

## EXISTING HOME OBSERVATION CHECKLIST

Single Family, 502, 504, and HPG Housing Inspections

\* This form is an optional supplement until inspectors become familiar with expected standards. \*

### 1. Rural Development Regulations Define An Acceptable Existing Dwelling As:

- a. Be structurally sound, functionally adequate, in good repair or placed in good repair with loan funds, [FmHA 1944.16(h)(1)]. Defective construction, poor workmanship, deteriorating conditions, evidence of continuing settlement, excessive dampness, leakage, decay, termites, or other conditions impairing the safety, sanitation or structural soundness of the dwelling shall render the property unacceptable until the defects or conditions have been remedied and the probability of further damage eliminated (HUD 4905.1, 2-8).
- b. Be consistent with program objectives to provide only housing that is modest in size, design and cost [FmHA 1944.16(h)(2)].
- c. Provide decent, safe and sanitary living conditions when improvements are completed [FmHA 1944.16(g)].
- d. Must meet the thermal requirements of FmHA Instruction 1924-A, Exhibit D, for existing houses.

### 2. Existing House Inspection in General Terms:

- a. Hazard Free: The property must be free of hazards which may adversely affect the health and safety of the occupants or the structural soundness of the improvements or which may impair the customary use and enjoyment of the property by the occupants (HUD 4905.1, 2-13).
- b. Required Repairs: The inspector shall identify health, safety, or major maintenance items as being required to be repaired or replaced. This also includes items that if not corrected would devalue, contribute to the escalation of decay, or reduce the full enjoyment and usefulness of the property (all items under 1. above).
- c. Recommended Repairs: These items are minor in nature and their lack of repair will not contribute to the deterioration or usefulness of the property. These items should be fully identified so as to inform the lender and the applicant of the recommended repairs. Loan funds may be used for financing these repairs.
- d. Repair Standards: If replacement or initial installation of an item is required, work must be in compliance with applicable codes and other more stringent laws, codes, or requirements from local authorities or servicing utilities.
- e. Pride of Ownership: Applicants seeking home ownership through USDA/Rural Development programs are generally financially limited and may not be able to afford a home that will require frequent maintenance or repairs or high utility bills. Help our applicants start out with a house that is energy efficient and in good repair and that they will feel proud to own and want to maintain. By ensuring that the home is in good repair, you will be helping to ensure that the lender for which you are performing this inspection will have a more satisfied and financially secure customer and in doing so will provide better security for the loan.
- f. Beyond Repair: If the residence requires numerous costly replacements, or major repair and replacements combined, it may not be advisable to proceed.

# Usda Home Inspection Guidelines

**Michael Brown**



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