

Property Condition Guidelines

The guidelines below were compiled to assist home buyers during the home inspection process and are an example of areas home buyers should consider prior to purchasing a home. These guidelines do not guarantee that the property will pass inspection and 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
- Double tapped electrical breakers

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



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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
- 75 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

Where to apply for a home loan:

You may apply online by visiting www.tlccu.org, in person, or over the phone with one of our Mortgage Loan Officers listed above. From the planning stage through completion, your loan officer will be there to help you with all your financial needs. In addition, they may suggest other TLC products that will save you money, time or be more convenient for you.

Related Products

Home Equity Loans :

(Fixed Term & HELOC)

Home equity loans are established by using the equity in your home as collateral for your loan. Obtain funds for home improvements, college tuition, investments, debt consolidation, or for almost any other purpose.

First-time Home Buyers:

Helping first time home buyers is one of the things our loan officers love doing. Please talk to a mortgage professional about how we can get you in your first home.

Home Improvement Loans:

Need to get started on home improvements fast? TLC has unsecured Home Improvement Loans with a maximum loan amount of \$25,000.