



FHA Loan Appraisal Checklist

FHA Lenders use the appraisal to calculate the loan-to-value ratio of the loan. The FHA home appraisal is an estimate of the current market value of a property. When a property is purchased or refinanced a home appraisal is almost always required.

Use this checklist to prepare yourself and your home for a FHA qualified appraisal.

- **Provide the Appraiser with a list of updates and repairs at least 24 hours before the appointment.** This allows the Appraiser to select the best data and comparables for your appraisal report. Comparables must be physically photographed by the Appraiser.
- **Leave bedroom and bathroom doors open.** Lenders require all bathrooms and kitchens must be photographed. Be prepared for all rooms to be photographed.
- **Leave curtains/blinds open.** Natural light makes for better photos and allows the Appraiser to effectively move through a house without looking for light switches.
- **Discuss any Pets that are on the property with the appraiser.** It's best to have your pet locked in a cage/kennel or away from the property for the inspection. This prevents accidents such as biting or escape.
- **Remove clutter so finishes can be easily seen.** Appraisers are not going to touch your personal property so it's best that things are picked up so they can easily navigate the home and see all the finishes and updates.
- **Have the gate to the backyard unlocked.** The Appraiser must measure the exterior of the house. Being able to move around the house helps them get accurate measurements.
- **Ensure smoke alarms are installed.** This is becoming a popular lender requirement.

- **Be at the appointment.** It is very likely you know much more about the property than what the Appraiser can see during the visit, share all your information with the Appraiser.
- **Bars on the windows must have safety releases from the interior.** If the bars do not have safety releases they should be removed.
- **Windows cannot be painted shut.** Any window that is designed to be able to be opened should be operational.
- **Utilities (gas, water, and electric) must be turned on and working.** This includes all faucets, the furnace, A/C unit, and water heater.
- **Outlets near sinks must be GFI.** If there is an outlet near a water source like a sink or an exterior outlet it needs to be a GFI outlet.
- **The attic must be viewed.** Anything blocking the attic access should be removed and alert the Appraiser if you have taller than the standard 8' ceilings so arrangements can be made.
- **No peeling or damaged paint can be present.** This includes the exterior and interior. Common places for damaged paint are the fascia and trim around doors and windows.
- **No rotted/deteriorated exterior wood.** This is commonplace around windows and doors.