

VA Property Condition Checklist - 2026 Update

Updated for the Chapter 12 changes effective May 1, 2026. Use this to spot issues worth investigating before appraisal. It is not a substitute for the appraisal or Notice of Value.

WHAT CHANGED MAY 1, 2026

Detached improvements: the prior MPR requirement for detached sheds/outbuildings was removed. **Non-vented heaters/fireplaces:** the prior Veteran acknowledgement / Oxygen Depletion Sensor certification condition was removed. **Paint:** defective exterior paint on dwellings built in 1978 or later is generally cosmetic; pre-1978 lead-based paint requirements remain. **Radon:** former Topic 34 was deleted.

GREEN - NOT AUTOMATICALLY A VA REPAIR UNDER THE 2026 UPDATE

- **Exterior defective paint on a dwelling built in 1978 or later:** generally cosmetic unless another condition creates an MPR concern.
- **Detached sheds and other detached improvements:** the former separate MPR requirement was deleted.
- **Radon:** former Chapter 12 Topic 34 requirements were deleted.
- **Non-vented heater/fireplace paperwork:** the former Veteran acknowledgement / ODS contractor certification condition was deleted.

YELLOW - INVESTIGATE / APPRAISER JUDGMENT

- Roof condition, leaks, weather protection, or remaining useful serviceability.
- Dampness, drainage, crawlspace/basement moisture, or evidence of abnormal settlement.
- Wood-destroying insects, fungus, dry rot, or deterioration affecting the dwelling.
- Heating, electrical, water supply, sewage disposal, access, and other systems covered by Chapter 12.
- Any condition that may affect the dwelling's safety, sanitation, structural soundness, or marketability.

RED - COMMON CONDITIONS THAT CAN REQUIRE CORRECTION

- **Pre-1978 defective paint** when covered by VA lead-based paint requirements.
- Active or material defects affecting the dwelling's structural soundness or weather protection.
- Unsafe or inadequate required building systems when they fail applicable VA MPRs.
- Wood-destroying insect/fungus/dry-rot conditions when correction is required under VA guidance.
- Any appraisal condition specifically required to bring the property into compliance with applicable VA MPRs.

OFFICIAL REFERENCE

VA Pamphlet 26-7, Chapter 12 - Minimum Property Requirements. VA confirms Chapter 12 updates took effect May 1, 2026; VA's appraiser training page notes older MPR training predates those updates.

Carlos Scarpero

Mortgage Loan Officer | NMLS 1674385
937-572-3713 | cscarpero@edgehomefinance.com

Scarpero.com

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NMLS 1674385

Educational quick reference. The current VA Lender's Handbook, appraisal/NOV, lender, local requirements, property facts, and any applicable overlays control the final determination.