

VA Lenders Handbook (VA Pamphlet 26-7), Chapter 12, Topic 26 — Roof Covering

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26. Roof Covering Change Date March 28, 2019 • This chapter has been revised in its entirety. a. Requirement The roof covering must: • prevent entrance of moisture, and • provide reasonable future utility, durability, and economy of maintenance. b. Multiple Shingle Layers When a defective roof with three or more layers of shingles must be replaced, all old shingles must first be removed. c. Appraiser Expectation The appraiser is not required to climb onto the roof. d. Appraisal Considerations when the Roof is Not Visible When the appraiser is unable to view the roof, the appraiser must explain why the roof is unobservable and report how the condition of the roof was determined. For example, a roof may be covered with snow yet the appraiser observed no evidence of leaks and documentation was provided to the appraiser verifying the age of the roof. If available, other methods such as drones could be utilized to show the area. VA Pamphlet 26-7, Revised Chapter 12: Minimum Property Requirements 12-34

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