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**SafetyCulture**



## Title Page

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Lender / Bank

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Borrower Name

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Location



Conducted on



Inspector Name

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## Property photos

Front



Sides



Back



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## Location Hazards

Subsidence/Sink holes

Yes  No

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Operating oil or gas wells within 300 feet of existing construction (Includes gasoline stations within 300 feet of home; however, it would not necessarily render the property unacceptable.)

Yes  No

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Operating oil or gas wells with 75 feet of new construction

Yes  No

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Abandoned oil or gas wells within 10 feet of new/existing

Yes  No

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Readily observable evidence of slush pits

Yes  No

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Excessive noise or hazard from heavy traffic area

Yes  No

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New/proposed construction in airport clear zone

Yes  No

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High-pressure gas or petroleum lines within engineering 10 feet or property

Yes  No

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Overhead high voltage transmission lines within engineering (Designed) fall distance (Low voltage power lines may not pass directly over the primary living unit, including pools, on the property being insured by HUD)

Yes     No

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Excessive hazard from smoke, fumes, offensive noises or odors

Yes     No

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New/proposed construction in Special Flood Hazard Areas

Yes     No

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Stationary storage tanks with more than 1000 gallons of flammable or explosive material

Yes     No

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**Soil Contamination**

On-site septic system shows readily observable evidence of system failure (Visually inspect septic system and its surrounding area)

Yes     No

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Surface evidence of an Underground Storage Tank (UST)

Yes     No

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Proximity to dumps, landfills, industrial sites or hazardous materials

Yes     No

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Presence of pools of liquid, pits, ponds, lagoons, stressed vegetation, stained soils or pavement, drums or odor

Yes     No

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### **Grading and Drainage**

Grading does not provide positive drainage from structure (Proper drainage includes gutters and downspouts or appropriate grading or landscaping to divert the flow of water away from the foundation)

Yes     No

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Standing Water proximate to structure (Note any evidence of standing water near the house that indicates improper grading. Look for ponding of water in the yard that may enter the foundation)

Yes     No

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### **Well, Individual Water Supply and Septic**

Property lacks connection to public water (Lender will require water testing for "yes" response. – Determine whether connection to a public system is feasible)

Yes     No

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If a dug well serves the property – choose "Yes"

A well must be a minimum of 50 feet from a septic tank, 100 feet from the septic Tanks drainfield and a minimum of 10 feet from any property line.

NOTE: If the property is served by dug wells, springs, lakes, cisterns or rivers, it is INELIGIBLE.

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Property lacks connection to public/community sewer system (Note the sewage connection – Public/community or septic)

Yes     No

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Determine whether connection to a public system is feasible. If connection is feasible, hookup is MANDATORY. Report to the Lender where the sewer line is located, distance from house and feasibility.

NOTE: If house is vacant - require septic tank service and inspection.

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### **Wood Destroying Insects**

Structure and accessory buildings are ground level and/or wood is touching ground

Yes     No

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(If the structure is ground level or if the structure is wood and touches the ground, a termite inspection is required)

For condominiums, termite inspections are required for first floor units only.

(Inspection of the subject property include mud tunnels running from the ground up and the side of the house, swarms around wood structures and small piles of wings around windows. Look for excessive dampness or large areas where the vegetation is dead)

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The house and/or other structures within the legal boundaries of the property show obvious evidence of active termite infestation (Inspect all buildings/structures located on the subject site)

Yes     No

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### **Private Road Access and Maintenance**

Property inaccessible by foot or vehicle (All roads must have vehicular and pedestrian access)

Yes     No

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Property accessible only by private road or drive (REAC FAQ Note: The title search should reveal recorded easements. However, it is the DE underwriter's responsibility to determine if the title policy shows sufficient evidence of a permanent recorded easement)

Yes     No

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Property is not provided with an all-weather surface (gravel is acceptable) FHA Note. FHA defines all-weather surface as a road surface over which emergency vehicles can pass in all types of weather. Provide a detailed description of the roads condition.

