

USDA / VA / FHA Appraisal Requirements

For any **USDA**, **VA** or **FHA** financed loan the following will need to be repaired in order to avoid a re-inspection of the property:

Chipping or peeling paint - ANY chipping or peeling paint will need to be scraped and painted, no matter how minor it may be. Remember to remove the old paint chips that have fallen onto the ground and dispose of them properly.



Siding - ANY missing or cracked Siding, Fascia board, or Soffit Vents will need to be repaired or replaced.



Septic Marked - If the property has a septic/leach field, please make sure they are easily located by placing a stake in the ground next to the servicing spout. If the appraiser cannot locate the septic, they will need to come back to the property again or they may require a third party to do an inspection.



Well Marked - Same as the septic, please make sure the well is easily located by placing a stake next to the cap, to avoid a second trip for the appraiser or a third party inspection.



Water Stained Roof - Homes that have a water stain on the interior ceiling will most likely require a roof inspection to see if the roof has been repaired or what the cost of the repair will be.



Crawlspace - Please make sure there is an unsealed entry point for a crawlspace; the appraiser will need to take photos and describe the area in his or her report.



Attic - The appraiser will need to perform a "Head and Shoulders" inspection of the attic. Please make sure there is access and a Ladder available if need be for the inspection.



Railings - The appraiser is going to require that hand rails be installed on stairwells, even in the basement and entry points to the house. For decks and porches more than a 1 foot drop off or anything with 3 or more steps, railings will need to be installed. Some appraisers will also state that the stairs need vertical safety rails installed.

