

# 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.



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

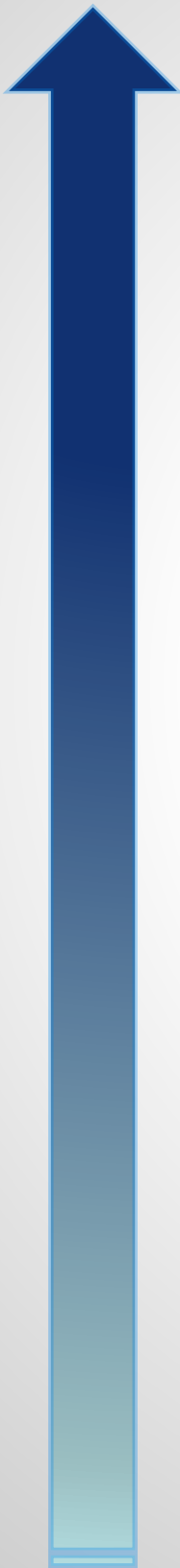
Kitchen- 2 outlets and 1 overhead fixture

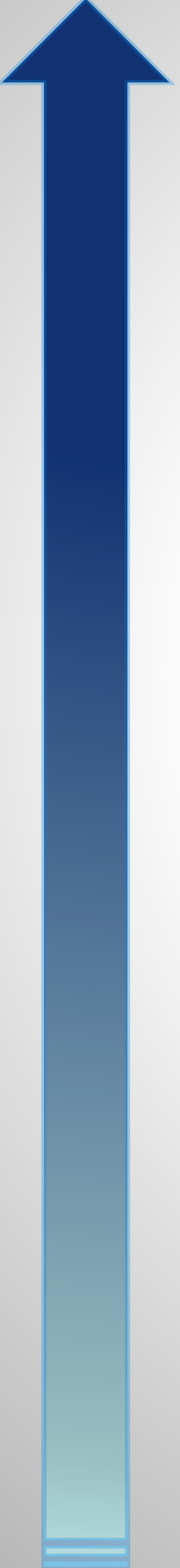
Bath- least one overhead or wall fixture

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
<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		