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FHA Repairs (most common)

(Updated January 1, 2012)

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FHA Approved since 1999

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(Taken directly from HUD Manual 4150.2- refer to the manual in its entirety for specific details)

Required Repairs: Required repairs are limited to those repairs necessary to preserve the continued marketability of the property and to protect the health and safety of the occupants, A.K.A. the three S's:

- **Safety:** protect the health and safety of the occupants
- **Security:** protect the security of the property (security for the FHA insured mortgage)
- **Soundness:** correct physical deficiencies or conditions affecting structural integrity

The following is a list of the most common repairs required for FHA financing.

This list is meant to be a preliminary guideline, and is not intended to be comprehensive, or all-inclusive.

UTILITIES (all systems must be tested and functioning)-

- ☐ Electricity is on
- ☐ Water is on
- ☐ Gas is on (propane included)

WATER HEATER

- ☐ Turned on and functioning
- ☐ Adequate gas exhaust ventilation
- ☐ Seismic (earthquake) straps properly installed
- ☐ PRV (pressure relief valve) installed
- ☐ 3/4" copper PRV overflow pipe properly installed

HEATING & COOLING UNITS

- ☐ Must be in place AND in working order

KITCHEN APPLIANCES (functional)-

- ☐ Range/oven is required (only IF a built-in unit)
- ☐ (Free standing/Slide-in units NOT Required)
- ☐ Dishwasher is required (only IF a built-in unit)

PAINT

- ☐ Correct chipping or peeling paint (pre-1978)
- ☐ No Bare Wood (must be sealed- paint or sealant)

ELECTRICAL WIRING (adequate & not exposed)

- ☐ Adequate GFCI (Ground Fault Circuit Interrupter) outlets (in wet locations- bathrooms, kitchens, laundry rooms and outdoors)
- ☐ Main electrical panel (exterior & interior covers)
- ☐ Plug/switch covers must be installed
- ☐ Fixture sockets must be covered
- ☐ No exposed wiring (or romex) below 8 feet in garage

PLUMBING

- ☐ Adequate hot water
- ☐ Adequate water flow in all faucets and toilets

FIREWALL (no breaches)

- ☐ Fire door with an automatic closing mechanism (Must close & latch automatically)
- ☐ No holes in wall, fire door, or finished garage ceiling (Including animal doors or missing handles)

WINDOWS

- ☐ Replace broken window panes (cracked OK)
- ☐ Windows must open adequately
- ☐ Security Bars- (Must have one quick release per room)

POOL/SPA

- ☐ Must be filled with clean water
- ☐ Filter must be functional (heater need not work)

MISCELLANEOUS ITEMS (requiring repair or action)

- ☐ Floor coverings (no bare concrete)
- ☐ Roof covering (roof certification needed if excessively worn OR missing shingles)
- ☐ Signs of water leaks (stains) on ceiling
- ☐ Trash & debris must be removed
- ☐ Exposed metal support brackets in patio (cover)
- ☐ Standing water (potential health risk)
- ☐ Very green (lush) area in yard (possible septic leak?)
- ☐ Adequate Smoke & Carbon Monoxide detectors
- ☐ Garage door opener (IF there is one, it must be working, and properly adjusted)

ANY OTHER CONDITIONS which are a risk to The Health and Safety of the occupants- "MUST BE CORRECTED".

For additional information, and a more comprehensive description of the Minimum Property Standards (MPS) for HUD (FHA) Insured Financing, refer to the HUD website as follows.

1) Go to- "www.hud.gov"
2) Click- "A-Z Index" (upper right corner)
3) Click- "Appraisals" (in alphabetical list)
4) Click- "Repair conditions 1-22"
5) Then- " SURF AROUND"!