



COMMON FHA REPAIRS CHECKLIST

To avoid any delay with closings, final inspections and/or any costs associated with it, please review our list that are the most common items noted by appraisers during FHA visual observation. The items listed are the most common items, however some lenders/clients or certain city codes may supersede FHA guidelines which may require additional items to be satisfied. It is always recommended to visit FHA handbook for full details or contact FHA at 800-225-5342 if any other clarification is needed.

ITEMS	YES	NO (Please complete prior to inspection)
Carbon monoxide: Installed on all levels of the property. On both levels if the home is split level floor plan. If the floor only consists of a garage, then it will not be required for that floor only.		
Smoke detectors: Must be installed in all bedrooms, central hallway, and central living/family room.		
Water heater: Must be double strapped. Has a pressure valve with downward facing pipe.		
Utilities: Must be on and functioning as well all mechanical systems associated with it.		
Heating: All properties must have heat source that is permanently affixed, vented to the outside, and continuously fueled, which adequately heats the entire dwelling. Anything less must be documented as acceptable heat source per area standards. A property with no heating system, where the only source of heat are items such as a space heater, fireplace, wood-burning stove, solar panels, or windmill is not acceptable.		
Paint: Any chipping or peeling paint in or around the subject property must be scraped and re-painted, with evidence of paint chips and dust removed entirely from the premises.		
Security Bars: Bedrooms with security bars must have release latches unless there is another window present inside the bedroom without bars and with egress.		
Garage conversion: The conversion must be done in workmanlike manner with no health and safety issues with adequate heating and should be acceptable by the local authorities / zoning. If the subject is a multi family home and the garage conversion results in another illegal unit, the property will be ineligible due to illegal zoning.		
Addition: Must be done in workmanlike manner with no health and safety issues. Keeping with the same design and quality of construction of the original building and must have adequate heating if habitable space.		
Accessibility: All rooms must have adequate access from the interior of the main dwelling.		
Roof: No missing/loose tiles or shingles. Ceiling water stains may require a roof certification and/or inspection.		
Cabinets/Appliances: No water leak(s)/stains/mold visible and all built in cabinets and appliances should be installed and in working order.		
Fire rated door: Fire rated door is the door leading from the main dwelling to the garage and must have a self closing hinge. No pet doors installed on the fire rated door.		
Septic/Well: The septic should be typical to the direct area and all in working order. Shared well: Need signed agreement between all parties. Distance: 10 feet from the property line. 50 feet from the septic tank. 100 feet from the septic tank drain field, but this may be reduced to 75 feet if allowed by local authority. Domestic well: 75 feet of separation.		
Other safety issues: No tripping material or any structural/foundation issues that may cause a tripping hazard.		

To avoid any delay in the closing. To avoid a final inspection and any costs associated with it. The below list is the most common items noted by appraisers during the FHA observation. Items listed are the most common items. It is always recommended to visit FHA handbook for full details or contact FHA at 800-225-5342

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