HOMEWISE

How to Prepare for Appraisal

Tips for Sellers to Help Maximize Their Home's Appraised Value

home appraisal can make or break a sale, especially when the buyer is financing their purchase.

If the appraisal comes in lower than the sale price, it can delay closing or force renegotiation. The good news? While you can't control the market, you can take steps to make sure your home appraises as favorably as possible.

MAKE A GREAT FIRST IMPRESSION

Appraisers are trained to assess value based on facts, not emotions, but the home's appearance still matters. A well-maintained, tidy property signals pride of ownership and suggests the home has been properly cared for.

Start by cleaning thoroughly, decluttering living spaces and making minor repairs. Fix leaky faucets, squeaky doors and chipped paint. Curb appeal also counts, so mow the lawn, trim hedges and clean up outdoor spaces.

Though cosmetic updates don't directly increase appraised value, they can influence how the appraiser perceives the overall condition of the home. A clean, functional property creates a



stronger foundation for a favorable report.

PROVIDE USEFUL INFORMATION

Appraisers rely on data, so make their job easier by offering helpful documents. Create a list of recent upgrades or improvements, including dates and estimated costs. These might include a new roof, HVAC system, updated appliances or remodeled kitchen or bath. If possible, provide a copy of your floor plan, survey or previous appraisal. You can also leave out information on comparable sales in your neighborhood, especially if you believe recent comps support your asking price.

Be prepared to answer questions about the property, but give the appraiser space to complete their work. Most appraisals take 30 to 60 minutes, depending on the home's size and complexity.

DON'T SKIP THE BASICS

Every detail counts when it comes to value. Ensure all major systems — heating, cooling, plumbing and electrical — are working properly. If you have hard-to-access areas like attics or crawlspaces, make sure they're unlocked and safe to enter.

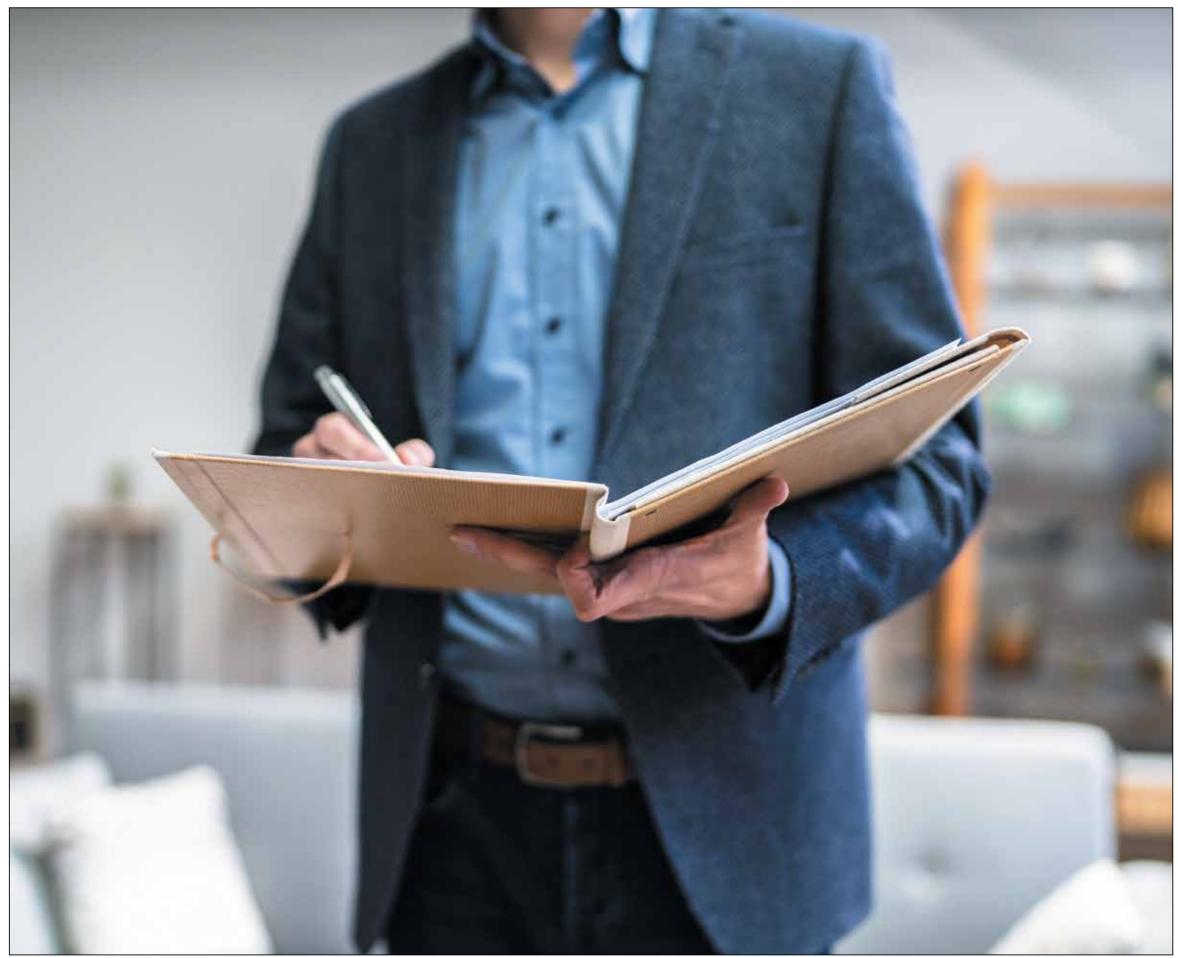
Also consider seasonal maintenance. If your home relies on features like a pool, sprinkler system or fireplace, make sure they're clean and functioning. An appraiser may note neglected features, which could lower the final value.

Even if you've already accepted an offer, the appraisal is a key part of the process. By preparing your home and presenting it in its best light, you give the appraiser the tools they need to assess its full potential—and help ensure your deal stays on track.

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Real Estate Tips and Advice



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REAL ESTATE 101



Tidy Up Before the Appraiser Arrives

While appraisers focus on objective factors, a clean and well-maintained home can leave a positive impression. Small improvements like fresh paint or trimmed landscaping can subtly influence how your home is perceived.

Home Appraisal: A home appraisal is a professional assessment of a property's market value, typically required by lenders during the mortgage process. An appraiser evaluates the home's condition, features and comparable sales in the area to determine its worth.

AD SPACE