APPRAISAL READINESS · FSBO EDITION

Your Appraisal Readiness Guide

For Homeowners Selling on Their Own · What to Gather & What to Expect

When your home is under contract, your buyer's lender will order an appraisal to confirm the home's market value before approving the loan. An appraiser will visit your home, evaluate its condition and features, and compare it to similar homes that have recently sold. Selling without an agent means you're the one getting the home and the paperwork ready, and the better prepared you are, the more accurate and complete that evaluation will be.

WHY THIS MATTERS STARTING NOVEMBER 2026

Appraisers are now required to rate the inside and outside of your home separately, and give your kitchen and bathrooms their own quality scores. That means your recent renovations will be captured more specifically than ever before. A well-documented home gets a well-documented appraisal.

Your Checklist at a Glance

Check each one off as you go. Details are on the pages that follow.

- ☐ 01 Home improvement list
- ☐ 02 Building permits
- ☐ 03 Warranties
- ☐ 04 Solar panel documentation
- ☐ 05 Photos & serial numbers
- ☐ 06 ADU or rental unit info
- ☐ 07 Every area accessible
- ☐ 08 Hand off your package

PART 1

What to Gather

Organize these items into one package you can hand to the appraiser at the visit. (For my listing clients, I put this package together for them.)

1 Home Improvement List ☐

Write down every significant update or renovation you've made: kitchen remodel, new roof, HVAC replacement, bathroom updates, new flooring, deck addition, etc. For each one, include what was done, when it was completed, and approximately how much it cost.

- Include contractor names and license numbers if you have them.

2 Building Permits ☐

Pull together copies of any building permits for work done on the home: additions, conversions, decks, HVAC replacements, electrical upgrades. If the work was permitted, that documentation helps the appraiser confirm it was done to code.

- Missing a permit? Your city or county building department can usually look up permits by property address.

3 Warranties ☐

Gather any transferable warranties that convey with the home: roof warranty, HVAC manufacturer warranty, appliance warranties, and structural warranty if applicable.

4 Solar Panel Documentation ☐

If you have solar panels, locate the paperwork showing whether the system is owned outright or leased. This matters to the appraiser and to your buyer's lender: an owned system adds value; a leased system is a contract the buyer assumes.

5

Photos & Serial Numbers for Major Systems

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Take photos of (and note the serial/model numbers for) your HVAC unit(s), electrical panel, water heater, and roof. If you had these replaced, note the year. The appraiser will inspect all of these, so having the documentation ready helps.

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ADU or Rental Unit Information

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If your home has a guest house, in-law suite, basement apartment, or separate rental unit, document it separately with its own square footage, number of bedrooms and bathrooms, whether it has a full kitchen, and its permit status.

- Rental income documentation (lease, rental history) is also helpful.

PART 2

Day of the Appraisal

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Make Every Area Accessible

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The appraiser needs to see and measure the entire home, including areas that are sometimes overlooked. Make sure these are accessible and unobstructed: attic access hatch, crawlspace entry, electrical panel, HVAC unit(s), water heater, and any garage or outbuilding spaces.

- Clear boxes, furniture, or storage from in front of access panels.

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Hand Off Your Package, Then Let the Appraiser Work

☐

The appraiser is an independent professional. Their job is to measure, photograph, and evaluate your home objectively. Hand over your documentation package at the start of the visit, then give them space. You may be present, but avoid pressure or commentary about value.

- Know of recent nearby sales you believe are comparable? Add them to your package. (For my listing clients, I prepare a comp package ahead of time.)

PART 3

After the Appraisal

The report goes to the buyer's lender, and the buyer gets a copy. As the seller, you won't receive it automatically. Here's what the three most common outcomes mean for you.

Value meets or exceeds contract price

Great news. No action needed. The deal moves forward on schedule.

Value is below contract price

Ask the buyer for a copy of the report and check it for factual errors: wrong square footage, a missed renovation, the wrong condition rating. Only the buyer, as the borrower, can request a Reconsideration of Value through their lender, so document any errors and ask the buyer to submit them. If there are no errors, you and the buyer may need to renegotiate the price, or the buyer may use an appraisal gap clause if one was included in the contract.

Appraiser requests repairs (FHA or VA loans)

For FHA and VA loans, the appraiser also checks that the property meets certain minimum property requirements. If any issues are flagged, like peeling paint, exposed wiring, or safety hazards, they must be addressed before the loan can close. The buyer's lender will spell out what's required, and completed repairs may need to be verified before closing.

Selling on Your Own? I'm Happy to Help.

Have an appraisal question, or want a second set of eyes on your documentation package or a low value? Call or text me. No pressure, no strings. If you'd ever rather have someone handle it for you, here's what I do for my sellers:

- Build the documentation & comp package
- Track every deadline
- Prepare the paperwork if the value comes in low

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