Home Prep Checklist

The condition of your home makes a difference in value; therefore the time before an appraisal is the perfect opportunity to complete repairs and home maintenance projects!

While cosmetic adjustments do not generally make a huge difference on appraisals, the appraiser will note the overall condition of the home and take photos. A tidy home with less furniture and more floor space has more appeal than a cluttered home because it looks spacious and well kept.

Outside Maintenance
- Clean up debris
- Mow lawn
- Trim bushes and trees
- Clean out and repair gutters
- Replace cracked windows
- Repaint window trim
- Repair siding and roofing
- Have routine maintenance done on furnace and air conditioner

Home Interior Maintenance
- De-clutter and tidy up
- Deep-clean: carpets, windows, etc.
- Patch holes, clean, and paint walls
- Replace peeling wallpaper
- Fix loose cabinet handles
- Replace burnt-out light bulbs
- Repair leaky faucets
- Replace damaged floorboards
- Replace broken appliances

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What is an Appraisal?

An appraisal is an objective assessment of a property’s actual market value by a licensed/certified appraiser. Many varying factors contribute to a home’s value such as square footage, condition, and amenities, as well as the amount for which similar homes in the area have sold in the recent past.

Talk to the Appraiser

As professional appraisers, our job is to analyze the best available data to support our results. We welcome any information you can provide or verbally support about the property and neighborhood during the appraisal inspection. The information may or may not help the appraiser’s final results, but we believe it is the appraiser’s responsibility to analyze all data available in the normal scope for the work assignment.

Make a list of improvements including the year the work was completed. List new appliances, new roof, painting, flooring, heating, cooling, sprinklers, remodeling, and any other work you would like the appraiser to notice. Include a short list of the home’s best features as well. This can help the appraisal because it draws attention to things that set the home apart. Be sure to provide permits for any additions that have been made.

FHA Compliance

Loans sanctioned by the Federal Housing Administration (FHA) need to meet certain criteria in order to pass an appraisal inspection. The following is a list of items to check before the appraiser arrives:

- Adequate access from bedrooms to exterior of home.
- Leaking or worn out roofs.
- Evidence of structural problems such as foundation damage caused by excessive settlement.
- Defective paint surfaces in homes constructed post-1978.
- Standing water against the foundation and/or excessively damp basements.
- Hazardous materials on the site or within the improvements.
- Evidence of possible structural failure (e.g., settlement or bulging foundation wall).