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Helpful Tips for Preparing for an Appraisal

It is more distracting for an appraiser to have the homeowner follow them around trying to discuss the property while they are trying to conduct an inspection; however, you deserve to have your home's features adequately addressed. You absolutely want to make sure your appraiser is aware of any items on your home that will help put you on top for your market. The following tips provide a helpful tool in making sure your home gets the attention, and value, it deserves.

An appraiser is not a home inspector. Your appraiser will check your home for general condition to determine your comparable market value.

Whether for a refinance or purchase -

Prepare your home as if you were selling it

Remember, you cannot change the location, size and (in most instances) number of rooms, but the home can make a positive impression by being clean and well maintained.

INSIDE

- a. Clean & De-clutter
- b. Turn on lights so the appraiser can see
- c. Repair any
 - i. Broken windows
 - ii. Cracked tiles
- d. Missing/damaged door knobs
- e. Whether you have a friendly dog, a small dog, a large dog or any kind of dog, it is always better to put the pet away. But remember, tell the appraiser where the dog is as the appraiser will enter every room.
- f. Repair/replace torn/worn carpet
- g. Make sure all light switches/outlets have covers

IN MOST INSTANCES, A LITTLE SPENDING CAN GO A LONG WAY:

- a. Update fixtures
- b. Have your interior and exterior photo ready
- c. Freshen up faded paint

OUTSIDE - IMPROVE YOUR CURB APPEAL – CHECK AND REPAIR

- a. Clean debris out of your yard
- b. Mow and trim the yard
- c. Sweep the driveway and sidewalk
- d. Check the siding/paint for damage/peeling
- e. Check for cracked/missing bricks/mortar
- f. Check for damaged gutters or siding

Upgrades - Inside

While only your appraiser can determine which upgrades are value-impacting for your market, you absolutely want your appraiser to know any and all upgrades you have made to the property.

- a. New cabinets
- b. New counters
- c. New/updated flooring
- d. New decking or new decks
- e. Major landscaping additions
- f. Mechanical systems
- g. Energy efficient items

Any upgrades made to the property should be listed with the date of the upgrade and handed to the appraiser upon arrival or before departure. On this list, remember to put any neighborhood amenities. Most of the time the appraiser will know about the subdivision amenities; however, it is always good to note them along with:

Parks, playgrounds, historical areas, or anything unique that makes your neighborhood stand-out.

IT IS WORTH THE TIME AND MONEY TO REPAIR ANY WORN/DAMAGED AREAS INSIDE AND OUTSIDE YOUR HOME, PARTICULARLY IF YOU ARE PURSUING AN FHA LOAN.

Remember, keep the look, feel and condition of your property as cared for and updated as you possibly can.

There are three parts to an appraisal, the physical inspection can take anywhere from 20 – 45 min. for an average sized home. The general appearance of your home is important. Remember, appraisers are trained to be fair in their inspections, but it is up to YOU, the homeowner, to present your home, your asset, in the best possible light.