

FHA Home Requirements Cheat Sheet

Heating & Electrical

- The fuse box must be free of exposed or frayed wires.
- Rooms must all have a heat source, except in cases of select cities with mild winters.
- Heating must meet any local requirements and be safe from hazards.

Roofing, Attics, and Crawl Spaces

- Roofs must keep moisture out of the building.
- Roofs must not consist of more than three layers of roof tiles.
- Roofs must be expected to last at least two more years.
- Roofs will be inspected from inside the attic space, if possible, by an appraiser for potential problems.
- Must have sufficient ventilation of attics and crawl spaces.
- Must be able to access attics and crawl spaces.

Water & Sewage

- Water heaters must meet local building standards.
- Property must have sufficient drainage away from the building's foundation.
- Must have adequate access to a water supply.
- Must have sufficient sewage disposal.
- Any septic systems, if present, must be in working condition.

General Condition of Home & Property

- Property must be safely accessible by vehicles and people from either public or private streets.
- Foundations must be in good condition.
- Electricity must be present and available for any lighting and electrical equipment.

Potential Hazards

- Mechanical systems must be protected from dangerous elements and be of a sturdy and sound quality.
- There should be no lead paint present anywhere in the home.
- Must not have evidence of any infestations.
- Must not have underground storage tanks.
- Soil must be free of contaminants.
- Broken glass, inaccessible doors, stairs without railings and broken windows must not be present in the home.
- There should not be any defective elements present. Any poor construction that results in leaks or property decay must be remedied before approval can occur.

