

# VA APPRAISAL CHEAT SHEET

for Real Estate Agents

## Understanding VA Minimum Property Requirements (MPRs)

VA appraisals are designed to ensure the property is **\*\*safe, structurally sound, and sanitary\*\*** for veterans and service members. Like FHA, deficiencies may lead to a 'Subject To Repairs' condition before loan approval.



## HEALTH & SAFETY

- No evidence of mold, mildew, or pest infestation
- No exposed electrical wiring or safety hazards
- Property must have continuous safe access from a public or private street
- Water supply must be potable; wells must meet local health standards
- Sewage disposal must be adequate and functioning

## ENVIRONMENTAL & SITE

- Must not be near hazardous areas (e.g., flood zones, unstable slopes)
- Fuel storage tanks must meet environmental requirements
- Outbuildings must be structurally sound and safe for use
- No excessive settlement, drainage, or grading issues
- Detached structures must meet local codes if adding value

## TIPS FOR REALTORS BEFORE VA APPRAISAL

- Ensure utilities are turned on and systems are functional for testing
- Repair any peeling paint or wood rot
- Provide the appraiser with any recent termite/pest inspection reports
- Ensure attic/crawlspace are accessible & safe
- Have repair receipts and inspection clearances ready if applicable

## EXTERIOR REQUIREMENTS

- Roof must be in good condition with no active leaks
- No defective paint on homes built before 1978 (lead-based paint)
- No rotted wood on exterior surfaces, including fascia, doors, or trim
- Proper drainage away from the foundation is required
- No broken windows, missing siding, or exposed sheathing

## INTERIOR & STRUCTURAL

- No significant holes or damage to walls, ceilings, or floors
- Floors must be complete and safe to walk on (no missing coverings exposing subfloor)
- Stairs must have secure handrails where needed
- Adequate access to attic and crawlspace for inspection
- No evidence of major structural defects or foundation instability

## MECHANICAL SYSTEMS

- All mechanical systems (HVAC, electrical, plumbing) are safe and functional
- Heating must provide adequate comfort for the home's size and region
- Plumbing leaks or improper drainage must be corrected
- Water heater must have proper relief valve and discharge pipe
- All outlets, lights, and switches must operate safely

CATEGORY	COMMON 'SUBJECT TO' ISSUES	REQUIRED ACTION
Roof	Leaks or missing shingles	Repair or replace
Paint	Peeling or chipping (pre-1978)	Scrape, prime, repaint
Wood	Rot or deterioration	Replace and seal
Floors	Missing coverings	Install permanent flooring
Electrical	Exposed wires	Correct and cover properly
Plumbing	Leaks or improper drainage	Repair
HVAC	Non-operational system	Repair or replace
Safety	Missing handrails or unsafe steps	Install secure handrails
Access	Blocked attic/crawlspace	Ensure clear access
Drainage	Poor grading or standing water	Correct grading/drainage issues