Yes     No

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### **Structural Conditions**

Floor Support Systems:

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Significant Cracks (Examine the flooring/joists for any signs of water leakage or damage, holes, large cracks in concrete slabs, leakage and readily observable evidence of rodent or termite infestation/damage, temporary supports or jacks or piers)

Yes     No

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Evidence of water/leakage or damage

Yes     No

---

Rodent infestation

Yes     No

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Framing/Walls/Ceiling:

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Significant Cracks

Yes     No

---

Visible holes in exposed areas that could effect structure

Yes     No

---

Significant water damage

Yes     No

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Attic:

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Evidence of holes

Yes     No

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Support structure not intact or damaged

Yes     No

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Significant water damage visible from interior

Yes     No

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No ventilation by vent, fan or window

Yes     No

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REAC FAQ Note: The attic must be examined whether access is by pull-down stairway or scuttle. At a minimum head and shoulders entry. However, size and accessibility dictates the level of entry.

Enter the attic and observe the interior roofing for insulation. Deficient materials, leaks or readily observable evidence of significant water damage, structural problems, previous fire damage exposed or frayed wiring and adequate ventilation by vent, fan or windows.

NOTE ON INSULATION: Make every effort to determine if insulation is present and the type. Enter the R factor or show depth and location. This is required on the URAR under insulation.

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## Foundation

Foundation/Basement:

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Inadequate access (Examine the foundation/basement for inadequate access)

Yes     No

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Evidence of significant water damage (Examine the basement and crawl space for water damage)

Yes     No

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Significant cracks or erosion in exposed areas that could effect structural soundness (Examine the foundation for cracks, erosion and items, which could effect structural soundness)

Yes     No

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Crawl Space:

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Inadequate access (Examine the crawl space for inadequate access, distance from floor joists to ground, insulation, ventilation and any other structural problem)

Yes     No

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Space inadequate for maintenance and repair

Yes     No

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Support beams not intact

Yes     No

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Excessive dampness or ponding of water

Yes     No

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REAC FAQ Note: The minimum distance is 18 inches from the bottom of the joists. The appraiser will enter the crawl space (at a minimum entry of the head and shoulders) to observe conditions. The appraiser will examine the crawl space for inadequacies.

- There must be adequate access to the crawl space.
  - The floor joists must be sufficiently above ground level to provide access.
  - The crawl space must be clear of all debris and trash and must be properly vented.
  - The crawl space must not be excessively damp and must not have any water ponding.
  - If dampness is noted, a vapor barrier is required.
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## Roofing

Does not cover entire house (Note if the roof covers the entire home, if the roof has been repaired, or patched substantially, if material used on the roof was suitable for the subject property)

Yes     No

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Evidence of deterioration of roofing materials (Look for evidence of shingles curling up and breaking off). NOTE: An excellent tool for inspecting the roof is a pair of binoculars when observing the roof from the ground.

Yes     No

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Roof life is less than two years (HUD requires that the roof have at least 2 years remaining life) The condition must clearly state whether the roof is to be repaired or re-roofed. FHA will accept a maximum of 3 layers of existing roofing. If more than 2 layers of existing roofing, and repair is necessary, then all old roofing must be removed as part of the re-roofing.

Yes     No

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Holes

Yes     No

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Signs of leakage observable from the ground (Observe ceilings when inside the house. A stained or darkened ceiling inside the home is an indication that the roof is leaking. When inspecting the attic, look for leaking roof, and be observant around chimney flashing, pipe flashing and where guttering is backing up water)

Yes     No

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Flat Roof (All flat roofs require inspection)

Yes     No

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### **Mechanical Systems**

The Appraiser must examine ALL mechanical, plumbing, and electrical systems in the subject property to ensure that they are in proper working order. This examination entails turning on the applicable systems and observing their performance.

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Furnace/Heating System:

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Unit does not turn "On"

Yes     No

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Warm air is not emitted

Yes     No

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Unusual or irregular smell is emitted

Yes     No

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Smoke or irregular smell is emitted

Yes     No

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Unit shuts down prior to reaching desired temperature

Yes     No

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Significant holes or deterioration on the unit(s) (Determine if there is an installed heat or cool-air source in each room by using the system's normal operating controls)

Yes     No

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Air Conditioning (central):

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Unit does not turn "On"

Yes     No

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Cold air is not emitted

Yes     No

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Irregular noises are heard

Yes     No

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Smoke or irregular smell is emitted

Yes     No

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Unit shuts down prior to reaching desired temperature

Yes     No

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Significant holes or deterioration on the unit(s)

Yes     No

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Electrical System:

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Electrical switches do not turn "on" or "off"

Yes     No

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Outlets do not function (check representative sample)

Yes     No

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Presence of sparks or smoke from outlet(s)

Yes     No

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Exposed wiring visible in living areas

Yes     No

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Frayed wiring

Yes     No

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REAC FAQ Note: For multiple identical components such as windows and electrical outlets, one such component per room. For multiple identical exterior components, one such component on each side of the building.

