



LEEWARD POINT MORTGAGE
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FHA & VA Appraisal Checklist

For Homebuyers, Sellers & Realtors in Michigan

Use this Michigan checklist to spot readily observable property concerns before the appraiser arrives. Check each item after reviewing it; a checked box is not a determination that the property meets FHA or VA requirements.

The big ones to check before the appraiser arrives

PEELING PAINT / ROOF LEAKS / ROTTEN WOOD / EXPOSED WIRING / UNSAFE STEPS/RAILINGS / WATER PROBLEMS / STRUCTURAL CONCERNS / NONWORKING UTILITIES

Addressing obvious issues beforehand may reduce required repairs, reinspections and closing delays. Not every item automatically causes an FHA or VA appraisal failure. Requirements vary based on property condition, loan program, appraiser findings, lender requirements and applicable HUD/VA guidance.

Property review checklist

- ☐ **Peeling, flaking, or chipping paint**
Pay particular attention to pre-1978 properties. Flag deteriorated paint for program-specific review.
- ☐ **Roof condition and visible leaks**
Look for visible damage, water stains or active leaks from safe, accessible locations.
- ☐ **Unsafe stairs, porches, decks, and handrails**
Note loose, damaged or unstable steps, walking surfaces and railings.
- ☐ **Exposed wiring and obvious electrical hazards**
Flag exposed wires, damaged fixtures or other visible hazards for qualified evaluation.
- ☐ **Plumbing and significant leaks**
Note visible leaks and water damage around plumbing fixtures and piping.
- ☐ **Adequate heating**
Identify nonworking or questionable heating equipment for review.
- ☐ **Water supply**
Confirm the water source is available; discuss any known supply or quality concerns.
- ☐ **Sewage/septic systems**
Flag known backups, leaks or system concerns and discuss required documentation.

Property review checklist, continued

- ☐ **Foundation and structural concerns**
Note apparent movement, major cracking, sagging or other visible structural concerns.
- ☐ **Water intrusion and damaged/rotten materials**
Look for moisture damage or deterioration around the home and accessible areas.
- ☐ **Termites and wood-destroying insects**
Flag visible damage or signs of activity; ask about any applicable inspection requirements.
- ☐ **Broken windows and glass**
Identify broken panes, sharp glass or damaged window assemblies.
- ☐ **Garages, sheds, and detached structures**
Note visible hazards or deterioration; treatment depends on the program and structure.
- ☐ **Utilities operational for the appraisal**
Coordinate utility availability with the owner and lender. Do not activate unsafe equipment.
- ☐ **Safe and adequate property access**
Arrange access and note unsafe paths, blocked entrances or known access concerns.
- ☐ **Other readily observable health or safety concerns**
Record concerns to discuss with Mike and the appropriate qualified professional.

Before you decide on repairs

FHA appraisal requirements and VA appraisal requirements are not interchangeable. VA revised guidance in 2026 affecting paint, detached improvements and certain heating systems. Ask the lender to apply current agency guidance to the specific property rather than treating this shared checklist as a universal repair list.

Buying or selling a home with FHA or VA financing? Send me the property address before the appraisal and I'll help you identify potential financing issues that may be worth addressing early.

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This checklist is provided for general educational purposes and is not an FHA, HUD, VA, lender, appraisal, engineering, pest, or home-inspection determination. Property requirements vary based on the loan program, property, appraiser findings, lender requirements, and applicable agency guidance. An appraisal does not replace a professional home inspection.

Agency guidance: HUD Handbook 4000.1 / VA 2026 appraisal update
Reviewed September 11, 2026. View the online checklist.