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CGT GUIDE

Desktop vs. Full Inspection Valuation



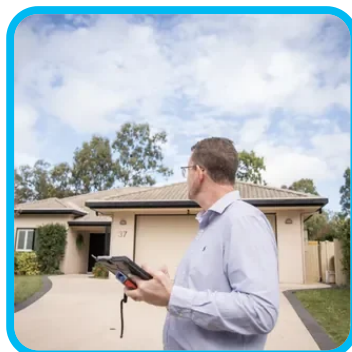
Two ways to establish your property's value — how they differ, and how to work out which one actually fits your situation.

What each one involves



Desktop Valuation

A professional valuation completed using available property information, market data and comparable sales evidence — without a physical inspection. It's faster and typically lower cost, prepared by a property valuation professional using the same underlying evidence base as a full valuation, minus the site visit.



Full Inspection Valuation

A qualified valuer physically inspects the property, assessing its condition and improvements in person before undertaking market analysis and preparing the report. It's the more comprehensive option, and generally the more defensible one for complex or higher-value properties.

What a valuer actually looks at during a full inspection

A physical inspection lets the valuer verify things public records and online listings often miss: the true condition of the dwelling, any renovations or extensions that haven't been formally recorded, structural or maintenance issues that could affect value, and a direct, on-the-ground read of how the property compares to recent local sales. This is the layer of evidence a desktop valuation can only infer.



When each is appropriate

- Desktop tends to suit: straightforward residential properties with good available market and property information
- Full Inspection tends to suit: unique or renovated properties, properties where online information may be incomplete, higher-value properties, or complex circumstances

Turnaround and scope differences

A Desktop Valuation is typically faster to turn around since no site visit needs to be scheduled. A Full Inspection takes longer but directly verifies the property's actual condition and any improvements, which a desktop assessment can only infer from available records.

Will the ATO accept either option?

There's no single category the ATO mandates — the focus is on whether the valuation is independent, evidence-based and appropriately supported for the purpose and date required. That said, the more complex or higher-value the matter, the more a Full Inspection valuation's direct verification of the property's condition tends to strengthen the evidentiary position.

How to choose

If your matter is straightforward and time-sensitive, a Desktop Valuation may be sufficient. If the outcome is significant — a large CGT event, a legal matter, or a unique property — a Full Inspection generally provides a stronger evidentiary basis.



FAQs

Will the ATO accept a desktop valuation?

Acceptance depends on your specific circumstances and the requirements of your adviser or the relevant authority. Your local HTW valuer can help you confirm which product is appropriate before you order.

Is a desktop valuation less accurate?

Not inherently — it draws on the same underlying evidence base as a full valuation, just without a physical site visit. Accuracy depends more on how well-documented the property is: a straightforward, recently sold property with good public records will support a strong desktop assessment, while a unique or heavily renovated property is harder to assess accurately without an inspection.

How much faster is a desktop valuation?

Turnaround is generally quicker, since no site visit needs to be scheduled with the property owner or occupant. A Desktop Valuation can often be completed within a day or two of instruction, while a Full Inspection Valuation typically takes several business days once an inspection time has been arranged and completed.

Can I upgrade from a desktop to a full inspection later if needed?

Generally, yes, though this usually means commissioning a new report rather than simply adding an inspection to the existing one. If you're unsure which option you need, it's often worth starting a conversation with your local valuer, who can advise whether a desktop assessment will likely be sufficient before you order.

What if my property has had renovations the valuer can't see online?

This is a good reason to consider a Full Inspection Valuation instead. A desktop assessment can only infer a property's condition and improvements from available public records and data, so undocumented renovations, extensions, or defects won't be reflected — a physical inspection is the only way to capture them accurately.

Does a full inspection cost significantly more?

A Full Inspection Valuation typically costs more than a Desktop Valuation, reflecting the additional time needed for a site visit and more detailed analysis of the property's condition. That said, the gap is generally modest relative to the strength of evidence a full inspection adds — often a worthwhile trade-off for a significant CGT or legal matter.

Note: Product suitability depends on your specific property and purpose. Your local valuer can help confirm the right option before you order.