

# Preparing a home for an FHA appraisal:

## Preparation of Property

1. All utilities must be on. If the property is vacant and has been winterized the water valve must be in an "On" position in order for the appraiser to test at each faucet. If the water valve is shut off at street or basement level the appraiser will not turn on.
2. Access to attic and or crawl space. The requirement is "Head and Shoulder" access in order for the appraiser to view and take pictures of this physical space.
3. Access to all interior rooms and or units in the subject dwelling.
4. Access including interior access to all out-buildings on the property. Out-buildings is defined as a standing structure located on property and detached from the subject property (i.e. shed, garage, barn, etc.)
5. Well and Septic: Appraisers will try to determine the location of well and septic. If this information is not public record please provide a copy of any survey if one is on file.
6. If any structural improvements have been done to the property provide permits of work.

*If access to attic or crawl space is blocked the appraiser will not remove any obstacle blocking access. If water is turned off at street or basement level the appraiser will not turn this valve on. Both instances are items that should be prepared before the appraiser arrives. The appraiser will not assume responsibility in doing, due to personal liability.*

## Common Repair Items If Found Will Need to Be Addressed

1. Homes built prior to July 1978 may contain lead based paint. If the home has signs of peeling paint, this is a mandatory repair.
2. Active interior leaks
3. Frayed or exposed wires
4. All rooms that are habitable must have the capability to be heated to a minimum temperature of 55
5. Broken windows
6. Structural issues / Cracks in Foundations
7. Exposed exterior wood without painting, stain, siding, etc.
8. Release valves on hot water tanks
9. Roof condition- appraiser may ask for a roofing certification to specify remaining life of the roof
10. Railings must be present on all stairs

*If any of the above items are discovered during an initial appraisal inspection it may cause the need for a second or final inspection to finalize the loan process.*