

## **CO DETECTORS, SMOKE ALARMS AND WATER HEATER REQUIREMENTS**

For properties located in States that mandate the installation of CO Detectors, Smoke Alarms and/or Water Heater Strapping requirements, Land Home Financial Services, Inc. (LHFS) requires the following when an Appraisal or Property Inspection note these items are required but missing or improperly installed.

### **CONVENTIONAL AND VA LOAN TYPES:**

**Conventional Loan Types:** The Appraiser indicates CO Detectors or Smoke Alarms are missing, or that inadequate strapping of a Water Heater is noted and marks the appraisal "Subject To" completion of these items, the completed work must be recertified by the appraiser with a 1004-D.

If the Appraisal, however, notes the above items are missing or incomplete but appraisal is marked "As Is," LHFS will accept the following to support the work has been satisfactorily completed:

1. **Loan Purchases:** LHFS Certification form completed and signed by either the Seller or Agent(s); **PLUS #3 and #4**
2. **Loan Refinances:** LHFS Certification form completed and signed by Borrower(s); **PLUS #3 and #4**
3. Paid receipts for the purchase of the items installed; **And**
4. Legible photos of the installed items in the required location (Note: One picture of the home's front entrance must also be included).

**VA Loan Types:** If the Appraiser indicates CO Detectors or Smoke Alarms are missing or that inadequate strapping of a water heater exists, the LAPP Reviewers should not indicate these items on the NOV regardless if the appraisal was done "As Is" or "Subject To." VA does not consider these items to be part of the Federal Minimum Property Requirements. The reviewer will, however, condition for these items to be completed. To satisfy the condition, LHFS will accept the same certification and documentation evidence as outlined above for Conventional loans with "As Is" appraisals.

**Note:** If the Appraisal, does not indicate that these items are not installed but completes the appraisal as meeting minimum property standards we will assume that they are in place.



## **FHA AND USDA LOAN TYPES:**

If the Appraisal does not indicate that these items are installed, then Underwriter must condition for the appraiser to address whether they are in place (Note: Only if the state mandates these items). If it's determined that they are missing these items, and there are any other repairs requiring corrections in order for the property to meet the Agencies minimum property requirements, the loan must be conditioned for and re-inspected by the Appraiser in order to obtain a clear 1004-D.

However, if the Appraisal is "Subject To" the requirements of installing CO Detector(s), Smoke Alarms and/or seismic Water Heater strapping **and** the property is located in an area that is feasible for the Loan Officer or Branch Manager to visit and inspect for completion, this is acceptable in lieu of an Appraiser issued 1004-D. This needs to be confirmed with the parties involved early on so that the Underwriter/Reviewer can properly condition the loan.

- For FHA loans the DE Underwriter must issue the Conditional Commitment (92800.5B) indicating that the "Lender" will complete the re-inspection by noting on page 1 and circling on page 2 the letter "N" of the form. Otherwise the letter "M" on page 1 and 2 should be noted as the Appraiser will be the one to certify the repairs are completed. For the Lender certification procedure, the 92800.5B will outline that the Lender will re-inspect the property for the items to be installed; provide completed and signed certification form with paid receipts for the items purchased for installation; and pictures of the home's front entrance and of the installed item(s).
- For USDA loans the Underwriter will condition the loan for the "Lender to complete the re- inspection of the property; Provide completed and signed certification form with supporting paid receipts for the items purchased for installation and pictures of the home's front entrance and installed items.



## CO DETECTOR REQUIREMENTS:

States That Require CO Detectors	States That DO NOT Require CO Detectors
Alabama	Arizona
Alaska	Arkansas
California	Delaware
Colorado	Hawaii
Connecticut	Indiana
<u>Florida*</u>	Iowa
Georgia	Kansas
Idaho	<u>Michigan*</u>
<u>Illinois*</u>	Mississippi
Kentucky	Missouri
Louisiana	Montana
Maine	Nebraska
Maryland	Nevada
Massachusetts	Ohio
Minnesota	South Dakota
New Hampshire	Texas
New Jersey	<p><b>* Florida:</b> If there is a boiler in the unit, at least one CO detector is required. CO detector must be placed in the room or space where the boiler is located. If the property does not have a boiler, CO detectors are not required.</p> <p><b>* Illinois:</b> Every dwelling unit shall be equipped with at least 1 approved CO alarm in an operating condition within 15 ft. of every room used for sleeping.</p> <p><b>* Michigan:</b> New constructions or anything that requires a permit on or after 3/9/2011, the home must contain CO Detectors.</p> <p><b>* North Carolina:</b> In existing dwellings where interior alterations, repairs, fuel-fired appliance replacements, or additional requiring a permit occurs, or where one or more sleeping rooms are added or created, carbon monoxide alarms shall be provided.</p> <p><b>* Washington:</b> All non- primary residence shall install CO detectors. All newly constructed buildings classified as residential occupancies will be equipped with carbon monoxide alarms, and all other buildings classified as residential occupancies will be equipped with carbon monoxide alarms by 1/1/2013.</p>
New Mexico	
New York	
<u>North Carolina*</u>	
North Dakota	
Oklahoma	
Oregon	
Pennsylvania	
Rhode Island	
South Carolina	
Tennessee	
Utah	
Vermont	
Virginia	
<u>Washington*</u>	
West Virginia	
Wisconsin	
Wyoming	



