

**ADDI  
PROPERTY INSPECTION CHECKLIST**

## Instructions

### Background

This inspection checklist identifies deficiencies applicable to projects under ADFA's HOME-funded Arkansas Dream Downpayment Initiative (ADDI) Program. It incorporates elements of HUD's Uniform Physical Condition Standards (UPCS) projects and, for properties built prior to 1978, a Lead-Based Paint Visual Assessment. It also requires ADDI inspectors to contact the local government (e.g., city) within which the property is located to determine whether there are any local codes establishing minimum standards for existing properties (e.g., an adoption of the International Property Maintenance Code). Inspectors must then also determine the whether property contains deficiencies under any local code which is more stringent than the UPCS-based requirements in the base checklist.

### Organization and Use

The tool is used as an inspection checklist to determine whether the property meets ADFA's minimum standards for ADDI properties. Any home failing the Lead-Based Paint Visual Assessment will be ineligible for ADDI assistance. In other cases, if the home fails the inspection, the seller may elect to repair any identified deficiencies and allow for a reinspection. ADFA may allow for a maximum of two (2) reinspections. If the home, upon reinspection, does not meet the standards, ADDI assistance will not be provided.

For each project, users should complete:

- The "Project Information" worksheet;
- The "Site & Grounds" worksheet;
- The "Building Structure & Exterior Page" worksheet;
- The "Building Systems" worksheet; and
- One "Building Interior" page for each room in the home (e.g. kitchen, bathroom, bedroom(s), living room, dining room, etc.). Each Building Interior sheet should indicate which room it covers (e.g., 2nd floor north bedroom or main floor half-bath). There will be multiple Building Interior pages for each property.

Whenever a deficiency is observed, users should clearly identify the specific concern and location. For example, if a broken light switch were observed, the "Building Interior" page would indicate the specific room (e.g. 1st Floor Bedroom), and the notes should identify the specific location. For example, "broken light switch on wall outside bathroom door.") If another deficiency were observed in another room, it would be noted on the Building Interior page for that room. (e.g. "Kitchen, no outlet cover on receptacle to the left of the stove.") Notes should be in sufficient detail that another person reviewing the inspection can clearly locate all identified deficiencies.

### Exercise of Professional Judgment

While ADFA has provided deficiency descriptions adapted from HUD's UPCS, qualified and competent professionals must exercise judgment in applying the deficiency descriptions to specific property conditions. Overly literal application of deficiencies to cosmetic or nonsubstantive conditions should be avoided. ADFA expects that the "failure" of an item should occur for conditions that represent a:

- Substantial risk that a given building element is in danger of failure, either structurally or in its ability to perform an essential function; or
- Current and ongoing hazard to the property's occupants or guests; or
- Likelihood of progressive damage to other portions of the property or building elements if not corrected.

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## Project Information

Date Ordered	<input type="text"/>		IDIS #	<input type="text"/>
Due Date	<input type="text"/>		ADDI Loan #	<input type="text"/>

ADFA Underwriter	<input type="text"/>
Phone/Email	<input type="text"/>

Borrower Name	<input type="text"/>
Project Address	<input type="text"/>
Project City, County, Zip	<input type="text"/>
Borrower Phone/Email	<input type="text"/>

MLO & Company	<input type="text"/>		Phone	<input type="text"/>
Buyer's Realtor	<input type="text"/>		Phone	<input type="text"/>
Seller's Realtor	<input type="text"/>		Phone	<input type="text"/>

Inspector	<input type="text"/>
Inspection Date	<input type="text"/>

Property Type	<input type="checkbox"/> Single-family (detached) <input type="checkbox"/> Single-family (duplex) <input type="checkbox"/> Condominium <input type="checkbox"/> Townhome <input type="checkbox"/> Manufactured Unit <input type="checkbox"/> Other	Year Built	<input type="text"/>
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	Pass	Fail
1st ADDI Property Standards Inspection	<input type="checkbox"/>	<input type="checkbox"/>
<b>Pre-1978 ONLY</b> Property Lead-Based Paint Visual Risk Assessment	<input type="checkbox"/>	<input type="checkbox"/>
If Applicable, 2nd ADDI Property Standards Inspection	<input type="checkbox"/>	<input type="checkbox"/>
If Applicable, 3rd ADDI Property Standards Inspection	<input type="checkbox"/>	<input type="checkbox"/>

Notes:

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## State & Local Property Maintenance Codes

Project Address   
Project City

**\*Assigned inspector is required to contact the jurisdiction (e.g., city, county) where the property is located and inquire about the existence of any locally adopted property maintenance codes, and must attest findings/results**

Jurisdiction  Phone   
Local Contact  Date Contacted

### Locally Adopted Property Maintenance Codes (if any)

Check the appropriate option below:

- There **were not** specifically identifiable issues addressed by local code(s).  
*or*  
 There **are** additional local issues/requirements that were incorporated into the inspection.

