BASIC MINIMUM VA PROPERTY REQUIREMENTS

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Details can be found in Chapter 12 of the VA Lender’s Handbook

| Space Requirements | Each living unit must have the space necessary to assure suitable  
|                    | • living  
|                    | • sleeping  
|                    | • cooking and dining accommodations, and  
|                    | • sanitary facilities  
| Mechanical Systems | Mechanical systems must  
|                    | • be safe to operate  
|                    | • be protected from destructive elements  
|                    | • have reasonable future utility, durability and economy, and  
|                    | • have adequate capacity and quality  
| Heating            | Heating must be adequate for healthful and comfortable living conditions.  
|                    | **It must come from an uninterrupted source.**  
|                    | Homes with a wood burning stove as a primary heating source must also have a permanently installed conventional heating system that maintains a temperature of at least 50 degrees Fahrenheit in areas with plumbing.  
| Water Supply and Sanitary Facilities | Each unit must have:  
|                    | • domestic hot water  
|                    | • a continuing supply of safe and potable water for drinking and other household uses, and  
|                    | • sanitary facilities and a safe method of sewage disposal.  
| Roof Covering      | The roof covering must  
|                    | • prevent entrance of moisture, and  
|                    | • provide reasonable future utility, durability, and economy of maintenance.  
|                    | When a defective roof with three or more layers of shingles must be replaced, all old shingles must first be removed.  
| Crawl Space        | The crawl space must  
|                    | • have adequate access  
|                    | • be clear of all debris, and  
|                    | • be properly vented.  
|                    | The floor joists must be sufficiently above the highest level of the ground to provide access for maintenance and repair of ductwork and plumbing. Any excessive dampness or ponding of water in the crawl space must be corrected.  
| Ventilations       | Natural ventilation of structural spaces such as attics and crawl spaces must be provided to reduce the effect of excess heat and moisture which could cause decay and deterioration of the structure.  
| Electricity        | Each unit must have electricity for lighting and for necessary equipment.  

**HAZARDS**

The property must be free of hazards which may  
• adversely affect the health and safety of the occupants  
• adversely affect the structural soundness of the dwelling and other improvements to the property, or  
• impair the customary use and enjoyment of the property by the occupants
**DEFECTIVE CONDITIONS**

Conditions which impair the safety, sanitation, or structural soundness of the dwelling will cause the property to be **unacceptable** until the defects or conditions have been remedied and the probability of further damage eliminated. Such conditions include but are not limited to:

- defective construction
- poor workmanship
- evidence of continuing settlement
- excessive dampness
- leakage
- decay, and
- termites

**DRAINAGE**

The site must be graded so that it

- provides positive, rapid drainage away from the perimeter walls of the dwelling, and
- prevents ponding of water on the site.

**WOOD DESTROYING INSECTS/FUNGUS/DRY ROT**

Appraisers must look for and report evidence of wood destroying insect infestation, fungus growth, and dry rot. This is in addition to any VA requirement for an inspection of the property by a wood destroying insect inspector.

**LEAD-BASED PAINT**

Lead-based paint constitutes an immediate hazard that must be corrected, unless testing shows that lead is not present in the paint at a level above that permitted by law.

Appraisers must

- assume that a defective paint condition (involving cracking, scaling, chipping, peeling, or loose paint) on any interior or exterior surface of properties built prior to 1978 involves lead-based paint
- clearly identify the location of such conditions, and
- recommend correction.

Any defective paint condition identified must receive adequate treatment to prevent the ingestion of contaminated paint. Either

- the surface requiring treatment must be thoroughly washed, scraped, wirebrushed or otherwise cleaned to remove all cracking, scaling, peeling and loose paint and then repainted with two coats of a suitable nonleaded paint, or
- the paint must be completely removed or the surface covered with a suitable material such as gypsum wallboard, plywood or plaster before any painting is undertaken if the paint film integrity of the surface needing treatment cannot be maintained

**PARTY WALLS**

A building constructed to a property line must be separated from the adjoining building by a wall extending the full height of the building from the foundation to the roof ridge. The wall may separate row type townhouses or semidetached units.

**Individual Water Supply**

**CONNECTION TO PUBLIC SYSTEM**

Connection to a public or community water/sewage disposal system is required whenever feasible.
**SHARED WELLS**

The following requirements must be met for a shared well:

- The well must be capable of providing a continuing supply of safe and potable water to each property simultaneously, so that each dwelling will be assured a sufficient quantity for all domestic purposes.
- There must be a permanent easement which allows access for maintenance and repair.
- There must be a well-sharing agreement which:
  - makes reasonable and fair provisions for maintenance and repair of the system and the sharing of those costs
  - is binding on the signatory parties and their successors in title, and
  - is recorded in local deed records.

**SPRINGS OR CISTERNS**

Springs or cisterns are permitted where such facilities are customary and the only feasible means of water supply, provided they are installed in accordance with the recommendations of the local health authority, and the veteran purchaser acknowledges in writing his/her awareness of the situation. If the local health authority has no requirements, U.S. Public Health Service requirements apply.

**SEWAGE DISPOSAL SYSTEM**

An individual sewage disposal system must adequately dispose of all domestic wastes in a manner which will not create a nuisance, or in any way endanger the public health.

**PIT PRIVIES**

Individual pit privies are permitted where such facilities are customary and are the only feasible means of waste disposal, provided they are installed in accordance with the recommendations of the local health authority. If the local health authority has no requirements, U.S. Public Health Service requirements apply.