



The Define Home Team

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If you're buying a home with an FHA loan, you've probably heard about the **FHA appraisal**, but what exactly is the appraiser looking for?

FHA's primary focus is on **health, safety, and functionality**. The basic idea is everything in the home should work as intended, and there should be no conditions that pose a risk to the property or its occupants.

Here's a breakdown of what FHA appraisers typically check:

General FHA Appraisal Checks

- Utilities **must be on** so the appraiser can test systems and appliances
- All appliances **must function properly**
- Proper drainage around the **perimeter of the house**
- Heating system must work (AC, if present, should also work)
- Water pressure must be adequate; both hot and cold water must work
- Water heater must function and be **strapped per local code**
- Attic & crawl space: inspected (at least head-and-shoulders); no water issues, no frayed wires, no excessive debris
- **Paint condition:**
 - Homes built before 1978 → no peeling or chipping (due to lead-based paint risk)
 - Homes built after 1978 → no defective paint or exposed bare wood
- Electrical outlets must work and have cover plates
- Toilets must flush and be properly mounted
- Any active termite infestation must be treated
- Minor cosmetic issues (stained carpet, old paint) are okay; major health/safety concerns must be fixed
- Windows must open/close; no major safety concerns from cracked glass
- No dangling wires or exposed electrical hazards
- Smoke and carbon monoxide detectors as required by local code
- Garage firewall must be intact (no pet doors, missing sheetrock, or hollow doors)
- Roof must not leak and must have at least **two years** of useful life left

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- No hazards, environmental contaminants, noxious odors, or excessive noise that affect livability
- Appraiser can call out **trip hazards** if they pose a safety risk
- Some situations require the appraiser's judgment, applying the **spirit** of FHA guidelines

Minimum Requirements for Living Unit

Each living unit must contain:

- A safe, continuous, and sufficient water supply under adequate pressure for household uses
- Sanitary facilities and a safe method of sewage disposal, including at least one bathroom (with toilet, sink, and bathtub or shower)
- Adequate space for healthful and comfortable living conditions
- Heating suitable for healthful and comfortable living
- Domestic hot water
- Sufficient electricity for lighting and mechanical equipment
- Kitchen facilities adequate for food preparation, including a sink with potable running water and a stove utility hookup

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10 Things You Might Not Know About FHA Appraisal Guidelines

1. **Attic Access:** Even if sealed off, attic spaces must be opened for inspection.
2. **Hoarder Conditions:** Excessive debris preventing inspection must be cleared.
3. **Roofing Layers:** Max three layers allowed; if two exist and repairs are needed, all layers must be replaced.
4. **All Structures Count:** Every structure on the property (barns, sheds) must meet FHA standards.
5. **No Zero-Value Features:** Every part of the property (like a rundown garage) can't be ignored.
6. **Graffiti:** Must be removed due to safety concerns.
7. **Comparable Sales:** Appraisers can't use comps older than 12 months.
8. **Pools:** Local pool safety standards apply; pools should be filled so equipment can be tested.
9. **Garage Pet Doors:** Pet doors in garage-to-house doors breach the required firewall and are a safety issue.
10. **Subjective Calls:** Appraisers apply FHA's intent — is it safe, functional, and marketable?

Where to Learn More

You can find these detailed requirements in the **Official FHA Mortgage Guidelines (HUD Handbook 4000.1)** here: [Official FHA Guidelines Link](#)

www.reddit.com/r/FHAMortgages/comments/1kufs06/official_fha_mortgage_guidelines_hud_handbook/

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