

This list is for reference only and does not guarantee compliance with VA Minimum Property Requirements. Minimum Property Requirements are to ensure the health and safety of the occupants and/or the marketability of the property.

Site Hazards and Nuisances

- ☐ Excessive noise or hazard from heavy traffic area or airport may require additional inspection.
- ☐ No dwelling or improvements can be located within an easement for a high-pressure gas or petroleum line.
- ☐ Residential structure within 220 yards of gas or petroleum pipeline requires special statement from pipeline officials. (See 12.07 of Handbook)
- ☐ Dwelling may not be located within high-voltage electric line easement. Detached improvements located within easement will not receive value.
- ☐ Abandoned underground fuel storage tanks must be remedied per local, state or federal requirements.
- ☐ VA does not have a specific written policy on radon, mold, sinkholes, asbestos, UREA formaldehyde, toxic waste sites, radio/communication towers, billboards, earthquakes, methane gas, or paint containing mercury. VA has no legislation that prohibits guaranteeing loans on properties affected by these items. **There may be cases that should be rejected because of hazardous conditions.** For example, a property may be included in an area that has been declared unsafe for human habitation by the EPA.

Grading and Drainage

- ☐ Grading must provide drainage away from structures.
- ☐ No standing water on site.
- ☐ Ground cover should be stabilized to prevent erosion.

Individual Water and Sewage Systems

- ☐ Connection to public water and sewer required when feasible. (i.e., when public connection is on same side of street in front of house).
- ☐ Well and septic tests typically required to determine compliance with local health authority standards.
- ☐ Water treatment systems only acceptable with health department letter confirming aquifer contamination and purchaser acknowledgement.
- ☐ Shared wells require permanent easements for access and maintenance as well as a recorded well-sharing agreement.
- ☐ Springs and cisterns are acceptable when customary for area and purchaser acknowledges system.
- ☐ Pit privies are permitted where customary with local health authority approval.

Paint

- ☐ No chipped or peeling paint on interior or exterior of home and/or structures and improvements if home built before 1978. (Wood that has been pressure treated or is redwood, cedar or cypress does not have to be painted.)

Roof

- ☐ Up to 3 layers of shingles is acceptable.
- ☐ Defective roof with 3 or more layers of shingles requires removal of all shingles prior to repair.

Wood-Destroying Insects and Dry Rot

- ☐ Inspection is required if local jurisdiction requires it.
- ☐ Inspection is required if appraiser reports evidence of current or past infestation.
- ☐ Inspection is required per VA TIP map.
- ☐ Areas with dry rot must be repaired.

Private Road Access

- ☐ Must be protected by permanent easement.
- ☐ Must be maintained by HOA or joint maintenance agreement.

Crawl Space

- ☐ Adequate access
- ☐ Vented
- ☐ Clear of debris
- ☐ Space adequate for maintenance (recommended 18 inches)
- ☐ Excessive dampness or ponding of water must be corrected.

Furnace/Heating System

- ☐ Must be adequate, safe and operable
- ☐ Wood burning stove and solar okay with conventional backup
- ☐ Non-vented heaters or fireplaces require veteran acknowledgement and HVAC contractor inspection.

Electrical System

- ☐ Must be adequate, safe and operable
- ☐ No exposed electrical wiring

Plumbing System

- ☐ Must be adequate, safe and operable.
- ☐ Leaks will need repair.
- ☐ Solar hot water okay with conventional backup
- ☐ Swimming pools must be cleaned if appraiser can't see bottom of the pool.

Other

- ☐ 2-4 unit properties may share utilities as long as there are separate shut-offs for each unit.
- ☐ 2-4 unit properties may share laundry and storage areas.
- ☐ Access to unit must not require trespass through another unit.
- ☐ Access to rear yard must not require trespass through another unit.
- ☐ Must be adequate space between buildings for exterior wall maintenance.
- ☐ Broken or cracked window glass
- ☐ Check https://www.benefits.va.gov/homeloans/appraiser_cv_local_req.asp for any other specific state requirements.