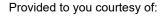
## Minimum Property Standards Guide: Is That Listing Ready for a VA Buyer?

Below is a list of VA Minimum Property Requirements (MPRs) for existing homes that can be used as a screening checklist for your listings.

General: Must be free of hazards that Streets must have all-weather surface. □ Living unit must have its own access. affect the health and safety of occupants. structural soundness of property, or impair Unit utilities may not pass over, under or the use and enjoyment of property. through another living unit unless there is □ Handrails required on stairs with 3 or more legal and permanent access for risers. maintenance and repair. □ Severe tripping hazards must be remedied □ Must be space between buildings for (i.e., major buckling of concrete). maintenance of exterior walls. □ 25% maximum non-residential use. □ Termite cert required. Treatment required Mechanical systems must be adequate. if necessary. safe, and protected from elements. □ Lot must drain away from dwelling. □ Conventional heating system must be □ Exterior wood must be protected from present in all homes to maintain elements. Chipped or peeling paint must temperature of 50 degrees in areas with be remedied. plumbing (i.e., wood stove cannot be only □ Properties built prior to 1978 must have all heat source). defective paint surfaces remedied both □ Solar systems for water and space heating interior and exterior. must have reliable backup system. Property cannot be located within a high-□ Roof must be functional. While the VA pressure gas or petroleum easement. If doesn't specify roof age, 2 years of located within 220 yards' special remaining life is the standard most lenders certifications will be required. look at. Roof must have no more than 3 □ Property cannot be located within a highlavers of shingles. voltage electric line easement. Crawlspace must have adequate access. □ Connection to public water/sewer disposal be clear of debris and be properly vented. systems is only required when mandated Must have access to ductwork and by building, planning or health authorities. plumbing. Private water systems must be tested. □ Excessive dampness or ponding of water □ Water treatment systems are allowed only in crawlspace must be corrected. if public water is not available and water Natural ventilation of attics and crawl supply is from aquifer confirmed spaces must be provided. uncontaminated by health department. □ Laundry and storage space may be shared □ Shared wells must be adequate and have in a 2-4 unit. maintenance and well-sharing agreements. □ Rear yard must have access. Row units may be by means of alley, easement, or passage through subject dwelling. □ Private streets must have permanent easement and be maintained by HOA or maintenance agreement.



Carlos Scarpero NMLS #1674385 937-572-3713 www.Scarpero.com



KN10162018

"The information provided has been based on rules and regulations issued by Federal Agencies and interpreted for you by MortgageCurrentcy.com. Interpretations are not guaranteed but we attempt to make them both easy to understand and help you sell more real estate. Check with your local and state authorities to ensure that you meet all requirements and disclosures."

