

FHA APPRAISAL REQUIREMENTS

HUD Requirements will include but are not limited to the following:

- No chipping, cracking, or peeling paint should be found anywhere on the interior or exterior of the property
- All Stairs must have adequate handrail systems in place
- All utilities must be on and operable at time of inspection
- All faucets, commodes, showers, etc. must be functional
- No standing water or moisture in basement
- Mold is an issue in basement or throughout the house – check attic
- No notable step cracks or split block cracks in foundation wall
- Roof cannot have more than 2 layers of shingles and should not be showing any signs of needing replaced
- All windows and doors must be able to open and close
- Flooring – No missing or broken tiles, flooring / carpeting should not be worn through
- No broken or cracked window panes
- No missing or broken soffit, fascia, gutters, down spouts, siding, etc...
- GFI breakers in bathroom and kitchen near water sources
- All outlets, switches, and junction boxes must have cover plates. No spliced wires outside of a junction box.
- Garage door openers must have safety sensors
- Must have fire-rated door between the garage and home
- Make sure inspector has access to attic and or crawl space
- **Manufactured homes** must be built after July 1976, have HUD tags attached, and be properly attached to a HUD approved foundation. Requires a foundation inspection by a HUD approved engineer.

You can contact me or search the HUD website for specific property circumstances.

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