FHA checklist: Minimum Property Requirements (MPR) for existing homes

Quality Title & Abstract Agency
Jordan Appraisal Group

Note

This is the practical, plain-language version of what commonly gets flagged during an FHA appraisal when a home is existing construction.

Safe to live in

(health and safety)

- [ ] No obvious health hazards (mold-like moisture issues, dangerous fumes, or other visible hazards).
- [ ] No peeling or chipping paint that could be a lead-based paint hazard (especially in older homes).
- [ ] No exposed or unsafe wiring, and the electrical system appears to work safely.
- [ ] Plumbing works and doesn't show obvious leaks or damage.
- [ ] Heating works (and there's a heat source for living areas; some guidance expects heat in bedrooms unless the climate is considered warm).
- [ ] Water heater appears to function and is in acceptable condition.
- [ ] Stairs are safe, and handrails are present where needed.
- [ ] Windows aren't broken, and walls/windows are in sound condition.
- [ ] Bathrooms have working toilet, sink, and bathing fixtures, and there's hot water.
- [ ] No obvious "unsafe pool" concerns if there's a pool on site.

Notes / repairs needed:

Sound

(structure and major components)

- [ ] Foundation looks stable (no major cracks, obvious settlement, or major structural movement).
- [ ] No visible structural issues (major framing problems, serious damage, or anything that suggests the home isn't structurally sound).
- [ ] Roof is in good condition with no visible leaks/holes, and it drains properly (many FHA-oriented checklists also look for remaining roof life).
- [ ] Basement/crawlspace has ventilation and no obvious dampness or ongoing moisture problems.

Notes / repairs needed:

Secure

(weather-tight and can be locked up)

- [ ] Exterior doors and windows are intact and can be secured (lockable).
- [ ] The home is protected from the elements (no missing openings, no major water entry concerns).

Notes / repairs needed:

Site, access, and "outside the house" items FHA can still flag

- [ ] The property has **safe, adequate access** (not blocked or dangerous to reach).
- [ ] Yard grading and drainage move water away from the home (no serious drainage problems).
- [ ] No obvious onsite hazards or nuisances (anything that could impact health/safety).
- [ ] No signs of environmental issues that could be a health or safety concern.
- [ ] No signs of underground storage tank leakage concerns (if applicable/known/visible).
- [ ] No encroachments that appear to cross property lines (fences, structures, driveways, etc.).
- [ ] No evidence of termites or wood-destroying insects.
- [ ] If the home uses a well/septic or other onsite systems, there's no obvious failure or concern.

Notes / repairs needed:

Need assistance?
Contact our Appraisal Manager at 732-460-1920.

This checklist is meant to help spot common FHA issues early. It doesn't replace the appraiser, lender, or local code requirements. FHA rules and documentation needs can vary by property type and location.