## **SMOKE DETECTOR REQUIREMENTS:**

States That Require Smoke Detectors	
Alabama	North Carolina
Alaska	North Dakota
Arizona	Ohio
Arkansas	Oklahoma
California	Oregon
Connecticut	Pennsylvania
Delaware	Rhode Island
Florida	South Carolina
Georgia	South Dakota
Hawaii	Texas
Idaho	Utah
Illinois	Vermont
Indiana	Virginia
Iowa	Washington
Kansas	West Virginia
Kentucky	Wisconsin
Louisiana	
Maine	
Maryland	
Massachusetts	
Michigan	
Minnesota	
Missouri	
Montana	
Nebraska	
Nevada	
New Hampshire	
New Jersey	
New Mexico	
New York	

States That DO NOT Require Smoke Detectors
Colorado
Mississippi
Tennessee
Wyoming



## WATER HEATER STRAPPING REQUIREMENTS:

State Name:	Double Strap:	Minimum One Strap:
Alabama	n/a	n/a
Alaska		(*) One
Arizona	n/a	n/a
Arkansas		(*) One (5 to 10 gallons)
California	(*) Double	
Colorado	n/a	n/a
Connecticut	n/a	n/a
Delaware	n/a	n/a
Florida	n/a	n/a
Georgia	n/a	n/a
Hawaii	n/a	n/a
Idaho	n/a	n/a
Illinois	(*)	
Indiana	(*)	
Iowa	n/a	n/a
Kansas	n/a	n/a
Kentucky	n/a	n/a
Louisiana	n/a	n/a
Maine	n/a	n/a
Maryland	n/a	n/a
Massachusetts	n/a	n/a
Michigan	n/a	n/a
Minnesota	n/a	n/a
Mississippi	n/a	n/a
Missouri	n/a	n/a
Montana		(*) One
Nebraska	(*)	(*)
Nevada	(*) Double	
New Hampshire	n/a	n/a
New Jersey	(*)	(*)
New Mexico	n/a	n/a
New York	(*)	(*)
North Carolina	n/a	n/a

State Name:	Double Strap:	Minimum One Strap:
North Dakota	n/a	n/a
Ohio	n/a	n/a
Oklahoma		(*) At least One
Oregon (see <a href="#">additional notes</a> )	(*) Double	
Pennsylvania	n/a	n/a
Rhode Island	n/a	n/a
South Carolina	n/a	n/a
South Dakota	n/a	n/a
Tennessee	n/a	n/a
Texas	(*)	(*)
Utah	(*) Double	
Virginia	n/a	n/a
Washington	(*) Double	
West Virginia	n/a	n/a
Wisconsin	n/a	n/a
Wyoming	Double	

(n/a) No seismic required  
 (\*) Additional seismic strap requirements  
[Additional Notes](#)



## ADDITIONAL SEISMIC STRAP REQUIREMENTS:

**Alabama:** No seismic requirements.

**Alaska:** Strap must be placed as close to the middle of the water heater as possible measured vertically, without blocking access to the controls.

**Arizona:** A boiler shall have masonry or structural supports of sufficient strength and rigidity to safely support the boiler and its contents without any vibration in the boiler or it's connecting piping.

There shall be at least 36 inches (915mm) of clearance on each side of the water heater.

**Arkansas:** Place strap as close to the middle of the water heater as possible, measured vertically, without blocking access to the controls.

**California:** Two straps are required for water heaters with a capacity of 52 gallons or less. A water heater with a capacity of 75 gallons or more is required to have a third strap placed mid-height of water heater.

**Colorado:** No seismic requirements.

**Connecticut:** No seismic requirements.

**Delaware:** No seismic requirements.

**Florida:** In Seismic Design Categories D0, D1, and D2 and townhouses in Seismic Design Category C, water heaters shall be anchored or strapped in the upper one-third and in the lower one-third of the appliance to resist a horizontal force equal to one-third of the operating weight of the water heater acting in any horizontal direction, or in accordance with the appliance manufacturer's recommendation. The FEMA Earthquake Hazard Map will be updated weekly to reflect changes in Seismic Design Categories.

