

Home Appraisal Checklist: Owner Prep for a Visit

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Property

APPOINTMENT DATE

PREPARED BY

PROPERTY ADDRESS

CITY AND STATE

OCCUPANCY TODAY

LOAN OR VISIT TYPE

APPRAISER OR AMC IF KNOWN

APPOINTMENT TIME

YEAR BUILT (APPROX.)

☐ Owner or agent will be present

Access and photos

Item	Done	Needs work	N/A	Notes
Kitchen, baths, living rooms, and bedrooms can be photographed	☐	☐	☐	
Finished and unfinished below-grade rooms are reachable	☐	☐	☐	
Attic hatch, stairs, or scuttle is clear for head-and-shoulders view	☐	☐	☐	
Crawl-space opening is clear if the house has a crawl	☐	☐	☐	
Front, back, and street scene are not blocked	☐	☐	☐	
Furnace, water heater, panel, and similar closets can be opened	☐	☐	☐	
Pets secured; keys, lockbox, and gates work	☐	☐	☐	
Utility status is known: on, off, or not needed for this visit type	☐	☐	☐	
Garage, ADU, and other structures on the parcel can be entered	☐	☐	☐	

File and documents

Item	Done	Needs work	N/A	Notes
Purchase: lender will provide the ratified contract and addenda	☐	☐	☐	
Written list of major improvements with year completed	☐	☐	☐	
Permits, certificates of occupancy, or a note that none were found	☐	☐	☐	
Survey, plot plan, or recorded legal description if you have one	☐	☐	☐	
HOA or condo fees, covenants, and special assessments if applicable	☐	☐	☐	

Private street or shared-driveway papers if the lot is not on a public street	☐	☐	☐	_____
Well, septic, or off-site utility agreements if not on public water and sewer	☐	☐	☐	_____
Optional factual comps: closed sales, not a requested value	☐	☐	☐	_____
Energy features listed if they stay with the house	☐	☐	☐	_____

Safety and obvious hazards

Item	Done	Needs work	N/A	Notes
No obvious condition that would keep the house from being used as a dwelling	☐	☐	☐	_____
No exposed or hanging electrical wiring in living areas	☐	☐	☐	_____
No active plumbing leak, standing water, or sewage backup you can see	☐	☐	☐	_____
No obvious dampness, abnormal settlement, or active infestation	☐	☐	☐	_____
Yard water does not sit against the foundation	☐	☐	☐	_____
Pre-1978 FHA: peeling or chipping paint on the house and improvements is addressed	☐	☐	☐	_____
No obvious on-site hazard you already know about (wells, tanks, overhead lines)	☐	☐	☐	_____
Pool or spa, if present: local-ordinance items you can see (cover, fence) are in place	☐	☐	☐	_____

Obvious condition

Item	Done	Needs work	N/A	Notes
Obvious broken glass, missing screens, or similar minor items are noted or fixed	☐	☐	☐	_____
Roof covering viewed from the ground: no obvious missing pieces or active leak stains	☐	☐	☐	_____
Kitchen is visible and not used as storage	☐	☐	☐	_____
Each bathroom is visible; toilets and a representative faucet can be used if water is on	☐	☐	☐	_____
Heat source is present; operate it only if it is already in service	☐	☐	☐	_____
Walks, steps, and exterior doors are usable	☐	☐	☐	_____
Recent updates can be seen (or you noted there were none)	☐	☐	☐	_____
Stored goods are not hiding walls, floors, or the exterior	☐	☐	☐	_____

Additions, conversions, and permits

Item	Done	Needs work	N/A	Notes
Room additions, enclosed porches, and similar extra space are identified	☐	☐	☐	_____
Permit status for those additions is recorded (have, none, or unknown)	☐	☐	☐	_____
Finished basement or other below-grade rooms are labeled as below grade	☐	☐	☐	_____

Garage conversion, in-law suite, or ADU is identified if present	☐	☐	☐	_____
Unfinished attic, bonus shell, or similar space is not presented as finished GLA	☐	☐	☐	_____
Barns, shops, and other outbuildings are listed	☐	☐	☐	_____
Known zoning or illegal-use issues are written down if you already know them	☐	☐	☐	_____

Remaining work and sign-off

REMAINING ACCESS, REPAIRS, OR FILE ITEMS

DOCUMENTS IN THE PACKET FOR THE APPRAISER

ACTION

OWNER SIGNATURE

AGENT SIGNATURE

TIME SIGNED

Reference only. Verify against local codes, a licensed inspector or a qualified contractor.