

ITEMS THAT MAY CAUSE AN APPRAISAL TO BE LABELED 'SUBJECT TO'

Issues with the items below are ones that an Appraiser is likely to cite as being in violation of HUD/FHA minimum property standards. In general they will have to be cured by the seller prior to close or included as part of a renovation mortgage.

- Peeling or chipping paint
- Any sign 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
- Handrails, if there are more than three steps
- Approximate remaining life of the roof (there should be at least two years)
- Water stains on walls and ceilings
- Missing bathroom fixtures and/or cabinet doors
- Signs of termite damage
- Missing screens on windows
- Missing door knobs
- Missing kitchen fixtures and/or cabinets
- Bare light bulb in closet

- Exposed wiring
- Missing gutters
- Damage to the exterior of home including soffits, fascia and siding
- Utilities must be turned on and checked for operation
- Adequate caulking and weather stripping on doors and windows
- Missing built-in appliances
- Dampness or water in basement
- Hot water heater – make sure it has a relief valve and proper exhaust
- Well septic system – does the inspection report state needed repair?
- Cracks in foundation – if cracks are present, you will need to use a different renovation program instead of the Streamline 203K
- Broken garage door safety light

Note: This is not a complete list of FHA/HUD minimum property standards. These are the most commonly missed repairs.



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