



FHA LOAN INSPECTION REQUIREMENTS

An FHA Loan can be the perfect solution for many borrowers, but there are several items that need to be avoided or repaired in order for a home to qualify for an FHA mortgage.

These issues, primarily safety concerns, are among the most common*:

- **Chipping and peeling paint**

If home is built before 1979, chipping or peeling paint must be removed and corrected. This includes siding, window sills, trim, soffits and fascia.

- **Utilities not in working order**

Water, electricity, etc. will be validated by appraiser.

- **Negative Grade (dirt slopes towards home rather than away)**

Dirt must have a slope away from the house around foundation, with proper grade to avoid water intrusion.

- **Vertical Cracks in foundation walls**

Structural inspection may be required

- **Shortage of smoke detectors**

Existing city code requirements must be met

- **Exposed wiring**

- **Broken Windows**

- **Missing Flooring**

- **Faulty railings on stairs**

Railings that are deemed inadequate (missing or unsafe) by the appraiser must be repaired or replaced

- **Unsafe decks**

Missing rails, rotting boards, etc. must be modified appropriately

- **Patio doors without decks must be permanently secured**

- **Wet basement**

- **Roof with curling shingles**

- **Well and septic must meet distance requirements and certification standards.**

Any Bad odors, pooling on the soil or spongy ground around the septic will need to be addressed

- **Attic must be accessible**

- **Nonfunctioning bathrooms**

*Any readily observable structural or safety items will need to be addressed as required by FHA. This list is not the full FHA requirements of 4150.2 - just the most common items.