Sweet Home Columbus

Down-Payment Assistance

PROGRAM POLICIES AND PROCEDURES

Purpose

The Sweet Home Columbus (SHC) program is designed to assist low-income persons and families with the purchase of their own homes. SHC assistance can be used toward an eligible buyer's down-payment or closing costs or can be used as direct financing that reduces the size of a buyer's primary loan (i.e., first mortgage) to a level that is affordable.

The Sweet HOME Columbus down payment assistance program is funded through the Home Investment Partnerships Program (HOME), a federal grant awarded to the City of Columbus through the U.S, Department of Housing and Urban Development. HOME funds are provided as a loan or lien that enforces certain programmatic restrictions. This lien is generally placed in a subordinate position to the homeowner's first mortgage provided by a for-profit or non-profit lender.

The following policies are applicable to all homebuyer units supported by the PJ's HOME program. The guidance herein is applicable whether Sweet Home Columbus funds are provided directly by the PJ or through any of the PJ's subrecipients, developers or contractors.

Eligibility Criteria

The eligibility criteria listed below are the minimum standards for families seeking to purchase a home using Sweet Home Columbus down payment assistance.

Eligible Participants

There are four primary eligibility requirements for participation in the Sweet Home Columbus program:

A. **The applicant must be a first-time homeowner.** Individuals that have not held ownership of a principal residence within the 3- year period concluding the date of purchase of property are also eligible.

B. **The applicant(s) must be a low-to-moderate income family or individual**. Low-to- moderate income means the individual or family must have a gross income that does not exceed 80% of the area median income, as determined by HUD, with adjustments for smaller or larger families. Gross annual income is defined as all income anticipated and received from all sources by each family member residing in the home 18 years or older over the next *twelve months*. The income limits established by HUD for the Columbus Metropolitan Statistical Area (MSA) are adjusted annually. The most recent published income limits are listed below:

2026 Income Limits

1 Person - $ 47,450
2 Persons - $ 54,200
3 persons - $ 60,950
4 Persons - $ 67,750
5 Persons - $ 73,200
6 Persons - $ 78,600
7 Persons - $ 84,000
8 Persons - $ 89,450

C. Prior to the lender submitting a Sweet Home Columbus application package to the Community Reinvestment Department, **the applicant must attend an 8-hour homebuyer counseling seminar conducted by a HUD-approved counselor and counseling agency**. A map of HUD-approved agencies can be found at https://hud4.my.site.com/housingcounseling/s/?language=en_US. Housing counseling can be conducted in person, by phone or via the internet. The applicant must obtain a completion certificate within 6 months of closing.

D. **For the time specified in the promissory note (period of affordability), the homebuyer must occupy the property as their principal residence**. To ensure the participant maintains the property as their principal residence, a security deed with a deed covenant for the assistance received shall be filed and recorded in Muscogee County real estate office for compliance.

Eligible Properties

Eligible properties for purchase under the Sweet Home Columbus program are limited to new or existing single-family houses. Single-family housing means a one-to-four-family residence, condominium unit, cooperative unit, combination of manufactured housing and lot, or manufactured housing lot. To be eligible for purchase with HOME assistance, dwelling structures must pass the International Building Codes as most currently utilized by the City and must also meet all applicable Lead Based Paint Standards found at §92.251(c)(3). No funds may be committed to a HOME activity or project prior to the completion of an environmental review.

Minimum Property Standards

Eligible properties must meet the national standards for condition of HUD housing found at 24 CFR 5.703. These minimum standards address the inside, outside and overall health and safety standards of each unit. Minimum property standards used by the City of Columbus can be found in Appendix B.

Lead Based Paint Hazards

Homes built before 1978 are at higher risk of having lead-based paint hazards. Generally, lead-based paint in good condition is not a health risk. However, buyers should check for deteriorating paint (paint that is peeling, chipping, chalking or cracking) on the following surfaces:

- Windows and window sills
- Doors and door frames
- Stairs, railings, banisters and porches

If painted surfaces are deteriorating, this may create a hazard that buyers of older homes should pay attention to.

