



This FHA checklist is **not** all inclusive. For all HUD/FHA requirements, view the 4000.1 Handbook at www.HUD.gov.

FHA Appraisal Checklist

Property Address: _____
Time of day viewed: _____ Temperature/weather conditions: _____
Are there any site hazards and nuisances? _____
Storage tanks within 300'? _____ Overhead electric lines? _____
Gas/oil well within 75'? _____ Drainage, positive? _____
Standing water in yard? _____ Is the heat Electric or Oil? _____
Is the Furnace system operable? _____
If not, why? _____
If there is an oil bank, the location is where? _____
If there is a well, the location is where? _____
If there is a leach field, the location is where? _____
Well 10' from property line? _____ Is public water/sewage available? _____
Location of septic system: _____
Evidence of malfunction? _____
Is the road access public or private? _____
If private, what is the condition of road? _____
**If private, check for permanent easement and ask for maintenance agreement.*
Are there defective paint surfaces on exterior or outbuildings? _____ If so, where? _____
Are there any defective interior or exterior paint surfaces? _____ If so, where? _____
Is there peeling paint? _____ No peeling paint on homes with FHA financing.
Is the roof visible? _____
Is there any evidence of deterioration/leakage? _____
Are there any general exterior health and safety issues? _____
Are plumbing fixtures operable? _____ If not, why? _____
Is there low water pressure? _____
Appraiser is required to sample of electrical outlets and/or switches, are they operable? _____
What appliances are conveying with the home? _____
Are those appliances operable? _____
Is the attic accessible? _____ Where is the attic access? _____
Is the attic damp? _____ Is the attic ventilated? _____
Do all bedrooms have egress to exterior? _____ Do the windows open and close correctly? _____
Is there evidence of wood destroying insects or wood rot? _____
If there is a crawl space, is it accessible? _____
If there is an attic, is it accessible? _____
Are there any safety hazards? _____
If there is a garage door, is it operable? _____
Are there steps without handrails? _____
If it is a manufactured home, are the HUD label/compliance certificate(s) available to view? _____
If so, what is the data? _____
Are smoke detectors functioning? _____
Are all utilities on and functioning as designed? Including hot water? _____

Kimberly Bell, State Certified Real Estate Appraiser RD3617
124 North Nova Road, #125, Ormond Beach, Florida 32174

Tel: 386-212-8686 Fax: 1-877- 256-5596 Email: Info@AppraiserOnline.us

Making Real Estate Real Easy, Since 1991!