



FHA Inspection Requirements

An FHA loan can be the perfect solution for many borrowers, but there are several items that need to be avoided or repaired in order for a home to qualify for an FHA mortgage. These issues, primarily safety concerns, are among the most common*:

✓ **Chipping and peeling paint**

If home is built before 1979, chipping or peeling paint must be removed and corrected. This includes siding, window sills, trim, soffits, fascia, and any painted trim on the property – outbuildings, sheds, play sets, etc.

✓ **Utilities not in working order**

Water, electricity, etc. will be validated by appraiser

✓ **Negative Grade** (dirt sloping towards the home rather than away)

Dirt must have a slope away from the house around foundation, with proper grade, to avoid water intrusion

✓ **Vertical cracks in foundation walls**

Structural inspection may be required

✓ **Exposed wiring**

✓ **Shortage of smoke detectors**

Existing city code requirements must be met

✓ **Broken windows**

✓ **Missing flooring**

✓ **Nonfunctioning bathrooms**

✓ **Faulty railings on stairs**

Railings that are deemed inadequate (missing or unsafe) by the appraiser must be repaired or replaced

✓ **Unsafe decks**

Missing rails, rotting boards, etc. must be modified appropriately

✓ **Patio doors without decks must be permanently secured**

✓ **Wet basement**

✓ **Roof with curling shingles**

✓ **Well and septic must meet distance requirements and certification standards.**

Any bad odors, pooling on the soil or spongy ground around the septic will need to be addressed

✓ **Attic must be accessible**

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*Any readily observable structural or safety items will need to be addressed as required by FHA. This list is not the full FHA requirements of 4150.2 - just the most common items.



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