

FHA Home Inspection Checklist & Guidelines

This checklist was compiled as help for investors to ensure that they are renovating properties to FHA Standards to ensure that the buyers of their finished rehab projects will qualify for financing. While this does not guarantee that the property will pass inspection and qualify it is a great example of all the areas you should address prior to putting your house up for sale on the open market.

Site Hazards and Nuisances

Presence of the following may indicate unacceptable property conditions:

- Sinkholes
- Active or planned gas-drilling within 300 feet
- 75 feet of operating oil/gas well with no visible mitigation measures
- Abandoned oil or gas well within 10 feet
- Slush pits
- Excessive noise or hazard from heavy traffic area
- Dwelling or improvements within 10 feet of easement for high-pressure gas/petroleum line
- Dwelling or improvements within fall distance for overhead towers (high-voltage, radio/TV, cell phone, etc.)
- Excessive smoke, fumes, offensive noises or odors
- Stationary storage tanks with more than 1000 gallons of flammable or explosive material

Soil Contamination

Presences of the following may indicate unacceptable property condition:

- Surface evidence of underground storage tank
- Proximity to dumps, landfills, industrial sites that could contain hazardous materials
- Presence of pools of liquid, pits, ponds, lagoons, stained soils or pavement

Grading and Drainage

Presence of the following may indicate unacceptable property conditions:

- Grading does not provide drainage away from structures
- Standing water near structures

Individual Water and Sewage Systems

Presence of the following may indicate unacceptable property conditions:

- Private sewage system shows evidence of system failure
- Separation between well and septic drain field less than 100 ft (75 ft may be acceptable if local authorities allow)
- Separation between well and property line is less than 10 ft (if local authority requires greater distance that requirement must be met)
- Property lacks connection to public water (Lender/jurisdiction may require water test and connection to public water if feasible)

Wood Destroying Insects

Presence of the following may indicate unacceptable property conditions:

- Structure is ground level and wood is touching ground
- House or other structure show obvious evidence of infestation
- Local jurisdiction requires inspection
- Inspection is customary to the area