Tips Before an Appraisal Inspection

Appraisal appointment

An appraiser will contact you to set up an inspection appointment. Please accept one of the soonest available dates, as appraiser's calendars book fast. Setting the appointment for a later time may impact your rate lock expiration.

Home improvements in progress

A property inspection is not advisable when completing home improvements or where there are unresolved safety issues. In these cases, the appraiser will need to return for a second inspection to confirm the pending items were completed, resulting in an additional charge. Examples of items that will result in a second inspection:

- Missing walls, flooring, windows, cabinets, countertops, sink, toilet, shower, handrails
- Kitchen, bathrooms, appliances, electricity, running water, gas not in working order
- Fence significantly leaning
- Stucco falling off
- Cracked foundation
- Signs of water damage or infestation
- Holes in walls, or wall with exposed wiring or plumbing
- No heat source
- Bedroom windows with bars without quick releases
- Swimming pool not filled or fill but without safety features
- Locked room that was not inspected by appraiser
- Clutter piled up such as boxes, preventing inspection of floor/walls/ceiling

Water heater

Except for tank-less, all water heaters deserve a special mention as they have several components that may result in a second inspection at an additional appraisal charge:

- Water heater needs to be visible. Locked cabinets/room need to be opened
- If the water heater is not inside a cabinet, it needs to be secured by double strapping
- Gas water heaters inside a room (typically a garage) need to be ventilated (raised 2 feet from the ground)

Manufactured

The appraiser must be able to access and read the manufactured home documents and plates

- HUD documents, usually located in a storage area near washer/dryer/heater
- Plates are usually located outside