

# FHA Property Observation Checklist

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- Property address: \_\_\_\_\_
- Time of day viewed: \_\_\_\_\_  Temperature/weather conditions: \_\_\_\_\_
- Site hazards and nuisances? \_\_\_\_\_  Storage tanks within 300'? \_\_\_\_\_
- Overhead electric lines? \_\_\_\_\_  Gas/oil well within 75'? \_\_\_\_\_
- Drainage, positive? \_\_\_\_\_  Standing water in yard? \_\_\_\_\_
- Oil heat? \_\_\_\_\_  Location of tank: \_\_\_\_\_  Odors or stressed vegetation? \_\_\_\_\_
- Location of well: \_\_\_\_\_  Distance from septic tank: \_\_\_\_\_  Leach field? \_\_\_\_\_
- Well 10' from property line? \_\_\_\_\_  Is public water/sewage available? \_\_\_\_\_
- Location of septic system: \_\_\_\_\_  Evidence of malfunction? \_\_\_\_\_
- Access public or private? \_\_\_\_\_  If private, condition of road: \_\_\_\_\_  
*\*If private, check for permanent easement and ask for maintenance agreement.*
- Apparent easements or encroachments? \_\_\_\_\_
- Defective paint surfaces on exterior or outbuildings? \_\_\_\_\_  Locations: \_\_\_\_\_
- Roof visible? \_\_\_\_\_  Evidence of deterioration/leakage? \_\_\_\_\_
- General exterior health and safety issues? \_\_\_\_\_
- Furnace/AC system operated? \_\_\_\_\_  If not, why? \_\_\_\_\_
- Plumbing fixtures operated? \_\_\_\_\_  Low pressure? \_\_\_\_\_
- Sample of electrical outlets and/or switches operated? \_\_\_\_\_  Malfunctions? \_\_\_\_\_
- ATTIC: Accessible? Where? \_\_\_\_\_  Ventilated? \_\_\_\_\_  Damp? \_\_\_\_\_
- Bedrooms have egress to exterior? \_\_\_\_\_  Sample of windows/doors operated? \_\_\_\_\_
- Defective interior paint surfaces? \_\_\_\_\_  Locations: \_\_\_\_\_
- BASEMENT: Damp? \_\_\_\_\_  Cracked walls? \_\_\_\_\_  Cracked floor? \_\_\_\_\_
- Evidence of destroying insects? \_\_\_\_\_  Wood rot? \_\_\_\_\_
- Crawl space: Accessible? \_\_\_\_\_  Ventilated? \_\_\_\_\_  Clearance/debris/dampness? \_\_\_\_\_
- Indoor safety hazards noted? \_\_\_\_\_  Garage doors operated? \_\_\_\_\_
- Steps without handrails? \_\_\_\_\_  Doors without stairs/landings? \_\_\_\_\_
- Manufactured housing – are red HUD labels affixed? \_\_\_\_\_  Numbers: \_\_\_\_\_
- Compliance certificate in interior? \_\_\_\_\_  Location: \_\_\_\_\_  Numbers: \_\_\_\_\_

*This checklist form is intended for educational and illustrative purposes only. It is recommended that each appraiser create their own checklist with questions about factors and issues that they regularly encounter in their market. No checklist can possibly cover all situations that an appraiser might encounter. This checklist is not intended as a substitute for a thorough understanding of the applicable HUD handbooks and Mortgage Letters. Neither the course author nor McKissock LLC assumes any liability or responsibility for appraisers who use this or similar checklists.*