All eligible participants will receive a "Protect Your Family from Lead Based Paint" pamphlet prior to the sale of an eligible property. The Lead Based Paint Rule Disclosure requires sellers to disclose any known knowledge of the presence of lead-based paint in and around the home to the buyer prior to sale. Before signing the sales contract, sellers must allow homebuyers 10 days to conduct a paint inspection or risk assessment for lead-based paint.

Assistance to Eligible Participants

Each eligible homebuyer can receive up to $49,999 in down payment assistance. The amount of assistance each buyer will receive is determined through the underwriting process and is based upon buyer need.

Down Payment Assistance Amount	Affordability Period
$0 - $24,999	5 years
$25,000 - $50,000	10 years

Buyer Application Process

The Sweet Home Columbus application process requires collaboration between the homebuyer, their lender and city staff. By following the process listed below, all parties can contribute to the timely completion of a SHC application.

1. **Complete Homebuyer Counseling**
   The applicant must attend an 8-hour homebuyer counseling seminar conducted by a HUD-approved counselor and counseling agency. The applicant should obtain a certificate of completion, which must not be dated more than 6 months prior to the closing date.

   The City also recommends completing additional courses to prepare for homeownership. Free or inexpensive resources are available online, including:
   - Fannie Mae Homebuyer Education https://www.fanniemae.com/education
   - Goodwill financial counseling https://goodwillncw.org/financial-wellness-services/schedule-free-financial-consultation/

2. **Obtain Lender Pre-approval**
   The applicant must be pre-approved by a Sweet HOME Columbus certified lender. The pre-approval process will establish the buyer's income eligibility and debt to income ratio, and will inform the buyer of the amount of senior loan that the applicant is eligible for. The senior loan must meet the City's Responsible Lending criteria, as stated in this policy.

3. **Select a home that meets the purchase price limit**
   The applicant must select a home for purchase. The purchase price of the house may not exceed 95% of the median area purchase price, as required by Section 215(b) of the National Affordable Housing Act. The median area purchase price for existing and new purchases is set by HUD annually. The HOME homeownership value limits may be found at: https://www.hudexchange.info/resource/2312/home-maximum-purchase-price-after-rehab-value/

4. **Provide all required documentation to the lender**
   Once the applicant identifies a house for purchase, the applicant should work with their lender to complete the Sweet HOME Columbus application packet. To be

considered complete, the packet must include all items listed on the SHC Checklist.

5. **Submit the packet to CRD**
   Once the SHC packet is completed, your lender will submit the packet to CRD staff via our Jotform portal: Lender Packet Submission. The lender must ensure that all the items listed in Appendix A are included.

Application Review Process

City staff will conduct a review of each application packet provided by our certified lenders. Staff have 5 business days to review each application. After verifying that all documents have been submitted, CRD staff will conduct underwriting to determine the appropriate amount of assistance to provide to each family. City staff will also draft the legal and loan documents to ensure that the buyer will comply with all down payment assistance program policies.

Underwriting

In aiding homebuyers, the City of Columbus must balance potentially competing perspectives. First, the City of Columbus wants to ensure that participating buyers will be successful homeowners, so the program should target households who are ready for homeownership and provide enough assistance to make the home affordable. At the same time, buyers should only be provided with the assistance they "need" so that the program can serve as many households as possible with limited HOME funds. Finally, the City of Columbus seeks to ensure that assisted buyers are informed consumers and avoid the use of risky lending products.

Key Principles

To balance these priorities, the City of Columbus has developed these underwriting guidelines, which are based on the following key principles.

1. **Assisted buyers should have good credit and qualify for competitive lending products on par with those offered to credit-worthy unassisted buyers in the local market.** Buyers who can only qualify for subprime loans are not only less likely to sustain homeownership but also require larger subsidies, reducing the impact of the Sweet HOME Columbus program.

2. **Assisted buyers should make reasonable and meaningful contributions to their home purchase in terms of both up-front investments and monthly payment without being overburdened by their monthly payment or left without cash reserves after closing.** HOME assistance should not be used to artificially reduce buyers' payments, particularly when a buyer's ability to qualify for a loan is hindered by excessive consumer debt.

3. **Assisted buyers should be in a financial position at the end of closing to cover emergency expenses.** Buyers should have at least $500 in cash reserves at the time of closing.

