

Clear Zones and VA and FHA Loan Programs

On August 6, 2015, the JBSA-Randolph Air Installation Compatible Use Zone was amended to properly identify the clear zones at JBSA-Randolph. The clear zone extends 3,000 ft in length from the runway end and is 3,000 ft wide centered on the runway centerline.

A clear zone identified by the Air Force is not a zoning action. It does not affect a landowners property rights.

In general, VA and FHA loans may be available to buyers of existing homes located within clear zones. Eligibility of each property should be discussed with the VA and FHA respectively.

VA loans program:

Rules governing VA loans and their use in Clear Zones is discussed in [Chapter 11 of VA Pamphlet 26-7](#).

- The fee appraiser's market data analysis must include a consideration of the effect on value, if any, of the property being located near an airport.
- Available comparable sales must indicate market acceptance of the subdivision in which the property is located.
- The veteran must sign a statement which indicates his/her awareness that the property being purchased is located near the end of an airport runway, and that this may have an effect upon livability, safety, value, and marketability of the property.
- Proposed construction is not acceptable as the security for a VA loan.

For more information on VA home loan guaranty, contact 1-800-827-1000.

FHA loans program:

Rules governing FHA loans and their use in Clear Zones are discussed in [24 C.F.R. § 51.300 et seq](#), [24 C.F.R. §203 et se](#), and [HUD Handbook 4000.1](#).

- Existing construction may be eligible for FHA mortgage insurance even though it is located within a Runway Clear Zone
- Appraiser must identify if the Property is located within a Runway Clear Zone (also known as a Runway Protection Zone) at a civil airport or Clear Zone military airfield and consider the effect of the airport hazards on the marketability when valuing the subject Property.
- The Appraiser must identify if the Property is affected by noise and hazards of low flying aircraft because it is near an airport. The Appraiser must review airport contour maps and analyze accordingly. The Appraiser must determine and report the marketability of the Property based on this analysis. Note: This requirement exists regardless of a clear zone designation.
- The Appraiser conditions the appraisal on the Borrower's acknowledgment of the hazard.
- Property that is proposed construction, under construction, or existing less than a year, i.e. "New Construction," the property would be ineligible for FHA mortgage insurance.

For more information on FHA loans, contact 1-800-225-5342.