

PENNSYLVANIA HOUSING FINANCE AGENCY
Homeownership Programs Division
211 North Front Street, Harrisburg, PA 17101
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Home Evaluators' Checklist

The Pennsylvania Housing Finance Agency (PHFA) Keystone Renovate and Repair Loan program is intended to help qualified home owners make the best possible choices about spending the money they have borrowed to improve their homes. This requires a balance between focusing on items that homeowners would enjoy having updated, replaced or expanded and putting money toward necessary items that will keep the home safe and sound today and for many years to come. Home evaluators are key to the success of the program because it is their information and knowledge that will allow borrowers to make informed choices between wants and needs and ultimately to invest wisely in their home.

We know that most organizations already use checklists in their housing rehabilitation programs. The primary goal of this document is to provide the minimum statewide standards for the PHFA Keystone Renovate and Repair Program, which may differ from the standards required in other housing programs. We also hope that it serves as a guide for discussions between Home Evaluators and homeowners.

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Home Evaluators: Your job is to ensure that the homeowner gets the best possible advice on what repairs and replacements should be considered to maximize their home's:

- Structural integrity,
- Safety,
- Accessibility
- Cosmetic Appeal to make the home more comfortable and improve its resale value

Please make an effort as you look over the house with the homeowner to listen to their needs and wants for the space. Be sure to tell them what you see when you look at various systems and areas. Try to get them to tell you how their family size and composition or their health status or the different seasons affect their use and enjoyment of their home. If you need additional informational resources to assist homeowners looking for accessibility assistance please contact PHFA or your local Center for Independent Living.

The minimum program requirements for repairs that must be done by borrowers accepting a Keystone Renovate and Repair loan are specified on the **Checklist** that follows. In most cases these program minimums apply to areas of the home that the homeowner plans to upgrade, replace or improve. A few minimum program requirements must be met in order for the homeowner to receive a Keystone Renovate and Repair Loan. Applicable local and state building code requirements also must be met.

“Before” photos should be taken of areas of the home to be improved, repaired or made accessible during the initial home evaluation. “After” photos should be taken of all areas of the home that were altered with Renovate & Repair loan funds.

¹ All local and state codes which exceed program minimums must be met.

**PHFA Keystone Renovate and Repair Loan
Guide for Home Evaluators
Checklist**

AREAS FOR REVIEW AND MINIMUM PROGRAM REQUIREMENTS ¹	CUSTOMER PREFERENCES AND HOME EVALUATOR'S NOTES
Exterior Lighting	
Private Sidewalks	
Driveway and Garage	
Ramps and Stairs	
Decks/Porches/Exterior Doors	
Foundation	

¹ All local and state codes which exceed program minimums must be met.

AREAS FOR REVIEW AND MINIMUM PROGRAM REQUIREMENTS ¹	CUSTOMER PREFERENCES AND HOME EVALUATOR'S NOTES
Exterior Walls	
Windows	
Roof	
Chimneys	
Evidence of Infestation	
Exterior Paint Homeowner <u>must</u> sign statement indicating that they received lead hazard pamphlet.	
Interior Lighting	

¹ All local and state codes which exceed program minimums must be met.

AREAS FOR REVIEW AND MINIMUM PROGRAM REQUIREMENTS ¹	CUSTOMER PREFERENCES AND HOME EVALUATOR'S NOTES
Interior Walls and Floors	
Electrical If the homeowner plans to use Keystone Renovate & Repair funds for electrical upgrades, then the work specifications <u>must</u>: a) provide at least 100 AMP three wire service; b) panel boxes must be upgraded to circuit breaker type.	
Heating / Air Conditioning To use Keystone Renovate & Repair funds the heating system must be repaired or replaced if not in working order	
Plumbing If the homeowner plans to use Keystone Renovate & Repair funds for plumbing upgrades, then the work <u>specifications must</u>: a) properly vent the hot water heater (if gas or oil fired) b) install a pressure relief valve and discharge line c) repair or replace any leaking fixture that may cause structural damage to the home	

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AREAS FOR REVIEW AND MINIMUM PROGRAM REQUIREMENTS ¹	CUSTOMER PREFERENCES AND HOME EVALUATOR'S NOTES
Septic/Sewer If the homeowner plans to use Keystone Renovate & Repair funds for septic/sewer upgrades, or to tap in to public sewers then the work <u>specifications must</u> ensure connection to either a public sewer system or an approved private sewage disposal system.	
Private Water If the homeowner plans to use Keystone Renovate & Repair funds to repair or install a well or other private water system, the water must be tested to ensure its potability. (Additional funds must be spent to make water safe for consumption, if it fails testing.)	
Smoke Detectors To use the Keystone Renovate & Repair funds one smoke detector must be installed and operable on each sleeping level	
Interior Paint Homeowner <u>must</u> sign statement indicating that they received lead hazard pamphlet.	
Kitchen If the homeowner plans to use Keystone Renovate & Repair funds for kitchen upgrades, then the work <u>specifications must</u>: a) create an operable kitchen with sink. b) Install Ground Fault Circuit Interrupter (GFCI) outlets above the counter top if none available at start of job.	

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AREAS FOR REVIEW AND MINIMUM PROGRAM REQUIREMENTS ¹	CUSTOMER PREFERENCES AND HOME EVALUATOR'S NOTES
Bathrooms If the homeowner plans to use Keystone Renovate & Repair funds for bathroom upgrades, then the work <u>specifications must</u>: a) create an operable bathroom with sink, toilet, bathtub or shower, and window or fan for ventilation. b) Install at least one Ground Fault Circuit Interrupter (GFCI) outlet if none are available at the start of the job	
Bedrooms	
Laundry Area If the homeowner plans to use Keystone Renovate & Repair funds on laundry facilities, then the work <u>specifications must</u>: a) vent the dryer to the exterior	
Other	

PHFA is glad to be working with Local Program Administrators across Pennsylvania to help borrowers repair and improve their homes. Call us at 717-780-3871 if you have any questions.

¹ All local and state codes which exceed program minimums must be met.

Homeowner

Date

Home Evaluator

Date