

Go Green Appraisal

How to Prepare for your Home Appraisal

Although many times a home's value is partially determined by location, size, and environmental factors, physical appearance and home maintenance also greatly effect the market value of home. To prepare a home for the appraiser, the owner should consider these guidelines:

- ✓ **Brag sheet** that lists major home improvements and upgrades, the date of their installation and their cost (for example, the addition of central air conditioning or roof repairs) and permit confirmation (if available)
- ✓ Any survey or **plat maps** of the property are helpful.
- ✓ If you have **security bars** on your bedroom windows and they have no safety releases they must be removed. This is not only for your health and safety but the lender will require that they be removed. If they are not removed prior to the inspection, the appraiser must set up a re-inspection which will be an additional cost to you from the appraiser as well as your time and delay of your loan. You could lose a rate lock with the added delay.
- ✓ Maintenance: Repair minor things like leaky faucets, missing door handles and trim
- ✓ **Pets** should be temporarily kenneled or out of the way during the appraisal appointment.
- ✓ Information on monthly dues and a list of the common property if there is a "**Homeowners Associations**" (Single-Family or Condominiums).
- ✓ For large, custom built homes with vaulted ceilings, angled wings, dormers, etc., having a copy of the blueprints available will ensure that the appraiser produces an accurate sketch of the building dimensions.
- ✓ Information on any listing or purchase of the property within the last three years.

Once your appraiser has arrived, you do not need to accompany him or her along on the entire home inspection. He/She will have a few questions at the conclusion of the appraisal inspection. Here are some other suggestions:

- ✓ **Accessibility:** Make sure that all areas of the home are accessible.

(Gates unlocked on fences, items removed from trap door to the under floor crawl space).
- ✓ **Housekeeping:** Appraisers see hundreds of homes a year and will look past most, but they're human beings too! A good impression can translate into a higher home value.