

# HOME INSPECTIONS & APPRAISALS



## VA HOME INSPECTION CHECKLIST

- Home structure. The construction of the home is sound, including walls, floors, foundation, roof, and ceilings.
- Home exterior. Determine the life of the siding, windows and trim, plus inspect exterior lighting and other exterior features like fences. Also, the property has proper drainage based on the grade and elevation as well as landscaping.
- Plumbing. Identify the pipe materials and confirm that everything is up to current standards. Also, inspect toilets, showers, sinks, and faucets for leaks and other needed repairs.
- Home systems. These include chimney and fireplaces, water heaters, furnaces, air conditioning units, and septic systems if applicable.
- Roof and attic. In addition to inspecting the construction of the roof, your home inspector should check the framing, flashing and gutters, insulation, and ventilation.
- Electrical. Determine the type of wiring and that it's properly grounded. Inspect ceiling fans, light fixtures, and the main electrical breaker.
- Appliances. Evaluate the condition of dishwashers, ranges, built-in microwaves, garbage disposals, smoke detectors, and any other relevant small appliances in the home.

# VA APPRAISAL CHECKLIST

## Heating and electricity

- Homes with a wood burning stove must also have a backup heating system that can sustain the home at a temperature of 50 degrees (above the temperature point at which pipes can freeze, burst, and flood the home.)
- Solar systems that heat the home or heat water must be backed up by conventional methods.
- The home must have electricity in all areas for lighting and equipment.

## Water

- The home must have a water heater, safe drinking water, and a working septic system (whether its public or private).
- Homes with a well (instead of community or public water) will require a water quality analysis to ensure that the water is safe to drink.
- Homes on a community well are required to prove that the community system can provide sufficient water for the homes served, and that water can be delivered at a reasonable cost on an ongoing basis.

## Roof and crawl space

- The roof must not leak, and must have viable life left. If there is any question about the roof, the VA underwriter may require a roof inspection (separate from a home inspection or appraisal) to determine the number of years of life left for the roof.
- Any crawl spaces must be accessible, clear of debris, and properly vented. Likewise, the attic must be vented.

## Utilities and multi-unit homes

- For 2- to 4-unit homes, the VA appraiser will determine whether laundry and storage can be shared between the units.
- Water, gas, sewer, and electricity may be shared by multiple units under the same VA loan, as long as there are separate shutoffs for each unit.

## Access to the home

- The home must be accessible by foot or car from a public or private street and the access must be viable all year-round.
- For multi-unit properties, each unit must be accessible without trespassing through another unit or property.

## Defects and deterioration

- The property must be free of defective construction or decay. The VA appraiser will also evaluate the home for any evidence of wood-destroying insects like termites, which can cause expensive damage to the foundation.

# VA APPRAISAL CHECKLIST, CONT.

## Lead-based paint

In homes built prior to 1978, it's likely the house includes lead-based paint. The VA appraiser will likely request paint repairs, particularly for any chipping or peeling (both of which can present a lead-poisoning hazard).

## Location of the home

A VA appraiser will also evaluate the home's geographical location, as homes located on a gas or petroleum pipeline easement may not be eligible for VA financing.  
 There are similar restrictions for homes too close to high-voltage electric lines.

## Manufactured homes

Manufactured homes must meet all the MPRs for standard homes along with some specific, additional requirements.  
 The home must be permanently affixed to a foundation, and, based on the geographical location, may require special bindings to resist hurricanes and earthquakes.  
 Manufactured homes will likely also be required to have a permanent skirting and a vapor barrier.

## STILL HAVE QUESTIONS?

Our VA home loan experts can answer any questions you have about the loan process. Call (888) 240-3742 or complete our short form at [MilitaryVALoan.com](https://militaryvaloan.com).

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