



FHA Home Inspection Checklist & Guidelines

This checklist was compiled as help for investors to ensure that they are renovating properties to FHA Standards to ensure that the buyers of their finished rehab projects will qualify for financing. While this does not guarantee that the property will pass inspection and qualify it is a great example of all the areas you should address prior to putting your house up for sale on the open market.

Site Hazards and Nuisances

Presence of the following may indicate unacceptable property conditions:

- Sinkholes
- Active or planned gas-drilling within 300 feet
- 75 feet of operating oil/gas well with no visible mitigation measures
- Abandoned oil or gas well within 10 feet
- Slush pits
- Excessive noise or hazard from heavy traffic area
- Dwelling or improvements within 10 feet of easement for high-pressure gas/petroleum line
- Dwelling or improvements within fall distance for overhead towers (high-voltage, radio/TV, cell phone, etc.)
- Excessive smoke, fumes, offensive noises or odors
- Stationary storage tanks with more than 1000 gallons of flammable or explosive material

Soil Contamination

Presences of the following may indicate unacceptable property condition:

- Surface evidence of underground storage tank
- Proximity to dumps, landfills, industrial sites that could contain hazardous materials
- Presence of pools of liquid, pits, ponds, lagoons, stained soils or pavement

Grading and Drainage

Presence of the following may indicate unacceptable property conditions:

- Grading does not provide drainage away from structures
- Standing water near structures

Individual Water and Sewage Systems

Presence of the following may indicate unacceptable property conditions:

- Private sewage system shows evidence of system failure
- Separation between well and septic drain field less than 100 ft (75 ft may be acceptable if local authorities allow)
- Separation between well and property line is less than 10 ft (if local authority requires greater distance that requirement must be met)
- Property lacks connection to public water (Lender/jurisdiction may require water test and connection to public water if feasible)

Wood Destroying Insects

Presence of the following may indicate unacceptable property conditions:

- Structure is ground level and wood is touching ground
- House or other structure show obvious evidence of infestation
- Local jurisdiction requires inspection
- Inspection is customary to the area

Private Road Access

Presence of the following may indicate unacceptable property conditions:

- Property inaccessible by foot or vehicle
- Property accessible only by private road without permanent recorded easement

Floor Support Systems

Presence of the following may indicate unacceptable property conditions:

- Significant cracks
- Evidence of water damage
- Evidence of spongy/weak/rotted flooring

Framing/Walls/Ceiling

Presence of the following may indicate unacceptable property conditions:

- Significant cracks
- Visible holes in exposed areas that could affect structure
- Damaged plaster, sheetrock, or ceiling materials in homes constructed before 1978
- Significant water damage

Attic

Presence of the following may indicate unacceptable property conditions:

- Inadequate access
- Evidence of holes
- Support structure damaged
- Significant water damage visible from interior
- No ventilation by vent, fan, or window

Basement

Presence of the following may indicate unacceptable property conditions:

- Blocked or inadequate access
- Evidence of significant water damage
- Significant cracks or erosion in exposed areas that affect structural soundness
- Crawl space
- Blocked or inadequate for maintenance (recommended 18 inches)
- Support beams not intact
- Excessive dampness or ponding of water

Slab

Presence of the following may indicate unacceptable property conditions:

- Significant cracks that could affect structural soundness

Roof

Presence of the following may indicate unacceptable property conditions:

- Missing tiles, shingles, flashing, etc.
- Signs of leakage

Furnace/Heating System

Presence of the following may indicate unacceptable property conditions:

- Unit does not turn on
- Heat is not emitted
- Unusual noise
- Smoke or irregular smell
- Significant holes or deterioration on unit

Electrical System

Presence of the following may indicate unacceptable property conditions:

- Electrical switches don't work
- Outlets don't work
- Presence of smoke or sparks from outlet
- Exposed frayed or unconnected wiring

Plumbing System

Presence of the following may indicate unacceptable property conditions:

- Significant drop or limitation in water pressure
- No hot water
- Toilets don't function or have been removed
- Toilet leaks
- Sinks/bathtub/shower leaks (very minor leaks may be acceptable)
- Sinks/bathtub/shower does not work or have been removed
- Swimming pools not operational, in bad repair or not maintained

Paint

Presence of the following may indicate unacceptable property conditions:

- Chipped or peeling paint on interior or exterior of home and/or structures and improvements if home built before 1978
- Chipped or peeling paint on exterior surfaces if finish is unprotected (ie. Bare wood) if home built after 1978

Other

Presence of the following may indicate unacceptable property conditions:

- Missing or inoperable exterior doors
- Broken or missing stairs
- Absence of built-in appliances
- Absence of free-standing stove (Santa Ana HOC only)