Examine the electrical box to ensure that there are circuit breakers with no visible frayed wiring or exposed wires in living areas and that there is adequate amperage for the appliances present in the property.

If the appliances present at the time of the inspection do not appear to be reasonable (undersized), determine if there is adequate amperage to run "standard" appliances, as per municipal code. (Require an electrical inspection by a licensed electrician.)

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Plumbing System:

- Toilet
- 

Toilets do not function (Observe how quickly the water flushes from the toilet - if slow, check septic tank)

Yes     No

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Presence of leak(s)

Yes     No

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Flush toilets and turn on ALL faucets to determine that the plumbing is intact. Check immediate flooring around toilet - look for weakness in floor when applying weight directly to the floor.

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- Leaks:
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Structural damage under fixtures (Inspect plumbing under kitchen and bathroom sinks/lavatory)

Yes     No

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Puddles present

Yes     No

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- Sewer System:

Yes     No

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Observable surface evidence of malfunction (Check to see if toilet flush quickly and properly)

Yes     No

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• Sinks:

Yes     No

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Basin or pipes leak

Yes     No

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Water does not run

Yes     No

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• Water:

Yes     No

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Significant drop or limitation in pressure

Yes     No

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No hot water

Yes     No

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Turn on hot water to ensure that the hot water heater is operating appropriately.  
Turn on several cold water faucets in the house to check water pressure and flow.

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### **Other Health and Safety Deficiencies**

Multiple Broken windows (REAC FAQ Note: ALL broken windows should be repaired or replaced, as necessary even if there is only one broken window)

Yes     No

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Broken or missing exterior stairs (Look for broken or missing steps on stairs and steps to porch and decks - if broken or missing make a requirement for repair or replacement of the missing steps)

Yes     No

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Broken or missing exterior doors

Yes     No

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Inadequate/blocked entrances or exits (NOTE: All exterior doors should be operated to determine if they would open and close)

Yes     No

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Steps without handrails (REAC FAQ Note: When is a handrail necessary? "Usually three or more risers. However, if situation poses a safety issue for the occupants, a condition requirement should be made regardless of the number of risers.)

Yes     No

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The mechanical garage door does not reverse or stop when meeting reasonable resistance during closing

Yes     No

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Other health and/or safety deficiencies not mentioned above?<br>Please describe others and identify location of others not included in this or any categories.

Yes     No

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NOTE: Other health and safety items.

- Bedroom Egress: Occupants must be able to get outside the home if there is a fire. If an enclosed patio (solid walls) covers the bedroom window, it is possible that the bedroom won't qualify as a habitable bedroom.
  - All water heaters must have a non-adjustable temperature and pressure-relief valve. If the water heater is in the garage, it must comply with local building codes.
  - All non-conventional heating systems - space heaters and others - must comply with local jurisdictional guidelines. Heating must be adequate for healthful and comfortable living conditions.
  - The appraiser must operate a representative number of windows, interior doors, and all exterior and garage doors, as well as verify that the electric garage door operator will reverse or stop when met with resistance during closing.
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### **Lead Based Paint Hazard**

For any home built prior to 1978, check for evidence of defective paints surfaces, including: peeling, scaling or chipping pant. Both exterior and interior surfaces must be inspected.

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Evidence on interior

Yes     No

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Evidence on exterior

Yes     No

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Inspect the interior and exterior surfaces - walls, stairs, deck porch, railing, windows and doors - for defective (chipping, flaking or peeling). Exterior surfaces include those surfaces on fences, detached garages, storage sheds and other outbuildings and appurtenant structures.

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### **Condominiums and Planned Unit Developments (PUD)**

This project is not on FHA's approval list

Yes     No

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The property does not meet owner-occupancy standards

Yes  No

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This property does not meet completion standards

Yes  No

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- Verify that the CONDO/PUD approval number exists. (The Lender must supply the approval number on the appraisal). If the number is not supplied by lender mark the item "YES" and condition the appraisal on obtaining approval of the condominium or PUD.
  - If the project is not approved mark "YES" in "this project is not on FHA's approval list."
  - The project must be at least 51% owner-occupied.
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## Completion

Overall comment and other observations

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Other photos



Overall assessment of Health & Safety

PASS  NEEDS REPAIR  FAIL

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Inspector Name and Signature



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