



# APPRAISAL

## Toolkit



Your Guide to Home Appraisals



# APPRAISAL OVERVIEW: WHAT SELLERS NEED TO KNOW



## *A Note from Jennifer...*

As your listing agent, my goal is to ensure every part of your transaction feels clear, confident, and supported. The appraisal is one of the final and most important steps before closing. This guide walks you through what to expect, how to prepare, and how we'll work together to support your home's value every step of the way.

# HOME INSPECTIONS *and Appraisals*

## What is a Home Appraisal (and What It's Not)?

An appraisal is an unbiased estimate of a home's fair market value—ordered by the lender to protect the buyer's loan. It is not the same as a home inspection. While an inspection checks for defects, an appraisal assesses value, condition, and comparable sales.



# VS.



## What Appraisers Look For

- Comparable sales (location, size, age, condition)
- Lot size, square footage, bed/bath count
- Renovations and upgrades
- Condition of systems (roof, HVAC, plumbing, windows)
- Curb appeal and neighborhood conformity
- Safety issues (especially for FHA/VA)

# GETTING PREPARED

## How to Prepare for the Appraisal Visit

- Declutter to show off your finishes and upgrades
- Ensure all systems/appliances are working
- Make all rooms and areas accessible
- Secure pets and unlock gates
- I will provide your updates list to appraiser for consideration.

## Appraisal Timeline: What to Expect



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## Loan Types & What They Mean



### Conventional

Value-driven,  
based on comps



### FHA

Must meet basic  
safety & livability  
standards  
(handrails, paint,  
outlets)



### VA

Requires home  
to meet MPRs.  
May trigger the  
Tidewater process.  
Value is finalized in  
a NOV (Notice  
of Value)

# FAQS: WHAT SELLERS ASK MOST



- Do I need to be home? No. I'll coordinate access. Just make sure everything is accessible.
- Will my upgrades matter? Yes! That's why we documented them. I will provide list for the appraiser.
- What if the appraisal comes in low? We'll review it together and respond with comps if needed.
- Can I talk to the appraiser? To avoid bias, communication is handled professionally by me.

Questions? Let's talk before your appraisal visit – I'm here to support your success!

Sources: U.S. Department of Veterans Affairs (VA.gov), National Association of REALTORS®, Appraisal Institute, HUD.gov



*Jennifer Dawn*

757.524.0417

600 22nd Street, Suite 101 Virginia Beach, VA 23451

JenniferDawnRealEstate.com

Jennifer.Dawn@rwtowne.com



# FINAL THOUGHTS:

## *Why Appraisal Prep Matters*



An appraisal isn't just another box to check – it's a pivotal step that can shape the outcome of your sale. Taking time to prepare your home for the appraiser helps ensure your property is seen in its best light, showcasing the value you know it holds.

From tidy curb appeal to neatly organized updates and repairs, these details tell a story – your home's story – one that supports the price and reassures the buyer's lender that this home is worth the investment.

A successful appraisal brings us one step closer to the closing table with confidence, clarity, and momentum. With thoughtful preparation and expert guidance, we're making sure your home not only shows well – it appraises well.

Because in real estate, every detail matters – and this one holds the key.

 757.524.0417

 600 22nd St. Virginia Beach

 [JenniferDawnRealEstate.com](http://JenniferDawnRealEstate.com)

 [Jennifer.Dawn@rwtowne.com](mailto:Jennifer.Dawn@rwtowne.com)

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