

FHA APPRAISAL

CHECKLIST

Structure

- Termite Infestation
- Sig. Foundation Cracks, Leaks, Rotten Wood: Facia Boards, Doors, Garage Doors
- Structure Damage
- Sealed & Vented Attic
- Sealed & Accessible Basement/Crawlspace
- Roofing Damage, Age, Missing Shingles/Tiles
- Outbuilding(s) Unsafe/Disrepair

Health/Safety

- Broken Windows, Stairs & Doors, Loose-Broken-Missing Handrails
- Blocked Entrances & Exits
- Functional Garage Door & Opener including Safety Feature(s)
- Peeling Paint - Built 1978 >
- 2 or More Stairs Higher 28" must have Handrail
- Ramps must flush with Doorframe and slope safely

Mechanical

- Heating Sys: Smell or Smoke
- AC: Smell, Noise, Smoke
- Electrical: Sparks, Smoke, Visible Wires
- Plumbing Functional: Toilets, Sinks, Showers
- Utilities On: Running Water: Hot, Good Pressure, No Leaks
- Discolored, Inop Windows or Damaged Window seals

Contamination

- Septic System Failure
- Close to Hazardous Landfill
- Leaks, Stains Odors: Ceiling, Floors & Walls
- Well Water, Septic & Pest Inspection

Condos & HOA

- Condo Must be HUD Approved
- Meets Owner Occupancy Standards
- Meets All HOA Standards

Hazards

- Sink Holes
- No Commercial Use
- Floodzone



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Common Overlooked Items

First, **window issues** include broken windows and even possibly broken seals. Even stuck windows are considered a safety concern.

Dilapidated outbuildings can not be excluded from the appraised value, this is a safety concern as someone could easily get hurt.

Appraisers must have full access to the dwelling and any other structures on the property. There are so many times where the seller and Realtor do not leave the appraiser access to all parts of the property. Therefore the appraiser will require a re-inspection.

Probably the most complaints stem from **garage doors**. The doors must open, and the safety eye must function. People must be able to get out of the garage easily. Foremost, the safety eye protects children from a door closing on them.

Exposed wiring is an obvious safety hazard, even on the ceiling. Make sure to cap off wires and install outlet covers correctly.

Water stains or an appearance of a leak must be addressed as well. In these cases, an appraiser will usually condition for an inspection by a qualified professional.

Rotten wood is an issue. This is very common where wood is in close proximity to the ground. Frequent rotted areas include door frames or thresholds, garage doors, or porch railings. Obvious concerns would be the stability of the structure, mold from moisture, or is conducive to termites. That is why it is also common for termite inspections otherwise known as pest inspections to mention areas that are “conductive” to infestation or rot.

Finally, **loose or missing handrails** are a prevalent safety hazard. Go ahead and tighten railings on any steps up-front. Plan on a railing installation if a porch is high.



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