



What do FHA-approved appraisers look for?

An FHA appraisal has three components: a site analysis, a property analysis, and a property valuation. Here are some things an FHA-approved appraiser considers:

The property must be a single real estate entity.

The property must meet all zoning requirements.

The property must not interfere with or intrude onto another property.

The house must be accessible from the front and without going through another living area.

The foundation must be in good condition.

A home's lot must lead moisture away from the house.

Utilities such as water, sewage, heat, and electricity must work.

Each home must include a kitchen, bathroom, and other living spaces.

People need to be able to escape from a bedroom in the event of a fire.

Swimming pools must be up to code.

The roof must not require major repairs for at least two years.

There should be no chipped lead-based paint.

The property must be free of hazards, noxious odors, and excessive noise.