



Physical Property Inspection and Research & Reporting (URAR Completion).

Physical Property Inspection Checklist

Use this section while physically walking and inspecting the subject property.

■ Site & Environment

- [] **Non-Residential Use:** Verify if there are non-residential uses (Primarily Residential vs. Non-Residential) and note any impacts on marketability.
- [] **Water Frontage (Private Access):** Document access rights (Permit, Deeded, Privately Owned), building rights, total linear measurement, and access depth (Deep Water, Non-Navigable, Shallow Water).
- [] **View & Marketability:** Record the primary view and its range (Full, Partial, Seasonal).
- [] **Disaster Mitigation:** Check for features designed to reduce natural disaster risks (e.g., flood vents, impact-resistant glass, storm shutters).

■ Dwelling Exterior & Structure

- [] **Front Door Elevation:** Measure the approximate elevation from the grade to the bottom of the front door (e.g., Ground Level, up to 1 foot, 1–2 ft, etc.).
- [] **Roof Age:** Estimate the year or timeframe when the roof was last replaced.
- [] **Core Heating System:** Determine if the core mechanical unit producing heat (e.g., the furnace) is located below grade (Yes/No).
- [] **Manufactured Housing (If Applicable):** Identify financing program certifications (Freddie Mac CHOICEHome, Fannie Mae MH Advantage) and photograph the certification label ID number.

■ Outbuildings & Amenities

- [] **Outbuilding Areas:** Measure Gross Building Area from exterior walls (including above/below grade, finished/unfinished, vehicle storage, and ADU areas; excluding unenclosed areas).
- [] **Outbuilding Summary:** Document Finished vs. Unfinished total areas, room count, and room types.
- [] **Outbuilding Legal/Logistics:** Note legally rentable data source, market typicality, ingress/egress, and if it has a separate postal address.
- [] **Outbuilding Utilities & Mechanicals:** Document extended utilities, heating/cooling systems (if not an ADU), fuel types, and other mechanical systems (e.g., radon mitigation, sump pumps).
- [] **Subject Property Amenities:** Record the total amenity count and precise area sizes (e.g., measured size of porch, deck, patio).

Unit Interior

- [] **Converted Areas:** Identify and document any areas within the structure converted from their original use into living areas.
- [] **Noncontinuous Finished Area:** Note any above-grade finished areas attached to the dwelling that are separate and not directly accessible from the unit.
- [] **Ceiling Details:** Record ceiling height(s) (e.g., <7', 7', 8', 9', 10'+, 2+ stories) and ceiling styles.
- [] **Kitchen & Bathroom Details:** For *each* kitchen and bathroom, explicitly document the update status, time frame, and condition status.
- [] **Accessory Dwelling Unit (ADU):** If an ADU is present, complete a separate Unit Interior section containing separate area measurements and specific ADU fields.

Defects, Damages, and Deficiencies (Captured Across All Sections)

For all defects found in the **Site, Dwelling, Exterior, Unit Interior, Outbuilding, Vehicle Storage, or Amenities** sections, capture discrete data and take photos indicating:

- [] Specific Feature and Location.
- [] Detailed Description.
- [] Whether it affects Soundness or Structural Integrity (Yes/No).
- [] Recommended Action (Completion, Inspection, Repair, None).

Research & URAR Reporting Checklist

Use this section when researching public records, verifying data with points of contact, and completing the URAR form.

■ Property Ownership & Legal Rights

- [] **Native American Lands:** Check if the property is located on Native American Lands (Yes/No).
- [] **Commonly Owned Land:** Determine if the land supporting the dwelling is owned in common (Yes/No).
- [] **Exterior Maintenance:** Confirm if the homeowner is responsible for all exterior maintenance of the dwelling(s) (Yes/No).
- [] **Appraisal Rights:** Verify if all rights are included in the appraisal (Yes/No); explicitly list any rights *not* included (e.g., Air, Mineral, Timber, Water).
- [] **Water Frontage Verification:** If water frontage data wasn't accessible during the physical inspection, inquire via a Point of Contact (POC) to complete linear and depth data.

■ Infrastructure & Green Features

- [] **Broadband Internet:** Verify and report if broadband internet is available to the property (Yes/No).
- [] **Energy Efficiency / Green Certifications:** Document specific building certifications (e.g., LEED, NGBS Green™).
- [] **Green Efficiency Ratings:** Research and record specific efficiency ratings (e.g., HERS®, WaterSense).

■ Advanced Reporting & Specialized Sections

- [] **Vehicle Storage Reporting:** Review URAR Reference Guide Appendix 4 rules depending on the garage setup:
 - *Detached garage with additional separate area.*
 - *Detached garage with NO additional separate area and NO ADU.*
- [] **Overall Quality & Condition:** Reconcile all dwellings and living units into an overall quality and condition rating.
- [] **Market Search Criteria:** Provide a clear description of the specific criteria used to identify properties within the market.
- [] **Project Information:** If the property is located within a project, report any Known Legal Actions.
- [] **Rental Information:** Conduct a unit-to-unit comparison for each subject unit (replacing the older property-to-property format).

Valuation & Reconciliation

- [] **Reasonable Exposure Time:** Report the specific number of days or range of days.
- [] **Client Requested Conditions:** Document alternative opinions of value.
- [] **As-Is Overall Condition Rating:** Ensure this reflects the property's current condition when an appraisal is made "subject to".

Certifications

- [] **Certification 21:** Complete details regarding Significant Real Property Appraisal Assistance.
- [] **Certification 29:** Provide disclosures regarding Prior Services.
- [] **Additional Certifications:** Complete any further required certifications, ensuring they do not contradict predefined certifications.