VA PROPERTY REQUIREMENTS QUICK CHECKLIST

Realtor pre-screening guide | VA Pamphlet 26-7, Chapter 12 - Minimum Property Requirements

Use this to spot potential issues before the appraisal. It is not a VA appraisal, home inspection, or approval guarantee.

SOURCE: U.S. Department of Veterans Affairs - VA Lenders Handbook (VA Pamphlet 26-7), Chapter 12. MPR revisions effective May 1, 2026.

1. ACCESS & SITE

Ch. 12 Topics 4-10, 35, 38-40

- ☐ Safe, legal access to the property. Flag private-road easement or maintenance questions early.
- ☐ Drainage appears to move water away from the home; no obvious standing water, severe erosion, sinkhole or soil-instability concern.
- ☐ No obvious encroachment or nearby environmental, pipeline, transmission-line or airport hazard affecting safe residential use.
- ☐ Site and improvements are accessible enough for the appraiser to observe readily apparent conditions.

2. STRUCTURE & WEATHER PROTECTION

Ch. 12 Topics 20-21, 26-29, 33

- ☐ Roof appears to keep out moisture; no obvious active leak, major failed covering or serious deterioration.
- ☐ Foundation, walls, floors, porches and decks appear structurally sound with no major visible defect.
- ☐ Attic, crawl space and basement show no obvious excessive dampness, ponding water, debris or unsafe condition.
- ☐ No obvious wood-destroying insect damage, fungus or dry rot. Inspection may be required based on location or visible evidence.

3. UTILITIES & MECHANICAL

Ch. 12 Topics 14, 22-25

- ☐ Electric service is available; no obvious exposed or unsafe wiring.
- ☐ Plumbing and hot water appear functional with no obvious major leaks.
- ☐ Heating appears safe and capable of supporting normal residential occupancy.
- ☐ Mechanical systems and installed equipment appear safely installed and serviceable.

4. WATER & SANITATION

Ch. 12 Topics 15-19

- ☐ Continuous safe/potable water, hot water, sanitary facilities and a safe sewage-disposal method are available.
- ☐ No obvious sewage backup, failing disposal system or unsafe water condition.
- ☐ Private well/septic: testing or health-authority review may be required depending on the property and local rules.
- ☐ Shared well: permanent access/easement and a recorded sharing/maintenance agreement may be required.

5. INTERIOR SAFETY & HABITABILITY

Ch. 12 Topics 3, 20-23, 31-32

- ☐ Adequate space for living, sleeping, cooking/dining and sanitary facilities.
- ☐ No obvious safety hazards such as broken stairs/railings, unsafe openings, exposed hazards or severe trip/fall risks.
- ☐ For pre-1978 homes, flag peeling, chipping or deteriorated paint for review under current VA guidance.
- ☐ Pools, burglar bars and similar features should not create an obvious safety or emergency-egress concern.

6. PROPERTY TYPE / USE

Ch. 12 Topics 2, 11-13, 41-43

- ☐ Residential use is primary. Significant mixed-use or nonresidential features should be reviewed before making assumptions.
- ☐ Flag known zoning, code, unpermitted-addition or legal-use questions early.
- ☐ Manufactured/modular home: verify classification, title/foundation and property-specific VA requirements early.
- ☐ Major unfinished work, alterations or unusual property features: send photos/details for review before writing the property off.

VA APPRAISAL ≠ HOME INSPECTION

The VA appraisal determines value and reports readily apparent conditions related to VA Minimum Property Requirements. It does not replace an independent home inspection. Encourage the buyer to obtain a separate inspection for a deeper look at the home.

FAST RED FLAGS TO PHOTOGRAPH & SEND ME

Active roof leak • no working heat • exposed electrical • major foundation movement • standing water/crawlspace • well/septic concern • termite/dry rot • major deteriorated paint • unsafe access • extensive unfinished work

PROPERTY DOES NOT MEET MPRs? DO NOT KILL THE DEAL YET.

I have VA renovation financing available for eligible properties and repairs.

Send me the address, listing photos and the repair concern. A renovation option may solve issues that stop a standard as-is VA purchase. Subject to property, program, appraisal, contractor, lender and underwriting requirements.

Carlos Scarpero

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Call/Text: 937-572-3713

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QUICK REALTOR SCREEN - NOT A FINAL DETERMINATION

The VA appraiser, lender, VA/local requirements and the facts of the property control. Local requirements and lender overlays can apply.