



FHA Repairs (most common)

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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 GFI plugs (1 per circuit near water)
- 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

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 on ceiling
- Trash & debris must be removed
- Exposed metal support brackets in patio
- Standing water- not OK
- Very green (lush) area in yard (possible septic leak?)
- Inadequate smoke alarms
- 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

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” (upper right corner)
- 3) Click- “Appraisals” (in alphabetical list)
- 4) Click- “Repair conditions 1-22”
- 5) Then- SURF AROUND!