The Realtor's Simple Guide to FHA, VA, and USDA Home Repairs

Government financed loans (VA, FHA, and USDA) are a popular loan option for many buyers in today's market. However, it is important to ensure that the home meets minimum standards. Requiring that the property meet minimum standards not only protects the borrower from being burdened with repair bills from the start, it also provides them with a safe and secure place to call home. This checklist serves as a guide when listing a home or writing an offer on a home for a Borrower moving forward with Government loan financing.

Please use this list to make note of any potential issues before they arise and keep it as a handy reference chart. It is always best to be proactive rather than reactive. Thank you for your continued support of our team and mortgage practice. We look forward to our continued relationship.

	FHA/VA/USDA STANDARD REPAIR ITEMS
	Missing floor covering, fixtures, outlet covers, and/or exterior siding
	Rotten wood
	Defective paint, chipping or peeling (non-negotiable - must be cured)
	Dysfunctional windows (not opening or closing, broken glass, etc.)
	No bars allowed on the windows without a safety latch to open
	Roof with less than 2 years remaining of economic life
	Roof with missing or damaged shingles
	Crawl space must be at least 18 inches
	No water or debris in the crawl space
	Attic must have insulation and access (if applicable)
	HVAC, plumbing, and electrical must function properly
	Electric garage door must have a reverse stop
	Garage must have drywall on any wall adjacent to living areas (VA only)
	Any safety soundness, or security issues noted by appraiser
	CL 100 for home and any exterior buildings (VA only)

Important Disclaimer: This worksheet is only to be used as a guide. An official appraisal should be ordered to identify all issues the house may have in regards to a Government loan. This is not a commitment to lend. All loan qualifications must meet lender guidelines which are subject to change without notification.

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