

VA Lenders Handbook (VA Pamphlet 26-7), Chapter 12, Topic 4 — Access

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4. Access Change Date March 28, 2019 • This chapter has been revised in its entirety. a. Street Access Each property must be provided with a safe and adequate pedestrian or vehicular access from a public or private street with an all-weather surface. b. Private Road Requirements Private roads must be: • protected by a permanent easement, and • maintained by a homeowners association or joint maintenance agreement. c. Maintenance Agreement Signatures If a maintenance agreement does not exist, every effort should be made to obtain the agreement of all owners of properties on the private road to share the cost of maintaining the road. d. RLC Approval Required if the Veteran is Accepting Additional Responsibility In the absence of an agreement signed by all owners, particularly those of properties located between the subject property and the public road, an agreement by a Veteran to accept responsibility for a disproportionate share of the road must be reasonable in regards to the distance from the subject property to the public road. The RLC of jurisdiction must be contacted in order to approve the agreement. VA will not accept an agreement in which the Veteran accepts sole responsibility for maintaining an unreasonable distance of the private road as this could create a burden for the Veteran as well as future property owners. e. Private Street in PUD or Condominium If private street maintenance is covered in the organizational documents for a planned unit development (PUD) or condominium, or by state law, the NOV may be issued without a requirement for further documentation. f. Easements Must Run with the Land Each living unit must be accessible without passing through any other living unit or trespassing on adjoining properties. Any easements required must run with the land. Continued on next page VA Pamphlet 26-7, Revised Chapter 12: Minimum Property Requirements 12-8 4. Access, continued g. Backyard Access Access to the backyard must be provided without passing through any other living unit. For a row-type dwelling, the access may be by means of • an alley, • easement, or • passing through the subject dwelling. h. Exterior Wall Access Adequate space to perform maintenance of the exterior walls must be present between buildings. i. Property Constructed Adjacent to Another Property Line A building constructed on or next to a property line must be separated from the adjoining building by a wall extending the full height of the building from the foundation to the ridge of the roof. VA Pamphlet 26-7, Revised Chapter 12: Minimum Property Requirements 12-9

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