

AHA Pre-Appraisal Prep Checklist

Created by the American Homeowners Association (AHA)



What Is a Home Appraisal — and Why It Matters

A home appraisal is a professional, unbiased estimate of your home's fair market value. It's typically required when you refinance, sell, or apply for a home equity loan — and it can impact your financing, negotiations, and long-term financial decisions.

Think of it like a financial checkup for your home. Appraisers look at location, size, condition, recent upgrades, and comparable sales nearby. They're not judging your décor — they're evaluating how your home stacks up in the market.

How It Helps Homeowners:

- **Protects your investment** by ensuring you don't overpay or borrow more than your home is worth
- **Influences loan approvals and interest rates** during refinancing or equity loans
- **Strengthens your negotiation position** when buying or selling
- **Supports property tax appeals** if the value is lower than your assessment
- **Boosts resale value** when improvements are documented and visible

Even small details — like a working doorbell or fresh paint — can show the appraiser your home is well cared for.

Appraisal Prep vs. Full Renovation

Unlike a remodel or deep inspection, prepping for an appraisal is about presenting your home clearly and confidently. You don't need to spend thousands — just tidy, repair, and document.

A Pre-Appraisal Prep Walkthrough

- Confirms your home is clean, functional, and safe
- Gives the appraiser easy access to all areas
- Highlights upgrades and improvements with supporting info
- Creates a professional, well-maintained impression

It's a smart, low-cost way to support the best possible outcome — and feel prepared instead of panicked.

What a Pre-Appraisal Checklist Can Do

This homeowner-friendly checklist helps you:

- Fix visible issues (drips, clutter, chipped paint)
- Provide key documents (receipts, permits, upgrade notes)
- Prepare your home for a smooth walkthrough
- Reduce stress and uncertainty before appraisal day

It's excellent for **quick wins** and avoiding preventable mistakes that could lower your home's value.



AHA Pre-Appraisal Prep Checklist



Address _____



Before your appointment

- Schedule the appraisal for a time when you can be present (if possible)
- Make a list of recent home updates or upgrades
- Gather documentation (receipts, permits, photos)
- Secure pets or plan for them to be out of the house



Exterior Checklist

- ☐ Lawn mowed and landscaping trimmed
- ☐ Walkways, porch, and driveway swept and clear
- ☐ Trash bins, hoses, and tools put away
- ☐ Peeling paint touched up on siding, trim, and doors
- ☐ Gutters cleaned and downspouts draining properly
- ☐ Garage door and exterior lighting functional



Interior Checklist

- ☐ Kitchen and bathrooms clean and decluttered
- ☐ Floors vacuumed or mopped
- ☐ Minor fixes done (drips, squeaks, loose handles)
- ☐ Working light bulbs in all fixtures
- ☐ Wall scuffs or nail holes touched up
- ☐ Windows and doors open, close, and lock properly

AHA Pre-Appraisal Prep Checklist - Cont'd



Documents to Gather and Provide to the Appraiser

- ☐ **Home Improvement Tracker** with upgrades, dates, and approximate costs
- ☐ Receipts for recent repairs or replacements (roof, HVAC, appliances)
- ☐ Copies of permits for renovations (if available)
- ☐ List of energy upgrades (e.g., insulation, windows, smart thermostat)




Day-of Appointment Reminders

- ☐ Interior lights on and blinds open
 - ☐ Temperature comfortable inside the home
 - ☐ Pets secured or out of the house
 - ☐ Leave a note for the appraiser about any:
 - Attic or crawlspace access
 - Locked areas (garages, sheds)
 - Special features worth noting (e.g., radiant floor heat, tankless water heater)



Additional Notes





Home Improvement Tracker

Use this tracker to record upgrades, repairs, and improvements made to your home.

Tip: You don't need exact numbers. Approximate costs and dates are okay.



Improvement / Upgrade Details

Project Name:

Area of Home (check one):

- ☐ Kitchen ☐ Bathroom ☐ Roof ☐ HVAC ☐ Electrical
☐ Plumbing ☐ Flooring ☐ Windows/Doors ☐ Exterior ☐ Other: _____

Description of Work (what was done?):

Reason for Improvement:

- ☐ Repair / Maintenance
☐ Energy Efficiency
☐ Safety / Code Compliance
☐ Cosmetic Upgrade
☐ Functional Upgrade



Timing & Cost

Date Completed (or approximate):

Approximate Cost:

\$ _____

Home Improvement Tracker - Cont'd

Who Completed the Work

☐ Licensed Contractor ☐ DIY ☐ Combination

Contractor / Company Name (if applicable):



Documentation Available (check all that apply)

- ☐ Receipt or invoice
- ☐ Permit
- ☐ Before-and-after photos
- ☐ Warranty paperwork
- ☐ Inspection or compliance record



Energy & Efficiency Impact (if applicable)

Did this improvement increase efficiency or reduce utility costs?

☐ Yes ☐ No ☐ Not sure

Details (e.g., insulation, ENERGY STAR appliance, smart thermostat):



Additional Notes

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