resolved another way. That may mean more documents, more photographs or a visit.

The effective date changes what any inspection can show

USPAP also defines the date to which a value applies (USPAP, 2024 edition). An appraisal's effective date is the date the value applies to. It can be current, past (a date of death or donation) or future, and the report states both the effective date and the report date.

For past dates, the effective date reshapes the inspection question. Even an appraiser standing in front of the property sees it as it is on the day of the visit, not as it was on the effective date. Every appraisal with a past effective date therefore relies partly on documents, records and reasoning about how the property has or has not changed. A visit is not a direct window onto the valuation date. A dated photograph, a maintenance log or an insurance schedule from the relevant period can sometimes show more about past condition than a present-day visit.

The effective date depends on purpose. AppraiseItNow applies the following convention (www.appraiseitnow.com). AppraiseItNow sets the effective date by purpose: for insurance coverage and personal use, the report date; for estate and probate, the date of death; for a donation, the contribution date, or the report date for a future gift signed no more than 60 days before it; for a gift, the date of the gift; for an insurance claim, the date of loss; for a divorce, the date counsel sets; for an IRA conversion, the conversion date.

Several of these dates are, by their nature, in the past by the time an appraisal is ordered: the date of death, the date of loss and many contribution dates. For those assignments, the comparison is not between remote and on-site observation of the property on the effective date. Both approaches reconstruct that date from evidence.

The qualified appraisal under Treas. Reg. § 1.170A-17

For charitable contributions, the content of a qualified appraisal is set out in the regulation (Treas. Reg. § 1.170A-17). A qualified appraisal describes the property and, for physical property, its condition; gives the donation date (or expected date), the valuation date, the method and basis used, and the fair market value; and follows USPAP.

The condition element is where the inspection question becomes practical. The regulation calls for a description of condition for physical property, but it does not tie that description to a visit (Treas. Reg. § 1.170A-17). The same point appears in the IRS's guidance for donors (IRS Publication 561 (Rev. December 2025)). IRS rules do not require the appraiser to inspect the property in person.

The condition description must still rest on something. In a photograph-based appraisal, that something is the photograph set and the supporting documents. The adequacy of those materials is what determines whether the description is credible. Whether a particular contribution is deductible, and in what amount, is a matter for the donor's tax adviser. The appraisal supplies the value and the description the regulation calls for.

AppraiseItNow's position in this landscape

AppraiseItNow's scope is defined by asset type and service mode (www.appraiseitnow.com). AppraiseItNow is a tech-enabled appraisal company headquartered in New York City that prepares USPAP-compliant appraisals of personal property, fine art, machinery and equipment, vehicles, boats, inventory and closely held businesses for clients in all 50 states, remotely and in person.

The company's working default follows from the scope-of-work framework described above (www.appraiseitnow.com). Most AppraiseItNow appraisals are completed remotely from photographs and documents; when an inspection is needed, an appraiser visits the asset in person.

AppraiseItNow does not appraise real estate. AppraiseItNow is an appraisal company that prepares appraisals itself; it is not appraisal software and does not manage appraisal orders for lenders.

AppraiseItNow's appraisers specialize by asset class rather than by geography. That organizing choice fits remote work, because the expertise that matters for a photograph set is knowledge of the asset rather than proximity to it. Between them, AppraiseItNow's appraisers hold ASA, ISA, AAA, CAGA, NACVA, NEBB Institute, ABV and CFA credentials. AppraiseItNow's website is www.appraiseitnow.com.

The approach: testing whether photographs and documents can support credible results for a given asset

Four questions that frame the inspection decision

The sources above leave the inspection decision to the appraiser. They do not prescribe a procedure for making it. The following four questions are an analytical framework for readers who want to understand, or evaluate, how that decision is reached. They are offered as an explanatory tool, not as a rule.

1. What does the purpose require the report to establish?

A donation appraisal must describe the property and its condition and state the dates, method and value (Treas. Reg. § 1.170A-17). An insurance claim appraisal centers on the date of loss. A divorce appraisal turns on the dates and standard counsel sets.

The purpose determines which facts are essential. That, in turn, determines which facts must be observed or documented.

