

FHA Repair Requirements

These are the general requirements the appraiser is to note to make sure the property complies with FHA's Minimum Property Standards. FHA does not generally allow for repair escrows. All required repairs must be completed prior to close. Typical conditions that would require further inspection or testing by qualified individuals or entities are:

Infestation or evidence of termites - Pest Inspections are only necessary when there is evidence of decay, pest infestation, or suspicious damage or when it is customary to the area or required by state law.

Mechanical Systems – Utilities must be turned on during the property inspection, if not a re-inspection is required. Plumbing and electrical systems must be in proper working order. Inoperative or inadequate plumbing, heating or electrical systems, visible frayed wiring, or exposed wires in living areas or inadequate amperage for the property would require an inspection by a licensed electrical or plumbing contractor and repaired if recommended.

Foundation, Basement, Crawl space - Hairline step-cracks are common, however, horizontal cracks, bulging walls or separation of sill plate from top of foundation wall are critical and require inspection. Any evidence of dampness, pooling water or settlement, signs of past water problems which may include efflorescence, mold, mildew or stains on walls or mechanical equipment, requires an inspection by a licensed contractor in the specific field of expertise.

Roofing - Roof coverings, roof drainage systems, flashing, skylights, and chimneys will be checked for evidence of leakage or abnormal condensation on building components. Evidence of deterioration of roofing materials (missing tiles, shingles, flashing) or roofing materials that are worn, cupped, or curled usually requires an inspection by a licensed roofing contractor.

Grading and Drainage - If the grading does not provide positive drainage from the improvements or if there is evidence of grading and drainage problems, repairs could be required. Proper drainage control measures may include gutters and downspouts or appropriate grading or landscaping to divert the flow of water away from the foundation

Lead Based Paint Hazards - For any home built prior to 1978, check for evidence of defective paint on interior and exterior surfaces including: peeling, scaling or chipping. The area must be scraped or sanded and painting.

Attic – insulation, deficient materials, leaks or readily observable evidence of significant water damage, structural problems, previous fire damage, FRT sheathing, exposed and frayed wiring and adequate ventilation by vent, fan or window are subject to inspection.

Crawl Space - Access to the space should be clear. The crawl space must have adequate access (minimum entry of the head and shoulders). Distance from the bottom of floor joists to ground should be adequate for maintenance and repair. The support beams should be intact and of structural soundness.

Examples of minor property conditions that no longer require automatic repair for existing properties include, but are not limited to:

- * Missing handrails
- * Cracked or damaged exit doors that are otherwise operable
- * Cracked window glass
- * Defective paint surfaces in homes constructed after 1978
- * Minor plumbing leaks (such as leaky faucets)
- * Defective floor finish or covering (worn through the finish, badly soiled carpeting)
- * Evidence of previous (non-active) Wood Destroying Insect/Organism damage where there is no evidence of unrepaired structural damage
- * Rotten or worn out counter tops
- * Damaged plaster, sheetrock or other wall and ceiling materials in homes constructed after 1978
- * Poor workmanship
- * Trip hazards (cracked or partially heaving sidewalks, poorly installed carpeting)
- * Crawl space with debris and trash
- * Lack of an all weather driveway surface