

## NOTICE TO ALL CUSTOMERS

### Important VA Property Requirement Updates

FLC Bank would like to inform our customers of recent policy updates published by the U.S. Department of Veterans Affairs regarding its Minimum Property Requirements (MPRs), as outlined in VA Pamphlet 26-7, Revised Change 46.

#### Chapter 12: Minimum Property Requirements (Effective May 1, 2026)

- **Non-Vented Heaters:** The requirement for non-vented heaters is being removed. Previously, it required a veteran's written acknowledgment along with certification from a licensed HVAC contractor confirming that the unit was equipped with an approved oxygen depletion sensor and complied with local building codes or the manufacturer's guidelines.
- **Defective Paint:** Properties built on or after 1978 with defective paint on the dwelling unit can be considered cosmetic. For properties builder before 1978, the policy remains unchanged and the paint on these properties is presumed to have lead-based paint so any defective paint is a safety hazard that must be remediated.
- **Detached Improvements:** VA removed the detached improvements subsection "g" which stated that if detached sheds or other improvements on the site presents a health or safety hazard, the appraisal must be completed subject to the removal of the improvement.
- **Radon Requirements:** Removed Radon gas requirement on proposed and new construction properties in its entirety. Previously, the builder was to certify that radon resistance construction techniques were used and construction meets local or state building codes for radon control.

Please contact your [Account Executive or Client Relations Representative](#) if you have any questions.