

FHA, VA and USDA PROPERTY GUIDELINES AND REQUIREMENTS



FOUNDATIONS:

- A 6-inch clearance must exist between the earth and wood in a home or garage.
- It is acceptable for foundations to be covered with non-wood siding.
- An 18-inch clearance for a crawl space is required.
- There cannot be any trash or debris in the crawl space.
- Standing/pooling water cannot touch the foundation.

ELECTRICAL:

- An electrical certification is required for knob and tube electrical in the attic or basement.
- The house, garage, or other structures attached to the property cannot have exposed or frayed wires.
- The appraiser will check a variety of switches in the home and report any that do not function properly.
- Pull chains for lights are acceptable in closets and basements.

PLUMBING:

- The appraiser will check a variety of faucets in the home and report any that do not function properly.
- If asbestos is discovered, it will have to be removed properly by an expert.
- If water damage is present, you will have to have it repaired and provide documentation that updates have been made.
- The water heater has to have a safe temperature and pressure valve.

SIDING:

- Asbestos siding is ok if it is in good condition.
- Siding that is damaged or deteriorating will have to be replaced or repaired.

WELL/SEPTIC:

- Local health municipality has to approve of your system.
- Reports have to include feasibility statements.
- If the well is shared, a shared well agreement is required.
- A well cannot be located within the walls of the foundation.
- Cesspools are not allowed.
- Access to a continuing supply of safe and palatable water, sanitary systems, and sewage disposal is required.
- When possible, connections from home should be made to public sewer, water, or a community system.
- A well has to be at least 50 feet from the septic tank and 10 feet from the drain field.

HEATING:

- A furnace is required to be adequate for living conditions. A heating certification may be required on furnaces that are over 25 years old.
- Wall-mounted space heaters are required to be properly mounted on the wall and provide adequate heat for the room. Free-standing space heaters are not allowed.
- Oil-fired heating units are ok in certain areas of the home.
- Heating units that are permanently secured may be acceptable as long as they are properly secured and insulated.

GUTTERS/DOWNSPOUTS:

- Gutters may be required on homes that do not have them.
- Damaged gutters and downspouts will have to be replaced.

SMOKE DETECTORS AND CO2 DETECTORS:

- Smoke detectors and CO2 detectors are required in all homes.
- The appraiser will provide more details and confirm as needed.

DRIVEWAYS AND PRIVATE ROADS:

- Gravel is ok to be used on driveways and private roads.
- A recorded agreement is required for private roads and shared roads.

PAINT:

- Peeling paint on the interior and exterior will require scraping and re-painting.
- If the home is constructed before 1978, the surface must be scraped, wire brushed, and re-painted with two coats of paint.
- The appraiser must then inspect the paint again.

ROOF:

- It is required that roofs be water-tight, in good condition, and have an economic life of at least five years.
- If shingles are worn or deteriorated, they may require a roofing certification.
- Rolled roofs may be acceptable if existing; a roofing certification must be included.
- A rolled roof will require an inspection.

