



CO DETECTOR REQUIREMENTS BY LOAN PROGRAM



CONVENTIONAL/FHA

If the appraiser DOES NOT mention a missing or inoperable CO detector: **No further action needed.**

If the appraiser DOES mention a missing/inoperable CO detector or code noncompliance: **Installation is required.**

Installation options:

1. Unlicensed individual installs (e.g., borrower or realtor): A licensed professional or appraiser must inspect and confirm proper installation.
2. Licensed professional installs: Must provide proof of installation.

Note: Form 1004D is required if the appraisal is "subject-to."

USDA

As-Is Report + No CO Issue Mentioned: No further action needed.

As-Is Report + CO Detector Missing/Inoperable:

- Appraisal must be changed to Subject-To.
- Update commentary to state property will meet HUD 4000.1 after CO installation.
- 1004D required after installation to confirm compliance

Subject-To Report (CO Installation):

- 1004D required to confirm CO detector was installed properly.

VA

VA will allow the veteran to issue a signed/dated LOX stating the CO detector has been installed with a picture of it in the room, if originally missing.

Note: As long as the CO detector meets code, it does not have to be hard-wired.

Battery-powered is acceptable if code does not require hard-wired detectors.

IMPORTANT NOTES

* Applicable to ALL PROGRAMS:

Plug-in detectors are not acceptable.

* **Louisiana state law** requires a CO detector in all 1-2 unit dwellings which are transferring title, or being leased.

** **Texas state law** requires a CO detector in 1-2 unit dwellings that are transferring title.

The law states a CO detector is not required in a home that has no gas appliances (oven, stove, water heaters, furnace, fireplace, etc).

Local code may be different in some cases.