

# Home Appraisal Checklist

Checklist · 67 items · 9 sections

A step-by-step checklist to prepare your home for a real estate appraisal and maximize its appraised value. Covers documentation, curb appeal, interior prep, repairs, FHA/VA-specific issues, and what to do after the report arrives, including reconsideration of value (ROV).

Open the editable version online:

<https://genechecklist.com/checklist/home-appraisal-checklist>

## BEFORE THE APPRAISAL (2-4 WEEKS OUT)

- Confirm the appraisal purpose with your lender (refinance, purchase, HELOC); scope and forms differ (Fannie Mae 1004 vs 2055)

HIGH

- Ask your loan officer if the appraisal is conventional, FHA, or VA to address program-specific repair triggers

HIGH

- Pull 3-5 comparable sales within 1 mile, closed in last 6 months, similar in GLA, bed/bath, age, lot size

HIGH

- Note any pending or active listings in your neighborhood that support your target value
- Measure your home's exterior footprint; calculate Gross Living Area (above-grade, finished, heated)

*Flag discrepancies with tax records.*

- Locate plot plan, survey, and any HOA documents or covenants
- Gather property tax statements and most recent assessment notice
- Schedule the appraisal for daylight hours when the home shows best

## DOCUMENT UPGRADES AND IMPROVEMENTS

- Build a written list of every improvement in the last 15 years with date, contractor, and cost

HIGH

- Pull permits for any work that required them (additions, decks, finished basement, electrical, plumbing, roof); confirm they were closed out

HIGH

- Flag any non-permitted additions or converted spaces (garage, attic, sunroom)

HIGH

*Appraisers may exclude these from GLA.*

- Collect receipts and invoices for kitchen and bath remodels, flooring, windows, HVAC
- Document roof replacement date, manufacturer, warranty, and any transferable coverage
- List energy-efficient upgrades (solar, insulation, heat pump, tankless water heater, smart thermostat) with install dates
- Photograph 'before and after' of major improvements where possible

## EXTERIOR AND CURB APPEAL

- Mow the lawn, edge walkways, trim shrubs, remove dead branches or limbs touching the roof  
**HIGH**
- Refresh mulch in beds; remove weeds from landscaping and driveway cracks  
**HIGH**
- Pressure-wash siding, walkways, driveway, and the front porch  
**HIGH**
- Touch up exterior paint, especially trim, shutters, front door, garage door
- Repair or replace damaged gutters, downspouts, rotted fascia or soffit
- Clean windows inside and out; replace any cracked or fogged panes
- Ensure house numbers are visible from the street; mailbox upright and intact
- Stage the entry with a clean doormat and one or two potted plants

## INTERIOR PREPARATION

- Deep clean every room: baseboards, vents, inside the oven, behind appliances  
**HIGH**
- Declutter countertops, closets, and garage so appraiser can access every space and assess storage  
**HIGH**
- Paint over scuffed or boldly colored walls with neutral tones (greige, soft white, warm beige)  
**HIGH**
- Replace burnt-out bulbs; use matching, bright bulbs (2700K-3000K) throughout
- Confirm every bedroom has a closet, egress window, and meets local minimum square footage to count as a bedroom
- Re-caulk tubs, showers, kitchen backsplashes where seals are cracked or moldy
- Ensure attics, crawlspaces, basements, and utility rooms are accessible and clear
- Set thermostat to a comfortable temperature; open blinds for natural light

## REPAIRS TO ADDRESS BEFORE APPRAISAL

- Fix any active plumbing leaks under sinks, around toilets, at water heaters  
**HIGH**
- Repair visible water stains on ceilings or walls; identify the source so it doesn't appear active  
**HIGH**

HIGH

- Address mold, mildew, or musty odors in basements, bathrooms, crawlspaces  
**HIGH**
- Confirm HVAC, furnace, water heater are operational and serviced; have recent invoices ready  
**HIGH**
- Patch foundation cracks; document any structural repairs with engineer letters if available  
**HIGH**
- Repair or replace cracked window panes, broken seals, inoperable windows
- Tighten or replace loose handrails on stairs and decks; ensure railings meet code height
- Replace missing or non-functioning smoke and CO detectors on every level and outside sleeping areas
- Replace damaged outlet covers, switch plates, and any exposed junction boxes

### FHA AND VA SPECIFIC ISSUES

- Scrape and repaint peeling/chipping/flaking paint on homes pre-1978 (lead-based paint rules)  
**HIGH**
- Cover or repair exposed electrical wiring, open splices, missing outlet covers  
**HIGH**
- Install handrails on any staircase with 3+ risers (interior and exterior)  
**HIGH**
- Repair broken windows, missing screens on operable windows, inoperable locks on exterior doors  
**HIGH**
- Confirm roof has at least 2 years of remaining useful life and is free of active leaks  
**HIGH**
- Verify functioning heat source in every habitable room; working hot water heater with proper TPR valve
- Ensure no standing water near the foundation; grading slopes away from the house
- Confirm well and septic (if applicable) meet minimum distance requirements; have recent inspection reports
- Remove wood-to-soil contact around foundation, deck posts, fence posts (avoid termite call-outs)

### DAY OF APPRAISAL

- Be present or have an informed adult available, but do not follow the appraiser room to room  
**HIGH**
- Unlock every door including attic hatches, basement, garage, sheds, and gates  
**HIGH**

- Secure pets in a crate or take them off-site so the appraiser can move freely
- Hand the appraiser your prepared packet (comps, improvements, permits, HOA docs) at the start
- Leave lights on in every room; open interior doors before the appraiser arrives

### INFORMATION TO PROVIDE THE APPRAISER

- Written list of 3-5 recent comparable sales with addresses and sale prices  
**HIGH**
- Itemized list of improvements with dates and costs from the last 15 years  
**HIGH**
- Copies of permits, certificates of occupancy, engineer or contractor letters  
**HIGH**
- HOA documents, fee schedule, covenants, any special assessments
- Plot plan, survey, any easement or lot-line documentation
- Disclose any pending offers, prior appraisals, or recent listing history

### AFTER THE APPRAISAL

- Request a full copy of the appraisal report from your lender  
**HIGH**  
*Required under ECOA within 3 business days of completion for most loans.*
- Review the report for factual errors in GLA, bed/bath count, lot size, condition (C1-C6), quality (Q1-Q6)  
**HIGH**
- Verify the comps used are truly comparable (location, size, age, condition) and adjustments are reasonable  
**HIGH**
- If value comes in low, submit a Reconsideration of Value (ROV) through your lender with better comps and errors
- Cite USPAP Standards Rule 1 and 2 when challenging methodology, scope of work, or analysis flaws
- If ROV denied, ask your lender about ordering a second appraisal or switching lenders for a fresh order
- Keep the report on file for future refinances, tax appeals, and insurance valuations