All Sweet HOME Columbus projects must be underwritten prior to project commitment (as evidenced by a signed loan commitment voucher) and the written agreement execution date (date of closing). The City reserves the right to reject applications that indicate a high risk of foreclosure, such as those with severely low incomes, limited expenditure records, etc.

Income Determination

The City of Columbus limits eligibility to buyers with incomes below 80% of the Area Median Income (AMI), as adjusted for household size. Income eligibility is determined using 24 CFR Part 5 definition. Under this definition, the annual income for the household is determined by the total gross income of all adult household members (18 years and older) that is anticipated in the next 12 months.

A complete income determination should consider a wide range of income types including wages, business income, interest/dividends, retirement or insurance income, unemployment or disability income, welfare assistance, alimony or child support, gift income, armed forces income, rental income or Section 8.

The CRD or subrecipient reviewer should request all appropriate forms of documentation. Examples of appropriate documentation may include pay stubs, tax returns (last 3 years), bank statements, pension letters, award letters, divorce decrees, or letters from government agencies providing public assistance.

The following adjustments will be made:

- Significant sources of income such as social security benefits, child support payments, or the like that will not continue for three (3) years will be excluded. For example, while child support received for a 16 ½ year old is included in the Part 5 definition of income because it will continue over the upcoming 12 months, the source of income will cease in about a year and a half when the child turns 18 and should not be counted on in sizing the buyer's mortgage.

- Any imputed income from assets will be excluded for underwriting purposes. (i.e education assistance provided by an employer or moving expense reimbursement from employee)

If more than six months have elapsed since the family was qualified as income eligible, CRD or its subrecipient must re-examine the family's income prior to the HOME assistance being provided.

Buyer Expectations

While the City of Columbus is concerned about the housing needs of the lower income households, it also recognizes that homeownership requires buyers to have sufficient discretionary income to maintain their homes over time, absorb increases in taxes and insurance, and otherwise address unexpected expenses.

To ensure that buyers are likely to sustain homeownership, the City of Columbus requires the following:

- The buyer should select a home with a reasonable purchase price, which does not exceed the fair market value as determined by an independent appraisal. In most cases, the City of Columbus will coordinate with the buyer's senior lender to obtain a copy of the lender's appraisal. Additionally, the home must have a sales price less than or equal to the applicable HOME Homeownership Value limit for the type (new or existing) and location of the home.
- The sales price can not exceed 95% of the purchase limit as shown below:

Columbus, GA-AL HUD Metro FMR Area HOME Homeownership Sales Price Limit for 1 unit (effective 12/1/25)
$252,000

- The buyer contributes at least $1,000 toward down payment and closing costs.
- The buyer obtains a loan whose monthly payment (i.e. front end ratio) does not exceed 39% of monthly income and that does not result in a total debt

burden (i.e. back end ratio) in excess of 49%. While the recent foreclosure crisis has reduced the availability of lending products that allow buyers to take on excessive monthly payments, some such products are still available. Even when assisted buyers are willing to take on larger monthly payments, the City of Columbus has determined that buyers with excessive payments are less likely to sustain homeownership.

- The buyer must be qualified by their lender to spend at least 20% of their monthly gross income on housing. Lenders often qualify borrowers to spend between 28-33% of monthly gross income, so buyers qualifying only at payment levels below 20% of income usually have high consumer debt which increases both subsidy costs and the likelihood of foreclosure later.

  Note: This criterion is not intended to eliminate buyers whose loan is limited by the lender's loan-to-value ratio resulting in a monthly payment less than 20% of income. For example, if a buyer could qualify to purchase a $100,000 home at a 28% ratio, but because the household is purchasing a $50,000 home, the actual payment will be less than 20% of monthly income.

- The buyer must complete all applicable steps in the Application Process, described in this policy, including completing HUD-approved homeownership counseling and obtaining a mortgage or senior loan that meets the requirements.

