



HELOC Appraisal Day Checklist

A Simple Prep Guide to Help Your Home Shine

A HELOC appraisal is all about confirming your home's condition and value, not judging your décor or personal style. Still, a little preparation can go a long way in making sure the appraiser can clearly see your home's best features and recent improvements.

Use this checklist as a practical, no-stress punch list to get your home appraisal-ready. You don't need to do everything, but addressing visible maintenance issues and basic cleanliness can help avoid distractions that slow down or complicate the process.

HELOC Appraisal Prep Punch List

Exterior: Maintenance & Cleaning

- Mow the lawn and pull weeds
- Trim bushes, hedges, and trees
- Add fresh flowers and/or mulch
- Clean windows; repair or replace damaged screens and shutters
- Clear debris and power-wash the driveway, sidewalks, and siding
- Clean chimneys, gutters, and downspouts
- Clean or repaint the front door
- Check and clean outdoor lighting
- Clear and tidy decks, patios, balconies, or other outdoor features

Exterior: Repairs

- Repair driveway cracks
- Fix cracks or damage to siding
- Repair roof leaks and replace damaged roof tiles
- Address visible foundation cracks or damage
- Fix and paint fences and gates
- Repair or replace damaged weather stripping on doors and windows

Interior: Maintenance & Cleaning

- Deep clean surfaces, floors, countertops, and windows
- Eliminate grime, dust, and any signs of mold
- Declutter and organize living areas for clear access



- Tidy the garage, attic, and basement
- Clean inside windows
- Clean ceilings and spot-repair as needed

Interior: Repairs

- Fix leaky faucets and running toilets
- Tighten loose doorknobs, locks, and handles
- Repair cracked or damaged windows
- Replace burned-out bulbs and broken light fixtures
- Replace cracked outlet and switch covers
- Refinish or replace worn or damaged flooring
- Test cabinets, doors, and drawers; repair if needed
- Ensure there is no exposed wiring
- Patch nail holes, cracks, and minor wall damage
- Replace corroded or rusted fixtures
- Address any signs of water damage immediately

Home Systems Check

Confirm proper working order of:

- Electrical outlets and light switches
- Kitchen and household appliances
- Garbage disposal
- Faucets, toilets, and showers
- HVAC system
- Doorbell
- Smoke detectors, fire extinguishers, and carbon monoxide (CO) detectors

Day-Of Appraisal Prep

- Arrange care for children and secure pets
- Turn on lights throughout the home
- Open blinds and curtains to maximize natural light
- Eliminate food, pet, or lingering household odors
- Gather documentation for recent repairs, upgrades, and renovations