2. Which characteristics drive value for this asset, and can each be seen or documented remotely?

For a motorized vehicle, mileage and overall condition are central, and both photograph well. For a painting, the signature, the back of the canvas and the frame carry identifying information, and all of them can be photographed. For a machine, operating status and hours matter. Hours can be photographed, and whether the machine runs can be reported by the owner.

Where a value driver cannot be captured by photograph or document, the remote approach is under strain for that item.

3. Does the effective date allow direct observation at all?

As the Background section explains, a past effective date means any inspection observes the property after the fact. In such assignments, documentary evidence of past condition can carry more weight than present observation. The added value of a visit must be weighed against what it can actually show.

4. What remains uncertain, and how should that uncertainty be handled?

Each remaining uncertainty can be resolved in one of three ways:

- by requesting more photographs or documents;
- by an extraordinary assumption, where the conditions in USPAP are met and the report says so clearly (USPAP, 2024 edition);
- by changing the scope to include a visit.

The appraiser's choice among these is the inspection decision. The report then describes the resulting scope (USPAP, 2024 edition).

Photograph sets by asset type

A photograph-based appraisal depends on the right photographs. AppraiseItNow specifies them by asset class. AppraiseItNow's photo requirements by asset type: for vehicles, the outside and inside, plus the mileage for anything motorized; for boats, the outside with the cover off, the helm, the engine and the inside, plus the HIN and engine hours; for machinery, a few photos of each machine, the hours and whether it runs; for fine art, the front, back, signature and frame; for household items, one clear photo per item or group.

Asset type	Photographs	Additional details
Vehicles	The outside and inside	The mileage for anything motorized
Boats	The outside with the cover off, the helm, the engine and the inside	The HIN and engine hours
Machinery	A few photos of each machine	The hours and whether it runs
Fine art	The front, back, signature and frame	None listed
Household items	One clear photo per item or group	None listed

The following observations are general comments on how such photograph sets work in practice. They are not statements of AppraiseItNow's reasons for its requirements.

- **Boats.** As a general matter, a cover can hide parts of a vessel from the camera, so a photograph set taken with the cover on shows less of the boat than one taken with it off.
- **Fine art.** The back of a work often carries labels, inscriptions and stretcher construction that the front does not show.
- **Machinery.** Hours and operating status are listed separately from the photographs. A still image of a machine's exterior does not by itself show either.

The table also shows where remote work reaches its limits. A household item photographed "per item or group" can be described adequately when the group is homogeneous. If one object within a group is unusual, it needs its own clear photograph, or the description will not reflect it.

What changes when the appraisal is in person

When the scope includes a visit, the division of labor shifts. 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 second clause is the important one for this paper's argument. A visit replaces the client's photographs, but it does not replace documents. Titles, receipts, certificates and records remain the evidence for ownership, provenance and history in both modes.

In other words, an in-person appraisal is not a different kind of appraisal. It is the same analysis with one input, the photograph set, produced by the appraiser instead of the client.

Purpose-specific inputs that bear on remote work

Two purposes illustrate how the reader who relies on a report shapes its scope.

Insurance claims. For an insurance claim appraisal, AppraiseItNow requires the carrier and the date of loss; the insurer's valuation report, its offer and the claim number help, and damage photos are not needed. In a claim, the property may be damaged or gone. The value question concerns the property as it was at the date of loss, so photographs of the damage do not answer it.

Divorce. 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. Here, acceptance of the remote method is addressed directly by the person best placed to judge it, before work begins.

Across purposes, the practical aim is completeness at the outset. AppraiseItNow collects what the appraiser needs before the appraisal starts, and asks only for what the appraiser needs.

Evidence: how 1,226 appraisals opened between November 2025 and November 2026 were inspected

Inspection method

AppraiseItNow's records for a twelve-month period show how often the scope-of-work decision resulted in a remote appraisal. 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.

Three observations follow from these figures.

- **Remote work was the default.** Photographs and documents were the method in 1,137 recorded cases, against 27 in-person appraisals.
- **Visits did happen.** The 27 in-person appraisals show that the remote default did not exclude site inspections when an assignment called for one. This is consistent with the framework in which inspection is decided per assignment.
- **The records have a gap.** The 62 appraisals without a recorded method are a limitation, and they are reported here as such rather than allocated to either category.

