

NFC Property Evaluation Worksheet

Borrower name:
Address:

Inspector: Al Ruble
Inspection date:

Contact Info: Phone - (515)-273-1381 | Email - ARuble@neighborhoodfinance.org

****To ensure closing date, it is crucial that all bids are back to AL RUBLE within 7 days****
****Bids must be detailed (breakout of ALL material/labor) and include all applicable taxes and permits****
****NO REBATES, DISCOUNTS OR DOWNPAYMENTS ON BIDS****
****DO NOT START ANY REHAB WORK UNTIL AFTER CLOSING (Purchases)****

1. Mechanical		Yes/No	Est. Cost	Comments
Gas on				
Gas pipe to code				
Furnace older than 15 years				
Water heater older than 15 years				
Central air unit				
2. Plumbing		Yes/No	Est. Cost	Comments
Water service on				
Copper to meter				
Copper from interior meter				
Adequate water pressure				
Plumbing leaks				
Fixtures in working order				
Waste lines to code				
Dishwasher				
Garbage disposal				
3. Electrical		Yes/No	Est. Cost	Comments
Power on				
Minimum 100 AMP service				
Mast in good condition				
Two outlets per room				
Missing/inoperable fixtures				
Missing switch plates/covers				
Missing light globes/lens covers				
Illegal wiring				
Electrical to garage				
4. Foundation		Yes/No	Est. Cost	Comments
Block	Brick	Tile	Brick and tile	Poured
Access to/from interior				
Cracks				
Deflection				
Loose/crumbling bricks, tile or plas				
Standing water				
Evidence of mold				
Evidence of moisture/mildew				
Sump pump				
Landscape draining away from				
5. Interior		Yes/No	Est. Cost	Comments
Walls need repair/paint				
Ceilings need repair/paint				
Floors need repair				
Floor coverings need replaced				
Bathroom vanity/cabinets okay				
Bath ventilation				
Kitchen cabinets/counters okay				
Interior trim need repair/replaced				

BE ADVISED: This inspection was created for the benefit of NFC, to assist in creating a rehab plan for loan purposes. NFC assumes no liability for problems not discovered in this inspection. There is no inspection that can determine all repairs that are needed on an older house. If the reader has concerns they should consult with a qualified building inspector, contractor, or the City of Des Moines Permit Center.

Borrower:

6. Exterior	Yes/No	Est. Cost	Comments
Siding type			
Siding needs repair/replaced			
Trim needs repair/replaced			
Soffit/fascia needs repair/replaced			
Prime windows repair/replaced			
Storm windows repair/replaced			
Sash cords present			
Broken glass			
Prime doors okay			
Exterior paint needed			

7. Roof	Yes/No	Est. Cost	Comments
7 to 10 years of life left			
More than two layers			
Areas with specific damage			
Chimney in good condition			
Adequate attic ventilation			
Gutters/downspouts functional			

8. Property site	Yes/No	Est. Cost	Comments
Sidewalks okay			
Fence okay			
Garage okay			
Shed okay			
Driveway okay			
Approach okay			
Tree removal/trim needed			
Ash tree need treated/removed			
Yard/bushes overgrown			
Debris, rubbish, junk (cars, parts)			
Nuisance property			

Additional comments:

The below information is to be completed by the NFC Inspector if an AVM was used to determine property value.

NFC Inspector confirms the Polk County Assessor property condition is:	
<input type="checkbox"/>	Excellent
<input type="checkbox"/>	Very good
<input type="checkbox"/>	Above normal
<input type="checkbox"/>	Normal
<input type="checkbox"/>	Below normal
<input type="checkbox"/>	Poor
NFC Inspector disagrees with the Polk County Assessor property condition and currently rates the property condition as:	
<input type="checkbox"/>	Excellent
<input type="checkbox"/>	Very good
<input type="checkbox"/>	Above normal
<input type="checkbox"/>	Normal
<input type="checkbox"/>	Below normal
<input type="checkbox"/>	Poor