

FHA Appraisal vs Home Inspection

	FHA Appraisal	Home Inspection
Purpose	☑ Assess market value and HUD property standards	☑ Evaluate property condition in detail
Required for FHA Loan?	☑ Yes	☑ No
Focus Areas	☑ Safety, livability, structural integrity	☑ Systems, structure, maintenance, wear
Who Performs It?	☑ HUD-approved appraiser	☑ Licensed home inspector
Cost Estimate	☑ \$400-700	☑ \$300-600 (paid by buyer)

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