



VA MPR CHECKLIST



GENERAL PROPERTY REQUIREMENTS

1. Marketable Real Estate Entity

- ☐ Ensure the property is a single, marketable real estate entity.
- ☐ Verify multiple parcels are contiguous and legally marketable.

2. Space Requirements

- ☐ Manufactured Homes:
 - ▶ Singlewide: Minimum 400 square feet.
 - ▶ Doublewide: Minimum 700 square feet.
- ☐ Site-Built Homes:
 - ▶ Each living unit must have sufficient space for living, sleeping, cooking, dining, and sanitary facilities. Specific square footage is not detailed, but the space must meet local building codes and marketability standards.

3. Access Requirements

- ☐ Street Access:
 - ▶ Ensure the property has safe and adequate pedestrian or vehicular access from a public or private street with an all-weather surface.
- ☐ Private Road Requirements:
 - ▶ Verify that private roads are protected by a permanent easement and are maintained by a homeowners association (HOA) or joint maintenance agreement.
- ☐ Maintenance Agreement Signatures:
 - ▶ Ensure maintenance agreements are properly signed and recorded, providing details on the responsibilities of the property owners regarding the maintenance of private roads.



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4. Energy Conservation and Sustainability

Note any energy-efficient features or improvements that enhance sustainability, such as energy-efficient windows or appliances.



HEALTH AND SAFETY STANDARDS

5. Defective Conditions

- ☐ Identify and ensure repair of defective conditions such as defective construction, poor workmanship, evidence of continuing settlement, excessive dampness, leakage, decay, and termites.
- ☐ Radon Gas: Check if the property has been tested for radon gas, especially in high-risk areas, and ensure mitigation measures are in place if necessary.

6. Mechanical Systems

- ☐ Confirm that mechanical systems are safe to operate and protected from destructive elements.
- ☐ Ensure the heating system can maintain a temperature of at least 50 degrees Fahrenheit in areas with plumbing.
- ☐ Appraiser's Role:
 - ▶ The appraiser does not perform operational checks of mechanical systems or appliances, so utilities do not need to be turned on during the appraisal.

7. Utilities

- ☐ Verify each living unit has electricity, heating, water supply, and sanitary facilities.
- ☐ Ensure independent utility services for each living unit except in specified cases where shared connections are allowed.



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8. Attics

- ☐ Access and Ventilation: Ensure attic spaces have proper access and ventilation to prevent moisture accumulation and ensure structural integrity. Attics should have openings that are easily accessible and large enough to allow for inspection and maintenance.

9. Lead-Based Paint

- ☐ For homes built before 1978, ensure any defective lead-based paint is adequately treated.

10. Wood-Destroying Insects/Fungus/Dry Rot

- ▶ Report and address any evidence of wood-destroying insect infestation, fungus growth, or dry rot.
- ▶ Non-Residential Improvements:
- ☐ Small sheds or other detached non-residential improvements that were not given value on the appraisal report may be excluded from the inspection report.

11. Burglar Bars

- ▶ Ensure burglar bars have quick-release mechanisms for emergency egress, especially in bedrooms. If unverified, the appraisal should require their removal.



ENVIRONMENTAL AND LOCATION CONCERNS

12. Drainage and Topography

- ☐ Check that the site is graded to provide positive rapid drainage away from the perimeter walls of the dwelling.

13. Geological or Soil Instability

- ☐ Report any danger due to topographic conditions such as mudslides, falling rocks, or avalanches.



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- ☐ Sinkholes and Subsidence: Inspect for signs of geological instability, such as sinkholes or subsidence, which could pose significant safety risks.

14. Special Flood Hazard Area

- ☐ Verify the property is not located in a Special Flood Hazard Area unless it has appropriate insurance.

15. Coastal Barrier Resources System

- ☐ Determine if the property is located within a Coastal Barrier Resources System area and note any impacts on eligibility or insurance requirements.

16. Lava Flow Hazard Zones

- ☐ Ensure the property is not in Lava Flow Hazard Zones 1 or 2.

17. Hazards

- ☐ Ensure the property is free of hazards that could adversely affect health, safety, structural soundness, or the use and enjoyment of the property.
- ☐ Proximity to Airports: Check the property's proximity to airports and evaluate any associated noise levels or accident potential zones.
- ☐ Environmental Hazards: Assess the property for environmental hazards such as proximity to high-voltage transmission lines, high-pressure gas or liquid petroleum pipelines, and other potential dangers.
- ☐ Stationary Storage Tanks: Identify and assess any stationary storage tanks on the property, particularly those that are underground or contain hazardous substances.



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ADDITIONAL CONSIDERATIONS

18. Zoning

- ☐ Ensure the property complies with all applicable zoning ordinances.
- ☐ Assess marketability if it is a legal non-conforming use and determine whether it can be rebuilt if destroyed.

19. Encroachments

- ☐ Report any encroachments of the subject's improvements onto adjacent properties or vice versa.

20. Local Code Enforcement

- ☐ Report any encroachments of the subject's improvements onto adjacent properties or vice versa.

21. Water Supply and Sanitary Facilities

- ☐ Ensure a continuous supply of safe and potable water, hot water, and sanitary facilities.
- ☐ Verify that individual water supply or sewage disposal systems meet local health authority requirements.
- ☐ Wells:
 - ▶ The well water must be tested by a disinterested third party to ensure it meets health authority standards. The water quality test results are valid for 90 days unless otherwise indicated by the local authority.
 - ▶ The appraiser must comment on the water supply, and any issues must be addressed in the appraisal.
 - ▶ If the property uses a dug well, cistern, holding tank, spring, or other non-standard water sources, the veteran must sign a statement acknowledging awareness.



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☐ Septic Tanks:

- ▶ An individual sewage disposal system must adequately dispose of all domestic wastes in a sanitary manner without endangering public health.
- ▶ If the appraiser notes any problem with the sewage system or the area is known to have soil percolation issues, health authority approval is required.
- ▶ Pit privies are acceptable if they are customary and installed according to local health authority recommendations.

22. Heating Systems

- ☐ Confirm a permanently installed heating system capable of maintaining a temperature of at least 50 degrees Fahrenheit in areas with plumbing.

23. Alternative Energy Systems

- ☐ Evaluate any alternative energy systems for market acceptance and ensure they are not leased equipment.

24. Roof Covering

- ☐ Ensure the roof has no more than two layers of shingles and is in good condition.
- ☐ Life Expectancy:
- ▶ The roof covering must prevent the entrance of moisture and provide reasonable future utility, durability, and economy of maintenance.

25. Crawl Space and Basements

- ☐ Verify the crawl space has proper ventilation and is free of dampness or structural problems.
- ☐ Ensure basements are free of structural defects and water intrusion.

26. Swimming Pools

- ☐ Confirm any swimming pools meet local safety requirements and are free of structural defects.