**Georgia:** No seismic requirements.

**Hawaii:** No seismic requirements.

**Idaho:** Double straps are required if the county is placed in a category C, D, E, or F.

**Illinois:** Heat exchangers should have an air gap open to the atmosphere between two walls. Double strapping will be required if the property is located in an identified seismic zone.

**Indiana:** In seismic design category C1, water heaters shall be anchored or fastened to resist horizontal displacement due to earthquake motion.

**Iowa:** No seismic requirements.

**Kansas:** No seismic requirements.

**Kentucky:** No seismic requirements.

**Louisiana:** No seismic requirements.

**Maine:** No seismic requirements

**Maryland:** No seismic requirements.

**Massachusetts:** No seismic requirements.

**Michigan:** No seismic requirements.

**Minnesota:** No seismic requirements.

**Mississippi:** No seismic requirements.

**Missouri:** No seismic requirements.

**Montana:** The water heater's insulation and strap should have a combined R-Value of 24.

**Nebraska:** No seismic requirements.

**Nevada:** A water heater of 30-40 gallons must be double strapped within 12 inches of the wall stud.

**New Hampshire:** No seismic requirements.

**New Jersey:** A minimum of 18 inches should be provide on all sides of the boiler. No strapping mentioned.

**New Mexico:** No seismic requirements.

**New York:** Water heater using solid, liquid or gas fuel should not be in a room containing air-handling machinery when such room is used as a plenum. No strapping mentioned.

**North Carolina:** No seismic requirements.

**North Dakota:** No seismic requirements.

**Ohio:** A level working space of 30 inches deep and 30 inches wide (762mm by 762mm) should be provided in front of the control side to service an appliance. The local agency will determine if straps are required on water heaters once you apply for a permit of installation. If a water heater has already been installed and it appears to be unsafe or unstable, straps will be required.

**Oklahoma:** Water heater must be strapped at least once and it should be bolted onto the floor. Contact local building department for assistance.

**Oregon:** Straps are required on the upper one-third and lower one-third of the water heater. Straps are **NOT REQUIRED** in the following counties: Wasco, Jefferson, Deschutes, Crooks, Sherman, Wheeler, Gilliam, Marrow, Grant, Harney, Umatilla, Union, Baker, Malheur and Wallowa.

**Pennsylvania:** No seismic requirements.

**Rhode Island:** No seismic requirements.

**South Carolina:** No seismic requirements.

**South Dakota:** No seismic requirements.



**Tennessee:** No seismic requirements.

**Texas:** All water heaters located in a garage should be elevated 18 inches above the floor surface. All water heaters should also be installed with a pan in all locations with the pan drain running to the outside separately from the temperature and pressure line unless physically impossible. No strapping mentioned

**Utah:** Straps are required on the upper one-third and lower one-third of the water heater.

**Vermont:** No seismic requirements.

**Virginia:** No seismic requirements.

**Washington:** If straps are being bolted to the wall you need to use several ¼ inches by 3 inches or longer lag screws with oversized washers. If straps are being secured straight to concrete/concrete walls use ¼ inches expansion bolts and screws.

**West Virginia:** No seismic requirements.

**Wisconsin:** No seismic requirements.

**Wyoming:** These requirements apply to 30-40 gallon water heaters. Contact local building department for assistance.

## **DEFINITIONS:**

- **CO Detectors** - Carbon Monoxide Detectors
- **LHFS** - Land Home Financial Services, Inc.
- **FHA Loans** - Federal Housing Administration Loans
- **USDA Loan** - United States Department of Agriculture Loans
- **VA Loans** - Veterans Affairs Loans
- **DE Underwriter** - Direct Endorsement Underwriter
- **VA LAPP** - Veterans Affairs Lender Appraisal Processing Program
- **NOV** - Notice of Value





## CO DETECTORS, SMOKE DETECTORS AND WATER HEATER CERTIFICATION

Water Heater Double Strapping;       CO Detector(s);       Smoke Detector(s)

Date: \_\_\_\_\_

Property Address: \_\_\_\_\_  
\_\_\_\_\_

Loan Type:       Purchase       Refinance

This is to certify that the above item(s) have been purchased and installed, as required at the property address shown above. Paid receipts for purchase of these items, and pictures of the installed items are attached for additional support.

\_\_\_\_\_  
Signature of Seller; Seller Agent, Borrowers (\*)  
Borrowers (\*)

\_\_\_\_\_  
Printed Name/Title of Seller; Seller Agent,

**(Select Appropriate Representative)**

**(\*) Borrowers eligible only on a Refinance Transaction**

