

VA APPRAISAL UPDATED GUIDELINES

EFFECTIVE 5/1/26



VA Appraisal Requirements:



Basic safety and soundness requirements
(e.g. roof, foundation)



Structural integrity and soundness



HVAC, electrical, plumbing must be functional



Safe, year-round access to the home



Absence of major hazards
(mold, lead paint on pre-1978 homes, defective construction)



NEW

Changes effective May 1ST, 2026



Peeling/chipped paint on post-1978 homes is considered cosmetic and does not require repair.



Out-buildings are excluded from appraisal.



Radon resistant construction certification is no longer required.
(local/state building code requirements still apply)



Detached, non-residential improvements like sheds, barns, or detached garages do not need to meet standard VA property standards unless it creates safety hazard.



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