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## **FHA MINIMUM PROPERTY REQUIREMENTS AND STANDARDS**

Cosmetic repairs are not required; however, they are considered in the overall condition rating and valuation of the property.

The physical conditions of existing building improvements is examined at the time of the appraisal to determine whether repairs, alterations or inspections are necessary to eliminate conditions threatening the physical security of the property.

### **REQUIRED REPAIRS ARE LIMITED TO NECESSARY REQUIREMENTS TO:**

- **Protect the health and safety of the occupants**
- **Protect the security of the property**
- **Correct physical deficiencies' or conditions affecting structural integrity**

A property with defective conditions is unacceptable until the defects or conditions have been remedied.

Defective conditions include:

- **Defective construction**
- **Other readily observable conditions that impair the safety, sanitation or structural soundness of the dwelling**

Typical conditions that would REQUIRE further inspection or testing by qualified individuals are:

- **Infestation – evidence of termites**
- **Inoperative or inadequate plumbing, heating or electrical systems**
- **Structural failure in framing members**
- **Leaking or worn-out roofs**
- **Cracked masonry or foundation damage**
- **Drainage problems**

**DURING INSPECTION, THE FOLLOWING ARE CHECKED:**

- **SOIL CONTAMINATION** (evidence of pools of liquid, pits, ponds, lagoons, stressed vegetation, stained soils or pavement, drums or odors.
- **GRADING AND DRAINAGE** (proper drainage control measures include gutters and downspouts OR appropriate grading or landscaping to divert the flow of water away from the foundation.
- **INDIVIDUAL WATER SUPPLY AND SWEAGE SYSTEMS** (are allowed but must be located for proper distance from home and each other.
- **PRIVATE ROAD ACCESS AND MAINTENANCE** (private streets must be protected by permanent recorded easements. Shared driveways must also meet these requirements.  
Each property must have vehicular or pedestrian access.

- **STRUCTURAL CONDITIONS**  
Foundation- (evidence of dampness or settlement)

Roofing- three layers are acceptable if no repairs are needed

Attic Space- (it is the seller's responsibility to provide clear access to the attic and crawlspace)

Attic space is checked for bare wires, defective support systems and an adequate amount of insulation.

Crawlspace are checked for any standing water, debris or evidence of structural defects. Rural Development loans require VAPOR BARRIER.

Heating- (all habitable rooms must have a heat source. Wood Stoves and Solar Systems as a primary heat source must have permanently installed conventional heating systems that can maintain at least 50 degrees Fahrenheit.

### **NOTABLE DEFICIENCIES'**

- **PEELING PAINT – (NO peeling paint for homes built prior to 1978)**
- **PLUMBING – ( no leaking faucets or pipes)**
- **WATER SUPPLY- (adequate supply of hot water with no major reduction during a flush of toilet)**
- **WATER HEATERS- (must be properly vented and equipped with pressure and temperature relief valves.)**
- **FLOORING – (must be solid. No soft areas of sub-flooring in baths especially near toilet)**
- **BROKEN WINDOWS – (No broken windows that have raised glass. They can be cracked. No blocked doors)**
- **MOLD OR MILDEW –(None can be present)**
- **EXTERIOR DOORS- (Must be rated for exterior use. No hollow wood doors.)**
- **ELECTRICAL – (All wall receptacles and switches must have covers.)**
- **LIGHT FIXTURES – (Must be firmly attached and in good operating condition.)**
- **HIGH VOLTAGE POWER LINES – (House must be 10' from power line easement.)**