

ATTACHMENT 5-A

CHECKLIST FOR INITIAL ASSESSMENT OF EXISTING HOUSING

 Applicant's Name

 Property Address

This checklist can be used for an initial assessment of an existing dwelling. Check "Yes" or "No" to indicate whether each element is in satisfactory condition. If an element does not exist, note "NA" in the comments column. If you need additional space to describe your observations, use the attached comment sheet.

Yes	No		Comments
		1. Streets. The site is accessible from a hard surfaced or all weather road in compliance with local requirements.	
		2. Walks and Driveway. The driveway is adequate. The walks pose no safety hazard.	
		3. Utilities. The house has adequate, safe, dependable utilities with sufficient easements.	
		4. Foundation. The foundation is sound, with no evidence of subsidence and with no cracks, or evidence of moisture intrusion into basements, slabs, or crawlspaces. The grade at the foundation provides positive drainage away from the house.	
		5. Exterior Walls. Exterior walls do not exhibit signs of structural fatigue, failure, or excessive bowing. The siding is free of any rot or paint that is loose, peeling, chipping, scaling, or cracking. Vinyl or aluminum siding is free of mildew. Brick or stone veneer is sound and exhibits no displacement.	
		6. Exterior Doors And Trim. All exterior doors, including sliding doors, have functional locks. All exterior doors are energy efficient, and are in good repair, including hardware.	
		7. Garages. The garage is in sound condition with no obvious defects. The garage door is functional. If the garage is an attached garage the required 1 hour fire wall is in place and properly maintained.	
		8. Porches/Decks. The porches/decks are sound with no deterioration.	

Yes	No		Comments
		9. Roof. The roof is free of leaks. The existing roof is expected to last for a minimum of 5 years.	
		10. Gutters And Downspouts. The gutters and downspouts are installed properly with splashblocks at the end of each downspout.	
		11. Framing. Floor, subflooring, ceiling joists, and partition framing are sound and exhibit no structural deficiencies.	
		12. Interior Walls And Ceilings. The walls and ceilings exhibit no bowing, sagging, or obvious defects. Wallcovering is adequate, with no loose, scaling, peeling, or chipping paint.	
		13. Interior Doors And Trim. The doors are free of holes and other serious damage. Trim is sound, with no broken or missing pieces.	
		14. Windows. The windows are functional and adequate and are energy efficient. There is no broken or cracked glazing, or loss of glazing compound, and all windows are lockable. Bedroom windows meet egress requirements.	
		15. Floor Covering. The floor covering is not damaged, heavily worn, or soiled. The existing floor covering is expected to last for a minimum of 5 years.	
		16. Cabinets And Vanity. The kitchen cabinets and counter tops are sound, with functional doors and drawers. The bathroom vanity is sound, with functional doors and drawers.	
		17. Stairs. All stairs are sound and exhibit no structural deficiencies. All stairs with 3 or more risers have a handrail unless the state building code prescribes a different standard.	
		18. Plumbing. The plumbing is functional and adequate.	
		19. Heating And Air Conditioning. The heating and air conditioning, including exhaust fans, are functional and adequate.	
		20. Electric Wiring. The electrical components are functional and adequate.	
		21. Sump Pumps. All sump pumps are functional and in compliance with local regulations.	
		22. Pests. The house is free of termites and other wood damaging pests and organisms.	
		23. Miscellaneous. Any other factors that are noted during the assessment.	

Rural Development Official

Date

NOTE: Any problems identified must be cured with loan funds or before loan closing.

Item Number	Additional Comments