



## FHA Property Check List

**Paint**

- Homes built before 1978: No chipped or peeling paint on interior or exterior of home and/or structures and improvements.
- Homes built after 1978: Exterior defective paint that exposes subsurface must be repaired.

**Plumbing System**

- Must be adequate, safe and operable.
- Leaks will need repair (except minor leaks such as dripping faucet).
- Water heater must have a temperature and pressure relief valve with piping to safely divert escaping steam or hot water.
- Swimming pools must comply with local ordinances.
- Presence of algae does not require cleaning if no evidence of other contamination. Must be operational to contribute to value.
- Sump pumps may be hard-wired or use factory cord for power.

**Attic**

- Attic access is required
- Inaccessible attic is unacceptable

**Grading and Drainage**

- Grading must provide drainage away from structures.
- No standing water on site near foundation.

**Access to Property**

- Appraiser must note whether there is safe pedestrian access & Adequate Vehicular Access to the site & analyze any effect on value or marketability.
- Appraiser must ask if a maintenance agreement exists & comment on the condition of the private road or lane.

**Crawl Space**

- Vented
- Clear of debris and vermin.
- 18" clearance from grade to bottom of floor joists required for maintenance if system components are present.
- Excessive dampness or ponding of water must be corrected.
- Lack of access is acceptable if area contains no mechanical systems.

**Roof**

- Must have 2 years of remaining life.
- Unobservable roof can be reported on by examining attic & ceilings for leakage.
- Roof with curling shingles must be replaced prior to closing

**Electrical System**

- Must be adequate, safe and operable.
- No exposed electrical wiring.
- Appliances that remain and contribute to value must be operational.



### Individual Water and Sewage Systems

- Individual water supply must be adequate, safe and comply with local or state requirements.
- Water test is mandatory if any of the following are true:
  - Water purification system is necessary
  - There is corrosion of pipes
  - There is intense agricultural use within 1/4 mile
  - There are coal mining or gas drilling operation within 1/4 mile.
  - There is a dump, junkyard, landfill, factory, gas station
  - dry-cleaning operation within 1/4 mile.
  - Water has unusually objectionable taste, smell, or appearance.
- Individual water supply minimum distances for existing construction (unless local authority is further):
  - Property line – 10 ft (may be less if property line is adjacent to residential property and local authority allows less distance)
  - Septic tank – 50 ft
  - Drain field – 100 ft (75 ft if allowed by local authority)
- New construction well must flow at 5 gallons per minute over a 4-hour period.
- Existing construction well must flow at 3-5 gallons per minute.
- Connection to public water & sewer required when feasible.
- Shared wells require permanent easements for access & maintenance as well as a recorded well-sharing agreement.
- Water purification systems are allowed.
- Springs and cisterns are acceptable when customary for area & purchaser acknowledges system.
- Septic systems must be functional and comply with local authority.

### Furnace/Heating System

- Wood burning stove and solar okay with conventional back up.
- Must be adequate, safe, & operable.

### Wood-Destroying Insects and Dry Rot

- Inspection is required if local jurisdiction requires it.
- Inspection is required if appraiser reports evidence of current or past infestation or evidence of prior treatment.

### Handrails

- Handrails do not need to be present if their absence doesn't pose a safety threat.
- Inadequate, missing, or unsafe railings must be repaired or replaced prior to closing & an appraiser must go back out to verify it has been completed to building standards

### Decks

- Unsafe decks must be modified appropriately: Missing rails, rotting boards, etc. must be repaired prior to closing
- Patio doors without decks must be permanently secured
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### Other

- 2-4 unit properties may share utilities as long as there are separate shut- offs for each unit.
- 2-4 unit properties may share laundry and storage areas.
- Access to unit must not require trespass through another unit.



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- Access to rear yard must not require trespass through another unit.
- Must be adequate space between buildings for exterior wall maintenance.
- Broken window glass needs to be replaced. Cracked glass does not.
- Non-residential use cannot exceed 49%.

## Site Hazards and Nuisances

- Operating or proposed oil or gas well site boundary may not be within 75 feet of dwelling.
- Property line cannot be located within 300 feet of an above ground or subsurface stationary storage tank with a capacity of 1,000 gallons or more of flammable or explosive material.
- Evidence of land subsidence or sinkholes requires geologic inspection.
- Abandoned oil or gas wells require letter stating abandonment was done in a permanent safe matter.
- Abandoned wells emitting hydrogen sulfide are subject to safety clearance by petroleum engineer.
- Slush pits are not acceptable. All unstable and toxic materials must be removed, and site made safe.
- Dwelling located within high voltage electric line easement requires certification of safety from utility company or regulatory agency. High voltage lines may not pass over dwelling or structures. Residential service drop line may not pass over any pool, spa or water feature.
- Methamphetamine contamination requires certification for safe habitation.
- Smoke, fumes, offensive or noxious odors must not threaten occupants or marketability.

## The FHA does not require

- the repair of cosmetic or minor defects, deferred maintenance, & normal wear if they do not affect the safety, security, or soundness of the home.
- The FHA says that examples of such problems include but are not limited to the following:
  - Cracked or damaged exit doors that are otherwise operable
  - Cracked window glass
  - Defective paint surfaces in homes constructed post-1978 (because of lead paint hazards)
  - Minor plumbing leaks (such as dripping faucets)
  - Defective floor finishes or coverings (worn through the finish, badly soiled carpeting)
  - Evidence of previous (non-active) wood-destroying insect/organism damage where there is no evidence of unrepaired structural damage
  - Rotten or worn-out countertops
  - Damaged plaster, sheetrock, or other wall and ceiling materials in homes constructed post-1978
  - Poor workmanship
  - Trip hazards (cracked or partially heaving sidewalks, poorly installed carpeting)
  - Crawl spaces with debris & trash
  - Lack of an all-weather driveway surface



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