Local Code Description & Item Addressed	Pass	Fail
1	<input type="checkbox"/>	<input type="checkbox"/>
2	<input type="checkbox"/>	<input type="checkbox"/>
3	<input type="checkbox"/>	<input type="checkbox"/>
4	<input type="checkbox"/>	<input type="checkbox"/>
5	<input type="checkbox"/>	<input type="checkbox"/>
6	<input type="checkbox"/>	<input type="checkbox"/>
7	<input type="checkbox"/>	<input type="checkbox"/>
8	<input type="checkbox"/>	<input type="checkbox"/>
9	<input type="checkbox"/>	<input type="checkbox"/>
10	<input type="checkbox"/>	<input type="checkbox"/>

Call Notes

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## State & Local Property Maintenance Codes

### Inspector's Checklist

**\*Inspector's please submit all of the following items only to ADFA to - [adiinspections@adfa.arkansas.gov](mailto:adiinspections@adfa.arkansas.gov)**

- ADDI Property Inspection, completed & signed (all applicable fields must be filled)
- Lead-Based Paint Visual Assessment, completed & signed (Pre-1978 properties only)
- ADFA Inspection Pay Request, completed & signed (Admin/Operating Funds Request)
- ADDI Property Inspection Additional Checklist, completed & signed

Inspector Name \_\_\_\_\_

Inspector Signature \_\_\_\_\_

Company Name \_\_\_\_\_

Company Phone/Email \_\_\_\_\_

### ADFA Underwriter Section Only

- ADDI Property Inspection completed, signed & dated by inspector
- Lead-Based Paint Risk Assessment, completed & signed by inspector
- Lead-Based Paint Acknowledgement Form for Homebuyer, signed & dated
- ADFA Inspection Pay Request, completed & signed by inspector (submit to accounting)
- ADDI Environmental Review Form (ERR)
- ADDI Commitment Letter & Copy of UPCS (to Lender)
- ADDI Commitment Letter & UPCS (a copy must be uploaded into MITAS)

Underwriter Name \_\_\_\_\_

Underwriter Signature \_\_\_\_\_

Property Inspection Approval Date \_\_\_\_\_

Check Request for Inspection Date \_\_\_\_\_

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**Site & Grounds**

Project Address

Project City


	Pass	Deficiency	N/A	
<b>Driveway</b>				<i>Describe (issue and location)</i>
Visible faults, potholes or loose material in the pavement constituting hazards to pedestrians Water/ice has accumulated in a depression (ponding) creating a hazard Pavement at risk due to failure of subbase materials (settlement/heaving)				
<b>Walks/Steps</b>				<i>Describe (issue and location)</i>
Hand rail is missing or damaged Visible faults in the walk/step surface (e.g., pavement) or surface sinks or rises due to failure of subbase materials (settlement/heaving) that affect pedestrian traffic or constitute a hazard A concrete or masonry walkway is flaking, chipping, or crumbling, and constitutes or will likely constitute a hazard to pedestrians				
<b>Grounds</b>				<i>Describe (issue and location)</i>
Collection or removal of surface material or sunken tracks, ruts, grooves, irregular mounds or depressions that create a hazard Water/ice has collected in a depression or on ground where ponding was not intended and could be a hazard to the structure or				
<b>Storm Drainage</b>				<i>Describe (issue and location)</i>
Storm drains are structurally unsound, are blocked by debris, or present other hazards				
<b>Retaining Walls</b>				<i>Describe (issue and location)</i>
Retaining wall structure is deteriorated, damaged, leaning, or falling				
<b>Fencing &amp; Gates</b>				<i>Describe (issue and location)</i>
Fence or gate is rusted, deteriorated, incomplete, or uprooted which may threaten security, health, or safety				
<b>Mailbox</b>				<i>Describe (issue and location)</i>
Mailbox is missing or does not function				
<b>Pools and Related Structures</b>				<i>Describe (issue and location)</i>
If swimming pool present, fencing around the pool is absent, damaged, or does not limit access				
<b>Other Local Code Items</b>				<i>Describe (issue and location)</i>

