



Memorandum

Date: March 26, 2020
To: DSPS Customers
From: Dawn B. Crim, Secretary-designee
RE: Guidance on Appraisals and Home Inspections

The Department of Safety and Professional Services recognizes that much of how we conduct business and rules for social interaction have changed as a result of the COVID-19 public health emergency and Gov. Tony Evers [Safer at Home order](#).

On March 24, 2020, the governor directed the Department of Health Services to issue the order requiring nonessential businesses to cease operations and mandating strict social distancing for all individuals to stem the spread of COVID-19. Since that order went into effect, the department has fielded numerous questions about whether real estate appraisals and inspections are considered essential, whether such services that require individuals to enter others' homes are safe during the public health emergency, and what to do when related conflicts arise.

Professional services, including real estate services such as appraisal, home inspection and title services, are deemed essential and are exempt from the order. However, the order states that such "services shall, to the greatest extent possible, use technology to avoid meeting in person."

Wisconsin statutes and rules do not prohibit conducting **appraisals** with video technology. However, the appraiser must attest to whether an in-person physical inspection was completed. Also, while Wisconsin law allows the use of video appraisal, it is possible that some appraisers may not offer that service and some lending institutions may not accept video appraisals. The department cannot address disputes or claims, including whether a party is in breach of contract, resulting from disagreements over video appraisal. The buyer or seller would need to consult an attorney if an appraiser refuses to conduct a video appraisal or if a lending institution refused to accept it.

Wisconsin statutes and rules also do not prohibit conducting **home inspections** with video technology. The home inspector is, in all instances and regardless of how the inspection is completed, required to perform a reasonably competent and diligent home inspection of the readily accessible installed systems and components required to be inspected to detect observable conditions of an improvement to residential real property.

Again, while Wisconsin law allows the use of video home inspection, it is possible that some home inspectors may not offer that service and some lending institutions may not accept video inspections. The department cannot address disputes or claims, including whether a party is in breach of contract, resulting from disagreements over video inspection. The buyer or seller would need to consult an attorney if a home inspector refuses to conduct a video inspection or if a lending institution refused to accept it.