

VA Lenders Handbook (VA Pamphlet 26-7), Chapter 12, Topic 32 — Lead-Based Paint

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32. Lead-Based Paint Change Date March 28, 2019 • This chapter has been revised in its entirety. a. Properties Built in 1978 or Later If the dwelling or related improvements were built in 1978 or later, the appraiser must report all defective paint surfaces on the exterior and require repair of any defective paint that exposes the subsurface to the elements. Interior defective paint on a dwelling built in 1978 or later is normally considered cosmetic. b. Properties Built Before 1978 If the dwelling or related improvements were built before 1978, the presence of lead-based paint must be presumed. Any defective lead-based paint is a safety hazard that must be remediated. The appraiser must clearly identify the location of any defective paint. Economic feasibility is not an acceptable reason for waiver of a repair involving lead-based paint. c. Correction of Defective Lead-Based Paint Any defective lead-based paint must receive adequate treatment to prevent the ingestion of contaminated paint. Either: • the surface requiring treatment must be thoroughly washed, scraped, wire brushed or otherwise cleaned to remove all cracking, scaling, peeling, chipping, and loose paint, and then repainted with two coats of a suitable nonlead-based paint, or • the paint shall be completely removed or the surface covered with a suitable material such as gypsum wallboard, plywood, or plaster before any painting is undertaken if the integrity of the surface needing treatment cannot be maintained. d. Appraiser Certification of Repairs The completion of all repairs involving defective lead-based paint must be certified by the VA-assigned appraiser. VA Pamphlet 26-7, Revised Chapter 12: Minimum Property Requirements 12-40

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