

FHA Minimum Property Standards



FHA minimum property standards are baseline requirements set by HUD (U.S. Department of Housing and Urban Development) to protect both buyers and lenders.

In Florida, a home financed with an FHA loan must meet three core criteria:

- **Safety** — The home must be free of hazards that could endanger occupants (electrical, roofing, structural, environmental).
- **Security** — The property must protect residents from intrusion, exposure, and environmental risks.
- **Soundness** — The home must be structurally stable, weather-tight, and capable of long-term occupancy.

If a property fails to meet these standards, repairs are required before closing — or the loan will be denied. In some cases, an **FHA 203(k) renovation loan** can finance the required repairs as part of the mortgage.

FHA Minimum Property Standards Checklist (Florida)

FHA requires homes to be safe, sound, and sanitary. Appraisers note deficiencies; required repairs must be completed before closing (or escrowed where allowed). This list is not intended to be all-inclusive and is provided for informational purposes only. It is designed to offer general guidance regarding common property condition requirements for FHA financing. Additional requirements may apply based on the property's condition and the appraiser's findings.

Roof and Exterior - Older tile roofs and flat roofs are closely scrutinized, especially for insurance eligibility.

- Roof must prevent moisture intrusion
- No active leaks or missing shingles/tiles
- Remaining roof life typically 2+ years
- Gutters/downspouts functional
- No exposed or rotted fascia/soffits
- Exterior paint intact (no peeling or chipping)

Electrical Systems - Outdated panels (e.g., Federal Pacific, Zinsco) often trigger repair or replacement.

- Safe, functional electrical service
- No exposed wiring or missing outlet covers
- Proper grounding
- No double-tapped breakers (where unsafe)
- All outlets and switches operational

HVAC / Mechanical - Central AC is not required, but if present, it must work.

- Permanent heating system required
- System must be operable at appraisal
- No safety hazards (gas leaks, faulty flues)
- Window units allowed only if permanent heat exists

Plumbing and Water - Private wells require water quality testing in some cases.

- Functional hot and cold water
- No active leaks
- Working water heater with TPR valve
- Adequate water pressure
- Proper drainage

Foundation and Structure

- No significant cracks or movement
- Floors level and stable
- Walls and ceilings intact
- No evidence of settlement affecting safety

Windows, Doors, and Egress

- All windows intact and operable
- At least one egress window per bedroom
- Exterior doors lock and seal properly

Health and Safety

- No exposed lead-based paint (pre-1978 homes)
- No mold-like substances causing health concern
- No trip hazards
- Handrails on stairways with 3+ steps

Pest / Wood-Destroying Organisms - Termite inspections are extremely common and often lender-required.

- No visible termite or WDO damage
- Structural wood must be sound

Florida-Specific FHA Issues to Watch

Unique Florida considerations such as insurance availability, flood zones, termites, and condo approval rules.

Insurance Availability

- Home must be insurable at standard rates
- Roof age and condition can affect approval
- Citizens Insurance may be required

Flood Zones

- Flood insurance required if in a Special Flood Hazard Area
- Appraiser verifies flood map placement

Termites and Moisture

- Active termites mean mandatory treatment
- Moisture intrusion issues must be resolved

Condos (Florida-Specific)

- FHA condo approval or spot approval required
- HOA insurance and reserves reviewed
- Florida condo laws make approvals stricter