Special Cost Considerations

To ensure that other non-housing, non-debt costs do not unduly threaten an assisted buyer's ability to afford their mortgage, the City of Columbus takes additional expenses into account which may affect the buyer's spending power. The lender must consider the following non-discretionary fixed costs when determining the back end ratio:

- Dependent care expenses, including child or elder care expenses that are necessary to allow adult members of the household to work, in excess of 15% of gross income.
- Court ordered child support or alimony payments in excess of 20% of gross income;
- Out of pocket health insurance premiums in excess of 10% of gross income.

In the event any such expense exceeds the limit, or the combination of such expenses exceeds a combined total of 25%, the maximum back-end ratio allowed will be reduced by the overage. For example, if a household has no dependent care or court ordered payments but has health insurance premiums equal to 15% of gross income, the back-end ratio will be limited to 38% (43% minus the 5% by which the health care premium exceeds 10% of income).

In cases where fixed costs are in excess of these limits, the proposed monthly housing payment – inclusive of principal, interest, taxes, insurance, and any mortgage insurance or association fees – cannot exceed the household's existing housing payment (e.g. rent or payment on a prior home) by more than 10%.

Responsible Lending: Senior Loan Expectations

To ensure that buyers receive high quality loans that are sustainable over time, the PJ requires that any buyer receiving HOME assistance towards down payment assistance receive a senior loan that meets the following criteria:

1. The loan must be:
   - A "Qualified Mortgage" under the requirements of the Consumer Protection Financial Bureau (CFPB) outlined at 12 CFR 1026.43 (e); or
   - A mortgage exempt from Qualified Mortgage Standards, including mortgages from:
     - The state housing financing agency
     - USDA Rural Development
     - Habitat for Humanity or another direct lending nonprofit approved by the Community Reinvestment Department

2. Interest rates must be competitive. The program disallows "higher priced" loans, or those senior loans with interest rates that are more than 1.5% above the "average prime offer rate" reported by the Federal Financial Institutions Examinations Council (FFIEC).

3. The senior loan must be a fixed rate loan. Adjustable-Rate Mortgages (ARM's) and balloon mortgages are not authorized under this program.

4. The loan must be fully amortizing over a 30-year term. Shorter term or longer-term loans through the SHC program must be underwritten and approved by the Director of Community Reinvestment as an exception in writing.

5. Loan products used must generally allow loan-to-value (LTV) ratios of at least 95%. While assisted buyers are not required to be approved for loan amounts equal to 95% of the purchase price, buyers who use more restrictive lending products (such as those limited the LTV to 80%) will not receive HOME assistance toward their purchase if they could otherwise afford the monthly payment on a larger loan consistent with these underwriting guidelines. Buyers are expected to obtain the largest loan they can reasonable afford and the PJ will not subsidize purchases more deeply just to avoid mortgage insurance on higher LTV lending products.

Legal and Loan Documents for DPA

Executing a written agreement

The City of Columbus must enter into a written agreement with the homebuyer before providing any direct down payment assistance to the buyer. Where the City utilizes subrecipients or contractors to administer all or a part of the Sweet HOME Columbus program on behalf of the City, the City must also enter into a written agreement prior to disbursing any HOME funding.

Provisions in written agreements

The contents of the agreement may vary depending upon the role the entity is asked to assume, or the type of project undertaken. For homebuyers, the agreement must conform to the requirements in § 92.254(a), stating the value of the property, principal residence requirement, and the recapture provisions. The agreement must specify the amount of HOME funds, the form of assistance, e.g., grant, amortizing loan, deferred payment loan, the use of the funds (e.g., down-payment, closing costs, rehabilitation), the time by which the housing must be acquired, and the term of the affordability period.

Security Deed and Promissory Note

Buyers utilizing Sweet Home Columbus must also sign a promissory note and enter into a security deed for the property, in addition to signing a written agreement. A promissory note is a legal document acknowledging the debt taken on by the applicant, and establishing their promise to pay the debt in accordance with the terms listed in the note back to the Columbus Consolidated Government in the event that the affordability period has yet to be satisfied.

Separately, the security deed is a real estate instrument which allows the City to recoup the balance of the down payment assistance loan in the case of foreclosure or sale prior to the end of the affordability period. The security deed details the recapture provisions (described below) for each homebuyer.

