

FHA INSPECTION CHECKLIST

When preparing to purchase a home with an FHA loan, there are certain standards the home must meet in order for the property to qualify. To make it easier for our clients, we've compiled a list of these qualifications and requirements set by the Federal Housing Administration.

- Peeling or Chipping Paint
- Any Signs of Mold or Mildew.
- Windows that don't freely open and close.
- Missing electrical fixtures, switches/outlets, and switch/outlet plates.
- Flooring that is in disrepair.
- Missing handrails if there are more than three steps.
- Roof has less than two years of remaining life.
- Water stains on walls and/or ceilings.
- Missing bathroom fixtures and/or cabinet doors.
- Signs of termite damage.
- Missing windows or window screens.
- Missing door knobs.
- Missing kitchen fixtures and/or cabinets.
- Exposed wiring.
- Missing gutters.
- Damage to the exterior of the home including soffit, fascia, and/or siding.
- Inadequate caulking and weather stripping on doors and windows.
- Missing built in appliances.
- Dampness or water in basement.
- Cracks in foundation.
- Water heater in need of repair.
- Well and/or Septic in need or repair based on well and septic inspection reports.

NOTE: UTILITIES MUST BE ON AND OPERATIONAL PRIOR TO APPRAISAL

Please note: This is not an all-inclusive list. The property could be subject to different topological or environmental standards as well.