Getting Your Home Ready for a VA Appraisal: A Practical Checklist

When you are buying or refinancing a home with a VA loan, the appraisal serves two purposes. It tells the lender what the property is worth, and it checks that the house meets the VA minimum property requirements. These requirements are there to make sure the home is safe, structurally sound, and free of major defects. Knowing what the appraiser will look at can save you time and help the process run smoothly. Below is a practical guide to the main areas to check before the appraisal takes place.

Start with the basics: safety and access

The appraiser needs to be able to walk through the entire property, inside and out. That means all rooms, the attic if there is a pull-down ladder, the crawl space, the basement, and every part of the exterior. If any area is locked or blocked, the appraisal may be delayed or the appraiser may note it as a problem. Make sure keys are available, pets are secured, and pathways are clear. The appraiser will also look for obvious safety hazards such as exposed wiring, missing handrails on stairs, or broken steps. These are not just minor issues, they can make the property fail the minimum property requirements.



Pay attention to the condition of the roof, the foundation, and the exterior walls. The appraiser will note any signs of leaking, sagging, or cracking that could affect the structure. A roof that is visibly damaged or missing shingles will raise a red flag. The same goes for a foundation with large cracks or areas that look uneven. These are not always deal-breakers, but they will likely require repair before the loan can close. The key phrase here is that the home must be move-in ready and safe for occupancy.

Check for active leaks and moisture problems

Water damage is one of the most common issues flagged during a VA appraisal. Look for stains on ceilings or walls, peeling paint, or soft spots in the floor. Check under sinks, around toilets, and near the water heater for any signs of a slow leak. The appraiser will also pay attention to the crawl space or basement. Standing water, damp insulation, or mould growth all point to a moisture problem that needs fixing. In many cases, a simple repair like tightening a pipe or sealing a gap is all that is needed. But if the problem is more serious, such as a failing roof or a cracked foundation, the appraiser will note it and the lender will require it to be addressed.

Mould is especially important because it can affect indoor air quality and is a clear sign of excess moisture. If you see mould on walls, ceilings, or in the bathroom, clean it up before the appraisal. Make sure the area is dry and the source of moisture is fixed. The appraiser is not a mould inspector, but visible mould that covers a large area or looks like it has been there for a while will be mentioned in the report. The same goes for any musty smell that suggests hidden dampness.

Look at the heating, cooling, and electrical systems

The VA minimum property requirements state that the home must have a safe and adequate heating system. This does not mean you need central air conditioning, but the home must be able to be heated to a safe temperature. The appraiser will check that the furnace, boiler, or heat pump is working and does not have obvious safety issues. A gas furnace with a cracked heat exchanger or a visible gas leak will fail. If the home uses space heaters, they must be permanently installed and not pose a fire hazard. Portable space heaters do not count as a permanent heating source.

For the electrical system, the appraiser will look for exposed wires, loose outlets, or a panel that looks unsafe. Frayed cords, missing outlet covers, or a fuse box that is not properly enclosed are all issues. The appraiser will also check that the main service panel is accessible and not blocked by stored items. If you have any electrical work that is not up to code, it will likely be flagged. In many cases, these are simple fixes that a qualified electrician can handle quickly.

Inspect for wood destroying insects and other pests

Termites, carpenter ants, and other wood destroying insects can cause serious structural damage. The appraiser will look for signs such as mud tubes, damaged wood, frass (insect droppings), or hollow-sounding timber. If there is evidence of an active infestation, the property will not meet the minimum property requirements until it is treated and the damage is repaired. Even if the infestation is old, the appraiser may note it if the wood is still damaged and not repaired. A professional pest inspection is often a good idea before the appraisal so you can address any problems ahead of time.

Rodents and other pests can also be a problem if they have caused damage to wiring, insulation, or the structure itself. The appraiser will note any obvious signs of a pest problem, such as droppings, chewed wires, or nests. If the issue is minor, cleaning up and sealing entry points may be enough. For a larger infestation, it is best to call a pest control specialist before the appraiser arrives.



Make sure the property is free of health and safety hazards

The VA minimum property requirements cover more than just the structure. The appraiser will also look for any condition that could be a health or safety risk. This includes things like peeling lead-based paint in homes built before 1978, missing smoke detectors, or a broken window that could let in pests. The appraiser will also check that the property has safe drinking water and that the sewage system is working properly. If the home is on a private well or septic system, you may need to provide a test or inspection report. These requirements vary by location, so it is a good idea to check with your lender about what is needed in your area.

Other common issues that can trip up an appraisal include broken windows, missing or damaged doors, and steps or porches that are not secure. The appraiser will note anything that

could cause injury or allow the elements to damage the interior. A simple fix like replacing a broken pane of glass or reattaching a loose handrail can make the difference between passing and needing a repair escrow. The phrase "VA appraisal repairs" is used when the appraiser identifies items that must be fixed before the loan can close. These repairs are typically handled by the seller or the buyer, depending on the terms of the contract, and are often done through a repair escrow where the funds are held until the work is completed.

Plan ahead for the appraisal day

Once the property is ready, the appraisal itself is a straightforward visit. The appraiser will take photos, measure the home, and note the condition of each area. They will also compare the property to recent sales in the area to determine its market value. You do not need to be present, but it helps if someone who knows the property can answer basic questions about age of systems, recent repairs, or any updates that have been done. Have a list of any improvements you have made, such as a new roof, new HVAC, or updated plumbing. This can help the appraiser understand the home's condition and support a higher appraised value.

If the appraiser does find issues, do not panic. Many problems are minor and can be fixed quickly. The lender will give you a list of the required repairs, and you can work with your real estate agent or loan officer to decide how to proceed. In some cases, a repair escrow is set up so the buyer can close on the loan and the repairs are completed after closing. This is common for items like painting, replacing carpet, or fixing a small leak. The important thing is to address the issues before they become a reason for the loan to be denied.

Taking the time to prepare your property for the VA appraisal can make the process faster and less stressful. By checking for safety hazards, structural defects, moisture problems, and pest issues ahead of time, you give yourself the best chance of a smooth appraisal and a successful loan closing. The VA minimum property requirements are not meant to be a barrier, they are there to protect you and the lender, ensuring the home you are buying is safe and sound for years to come.