

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
