



203k Streamline Property Checklist

When making your list of desired improvements to your home or the house you want to buy, there are some additional items you may overlook or think are too minor to add to the work. These are items that the appraiser will be looking for to make sure the property meets HUD minimum property standards and will require to be included in the improvements. While this list may not be all inclusive, looking for these items now, rather than later, may help reduce the extra time and effort to get additional bids after the appraisal has been received.

Make Sure Your Contractor Is Knowledgeable on the 203k Before Hiring Them!

- Missing door knobs
- Exposed wiring
- Signs of dry rot or termite damage (a structural repair not allowed on the 203k Streamline)**
- Missing built in appliances
- Missing weather stripping on doors and windows
- Utilities should be turned on and checked for operation
- Damage to fascia boards and siding on the exterior of the property
- Missing kitchen fixtures/cabinets
- Missing screens on windows
- Missing/non-functional gutters and or downspouts
- Foundation issues-if present this could be a deal breaker
- Well-septic-separate inspection-highly recommended
- Water stains on walls and ceilings
- Hot water heater=with relief valve to the floor
- Remaining life of the roof (must be at least 2 years)
- Handrails if there are more than three steps
- Flooring that is in disrepair or heavily soiled
- Missing flooring, including missing tiles
- Missing electrical fixtures, switches/outlets and switch /outlet plates
- All windows freely open and close
- Signs of mold or mildew
- Peeling or chipping paint