



## VA Matrix

revised 5/3/2022

### New Construction Requirements

VA requirements can be found in the VA Handbook. This is a summary of the requirements needed for new construction properties. To review the full guidelines, please view the handbook following this link:

[http://benefits.va.gov/warms/pam26\\_7.asp](http://benefits.va.gov/warms/pam26_7.asp). Requirements may be adjusted according to meet the requirements of the NOV at the time of approval.

- VA Form 26-1859 – 1-year Warranty of Completion of Construction plus not inspected Acknowledgement 12a
- Builder's Certification of Plans, Specifications and Site (Form HUD-92541)
- Building Permit and Certificate of Occupancy
- Builder signed certifications for EEC/CABO, Lead/Water Distribution and Off-site Improvements, if applicable (VA Not Inspected Acknowledgement for New Construction form)
- Termite Soil Report NPCA 99a and 99b (Borrower to write on report they did not have to pay for the termite report and sign the report)
- Additional certifications may be required and must be on lender or builder letterhead
- 10-year Home Owners Warranty if local authority does not make required inspections plus Not Inspected Acknowledgement 12b
- Copy of construction plans and specs
- VA Builder ID – please reference the “*How To Obtain a VA Builder ID*” instructions!

\*\*If Manufactured Home – Foundation Inspection/Engineers Report is required

\*\*\*Reminder – manufactured homes in a flood zone are not eligible for financing with FSB