

VA Appraisal Prep Guide



MITCH TUCKER

Mortgage Broker

If you're under contract with a VA loan, getting through the appraisal process is a big deal—but it doesn't have to be stressful. This guide will walk you through everything a VA appraiser will look for, how to prep your home, and what can trigger repairs or even loan delays.

🔍 What the VA Appraiser is Looking For

The appraiser's job is two-fold:

1. Estimate the fair market value of the home.
2. Confirm the home meets VA's **Minimum Property Requirements (MPRs)**—meaning it's safe, structurally sound, and sanitary.

They don't do a full inspection, but they will flag any big issues. Here's what they'll look for:

- Roof, foundation, and structure condition
- Heating, electrical, and plumbing safety
- Working water heater and utility systems
- Crawl space or attic access and ventilation
- No peeling paint or lead hazards (especially pre-1978 homes)
- No broken windows or exposed wires
- No signs of infestation (termites, dry rot)
- Property access via public or easement road

🚫 Common Issues That Can Delay VA Appraisals

- Peeling or chipping paint (especially pre-1978)
- Exposed wires, broken outlets or unsafe stairs
- Roofs with leaks, missing shingles or 3+ layers of old roofing
- Non-functional HVAC, plumbing, or water heater
- Missing handrails on stairs
- Broken windows or cracked glass

- Active wood-destroying insect damage
- Standing water in crawl spaces or signs of mold

☑ **Pre-Appraisal Prep Checklist**

- Turn on all utilities (water, electric, HVAC)
- Clear access to attic, crawl space, and garage
- Repair anything visibly broken (doors, locks, lights)
- Remove clutter blocking systems or features
- Provide invoices for major repairs or recent updates
- Have HOA documents or road maintenance agreements ready (if applicable)

📄 **After the Appraisal: NOV & Repairs**

The VA issues a ****Notice of Value (NOV)**** which outlines:

- The appraised value
- Any required repairs before closing
(if applicable)

Repairs flagged must be completed and re-inspected before your loan goes to the closing table. Minor issues can sometimes be waived, but major safety issues must be addressed.

📱 You can also text or call me directly at 478-397-1395 or email
Mitch@mtmortgagebroker.com