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## Building Structure & Exterior

Project Address  
Project City


	Pass	Deficiency	N/A	
<b>Foundations</b>				<i>Describe (issue and location)</i>
A settlement crack or split in the exterior of the lowest structural wall that could compromise structural integrity Concrete or masonry wall is flaking, chipping, or crumbling – possibly exposing rebar				
<b>Doors (Exterior)</b>				<i>Describe (issue and location)</i>
Frame, header, jamb, threshold, lintel, or trim that is warped, split, cracked, or broken Hardware or locks are damaged, missing, or not functional, includes locks, panic hardware, overhead door tracks, springs and pulleys, sliding door track, hangers, and door closures Damage on the door surface that affects the surface protection or strength of the door or compromises security, including holes, peeling/cracking/no paint, broken glass, and significant rust Sealing and stripping designed to resist weather or caulking is missing or deteriorated A door is missing, stuck, or inoperable				
<b>Walls (Exterior)</b>				<i>Describe (issue and location)</i>
A split, separation, or gap in the exterior wall that could result in thermal or moisture penetration Chimney, including the part above the roof line, has separated from the wall or has cracks, spalling, missing pieces, or broken sections Caulking designed to resist weather or mortar is missing or deteriorated Deterioration of the exterior wall surface attributable to materials that are rotting or a concrete, stucco, or masonry wall that is flaking, chipping, or crumbling <b>For pre-1978 structures, paint is cracking, flaking, or deteriorated or water damage has stained the paint</b>				<b>If deficiency noted, refer to and complete the LBP tab of this checklist</b>

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Pass      Deficiency      N/A

<b>Windows (Exterior)</b>				<i>Describe (issue and location)</i>
A glass pane is broken, missing, or cracked Window sills, frames, sash lintels, or trim are damaged by decay, rust, rot, corrosion, or other deterioration Screens are punctured, torn, damaged, or missing Caulking or glazing compound that resists weather is missing or deteriorated Paint covering the window assembly or trim is cracking, flaking, or failing, or the window assembly trim is not painted or is exposed to the elements Exiting (egress) is severely limited or impossible, because security bars are damaged or improperly constructed or installed				
<b>Lighting (Exterior)</b>				<i>Describe (issue and location)</i>
All or part of the lighting associated with the building has non-working fixtures				
<b>Roofs</b>				<i>Describe (issue and location)</i>
Damage to soffit fascia, soffit vents, or associated components that may allow water penetration Damaged or missing vents on or extending through the roof surface or components (including ridge vents, gable vents, plumbing Rips or tears in the membrane or flashing, including holes, cracks, blistering or separated seams, or other damage that can allow water penetration Components of the drainage system, including gutters, leaders, downspouts, splash blocks, and drain openings, are missing, damaged, or clogged and do not effectively remove water Shingles are missing or damaged Evidence of standing water – roof depression, mold ring, or effervescence water ring (ponding)				
<b>Other Local Code Items</b>				<i>Describe (issue and location)</i>

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## Building Systems

Project Address

Project City


	Pass	Deficiency	N/A	
<b>Electrical System</b>				<i>Describe (issue and location)</i>
<p>Exposed bare wires or openings in electrical panels</p> <p>Water leaking, puddling, or ponding on or immediately near any electrical apparatus, which could pose a risk of fire, electrocution, or</p> <p>A fixed obstruction or item of sufficient size and weight impedes access to any panel board or main power switch</p> <p>Breakers have carbon on the plastic body, or the plastic body is melted and scarred (burnt)</p> <p>Evidence of liquid stains, rust marks, or other signs of corrosion on electrical enclosures or</p> <p>Nicks, abrasions, or fraying of the insulation that expose wires that conduct current</p> <p>In a panel board or other electrical box containing circuit breakers, there is an open circuit breaker position that is not appropriately blanked off</p> <p>The cover is missing from any electrical device box, panel box, switch gear box, or control panel with exposed electrical connections</p> <p>GFI's are missing or do not function</p>				
<b>HVAC</b>				<i>Describe (issue and location)</i>
<p>Water or steam is escaping from unit casing or system piping</p> <p>Evidence that fuel is escaping from a fuel storage tank or line</p> <p>Equipment or associated piping and ducting is oxidizing, flaking, discolored, pitting, or has crevices</p> <p>Exhaust system on a gas- or oil-fired unit is misaligned, blocked, or not working</p> <p>Cover on convection radiant heat system is missing or damaged, which could cause a burn or related injury</p> <p>Heating, cooling, or ventilation system does not function</p>				
<b>Exhaust/Ventilation System</b>				<i>Describe (issue and location)</i>
Ventilation system to exhaust kitchen or bathroom air does not function				