Recapture Provisions

Down payment assistance offered through the Sweet HOME Columbus program is provided in the form of a zero percent (0%) interest loan. If the buyer maintains the home as their principal dwelling for the entire period of affordability, the loan is forgiven, and no repayment is required. However, if the buyer sells, rents out or otherwise transfers the property during the period of affordability, a portion of the SHC loan must be repaid. For each year that the buyer remains principally housed in the residence, the loan amount decreases in equal proportions until the end of the affordability period. The terms of each homebuyer’s recapture provisions are listed in the security deed.

For example, if a buyer received a $10,000 loan with a 5-year affordability period, each year that the buyer remained principally housed in the residence, the loan would decrease by $2,000. By the end of Year 5, the loan would be forgiven. If the buyer sold the house after Year 3, the buyer would be required to repay $4,000 to remove the lien from the title.

If a property goes into foreclosure the recapture amount is based on the net proceeds available from the sale. The net proceeds are the sales price minus the senior loan repayment and closing costs. If there are no net proceeds from the foreclosure or sale of the property, the loan is not required to be repaid, and loan requirements are considered satisfied. In the event the net proceeds from the sale are less than the principal amount, only the net proceeds are payable.

City Staff Application Review Process

1. **Application approval and provide COPE**
   After reviewing the SHC packet and completing the environmental review and underwriting, CRD staff will sign and submit a certificate of program eligibility (COPE) to the lending institution. The COPE, found on the last page of the application packet, serves as the departmental approval of the SHC loan for processing. The COPE expires 90 days from the date it is issued.

2. **Legal documentation and Closing Attorney requested**
   Along with the COPE, CRD staff will request the buyers closing attorney contact information. The lender must allow at least 10 business days for the CRD Program Coordinator to prepare legal documents associated with the down payment assistance.

3. **Request and attend closing**
   The CRD HOME Coordinator will request the closing date from the lender. CRD staff will attend the closing and provide the buyer's written agreement, closing documents and the down payment assistance.

Steps for the Buyer's Closing Attorney

4. **Return signed closing documents**
   Within 5 business days, the senior mortgage closing attorney must return to the CRD staff the signed documentation plus copies of other documents from the senior mortgage closing that are necessary to demonstrate the purchase was closed in compliance with program guidelines.

5. **Documents Recorded and Filed**
   After closing, the closing attorney should file and record the security deed and deed covenant in the Muscogee County real estate office to ensure the participant maintains the property as their principal residence.

Post-Purchase Compliance

Congrats! You're a new homeowner! A few additional steps are required to remain compliant with program regulations after becoming a homeowner.

- ## Primary Residence

  The house must serve as the buyer's primary residence for the entire affordability period. The buyer is restricted from renting or otherwise using the home as a second residence.

- ## Homeowner's Insurance

  The homebuyer must maintain homeowner's insurance for the duration of the affordability period. In any instance that the insurance on the house is cancelled or changed participants may be contacted by CRD staff to reinstate homeowner's insurance.

- ### Home Warranty

  Purchasing a house is a big investment and even within the first year of home ownership unexpected costs can arise and create financial setbacks. A home warranty can help make those unexpected repairs easier to manage. It is strongly recommended to look into purchasing at least a one-year home warranty for your new home.

- ### Program Contact Information

  For questions, please contact CRD Home Coordinator, Olivia Dorich, at 706-225-3913 or dorich.olivia@columbusga.org.

Refinancing

The City of Columbus has an ongoing interest in the success of its HOME-assisted homebuyers, limiting the loss of HOME funds, and avoiding the impact of foreclosures on the City's neighborhoods. Refinancing of senior (first) mortgages will be permitted no more than one (1) time during the affordability period.

The HOME loan will be subordinated to the new senior loan *only* under the following conditions:

- Refinancing may occur if market conditions allow for a lowered interest rate
- Only the following purposes to take "cash out" through a refinancing transaction are permitted:
  - To complete needed repairs to the home;
  - To pay for the costs of post-secondary education by a homeowner or an owner's dependent; or
  - To pay for a medical emergency
- Any new loan must meet the City's Responsible Lending requirements listed above.
- The cash proceeds of the refinancing must be escrowed with the lender or the City of Columbus and disbursed directly to the approved third party.
- Any cash out refinancing must result in a total loan-to-value ratio (including the HOME loan) of 90% or less.

