

FHA APPRAISAL

Home Inspection Checklist



LOCATION HAZARDS AND NUISANCES INSPECTION CHECKLIST

YES/NO

- a. Subsidence/Sink holes
- b. Operating oil or gas wells within 300 feet of existing construction.....
- c. Operating oil or gas wells with 75 feet of new construction.....
- d. Abandoned oil or gas wells within 10 feet of new/existing.....
- e. Readily observable evidence of slush pits.....
- f. Excessive noise or hazard from heavy traffic area.....
- g. New/proposed construction in airport clear zone.....
- h. High-pressure gas or petroleum lines within engineering
10 feet or property.....
- i. Overhead high voltage transmission lines within engineering
(Designed) fall distance.....
(Low voltage power lines may not pass directly over the primary living unit , including
pools, on the property being insured by HUD)
- j. Excessive hazard from smoke, fumes, offensive noises or odors.....
- k. New/proposed construction in Special Flood Hazard Areas
- l. Stationary storage tanks with more than 1000 gallons of flammable or
explosive material.....



SOIL CONTAMINATION

YES/NO

- a. On-site septic system shows readily observable evidence of system failure.....
- b. Surface evidence of an Underground Storage Tank (UST).....
- c. Proximity to dumps, landfills, industrial sites or hazardous materials.....
- d. Presence of pools of liquid, pits, ponds, lagoons, stressed vegetation, Stained soils or
pavement, drums or odors.....



GRADING AND DRAINAGE

YES/NO

- a. Grading does not provide positive drainage from structure.....
(Proper drainage includes gutters and downspouts or appropriate
grading or landscaping to divert the flow of water away from the foundation)
- b. Standing Water proximate to structure.....



WELL, INDIVIDUAL WATER SUPPLY AND SEPTIC

YES/NO

- a. Property lacks connection to public water.....
 (Lender will require water testing for “yes” response. – Determine whether connection to a public system is feasible).
 NOTE: If the property is served by dug wells, springs, lakes, cisterns or rivers It is INELIGIBLE.

- b. Property lacks connection to public/community sewer system.....



WOOD DESTROYING INSECTS

YES/NO

- a. Structure and accessory buildings are ground level and/or wood is Touching ground.....
 (If the structure is ground level or if the structure is wood and touches the ground, a termite inspection is required)

- b. The house and/or other structures within the legal boundaries of the Property show obvious evidence of active termite infestation.....



PRIVATE ROAD ACCESS AND MAINTENANCE

YES/NO

- a. Property inaccessible by foot or vehicle.....
 b. Property accessible only by private road or drive.....
 c. Property is not provided with an all-weather surface (gravel is acceptable).....
 FHA defines all-weather surface as a road surface over which emergency Vehicles can pass in all types of weather.



FLOOR SUPPORT SYSTEMS

YES/NO

- a. Significant Cracks.....
 b. Evidence of water/leakage or damage.....
 c. Rodent infestation.....



FRAMING/WALLS/CEILING

YES/NO

- d. Significant Cracks.....
 e. Visible holes in exposed areas that could effect structure.....
 f. Significant water damage.....



ATTIC

YES/NO

- g. Evidence of holes.....
 h. Support structure not intact or damaged
 i. Significant water damage visible from interior.....
 j. No ventilation by vent, fan or window.....



FOUNDATION/BASEMENT

YES/NO

- a. Inadequate access.....
 - b. Evidence of significant water damage.....
 - c. Significant cracks or erosion in exposed areas that could affect structural Soundness.....
-



CRAWL SPACE

YES/NO

- d. Inadequate access.....
- e. Space inadequate for maintenance and repair.....
- f. Support beams not intact.....
- g. Excessive dampness or ponding of water.....

Note: The minimum distance is 18 inches from the bottom of the joists. The Appraiser will enter the crawl space (at a minimum entry of the head and shoulders) to Observe conditions.

