

## LIST OF COMMON MPR REPAIRS

The appraiser must use their good judgment when identifying MPR deficiencies that require repair. Per HUD Appraisal Handbook 4150.2 "Appraisers are reminded not to recommend inspections only as a means of limiting liability. The reason or indication of a particular problem must be given when requiring an inspection of any mechanical system, structural system, etc."

### Structure

- Missing siding (structure open to elements)
- Damaged/missing attached garage door (security – possible unobserved entry to home )
- Bowing, crumbling foundation (structure compromised - recommend inspection)
- Significant foundation cracks ((Do not list minor above grade typical step cracks)
- Missing or broken windows (security safety) AZ and NV require reglazing
- Any exposed subflooring (hardwood flooring is a floor covering)
- Missing kitchen base cabinets and countertops as required accommodate sink and plumbing fixtures (lower base cabinetry only)
- Security bar removal (if no release latch is found)(If latches present appraiser must comment)
- Grading/drainage issues (standing water against the foundation or obvious grade issues)
- Dampness/standing water in basement or crawlspace (indicate cost to remediate standing water) determine source if possible
- Mold like substances ( Remediate as needed)
- Missing exterior doors or exterior doors that cannot be properly secured (excluding storm doors)
- Damaged interior walls (larger areas or damaged walls that expose mechanical systems) (do not include minor damage to drywall)
- Major cracks in walls floors or foundation that indicate more than typical settlement or possible major structural issues
- Removal cost for non conforming second kitchen in single family home

### Roof

- Leaking roof - Any evidence of water leak (prior and/or current)(if roof appears in good condition recommend inspection)
- Visibly worn or curling shingles – roof at end of useful life –no less than 2 years – (no more than 3 layers)
- Fascia - Missing, damaged, rotting (exposure to elements)
- Gutters - Loose or Missing (possible drainage issues)
- Downspouts - Loose damaged or missing - possible drainage issues

### Plumbing

- Burst, missing, severed/frozen lines, Low pressure, no pressure (PCR or appraisers observation)
- Major leaks
- Missing toilet(s)

- Missing sink(s)
- Missing water heater
- Damaged relief valve(s) (water heater)
- Damaged or missing sink and tub fixtures,

### **Electrical**

- Missing switch and outlet cover plates – (exposure to electrical contact)
- Non-working outlets – as indicated by the PCR
- Exposed/severed wires that are” not capped” (capped but hanging and exposed wires should be reported to the FSM)
- Missing /Damaged electrical service panel
- Missing/damaged electrical service meter

### **HVAC**

- Inoperable Furnace – Repair or replace as needed (if inoperable due to missing thermostat, cost to replace thermostat if furnace appears in good condition make the extraordinary assumption that with the thermostat repair the furnace is operational)
- Missing furnace -Replace as needed
- Missing/damaged thermostat
- Missing or damaged Ductwork
- Missing vent registers (wall or floor vents)
- Boilers that were not tested by FSM due to water shut off must be inspected for safe operation. (recommend inspection)
- Missing boiler supply or return lines.
- Missing air conditioning units may be a repair item in some contract areas with warmer climates while some contract areas consider them a luxury item. Contact your appraisal specialist for guidance

### **Misc**

- Evidence of hazardous material on or in the improvements
- Evidence of underground storage tanks

### **COSMETIC REPAIRS**

These repairs are less severe in nature are considered more as everyday wear and tear issues. No repair amounts are given and no escrow for cosmetic repairs is required. These items have been considered in the appraisals overall condition

- Minor cracks or holes in plaster or drywall that do not expose any mechanical systems
- Lifted floor tile or carpet (trip hazards are no longer MPR issues))
- Graffiti or soiled wall paint
- Soiled damaged carpet/vinyl/floor coverings
- Hardwood floor covering that is worn and in need of refinishing
- Missing basement ceiling and floor tiles

- Minor settlement foundation cracks
- Cracked windows
- Cracked uneven concrete on drive-way, patio, walkway
- Crawl space with debris and trash
- Missing interior doors, missing door knobs/or hardware
- Missing minor stone or brick on exterior walls
- Missing trim molding
- Missing window or door screen
- Missing cabinet drawers and or doors in kitchen
- Missing upper kitchen wall cabinets.

#### **ITEMS LISTED BY HUD AS NO LONGER CONSIDERED MPR ITEMS**

- Per Mortgagee Letter 05-48
- Missing handrails
- Cracked or damaged exit doors that are otherwise operable
- Cracked window glass
- Defective paint surfaces in homes constructed post 1978
- Minor plumbing leaks (such as leaky faucets)
- Defective floor finish or covering (worn through the finish, badly soiled carpeting)
- Evidence of previous (non-active) Wood Destroying Insect/Organism damage where there is no evidence of unrepaired structural damage
- Rotten or worn out counter tops
- Poor workmanship
- Trip hazards (cracked or partially heaving sidewalks, poorly installed carpeting)
- Crawl space with debris and trash
- Lack of an all weather driveway surface
- HUD no longer requires automatic inspection of flat or unobservable roof areas