



Minimum Property Requirements (MPR's) Screening Checklist

This list is for reference only and does not guarantee compliance with VA MPRs. The MPR's are to ensure the health and safety of the occupants and/or the marketability of the property. In general, the property must have space necessary to assure suitable living, sleeping, cooking and sanitary facilities. Home must have an adequate kitchen, bathroom and sleeping area. Overall the appraisal is to ensure the Veteran is purchasing housing that is Safe, Sanitary and Secure.

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.
- 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.



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.

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.

Furnace/Heating System

- Must be adequate, safe and operable
- Wood burning stove and solar okay with conventional backup to maintain min heat of 50degrees F
- Non-vented heaters or fireplaces require veteran acknowledgement and HVAC contractor inspection to ensure it is equipped with an oxygen sensor and meets all building codes and manufacturers recommendations.

Electrical System

- Must be adequate, safe and operable
- No exposed electrical wiring
- Knob & Tube wiring and fuse boxes: both are acceptable as long as its up to town code and does not represent a safety hazard (But will likely will run into issues with homeowners insurance if not upgraded)

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.



Paint

- No chipped or peeling paint on interior or exterior of home. Wood that has been pressure treated or is redwood, cedar or cypress does not have to be painted. Updates effective 5/1/26: striking language regarding other structures and improvements (being interpreted as sheds, detached garages etc) do not need to meet the same chipping/peeling paint repairs that the main home may have.

Windows

- Broken or cracked window glass must be repaired/replaced

Multifamily

- 2-4 unit properties may share utilities provided 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.
- Office buildings or storefronts can't be financed through VA loans. If any part of the property is designed for non-residential purposes (for example, a home hair salon), that portion must not exceed 25 percent of the total floor area.

ADU's (Accessor Dwelling Units)

- ADU not included in GLA (Gross Living Area) for comparable sale evaluation
- ADU given a separate line item adjustment to value
- ADU cannot exceed 25% of overall total area of the home
- Manufactured home OK
- Rental Income:
 - SFR w/ADU: Considered "boarder income" and need a 2yrs history of rental income on tax returns
 - 2-4Fam w/ADU (eg 2fam w/ADU = 3fam). Rental income requirements apply- Need 6mos of reserves and either landlord experience or hire property mngt co.

This is a general list, not an all-encompassing guide to guarantee compliance with MPR's. If you have a question about anything on this list, or another type of property condition you encounter, I'll strongly suggest you contact a VA Home Loan Expert—and I'll be happy to be that resource for you, please reach out with any and all VA financing related questions:

Patrick Queally Call/Text: 781-888-5678