

FHA Property Inspection Checklist

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☐ Property address: _____

☐ Time of day inspected: _____ ☐ Temperature/weather conditions: _____

☐ Site hazards and nuisances? _____ ☐ Gas wells, storage tanks within 300'? _____

☐ Drainage, positive? _____ ☐ Standing water in yard? _____

☐ Oil heat? _____ ☐ Location of tank: _____ ☐ Odors or stressed vegetation? _____

☐ Location of well: _____ ☐ Distance from septic tank: _____ ☐ Leach field? _____

☐ Well 10' from property line? _____ ☐ Is public water available? _____

☐ Location of septic system: _____ ☐ Evidence of malfunction? _____

☐ Access public or private? _____ ☐ If private, condition of road: _____

☐ Apparent easements or encroachments? _____

☐ Defective paint surfaces on exterior or outbuildings? _____ ☐ Locations: _____

☐ Roof visible? _____ ☐ Evidence of deterioration/leakage? _____

☐ General exterior health and safety issues? _____

☐ Furnace/AC system operated? _____ ☐ If not, why? _____

☐ All rooms receive heat? _____

☐ Plumbing fixtures operated? _____ ☐ Low pressure? _____

☐ Electrical outlets and/or switches operated? _____ ☐ Malfunctions? _____

☐ ATTIC: Accessible? Where? _____ ☐ Ventilated? _____ ☐ Damp? _____

☐ Bedrooms have egress to exterior? _____ ☐ Windows/doors operated? _____

☐ Defective interior paint surfaces? _____ ☐ Locations: _____

☐ BASEMENT: Damp? _____ ☐ Cracked walls? _____ ☐ Cracked floor? _____

☐ Basement finished rooms? _____ ☐ Windows/door in each? _____

☐ Evidence of destroying insects? _____ ☐ Wood rot? _____

☐ CRAWL SPACE: Accessible? _____ ☐ Ventilated? _____ ☐ 18" clearance? _____

☐ Interior safety hazards noted? _____ ☐ Garage doors operated? _____

☐ Steps without handrails? _____ ☐ Doors without stairs/landings? _____

☐ Manufactured housing: Are red HUD tags affixed? _____ ☐ Numbers: _____

☐ Compliance certificate in interior? _____ ☐ Location? _____ ☐ Numbers? _____

This checklist form is intended for educational and illustrative purposes only. It is recommended that each appraiser create their own checklist with questions about factors and issues that they regularly encounter in their market. No checklist can possibly cover all situations that an appraiser might encounter. This checklist is not intended as a substitute for a thorough understanding of the applicable HUD handbooks and Mortgagee Letters. Neither the course author nor McKissock LP assumes any liability or responsibility for appraisers who use this or similar checklists.