

FHA PROPERTY CHECKLIST

The following items are commonly reviewed during an FHA appraisal. Requirements may vary based on property condition, location, and loan type.



Property Access & Structure

- Attic Access:** Must be accessible. If the attic is blocked, locked, or screwed shut, a re-inspection will be required.
- Crawl Space:** The homeowner is responsible for ensuring the crawl space is accessible for inspection.



Safety & Habitability

- Chipped or Peeling Paint:** Homes built in 1978 or earlier must have any chipped or peeling paint scraped and repainted.
- Smoke Detectors:** Required on every floor of the home and outside all separate sleeping areas.
- GFCI Outlets:** Required in bathrooms, near kitchen sinks, and other areas per local building codes (not FHA-specific).
- Electrical:** No exposed wiring or uncovered junction boxes.
- Handrails:** Required on stairways with three or more steps.
- Trip Hazards:** Cracked or uneven walkways, driveways, or poorly installed carpeting must be repaired.



Well & Septic Requirements*

- Well to Property Line:** 10 feet
- Septic Tank:** 50 feet
- Drain Field:** 100 feet (may be reduced to 75 feet if permitted by local authority)



Windows, Doors & Systems

- Windows & Doors:** Any broken windows or damaged doors must be repaired.
- Appliances:** Stove and refrigerator must be present and fully operational.
- Plumbing:** No leaking faucets; water pressure must be adequate.
- Roof:** Roof must have no more than three layers of shingles and a remaining life expectancy of at least three years (as determined by the appraiser's visual inspection).



USDA & VA Loan Additions

- Water Test:** Required if the property has a private water source. (VA & USDA)
- Termite Inspection:** Required for most properties. This cost may be paid by the buyer. (VA Loans)

Talk to a Texas Licensed Mortgage Professional

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Note: This checklist provides general guidance only. Requirements may vary based on property type, age, location, and lender overlays.



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