



# 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

PO BOX 502080, San Diego, CA 92150  
Direct Line (858) 636-3045  
Fax (858) 636-3061  
Loan@calcoastcu.org