

DirectMortgageLoans[®]

FHA INSPECTION Checklist

Hazards

- Sink holes
- Oil or gas wells excessive noise
- Heavy traffic area
- Within airport zone
- Gas line distance
- Hazardous smoke or odors
- Hazardous to floods



Contamination

- On-site septic system failure
- Proximity to hazardous landfills
- Leaks, ponds, stains and odors
- Water and sewage
- Proper water drainage
- Public access to water supply
- Public access to sewer system
- Oil Tanks: Signs of leakage if buried or in basement



Structure Condition

- Termite infestation
- Floor cracks, leaks or rodent marks
- Structure damage: cracks or water
- Sealed and ventilated attic
- Accessible and sealed basement
- Roofing damage: holes, leaks or peeling.



Mechanical Systems

- Heating system: irregular smell or smoke
- Central air: irregular smell, noise or smoke
- Electrical wiring: sparks, smoke, or visible wires
- Functional plumbing: toilets, faucets and showers
- Running water: hot access, good pressure and leaks



Health and Safety

- Broken windows, stairs or doors
- Blocked entrances and exits
- Functional garage door
- Defective or peeling/chipping paint for properties built prior to 1978
- Evidence of mold
- Missing Handrails that could pose a threat to safety



Condominiums

- Approved by FHA
- Meets owner/occupancy standards
- Meets complete standards

