



203(K) checklist

When making your list of desired improvements to your home there are some additional items you may overlook or think are too minor to add to the work. These are items that the appraiser will be looking for to make sure the property meets HUD minimum property standards and will require to be included in the improvements. While this list may not be all inclusive, looking for these items now may help reduce the extra time and effort to get additional bids after the appraisal has been received.

- Peeling or chipping paint
- Any signs of mold or mildew
- All windows freely open and close
- Missing electrical fixtures, switches/outlets and switch/outlet plates
- Missing flooring, including missing tiles.
- Flooring that is in disrepair or heavily soiled
- Handrails if there are more than three steps
- Approximate remaining life of the roof (there should be at 2 least years)
- Hot water heater - with relief valve to the floor
- Water stains on walls and ceilings
- Well/septic – separate inspection- highly recommended.
- Missing bathroom fixtures and/or cabinet doors
- Foundation issues– if present, you will need to use the 203k Standard renovation program
- Missing/non-functioning gutters and/or downspouts
- Missing screens on windows
- Missing kitchen fixtures and/or cabinets
- Damage to the exterior of home including soffit, fascia and siding
- Utilities should be turned on and checked for operation
- Adequate caulking and weather stripping on doors and window
- Missing built-in appliances
- Dampness or water in basement
- Signs of termite damage
- Exposed wiring
- Missing door knobs