Purpose and asset mix

The method figures cover a wide spread of purposes. Of the 1,226 appraisals AppraiseItNow opened between November 8, 2025 and November 8, 2026, 521 were for charitable donations, 175 for insurance (102 claims and 73 coverage), 144 for estates (61 probate, 46 estate tax and 37 estate settlement), 50 for divorce and 15 for Roth IRA conversions.

Charitable donations are the largest purpose category listed. That makes the qualified appraisal content requirements, including the condition description for physical property, directly relevant to a large share of the remote work in the period (Treas. Reg. § 1.170A-17). Estates and insurance

claims together account for many assignments with past effective dates, where, as discussed above, any inspection observes the property after the valuation date.

The asset mix is similarly broad. By asset class, the same 1,226 appraisals included 377 vehicles, 323 general personal property, 174 machinery and equipment, 54 boats, 45 business inventory, 40 fine art and 39 business valuations.

Vehicles and general personal property are the two largest classes listed. Both have short, well-defined photograph sets: the outside, inside and mileage for vehicles, and one clear photo per item or group for household items. Machinery and equipment, the third-largest class, depends on hours and operating status as well as photographs. That puts more weight on what the owner reports.

Missing information and how clients supplied it

If remote appraisal had a structural weakness, it would show up as incomplete information. AppraiseItNow's review records measure this directly. Of 867 appraisals AppraiseItNow reviewed between October 27, 2025 and September 23, 2026, 31% needed something more from the client and 24.6% went through a formal request for missing details.

These figures show that gaps were common but not dominant. In most reviewed appraisals, the information supplied at the outset was sufficient.

The timing data show how quickly different categories of information arrived once a request went out. They do not show which kind of information was most often missing. In 162 requests for missing details that AppraiseItNow sent between August 2025 and September 2026, the median first reply from the client came in 0.1 days; 55% were resolved within a day and 89% within a week. Identifiers such as a VIN or serial number took a median 0.6 days to arrive, receipts 0.7 days, donation documents 1.7 days and photos 2.0 to 3.7 days.

Photographs were the slowest category to arrive, slower than identifiers, receipts or donation documents. For a reader planning a remote appraisal, the figures suggest that the photograph set is the input to prepare earliest, since it took the longest to arrive once requested.

The source of the questions is also informative. 93% of the 363 questions appraisers sent back to AppraiseItNow between November 2024 and September 2026 asked for something the client could have provided at the start.

Taken together, the review and question data point in one direction. In remote appraisal, a recurring limiting factor is the completeness of what the client supplies at the start, not the absence of a visit. That conclusion supports the scope-of-work framing. The appraiser's decision about inspection is only as good as the materials the decision rests on.

Implications: what donors, executors, claimants and divorcing parties should check in an appraisal prepared from photographs

The following worked examples are hypothetical. They involve no real person or property, and they apply the stated rules only as written. None of them decides whether a deduction is allowed or in what amount. In donation cases, that determination belongs to the donor's tax adviser.

Hypothetical: what a donor of shop machinery prepares for a remote donation appraisal

A hypothetical owner of a small fabrication shop plans to contribute two machines to a vocational school: a used skid steer loader and a trailer-mounted generator. The relevant photograph set for machinery is "a few photos of each machine, the hours and whether it runs." The owner photographs each machine from several sides, photographs the hour meters, and states that both machines start and operate.

The appraisal must describe each machine and its condition, give the donation date, the valuation date, the method and basis used, and the fair market value, and follow USPAP (Treas. Reg. § 1.170A-17). The condition description draws on the photographs and the owner's statement about operation.

Suppose the photographs show hydraulic hoses on the loader whose condition is unclear. The appraiser faces the fourth framework question. The options are to ask for closer photographs, to rely on an extraordinary assumption if the USPAP conditions are met and the report says so clearly, or to change the scope to include a visit (USPAP, 2024 edition).

Whichever path the appraiser takes, the report describes the resulting scope. Questions about deductibility, including any question about how items are grouped, go to the donor's tax adviser.

Hypothetical: what an executor gathers for a date-of-death appraisal of a painting

A hypothetical executor must have a painting and the household contents of an estate appraised. The date of death was eighteen months before the appraisal is ordered. Under the effective-date convention for estates, the value applies as of the date of death.

The executor supplies photographs of the painting's front, back, signature and frame, and one clear photo per item or group for the household contents. The executor also locates an older insurance schedule that lists the painting.

