

# Possible Appraisal Repair Items

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The following is a list of repairs that have been called for by appraisers on various homes\*. There is no published list of REQUIRED repairs. The decision is left up to the opinion of the appraiser if they feel it is a health and safety issue. Regardless of the loan type (conventional, FHA, Rural Development, or VA) these items may or may not be required. It should be noted that all utilities must typically be on at the time of inspection in order for the appraiser to inspect all the systems. Appraisers will not turn water lines on or flip breakers.

## **General Items**

Peeling Paint  
Unknown substance (mold)  
Broken or missing window  
Handrails  
Missing spindles  
Damaged/missing stairs  
Evidence of roof leaks  
Roof's with less than 3 yrs useful life  
Missing siding  
Missing doors  
Missing closets  
Missing trim  
Holes in Drywall  
Chimneys in need of repair  
Tubs that need re-glazed  
Adequate insulation in attic  
If no A/C – screens in windows  
If no A/C – windows must open & close

## **Structural**

Water in basement  
Foundation cracks  
Unlevel floors

## **Electrical**

Exposed wiring  
Junction box covers  
Outlet covers  
Switch covers  
Panel issues (must be sufficient for home)  
Missing light fixtures  
Garage door opener issues

## **Plumbing**

Hot water heater must work  
Indoor well (FHA)  
Leaking pipes  
Leaking sinks  
Missing toilets  
Water heater overflow pipe 6" from floor  
Distance from well & septic minimum 50 ft.  
Well/water test taken from 3<sup>rd</sup> party

## **HVAC**

Furnace must work  
Missing heat source  
Gas lines are capped

