

*FHA/USDA On Water Supply and Sewage Systems*

Identify the type of utilities in the “Site Section” of the appraisal report. When water and sewer are private, well and septic testing is to be governed by state or local requirements; however, the appraiser must note any readily observable deficiencies regarding the well or septic system. The appraiser is also required to report on the availability of connection to public and/or community water/sewer systems. The lender is responsible for the determination of the feasibility for requiring connection.

---

Note: Appraisers are not required to state anything more.