

# Government Financing Appraisal Checklist

## FHA - VA - Rural Development

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.

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 potential concerns, and assist in the decision making process. Oftentimes, the seller of a property is unaware of issues that will stop the financing of the home.

**TOLL FREE (833) TIME TO BUY**

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**EQUAL HOUSING LENDER**

Company NMLS: 130672  
Loan Officer NMLS: 162273

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	Identify Room/s	Potential Issues, Repairs or Improvements
<b>Ceilings / Interior Walls</b>		
Large holes		
Cracks that allow drafts		
Severe bulging		
Loose or falling material		
Paint-no severe peeling/chipped		
<b>Floors</b>		
Large holes		
Cracks		
Missing or warped floorboards		
Laminate peeling		
Items causing a trip hazard		
<b>Windows</b>		
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		
<b>Electrical</b>		
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
<b>Kitchen</b>		
Space for food storage		
Food preparation area		
Running Hot & Cold Water		
(Buyer can supply) Operational Fridge		
(Buyer can supply) Range with operational oven		
<b>Bathrooms</b>		
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		
<b>Mechanical Systems</b>		
Pipes plumbing - in good condition		
Leaks		
Discolored water		
Running adequate heating		
<b>Exterior</b>		
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		
<b>Health and Safety</b>		
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		

