

Basic MPR Checklist

As a SAR you should understand VA Minimum Property Requirements (MPRs). A detailed explanation of MPRs is located in Chapter 12 of [VA Lenders Handbook](#), and it should be used as your authoritative source regarding VA MPRs.

This checklist provides a quick reference for the Basic MPRs and can be used to assist you in determining whether a property satisfies VA MPRs. Check "Yes" for all MPRs satisfied by the property and "No" for MPRs that the property does not satisfy. If you find issues during your review of the appraisal documents, you can enter your findings in the Comments column.

Basic MPR and Description	Satisfies MPR?		Comments
<p>Nonresidential Use: Any nonresidential use of the property must be subordinate to its residential use and character.</p> <p>If any portion of a property is designed or used for nonresidential purposes, that property is eligible only if the nonresidential use does not:</p> <ul style="list-style-type: none"> • Impair the residential character of the property. • Exceed 25 percent of the total floor area. 	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
<p>Space Requirements: Each living unit must have the space necessary to assure suitable:</p> <ul style="list-style-type: none"> • Living quarters. • Sleeping quarters. • Cooking and dining accommodations. • Sanitary facilities. 	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
<p>Mechanical Systems: Mechanical systems must:</p> <ul style="list-style-type: none"> • Be safe to operate. • Be protected from destructive elements. • Have reasonable future utility, durability and economy. • Have adequate capacity and quality. 	<input type="checkbox"/> Yes	<input type="checkbox"/> No	

Basic MPR and Description	Satisfies MPR?		Comments
<p>Heating: Heating must be adequate for healthful and comfortable living conditions.</p> <p>If the property has an <i>unvented space heater</i>, see the requirements in Section 11.12 of VA's Lenders Handbook.</p> <p>Homes with a <i>wood burning stove</i> 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.</p>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
<p>Water Supply and Sanitary Facilities: Each unit must have the following:</p> <ul style="list-style-type: none"> • Domestic hot water • A continuing supply of safe and potable water for drinking and other household uses Sanitary facilities and a safe method of sewage disposal 	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
<p>Roof Covering: The roof covering must:</p> <ul style="list-style-type: none"> • Prevent entrance of moisture. • Provide reasonable future utility, durability, and economy of maintenance. 	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
<p>Crawl Space: The crawl space must:</p> <ul style="list-style-type: none"> • Have adequate access. • Be clear of all debris. • Be properly vented. <p>The floor joists must be sufficiently above the highest level of the ground to provide access for maintenance and repair of ductwork and plumbing.</p> <p>Any <i>excessive dampness or ponding of water</i> in the crawl space must be corrected.</p>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
<p>Ventilation: Natural ventilation of structural spaces such as attics and crawl spaces must be provided to reduce the effect of excess heat and moisture that could cause decay and deterioration of the structure.</p>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
<p>Electricity: Each unit must have electricity for lighting and for necessary equipment.</p>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	