



Well & Septic Inspections

<u>Conventional</u>	<u>FHA</u>	<u>USDA</u>	<u>VA</u>
Only required if issue indicated on appraisal	Well inspection always required Septic inspection required if issue indicated on appraisal If both present- must meet distance requirements	Well inspection required if issue indicated on appraisal Septic inspection always required If both present- must meet distance requirements	Well inspection always required Septic inspection based on VA Local Requirements

***VA Case Numbers starting with 62-62 require a Septic Inspection

Website for VA Local Requirements by State:

https://www.benefits.va.gov/HOMELOANS/appraiser_cv_local_req.asp

IMPORTANT:

1. Each State is listed alphabetically, with the VA Regional Loan Center (RLC) of jurisdiction.
2. A VA Regional Loan Center's local requirements pertain only to properties within the state in that RLC's jurisdiction. The primary source of information about VA nationwide requirements is the [VA Lender's Handbook](#). local requirements supplement those in the Handbook.
3. Unless otherwise noted, wood-destroying insect information is required per Section 13.06 of the [Lender's Handbook](#). Regardless of the location of the property, an inspection is always required if the appraisal report indicates evidence of wood-destroying insect damage or an active insect infestation.
4. VA offices may instruct fee appraisers to list, when applicable, other local requirements as conditions on appraisal reports. Contact the fee appraiser or VA office if there is a question about an appraisal report condition.