

VA LOAN MINIMUM PROPERTY REQUIREMENTS (MPRs)

Goal: MPRs help ensure that the property is safe, structurally sound, and sanitary.

Defective Conditions

Conditions which impair the safety, sanitation, or structural soundness of the dwelling will cause the property to be unacceptable until the defects or conditions have been remedied and the probability of further damage eliminated.

COMMON VA APPRAISAL ISSUES

1) Loose or Missing Handrails

Loose or missing handrails are a prevalent safety hazard.

2) Drainage

The site must be graded so that it (a) provides positive, rapid drainage away from the perimeter walls of the dwelling, and (b) prevents ponding of water on site.

3) Peeling Paint

Require repair of defective paint surfaces on exterior of dwellings built in 1978 or later. Repair required on both interior and exterior defective paint surfaces on dwellings built before 1978.

4) Damaged Siding, Trim, Windows

Damaged siding, trim, or windows can compromise the building envelope and will commonly be flagged. "The integrity of the envelope of the structure must not be compromised."

5) Crawl Spaces

The crawl space must: (a) have adequate access, (b) be clear of debris, and (c) be properly vented.

6) Dampness

Any excessive dampness or ponding of water in basement or crawlspace must be corrected

7) Roof Covering

The roof covering must: (a) prevent entrance of moisture, and (b) provide reasonable future utility, durability, and economy of maintenance.

8) Water Stains

Water-stained ceiling requires the appraiser to prepare the appraisal subject to repair.

9) Additional Inspections / Testing Required for VA Loans:

- Termites Clearance Letter
- Well Water Testing
- Septic System Inspection



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OUR FALLEN HEROES**

**770-765-6869
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