

# Pre-Appraisal Home Inspection

*Your Guide to Prevent Issues before Appraisal...Don't Let Your Deal Blow Up!*

The following list is meant to be a tool to help you anticipate potential issues with a home. The appraiser's presentation of the home will dictate how these issues are going to be dealt with.

Lenders require the appraisal to rate the following items as Average or better condition: Exterior walls, roof, gutter, windows, floors, interior walls, trim, and bath floor. This is going to address issues like holes in walls, ripped carpet, etc. Ask yourself if these areas are in average or better condition.

## Conventional and FHA loans:

1. **For Homes built before 1978-** Chipped and peeling paint must be scraped and repainted with a non-lead based paint. Exterior Only
2. **Bare Wood-** All bare wood needs to be primed or painted with a non-lead based paint. Exterior Only
3. **Cooking Source-** FHA requires at least 1 cooking source. Conventional may require a cooking source. If the other appliances are not working, it may be stated in the appraisal and the lender may require them to be repaired.
4. **Heat and Air Conditioning-** The heater must turn on and work. You do not need air conditioning, but if the home has it and it is not working they may require it to be fixed.
5. **Stove/Oven-** If the stove is built into the counter top you need to have one. If the oven/stove is the slide in style, you do not need to have it.
6. **Roof Shingles-** The appraiser will visually inspect the roof and it must appear to be water tight. If shingles are missing they will need to be replaced.
7. **Bars on Windows-** If there are bars on the windows you must be able to open them from the inside. Windows must open in the bedrooms and living room. Front door and rear exit door must open, close, and lock.
8. **Foundation-** Any major cracks must be reported to an inspector.
9. **Swimming Pool-** The pool must be filled with clear water. The same applies for a spa unless it is going to be removed.
10. **Lighting-** Must Work
11. **Flooring-** Needs to be average condition or better. This means stained or ripped carpet will potentially be a problem because this would not be average+ condition.

12. **Walls**- Holes may be an issue

13. **Water Damage**- If any water damage is found, it must be noted and a picture should be taken. This is a big item so check for water damage.

14. **Kitchen Cabinets/Counter Tops**- Must have cabinets and counter tops. Usually we will not need the upper cabinets as long as there is not a lot damage where the cabinets were

15. **Bathrooms**- Must be in working order

16. **Doors**- should be on hinges

17. **Hot Water Heater Straps**- Need 2 acceptable hot water heater straps.

**For FHA Loans**-The appraiser must test all the systems in the home, including lighting, heating and air, gas, water, and windows. These systems must work properly.

**Cooking Source**- FHA always requires 1 cooking source.

**Fence**- Must be standing

**Water**- Run all water in the baths and flush the toilet to check for adequate water pressure. Also check for leaks under the sinks. If there are leaks, they must be fixed. Leaky sinks are a big issue, as they can be a sign of water damages. Look

**Holes**- No holes in the floor or walls to the exterior.

**Crawl and Attic Space**- You must look in the crawl space and attic space up to your waist and report and findings that look suspicious.

**All Light Bulbs**- should be working

**Smoke Detector with Carbon Monoxide Alert**- Must be installed at time of appraisal inspection! Plus, one on each floor and in each sleeping area.