

September 9, 2016

A friendly reminder to agents regarding FHA & USDA appraisals:

The appraiser must state that at least a “head & shoulders” viewing of attic and/or crawl space areas was made, with photos of these areas included in the appraisal report.

The homeowner should have the attic and crawl access points open and ready for viewing with a ladder or stepstool in place for adequate and safe access. This also includes having personal belongings and/or obstructions removed.

Also, the appraiser must test all conveyed appliances and report on functionality. The seller should be informed that the appraiser may operate or turn on appliances (i.e. the dishwasher, microwave, disposal, stove, refrigerator, washer, dryer).

Informing the homeowner of these requirements in advance of the appraisal appointment will result in reduced seller inconvenience and fewer additional trips made to the property. Appraiser safety will also be improved.

Thanks!