

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.*

<ul style="list-style-type: none"><input type="checkbox"/> General: Must be free of hazards that affect the health and safety of occupants, structural soundness of property, or impair the use and enjoyment of property.<input type="checkbox"/> Handrails required on stairs with 3 or more risers.<input type="checkbox"/> Severe tripping hazards must be remedied (i.e., major buckling of concrete).<input type="checkbox"/> 25% maximum non-residential use.<input type="checkbox"/> Mechanical systems must be adequate, safe, and protected from elements.<input type="checkbox"/> Conventional heating system must be present in all homes to maintain temperature of 50 degrees in areas with plumbing (i.e., wood stove cannot be only heat source).<input type="checkbox"/> Solar systems for water and space heating must have reliable backup system.<input type="checkbox"/> Roof must be functional. While the VA doesn't specify roof age, 2 years of remaining life is the standard most lenders look at. Roof must have no more than 3 layers of shingles.<input type="checkbox"/> Crawlspace must have adequate access, be clear of debris and be properly vented. Must have access to ductwork and plumbing.<input type="checkbox"/> Excessive dampness or ponding of water in crawlspace must be corrected.<input type="checkbox"/> Natural ventilation of attics and crawl spaces must be provided.<input type="checkbox"/> Laundry and storage space may be shared in a 2-4 unit.<input type="checkbox"/> Rear yard must have access. Row units may be by means of alley, easement, or passage through subject dwelling.<input type="checkbox"/> Private streets must have permanent easement and be maintained by HOA or maintenance agreement.	<ul style="list-style-type: none"><input type="checkbox"/> Streets must have all-weather surface.<input type="checkbox"/> Living unit must have its own access.<input type="checkbox"/> Unit utilities may not pass over, under or through another living unit unless there is legal and permanent access for maintenance and repair.<input type="checkbox"/> Must be space between buildings for maintenance of exterior walls.<input type="checkbox"/> Termite cert required. Treatment required if necessary.<input type="checkbox"/> Lot must drain away from dwelling.<input type="checkbox"/> Exterior wood must be protected from elements. Chipped or peeling paint must be remedied.<input type="checkbox"/> Properties built prior to 1978 must have all defective paint surfaces remedied both interior and exterior.<input type="checkbox"/> Property cannot be located within a high-pressure gas or petroleum easement. If located within 220 yards' special certifications will be required.<input type="checkbox"/> Property cannot be located within a high-voltage electric line easement.<input type="checkbox"/> Connection to public water/sewer disposal systems is only required when mandated by building, planning or health authorities.<input type="checkbox"/> Private water systems must be tested.<input type="checkbox"/> Water treatment systems are allowed only if public water is not available and water supply is from aquifer confirmed uncontaminated by health department.<input type="checkbox"/> Shared wells must be adequate and have maintenance and well-sharing agreements.
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