



The Define Home Team

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You found the perfect home, made an offer, and it was accepted. Then the FHA appraisal comes back with issues and suddenly your loan is in jeopardy.

FHA appraisals are more than just determining value. The appraiser also evaluates whether the property meets FHA's Minimum Property Requirements (MPRs). If it doesn't, the property may need repairs before closing or may be ineligible entirely.

Here's what FHA appraisers look for and what can derail your purchase.

What FHA Appraisals Evaluate

FHA appraisals serve two purposes:

1. **Determine market value** — What is the property worth?
2. **Evaluate condition** — Does the property meet FHA's Minimum Property Requirements?

The MPRs focus on three areas:

- **Safety** — Protect the health and safety of occupants
- **Security** — Protect the security of the home
- **Soundness** — Protect the structural integrity of the property

If a property fails to meet these standards, the appraiser will note the deficiencies. Depending on the issue, the property may require repairs before closing or may be ineligible for FHA financing altogether.

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