

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.