

### Interior

Ceiling Discoloration  
Flooring Uneven  
Floors spongy  
Flooring Missing  
Walls with holes  
Walls with cracks  
Walls with water damage  
Walls near showers with spongy sheet rock  
Stairs without hand rail  
Appliances - all built in appliances in place  
Appliances - stove/oven available  
Smoke Detectors in home  
Heater operates  
Heat regulator is installed  
Air conditioning works  
Electric - no exposed wires sticking out  
Electric - switch plates  
Electric - reasonable number of electric outlets work  
Electric - adequate breaker box  
Electric - light switches work  
Plumbing - toilets flush  
Plumbing - all faucets work  
Plumbing - good water pressure  
Plumbing - hot water in all faucets  
Plumbing - leaks  
Hot Water Heater - strapped  
Hot Water Heater - elevated 18 inches off ground  
Hot Water Heater - venting

### Utilities

Water on and operational  
Electricity on and operational  
Natural gas on and operational

### Road:

Access by all weather road  
Private road with road maintenance agreement  
Shared drive way

### Exterior

Cracks in foundation  
Attic shows roof water staining  
Attic shows holes in roof  
Roof with loose wood shakes  
Roof with shakes missing  
Fascia boards with decay or black matter  
Siding missing  
Siding with signs of decay or termite activity  
Siding pulling away from home  
Crawl space has standing water  
Crawl space with signs of moisture  
Crawl space with evidence of termites  
Crawl space with less than 18 inch clearance  
Roof with signs of leaking in interior of home  
Roof that is flat or has bad pitch  
Roof that is not visible from the ground  
Crawl space that is not accessible  
Attic space that is not accessible  
Septic distance between well & septic  
Septic drain distance from well  
Window with broken window pane  
Window missing and boarded up  
Window with cracked window pane  
Window with safety bars and no releases  
Window - all bedroom windows must open  
Window screens on second floor bedrooms  
Doors - exterior doors open/close & are secure  
Basement - adequate access  
Basement - cracks in foundation  
Basement - water noted  
Basement - good ventilation  
Pool filled with water  
Pool equipment works  
Pool water sanitary ( green water can be a problem)  
Paint - peeling, chipped paint on home pre-1978  
Siding - unpainted  
Paint - exposed and unpainted wood  
Siding splitting  
Siding with deteriorating  
Fence down and safety hazard  
Fence leaning into property  
Water standing around home  
Termite activity

### Off Site

Sink holes, slush pits, flood zone  
Gas wells on site  
Within 75 feet of gas well  
Abandoned well  
Within electrical tower fall distance

### Notes: Utilities not on

Utilities Not On - Please see: Mortgagee Letter 2005-48, Revised Appendix D. For the URAR - pages D-23 and D-24; for Manufactured Homes - D-55 and D-56; Condos - D-90; 2-4 Family - D-116 and D-117. When utilities (water, gas, electric) are NOT on at the time of appraisal the appraiser is to condition for further inspection to determine if the utilities are in proper working order. NOTE: The appraiser will also annotate in the appraisal that additional repair requirements may apply once all the utilities are on and fully functional.

### Off Site

Excessive noise for external source  
Within 10 feet of a high pressure gas line  
Close to airport

Close to dump, landfill, or industrial sign

### Notes: Heat, plumbing, electric, & AC

Checking Mechanical Systems - Please see: Mortgagee Letter 2005-48 An appraiser must examine mechanical, plumbing and electrical systems to ensure they are in proper working order. The appraiser should turn on the systems and observe their performance. The appraiser may call for a certification of a system when he/she cannot determine if it is working properly. An appraiser should not arbitrarily call for such certifications and should understand that they are still responsible for checking on the adequacy of these systems at the time of appraisal. For 2-4 units, note the type of heating and cooling for each unit, if different. Do not operate the systems if doing so may damage equipment, or when outside temperatures will not allow the system to operate. Note in the appraisal report why the system(s) could not be tested.

*This document is provided by Amy Parker for the general use by her clients. While this document provides quite an extensive list of items that might be noted by an appraiser during their inspection, it is no way shape or form a complete list of HUD's minimum property requirements or items that may or may not be called out during a FHA appraisal inspection. For more detailed information visit the HUD website below to review the HUD Single Family Residence Home Buyers Guide.*

### HUD / FHA Home Buyers Guide -

<http://www.hud.gov/offices/hsg/sfh/ref/hsgcrcont.cfm>