An in-person visit at this point would show the painting as it is eighteen months after the effective date. The documentary record bears on the date of death in a way a present-day visit cannot. If the appraiser treats the painting's condition as unchanged since the date of death, that is an uncertain fact. It may be assumed only under the conditions USPAP sets, and the report must say so clearly (USPAP, 2024 edition). The report states both the effective date and the report date (USPAP, 2024 edition).

Hypothetical: what an insurance claimant provides when the property no longer exists

A hypothetical boat owner files a claim after a storage fire destroys the boat. Inspection of the boat is now impossible by any method. The claimant provides the carrier and the date of loss, along with the insurer's valuation report, its offer and the claim number.

Damage photos are not needed. The valuation concerns the boat as it was on the date of loss, which is the effective date for a claim. Earlier photographs, purchase records and service records showing the HIN and engine hours become the primary evidence.

This hypothetical shows the inspection question at its most extreme. The choice is not between a remote and an in-person appraisal, because only documentary evidence exists.

Hypothetical: what counsel confirms before a remote divorce appraisal of vehicles and a boat

A hypothetical divorcing couple owns two vehicles and a fishing boat. Counsel for one spouse sets the valuation dates and the standard of value, and confirms that a remote appraisal is acceptable. The appraisal also records which side it acts for.

The client supplies photographs of each vehicle's outside and inside with the mileage. For the boat, the client supplies the outside with the cover off, the helm, the engine and the inside, plus the HIN and engine hours.

Because counsel confirms the acceptability of the remote method before work begins, the acceptance question is settled at the start rather than raised after delivery.

Hypothetical: when the scope-of-work decision calls for a visit

A hypothetical estate includes a warehouse of mixed equipment. Some machines are stacked and partly hidden, identification plates are missing, and no one with access can say which units run. Photographs taken by a relative are dark and do not show the machines' full form.

The four framework questions point toward a visit:

- the value drivers cannot be captured remotely;
- the uncertainties are numerous;
- an extraordinary assumption would lack a reasonable basis for many items.

On the visit, the appraiser identifies and photographs everything. The executor still provides the address and whatever titles, receipts, certificates and records the estate holds.

Review questions for a reader evaluating an appraisal prepared from photographs

- Does the report describe its scope of work, including how much inspection the appraiser decided credible results needed?

- For physical property in a donation appraisal, does the report describe condition, and is the basis for that description identifiable?
- Does the report state both the effective date and the report date, and does the effective date match the purpose?
- Where the report relies on an extraordinary assumption, does it say so clearly?
- For a divorce appraisal, has counsel confirmed that a remote appraisal is acceptable?
- For an insurance claim, does the report identify the carrier and the date of loss?
- Are identifiers such as a VIN, HIN or serial number stated where the asset has one?
- For a deduction question, has the donor's tax adviser reviewed the appraisal for the purpose of the filing?

A report that answers these questions on its face gives the reader the information needed to judge it. One that does not leaves the reader to guess, whatever the inspection method.

Conclusion: the report, not the site visit, carries the burden of credibility in photo-based appraisals

USPAP leaves inspection to the appraiser's judgment within the scope of work and has the report describe that scope (USPAP, 2024 edition). The IRS qualified appraisal regulation asks for a description of the property and, for physical property, its condition. IRS rules do not require the appraiser to inspect the property in person (Treas. Reg. § 1.170A-17).

The practical record is consistent with that framework. Of the 1,226 appraisals AppraiseItNow opened in the twelve months to November 8, 2026, 1,137 were done from photographs and documents and 27 in person, with the method not recorded for 62. The same records show that 93% of appraisers' questions asked for something the client could have supplied at the start, and that photographs were the slowest category of information to arrive when details were requested.

For readers deciding whether a photograph-based appraisal will be accepted, the implication is direct. The decisive features are completeness of the materials, clarity about scope, accurate dates and candor about assumptions. A visit is one way to make an assignment's observation adequate. It is not a substitute for any of those features, and its absence is not a defect when the scope of work and the report account for it.

References cited on inspection, USPAP and the qualified appraisal

- Treas. Reg. § 1.170A-17
- IRS Publication 561 (Rev. December 2025)
- USPAP, 2024 edition

- www.appraiseitnow.com