- The proposed new loan must be affordable to the assisted owner within the lending ratios contained in the Buyer Expectations section above based on current income. In no case may the monthly payment on the new loan exceed the original monthly payment by more than 10%.
- Income eligibility is not required for any refinancing. If the owner's income has risen above 80% AMI, there is no violation of HOME.

Applicants should contact the CRD Program Coordinator via email to make requests to subordinate HOME loans.

Policy Revisions

As appropriate, changes in the Sweet Home Columbus down-payment assistance program to be revised when necessary and will require approval of the Columbus, Georgia City Council or the Community Reinvestment Department Director.

Programmatic Compliance for Lenders

The Community Reinvestment Department will monitor the program to assure compliance with all rules and regulation pertaining to the program, including but not limited to affirmative action to encourage Disadvantaged Business Participation (MBE/WBE) and affirmative Marketing Policies and Procedures found in the HOME Policies and Procedures Manual.

Subrecipients and contracts working with the SHC program must abide by the terms of their written agreements. The Community Reinvestment Department reserves the right to refuse to allow its assistance proceeds to be disbursed by, and its loan closed by, any subrecipient or contractor that is chronically tardy and uncooperative in returning documentation.

Violations of SHC policy will result in the following administrative actions:

- First Offense: Written notice of violation
- Second Offense: Results in a one (1) month suspension of the organization from participating in the program.
- Third Offense: Results in permanent expulsion of the organization from participating in the program

Appendix A: SHC Packet

SWEET HOME COLUMBUS CHECKLIST
Down-Payment Assistance

APPLICANT'S NAME: ______________________________

PROPERTY ADDRESS: ______________________________

APPLICATION PACKAGE RECEIVED DATE: ______________________

HOUSING COUNSELING CERTIFICATE	________
PRE-APPROVAL LETTER	________
MORTGAGE LOAN APPLICATION (DATED & SIGNATURE ENDORSED BY PURCHASER)	________
SAVE AFFIDAVIT (U.S. CITIZENSHIP)	________
AFFIDAVIT OF HOMEBUYER ELIGIBILITY	________
PURCHASE & SALE AGREEMENT	________
LEAD BASE PAINT DISCLOSURE (homes built prior to 1978)	________
AFFIDAVIT OF RESIDENTIAL STRUCTURE ELIGIBILITY	________
HOME INSPECTION	________
RESIDENTIAL APPRAISAL	________
INCOME CALCULATION SHEET (HUD INCOME CALCULATOR)	________
INCOME VERIFICATION (3 MONTHS OF CHECK STUBS)	________
DEBT TO INCOME	________
STATEMENT OF AUTHORIZATION	________
COPY OF CREDIT REPORT	________
BANK STATEMENTS (6 MONTHS WORTH)	________
EXPLANATION OF CITY'S LOAN	________

REVIEWED: ____________________

DATE: ____________________

NOTE: The Sweet Home Columbus Application Package should include all (except the items marked by Community Reinvestment) of the above. If the application package is not complete when received by the Community Reinvestment Department, the application package will be returned to your organization.

Appendix B: Property Standards

2026 Qualifying Inspection Property Standards

All properties receiving DPA funds must pass a Uniform Physical Conditions Standard (UPCS) inspection performed by a certified home inspector prior to the release of DPA funds. Requests for funds will not be completed until the property being purchased meets these standards. Please note that these standards are not all-inclusive and the city and/or its representatives are not liable for any undetected defects. Inspection includes a visual assessment of the conditions of the interior and exterior of the home, all outer buildings, appliances and the property in general.

The goal of this program is to have the homebuyer(s) move into a home that is safe, decent, sanitary, and in good repair with no financially burdensome repairs needed in the foreseeable future (*minimum 3-5 years*). The following list includes (but is not limited to) the general property standards required for participation in the DPA Program. The City reserves the right to reject any property deemed unfit to accomplish the goals of the DPA Program in the best interest of the Homebuyer.

