

**1206.10 OVERHEAD HIGH-VOLTAGE TRANSMISSION LINES:** No dwelling or related property improvement may be located within the engineering (designed) fall distance of any pole, tower or support structure of a high-voltage transmission line, radio/TV transmission tower, microwave relay dish or tower or satellite dish (radio, TV cable, etc.). For field analysis, the appraiser may use tower heights as the fall distance. For the purpose of this Handbook, a High-Voltage Electric Transmission Line is a power line that carries a high voltage between a generating plant and a substation. These lines are usually 60 Kilovolts (kV) and greater, and are considered hazardous. Lines with capacity of 12 -60kV and above are considered high voltage for the purpose of this Handbook. High voltage lines do not include local distribution and service lines. Low voltage power lines are distribution lines that commonly supply power to housing developments and similar facilities. These lines are usually 12 kV or less and are considered to be a minimum hazard. These lines may not pass directly over any structure, including pools, on the property being insured by HUD. If the property is within the unacceptable distance, mark "yes" in VC-1.

Per ML 99-32, Q&A No. 29: Many properties will be ineligible for FHA financing under the guideline for overhead high-voltage transmission lines because they are located within the fall distance of a radio or TV cable tower or satellite dish. Is there anything the lender can do to render these properties eligible for insurance? *The DE Underwriter may obtain a certification from the appropriate utility company or local regulatory agency that the property conforms to local standards and is safe.*

Per ML 99-32, Q&A No. 30: Page 2-10 of the Handbook states that low voltage power lines may not pass over any structure on the property. Please define the term "structure". *"Structure" is limited to the primary living unit. Should the appraiser indicate that the lines pass the structures, the lender can mitigate the adverse condition. If this situation arises, the power lines can be removed or repositioned if there is a safety issue.*

**1206.11 SMOKE, FUMES, OFFENSIVE NOISES & ODORS.** Excessive smoke, fog, chemical fumes, noxious odors, stagnant ponds or marshes, poor surface drainage and excessive dampness are hazardous to the health of neighborhood occupants and adversely affect the market value of the subject property. If these conditions threaten the health and safety of the occupants or the marketability of the property, mark "yes" in VC-1. If, however, the extent of the hazard is not dangerous, account for its effect in the valuation of the property. Include other factors that may affect valuation, such as offensive odors and unsightly neighborhood features such as stables or kennels. [Per ML 99-32, Q&A No. 31: Are appraisers competent to assess whether offensive noises and odors threaten the health and safety of the occupants of a property? *Section 2-2K [1206.11] will be modified to reflect that the appraiser should review any nuisance and take it into consideration in the market analysis, making adjustments if appropriate. The appraiser should document the appraisal report, as necessary.*