

How to prepare for an FHA APPRAISAL



Preparation of Property

- All utilities must be on. If the property is vacant and has been winterized the water valve must be in an "On" position in order for the appraiser to test at each faucet. If the water valve is shut off at the street or basement level the appraiser will not turn on.
- Access to the attic and/or crawl space. The requirement is "Head and Shoulder" access in order for the appraiser to view and take pictures of this physical space.
- Access to all interior rooms and/or units in the subject dwelling. Access including interior
- access to all out-buildings on the property. Out-buildings are defined as a standing structure located on property and detached from the subject property (i.e. shed, garage, barn, etc.)
- Well and Septic: Appraisers will try to determine the location of well and septic. If this information is not public record please provide a copy of any survey if one is on file.
- Well must be a minimum of 50 feet from septic tank, 100 feet from drainage (leech field) & a minimum of 10 feet from property line. As of October 2015 Full water purity test MUST be done (Nitrates, Nitrites, Ecoli, Coliform and Lead).
- Sump pump must have a cover.
- Hand railings will need to be in place at every stairwell.
- If any structural improvements have been done to the property, provide permits of work.

Common Repair Items

If any of these items are found they will need to be addressed

- Homes built prior to July 1978 may contain lead based paint. If the home has signs of peeling paint this is a mandatory repair. Scraped & repainted. Paint chips must be cleaned up and disposed of.
- Active interior leaks.
- Frayed or exposed wires.
- All rooms that are habitable must have the capability to be heated to a minimum temperature of 55 degrees.
- Broken windows.
- Structural issues/cracks in foundations
- Exposed exterior wood without painting, stain, siding, etc.

If access to the attic or crawl space is blocked the appraiser will not remove any obstacle blocking access. If the water is turned off at the street or basement level the appraiser will not turn this valve on. Both instances are items that should be prepared before the appraiser arrives. The appraiser will not assume responsibility, due to personal liability.

