

# FHA, VA, and USDA

## Property Guidelines and Requirements



### FOUNDATIONS:

- There must be at least 6 inches of space between soil and any wood components in the home or garage.
- Non-wood siding materials are permitted on foundation surfaces.
- A minimum crawl space height of 18 inches is required.
- Crawl spaces must be free of any trash or debris.
- Standing or pooled water must not come into contact with the foundation.



### ELECTRICAL:

- Knob and tube wiring located in the attic or basement must have an electrical certification.
- Exposed or frayed wiring is not allowed in the home, garage, or any attached structures.
- The appraiser will test various switches throughout the home and note any that are not working correctly.
- Light fixtures with pull chains are permitted in closets and basements.



### SIDING:

- Asbestos siding is acceptable as long as it is in good condition.
- Any siding that is damaged or showing signs of deterioration must be repaired or replaced.



### ROOF:

- Roofs must be in good condition, free of leaks, and have a remaining useful life of at least five years.
- If shingles are worn or deteriorating, a roofing certification may be needed.
- Existing rolled roofing can be acceptable but must include a roofing certification.
- All rolled roofs must undergo an inspection.



### PAINT:

- Any peeling paint on the interior or exterior must be scraped and repainted.
- For homes built before 1978, surfaces must be scraped, wire brushed, and finished with two coats of paint.
- The appraiser is required to re-inspect the painted areas after the work is completed.



### PLUMBING:

- The appraiser will check multiple faucets and report any that don't work properly.
- Asbestos must be professionally removed if discovered.
- Water damage must be repaired, with proof of the updates provided.
- The water heater must have a working temperature and pressure relief valve.



### WELL/SEPTIC:

- Your system must be approved by the local health authority.
- Reports must include a feasibility statement.
- A shared well requires a formal shared well agreement.
- Wells cannot be located inside the home's foundation.
- Cesspools are not permitted.
- There must be reliable access to clean water, sanitary systems, and proper sewage disposal.
- When available, homes should connect to public water, sewer, or community systems.
- Well Distance Requirements:
  - To Septic Tank: 50 ft minimum (both new and existing construction)
  - To Drain/Absorption Field: 100 ft minimum (75 ft if reduced and approved by local authority for existing construction)
  - To Seepage Pit or Cesspool: 100 ft minimum (new construction only)
  - To Property Line: 10 ft minimum (both new and existing construction)
  - Shared Wells: No sewage system components within 75 ft (100 ft for new construction)
- Note: Local authority requirements override FHA if more stringent



### HEATING:

- Each living unit must have heating adequate for healthful and comfortable living conditions
- The heating system must automatically heat the living areas of the house to a minimum of 50 degrees Fahrenheit in all Gross Living Areas (GLAs), as well as in non-GLAs containing building or system components subject to failure or damage due to freezing
- The heating system must provide healthful and comfortable heat and be safe to operate
- The heating system must rely upon a fuel source that is readily obtainable within the subject's geographic area
- The heating system must have market acceptance within the subject's marketplace
- The heating system must operate without human intervention for extended periods of time



### GUTTERS/DOWNSPOUTS:

- Homes without gutters may be required to have them installed.
- Any damaged gutters or downspouts must be repaired or replaced.



### SMOKE DETECTORS & CO2 DETECTORS:

- All homes must have functioning smoke and CO2 detectors.
- The appraiser will verify and provide additional details as necessary.



### DRIVEWAYS AND PRIVATE ROADS

- Gravel is acceptable for driveways and private roads.
- Private roads and shared expenses must be governed by a recorded agreement.



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