

Property Condition Guidelines

This guide is designed to help home buyers understand the key areas to consider during a home inspection. It highlights some of the things you might want to look for before purchasing a property. Please note, this information is not a guarantee that the house will pass inspection or qualify for a loan.

Attic:

- Bathroom vents to attic
- Inadequate access
- Evidence of holes
- Support structure damaged
- Significant water damage visible from interior
- No ventilation by vent, fan, or window

Basement:

- Blocked or inadequate access
- Evidence of significant water damage
- Significant cracks or erosion in exposed areas that affect structural soundness
- Crawl space
- Blocked or inadequate for maintenance (recommended 18 inches)
- Support beams not intact
- Evidence of dampness or ponding of water

Electrical System:

- Electrical switches don't work
- Outlets don't work
- Presence of smoke or sparks from outlet
- Exposed frayed or unconnected wiring

Floor Support Systems:

- Significant cracks
- Evidence of water damage
- Evidence of spongy/weak/rotted flooring

Framing/Walls/Ceiling:

- Significant cracks
- Visible holes in exposed areas that could affect structure
- Damaged plaster, sheetrock, drywall or ceiling materials
- Significant water damage

Furnace/Heating System:

- Unit does not turn on
- Heat is not emitted
- Unusual noise
- Smoke or irregular smell
- Significant holes or deterioration on unit



Grading & Drainage:

- Grading does not provide drainage away from structures
- Standing water near structures

Individual Water & Sewage Systems:

- Private sewage system shows evidence of system failure
- Separation between well and septic drain field must meet county health department code
- Separation between well and property line is less than 10 ft (if local authority requires greater distance that requirement must be met)
- Property lacks connection to public water (Lender/jurisdiction may require water test and connection to public water if feasible)

Paint:

- Chipped or peeling paint on interior or exterior of home and/or structures and improvements if home built before 1978
- Chipped or peeling paint on exterior surfaces if finish is unprotected (ie. Bare wood) if home built after 1978

Plumbing System:

- Significant drop or limitation in water pressure
- No hot water
- Toilets don't function or have been removed
- Toilet leaks
- Sinks/bathtub/shower leaks (very minor leaks may be acceptable)



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Plumbing System (continued):

- Sinks/bathtub/shower does not work or have been removed
- Swimming pools not operational, in bad repair or not maintained

Private Road Access:

- Property inaccessible by foot or vehicle
- Property accessible only by private road without permanent recorded easement

Roof:

- Missing tiles, shingles, flashing, etc.
- Signs of leakage

Site Hazards & Nuisances:

- Sinkholes
- Active or planned gas-drilling within 300 feet
- 5 feet of operating oil/gas well with no visible mitigation measures
- Abandoned oil or gas well within 10 feet

Slab:

- Significant cracks that could affect structural soundness

Soil Contamination:

- Surface evidence of underground storage tank
- Proximity to dumps, landfills, industrial sites that could contain hazardous materials

Wood Destroying Insects:

- Structure is ground level and wood is touching ground
- House or other structure show obvious evidence of infestation
- Local jurisdiction requires inspection
- Inspection is customary to the area

Other:

- Missing or inoperable exterior doors
- Broken or missing stairs
- Absence of built-in appliances
- Broken or missing deck railing
- Broken or cracked windows

Apply for a Home Loan

Apply for your loan online at www.tlccu.org, in person, or by phone with a Mortgage Loan Officer. Your loan officer will guide you through the entire process and suggest other TLC products that may benefit you.

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