



# How To Challenge a Home Appraisal



Is your home appraisal lower than expected? The NCUA wants you to understand your options and your rights.

## What can I do if I believe my appraisal is too low?

If you believe that your appraisal is too low, you can challenge the appraisal. Ask your lender for a reconsideration of value (ROV) which is a request to reassess the analysis and conclusions based on additional information that may affect the value of the property. During the ROV, you will have an opportunity to explain why you believe the evaluation is inaccurate and can request that the appraiser:

- Correct errors in the appraisal report.
- Consider additional, appropriate property information, including the consideration of additional comparable properties to make or support an appraisal.
- Provide further detail, substantiation, or explanation for the appraiser's value conclusion.



## What is appraisal bias?



Appraisal bias refers to discrimination within the appraisal process. Appraisal bias occurs when an appraiser considers factors such as the race or ethnicity of a homeowner or the racial or ethnic composition of a neighborhood when determining a home's value.

## What If I believe I have been discriminated against in the appraisal process?

The Fair Housing Act and the Equal Credit Opportunity Act prohibit discrimination in the home appraisal process.

- Not every low appraisal is due to discrimination, however if you think your appraiser has discriminated against you, contact the Appraisal Complaint National Hotline at 1.877.739.0096.
- If you think your lender has discriminated against you by relying on a biased appraisal, you can file a complaint with the Department of Housing and Urban Development or, a state or federal financial regulatory agency, including the NCUA.



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