

## **FHA Appraisal Requirements Checklist**

### **Ensure Your Home Meets FHA Standards Before the Appraisal**

FHA appraisals assess more than just a home's value—they also check for compliance with HUD's Minimum Property Standards (MPS). Addressing these issues in advance can prevent delays, costly reinspections, and potential financing problems. **Here is a list of some of the most common issues.**

#### **✔ Exterior Requirements**

- No Peeling Paint** – Homes built before 1978 must have **zero** peeling or chipping paint. Even small areas require scraping and repainting.
- No Rotted Wood** – Any wood attached to the home (including fences in contact with the house) must be free of rot.
- No Broken Windows** – Shattered or sharp glass must be repaired. Boarded-up windows are not allowed.
- No Active Roof Leaks** – Roof leaks must be fixed before the appraisal.
- No Environmental Hazards** – No gas cans, oil bins, or hazardous materials near or against the home.

#### **✔ Interior Requirements**

- Smoke Detectors Installed** – Must be mounted on walls or ceilings, not left in packaging or on counters.
- Functioning Water Supply** – All faucets must run, and hot water must be operational.
- Functional Toilets** – Toilets must flush properly.
- No Exposed Wiring** – All electrical wiring must be covered, and all outlets must have plate covers.
- No Active Leaks** – Plumbing must be leak-free.

#### **✔ Accessibility Requirements**

- Attic Must Be Accessible** – If located in a garage or cluttered area, a clear path and a ladder/drop stairs must be provided.
- Every Room Must Be Accessible** – No locked rooms at the time of inspection. The appraiser must enter and photograph every room.
- Bars on Windows Must Open** – Any security bars must be open or be removed for safety reasons.

#### **✔ Heating, Cooling, and Appliances**

- Air Conditioning (if present) Must Work** – The system must blow cold air.
- All Installed Appliances Must Function** – If an appliance is present (e.g., stove, dishwasher), it must be in working order.

#### **✔ General Home Condition**

- No Excessive Clutter** – Rooms should be accessible, and walls and floors must be visible. Excessive clutter may trigger a reinspection.
- No Safety Hazards** – The property must be free of obvious health and safety hazards that could pose a risk. (ex. Handrails present on all steps and stairwells).

### **Avoid Delays—Prepare in Advance**

Addressing these common FHA appraisal concerns **before** the inspection can prevent costly delays and additional fees. For questions, reach out to your lender or realtor for guidance.

**Disclaimer:** This checklist provides a general overview of common FHA appraisal requirements but is not an exhaustive list of all FHA guidelines. Additional property conditions may be required for loan approval based on the specific home and lender requirements. For complete guidance and compliance, consult a **qualified lender, realtor, or FHA professional** before the appraisal.