



West Virginia Housing
Development Fund

NMLS #198038

Appraisal Requirements

Updated April 2025

WVHDF adheres to all mortgage insurance/guarantee requirements (Conventional/private mortgage insurance, FHA, USDA, VA). Additionally, the following items are considerations for all Fund loans:

Utilities

All utilities are required to be operational at inspection with an Appraiser comment to confirm.

Electrical

Dwellings must have an electrical service of at least 100 amps. Systems must be of adequate size for the dwelling.

Heating

Systems must be suitable for year-round, unattended use. Systems must be of adequate size for the dwelling and conform to the market.

Captive Bedrooms/Bathrooms

Captive rooms are inaccessible from a hallway or a general, non-bedroom area and must be carefully considered with appropriate comparables.

A one-bath dwelling requires access from a hallway or general, non-bedroom area.

A copy of the Fund's Single Family Lending Procedural Guide can be found by visiting www.wvhdf.com/lending-partners.

Lenders: A reminder the Homeownership Program allows only a single house site and is limited to a maximum of 5 acres.