

FHA Condition Checklist

FHA is primarily concerned with conditions that represent risk to the health and safety of occupants and/or the soundness of the dwelling.

Although not a complete list, these are some of the main items appraisers consider to ensure compliance when completing FHA appraisals.

- ✓ Check for standing water around foundation
- ✓ Check for insect infestation and conducive conditions
 - call for inspection if appropriate
- ✓ Check attic and crawl spaces
- ✓ Check for excessive settlement
- ✓ Check operation of heater and air conditioner
- ✓ Check electrical outlets to be sure they are operable
- ✓ Check for hot and cold water at all fixtures
- ✓ Check toilets and drains for proper operation
- ✓ Check for any badly broken windows
- ✓ Check door and window locks for proper operation
- ✓ Check for defective paint surfaces in pre-1978 homes
- ✓ Check for adequate access/egress from all bedrooms
 - at least one operational window in each bedroom
 - burglar bars in bedrooms should be of type that open without a key
- ✓ Check condition of roof
- ✓ Check appliances in questionable condition

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