



FHA Appraisal Inspection Checklist

In Minnesota, FHA appraisers follow the HUD guidelines for minimum property standards. Homes must meet the following appraisal requirements, or be repaired to meet requirements, to be approved for an FHA loan.

Please note that Branch Property Investigations is hired to inspect the property and provide a subsequent written report but does not get involved in the lending process or provide specific feedback pertaining to the FHA checklist.

The following is a sample FHA Appraisal Inspection Checklist. Please check with your lender to confirm specific requirements.

- Must have an undamaged exterior, foundation, and roof
- Must have safe and reasonable property access
- Must not contain loose wiring and exposed electrical systems
- Must have all relevant utilities, including gas, electricity, water, and sewage functioning properly
- Must have a working, permanent heating system that can heat the property adequately
- Must have surfaces free of chipping or peeling lead-based paint
- Must have adequate access to attic spaces and natural ventilation in crawl spaces
- Must have access to potable water and sufficient drainage away from the home
- Must be free from pest or insect infestations
- Must not have interior and exterior health and safety hazards, such as no handrails on steep staircases
- Must have working appliances
- Must be a marketable property
- Any previous repairs and renovations done to the property must be reviewed to ensure that they adhere to compliance with codes and regulations.