Grounds and Exterior Structure

- ☐ No trash or debris, no evidence of infestation of any kind (wood infestation report required)
- ☐ Foundation & slab in good condition with no significant cracks or issues
- ☐ No evidence of leaks from sewer line or septic system
- ☐ Proper grading for water drainage away from house with no standing water
- ☐ Exterior walls straight with no sagging or structural issues
- ☐ Siding in good condition with no significant cracks or damage/deterioration
- ☐ Masonry/brick/block undamaged with no significant cracking
- ☐ Hand railing required at 3+ steps & porch surfaces 30" or higher, in good repair and structurally sound
- ☐ Painted surfaces intact, no significant deterioration or staining, no substrate issue
- ☐ Roof systems (shingles, flashing, vents) in good condition with minimum 5 years remaining life
- ☐ Gutters - secure and intact, show no decay and drain properly

- ☐ Chimneys secure, straight and undamaged
- ☐ Detached garage, shed, fence and deck in good condition with no rotten wood or evidence of termites

Windows and Exterior Doors

- ☐ Window and door frames are square and must open and close properly with functioning locks
- ☐ Windows and exterior doors in good repair, properly sealed against weather
- ☐ Windows have no broken glass or badly deteriorated/insufficient sash or trim components

Basement/Crawl Space

- ☐ Accessible and free of debris
- ☐ No evidence of excess moisture or running/standing water
- ☐ No evidence of water damage to above floor
- ☐ No structural defects

Attic

- ☐ No evidence of staining from roof
- ☐ Structure shows no damage or decay
- ☐ Adequate ventilation through functioning roof, soffit, and gable vents
- ☐ Insulation is sufficient and installed properly
- ☐ No open junction boxes or exposed/improper electrical splices /connections/wi ring

Bathrooms

- ☐ Visible plumbing under sink is in good condition and functions properly
- ☐ Sink cabinet shows no signs of water damage
- ☐ Adequate water pressure for hot and cold water at all fixtures
- ☐ Tub, shower and sink drain properly

- ☐ Toilet flushes and fills properly
- ☐ Toilet is stable, with no cracks, stains or rocking at base
- ☐ No evidence of leaking around base of tub or shower
- ☐ Bathroom has functioning ventilation to outside (vent fan or operable window)

Kitchen

- ☐ Visible plumbing under sink is in good condition and functions properly
- ☐ Sink cabinet shows no sign of water damage
- ☐ Working range hood- vented to outside if gas stove
- ☐ Adequate water pressure for hot and cold water at all fixtures
- ☐ Drains operate properly
- ☐ Built-in appliances operate properly and safely

Interior Rooms

- ☐ Walls and ceilings appear straight and level with no visible stains or damage
- ☐ All trim and paint is intact, no significant deterioration, staining or structural defects
- ☐ Doors open and close properly and latch when closed
- ☐ Floors have no obvious structural defects or tripping hazards
- ☐ Light and switches operate properly
- ☐ Adequate number of electrical outlets/fixtures in each room
- ☐ Heating and air conditioning vents in all rooms
- ☐ Fireplace has no damage, cracking, or staining, properly vented to outside
- ☐ Functioning smoke and carbon monoxide detectors present and located properly

Electrical Systems

- ☐ Wiring is in good condition
- ☐ Service drop and main panel adequate, good condition, with no apparent defects

- ◻ All wiring secured and protected, cover plates on all boxes
- ◻ No exposed/unprotected electrical wiring/splices/connections
- ◻ GFCI outlets required at water/ moisture sources and must function properly

Heating, Ventilation, and Cooling Systems

- ◻ System design and equipment adequate for structure and safe operation
- ◻ Adequate electrical service, gas service, vent piping, fresh air/return air/supply air venting
- ◻ Equipment in good operating condition with minimum of 5 years remaining life
- ◻ Exterior unit level and stable with adequate surrounding clear space
- ◻ Dryer properly vented to outside

Plumbing

- ◻ Visible supply lines adequate with no damage or evidence of leaks
- ◻ Visible drain lines adequate with no damage or evidence of leaks
- ◻ Water heater properly installed, in good operating condition with minimum of 5 years remaining life
- ◻ Water pressure falls within accepted range
- ◻ Hot water temperature does not exceed 125-degrees Fahrenheit
- ◻ Laundry connections adequate for proper function