Preparing for an Appraisal

Simple Steps That Help Your Home Show Its Value During an Appraisal

When a home appraisal is scheduled, many owners wonder what they should do before the appraiser arrives. The process is not the same as a home inspection, and it is not just a quick walk-through.

An appraiser develops an opinion of a home's market value by looking at the property's size, condition, features and location, then comparing it with recent sales of similar homes.

For homeowners who are refinancing or selling, a little preparation can help the visit go more smoothly and make sure useful details are easy to see.

© ADOBE STOCK

CONDITION MATTERS

A home does not need to be perfect to be appraised fairly. Still, clean rooms, clear walkways and easy access to important areas can help the appraiser do the job efficiently.

That means unlocking gates, opening access to attics or crawl spaces and making sure the garage, basement and utility areas can be viewed.

If major systems such as heating and cooling units, water heaters or electrical panels are easy to reach, the appointment usually moves along with fewer delays.

UPGRADES AND RECORDS

Homeowners also can prepare a simple list of updates and repairs. Items such as a new roof, replacement windows, a kitchen remodel or updated flooring may affect how the home compares with others in the neighborhood.

Receipts are not always required, but dates and basic details can be helpful. A short written summary of improvements, along with permit information if available, gives the appraiser a clearer picture of work that may not be obvious at first glance.

CURB APPEAL COUNTS

Outside, routine upkeep still matters. Trimmed landscaping, a mowed lawn and a well-kept entry can create a solid first impression, even though appraisers focus on market data and property features rather than decoration.

It also helps to note exterior items that could be missed during a brief visit, such as a newer fence, updated siding or recent drainage work. If a property has added features like a deck, patio or storage building, those should be accessible and easy to view.

Homeowners should remember that neighborhood sales play an important role in value. An appraiser considers the local market, including comparable homes that have sold recently, so preparation is about presenting accurate information rather than trying to stage a result.

HOMEWISE

Real Estate Tips and Advice

© ADOBE STOCK

Preparing for an Appraisal

Simple Steps That Help Your Home Show Its Value During an Appraisal

When a home appraisal is scheduled, many owners wonder what they should do before the appraiser arrives. The process is not the same as a home inspection, and it is not just a quick walk-through.

An appraiser develops an opinion of a home's market value by looking at the property's size, condition, features and location, then comparing it with recent sales of similar homes.

For homeowners who are refinancing or selling, a little preparation can help the visit go more smoothly and make sure useful details are easy to see.

CONDITION MATTERS

A home does not need to be perfect to be appraised fairly. Still, clean rooms, clear walkways and easy access to important areas can help the appraiser do the job efficiently.

That means unlocking gates, opening access to attics or crawl spaces and making sure the garage, basement and utility areas can be viewed. If major systems such as heating and cooling units, water heaters or electrical panels are easy to reach, the appointment usually moves along with fewer delays.

UPGRADES AND RECORDS

Homeowners also can prepare a simple list of updates and repairs. Items such as a new roof, replacement windows, a kitchen remodel or updated flooring may affect how the home compares with others in the neighborhood.

Receipts are not always required, but dates and basic details can be helpful. A short written summary of improvements, along with permit information if available, gives the appraiser a clearer picture of work that may not be obvious at first glance.

CURB APPEAL COUNTS

Outside, routine upkeep still matters. Trimmed landscaping, a mowed lawn and a well-kept entry can create a solid first impression, even though appraisers focus on market data and property features rather than decoration.

It also helps to note exterior items that could be missed during a brief visit, such as a newer fence, updated siding or recent drainage work. If a property has added features like a deck, patio or storage building, those should be accessible and easy to view.

Homeowners should remember that neighborhood sales play an important role in value. An appraiser considers the local market, including comparable homes that have sold recently, so preparation is about presenting accurate information rather than trying to stage a result.

REAL ESTATE 101

Be Ready

Before the appointment, make a one-page list of repairs, upgrades and dates. It is a simple way to help the appraiser notice work that could be overlooked during a short visit.

HOMEWISE GLOSSARY

Comparable Sale: A comparable sale, often called a comp, is a recently sold property with similar size, age, condition and location that an appraiser uses to help estimate a home's market value.