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### Is a property eligible for FHA Insurance if there are overhead electric power transmission lines nearby?

The Mortgagee must confirm that any Overhead Electric Power Transmission Lines do not pass directly over any dwelling, structure or related property improvement, including pools. The power line must be relocated for a Property to be eligible for FHA-insured financing.

The residential service drop line may not pass directly over any pool, spa or water feature. If the dwelling or related property improvements are located within the Easement area, the Mortgagee must obtain a certification from the appropriate utility company or local regulatory agency stating that the relationship between the improvements and Local Distribution Lines conforms to local standards and is safe.

For additional information see Handbook 4000.1 II.A.3.a.ii.(B) available at [https://www.hud.gov/program\\_offices/administration/hudclips/handbooks/hsg](https://www.hud.gov/program_offices/administration/hudclips/handbooks/hsg) ([https://www.hud.gov/program\\_offices/administration/hudclips/handbooks/hsg](https://www.hud.gov/program_offices/administration/hudclips/handbooks/hsg))

**All policy information contained in this knowledge base article is based upon the referenced HUD policy document. Any lending or insuring decisions should adhere to the specific information contained in that underlying policy document.**

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