



Appraisal Checklist

Will your property pass an FHA Appraisal?

The Federal Housing Administration (FHA) requires that properties they finance meet certain safety standards. Keep an eye out for these flaws that will need to be repaired before occupancy.

- Peeling paint in homes built before 1978
- Broken downspouts and rain gutters
- Neglected or deteriorating outbuildings
- Exterior doors that do not properly close or open
- Exposed wiring and uncovered junction boxes
- Major plumbing issues and leaks
- Inoperable HVAC systems
- Active and visible pest infestation
- Rotting window sills, eaves, and support columns on a porch
- Bedrooms without an exterior method of escape in case of emergency
- Foundation or structural defects
- Presence of moisture in the basement
- Evidence of present or past standing water in the crawl space
- Empty or non-functional swimming pools
- Ripped or missing screens, if no air conditioning is present
- No pressure relief valve or seismic strap on the water heater
- Leaky or defective roof; roof with a life expectancy of less than 2 years; composition over shake
- Missing or inoperable appliances that contribute to the home's market value; basically, the home must have a functional kitchen



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