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Pass      Deficiency      N/A

<b>Domestic Water</b>				<i>Describe (issue and location)</i>
Water leaking from any water system component, including valve flanges, stems, bodies, hose bibs, or any domestic water tank or its pipe or pipe connection Ventilation system on a gas- or oil-fired water heater is absent, misaligned, or not working Pressure relief valve on the central hot water heating system is missing or does not extend to the floor The equipment or associated piping/ducting shows evidence of flaking, oxidation, discoloration, pitting, or crevices Water or hot water is not available				
<b>Sanitary System</b>				<i>Describe (issue and location)</i>
A drain is clogged or components of the sanitary system are leaking A protective cover, including a drain or manhole cover is missing				
<b>Other Local Code Items</b>				<i>Describe (issue and location)</i>

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**Interior**

*Complete one "Interior" sheet for room or space (e.g., basement, garage, etc.)*

Project Address  
Project City


- If unit, rooms included:
- |   |   |
|---|---|
| <input type="checkbox"/> No. __ A-Beds  | <input type="checkbox"/> G-Entrance     |
| <input type="checkbox"/> No. __ B-Baths | <input type="checkbox"/> H-Patio/Deck   |
| <input type="checkbox"/> C-Kitchen      | <input type="checkbox"/> I-Garage       |
| <input type="checkbox"/> D-Living       | <input type="checkbox"/> J-Basement     |
| <input type="checkbox"/> E-Dining       | <input type="checkbox"/> K-Other: _____ |
| <input type="checkbox"/> F-Storage      | <input type="checkbox"/> L-Other: _____ |

	Pass	Deficiency	N/A	
<b>Air Quality</b>				<i>Describe (issue and location)</i>
Evidence of mold or mildew, especially in bathrooms and air outlets Strong propane, natural gas, or methane gas odors that could pose a risk of explosion/fire, or a health risk if inhaled Sewer odors that could pose a health risk if inhaled for prolonged periods				
<b>Doors</b>				<i>Describe (issue and location)</i>
Frame, header, jamb, threshold, lintel, or trim is warped, split, cracked, or broken Attachments to a door are damaged, not functioning, or missing, includes locks, sliding door track and hangers, and door closures Visible damage to surfaces including screens, glass, frames, hardware and door surface Damage on the door surface that affects surface protection or strength of the door, or may compromise security, including holes, peeling, cracking, no paint, broken glass, and significant rust Seals and stripping around the entry door(s) to resist weather and fire are damaged or missing A door is missing, stuck, or inoperable  <b>For pre-1978 structures, door or trim paint is peeling, cracking, flaking, or otherwise deteriorated</b>				<b>If deficiency noted, refer to and complete the LBP tab of this checklist</b>
<b>Walls</b>				<i>Describe (issue and location)</i>
A wall is bowed, deflected, sagging, or is no longer aligned horizontally, affecting structural integrity or safety Punctures in the wall surface that may penetrate completely or panels or tiles are missing or damaged <b>For pre-1978 structures, paint is peeling, cracking, flaking, or otherwise deteriorated</b> Walls are not watertight; evidence of water infiltration, mold, mildew, or damage that may have been caused by saturation or surface failure				<b>If deficiency noted, refer to and complete the LBP tab of this checklist</b>

