

Home Appraisal Preparation Guide

A practical property record for homeowners, sellers and refinancing

Hi, I'm Jess Carpenter, a Realtor and the person behind Just Ask Jess. I believe knowledge is power. Home appraisals are moving toward a more detailed reporting system, which makes accurate information about your property even more useful.

I created this guide to help you keep that information in one place. The more accurate information you can share, the better equipped the appraiser is to understand the property and develop a well-supported opinion of value. Keep it with your house records and update it as the house changes.

1. Property information

Property address

Owner name(s)

Date updated

2. Start one property-record folder

Keep digital copies, paper copies or both. Use clear filenames that include the item and year.

Settlement papers, prior appraisal and survey

Addition, basement and finished-area documentation

Permits, plans and certificates of occupancy

Solar ownership or lease documents

Paid invoices, receipts and warranties

Condo, co-op or homeowners-association information

Before-and-after photographs of major work

Accessory dwelling unit or additional-unit records

Roof, HVAC, plumbing and electrical records

Insurance claims and completed repair documentation

3. Important expectations

- Receipts show what was done; they do not guarantee dollar-for-dollar value.
- Describe improvements factually. Do not tell the appraiser what value to reach.
- Do not hide known defects or represent unpermitted work as permitted.
- An appraisal is not a home inspection, and UAD 3.6 does not automatically make every cosmetic issue a repair requirement.



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Page 1 of 3

Property Improvement Record

List material improvements and major replacements - not routine housekeeping

Be specific. Instead of writing “kitchen updated,” identify the work: cabinetry, counters, appliances, flooring, lighting or plumbing fixtures. Attach documentation when it is relevant and available.

Improvement or replacement	Year	Contractor / completed by	Receipt, permit or warranty

Major items people often forget

- Roof and gutters

Windows and exterior doors

Heating and cooling

Electrical service or rewiring

Plumbing, sewer or water service
- Kitchen and bathrooms

Basement finishing or waterproofing

Addition, deck, porch or garage

Accessibility modifications

ADU or other living area

Additional explanation

Preparing for the Appraisal Visit

Make the property accessible and the information easy to verify

Before the appointment

- Confirm the appraiser can access every room and level
- Provide keys or access for garages, sheds and detached structures
- Make crawlspaces, attics and mechanical areas accessible when appropriate
- Secure pets and advise the appraiser of any access concerns
- Replace burned-out bulbs and make rooms easy to see
- Gather the improvement record and only the relevant supporting documents
- Identify additions, converted spaces, ADUs or separate living areas
- Have condo, co-op, HOA, solar or lease information available if applicable

Property details worth confirming

Year built

Bedrooms

Full baths

Half baths

Parking / garage

Basement finish

Other structures

Additional living area / ADU

Questions or property notes

Keep the record. Update it as the house changes.

UAD 3.6 is a more detailed appraisal reporting standard used for many conventional mortgage appraisals. It does not determine value by itself. The appraiser remains responsible for researching the market, analyzing comparable properties and developing an independent opinion of value.

Official information: singlefamily.fanniemae.com/delivering/uniform-mortgage-data-program/uniform-appraisal-dataset
This guide provides general educational information. Appraisal, lender and program requirements may vary.



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Page 3 of 3