- a. There must be adequate access to the crawl space.
- b. The floor joists must be sufficiently above ground level to provide access.
- c. The crawl space must be clear of all debris and trash and must be properly vented.
- d. The crawl space must not be excessively damp and must not have any water ponding.
- e. If dampness is noted, a vapor barrier is required.



ROOFING

YES/NO

- a. Does not cover entire house.....
 - b. Evidence of deterioration of roofing materials.....
 - c. Roof life is less than two years.....
 - d. Holes.....
 - e. Signs of leakage observable from the ground.....
 - f. Flat Roof.....
- (All flat roofs require inspection)



FURNACE/HEATING SYSTEM

YES/NO

- a. Unit does not turn "On".....
 - b. Warm air is not emitted.....
 - c. Unusual or irregular smell is emitted.....
 - d. Smoke or irregular smell is emitted
 - e. Unit shuts down prior to reaching desired temperature.....
 - f. Significant holes or deterioration on the unit(s).....
- (Determine if there is an installed heat or cool-air source in each room by using the system's normal operating controls).



AIR CONDITIONING (CENTRAL)

YES/NO

- g. Unit does not turn "On".....
- h. Cold air is not emitted.....
- i. Irregular noises are heard.....
- j. Smoke or irregular smell is emitted.....
- k. Unit shuts down prior to reaching desired temperature.....
- l. Significant holes or deterioration on the unit(s).....



ELECTRICAL SYSTEM

YES/NO

- m. Electrical switches do not turn "on" or "off".....
- n. Outlets do not function (check representative sample).....
- o. Presence of sparks or smoke from outlet(s).....
- p. Exposed wiring visible in living areas.....
- q. Frayed wiring.....



PLUMBING SYSTEM

YES/NO

Toilet

- r. Toilets do not function.....
- s. Presence of leak(s).....

Leaks

- t. Structural damage under fixtures.....
- u. Puddles present.....

Sewer System

- v. Observable surface evidence of malfunction.....

Sinks

- w. Basin or pipes leak.....
- x. Water does not run.....

Water

- y. Significant drop or limitation in pressure.....
- z. No hot water.....



OTHER HEALTH AND SAFETY DEFICIENCIES

YES/NO

- a. Multiple Broken windows.....
- b. Broken or missing exterior stairs.....
- c. Broken or missing exterior doors.....
- d. Inadequate/blocked entrances or exits.....
- e. Steps without handrails.....

Note: When is a handrail necessary? "Usually three or more risers. However, If situation poses a safety issue for the occupants, a condition requirement should be made Regardless of the number of risers.

- f. The mechanical garage door does not reverse or stop when meeting reasonable resistance during closing.....



OTHER HEALTH AND SAFETY ITEMS

YES/NO

- a. Bedroom Egress: Occupants must be able to get outside the home if there is a fire. If An enclosed patio (solid walls) covers the bedroom window, it is possible that the Bedroom won't qualify as a habitable bedroom.
- b. All water heaters must have a non-adjustable temperature and pressure-relief valve. If the water heater is in the garage, it must comply with local building codes.
- c. All non-conventional heating systems - space heaters and others - must comply with Local jurisdictional guidelines. Heating must be adequate for healthful and comfortable Living conditions.
- d. The appraiser must operate a representative number of windows, interior doors, and all Exterior and garage doors, as well as verify that the electric garage door operator will Reverse or stop when met with resistance during closing.

<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>



LEAD BASED PAINT HAZARD

YES/NO

For any home built prior to 1978, check for evidence of defective paints surfaces, including: peeling, Scaling or chipping pant. Both exterior and interior surfaces must be inspected.

- a. Evidence on interior.....
- b. Evidence on exterior.....

<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>



CONDOMINIUMS AND PLANNED UNIT DEVELOPMENTS (PUD)

YES/NO

- a. This project is not on FHA's approval list.....
- b. The property does not meet owner-occupancy standards.....
- c. This property does not meet completion standards.....

<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

"The data in the above checklist is per the FHA requirements as outlined in the HUD/FHA Handbook"