

Government Checklist

FHA, VA, and Rural Development Financing

This checklist is designed to assist you in identifying potential repairs associated with government financing. Government financing is available for properties that meet minimum health and safety requirements.

Once an appraisal is ordered on a property, it will be paid for by you. If the property is deemed to not meet the minimum standards set by the department of Housing and Urban Development (HUD), financing may not be allowable for this property. You will not be refunded for your home inspection or your appraisal fees.

This checklist is a valuable tool in identifying these potential concerns upfront, and will assist in the decision making process and negotiations of a potential property. Oftentimes, the seller of a property is unaware of issues that will stop the financing of the home.

By being aware of what an appraiser will be looking for, you may save hundreds or thousands of dollars on a purchase.





Victor Bals Loan Officer
NMLS:162273



Identify
Room/s

Potential Issues, Repairs or Improvements

Ceilings / Interior Walls

Large holes		
Cracks that allow drafts		
Severe bulging		
Loose or falling material		
Paint-no severe peeling/chipped		

Floors

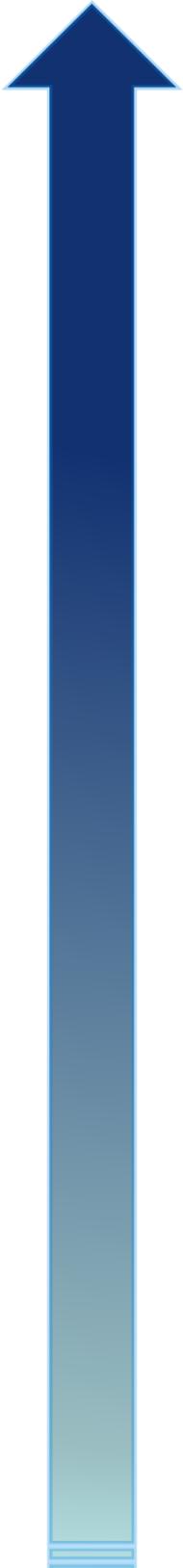
Large holes		
Cracks		
Missing or warped floorboards		
Laminate peeling		
Items causing a trip hazard		

Windows

At least 1 window in living room		
1 window in every room used for sleeping		
Window has broken or missing panes		
Window - does not shut		
Window - Excessive air filtration		
Windows that open-must have screens		
Security. All windows and doors accessible from outside must have operational locks		

Electrical

Living Room-at least 2 electrical outlets or 1 outlet and a permanent overhead fixture		
Kitchen- 2 outlets and 1 overhead fixture		
Bath- least one overhead or wall fixture		
Broken or frayed wire		
Loose supported light fixtures		
Missing cover plates, switches or outlets		





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**Identify
Room/s**

Potential Issues, Repairs or Improvements

Kitchen

Space for food storage

Food preparation area

Running Hot & Cold Water

(Buyer can supply) Operational Fridge

(Buyer can supply) Range with operational oven

Bathrooms

Window that opens or exhaust vent

A flush toilet properly working

Tub or shower with working hot /cold water

Sink with hot /cold running water

Mechanical systems

Pipes plumbing - in good condition

Leaks

Discolored water

Running adequate heating

Exterior

Roof- no leaks

Gutters / downspouts: securely fastened

Structurally sound foundation

Secure handrails on stairs, balcony, decks, porches more than 30 inches above ground

No severe peeling or cracking paint

Chimneys- no serious leaning or defects

Health and Safety

At least 2 exits from the building

No Trash/garbage, inside or outside unit

No sign of infestation

No exhaust fumes, sewer gas or air pollution

Interior stairs railings - working condition

Stairway must be safely lighted

