



DATE/ TIME: \_\_\_\_\_

PROPERTY ADDRESS: \_\_\_\_\_

## GENERAL HEALTH & SAFETY

- No distressed paint (cracked, peeling, alligatored, chipped worn away) on homes built prior to 1978.
- Handrails installed along open staircases and stairwells.
- No broken windows or window panes.
- Windows that are painted are operable.
- Bedroom windows and doors allow ingress and egress to exterior.
- All doors are functional and hang properly.
- Exterior doors secure properly.
- Security bars on windows and doors can be unlocked from the interior of the house.
- All floors are covered (hardwood, laminated, vinyl, tile, carpet). Unfinished plywood is not acceptable.
- Carpets are cleaned or replaced when badly soiled.
- All graffiti is removed.
- Walls and surfaces are clear and visible during inspection with no excessive personal property or debris.
- Garage doors with openers automatically reverse direction when meeting resistance.
- Utilities are functional. Water, electrical & gas utilities must be on.
- Home is free of any infestation including termites.
- Any mold and mold like substances are remediated.
- No missing or broken appliances. All built-in appliances must be functional.

## EXTERIOR

- Installed railings on decks, patios, porches and balconies. Material must be consistent with the other elements of the house.
- No cracked or heaving pavement.
- Shed, Barn, Out Buildings must meet FHA minimum standard.
- Pool must adhere to local requirements and safety standards.
- Pool must be in working order.
- Septic and well are visible for the appraiser to inspect.
- Roof certification is needed for roof surface that appears to be at the end of remaining life (2 Years Minimum).
- No leaking roof.
- Positive drainage away from the perimeter walls of the dwelling. No standing water.
- No presence of odors or stressed vegetation.
- Well is within 10' from property line.
- No overhead electrical lines.
- Underground storage tanks and their fill-pipes (oil & gasoline tanks) are visible for inspection.

## ATTIC, CRAWL SPACE OR BASEMENT

- Crawlspace minimum height of 18-inches.
- Crawlspace is free of debris.
- Attic is accessible.
- No dampness.

PLUMBING, SEWAGE AND  
WATER SUPPLY

- No leaking pipes.
- Water should be functional. Continual and sufficient supply of potable water. Water pressure is sufficient.
- Water heater should produce hot water.
- Connection to public water/sewer system (if available). If cost to connect exceeds 3% of the estimated value of property, on-site system that is functional and adheres to local health department is acceptable.
- Domestic well must be a minimum of 50 feet from septic tank, 100 feet from septic tank's drain field and a minimum of 10ft from any property line.
- Extension added to the pressure relief valve on hot water heater that extends within 6" of the ground.

HEATING AND COOLING

- Permanently installed central heat source that can cover all part of house to 50 °F without human intervention.
- Heaters and Air Conditioning Units are functional.

ELECTRICAL

- No exposed electrical wires.
- All electrical junction boxes/outlets must be covered.
- No outlets mounted on light fixtures (bathrooms and kitchens).
- Ground - Fault Circuit interrupters are installed within 6-feet of any water source.

D E F E C T I V E   C O N D I T I O N S

Defective construction  
Poor workmanship  
Evidence of continuing settlement  
Excessive dampness  
Leakage  
Decay  
Termites  
Areas that impair safety, sanitation or structural soundness

*Ensure that these conditions are not present. Defective conditions are unacceptable until the defects are remedied and probability of further damage is eliminated.*



This FHA requirement checklist is intended for informational purposes only. No checklist can possibly cover all situations that an appraiser might encounter. For an exhaustive list of FHA requirements, refer to the official HUD Handbooks or reach out to us. [www.dodsonappraisal.com](http://www.dodsonappraisal.com). Dodson Appraisal Company does not assume liability or responsibility for Realtors, Appraisers, or individuals that use this or similar checklists.