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	Pass	Deficiency	N/A	
<b>Ceiling</b>				<i>Describe (issue and location)</i>
Ceiling is bowed, deflected, sagging, or is no longer aligned horizontally, affecting structural integrity or safety Ceiling surface has punctures that may penetrate completely or panels or tiles are missing or damaged <b>For pre-1978 structures, paint is peeling, cracking, flaking, or otherwise deteriorated or a ceiling surface is not painted</b> Evidence of water infiltration, mold, or mildew that may have been caused by saturation or surface failure				<b>If deficiency noted, refer to and complete the LBP tab of this checklist</b>
<b>Floors</b>				<i>Describe (issue and location)</i>
Any physical defect that poses a tripping risk, generally in walkways or other traveled areas Floors are bowed, deflected, sagging or are no longer aligned horizontally, affecting structural integrity or safety Damage to carpet tiles, wood, sheet vinyl, or another floor covering Flooring – terrazzo, hardwood, ceramic tile, or other material – is missing <b>For floors that are painted in pre-1978 structures, paint is peeling, cracking, flaking, or otherwise deteriorated</b> Subfloor is decayed or decaying Evidence of water infiltration, mold, or mildew that may have been caused by saturation or surface failure				<b>If deficiency noted, refer to and complete the LBP tab of this checklist</b>
<b>Stairs</b>				<i>Describe (issue and location)</i>
Horizontal tread or stair surface is damaged or missing Hand-rail is damaged or missing				
<b>Lighting</b>				<i>Describe (issue and location)</i>
Lighting fixture is damaged, not functional, or missing, excluding light bulbs				
<b>Outlets/Switches</b>				<i>Describe (issue and location)</i>
An outlet, switch, or both are missing The flush plate used to cover the opening around a switch or outlet is damaged or missing				
<b>Smoke Detector</b>				<i>Describe (issue and location)</i>
Smoke detector will not activate or is missing				
<b>Infestation</b>				<i>Describe (issue and location)</i>
Evidence of infestation or insects – including roaches and ants – throughout a room, especially in food preparation and storage areas Evidence of rats or mice – sightings, rat or mouse holes, or droppings				

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	Pass	Deficiency	N/A	
<b>Other Hazards</b>				<i>Describe (issue and location)</i>
Any sharp edge or physical defect that could cause cutting or breaking of human skin or other bodily injury -- generally in commonly traveled areas Any general defects or hazards that pose a health or safety risk or risk of bodily injury				
<b>Kitchen</b>				<i>Describe (issue and location)</i>
Cabinets are missing or the laminate is separating, includes cases, boxes, or pieces of furniture with drawers, shelves, or doors – primarily used for storage – mounted on walls or floors A flat work surface in a kitchen often integral to lower cabinet space is missing or deteriorated A dishwasher or garbage disposal, if provided, does not function as it should Water does not drain adequately Sink faucet or piping is leaking A sink, faucet, or accessories are missing, damaged, or not functioning The apparatus that draws out cooking exhaust (hood/exhaust fan) does not function as it should The range/stove is missing or damaged Refrigerator is missing or does not cool adequately to store food safely				
<b>Bathroom</b>				<i>Describe (issue and location)</i>
Damaged or missing cabinets, vanity, drawers, shelves, doors, medicine cabinets, etc. A basin (sink) is missing or not functioning Water does not drain adequately in the shower, tub, or basin (sink) A basin, shower, water closet, tub faucet, or associated pipes are leaking water Shower, tub, or components are damaged or missing The apparatus to exhaust air does not function A toilet is damaged, missing, or not functioning				
<b>Laundry Area</b>				<i>Describe (issue and location)</i>
Inadequate means available to vent accumulated heat, moisture, and lint to the outside				
<b>Patio/Porch/Balcony</b>				<i>Describe (issue and location)</i>
If provided, a baluster or side railing on the porch/patio balcony is missing, loose, damaged, or does not function, which limits the safe use of this area, or flooring is unsafe or a tripping hazard				
<b>Other Local Code Items</b>				<i>Describe (issue and location)</i>

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## Lead-Based Paint Visual Assessment Form

**\*This form must be completed by a certified Inspector/Assessor**

Project Address   
Project City, County, Zip

Business Name   
Inspector/Assessor Name

No Visual Assessment was Required because: (Check one)

- Property was built in 1978 or later
- Property has been tested and determined to not contain lead-based paint (*attach documentation*)
- Property has had lead-based paint hazards abated/remediated (*attach documentation*)

*If one of the boxes above was checked, skip to signature below. Otherwise continue...*

- I have completed a visual assessment of the above property on the date below *and attached documentation that I have completed HUD's online Visual Assessment Course.*

**VISUAL ASSESSMENT DATE**

(MM/DD/YYYY)

*AND (check appropriate box below)*

- The visual assessment showed **NO** evidence of deteriorated paint.
- The visual assessment showed evidence of deteriorated paint that did **NOT** exceed the HUD de minimus (minimum) levels.

Describe (issue and location)

- The property FAILED the Visual Assessment.** The visual assessment showed evidence of deteriorated paint in **EXCESS** of HUD de minimus (minimum) levels.

Describe (issue and location)

Inspector/Assessor Signature

Date

\_\_\_\_\_

\_\_\_\_\_